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**“Is This Job Holding Me Back?”
Women’s Skills and Prospects in European Service Employment**

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This paper draws upon work conducted for a project entitled ‘SERVEMPLOI – Innovation in Information Society Sectors: Implications for Women’s Work, Expertise and Opportunities in European Workplaces’. I would like to acknowledge the financial support of the European Commission’s Targeted Socio-Economic Research (TSER) Programme, which has funded this project, and the work of the other members of the project team in providing empirical material on which this paper has drawn. The project team members are:

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Introduction

Economists and policy-makers in the advanced capitalist countries have in the last ten years argued that we are entering a new mode of (capitalist) economic activity – dubbed ‘the Knowledge Economy’. This signals the centrality of knowledge and expertise to the production and supply of goods and services and to the performance of work. It is this concept of the Knowledge Economy, and its relevance for women in routine work in European service organisations, which I wish to address in this paper. This paper is about how working women in routine jobs experience the complex interplay of structural, organisational and technological changes that are commonly occurring in contemporary private-sector service organisations in Europe, and which are often described under the rubric of the ‘Knowledge Economy’. The paper is concerned with what these changes mean for their jobs, and with how, if at all, working in the so-called Knowledge Economy provides them with opportunities to move out of routine employment and to develop, both personally and as employees. It draws principally on evidence from the UK, but where possible draws comparisons with developments in other European countries.

European Services – into ‘the Knowledge Economy’?

The notion of the ‘Information Society’, which has in the last decade become central to policy-thinking in Europe, is now well-known, widely-discussed and also widely-criticised (Bangemann Group 1994; Webster 1995; Castells 1996; HLEG 1996; HLEG 1997; Karvonen 1997; Webster and Robins 1998, Ducatel, Webster and Herrmann 2000). Though in many policy formulations, the Information Society focuses almost exclusively on the pervasive diffusion, application and use of information technology, it has also given rise to a related development in policy thinking – the concept of the Knowledge-based Economy.

As its name suggests, the ‘Knowledge-based Economy’ is less centred around *technological* infrastructures and more concerned, at the prescriptive level, with improving national competitive advantage through the design-, knowledge- and skill-content of contemporary goods and services, and with promoting institutions and practices which can encourage innovation and value added. Knowledge-intensive activities are seen as particularly important – those centrally concerned with the production and distribution of knowledge (education, consultancy, market research,

research and development, for example) (see, for example, CEC 1993; Andreasen et al 1995; OECD 1996).

The notion “knowledge-based economy” draws attention to the fact that since the post-war period the production process has increasingly relied on knowledge-based activities. The proportion of labour that handles tangible goods has become smaller than the proportion engaged in the production, distribution and processing of knowledge. The expansion of the “knowledge-intensive” sector vis-à-vis other routine and physical production processes seems to be one of the major trends in economic development in this period. We shall go on to argue that it is better to talk about ‘a learning economy’ than a “knowledge-based economy”, since the high pace of change means that specialised knowledge becomes much more of a short-lived resource, and that it is rather the capability to learn and adapt to new conditions that increasingly determines the performance of individuals, firms, regions and countries (Lundvall and Borrás 1997: 26, my emphasis).

This implies that continual learning and innovation on the part of organisations and their members are necessary, in order to outrun competition from others (Storper and Salais 1996). It also implies that a central characteristic of work will be the use of expertise, knowledge, judgement, discretion in the course of producing a product or service, and that not only companies but also, by implication, their employees will be innovative, initiative-taking, and constantly improving their skills and expertise with this objective. Contemporary management thinking consequently emphasises the desirability of organisations constantly reflecting on their own experiences and innovating on the basis of these, in other words, to become what has been dubbed ‘learning organisations’. Lundvall and Borrás go on to argue that:

In a context of increased market competition and rapid innovation, firms are faced with non-price competition factors. This means that the most important factor for individual firms is no longer having a given set of skills, but rather being able to acquire new ones effectively. In this sense, learning has become the key to successful economic and market operations in recent years. A firm’s capacity to learn and transform in this new context is a crucial competitiveness factor. There is a definite need to constantly rebuild the skills of the individual and the technological and organisational competencies of the firm (1997: 30).

The idea of knowledge-based work goes back to at least the writings of Daniel Bell, who postulated the development of 'knowledge workers' in his theories of the Information Society (Bell 1962). Today, the concept of the Knowledge (or Learning) Economy similarly assumes the dominance of high expertise work and workers in the labour market, and, by extension, the increasing marginalisation of low-skilled or unskilled work. Garibaldo (1996), for example, has argued that the competitive edge of European firms will increasingly depend on their ability to utilise and develop their human resources. This is an attractive image of competitiveness achieved and sustained through high skills and of companies pursuing consensus-based human resource strategies in which all partners work together for a common aim. If organisations are to remain innovative and employees to remain employable, employees must engage in education and training which is recurrent, constantly available, and taken up repeatedly throughout life. Employers and social institutions will need to facilitate this, and employees will equally need to be open to the need to update their skills and expertise whenever they need to do so (CEC undated.).

The idea of the knowledge-based economy permeates the innovation policies of the OECD, EU and European member states. In Denmark and Sweden for example, considerable attention has been paid to developing initiatives to promote new innovative behaviour by firms (see for example Swedish Work Environment Fund 1988; Danish Ministry of Business and Industry 1996). In the UK, the theme has been taken up by the British Government in its 'Competitiveness White Paper'¹, in which it develops an action plan for the improvement of British competitiveness through the development of innovative products and high-value services. The White Paper's principle preoccupation is with developing business capacity through the modernisation of the UK science base, investment in R&D and grants for small businesses, rather than with the specifics of individuals' contributions to, or part in, the knowledge-based economy. However, in 1998 the UK Department for Education and Employment, published a Green Paper entitled The Learning Age: a renaissance for new Britain.² This paper set out a programme for government investment in and promotion of educational opportunities. As far as workplace learning is concerned, it

¹ Our Competitive Future: building the knowledge driven economy, London, The Stationery Office, Cm 4176, 1998.

² The Learning Age: a renaissance for new Britain, The Stationery Office, London, CM 3790, 1998.

advocated advice to businesses and the promotion of the Investors in People standard³, but it did not deal with the issue of knowledge development and application by individual employees in the course of their work.

What, then, does the 'knowledge-based economy' mean for individual employees and their personal development prospects? And what does it mean for different groups of employees in different organisational contexts? While knowledge-intensive services and activities are undoubtedly an important and growing area of contemporary European economic activity, they are not necessarily the largest or the most significant employers. Many large organisations which are key constituents of European economies and key employers in fact provide services which are relatively standard, such as banking, or for which the work is standardised, such as cashiering or customer service work. The knowledge content of many employees' work in these service organisations may be relatively minor. Employment in European services is female-dominated, and marked by a sexual division of labour in which women continue to be concentrated at the bottom of organisational hierarchies and in low-level, relatively low-skilled jobs. This means that their prospects for engaging in knowledge work are likely to be rather different from those of people in higher level, more highly skilled service occupations. The knowledge economy concept does not tell us, therefore, how knowledge work is distributed among different types of job and different workers, nor what types of job require and develop expertise, and which do not.⁴

European Services in the 'Knowledge Economy' – the organisation of women's work

In knowledge economy discussions, the site of knowledge is generally regarded as the firm. Compared with the attention which has been paid to firm strategies, public policies on innovation and technological change, and the role of institutions, the development and use of employees' knowledge or expertise remains to be addressed in

³ The Investors in People Standard is a checklist of evidence that employers can offer to show that they are undertaking a series of organisational and employee development measures. It is a voluntary scheme, but successful completion of the exercise leads to accreditation of the organisation as an 'Investors in People' organisation. A number of major UK organisations, including trade unions, are Investors in People organisations. The scheme does not specify the precise learning measures that should be taken, nor does it focus on the training and development needs of individual employees.

⁴ There is a further distinction which is often drawn between competence and knowledge (Hales 1999), and within the category of knowledge, between codified and tacit knowledge (Lundvall and Borrás 1997). We are not so much concerned with these distinctions, though valuable, as with the distinction between expertise as an objective category and expertise as a social construct which is often applied according to the sex of the employees in question (see Phillips and Taylor 1980; Cockburn 1985).

detail. However, there is an often implicit assumption that it is the responsibility of individual employees to initiate and advance their own learning at work (see for example, CEC, undated, The Stationery Office 1998; Ducatel et al 2000). In this context, there has been comparatively little policy discussion of the role that companies themselves might play in this process: how they might design work, or orient their human resource policies to employee development, in order to foster the 'high performance workplaces' which are central to the vision of the knowledge economy. It is with this linkage between work design, skill acquisition, and employee development for women in routine service functions on the one hand, and the contemporary dynamics of European services organisations in the knowledge-based economy that this paper is concerned.

The service organisations discussed in this paper are in the retailing and financial services sectors.⁵ There are several reasons for choosing these sectors of the economy:

- They are important parts of the service economy, together accounting for over a quarter of total service employment. The retail sector employs around 22% of all European service employees, the financial services sector 5%.⁶
- Though not often included in studies of companies which are central to the knowledge economy, retail and financial service organisations are clearly concerned with the handling, processing and use of information, and are heavily dependent upon information technologies to do so. They are major innovators and investors in information technology systems and networks, and in that sense alone can be argued to be important constituents in the knowledge-based economy. The financial services sector, specifically the banking part of it, has one of the highest levels of

⁵ This paper draws upon work conducted for a project entitled 'SERVEMPLOI – Innovation in Information Society Sectors – Implications for Women's Work, Expertise and Opportunities in European Workplaces'. The project is funded under the European Commission's TSER Programme, and is being conducted in 8 European countries simultaneously. The project partners and associates are:

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- Technological Institute, Denmark
- University of Lille 1, France
- Landesinstitut Sozialforschungsstelle Dortmund, Germany
- Trinity College Dublin, Ireland
- Associazione Ricerche Sulle Organizzazione Complesse, Italy
- Centre d'Iniciatives de l'Economía Social, Spain
- University of Linköping, Sweden.

⁶ Eurostat (1999) *Labour Force Survey 1998*, Luxembourg, Office for the Official Publications of the European Communities.

expenditure on and use of IT of any sector, and in fact the European financial services sector spends far more on IT than does its counterpart in the United States (DRI 1996; The Economist 26 October 1996). The large European retailers are also investing heavily in ICTs – both for information processing and for internet service provision. This has fundamental implications for the way in which the two sectors organise their operations, their work and the labour processes of their employees. There is another sense in which the two sectors can be regarded as being knowledge-based: both are ‘customer-facing’ and increasingly rely on the competencies of their front-line employees in order to deliver effective customer service. They both place great emphasis on developing these competencies in their staff.

- As already noted above, women form a significant proportion of employees in retail and financial services, particularly in these customer-facing operations, as cashiers and customer service agents in banks and insurance companies, and as sales staff and checkout operators in shops. On average, across Europe women make up 45% of wholesale and retail employees, and 47% of financial services employees.⁷ Disaggregating these figures by country shows that in some countries where women have high rates of labour market participation overall, their representation in these sectors is higher still. Table 1 shows the level of female employment in the two sectors as a proportion of total employment, for each EU country represented in the project.

⁷ Eurostat (1999) *Labour Force Survey 1998*, Luxembourg, Office for the Official Publications of the European Communities.

Table 1: Female employment in European retail and financial services 1998

	Retail		Financial services	
	Total (000s)	% Female	Total (000s)	% Female
Denmark	183	55	74	52
France	2,488	46	682	66
Germany	2,249	67	1,040	56
Ireland	167	49	79	37
Italy	3,397	35	569*	36
Spain	1,371	56	336	32
Sweden	237	62	66	58
UK	2,345	67	1,013	55

Source: Adapted from Jacobsen and Webster (1999).

As noted above, women are disproportionately concentrated in low-level functions concerned with information processing, cashiering, customer services, and checkout work. In the UK, for example, women make up 73% of clerks, and 70% of services and sales workers.⁸ And service work in these sectors is gendered in more than simply numerical terms. Many service industries capitalise on, and market ‘feminine’ qualities and skills, the perceived aptitudes for communication and empathy which they are thought are bring to the interaction with customers, aptitudes which feminists have shown are acquired through an ‘apprenticeship in womanhood’ (Barker and Downing 1980). Gender is embedded in a range of areas of women’s service work in ‘customer-facing’ occupations, including, for example, flight attendants, waitresses, workers in the tourist industry, and customer service representatives in call centres (Hochschild 1983; Hall 1993; Adkins 1995; Tyler and Abbott 1998; Belt, Richardson and Webster, forthcoming). For example, in financial services call centres, women are being recruited to front-line positions for their perceived ‘customer services’ skills, and are expected to display gender as an integral part of their work, carrying out ‘emotional labour’ at a distance by ‘smiling down the phone’ (Marshall and Richardson 1996). However, although the value of these abilities is often emphasised, they are not accredited or

⁸ Eurostat (1999) *Labour Force Survey 1998*, Luxembourg, Office for the Official Publications of the European Communities.

formally regarded as skills, and this can limit the opportunities which these women have to develop and progress within their organisations (Belt, Richardson and Webster, forthcoming). The issue of how skills or competencies are perceived, labelled, accredited and rewarded is, however, critical for employees' ability to participate in and benefit from the 'knowledge-based economy'. Can these abilities be regarded as knowledge or expertise, and what benefits, if any, do they confer on those employees who possess and develop them?

What are the competitive and strategic imperatives upon contemporary European services firms – at the macro-level - and how do they respond – at the meso- and micro-levels? What are the implications of these dynamics for their employees – female and male? First, it is worth noting at the outset that retailing and financial services are sectors which are both very diverse in different areas of Europe. Different economic, legislative and institutional milieux in European countries (even in those with the same level of GDP) result in very varied social structures, including in female employment arrangements in these sectors. Second, as Pfau-Effinger (1998) has shown, female labour force participation arrangements themselves are shaped not only by diverse social structures and institutions, including labour markets, family arrangements and welfare regimes (the gender order), but also by cultural values and practices which create social norms relating to women's work and its worth (the gender culture). For Pfau-Effinger, it is the combination of specific traditions of gender order and gender culture which shape the female labour force participation arrangements in different countries. This is particularly germane to an examination of women's work in services: the gender structure of services – the sexual division of labour - places women in low-level functions and makes them the vast majority of part-time workers, while the gender culture creates assumptions about women's 'natural' affinity for service work and accords value to that work. The discussion below of women's experiences in European services attempts to highlight some of the similarities and differences between the gender structures and cultures of the different countries. First, however, we look at current developments in the two sectors.

A process of concentration of ownership is one of the most marked features of European economic activity across a range of sectors, and this is no less true of retail and financial services. The retail sector in the UK, however, has historically been more concentrated than in many other European countries. Indeed, a retail sector in which small shops are relatively unimportant has long been a feature of the UK economy. Concentration of

ownership is also high in Scandinavia where the sector is dominated by a few large companies. By contrast, small enterprises remain strong in southern Europe, for example, in Italy (and not just in the Mezzogiorno) and this indeed has often been seen as an economic advantage (Collins and Wickham 2000).

However, a key feature of the sector is now the growing Europeanisation of the market. Everywhere in Europe retail enterprises are growing by expanding beyond their traditional 'home' market, though very few companies are truly European. Instead, most companies that already dominate their national markets have now opened outlets in a few other countries, or even in selected areas of other countries (Collins and Wickham 2000). The result is that employees are now more likely than in the past to be employed by a large company originating from another EU country. Table 2 shows some examples of retail companies which have outlets in other countries.

European financial services are also complex and varied. There are still substantial national differences in the constitution of the sector, with countries like Denmark and Germany continuing to have a substantial number of relatively small locally-based savings banks. In France there is still a large mutual presence in the sector compared to the UK where, by contrast, the move to share ownership has now almost eradicated the mutual building societies and insurance companies. Nevertheless, there are some major global players in the European financial services sector, including Deutsche Bank, Dresdener Bank, Eurobanka (Italy), HSBC Bank (UK), and AXA Insurance (France).

Table 2: Examples of cross-border activity in European retailing

Country	Domestic retailers	Foreign retailers
Denmark	BR Legetoj, Georg Jensen, Jysk Sengetojlager, Netto Taepeland,	ALDI, Benetton, Burger King, EDEKA, Hennes & Mauritz, IKEA
France	Auchan, Carrefour, Casino, Comptoirs modernes, Docks de France, Promodès	Burger King, IKEA, McDonalds, Sainsbury

Germany	Aldi, Lidl, Metro AG, OBI, REWE, Tengelmann	Benetton, Castorama, Decathlon, Hennes und Mauritz, IKEA, Marks and Spencer, Netto, Wal-Mart, Woolworth
Ireland	Dunnes, Superquinn	Aldi, Marks and Spencer, Monsoon, River Island, Tesco
Italy	Benetton	Aldi, Carrefour, Castorama, Decathlon, IKEA, Intermarché, Lidl, Metro, OBI, Promodès, Virgin
Sweden	Hennes & Mauritz, IKEA, Kapp Ahl	Benetton, Rimi
Spain	Mango, Zara	Carrefour, Decathlon, Promodès,
U.K.	Burger King, Kingfisher B&Q, Marks and Spencer, Monsoon, River Island, Sainsbury, Tesco	Benetton, Borders, Hennes and Mauritz, IKEA, Lidl, Netto, Toys R Us, Wal-Mart, Woolworths

Source: Adapted from Jacobsen and Webster 1999: 16.

We know little about how the globalisation of retailing and financial services affects the working arrangements and the skills potential of employees in Europe. Globalisation in other industries has sometimes created ‘footloose’ firms, which may invest and disinvest in particular countries or regions in response to labour market costs, labour legislation, land prices, tax incentives, and trade union activity, for example (Henderson 1989; Elson and Pearson 1989; Dicken 1992; Amin and Thrift 1994; Hepworth and Ryan 2000). There is some evidence of financial services companies, in particular, moving certain operations, such as data and information processing, away from their domestic base, but not disinvesting completely. To date this movement of operations has been out of Europe altogether. UK-based HSBC bank recently relocated routine data processing functions to Guangzhou province in China, while the French insurance company AXA is currently moving 200 information processing jobs to Bangalore in India.

As companies globalise and introduce their management practices and organisational cultures into other countries, human resources and training regimes follow. Pollert’s (1995) research in the Czech retailing sector shows how the entry of US firms into the country has radically shifted the nature of service provision away from high product knowledge-based service towards a much stronger emphasis on interpersonal skills in

service provision. As a result, the level of training and expertise development which is available to retail employees in American-owned firms is much lower than that available to employees in indigenous retail firms, who still participate in a type of apprenticeship system. Similarly, in the jobs dominated by Western European women in retail and financial services which are examined in SERVEMPLOI and which are increasingly customer-focussed, the emphasis in training and human resource development is on training for interpersonal skills and customer service provision rather than on product knowledge. We return to this issue later in the paper.

Mergers and takeovers are gathering pace in both sectors, but in the retail sector, it is difficult to generalise about a convergence towards concentration of ownership because of the persistent national differences in the importance of large and small firms. Everywhere the consumer co-operatives which used to be important in many countries are now in decline, although retailer co-operatives do retain an important presence in some countries. Concentration has ensured that large companies now increasingly increase their profits by enhancing their control of the supply chain rather than by increasing sales (Collins and Wickham 2000).

In financial services, concentration of ownership is rather more pronounced, aided and abetted by a period of 'merger frenzy' which has taken place in recent years. Though continental Europe has historically been merger-averse and resistant to Anglo-Saxon style concentrated capitalism, the launch of the single currency at the beginning of 1999 has changed this a great deal. In addition, deregulation of French and British, and subsequently Danish, Italian, Spanish and Swedish, financial services from 1984 onwards, has allowed institutions to move onto each other's terrain and into each other markets. In the past year alone, financial services mergers across borders have included AXA's takeover of Guardian Royal Exchange insurance company, Deutsche Bank's acquisition of Credit Lyonnais and its interest in French banks, an alliance between Société Générale and Banco Santander Central Hispano, Bank of Ireland's attempted merger with the UK bank Alliance and Leicester, and a merger between two European internet banks – Uno-e (based in Spain) and First-e (based in Dublin). There have been a host of other mergers between companies in the same country, including some between different types of financial service provider (see UNI-Europa 2000).

Mergers and takeovers usually involve institutions in major restructuring exercises. The main forms of restructuring are:

- The rationalisation of organisational structures and the elimination of duplicated functions.
- The rationalisation of branch networks and the closure of premises.
- The introduction of harmonised forms of work organisation and terms and conditions of employment.

We look below at their implications for women's work and employment. Two further developments in European services, and specifically in retail and financial services, are of considerable significance for female employees in these sectors. The first is the implementation of telephone- and internet-based services, both of which facilitate service provision at a distance. The second, related, innovation, is the extension of opening/operating hours in which services are provided. Both of these innovations are occurring in both retail and financial services, though in different forms.

Pure telephone banking, in which no physical branches exist, is rare in European banks (Jacobsen and Webster 1999). However, it is normal practice for many European banks to offer 24-hour telephone banking as a key aspect of their service provision. A large number of insurance companies also offer 'direct' services to the customer over the phone. In SERVEMPLOI, almost all of the banks we are studying have a telephone banking service, operated from call centres located away from their physical branch networks. Bank and insurance call centres use a range of information and communication technologies. The technology that is key to the call centre is the Automated Call Distribution System (ACD). This eliminates the need for a central operator by automatically processing incoming telephone calls and distributing them to agents, who receive them through their headsets. Increasingly, ACD systems are connected to a range of databases using Computer Telephony Integration (CTI), allowing customers' records to be transmitted to an agent's computer screen along with the call. These systems may also include 'scripting systems' which offer on-screen prompts to the agent to guide her or him through the conversation with the customer. ACD systems are also used to monitor and measure work flow, providing managers with a wealth of statistical information about individual agent and team performance (Belt, Richardson and Webster, forthcoming).

Most European banks also offer some kind of online, internet-based banking service, and this is where many financial services institutions see their key strategic challenge as lying. In Scandinavia, internet banking is well-established and widely accepted by the

public. Large banks elsewhere in Europe are now investing heavily in internet banking: in February 2000, Deutsche Bank unveiled plans to invest \approx 1bn per year on its online business. Also in Germany, both Commerzbank and HypoVereinsbank are developing online initiatives, as are a number of banks in Italy. In the UK, several banks are currently developing branch-less networks using the internet, as a way of capturing market share and massively reducing their labour requirements. All expect to attract large numbers of customers for these services. Barclays Bank, for example, anticipates that 10 million UK bank customers will use Internet banking by the end of this year. A number of banks are now developing links with mobile phone providers to allow them to provide banking through Wap, the next generation of internet-capable mobile phone technology.⁹ These developments are giving the UK banking unions serious cause for concern, as large numbers of jobs are threatened. Already, UK banks have embarked on a process of bank branch closures which have been at least in part facilitated by their ability to provide services 'at a distance', by telephone and over the internet. Barclays Bank has recently attracted widespread criticism for its decision to close 172 branches on a single day in April 2000, but branch closures are by no means novel and all the major banks have engaged in them.

Internet retailing, too, is growing in two ways: via established retailers such as Tesco setting up internet-based ordering systems, and via new entrants, e.g. Amazon, establishing internet-only retailing services. The growth of both telephone- and internet-based service provision has enabled providers to offer services on an extended, often a 24 hour basis, with many telephone call centres open 24 hours a day. But this is not the only imperative creating pressure for extended opening hours. In financial services, deregulation and intensification of competition between providers is creating pressure for providers to offer services longer. In retailing, regulatory controls on opening hours are gradually being reduced in all European countries, with the result that Sunday trading is now common and 24-hour opening has been introduced by some large stores. For these companies, longer opening times add to the advantages of having established large-scale outlets – supermarkets and hypermarkets – by allowing them to increase their overall turnover. They can then take advantage of proportionately lower overheads than conventional retail businesses and offer lower prices, thereby shifting the total share of the market in their favour.

⁹ The Halifax Bank has just announced a scheme to distribute 150,000 free WAP phones to internet current account holders.

The Experience of Service Work in the Knowledge Economy – Women’s Skills and Prospects

We have examined the competitive and technological environment within which European services organisations are currently structuring and restructuring their activities. We now turn to a discussion of how the complex interplay of technological and organisational developments are being experienced by employees, and in particular by the female majority who work in retail and financial services. In this part of the paper, the discussion deals primarily with data collected in the UK.

Employment

The organisational and technological innovations currently being implemented in European services have an obvious impact on employment levels which fundamentally affects employees of both sexes, but may have different implications for men and women. All employees are vulnerable to redundancy as companies restructure to eliminate duplication of effort. Employment opportunities also decline as the number of institutions is reduced. In some cases, mergers have necessitated the closure of branches and the loss of jobs. For example, when the French insurance company AXA took over the UK-based Guardian Royal Exchange in 1999, its first act was to rationalise the branch office network and to close offices which did not fit in with the new corporate strategy and structure. It also rationalised its call centre network and made 482 redundancies at a stroke from this part of the organisation – the vast majority of which involved female employees. Also in the UK, the Royal Bank of Scotland has undertaken to shed 18,000 of the 94,000 jobs in NatWest bank, which it has recently taken over. 9,000 of these jobs will be eliminated by the end of the year 2000. Large numbers of these are by definition women’s jobs.

Employment reduction is a general trend in the European financial services sector and jobs have been steadily decreasing since the end of the 1980s. Even in Ireland, the one country where there has been significant employment growth in the sector in the Dublin-based International Financial Services Centre, staff reductions are now being made. Around 700 Bank of Ireland staff are leaving the bank as part of a cost-cutting initiative, in which the bank aims to reduce its overall costs by €65 million, with up to 65 per cent of these savings coming from staff reductions.

European banks and insurance companies are heavy investors in new technologies, as we have seen. Given that many are seeking to make employment reductions, it is fair to assume that part of the reason for making large-scale investment in telephone and Internet banking is in order to serve this objective. Telephone banking is now well-established throughout Europe. To date, its main effect on employment levels has been, the relocation of work away from branches and into back offices and call centres. Most UK banks have information processing centres situated remotely from their branch network and handling routine transactions such as cheque processing. These offices are staffed with former branch employees who have been relocated, though there is also widespread use of temporary employees through employment agencies. However, call centres do not generally employ former branch staff, or indeed even people with experience of banking at all. The skills which call centre managers seek are interpersonal and communications skills, and as a result they recruit people with no prior banking or insurance experience. Branch staff, the majority of whom are female, will find themselves increasingly obsolete as telephone-based financial service provision grows and branches close.

In both financial services and retailing, the growth of Internet-based service provision adds to the threat of job loss for female staff. Many of the data entry and information processing functions, in which large numbers of women are employed, will in the longer term be rendered unnecessary, as will those of branches and front offices. In the UK, the bank branch closure process is well underway. In retailing, most of the major high street companies now sell over the internet as well as in physical stores. In addition, there has been dramatic growth in the number of companies selling solely over the internet. Internet selling does not require checkout operators or customer service staff. Internet orders are usually transmitted by office staff to warehouse pickers, who assemble the orders ready for despatch. Very few pickers are needed to operate a large internet retail service. For example, at a very large supermarket in north London which offers both a shop-based and an internet-based service, just a handful of pickers are employed to assemble internet orders, compared with over 350 shop-floor staff. This may alter as internet retailing business grows. The likely job loss for women in shop-floor occupations arising from this method of has not been quantified.

This overall trend towards employment displacement raises the question of women's (re)employability in the knowledge economy. Since the first wave of ICT implementation in the early 1980s, some economists have argued that jobs lost in

declining areas of the economy would be replaced by new jobs in new areas. Is this likely to be the case for women in redundant functions in retail and financial services? The answer to this may depend on how transferable and how marketable their skills are in the labour market. According to the learning economy idea, employability depends on developing skills which can be used in different settings, or on adapting those skills to suit new working arrangements. But it depends on more than this: the skills which are to be transferred or adapted will also need to be valued – recognised, accredited and rewarded – by employers. This, as Phillips and Taylor (1980) have shown, is by no means an objective process. It is highly ideological and highly dependent upon the status and bargaining power of those who hold those skills.

Skill definitions are saturated with sexual bias. The work of women is often deemed inferior simply because it is women who do it. Women workers carry into the workplace their status as subordinate individuals, and this status comes to define the value of the work they do. Far from being an objective economic fact, skill is often an ideological category imposed on certain types of work by virtue of the sex and power of the workers who perform it (Phillips and Taylor 1980: 79).

I return below to the issue of skill recognition and the ability of women to move into new areas of work with the skills they possess.

Work Organisation

Changes in the organisation of work in retailing and financial services have been found to have a series of significant implications for employees, some of which are particularly salient for female employees.

First, although women may be no more vulnerable than men to the effects of restructuring, their generally low status means that their interests are less likely to be attended to and their voices are less likely to be heard. Women are under-represented in strategic management and on decision-making bodies, and over-represented in the ranks of employees on the receiving end of restructuring decisions. They are often invisible to organisational consultants and sometimes even their own trade unions. In financial services particularly, we have come across several cases of female cashiers, customer service agents, and information processing staff whose line management has been changed, whose work processes have been reorganised following a merger, and whose terms and conditions are brought into line with those of their counterparts in the merged institutions, sometimes to their detriment.

Secondly, where mergers take place between banks and insurance companies, or where one type of company moves into the other's market (as has happened throughout Europe following the deregulation of the financial service sector), the women who work in them have to learn new processes. In general, the liberalisation of European financial services has swept away the former bureaucratic working arrangements, in which organisations were structured and organised like civil service departments. Much more commercially-oriented organisational structures and functions now prevail, such as stronger selling activities. This is a clear result of an intensifying of competition for market share. Until recently, a gender division of labour in the sector dictated that the selling of products was men's work, the servicing and maintenance of those products women's work.¹⁰ Now, however, clerical and customer service employees undertake a substantial amount of product selling.

The primary effect of this is to increase the pressure on our female informants to sell products wherever possible in their transactions with customers. In a Danish bank in our study, front and back office tasks have been merged to achieve this objective. In the German insurance sector, staff have been moved from in-house functions to external

¹⁰ This was particularly true where travelling was involved, as with the selling of insurance.

ones which mainly involve selling insurance policies. In a UK insurance company call centre, agents are now evaluated on the way in which they take opportunities to 'cross-sell' the companies products. Another call centre has recently undergone internal restructuring, in which sales and service functions have been merged and renamed 'Retail'. 95% of the company's staff now work in this area. In Irish banks and insurance companies there is growing pressure on employees to engage in selling, while in the Italian banking sector, bank employees have been required to redefine their own professional functions to become 'sellers of products'.

Skills¹¹ and training

What are the skills (or competencies) which these women conventionally use? How do they acquire these skills? How important are these skills and how valued are they by employers? What are women's prospects for developing new, valued, transferable skills in their work?

Retail and financial service work, and the skills involved, are not readily comparable. Retail work involves, at its most complex, stocking shelves, serving customers, taking money, sometimes answering queries. In many large supermarkets and retail multiples, no product knowledge is required or conferred. Technology skills are basic, generally involving passing items over barcode readers, and supermarket employees can be trained in as little as one day for checkout work. Bank or insurance work, even at its most simple, still involves some product knowledge, and technological skills are slightly more complex, involving navigating through computer programmes or simple screen-based information and entering data. Employers in both sectors, however, maintain that the skills they require above all from their staff are customer service skills.

Customer service skills mean different things in different contexts, and are acquired in different ways. Some companies do not offer their customer services employees any training at all in how to handle transactions with customers, but assume their employees will naturally acquire the competencies they need to deal with the public.

¹¹ The word 'skills' is here used advisedly. Women's work is not conventionally defined as 'skilled' (as Phillips and Taylor have shown, and women have been excluded from apprenticeship schemes and other means of skill transmission in the traditional sense. In the UK, women are under-represented in training courses. We could refer here to 'competencies' instead of skills, which might be more accurate. The word 'skills' is used as a shorthand term to refer to employees' abilities, however constituted, transmitted and recognised.

Others offer systematic training in customer service skills, the importance of which they emphasise very strongly indeed.

I think the main skill – or quality – is that people have to be very customer-focussed and have very good listening skills, so that they can understand what the customer is saying and not just believe they have heard what the customer has requested. So it is very important for people to have social skills, people skills, empathy and also [...] to be able to work as part of a team (UK Insurance call centre manager, interview transcript.)

In this particular call centre, in which agents spend the vast majority of their working time speaking to customers on the telephone, their induction training is three weeks long. A considerable proportion of that time is spent developing these customer service skills, which have been carefully pinned down and elucidated. In this training scheme, for example, they include: making a vocal impact, creating a good first impression, building rapport, showing empathy, holding balanced conversations, asking open and closed questions, developing listening skills, and acknowledging the customers' statements. In a large retailer in the UK, customer service skills are also the most important component of an assistant's induction training, and there they include such elements as managing anger and ensuring customer satisfaction. These customer service skills are considered extremely important by many services companies, which believe they are indicative of their ability to relate intimately to the needs of their customers.

In 'customer-facing' service industries in the knowledge economy, then, customer service skills are prized above all else, including knowledge of the company, products or services themselves.

We are looking for people who we believe can talk to our customers. The biggest skill that we want people to bring to us is a social skill – an ability to interact with the customer. We look for no previous experience, and no base educational qualification. (UK Insurance call centre manager, interview transcript, my emphasis).

Customer service skills build essentially on personal attributes, such as extroversion and sociability, even if they are enhanced or developed through training. They are not,

however, substantive skills, in the sense of being bodies of knowledge. Nor is their use evidence of very substantive or varied interactions with customers. These invariably follow a fairly pre-determined path, and in banking and insurance call centres are often scripted in advance, the script appearing on the agent's computer screen. One customer service agent summarised interpersonal skill needs in a call centre as essentially being the ability to quickly develop a superficial relationship with the caller:

... you need personal skills in that you have to be able to, as soon as possible, generate some sort of very shallow relationship with the person at the other end of the phone, even if it is only "Hello, Mr So-and-So. How can I help?" (UK Insurance call centre agent, Interview transcript.)

Not all customer service work is as superficial as this, but in the routine jobs that we are studying, it is overwhelmingly so. But if customer service skills are transferable, recognised and rewarded, then at least there may be the prospect for employees in these functions to move up and out of this into better work, if they wish to. However, the evidence for this mobility is not very promising, particularly for the recognition and reward of these skills. There often seems to be a gap between companies' declarations concerning the importance of these skills, and their practices concerning their accreditation and remuneration, and it is possible that this is in large part due to the fact that it is overwhelmingly women who possess and utilise these skills. Even companies which are notable for their good practice in recruitment, training and employee development seem unwilling to fully accredit or highly value customer service skills. Although one company's call centre managers declare customer service skills to be central to call centre work, in a competency-based job evaluation scheme it awarded these skills, and a competence labelled 'Operating Technology in a Repetitive Manner'¹², a low score on the grounds that a higher score would discriminate in favour of women. In other companies which we are studying, women using customer service skills remain firmly at the bottom of their organisations, and though the skills are declared important by companies, no new job ladders or career structures have been created or evolved to take account of their importance.

¹² This was a skill component suggested by the trade union as a way of recognising the abilities of call centre agents, specifically the process of entering data into a computer while listening and responding to the caller, whose voice may be indistinct or unfamiliar to the agent. In negotiations, the union challenged the weighting given to these skills in order to defend the interests of customer service agents, the vast majority of whom are female.

Customer service skills may, however, allow employees to move into other types of work, perhaps with higher status, better conditions or better pay. There is little evidence, as yet, to indicate what is happening to women (or men) with these skills. SERVEMPLOI is monitoring women in both retailing and financial services over time, in order to assess the extent of their 'employability', or their ability to progress into other and better work. To date, our results indicate that if anything, women are very 'stuck' in their routine jobs, despite the exercise of new and critical skills, because of the absence of proper employee development practices in their companies. This is particularly a problem in retailing, where there are few progression paths for customer assistants and checkout operators. Moreover, their ambitions tend to be limited to hopes of moving into similar work in other companies rather than into better work. Other research into call centre employment confirms this indication: call centre employees who leave their jobs tend to move to other call centres, rather than to different work altogether (Belt, Richardson and Webster 1999). We look at the issue of women's career and progression prospects next.

Careers and progression

Progression prospects have never been plentiful in routine women's work, either in financial services or in retailing. In banks and insurance companies, there has historically been a dual labour market (Crompton and Sanderson 1990) in which women have historically been employed as clerks and information processing staff, while careers were only a feature of professional jobs – done by men. There was thus a division between 'jobs' and 'careers' in financial services (MacInnes 1987). In large-scale retailing, there are no progression paths within stores. Senior jobs tend instead to be filled from an already existing managerial labour market (Tomlinson, Brockbank and Traves 1997).

The restructuring of financial services, and in particular the creation of telephone banking through call centres has had something of a positive effect on women's career prospects, particularly in comparison with their poor prospects in the past. Young women at agent level can move into team leadership or supervisory roles, and many do aspire to do so, especially where there are female 'role models' in management positions (Belt et al, forthcoming). In many call centres, agents can move up into team leadership roles quite quickly, sometimes in as little as a few months. However, call centres are typically flat structures, so these and other more senior positions are relatively few and there are therefore limited opportunities for agents to progress. In

this sense, too, call centres are little different from the typing pools of days gone by, in which ambitious young women could aspire to be promoted to senior typist or typing pool supervisor (Webster 1990). Furthermore, because they tend to be remote from head offices and other company sites, the majority of promotion takes place within call centres rather than between them and the rest of the company.

Despite the idea that companies in the learning economy need to develop their staff and their skill base, most of the companies in our study have either poor or non-existent procedures for developing and promoting their lower-grade staff. A significant number of our informants have reported feeling frustrated by the lack of clear progression prospects and particularly by the fact that positions were not openly advertised but simply handed to individuals informally on the basis of personal contact. In other cases, jobs were advertised and then abolished in the process of restructuring, after our informants had applied for them. Many of the women concerned had developed new skills or taken on extra responsibilities in order to make themselves more employable and promotable. It is arguably the case that women are particularly poorly served by informal promotion systems like these, through lack of visibility, lack of networking, and lack of status. Certainly such informal recruitment and promotion systems run counter to best practice in equal opportunities.

In several cases, the scenario was even worse than this. Our informants' low status in their company hierarchies and their lack of bargaining power resulted in their being passed over for training, underpaid, demoted, or not promoted when promotion was due. Neither they nor their skills were treated as central to the ability of their companies to provide effective customer service. In a large UK retail multiple, one informant is waiting to be released to train for an National Vocational Qualification (NVQ) in Customer Services, but the company has decided that because of her recent sickness record, she cannot participate in any training at present. Another informant in an insurance company found the pay rise due to her mysteriously cancelled:

I have had a review. [...] So I have got all the points [...] and my CSM [Customer Service Manager] put me forward for the next level, on the salary of £13,000 [...]. And then when I got my pay slip for the end of the month they had given me £12,500. [...] And it turned out that for some reason [the company] had decided that the people who worked on that level were now only going to be paid £12,500. [...] And I said to [my CSM] "Well, I am not going to accept that, because I am not

going to do exactly the same job as somebody else on my team and get paid £500 a year less than them.” (Interview transcript.)

Conclusion

It is clear that throughout Europe, there are significant processes of restructuring take place in many parts of the services sector, including retail and financial services. Employees – men and women alike - are caught up in these developments, but there are particular implications for women. What, then, does the ‘knowledge-based economy’ mean, if anything, for individual female employees and their personal development prospects in services? Is ‘knowledge work’ an accurate description of the work they do? Can they participate in and benefit from the growing importance of such work? If not, what can be done to assist their participation?

There is no doubt that heightened competitive pressures, combined with the possibilities offered by technologies like the internet, are leading to large-scale restructurings and employment reductions in the two sectors and occupations which have traditionally been an important source of jobs for women. Both sectors are significantly changing the way they offer services and deploy their staff to in order to do so. In particular, we are witnessing a move towards telephone- and internet-based service provision, with product selling becoming a key element of service provision. As jobs change, women, like other employees, increasingly have to adapt to meet the requirements of employers.

In the knowledge economy, the key form of expertise in women’s service work seems to be in providing an effective customer service. Increasingly, it is this body of skills and personal attributes which is most sought after by employers, which forms the foundation of most work, and which influences the employability of women in the two sectors. In some countries, formal qualifications and bodies of knowledge (for example, in banking or insurance products) are declining in importance, while (inter)personal skills, and most recently ‘emotional intelligence’, now dominate. In the light of this change, we might expect to see women who use their skills in their work ascending organisational hierarchies and enjoying far more promotional opportunities than in the past.

However, despite widespread declarations of the importance of interpersonal skills for adding competitive advantage to services offered to customers, many companies do not seem to carry this thinking through into their organisational or employee development policies and practices. Most routine work continues to be routine and the creativity or judgement involved in carrying it out is extremely limited. Far from redesigning work to provide employees with opportunities to learn new skills, many companies prefer to retain and even extend taylorised regimes of work organisation. This is critical for the future of knowledge-based work. People who work in repetitive or routine jobs are generally unable to understand the role of the work that they do in the context of their workplace as a whole. This lack of understanding affects their ability to take thoughtful decisions in the course of their work. If employees do not have the opportunity or the need to move outside of an externally-dictated routine or take their own decisions, then they are unlikely to be able to deal with the demands of their work except through established procedures. They are unlikely to be adaptable or flexible.

The stultifying effects of this type of work organisation are compounded by a failure to implement employee development opportunities in many organisations, and this is particularly a problem for women. In a number of cases, persistent restructuring exercises have undermined development opportunities, but in many, organisations simply seem unaware of how to utilise the potential of their female staff. Two aspects of employee development practice are relevant here. First, training and learning opportunities need to be made systematically available, so that employees can enhance their skill base both formally, and on-the-job. Few companies do this, preferring a casual 'learning-by-doing' regime which involves little expenditure or disruption to work routines. Indeed, women have traditionally had much lower levels of access to formal training than men. Second, progression paths have to be clear and open, so that skills gained and used are systematically evaluated, accredited and rewarded. Many call centres, which had previously evolved with flat structures, are now reintroducing hierarchies precisely so that progression paths are available and visible to their employees (Belt et al 1999). Though valuable, these still tend to be limited, and most of the women in SERVEMPLOI are stuck in jobs in which no such paths are available to them. Despite their skills, their knowledge, their flexibility and their desire to progress within their organisations, their jobs and their employing organisations hold them back:

I have done a degree at university and what I am doing at the moment is nothing to do with what I did at university. And I want to do something [...] I learnt all

these things and I want to use them, I don't want it to be a waste of time. I want to do something with a bit more responsibility and a bit more recognition. You just feel as if you are just a little cog in a big wheel [...] And you are just insignificant really [...]

I don't enjoy what I do and I don't like what I am doing, but you get to the point where you think "Oh god, I can't do anything better than this." Because you get stuck in a rut, don't you? I don't feel as if anything is demanded of me in this place. I just come in and do my bit of the backlog every day and that is it. I just know that I could do better for myself really. It is just a matter of somebody giving you a chance. You sometimes think, "Is this job holding me back?" (Customer service agent, UK Insurance company).

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