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Economic and Industrial Democracy 2001 22: 39
DOI: 10.1177/0143831X01221003

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Trade Unions, Workers' Rights and the Frontier of Control in UK Call Centres

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In developing a model of call centre diversity, spanning the dimensions of quantity and quality, the article develops a critique of aspects of Frenkel et al.'s recent study of 'front line' work. Drawing upon employee survey and interview data from six UK financial sector call centres, patterns of resistance and the contrasting responses of trade unions to the experience of intensive working conditions are examined. It is argued, in conclusion, that the newly established managerial 'frontiers of control' require to be combated by new union bargaining agendas which seek to address employees' concerns at the point of production.

Keywords: call centres, control, finance sector, resistance, trade unions

Introduction

Employment in call centres in the European Union is projected to grow to 1.8 million by 2002 with over half a million, 2.3 percent of the working population, expected to be employed in UK call centres alone (Datamonitor, 1998). While the pattern across Europe is of combined and uneven development, with considerable variance in national and regional growth rates, the overall picture is of rapid expansion. As a consequence, it is no longer possible to regard call centres as economically marginal or ephemeral. Nor is there evidence to support the conjecture that the rise of the Internet

Economic and Industrial Democracy © 2001 (SAGE, London, Thousand Oaks and New Delhi), Vol. 22: 39-66.

[0143 831X(200102)22:1;39-66;015740]

will displace the call centre (Datamonitor, 1999) as the integration of operations leads to the emergence of customer contact centres.

Bristow et al. (2000: 523) have reminded us of the problems involved in defining a call centre. We have previously employed the following formulation, defining a call centre as 'a dedicated operation in which computer-utilising employees receive inbound or make outbound telephone calls with those calls processed either by an Automatic Call Distribution (ACD) system' or perhaps by a predictive dialling system (Taylor and Bain, 1999: 102). If the utilization of ACD systems signified the basic paradigm of the first generation of call centres, the adoption of interactive voice recognition (IVR), the introduction of call blending and the development of web-enabled multimedia contact centres might be seen to constitute significant steps in their later evolution. However, despite this metamorphosis the call centre remains characterized fundamentally by the integration of telephone and computer technologies. Further, it is the prospect of cost savings in the pursuit of competitive advantage, promised by this technological integration, that continues to sustain the growth of call centres in all its variants, either as the rationalization of back office functions or as entirely new entities.

Despite this underlying rationale and the defining integration of these technologies, call centres are not uniform either in their operational functions or in the organization of the labour process, a fact unacknowledged in much of the early academic work. For example, in their characterization of the call centres as 'new sweatshops', dominated by the all-encompassing surveillance of the 'electronic panopticon', Fernie and Metcalf (1998) treat all call centres as if they were the same, failing to recognize differences in relation to a number of important variables; size, industrial sector, market, complexity and call cycle time, nature of operations (inbound, outbound or combined), the precise manner of technological integration, the effectiveness of representative institutions including trade unions, and management style and priorities (Taylor and Bain, 1997; Bain and Taylor, 2000a: 7).

Most significant are differences in work organization and call complexity, particularly the crucial distinction that can be drawn between quantity and quality (Taylor and Bain, 1999: 110; Hutchinson et al., 2000: 66). While recognizing that the labour process is composed of common defining characteristics, it is possible to define a spectrum of forms of organization and complexity ranging from the simple and quantitative to the complex and qualitative.

Most marked at the quantitative end of the spectrum, the labour process and the organization of work in call centres represent 'significant developments in the Taylorisation of white-collar work' (Taylor and Bain, 1999: 109). The penetration of these information and communication technologies 'further into the customer interface' Richardson and Marshall (1996: 110), the extensive and multi-faceted monitoring practices, scripting, the simplification of query/response screen menus, and supervisory intervention have defined new frontiers of managerial control in service work, in which the statistical measurement of output and performance is combined in various ways with subjective evaluations of an agent's manners, behaviour, expression and style. Thus, the performance of 'emotional labour' may be seen to lie within these new boundaries of control (Hochschild, 1983; Taylor, 1998). Yet just as call centres may be differentiated by the relative importance of quality or quantity, so too must the locus of the 'frontier of control' be seen as varying between different operations.

That much call centre work is repetitive, intensive, often acutely stressful and leads to high levels of 'churn' and burn-out is a perspective that many academics share with commentators from within the industry (Belt et al., 1999). Less frequently considered has been the degree to which this highly controlled labour process has generated forms of resistance, both individual and collective. Not only have Fernie and Metcalf been guilty of dismissing the possibilities of resistance, but other pessimistic Foucauldian-influenced accounts have reduced the scope of oppositional activity to individualized escape routes (Knights and McCabe, 1998). These writers ignore the real processes at work in many call centres. In an interview in June 1998 an organizer for the finance sector union, BIFU, stated, 'The more management monitor, the more resistance there is. You can see this pattern developing where the more management takes time off the workers, the more workers try to take time back from the management' (Taylor and Bain, 1999: 112). Insights such as these strengthened our conviction that call centres are fertile soil for trade union recruitment and organization, and that the intensity with which workers in many locations were being driven would inevitably produce collectively organized responses.

In this respect, it is difficult to overestimate the significance of the strike on 22 November 1999 by 4000 Communication Workers Union (CWU) members in 37 British Telecom customer service centres across Britain. A sustained management offensive to push

forward the frontier of control provoked collective resistance against deep-seated employee concerns over stress, unachievable targets, a bullying management style and the widespread use of agency workers. The management imposition of strict call handling times (CHTs) of 285 seconds was a particularly acute grievance, as the failure to achieve target times could lead to disciplinary action. Following widespread sympathetic press coverage and solid support for their action, the CWU called off a second planned strike when BT made a series of significant concessions including the cessation of individually measured CHTs and an increase in full-time staff. Evidently important for the participants, this dispute should be seen as having consequences far beyond BT and the telecommunications sector.

Heralded as the first strike action over specifically call centre issues, it focused national attention on working conditions throughout the sector, impacting significantly on both employers' and employees' perceptions. At the annual conference of the employers' organization, the Call Centre Association, frequent references were made to the action and to the prospect of having to respond to increasing trade union demands. For many workers the strike legitimated trade union activity, encouraging activists in many call centres to increase recruitment with a view to gaining recognition¹ and negotiating improvements in conditions. The grievances that were seen to motivate the CWU strikers are similarly held by call centre workers in other industries.

This article, first, suggests that the extent and character of call centre diversity is best understood by reference to a spectrum that encompasses the dimensions of quantity and quality. A model spectrum incorporating these dimensions is presented, positioning examples of individual call centre operations along a continuum. Discussion then centres on a recent contribution focusing on the nature of 'front line' work (Frenkel et al., 1999). While acknowledging the value of an account which distinguishes between forms of front line work, we feel compelled to advance a critique on the grounds, first, that the model utilized is not flexible enough to accommodate the spectrum of possibilities in call centre work organization. Second, and more importantly, they are generally overoptimistic in their portrayal of the experience of work. Survey and case study evidence is used to challenge their interpretation.

This article argues that, notwithstanding organizational and functional difference and variety, management has sought to define new

'frontiers of control' which, in the majority of call centres, means repetitive, routinized and Taylorized work. However, these are moveable frontiers, not iron curtains of surveillance, and the presence and activities of trade unions can challenge these frontiers in various ways. Trade unions, we argue, are the only means through which any real democratization of the call centre can emerge,² but their role remains neglected, and their influence underestimated, in the literature. We will present evidence from six call centres in the UK financial sector where trade unions have begun to play some role in restricting the parameters of managerial authority. However, finally, our survey data show that the potential for greater democratization of the workplace has only been very partially realized, and that trade unions have some way to go to reflect the demands of their members who face a daily reality of intense, pressurized and target-driven work.

The Financial Sector Trade Unions and Call Centre Survey

This article draws on data from a survey which aimed to develop a fuller understanding of the experiences and attitudes of trade union (and non-) members working in financial sector call centres. Developments in the UK finance sector played a key role in the general growth of call centres, and the sector still constitutes their most important locus (IDS, 1999). Six locations across Britain were selected following discussions with national officials of the principal unions in the sector – BIFU, Unifi and MSF.³ The questionnaire was piloted and then distributed between December 1998 and March 1999 through workplace representatives, except in one case where the union mailed the survey directly to members. Given that the objective was not to survey every worker but to gain representative samples of operators engaged in the differing types of work found in each call centre, clear instructions on distribution were supplied to the workplace representatives. Altogether 1300 questionnaires were distributed, with 345 usable returns, an overall response rate of 27 percent.

In addition, between July and November 1999 visits were made to all six case study locations (Wingspan Insurance, Credcard, Credcall, Banking Direct, Alba Insurance and Law and Life⁴), where interviews were conducted with a total of 35 lay union officials, workplace representatives, members and non-members.

Almost 25 hours of recorded interviews and discussions were transcribed, forming the core of the qualitative data from which further evidence of work organization and trade union activity is obtained. In three of the case studies access was granted for workplace visits and we were able to spend many hours observing the work process. These six locations, embracing inbound and outbound operations in banking, insurance and credit card services, with attendant variations in skill requirements, are truly representative of call centres in the broad financial sector. They encompass the full range of operations that might be anticipated to lie along the quantity/quality spectrum. It is to the conceptualization of this spectrum that we now turn.

Call Centres and the Distinctions between Quantity and Quality

In order to understand more fully the way in which work organization and the labour process in call centres can be defined by the priorities of quantity and quality, it is useful to begin by suggesting the characteristics which might lie at the polarities of the spectrum (Table 1). At one extreme are relatively simple and straightforward calls, which require standard agent responses to customer queries or requests and which may well be scripted. These types of calls are invariably subject to relatively tight CHTs and control mechanisms based on strict statistical measurement criteria.

At the other extreme are calls where the nature of customer interaction is more complex and unpredictable, and agents, of necessity, respond more flexibly. Call times are more relaxed, and while temporal measurements might still apply, other criteria, emphasizing the quality of the agent's service to the customer, are also important. These distinctions are similar to those drawn by Hutchinson et al. (2000: 66).

Several points require emphasis. First, these lists of characteristics are not meant to be exhaustive and definitive, but are indicative of the contrasts which exist in call complexity. Second, the defining characteristics of call centres, the ACD system (or predictive dialler) and the integration of telephone and computer technologies, encompass both ends of the spectrum. Third, reality is inevitably far more complex than this simplified dichotomy suggests. For example, tight

TABLE 1
Ideal Characteristics of Quantity/Quality

Quantity	Quality
Simple customer interaction	Complex customer interaction
Routinization	Individualization/customization
Targets hard	Targets soft
Strict script adherence	Flexible or no scripts
Tight call handling times	Relaxed call handling times
Tight 'wrap-up times'	Customer satisfaction a priority
High percentage of time on-phone/ready	Possibility of off-phone task completion
Statistics driven	Statistics modified by quality criteria
Volume	Value

scripting may exist at the quality end in a life assurance company when complicated policies are on offer and the legal requirements stipulate that a verbatim contract is read to the customer. This form of scripting is quite different from that which agents operating a 30-second directory enquiry service in an outsourced telecommunications company are expected to adhere to. Nor does the quality end necessarily eschew hard targets. As we demonstrate later, targets are the number one issue of concern for operators whether in quantity or quality operations. Fourth, the quality and quantity distinction applies to both inbound or outbound operations; just as inbound calls vary in complexity so too can outbound. Even this does not account for all the possibilities, as 'call blending', incorporating both outbound and inbound operations, has increased. Finally, evidence from the Telcorp case study (Bain and Taylor, 2000a) and elsewhere demonstrates that in many call centres managements employ exhaustive statistical computation of employee output *and* assessments of agents' 'enthusiasm', 'helpfulness' and 'tone', a range of criteria aimed at judging employees' contribution to customer satisfaction. Thus, quantitative measurement and qualitative assessment are in no sense exclusive.

While it may be possible to identify a call centre as located at either the quality or quantity ends of the spectrum, it is not unusual for this distinction to apply *within* individual call centres between different sections of the business. Many financial sector call centres operate a range of services, both outbound and inbound, of variable complexity. One of the case studies detailed later, Wingspan, runs

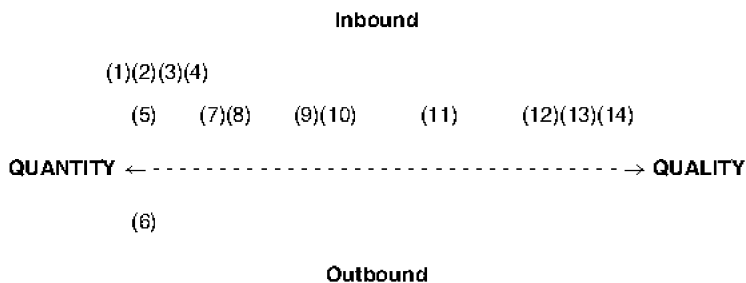
three major customer services, claims, telesales and policy services, which differ in terms of the characteristics listed. Claims controllers require knowledge of the insurance industry and while they may receive simple customer queries, requesting the address of a garage to which they should take their vehicle following an accident, it is equally likely that they will have to deal with complex claims where, in the words of an operator, 'you could be on the phone for an hour getting the information' (interview, 25 August 1999). The case might then need to be pursued to completion which would involve off-phone tasks. On the other hand, telesales lines tend to be dominated by potential customers ringing up for policy quotes, straightforward calls of short duration, but interspersed with slightly longer calls where sales are successfully completed. As a consequence, target times are lax or non-existent in claims and tight in telesales.

According to agents at Banking Direct, which deals with the entire range of banking services, perhaps '80 percent of calls are dealt with by the person who answers the call and most of them [the customers] just want a balance, to settle a payment, to ask what's going through their account' (interview 8 September 1999). However, more complex calls relating to mortgages or loans 'are fed through to specialist departments', which have targets but are less pressurized and routine in their operations. While these distinctions *within* call centres exist throughout the sector, it is necessary to reiterate that individual call centres do lie at a particular end of the spectrum. Within many telecommunications call centres, any variation between teams and services might exist within a tight margin at the quantitative end of the spectrum. As we discovered at Telcorp (Bain and Taylor, 2000a: 9) different customer enquiry lines ranged from a CHT of 30 seconds for directory enquiries, to 48 seconds on the 100 service, and to 100 seconds on international lines. Variation here is within the narrow parameters of strict quantitative measurement. On the other hand, we have evidence from call centres in the caring or social services, for example Shield Housing Association in Glasgow or at NHS Direct, where the entire service may be seen to lie at the quality end. It is tempting, although beyond the scope of this article, to suggest ways in which industrial sector and business strategies are related to these characteristics, a point made recently by Hutchinson et al. (2000: 66) when they argue that more research is needed in this area.⁵

A Spectrum of Quantity/Quality

Having drawn the distinctions between quantity and quality it is now possible to propose a two-dimensional model. Figure 1 displays a continuum, with quantity on the left side and quality on the right, and following the analysis in the previous section we can locate entire call centres, or constituent services/sections, at points along the line. The further to the left the more the call centres (or parts thereof) are likely to be basic, routinized and exhibit the characteristics laid out in the left column of Table 1. Conversely, the more quality imperatives dominate, the further call centres (or parts thereof) can be placed to the right along the line. To make this schema concrete we have positioned examples of operations to which we have already referred, others drawn from case study

FIGURE 1
The Quantity/Quality Spectrum



Key:

- 1 Telcorp, Directory Enquiries, 30 sec. CHT, 97 percent on-phone, simple, repetitive, highly monitored
- 2 Telcorp, 153 service, 100 sec. CHT, 97 percent on-phone, simple repetitive, highly monitored
- 3 BT customer service, 285 sec. CHT (prior to strike), simple, repetitive, highly monitored
- 4 Credcard, inbound, 200 sec. CHT, repetitive, highly monitored, errors targets
- 5 Credcall, front line inbound, 155 sec. CHT, simple but variable, hard targets incl. sales, scripting
- 6 Credcard, outbound, debt recovery, many targets incl. errors, tight times but more lax than inbound
- 7 Wingspan, inbound sales, short routine/repetitive interspersed with longer (sales) calls, targets
- 8 Banking Direct, inbound customer service, largely routine, sales/quote targets, highly monitored
- 9 Wingspan, policy services, ten calls an hour, policy retention and cross-selling targets
- 10 Banking Direct specialist teams, routine and more complex, sales targets/variable CHT's
- 11 Wingspan, claims, equally simple/complex, routine plus off-phone casework, personalized targets
- 12 Scottish Partners, complex and varied, rotated off-phone, no targets but incentives, no CHT's
- 13 Blue Chip Computers, inbound IT foreign language helpline, incentives, no targets, no CHT's
- 14 Shield Housing, care priority, no CHT's, no targets

evidence presented later and additional examples from our wider research. Each example is represented by a number and a brief description is given in the key.

It should be emphasized that this spectrum is indicative rather than definitive and we make no claim for scientific precision in the positioning of these examples, their placement on the continuum being a matter of judgement. These examples have been used to illustrate further the important differences in call centre activities at the point of service delivery. Using the criteria in Table 1, Figure 1 provides us with a useful means by which we can assess the relative emphases placed on quantity and quality. Nor do we take account of every possible variable that might impact on the nature and complexity of call centre work. For example, we have not included the exercise of supervisory authority, however tempting it is to dichotomize between 'directive' and 'facilitative' styles and practices, although discussion of this important issue follows later.

One final point of considerable significance requires elaboration before concluding this section. It would be a mistake to assume that there is an equal distribution of qualitative and quantitative call centre operations or 'workflows', to use the terminology employed by Frenkel et al. (1999: 36). Our extensive research into the sector indicates that the majority of call centre operations tend to lie at the quantitative end of the spectrum. For example, in a survey conducted for Scottish Enterprise in 1997, of all known call centres in Scotland we found remarkable evidence attesting to the extent of quantitative measurement. Over three-quarters of call centres monitored the length of calls, with a large percentage imposing target CHTs, almost three-quarters assessing adherence to set procedures, and just less than two-thirds, adherence to scripts (Taylor and Bain, 1997: 21). Recognition of diversity and the existence of quality customer service workflows should not lead to the conclusion that either call centres, or the operations within them, are evenly spread along the continuum in Figure 1. Although the examples cited were to some degree randomly selected, it is nevertheless significant that a concentrated grouping appears towards the left end of the spectrum. Also, to repeat an observation we have made elsewhere (Bain and Taylor, 2000a: 12), as many managers recognize, overintensive monitoring and tight time controls can be counterproductive leading to possible underperformance by operators and an undermining of the quality of customer service,

a point also recognized by Frenkel et al. (1999: 141). As a consequence, management may on occasions relax CHTs and place a premium on customer service. Our evidence shows, however, that any relaxation tends to be temporary as sharp competitive pressures kick in, compelling a reversion to a tougher emphasis on quantity.

Call Centres and 'Front Line Work': Frenkel et al. Considered

At this stage it is appropriate to consider a serious contribution to the academic literature on the nature of work organization in the service sector, a monograph by Frenkel and his colleagues based on a rigorous international research project. *On the Front Line: Organization of Work in the Information Economy* accurately indicates the book's contents, where the 'front line' is defined as service work involving customer contact. There is simply not the space here to develop a fuller critique of this work,⁶ so observations are confined largely to the findings and analysis which bear directly on work organization in call centres.

The authors propose three 'ideal types' of work organization and relate these both to empirical analysis and the three actual types of front line 'workflows', service, sales and knowledge work (Frenkel et al., 1999: 29–31). Thus, a key theme is the distinction between three different types of service work, a useful approach for exploring distinctions in task complexity, management control, employee relations and so on between these broadly distinct streams. However, despite these distinctions *between* different types of front line work, Frenkel et al. do not distinguish *within* each of these types and, we argue, this limitation has a significant bearing on their treatment of work organization in call centres. Given the multisectoral spread of call centres, the problem of ascribing 'typicality' to their operations is self-evident. For these researchers, this issue is compounded by the fact that they studied only one US and one Japanese call centre, and only three in Australia.

Of the seven service-type workflows they selected for study, five were call centres of which four were in the financial sector (1999: 50–1). As a consequence, when they discuss service work, Frenkel et al. are, for all practical purposes, describing and analysing call centre work organization. The problem is that they make many generalizations on the nature of service/call centre work, without

recognizing the quality/quantity distinctions that certainly exist in the UK context. This criticism is not mere nit-picking. Although their perspective is very different from that of Fernie and Metcalf indeed they vigorously reject the view that workers see themselves 'as trapped in an electronic panopticon' (1999: 141) Frenkel et al. make a similar error in the sense that they tend to treat all call centres as if they were the same. In their case it is to see *all* call centres as similar hybrids of routinization and customization, without expressly acknowledging that the relative degree of each does vary. Their schema, flexible enough to deal with broad differences in service work, is insufficiently flexible to account for distinctions between and within call centres. At the same time, the failure to recognize diversity leaves Frenkel et al. with a single portrait of work organization and it is one which, from the perspective of our and other research, fails to capture the reality of call centre work in many locations.

While fully acknowledging that Frenkel et al. are analysing developments in the USA, Australia and Japan, and that our research has focused, to date, on the UK, it still seems that they are presenting an overoptimistic portrayal of much call centre work. Consider the following passages. They argue that service work 'was not as routine and uncreative as sometimes depicted' and that 'cross-selling' by customer service representatives (CSRs) was evidence of creativity on the part of the CRS (1999: 71). Further, they conclude that CSRs 'experienced stress less frequently than anticipated' and certainly less than that experienced by the comparative categories of sales and knowledge workers. This judgement is based upon their selection of 'job responsibility and long working hours as key causes of stress' (1999: 91). In selecting these 'key causes', Frenkel et al. acknowledged, but then ignored, the findings of the only research quoted (Keefe and Batt, 1997, in Frenkel et al., 1999) which directly compared CSRs with other workers, and which found that the former were more stressed (1999: 84). While we cannot fully discuss theories of stress causation here, Keefe and Batt's conclusions point to the effects of the combination of routinized work and lack of control, a position supported by other strong and long-standing research (Health and Safety Executive, 1992; Dalton, 1998). When these factors are considered in conjunction with the intense 'job responsibility and long working hours', which are the lot of many CSRs, then some idea of the particular pressures induced by this type of work can perhaps be imagined.

Even more questionable is the assertion that 'management's ability to measure outputs was limited' because service (i.e. call centre) work encompasses 'quality in addition to productivity' (p. 139) and that, as a consequence, supervisors adopted 'a facilitative rather than a directive style'. In reporting 'management laxity' in taking 'behaviour measures' seriously, they reach the following conclusions in relation to performance statistics and data:

Although call centre managers did refer to these operational data regularly, they were rarely considered part of a call centre's key performance indicators. . . . This meant that lower down the line, supervisors and workers paid attention to the data but did not ascribe overwhelming significance to them. (p. 141)

This leads to the further observation that call centre management displayed 'a high tolerance for shortfalls in productivity'. To reinforce this optimistic image they argue that, 'by and large workers in the workflows we studied viewed call centre monitoring positively' and that call-monitoring sessions were 'participative' in structure and substance. 'In summary, supervisors adopted a facilitative role in which coaching was central to monitoring and performance' (1999: 144). This benign depiction of the use of performance data, statistics, targets and the impact of call monitoring is sharply contradicted by our evidence and findings. It is, of course, not being suggested that the authors are incorrectly reporting their own research findings. We have no direct evidence to contradict their data from the USA, Japan and Australia. However, we are arguing that it would be a grave error to see Frenkel et al.'s conclusions as applying to the specific experience of call centre operators in the UK financial sector. More broadly, we are questioning how far it is possible to generalize from their interpretation of the nature of call centre work.

Targets, Targets, Targets

The respondents in our survey of operators in UK financial call centres reported a contrasting experience of work as intensive, pressurized and generally stressful: 23 percent reported being 'very pressurized' and 61 percent 'quite pressurized' on a 'normal' day at work. Most instructive are the reasons given by operators for feeling under pressure. Table 2 presents a 'league table' of perceptions of the source of pressure. In stark contrast to Frenkel et al.'s account,

TABLE 2
To What Extent Do the Following Aspects Contribute to the Pressure of the Job

Aspect of Job	A Great Deal (%)	To Some Extent (%)	Combined (%)
Targets	60	28	88
Not enough time between calls	28	33	61
Difficult customers	19	39	58
Repetitiveness of calls I make/take	19	31	50
Breaks not long enough	17	27	44
Too few breaks	14	29	43
Not enough time to talk to colleagues	9	34	43
Pressure from a supervisor	12	27	39
Having my calls taped	12	26	38
Always having to 'smile down the phone'	11	24	35
Monotony of the job	18	14	32
Having to keep to a script	9	18	27
Computer monitoring	8	18	26
Need to make bonus	8	18	26
Not given enough information to do the job	5	20	25

where management did not take performance data all that seriously, the question of targets and their imposition was perceived to be a source of considerable pressure. Almost nine in ten call centre operators surveyed stated that targets contributed 'a great deal' or 'to some extent' to feeling pressurized in the performance of tasks. That targets is *the* number one issue facing call centre operators is confirmed many times over by interview evidence. For example,

There's targets for everything you do. Depending on your experience you have individual targets for renewal or retention of policies and you have got cross-sell targets as well and a minimum of ten calls an hour to deal with. (Policy services representative, Wingspan, 25 August 1999)

It has to be emphasized that policy services at Wingspan is far from the most numbers-driven of workflows (see [9] in Figure 1). At Credcard an even more intense picture emerges,

We have targets for everything; for how long the calls take, how long you take to type up the call, anything you can measure statistically. If it moves they'll measure it including how long you take to go to the toilet. We now have errors targets which are extremely tough to meet and put a tremendous strain on you. (CSR, Credcard, 26 October 1999)

The weight of evidence is compelling that management from senior levels to supervisory and team leader grades does 'ascribe overwhelming significance' to statistics and targets as key performance indicators. To explain why targets have become such a central aspect of work organization it is necessary to briefly refer to the wider sectoral context. In the early days of call centre banking and insurance, the trail-blazers First Direct and Direct Line respectively did not need to place such emphasis on targets as they enjoyed a temporary period of unchallenged competitive advantage. As banking and insurance rivals throughout the financial sector were compelled to follow suit and establish call centres, competitive pressures intensified, resulting in the far stricter imposition of various performance criteria on operators, including the setting of targets. As this competitive spiral continues to intensify, the more relaxed emphasis on the quality of customer service has been sacrificed to the overwhelming imperatives of sales success.

From the early to mid-1990s call banking has been characterized not simply by the need to service existing customers but to sell them a range of services. It is these *sales* targets, decided centrally in the context of strategic commercial plans and implemented locally, that are the most resented feature of call centre work in the financial sector. Cross-selling is seen by employees, not as an opportunity to engage in creative work, but as an additional and acute source of pressure. The following descriptions could be duplicated many times over throughout the financial sector.

Originally we weren't expected to generate any income, as we were considered to be a service but then a year ago they came up with 'Sales Through Service'. It started with something called 007s, Obvious Opportunities, where for example if you saw that somebody had £5000 balance on their credit card, you would say 'why don't you put it into a savings account?' so the customer would get interest and the bank revenue. At first there was no stress, there were no targets. Now we are expected to sell all sorts of things. Travel insurance, that's a complete nightmare. When somebody phones in for a balance you have to try to get a sale or get them interested as well as turning the call round in 155 seconds. (CSR and union representative, Credcall, 7 September 1999)

We have got four sets of products that we need to achieve on. On mortgages we have to get 15 future leads a month, and house insurance and travel insurance are also counted. The next bundle of products is a savings bundle and the fourth set is a lending bundle, which includes visa card, gold card, flexiloans, personal loans. You have to achieve 30 each of those bundles. Now the total makes 90 and you are asked to make 100 to meet your sales target of 100 percent. Plus you have a time target of three minutes 20 seconds a call and you have to be on

call 87 percent of the time. (Banking representative, Banking Direct, 8 September 1999)

For many longer serving workers, the entire ethos of earlier call centre work has been transformed as 'old-fashioned customer service has no rewards' and even newer operators experience the sharp shock of increased targets. The reason why difficult customers are seen as the third most important cause of pressure (Table 2) is because lengthy and problematic calls eat into CHT, damage operators' 'stats' and undermine the ability to achieve targets. The fact that failure to fulfil targets can lead to disciplinary action, as the evidence suggests is happening increasingly,⁷ challenges Frenkel et al.'s perspective that supervisory activity is facilitative, rather than directive. That many operators see supervisors in a negative light is confirmed by responses to other questions. For example, when asked what three things employees most disliked about their job, 35 percent identified their treatment by management and supervisors, in particular their failure to appreciate the demands of the job.

In this section we have focused on the key issue of managerial imposition of targets and the consequences. There is not the space to discuss fully those other aspects which contribute to operators' experience of pressure and stress. However, it is evident from Table 2 that the impact of the relentless flow of calls, the lack of time between calls and the repetition and monotony of tasks are all important, as are the infrequency and brevity of breaks. It is clear also that electronic surveillance operates in combination with managerial controls exercised through dictating the pace of work, the drive to achieve targets, the temporal constraints and the increasingly punitive interpretation of performance data by supervisors. To these Taylorist elements one might add the pressures associated with the performance of emotional labour (Hochschild) and those arising from a range of health and safety problems associated with call centre work (BIFU, 1997; Unison, 1998).

What we have here is an analysis of call centre work at variance with many aspects of Frenkel et al.'s account. Even allowing for the fact that this survey includes some workflows at the quality end of the spectrum, the overall picture is of management having established frontiers of control leading to an intensification of work. However, our case studies also provide rich examples of trade union resistance in which these frontiers have been pushed back.

Resisting Management's Frontiers of Control

Table 3 indicates the variation in trade union density and the status of collective arrangements in the case studies. From a trade union standpoint, on the credit side, there is evidence of relatively high densities within a context of national (company-wide) collective bargaining arrangements. On the debit side, at Credcall, the employers had stubbornly refused to grant union recognition, a fact reflected in low density. At Banking Direct the union was recognized only with no-strike assurances and in a context of restrained unionism, density was only approximately one-third.

Thus, in Wingspan Insurance, Credcard, Banking Direct and Alba Insurance, the main collective bargaining items (pay, hours, holidays, shift and overtime premiums, etc.) are negotiated on a company-wide basis within the UK. However, in Banking Direct, the union has signed a no-strike agreement, entailing the use of independent arbitration to resolve particular issues causing conflict. In Credcall, management at the time of the research refused to recognize the union for bargaining purposes, while in Law and Life an agreement has been signed by union and management at UK level, committing the parties to a problem-solving, non-conflictual approach to their relationship.

However, we will show through examples from four of these call centres that unions have made some difference, even in the cases of weak workplace organization.

TABLE 3
Reported Trade Union Densities in Case Study Locations

	Wingspan Insurance	Credcard	Credcall	Banking Direct	Alba Insurance	Law and Life
Density (%)	75	90	15	33	70	66
Status	National collective bargaining	National collective bargaining	No agreement	National collective bargaining and no-strike	National collective bargaining	National partnership agreement

Note: Percentages of trade union densities supplied by union representatives or national officers.

Credcard: The Impact of National Strike Action

At Credcard there is a highly developed trade union consciousness among employees. This is reflected in strong collectivist peer pressure, which encourages many new starts to join the union. One representative explained

We approach people on their first day to join the union, but a lot of the time others have got there first and again it's pressure from colleagues. 'Are you in the union?' and if they say no, then it's a case of 'Well you should be because the union has done this for you.' (CSR, 26 October 1999)

While this is illustrative of the union's significant presence and credibility, its influence was built over time, with successful industrial action in 1997 proving a decisive episode. The grievances motivating the company's workforce to take strike action were on the surface solely concerned with pensions but the underlying issues are intimately connected to the call centre labour process. In effect, management introduced a freeze on pensionable pay. Once employees reached a certain bar at about halfway up the salary scale they could only receive a pensionable increase if they exceeded their targets. Simply meeting targets, that is to say completing a 'perfectly satisfactory year's work', was not sufficient to generate an award that would contribute to a pension. The crucial factor was the near impossibility of meeting targets, let alone exceeding them to the extent that would lead to an increase. So while a conditions issue, the grievance was intimately connected to the tight measurement of performance criteria. A two-day strike either side of a bank holiday weekend, and a further one-day strike, stimulated a much-publicized campaign aimed at MPs, at which point the company withdrew its proposals and the union recorded a success.

At workplace level the dispute strengthened the union, as the leading union representative explained:

Because we had a very high turnout compared to other centres, we were picked on by directors. As a result management pulled out all of the stops to get people in literally all the stops. We were receiving letters telling us that if we went on strike we would be in breach of contract and could be dismissed. Management put a lot of pressure on the agency staff to come in but many of them stayed out. Management's appeals fell flat and I think that gave us the legitimacy in their eyes. The union wasn't about me or a few others being bolshy. They had to take us seriously. (Union representative, 26 October 1999)

As a result the union has been largely successful in a defensive capacity, compelling management to adhere to agreed procedures. Where it has broken these or invoked disciplinary action it has always been possible 'to get them on a technicality where 90 percent of the successes we get come through managerial arrogance or incompetence'. Despite these victories there remains a deep groundswell of bitterness towards targets and management's flexible interpretation of statistics 'as the job has got harder'. The second interview session one of the authors held with Credcard staff became an impromptu union meeting where the 15 members present began to suggest ways in which they could challenge management's interpretation of targets at team meetings. The session at least posed the question of how workplace unionism could be more proactive and effective in attempting to wrest back a degree of control from management.

Wingspan: Circumscribing Managerial Authority

Traditionally the Wingspan workforce had been represented by an employer-instigated staff association of a type common in the finance sector. Reflecting the 'very numbers-driven' harsher commercial environment, and a perception that the employment relationship had become more conflictual, the association redefined itself as a trade union. Lacking the active collectivism and relatively high participation at Credcard, the union's influence is less immediately apparent and demonstrable, but nonetheless real. First, national-level negotiations over pay involving a great deal of argument 'behind closed doors' resulted in good increases even when the company had been making a loss. More pertinent in restricting management's frontier of control at the point of production has been the union's ability to forestall the imposition of disciplinaries associated with non-fulfilment of targets. In the words of one union member, 'They wouldn't get away with that here although we are pretty certain they have considered it.' Management is aware that it would meet considerable resistance if it attempted to introduce punitive measures such as these. Without explicit definition the union has demarcated a boundary across which management knows it cannot cross without provoking conflict.

In its support for individual members, particularly in disciplinary hearings over non-target issues, according to the members and

non-members interviewed, the union has been 'particularly successful'. It is also through this activity that workplace union strength is sustained and membership levels replenished. Frequently, newer and younger workers might display an initial reluctance to join but, when they personally encounter problems the union becomes relevant, a pattern repeated throughout the call centre 'sector' as a whole.

In the last month we have had three people who basically had not bothered with the union until something went wrong and then suddenly they wanted to be members. (Union representative, 25 August 1999)

While the union at Wingspan displays a resilience, based on a bedrock of substantial membership, and is capable of circumscribing management's power to intensify work, many operators claimed that the union was too closely identified with management. A frequent complaint was that the union did not promote itself sufficiently as it was fearful of appearing too militant in the company's eyes. Yet again there was no shortage of grievances caused by, among other things, understaffing, appraisals and individualized targets over which members wished the union to intervene.

Banking Direct: Softening the Blow

The bank wants to do something and then the union makes whatever they want to do slightly better. So it's not so much the union initiating things but making management changes easier. . . . Well I think the union's priority should be just to make sure things don't get any worse than they are, that people are being looked after and that the branch is built up. (Union member, 8 September 1999)

This representative's assessment of the effectiveness of union activity at Banking Direct reflects the union's inability to have resisted a general management offensive. Unable to prevent the introduction of flexible working, the union, however, has been able to soften the blow, negotiating the removal of the least welcome of management's proposals. Similarly, although the union was powerless to stop the introduction of aggressive sales targets, it has been able to re-establish some degree of authority and presence through representing individuals at disciplinary hearings which follow from the non-fulfilment of targets.

And another thing that makes people join is all the disciplinaries that are happening . . . word gets around that if you have somebody to represent you and what's

against you gets reduced, you'll maybe get five of their friends signed up. (Union representative, 8 September 1999)

That the union has been quite successful at workplace level in dealing with the *consequences* of these unpalatable changes, but has been unwilling or unable to challenge management's initiation of them, may well be a reflection of a more general weakness in the status of agreements with employers. The no-strike agreement which, at the time of signing, appeared to be the only circumstance under which the employers would grant recognition, has acted to hamstringing the union side in negotiations. Ultimately, the employers exploit the fact that the union officially will refuse to sanction any proposal for industrial action.

One further, related aspect to trade unionism at Banking Direct is the frailty of workplace representation; out of a workforce of 1000 there were at the time of the survey a mere nine representatives. As a consequence, the questionnaire responses from Banking Direct revealed a powerful desire for representative structures to be strengthened, with the unequivocal demands for representatives to be more numerous, hold more meetings, be more visible and show more resistance to management, particularly in relation to targets. This groundswell of opinion, demanding that the union be more effective with management, implicitly challenges the existence of both the formal agreement and the tenor of the relationship with the employers. One measure of the seriousness of the views expressed will be the extent to which new representatives emerge from the rank-and-file.

Credcall: The Fight for Dignity

Reference to Figure 1 indicates that Credcall inbound services lie at the quantitative end of the spectrum of quantity/quality. There is no question that the highly pressurized environment in which operators work is, in no small measure, a result of the absence of trade union recognition. Credcall was established with the express intention of union exclusion and until the year 2000 the employer was able to withstand demands for recognition. Even in those call centres with the weakest agreements and lowest densities, unions are able to mediate the untrammelled exercise of managerial authority to a far greater extent than in anti-union operations like Credcall. For one

thing, the level of harassment from supervisors at Credcall would be unusual in a unionized environment. In a comment which makes a mockery of the idea of 'facilitative supervision', one 'front line' worker said, 'They are supposed to coach you but all they do is pull you apart'. Operators who logged off would be confronted 'within seconds' by team leaders demanding to know why they were not on the phone.

However, despite union density as low as 15 percent and the unremitting hostility of management, union activists, through their persistence and audacity, have been able to build a presence and influence out of proportion to the size of membership. Although unrecognized for collective bargaining the union had been allowed limited representation in disciplinary and grievance procedures, a role which activists exploited to the full.

We have been most successful, and always have been, in representing members on disciplinaries. They can discipline you over very petty things. Professional representation can make mincemeat of them and builds the prestige and reputation of the union . . . my personal experience is that these people would not have kept their jobs without us. (Interview, 7 September 1999)

Perhaps the most spectacular example of union success from all six case studies occurred at Credcall. Through taking a determined stance one union activist was able to prevent management introducing measures that would have pushed the frontier of control, beyond intensification of output, to involve the humiliation of workers themselves.

One Sunday, someone came up to me and said, 'Did you know about the hats?', to which I replied, 'What are you talking about?' It became clear that three sales and service managers and maybe 10 to 15 team leaders had come up with this wonderful idea of making dunce's hats for sales and service advisers which they were forced to wear if they did not make a sale within an hour's period. I was told that several advisers had been really upset and one had gone home in tears. I went to the revenue generation manager and told her that I hoped it wasn't true. When it was confirmed, I told her that I wasn't going to have it and that I would be taking it to the national offices of the union first thing on Monday. When I phoned on Monday, the official agreed that it was totally outrageous and advised me to pass on the message that people were totally free to refuse to wear these hats, that they should throw them in the bin and if any action was taken against them the union would back them 100 percent. As I said at the time, I would get rid of those bloody hats by the end of the week or I would eat them! Here was an opportunity to raise the union's profile and it was one that I took and the hats were banished within 24 hours and have never been seen again. We saw this as a great win for the union. It brought people's attention to us, which is why management caved

in and it showed we can win on occasions even in an environment which is totally hostile to the union. If we had not have objected to the dunce's caps they would still be there today. (Branch secretary, 7 September 1999)

Management's determination to maintain union exclusion was matched over several years by the tenacity of a core of union activists who sustained themselves in difficult circumstances with victories such as these and a deep-seated conviction that union recognition was achievable. The significance of the fact that in March/April 2000, 89 percent of the Credcall workforce, on a 76 percent turnout, voted for union recognition in a ballot across the company's three sites, should not be underestimated. It signifies both a deep, accumulated sense of unfairness in management's treatment of the workforce and a desire for the union to bring about an improvement in conditions of work.

New Bargaining Agendas and the Frontier of Control

The real frontier, like most lines in industry, is more a matter of accepted custom than of precisely stated principle. In a few instances, there have been definite attempts to stake out the boundary, evidently as results of disputes in which the principles became explicit. . . . It is only here with the recognition of a right or principle of consultation over changes in technique that we come really to control in a proper sense of the word. (Goodrich, 1975: 56, 190 1)

In this article we have used the term 'frontier of control' as a convenient metaphor for the limits and extent of managerial power at the point of production. Of course, the objective is not control for its own sake but the transformation of the potential of purchased labour power into value-generating labour. As a result of intensified competition in the financial sector, managements have staked out new boundaries with the imposition of a plethora of targets which are almost universally resented. Whether labour is performed at the qualitative, or more commonly, the quantitative end of the spectrum, the majority of call centre operators experience managerial control frontiers as oppressive, far more so than Frenkel et al. acknowledge. This managerial 'frontier of control' in call centres has been further defined by the 'directed' supervision of among other things the often uninterrupted flow of calls, strict CHTs, the lack of breaks, the need to adhere to scripts and by assessments of the quality of service delivery.

However, we have also seen how the frontiers have been challenged. In significant ways trade unions have contested the 'accepted custom' of, for example, management-initiated disciplinary actions which follow employee failure to attain unachievable targets. In other cases they have fought to prevent what in their absence, or through lack of vigilance, could have become 'accepted custom', like the humiliation of having to wear dunce's caps. Trade unions, particularly at the crucial workplace level, are coming to recognize that the effective representation of their members, and the ability to recruit non-members, means going beyond 'traditional' bargaining items, although, of course, these do remain very important (particularly pay). New agendas need to include the range of issues and concerns which arise directly from the nature of the call centre labour process and which systematically challenge management-defined frontiers of control. The results of our survey clearly demonstrate that this is what call centre workers want⁸ (Taylor and Bain, 2000; Bain and Taylor, 2000b).

Reduced targets, more and longer breaks, relaxed CHTs, higher staffing levels and development rather than discipline are the key demands that operators want their unions to raise. However, the demands that relate to the pace and intensity of work are precisely those which, to date, have remained almost totally beyond the scope of unions' agendas. As call centres were established, the role of unions was confined mainly to 'traditional' bargaining items, leaving 'point of production' issues (other than bonuses) almost entirely at management's discretion. In short this managerial *carte blanche* has led to an intensification of work, generating a host of grievances. With many operators increasingly looking to their collective organizations for resolution of grievances and relief from work pressures, the onus has been placed on the unions to rethink their previous neglect of issues associated with work organization and the labour process.

While our concern has been to address the need for 'new agendas' in relation to call centres, we are conscious that there is no Chinese wall between our particular focus, and those adopting a broader perspective. Levie and Sandberg (1991), for example, drawing upon research in five European countries, suggested that the unions' 'renewal' and their developing agendas, were related to changes in a variety of spheres, in technology and work organization, employees' interests and demands, in a perception that wages

were relatively less important, and in order to oppose management-inspired individual solutions. In similar vein, Stewart and Martínez Lucio see the new politics of production arising as

... a result of the advance of new conflicts around sites of struggle hitherto perceived as governed by the convention of separate spheres of interest between the control and regulation of labour relating to terms and conditions of employment on the one hand and labour process conditions on the other. (Stewart and Martínez Lucio, 1998: 68)

In Goodrich's account, the 'frontier of control' referred to the inroads made by workers at that time into the decision-making prerogatives asserted by management. Commenting on this classic work almost a quarter of a century ago, Hyman talked of the 'fluid and imprecise borderline between workshop autonomy and managerial authority' (in Goodrich, 1975: viii). Although we are a long way from call centre workers exercising 'autonomy' in that sense, the future success of trade unions in call centres will depend in no small measure on their ability to contest and redefine the frontiers of control on terms desired by their members.

Notes

1. See our forthcoming study of union organization at a non-BT, telecommunications call centre where the BT strike and the prospect of the new Employment Relations Act's statutory right to union recognition stimulated recruitment activities.

2. Management-initiated employee involvement practices amount to no more than 'pseudo-participation' to use the old, but still appropriate, phrase of Pateman (1970).

3. BIFU and Unifi merged with the Natwest Staff Union in 1999 creating a new union (UNIFI) of around 200,000 members.

4. Pseudonyms have been used in order to preserve the anonymity of key informants.

5. A three-year research project under the UK's Economic and Social Research Council's (ESRC) 'Future of Work' Programme based at the Universities of Strathclyde, Stirling and Napier and involving the authors, is examining the relationships between industrial sector, business strategy, quantitative and qualitative differences in work organization and experiences of work. Centred on four case studies in both the call centre and software development 'industries' the project is mapping the contrasts between and within these emerging sectors. For more information, contact Professor Chris Baldry, Department of Management and Organization, University of Stirling, Stirling, Scotland.

6. Among the criticisms that can be levelled, is that in an ambiguous and elusive introduction, the authors do not make it clear whether they accept or reject the assumptions associated with discussion of the 'information society' and 'knowledge

work'. They do seem to embrace, however, the view that we live in postindustrial societies in a recently globalized world, perspectives with which we would disagree fundamentally. Further, on occasions there is a prescriptive tone which may follow from the sourcing of the research by Andersen Consulting, who apparently wished to convert research findings into 'knowledge capital'. This key funding role played by Andersen is deeply problematic.

7. At a meeting of the Financial Call Centre Forum national trade union meeting in July 1998, it was reported that, in one call centre, 75 percent of the workforce were facing disciplinaries following the imposition of massively increased targets.

8. A fuller analysis of the survey results can be found in the pamphlet published by the Financial Sector Unions (May 2000) and in the complete report available from the authors.

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