

# Some Notes on the Social Organization of Responsibility

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## ABSTRACT

This paper is intended as a preliminary contribution to the ongoing discussions in the Responsibility Theme of the DIRC project. The paper's aim is to present some ideas from the point of view of Sociology, prompted by the claim that most computer system design fails to adequately understand and model both the notion and the distribution of responsibility within complex organisations. In accord with the TA 'Making Ethnography Accessible' we will illustrate the approach using fieldwork material drawn from our ethnographic studies of complex organisations, in this case a multi-national bank as a perspicuous example of an organization expressly, manifestly, interested in issues of responsibility.

## 1. Introduction: 'what's in a word'?

In ordinary English, the word 'responsibility' is used in a number of related senses. One of these is when we might refer to the duties or the tasks of a job as 'responsibilities'. Another is the sense in which someone can be 'responsible for', 'held responsible for' someone or something. Yet another, and looser, sense is when some *thing* is 'held responsible' for, say, a crash or something not working out. Here the sense is equivalent to 'cause' as in identifying the cause of some disaster. However, the point we are trying to bring out here is not simply one about words and their definitions but rather about their 'logical grammar' as Wittgenstein would understand this. That is, it is to do with how various concepts meaningfully and intelligibly relate to other concepts and not to others. As Coulter (1979) illustrates: grasping the concept of 'chair', knowing what a chair is, involves knowing how it can be related to concepts like 'wood', 'legs', 'sitting', 'broken', 'repaired', and so on, in different ways and in different contexts. Grasping the concept 'broken' involves knowing how it signals different states of affairs when related to 'chair', 'promise' and 'marriage'. The mastery of natural language requires the mastery of the logical grammar of concepts, that is, what it makes sense to say: a mastery that involves knowing the sense of what is being said even when the same word is used. It is knowing the sense of what is being said from the context in which it is being said. Further, it is the vernacular, everyday language that is used to describe and characterise what it is we do, the actions we perform. It is through this language that we know and constitute the world for what it is, and an aspect of human life

that has profound implications for the discipline of sociology and its phenomena. Its phenomena consist in what Schutz termed, the 'first order constructs', that is, the constructs of ordinary language and action (Schutz, 1964, 1967). Sociology's own analyses – and one could just as well extend this to social science more generally – are, accordingly, 'second order constructs' which need to have a close relationship to the 'first order constructs' upon which they depend for their sense.

In discussing some of the implications of vernacular language for sociological – social science? – inquiry the point is to draw attention to the immense relevance of how people talk about the things in the world, in their lives, for understanding the social organisation of activities. This is in no sense to award any kind of ontological privilege to the vernacular but simply to make the point that what things are – what emotions we have, how others are feeling, what sort of things there are in the world, the position we take with respect to various things in the world, etc., etc., – has everything to do with how these things are talked about within a language community. As far as the vexed question of meaning is concerned on this view meaning is an intersubjective accomplishment and, in this respect, has close affinities with Wittgenstein's (1968) adage to the effect that if one wants to know the meaning of a term then look to its use and, importantly, acknowledging that such uses extend beyond the purposes of description. As Austin (REF) pointed out, many words are 'performatives' in that uttering the words in appropriate circumstances is to perform an action. Thus, and to use Austin's own example, if I utter the words, 'I promise X' under appropriate circumstances (for example, not acting in a play or reporting on what someone else said) then I am not reporting upon, or describing, some 'inner state' but I am making a promise. Accordingly, 'describing what is in the world' is but one of the 'games' that we can play with language.<sup>1</sup> And even this 'game' is very often bound-up with other activities in particular, and to put it briefly, issues of praise or blame. Which brings us to another important aspect of the viewpoint on responsibility being set out here, namely, social organisation as a moral order.

Obviously the idea of society as a moral or normative order is not new in sociology though the emphasis given to the idea along with any methodological consequences that might flow from it have varied. It is an idea closely bound up with the further idea of social action as rule-following; yet another notion which has been variously treated within the discipline. For the most part rules have been regarded as one the elements

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<sup>1</sup> It should go without saying that Wittgenstein's use of the analogy of language with games is just that – an analogy. He is not, and nor are we, saying that language is a game.

to be included in the explanation of action and, as such, external to, and constraining of, action. One of the main problems with such a stance is that rules have to be treated as 'external' to, and independent of, the action that are supposed to circumscribe. However, the description of many actions is dependent upon the rules which may be invoked in their description. In other words, violating the requirements of causal explanation to establish the regular connection between phenomena. Thus, and perhaps an obvious example, to describe a move in chess depends upon the rules of chess in the very description of the move itself. Moreover, it would not make sense to 'behaviourise' the description – 'thing shaped like a castle on 3rd black square from the right...' – to see the move as 'following a rule'. The rule enables us to see what, in chess, particular moves are. Such rules do not constrain us but enable us to play chess in the first place. Many but not all rules are of this character. They serve as instructions rather than as devices forbidding us to do something we might otherwise do were it not for the rule in question. Wittgenstein draws a distinction between 'action conforming to a rule' and 'action according to a rule' in order to make the point that it is not difficult to formulate a rule which covers the action concerned, but this is not the same thing as an action being performed *as* a rule following action.<sup>2</sup> In other words, we need to know whether or not an action is, in fact, being performed as a rule-following action, that is, whether or not the actor is orienting to a rule that could be said to be governing his/her behaviour. In which case, the rule being following is intimately involved in what action is being performed and, of course, how it is to be described. Further, and again borrowing from Wittgenstein, no rule dictates its own application but must be applied within some context which may determine what the relevant application of a rule might be in this case, in these circumstances, in respect of these activities, and so on. It is a point such as this that provoked Bittner (1965) to claim that traditional sociological analysis of organisations had failed to appreciate in, for example, its ubiquitous use of the distinction between 'formal' and 'informal' organisation as an analytic scheme for understanding organisational action. For him traditional approaches fail to address the problem of systematically determining which of the 'real world, real time' activities of organisational members are categorisable as 'formal' or 'informal' without consulting how the organisational members themselves treat such matters. Typically what happens is that 'real world' activities are described as 'formal' or 'informal' by some theoretical-cum-methodological fiat.

## 2. Gaining a Perspicuous View on Responsibility

In this section we are concerned with illustrating some ideas about responsibility through fieldwork extracts from a long-term ethnography in a multi-national bank. Responsibility was certainly not one of the main concerns or motivations behind the original study - the emphasis was on explicating everyday work. But there is no 'in-principle' reason why our approach cannot examine issues of responsibility - responsibility is merely a topic of investigation like any other. Moreover, if responsibility is a topic in the interactions

<sup>2</sup> In actual fact Wittgenstein's point was about meaning and whether or not meaning could be seen as rule following.

or activities we observed then the organisation and operation of such 'responsibility' is generally someone's mundane work. Furthermore, in its accountable and reflexive achievement, responsibility is oriented to by members and what responsibility amounts to will be "displayed in the particular circumstances of 'this interaction' between 'these people' for 'whatever purposes' done 'somehow'. While notions such as 'responsibility' may be a favoured topic for social science research the point is not to make it an *a priori* focal concern. But rather to view it as possible phenomena amongst innumerable relevancies which may or may not have importance for those doing the work. That is, what is of interest in our ethnographic studies is the determination of the relevancies that those who do the work see, the considerations that are important to the carrying out of the work-in-hand. Furthermore, these sensitivities would be of interest, as observable features of the way in which a job was done. So, for example, 'responsibility' would be of interest if work was carried out in such a way as to make plain in some way that 'responsibility' was being taken, avoided or misused or so as to ensure that others were made aware of their 'responsibility'. As Lynch notes;

*"In a variety of ways, members can be held to account for what they are doing. They can be asked to keep records, to show that they have followed instructions, to justify their actions in terms of a set of rules or guidelines, and to inform others about what to do and where to go."*

Any examination of the fieldwork notes reveals the omnipresence of issues of responsibility through the ways in which responsibility manifested itself as an integral part of a working division of labour. So, for example, it is readily apparent that grossly observable features of a working division of labour call into play, as a feature of everyday work, a number of aspects of responsibility. Examination of the field notes also indicates the ways in which responsibility interacts with and incorporates other features such as calculation and accountability: most notably in the notion of being responsible in making lending decisions. So for example, 'proper' 'responsible' calculation is not merely about the manipulation of numbers but includes the idea of audit and accountability: that figures have been properly arrived at, that the calculation and any action emanating from it are the product of responsible accounting work and are therefore 'accountable'. Such ideas about responsibility and its connection to audit also extend to various aspects of work management, the calculation of work and bonuses and the production of management information.

Finally, ideas about responsibility are not simply an academic interest but regularly appear in everyday interaction and conversation. Ideas about responsibility emerge and are articulated in the course of everyday work. Amongst the most frequently expressed ideas about responsibility are notions of responsibility to customers. This is rather more than the notion of legal responsibility but includes, for example, the idea that 'local knowledge' - a particular knowledge of a customer and their account and circumstances - should be used for the benefit of the customer (and also the bank's customer relations) so that. For example, cheques are not 'bounced' unnecessarily. In the same fashion ideas about responsibility to the organisation, to their 'team' and to themselves also

strongly feature. Conversations about correct procedure, appropriate routines and so on as well as talk of 'taking ownership' of problems.

### 3. Responsibility and the Working Division of Labour

A working division of labour refers to the way in which the tasks performed by an individual form an interdependent part of a larger sequence of tasks done by others. The working division of labour necessarily implicates some notion of responsibility - the division of labour is a division of responsibility. One of the features noted about such working that connects strongly to ideas to do with 'responsibility' is 'the egological principle of organisation'. As Anderson et al (1989) note:

*"From the point of view of an actor in a division of labour, working through the endless stream, getting things done, means doing-what-I-do and passing tasks on to others so they can do what they do." (1989: 161)*

In this view responsibility - in the sense of responsibility to a team - resides in completing a task in such a way as to enable others to attend to their tasks. Each person within a 'working division of labour' operates within 'horizons of relevance and responsibility' in which events, persons, information, incidents, knowledge, and so on, move in and out depending upon, and dealing with, work's eventualities. A further dimension of individual responsibility lies in the fact that the practical accomplishment of the work involves some notion of 'responsible working' - requires learning, knowing about, knowing how to use, that information, those artefacts, those files, etc which are relevant to work and those which are not. This is invariably, a matter of exercising judgement or responsibility in light of the various contingencies and uncertainties that arise during the course of an ordinary working day. Responsibility in everyday work is not necessarily encountered as a single coherent entity or philosophy or stream of work (though sometimes it is) but as a variable practice that has to be aligned in different ways with changing organisational routines and notions of responsibility. It is the ability to 'just do things', the detailed understanding that 'this is my work', that enables workers to quickly evaluate any interruption, any contingency that arises in the course of the everyday flow of work as either 'their responsibility' or 'not their responsibility but someone else's responsibility and thus somebody else's (not their) problem'.

The importance of the organisational division of labour in distributing tasks and responsibilities was grossly observable in all the fieldwork settings. For example, work within the Securities Centre of the bank involves a very basic division of labour and responsibility. Overseen by the Manager and provided with secretarial support, two teams of nine workers service the branches. The hierarchy of Doer1 to Assistant Manager is largely seen as hierarchy of responsibility, knowledge and experience. Each team consists of the following:

- five 'Doer1s' who do the basic processing of securities requisitions;

- a 'Doer2' who checks the work of Doer1s and deals with more complicated processes involving a greater understanding of complex, generally legal, matters and procedures. In particular, and in this instance, the changes in ILA - independent legal advice - that had resulted from recent court cases and which had not yet been written into the software program;

- a Supervisor who distributes the work around each team, prioritises the work and deals with computer problems;
- a Senior Securities Adviser who deals with the more complex procedures of mortgage debentures and terminal indemnities - as well as performing a checking function;
- an Assistant Manager who performs a range of checking, advisory and procedural responsibilities - and who is generally regarded as a 'font of all knowledge'.

### 4. Responsibility and Coordination.

The notion of a 'working' division of labour also refers to the ways in which many aspects of work in the Bank are explicitly concerned with coordinating interdependencies and responsibilities of various kinds in order to 'get the work done'. Much of this coordination work consists of accepting responsibility for distributing relevant information to relevant parties and keeping this flow of information going as a routine state of affairs. This routinisation and 'proceduralising' of responsibility is, for example, made obvious in the organisational procedures for lending money outlined below. Here the organisationally prescribed actions of different grades of staff as well as the various interdependencies between activities and organisational personnel - the 'Appointed Officer, the 'Grade 7' and the 'Grade 6', are outlined. Similarly, as part of a formal notion of responsibility, the 'procedural implicativeness' of the various forms of paperwork and computerwork (ISS; GAPP analysis) that have to be completed are clearly indicated - "if approved, sign sanction and pass to Personal Loan Team".

#### Example 1: System for Personal Loan Process

1. Appointed Officer: attach face sheet and CN P/L Application £.... rec'd.
2. Grade 7: Credit Score then pass back to Appointed Officer. If refer - write reason on Application Form.
3. Appointed Officer:-
  - a) Approved - Check 836 and if happy - sign sanction and pass to Personal Loan Team.
  - b) Refer - look at account, make decision:-
    - i) If approved, sign sanction and pass to Personal Loan Team.
    - ii) Decline - pass to Grade 6 to see if we can help any other way ie:- PMRL or Consolidation. Send letter from Fileserver.
  - c) Decline - Pass to Grade 6 to see if we can help any other way. Send Fileserver letter.

In this next example, of the commercial sanctioning process (lending money to businesses) responsibilities, and who is to discharge them, (the briefing officer or the interviewing officer), are clearly outlined in a series of activities.

#### **Example 2: Commercial Sanctioning Process**

##### **Activity 1: Information gathering Pre-interview**

Briefing Officer: - structured request for information pre-meeting:

- customer letters on ISS;
- Customer Information Request form;
- arrange interview;

##### **Activity 2: Analysis & Briefing**

Briefing Officer - structured briefing including financial analysis:

- Interview Note Pad;
- Balance Sheet Assessment Form;
- GAPP Analysis;

##### **Activity 3: Customer Interview**

Interviewing Officer: - prompt to ensure all areas of risk assessment are covered

- Use Interview Note Pad to record notes;
- refer to Balance Sheet Assessment Form; Non-Financial Information

##### **Activity 4: Appraisal Form/Report Preparation**

Interviewing Officer: - structured output to record full Risk Assessment

for UDP and Region files

- Record assessment on
  - Appraisal Form; or Small Appraisal Form
  - plus Non-Financial Information Form

These examples illustrate how coordination and its associated responsibilities can also be a feature of specifically designed artefacts that facilitate coordination by embedding descriptions of the task, along with other relevant information, within the format of a document as 'instructions', as 'persons responsible', and so on. These artefacts serve as instructions for a set of institutionally identified persons - the 'Business Manager's Assistant', the 'Records Clerk' and so on - to perform particular tasks and, in addition, by the clear assignation of responsibilities, provide for the possibility of audit. The 'completeness' of the paper record acts as an audit trail; providing an outline, rationalisation and justification for administrative decisions as well as a clear delineation of administrative responsibility. However, the two formal procedures displayed above are just idealised outlines of processes - in the course of everyday work responsibility is demonstrated, made manifest and oriented to in practice in various ways. Responsibility has to be discharged and displayed in everyday work. A good example of this is in the lending interview that is a part of the sanctioning process. In this example the Manager has to consider an approach to

borrow money to purchase a hairdresser's shop. Prior to the meeting he looks at the Customer Brief from the Lending Centre along with some Interview Notes as well as a file containing a range of computer printouts. He also has his own set of notes which consists of a set of questions concerning the relationship between the people proposing to borrow the money, use of the account, the prospective borrower's contribution to the purchase, serviceability of the debt, and an outline of some issues connected to hairdressing as a business proposition. His preparation is very thorough especially since he considers the request as a 'non-starter' due to the lack of any obvious contribution from the borrowers.

*LO: "What figures are we talking?"*

*C: "... 68K .. the Building Society say its worth 65... we think it'll come down.."*

*LO: "...first question - what have you got to put into it?"*

*C: "...my own home.. thats all .. we have'nt really got any ideas.."*

*LO: "For a commercial proposition to get off the ground we're looking at a third.. the Banks have had their fingers burnt in the past.. (explains) ... its 20K .. or something like that.."*

*C: "There's no way round it?"*

*LO: "No.. thats the first thing that any Bank will ask.."*

*C: "So we have to get 20K.."*

*LO: " Not necessarily - speaking as a cautious banker .. we're interested in your commitment to the business .. if you're raising money on your property .. (but) you're looking for the Bank to raise it all... I'm being honest with you .. you'll incur a lot of expenses .. (and) you cant get a domestic mortgage on it...(also) I'm talking off the top of my head (but) its a lot of money for a hairdressers.. the business has got to service that.."*

*C: " OK .. so if we find something different and get a bit of a contribution its worth coming back?"*

*LO: "It depends where you get it from...."*

*LO: " I'm going to play Devil's Advocate.. its (the proposition) a lot of debt to have around .... cheer up .. it could be for the best"*

In this interview the Lending Officer clearly establishes the bank's basic position on lending to business propositions "for a commercial proposition to get off the ground we're looking at a third.. its 20k .. or something like that". He also outlines other aspects of the bank's position; "we're interested in your commitment to the business... you're looking for the bank to raise it all". Of course this is a 'routine' rejection of the proposition, but it is not rejected out of hand - these people are, after all, customers and may well come back with a better proposition or a desire for other bank products.

## **5. Responsibility, plans and procedures**

Within most major organisations, one of the more prominent ways in which distributed coordination is achieved and responsibility displayed is through institutionalised plans

and procedures and their 'situated interpretation' (Suchman 1987; Dant and Francis 1998). This refers to a wide range of formal procedures which, in the Bank, would include, for example, 'how to do an Annual Review'; 'How to Sanction A Loan'; 'How to Write A Report' and so on. The step-by-step processes for the accomplishment of a procedure contained in manuals such as the PIF, the Lending Manual and the Action Sheets and so on. Their explicit point is to co-ordinate the work of numbers of people in order that separate work activities and tasks come to have a coherence and, typically, through this meet other goals such as efficiency, meeting time constraints, assigning responsibility and so on.

However, as Suchman (1987) argues, the plan is an abstract construction which will, at the very least, require articulation with, and application to, the specifics of the circumstances in which it is to be followed. Following the plan' will always involve more than can be specified within it - and the notion of 'responsibility' incorporates this idea that plans should be activated in a sensible and 'responsible' fashion. Following plans in 'real world, real time' work does not involve the supposition that everything must be spelled out in minute detail. Instead 'characteristically' plans are 'recipient designed', that is, spelled out to an extent to which those who are to follow them are, for example, familiar with the circumstances in which they are to follow them, sufficiently trained in the tasks involved, and a host of other possible considerations.

Nor does the making of plans indicate any expectation that the course of actions that they specify will, of necessity, follow through. Indeed, the point of plans - followed responsibly - is often to maximise the chances that courses of action will ensue despite the contingencies that can arise. Here, for example, is a Business Account Manager talking about the Bank taking a debenture as part of the process of providing an increased overdraft facility to a company, thereby illustrating the way in which plans are practically accomplished in the course of the work and how, in this instance, paperwork acts as a mechanism of distributed coordination and for developing the awareness of work;

*"...this ..is a limited company account and it works very well,.... (looking at file/printouts) and computer information, yes, used to quite a degree,.... a limit of 50K, .. I did look at the 836 and the 838 printout again to see this utilisation of an account, see what its doing (looking at printout) ...it works very well, no excess ther,e is there at all, no excess days, ..thats a very important part of information produced from the computer system,.. number of days in credit is important so its not in overdraft all the time, .. shows that credit balances are seen, .. we know that by those days but it does appear, ..together with maximum facilities are fairly lightly used ..  
...so in discussion we go down and we talk to them about how the company works, ...the modus operandi of their trading businesses so that I could get a feel and get a handle on how it operates, get a feel of what the management is like, .. it all comes into the decision-making process ....because seeing the operation, talking to them, trying to ask questions and get a feel as to how good they are, and they're pretty switched on these guys... they both know, they talk about these deals, ...they know*

*what they're doing and its difficult to get that picture over to an obscure lender who's stuck up there in Regional office, thats why recommendation is so important ..  
.....he (the customer) said "I'd like a 100(K) as standby and if something comes up ".... well, ..that was over 'dp' (discretionary power) ...we're in for a total exposure of 140K, ...overall, ... so we're then left with do we lend him 100 grand? ...decision making process, what's the companies trading performance been like? quite good, ..whats its proven track record from audited figures? thats quite good, surplus resources in the company, retained profits in the company. .. thats quite good. What about the product that they're dealing with? do we consider thats the sort of thing that is. that can be moved on and sold....(discussion of business) ...it shifts .. So, the product, the siting, the company, proven record, management; what do we think of the management? pretty good, pretty switched on, .. everything about it looks OK, so we want to go ahead and do a recommendation, we've got to go up to Region because its over those limits. Look at security, yeah, the Bank should have a debenture because we're principally lending, well we're lending on the company, we have got security we've got a guarantee and its backed up by deeds... we've got security for about 50 grand, which covers that (pointing at file)  
.., ... but, we should have a debenture, if it all fails we want to put a receiver in and take that stock.... we'll put that (debenture) as a condition of sanction... and I think thats right, .. we should have a debenture now, we're lending 50, ..... we think we should do it (make the loan) but Bank policy says we should have a debenture.."*

Here we see the how responsibility involves ideas about not just following the plan, completing the paperwork, consulting the necessary computer printouts but also to 'get a feel' for the business - to enable him to make a judgement as to its soundness and creditworthiness. The extract also demonstrates how 'responsible' plans (and plans in the bank are almost always 'responsible') often include 'fail safe' devices to cope with situations where things are 'not going to plan' by specifying arrangements for adaptation of the plan to exceptions, unforeseen circumstances, even extensive revision, as well as mechanisms to oversee the implementation of the plan and enforce its requirements - in this particular case that if the loan 'goes bad' because they hold a debenture they can "put a receiver in and take the stock".

But, of course, responsibilities can be modified as circumstances change. In the following example a Business Manager outlines the actions taken on an account that is 'under report':

*"..where you might get an account that is within your discretionary lending limits..but it may be in trouble, it may be naff, it may be at risk..and if you feel that that is the case then you are duty bound to report that to region as a risk of loss or as an unsatisfactory account.. ... If its under report.... I as a branch really have no discretion whatever .. I cant let that drift up over whatever that max is for anything, I've no discretion at all . having said that,*

*that max was 31750.... and I've, in listening to him and talking to him, and I've put a little note on screen... I've said he could go to 3200, so I have exceeded what I should do, but only by £250, but what I did do, to save paper and generating a ..paperchase. I just rang a fellow at Region and said. 'look, you know this is what the score is, I've agreed he can go from that to that (pointing at file) for the remainder of that term ..and thats my max, ... and will you give me verbal sanction that I can increase that limit on the computer to 32000 for the remainder of that term, so he said yes.. . I wasnt going to increase the Bank's exposure anymore whatever unless there was a guaranteed repayment source for that bit.. by increasing it by £250 thats marginal..."*

In consequence we are somewhat sceptical about stilted, rationalistic models of responsibility and decisionmaking, for as Feldman & March (1981) note, models of strictly rational decisionmaking create expectations that are rarely met in practice.

## **6. Embedding responsibility in artefacts: using technology to support responsible decision making.**

One of the ways in which plans and procedures appear in work activities as aids to responsible decisionmaking, is to formulate the work's activities as step-by-step stages – and then embed this in a 'technology' of some kind – paper or computerised checklists, workflow managers etc. This feature is, of course, a standard one in bureaucratic organisations and one which has been explicitly designed as a means of making work subject to a system (Yates, 1989; Weber, 1947)<sup>3</sup> and one commonly found, for example, in 'workflow' software packages. In this section we examine various ways in which responsibility is formalised and embedded in artefacts as part of a process of attempting to secure and ensure standardisation of approach to the everyday business of the bank and its treatment of customers. Such artefacts are ways in which organisations attempt to both ensure responsible working – by insisting on the following of procedure – and, perhaps paradoxically, a way of reducing individual responsibility by insisting on the implementation of standard procedures. In the Business Centre a number of software packages, notably 'GAPP' (Grading and Pricing Program) and the 'Risk Grading' on 'Fileserver' had been introduced and were intended both to support decision making and to improve the speed of processing thereby giving staff more time to be 'pro-active' - to develop customer relationships and sell Bank products.<sup>4</sup>The following extract shows a Business Manager's

<sup>3</sup> Much of the concern of Weber's work is with the extent to which the rise of rationality in the West is marked by an extension of planning and calculation to more and more areas of social life.

<sup>4</sup> A number of new software programs had been placed in the Business Centre notably 'GAPP' (grading and pricing policy) and 'Decipher' (a balance sheet information and analysis package) and eventually the 'Balanced Business Scorecard' (a performance measurement program). The GAPP

Assistant carrying out a 'GAPPING' exercise prior to the Manager's visit to the company;  
Next.

1. Gets screen - 'Customer New Record' - fills in details from GAPP data input form (obtained from company's accounts)

Screen 'Customise' - (name) - fills in details - date acc obtained etc

3. Screen - "Business Definition" - "What does pharmacist go under?" - discussion with other BMass - "try that one" - clicks on various titles - "whats other?" - other small screens appear. - eventually finds it.

4. Screen 'Audited Management Accounts' - "do you put a minus in here if its in brackets?" "Yes - it will print up then" - filling in details from form.

5. Screen - 'Management Details' - (series of questions - yes/no clicks) - management assessment; financial monitoring; trading environment; short term problems;

6. Screen - 'Facility Summary' - 'New Customer facility' - as each section of the screen is entered 'help/explanation' messages appear at the bottom of the screen

7. Prints out - 'Risk Analysis Summary - gives risk grade and ratings on facilities (what should be charged)

Again - as with other software packages - the material to be entered - manually - into the program already existed elsewhere in the system - yet the inability of packages to 'talk' to each other resulted in wasteful duplication of effort - eg the 'Decipher' package.

It is important to recognise that GAPP was simply an addition to the existing risk assessment and pricing 'devices' - in some senses merely automating what had previously been done (and continued to be done) manually. GAPP, although incorporated into the lending process appeared as a mere additional check in that process rather than integral to it. This meant that GAPPING seemed less important as a decision-making device than as a 'security blanket' for decisions already made; and the starting point for negotiation (particularly over pricing) with the business concerned. As an Assistant Manager said; "you cannot say straightaway...just because the computer program says 1% higher...you cant just impose a 1% rise...you've got to use it as a tool..." "you've got to sum up how much the overdraft is and whatever..." This position - of using the software to confirm rather than determine decisions - may have arisen as a consequence of the inclusion in the program of 'non-financial' information which could significantly influence the risk grade obtained and which was dependent on the Manager's store of local and anecdotal knowledge; eg "are there any signs of creative accountancy?"; "are there any anecdotal signs of problems?". It may also represent a reflection of managerial experience and scepticism about the information provided; an

machine was used to calculate Risk Grade of Businesses (1-9; 1= "substantially risk free, with minimal risk of failure"; 9= "loss likely") thereby influencing lending decisions; and the pricing policy that should be adopted (which was also influenced by the Risk Grade).

awareness of the variety of techniques that could be employed to disguise the 'true' nature of an account.

One other 'technology' was the lending mnemonic 'CAMPARI & ICE' - that appeared in the Lending manual and on the paperwork that was used to support lending decisions to Regional Office. 'CAMPARI & ICE' was used to guide lending decisions by highlighting the range of factors - ability to repay, purpose, etc. - that needed to be taken into account when making lending decisions. If the Lending Manual might be regarded as the 'Bible' of Bank products and procedures, it might be suggested that 'CAMPARI & ICE' constitute the 'Ten Commandments; commandments, moreover, whose neglect in the past, in the late 1980s, had, at least in Bank mythology, contributed to a massive increase in bad debts. However, what was notable in the practical application of 'CAMPARI & ICE' was its skilful application to assemble a 'case' for a lending decision, often being used retrospectively to justify a decision already made on 'gut feeling' or the apparently 'intuitive' deployment of lending 'lore' developed over the years. As one Lending Manager said, "*You usually find that the decision you make from your gut is the one you go with.*"

It was thus an informal/formal mechanism for assessing lending proposals; formal' because it appears in the lending manual; 'informal' in the sense that attention to its details, as opposed to its general spirit, is relatively rare. For Lending Officers and Business Managers much of the work of Report Writing is primarily concerned with developing a persuasive 'account' for a lending decision to Regional Office, focussing on those factors with which officials at Regional Office will be most concerned. In this sense 'CAMPARI & ICE' is less about the process of making the decision than accounting for it; and in much the same way as Garfinkel (1967) portrays the process by which juries account for their decisions. In the following extract a Business Manager is justifying a lending decision (for a customer who is being pursued by the Inland Revenue). What is important about this extract is that this is precisely the kind of conversation the Business Account Manager will have with his Assistant and with other Business Managers and consequently reflects aspects of organisational socialisation, of developing a sense of the organisation, what it does and why it does it, that lies behind the rather dry notion of 'responsibility' or 'planning';

*.. yeah, but where do you draw the line? is it right to go throwing good money after bad? we've done that, been down that road, in the past .. throw out a bit more and you think ..it just staves it off ..why do we stand in the shoes of the Revenue? Is it right that you throw another £6000? What are you going to do about next year's tax? ...thats probably where some of that (pointing at figures) has come from... tax or something, .. where somebody has gone out and thrown out a little bit more, thrown out a little bit more, and so on and so on, .. and probably other managers have just nodded it through, without actually saying, hang on, how are you, realistically going to deal with this? how are you going to service this borrowing? where is it coming from? ... I dont see there is any benefit in just shelling out money all the time, .. there must come to a point where you've got to say, 'I'm going to draw a*

*line here, ...and I think it should have been drawn a long time ago, myself,"*

It is as a consequence of just this kind of conversation that Business Managers do not need total recall of 'CAMPARI & ICE' to get a sense of when lending decisions are 'wrong'; thereby constituting a divergence between what might be characterised as an 'institutional logic' (Buttny 1993:166) - of highly specialised rules and procedures - and a 'folk logic' (Buttny 1993:49) "a logic for action, that is, what is right, moral or at least acceptable...what counts as 'right', 'smart' or at least 'passable' conduct..." in which lending decisions are a product of 'gut feeling'. As Buttny writes, "...negotiating and coordinating diverging logics is more complex than simply applying a general rule to a particular situation."(Buttny 1993:167) The 'logic' deployed in this instance includes the 'practice' of using a range of implicit and explicit rules and guidelines in appropriate contexts.

One of the properties of such formatting as 'CAMPARI & ICE' is the way in which it can proceduralise representation and, through this, represent the work to others for particular purposes. The format, for example how to complete the Lending Appraisal Form, how to complete a GAPPING exercise; how to complete a Balance Sheet Assessment Form and so on, functions as a set of instructions in both its creation and its use. This is, at least one, reason for the importance of standardisation. The various forms in use in the bank are all designed to collect standard information, to make the information comparable and to control the information that is provided. In this respect they are solutions to the problem of the assembly of information in organisations identified by Garfinkel (1967); that is, what information is needed and its 'value'; the worth of collecting the information with reference to the effort involved in its collection. The attempt to get people to comply with formats is often, with regard to those who must apply them, a disciplinary matter; that is, an attempt to ensure, by laying out a series of procedures to be followed, for example in the Action Sheets or the Lending manual, that the persons who need to comply actually do so. Nevertheless despite the obvious benefits of standardised processes and formats - the format does not always, in itself, convey an adequate 'sense of the work' and it is in these circumstances that local knowledge and a range of interactional skills are deployed to help 'make sense of' the work.

## **7. Responsibility, the Customer and Complaints.**

One of the professed aims of the strategic planning of financial service organisations has been the reconfiguration of customers such that their behaviours and interactions are rendered reasonably predictable. With the growing amount of information compiled and used there is a commensurate attempt to formalise and standardise the formats for the presentation of information (Randall *et al.*, 1995) and efforts to ensure that customers behave in a way that will facilitate such a uniform approach. At the heart of this 'configuring the user' (Woolgar 1991) lies the notion that both customers and staff can be trained to behave in an ordered fashion. Managers routinely talk about how the organisation is keen to configure its customers to the bank's way of doing things; aiming to "*train the customer to do the work of the bank*" viewing the

customer as "a partial employee of the bank". So, for example, in telephone banking it is common for operators to explain what is and is not possible over the phone, direct customers where to find information on bills, chequebooks and so on. All this information helps to configure the customer as to what is required for smooth interaction, how information should be packaged, what services are possible, how they are delivered and so on.

Both computer and paper based technologies act as ways of ensuring and standardizing ways of responsible working. Meanwhile other devices – notably scripting, the use of standard letters – whilst also having this objective also served to pass responsibility 'back' to the customer. Customer interaction is in some senses the most unreliable aspect of everyday work – because, of course, they have their interests not the banks foremost. Customers cannot be relied on to produce their questions in a fashion that is predictable or consistent with the institution's order of things, nor can they be relied on to furnish all relevant information. Interactions with customers can, then, be hugely unpredictable for even if not all customers are awkward, many are. Customers 'typically' make multiple enquiries involving moving in and out of a range of screens and software packages. They typically 'forget' then 'remember' enquiries, digress, 'waste time' and generally behave in ways that cannot be accounted for by any simple process model. The 'art' of operator work resides then, in the accomplishment of a customer's individual requirements and making this fit with the more standardised requirements of the bank. In customer interactions trying to keep the customer satisfied is a matter of juggling a quite complex and potentially conflicting series of demands (Randall and Hughes, 1994). Banks employ the use of scripts as a means for operators to organise their interaction with customers. The use of scripts means that when customers interact with their bank the interaction has generally a standard form, staff are prevented from engaging in organisationally problematic, irresponsible, talk and processes are streamlined.

As Strathern (2000) argues, 'audit cultures' are increasingly common in both public institutions and private enterprise, reflecting the need to practice and perform accountability based around the twin goals of economic efficiency and good practice. These new kinds of accountability have generated new managerial and organizational forms and technologies through which they can be expressed. The concept of the audit, has conjured up a raft of 'technologies of accountability' which, as Power (1994) suggests both monitor and construct notions of quality and performance. Audit in this sense represents less an evaluative tool than a means of indirect control over work practices through monitoring and regulation.

The issues of responsibility, error and complaint were of particular importance for the management of the Bank in general and the branches in particular. This concern had been heightened by a *Which Report* that had placed the Bank lowest in terms of customer satisfaction in being "bad for efficiency, overall satisfaction, dealing with standing orders, (and) sorting out mistakes". In the Branches, while, in general, the error rate was small, it was constant and resulted in time

consuming 'error hunts' and corrections. Further, with increased staff absence, the employment of part-timers unfamiliar with the particular office - where files were located, what correct procedures were, and so on - and redeploying staff unfamiliar with the processes to clear backlogs of work, the error and complaint rate was not being significantly reduced. A number of other comments and typical exchanges from the fieldnotes support this view;

*"Ask X, she might know"*

*"To be honest with you, I dont know how it works...I've only done this job for a week...what's your phone number? I'll find out and ring you back."*

*"On the phone..Your charging structure..we used to charge them..how does it work now?"*

*"The girl there thinks its...but she's not that sure"*

The main sources of error and complaint came in the charging of customers that, in a number of cases, was the result of previous errors which had not been thought through when originally corrected. Part of the problem here is that of going beyond the routine, and part is the variable distribution of decision making between the computer system and the staff. The failure to cancel standing orders in time occasionally means that the account becomes overdrawn and incurs charges. The latter is automatically triggered on the computer when the agreed limit for the account is exceeded. When the initial mistake is rectified - typically after a customer complaint - and the money paid back into the account, the charges were often overlooked, so initiating a further complaint from the customer. As a Manager commented:

*"people are'nt instructed to think through the effect of that change - they're only interested in putting it right"*

In general, and *contra* the impression given in the *Which Report* complaints appeared to be dealt with in a courteous and effective, if not always speedy, manner. The instructions on complaints handling - including the lists of 'do's' such as 'listen and don't interrupt', 'apologise', 'deal with complaints immediately', and 'dont's', such as 'argue', 'blame others', 'ignore complaints', seemed to be followed. Nevertheless, there was a feeling that staff were already doing all that could be done to prevent or mollify complaints and that much of the remaining source of complaint was a product either of customer stupidity or Bank policy, neither of which was amenable to dramatic change.

*" it depends what people think is a complaint..if they complain about second class mail, that's still a complaint even though it is'nt anything we can do anything about"....*

*"its the fault of the system...they've cut out all checking and that's why it happens".*

This idea, that Bank policy is a source of many complaints, clearly emerges in the following extract from the fieldnotes:

*Phone call..customer has gone into another branch without his chequecard and been charged.*

*Uses computer to check account, explains to customer about charges - asks Assistant Manager.*

*Explains charges to customer..customer had not been charged before but this had been at the mangers discretion..*

*Customer wants to talk to Senior Manager.*

*Senior Manager says discretionary charge was "in years gone by"; tells customer to have a word with his relationship manager about a possible reimbursement; explains that they are charging for a service, "like a grocer"..*

*Customer is getting angry ..saying that "if you dont want my account I'd be better off moving it*

*Replies.. "All I'm saying is that is the Bank's policy"*

## **8. Conclusion: Making Ethnography Accessible.**

This paper has highlighted a series of ethnographic 'vignettes' that touch on issues of 'responsibility' as they were observed in the everyday work of a 'high street' bank. The value of ethnography in design has always been a matter of some controversy. (Plowman et al 1995). Within DIRC we believe that ethnographic observations can be of *critical* value in making visible the 'real world' aspects of a work setting. We suggest that ethnographic approaches may clarify the role that actual practices play in the management of work through viewing activities as social actions embedded within a socially organised domain and accomplished in and through the day-to-day activities of its users. This is, in fact, a sociologically partisan conception of ethnography, but it does have the advantage of focusing upon the specific and detailed organisation of activities which designers are concerned to understand, analyse and reconstruct. It is this ability of ethnography to describe a social setting as it is perceived by those involved in the setting (the archetypal 'users') which underpins its appeal to designers. Obviously there are problems in enabling designers to *utilise* ethnography. The need to increase the utility of ethnography and to foster communication has directly motivated a number of developments for collecting, organising and presenting ethnographic material. Of particular relevance for the TA 'Making Ethnography Accessible' it has fostered the construction of a 'framework', a 'sensitising device' – partially utilised in this paper, that allows the results of ethnographic studies to be structured for presentation in a manner which makes the emerging results more digestible by designers (Hughes et al 1997) . In deploying aspects this provisional framework we are attempting to steer a difficult course, between the accusation that ethnography is simply 'hanging around' and its findings entirely idiosyncratic, fortuitous and inconsequential; and the over-systematisation of a 'cookbook' or 'painting by numbers' approach that effectively defeats the purpose of an ethnographic approach.

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