

DYNAMICS OF WORK AS A MECHANISM OF SUBJECT(IFICATION)  
UNDER CONTEMPORARY CAPITALISM: A CASE OF WORKERS IN  
BANKING SECTOR IN TÜRKİYE

A THESIS SUBMITTED TO  
THE GRADUATE SCHOOL OF SOCIAL SCIENCES  
OF  
MIDDLE EAST TECHNICAL UNIVERSITY

BY

MELAHAT GÜRAY

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS  
FOR  
THE DEGREE OF DOCTOR OF PHILOSOPHY  
IN  
THE DEPARTMENT OF SOCIOLOGY

FEBRUARY 2024



Approval of the thesis:

**DYNAMICS OF WORK AS A MECHANISM OF SUBJECT(IFICATION)  
UNDER CONTEMPORARY CAPITALISM: A CASE OF WORKERS IN  
BANKING SECTOR IN TÜRKİYE**

submitted by **MELAHAT GÜRAY** in partial fulfillment of the requirements for the degree of **Doctor of Philosophy in Sociology, the Graduate School of Social Sciences of Middle East Technical University** by,

Prof. Dr. Sadettin KİRAZCI  
Dean  
Graduate School of Social Sciences

---

Prof. Dr. Ayşe SAKTANBER  
Head of Department  
Department of Sociology

---

Prof. Dr. Sibel KALAYCIOĞLU  
Supervisor  
Department of Sociology

---

**Examining Committee Members:**

Prof. Dr. Nilay ÇABUK KAYA (Head of the Examining Committee)  
Ankara University  
Department of Sociology

---

Prof. Dr. Sibel KALAYCIOĞLU (Supervisor)  
Middle East Technical University  
Department of Sociology

---

Prof. Dr. Kezban ÇELİK  
TED University  
Department of Sociology

---

Assoc. Prof. Dr. Ayşe İdil AYBARS  
Middle East Technical University  
Department of Sociology

---

Assoc. Prof. Dr. Çağatay TOPAL  
Middle East Technical University  
Department of Sociology

---



**I hereby declare that all information in this document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results that are not original to this work.**

**Name, Last name : MELAHAT GÜRAY**

**Signature :**

## ABSTRACT

### **DYNAMICS OF WORK AS A MECHANISM OF SUBJECT(IFICATION) UNDER CONTEMPORARY CAPITALISM: A CASE OF WORKERS IN BANKING SECTOR IN TÜRKİYE**

GÜRAY, Melahat  
Ph.D., Department of Sociology  
Supervisor: Prof. Dr. Sibel KALAYCIOĞLU

February 2024, 428 pages

This study analyses subject(ification) aspects of work (through *paid job*) within a multi-layered approach under contemporary capitalism, exploring how work penetrates in life with a focus on both subjection and formation of subject. Workers in banking has been studied as a case within the context of this study in Türkiye, considering importance of sector for financial capitalism, representing marketing and digital facet of contemporary capitalism as well as young, educated and female workers. After presenting the theoretical discussions on Labour Process Theories and Autonomist Marxism on work, capitalism and subject(ification), this study presents a multi-layered analysis, including gender and age aspects, to understand subject(ification) aspects of work which is based on “attachment to work” including dependence, identity and self-realization, “workplace dynamics” including control, skills, and digitalization, “work-daily life interaction” including health, leisure time, relations, and “self-perception” of workers. This study, as a data-driven one, is based on field research with people who have experience working in banking sector in Ankara and İstanbul, while acknowledging the embeddedness of their experiences in the labour and welfare regimes of Türkiye. This study offers how the various dynamics of work, including workers' strategies, actions and affections, function as a dual-

functional mechanism of subject(ificat)ion under contemporary capitalism through various findings. Accordingly, work functions as a mechanism of subject(ificat)ion within the intersection of precariousness, on the one hand, through uncertainties and insecurities, and, on the other hand, as a domain of performance and investment, through competition and self-development, where one becomes an entrepreneur of oneself.

**Keywords:** Work in banking, subject(ificat)ion, control, precariousness, entrepreneur of oneself

## ÖZ

### GÜNÜMÜZ KAPİTALİZM KOŞULLARINDA TABİ KILMA/ÖZNELEŞ(TİR)ME MEKANİZMASI OLARAK ÇALIŞMA DİNAMİKLERİ: TÜRKİYE'DE BANKACILIK SEKTÖRÜNDE ÇALIŞANLAR ÖRNEĞİ

GÜRAY, Melahat

Doktora, Sosyoloji Bölümü

Tez Yöneticisi: Prof. Dr. Sibel Kalaycıoğlu

Şubat 2024, 428 sayfa

Bu çalışma, günümüz kapitalizm koşullarında çalışmanın (*ücretli iş* aracılığıyla) tabi kılma/özneleş(tir)me yönlerini çok katmanlı bir yaklaşımla analiz etmekte, çalışmanın hayata nasıl nüfus ettiğini hem tabi kılma hem de özne oluşumuna odaklanarak araştırmaktadır. Bu çalışma kapsamında, sektörün finansal kapitalizm açısından önemi, günümüz kapitalizm koşullarının pazarlama ve dijital yüzünü ve genç, eğitilmiş ve kadın çalışanları temsil etmesi göz önünde bulundurularak, Türkiye'de bankacılık sektöründe çalışma deneyimi olan kişiler bir örnek olarak incelenmiştir. Bu çalışma, kapitalizm, iş/çalışma ve tabi kılma/özneleş(tir)me bağlamında Emek Süreci Teorileri ve Otonom Marksizm üzerine teorik ve kavramsal tartışmaları sunduktan sonra, çalışmanın tabi kılma/özneleş(tir)me yönlerini anlamak için çok katmanlı bir analiz sunmaktadır. Bu çalışma, cinsiyet ve yaş yönlerini de dikkate alarak, bağımlılık, kimlik ve kendini gerçekleştirme yönlerini içeren "çalışmaya/işe bağlılık", kontrol, beceriler ve dijitalleşmeyi içeren "işyeri dinamikleri", sağlık, boş zaman, ilişkiler gibi çeşitli yönleriyle "iş-günlük yaşam etkileşimi" ve çalışanların "benlik algısı" temelinde bir analiz sunmaktadır. Veri odaklı olan bu araştırma, Ankara ve İstanbul'da bankacılık sektöründe çalışma deneyimi olan kişilerle yapılan saha araştırmasına dayanmakta ve



bu kiřilerin alıřma deneyimlerinin Trkiye'nin emek ve refah rejimine gml olduėu gereėini de dikkate almaktadır. Bu arařtırma, alıřanların stratejileri, eylemleri ve duyguları da dahil olmak zere alıřmanın eřitli dinamiklerinin gnmz kapitalizm kořullarında nasıl ift iřlevli bir tabi kılma/zneleř(tir)me mekanizması olarak iřlediėini eřitli bulgularla ortaya koymaktadır. Buna gre, alıřma, bir yandan belirsizlikler ve gvencesizlikler zerinden prekarlık, te yandan bir performans ve yatırım alanı olarak rekabet ve kendini geliřtirme zerinden kendinin giriřimcisinin kesiřim alanında, bir tabi kılma/zneleř(tir)me mekanizması olarak iřlev grmektedir.

**Anahtar Kelimeler:** Bankacılık sektrnde alıřma, tabi kılma/zne(leř)tirme, kontrol, prekarlık, kendinin giriřimcisi

*To the memory of my lovely Mum (Gönülcüğüm'e), Father and Ketrin*

## ACKNOWLEDGMENTS

I would like to express my sincere gratitude to my supervisor, Prof. Dr. Sibel Kalaycıođlu, for her continuous and inspiring support and encouragement throughout this long Ph.D. journey. I would like to thank Prof. Dr. Kezban Çelik for her invaluable analytical guidance and motivational contribution during challenging moments. I am grateful to Prof. Dr. Yıldız Ecevit for her continuous support, without her valuable contributions and critical comments this study could not have been accomplished. I am thankful to Assoc. Prof. Dr. Ayşe İdil Aybars for her constructive contributions, particularly in the final stages of my thesis. I would like to thank my examination committee members Prof. Dr. Nilay Çabuk Kaya and Assoc. Prof. Dr. Çağatay Topal for their insightful comments and support.

I owe my gratitude to interviewees in this study. This study would not have been realized without their participation.

This thesis owes much to the support and encouragement of many remarkable friends. I would like to thank Zeynep Baykal for patiently answering my questions and motivating me, Fulya Karakaş and Melis Türkmen for their unwavering support despite the distance, Irmak İnan Çınar for her beautiful insights that made the thesis more manageable, “Veleybol” group, for always providing moral and motivational support. I would also like to express my heartfelt gratitude to my dear friend Ahmet Karan for his continued support, patience and friendship. I owe a lot to my old friend, Hüseyin Ali Âli Tangürek, who supported me in overcoming the nightmare of formatting in the final stages of my thesis.

I am deeply grateful to my dear friend, Merve, who facilitated my work in the field; Beliz Güçbilmez, Mehmet Hoca and Arzu whose conversations during the thesis process broadened my perspective and enriched my understanding. I thank all my friends and colleagues who facilitated my work and never withheld any kind of support.

I would like to express my deepest gratitude to my dear friend Türküler Erdost (*Dostum*), who has consistently stood by me with her love, wisdom, and support, as well as to Alaz and Gül Erdost for their support and encouragement.

I would like to thank my family for their continuous support, patience and love.

I am so grateful to Aslı Orbay, a true companion, my dear *minnoşum*, who took all my worries and moods in this process, always gave me trust and love, relieved my fatigue, reduced my stress, and put a smile on my face. I thank you, Aslı.

I have a lot of gratitude to Ketrine teyzem (Nesrin Özcan), who is not physically present but who mentally instilled in me the practice of questioning and critical thinking.

I would like to express my gratitude to my mother (Gönül Güray), who I felt was always by my side with her support throughout my Ph.D. studies and my life, who embraced me with her love, and who witnessed a part of my thesis period before she left this world and us. The fact that I stole the time I could have spent with her during the PhD period was one of the main motivations for me to complete this thesis.

## TABLE OF CONTENTS

PLAGIARISM.....	iii
ABSTRACT.....	iv
ÖZ.....	vi
DEDICATION.....	viii
ACKNOWLEDGMENTS.....	ix
LIST OF TABLES.....	xiv
LIST OF FIGURES.....	xv
LIST OF ABBREVIATIONS.....	xvi
CHAPTERS	
1. INTRODUCTION.....	1
1.1 The Area, Scope and Significance of the Study.....	5
1.2 Plan of the Study.....	14
2. WORK, SUBJECT(IFICAT)ION AND LIFE.....	17
2.1 Centrality of “Work” in Life: Construction of Working Subjects.....	18
2.1.1 Work as a “Curse” or a “Blessing”?.....	22
2.1.2 Work as a Necessity, Identity, and/or Self-Realization.....	25
2.2 Contemporary Capitalism, Subject(ificat)ion and Work.....	31
2.2.1 Work and Subject(ificat)ion (I): Destroying Walls, Production in Life....	32
2.2.2 Work and Subject(ificat)ion (II): Workplace Dynamics and Control.....	41
2.2.3 Work and Subject(ificat)ion (III): Articulation with the Neoliberal Subjects.....	67
3. METHODOLOGY.....	86
3.1 Aim and Research Questions of the Study.....	86
3.2 Methodological Path and Research Design.....	89
3.3 Main limitations and notes from the field.....	100
4. A VIEW OF THE BANKING SECTOR IN THE CONTEXT OF LABOUR IN TÜRKİYE.....	103
4.1 Evolving “Sustainable” and “Gender” Representation of Banks.....	105
4.2 Development of Banking Sector in Türkiye: Privatization, Crisis, Marketing.....	108
4.3 Embedded under the Current Labour Regime in Türkiye.....	116

4.3.1 Representation of Women, University Graduates, and Youth .....	120
4.3.2 Modulated Work Benefits.....	124
4.3.3. Industrial Actions in the Sector: Any Prospect for a Collective Action? .....	131
5. WORK AND SUBJECT(IFICAT)ION (I): .....	136
EXPLORING “ATTACHMENT TO WORK”.....	136
5.1 The Product/Output: Services, Affects, Information.....	136
5.2 Work as a Necessity, Identity, Self-Realization.....	143
5.2.1 Work and Dependency .....	144
5.2.2 Work Identities: From “Protocol People” to “Marketing Managers” .....	149
5.2.3. Work and Self-Realization: Pursuit of Utility and Desires.....	158
5.3 Disposable Careers: Facing a Bleak Future.....	162
6. WORK AND SUBJECT(IFICAT)ION (II):.....	172
EXPLORING THE WORKPLACE DYNAMICS.....	172
6.1 Skill Machine: Portfolio of Market-Driven Skills and Self-Marketing.....	172
6.2 Banking Without Human beings: High Level of Digitalization .....	190
6.3 Blended Control Mechanisms at Work .....	196
6.3.1 No Mr. Shmidt Anymore? Digital Technologies and Customers’ Control.....	197
6.3.2 Time Control: Time is a Score Requires Speed and Self-Management... ..	205
6.3.3 Performance Control: A Consensual Control Mechanism.....	213
6.3.4 Assembly Lines of Emotions and Bodies.....	233
6.3.5 Winning Hearts and Souls: Well-being, Fun and Personal Development.....	242
6.3.6. Consensual Resistance: Another Control Area.....	260
7. EXPLORING WORK-DAILY LIFE INTERACTION.....	275
7.1 Health and Well-being Aspects: Insurance, Check-up, Stress and Anxiety ...	275
7.2. Leisure time: Working on Self and Social Networks as Capital .....	278
7.3 Consumption Patterns: Investment for Better Images .....	287
7.4 Relations: Social Networks and Work-related Stress.....	291
7.5 The Influence of Acquired Work-related Skills and Habits on Everyday Life .....	300
8. FRAGMENTED SELF: TRAITS OF ENTREPRENEUR AND/OR PRECARIOUS SELF? .....	307
8.1 Precarious Self: Insecurities, Uncertainties and Fear of Loss.....	309
8.2 Entrepreneur Self: Performative Self-Improver .....	314

8.3 Consensual and Conformist Self .....	320
8.3.1. Loyalty and Comfort: Protection of Benefits, Minimization of Risks....	321
8.3.2. Limited Solidarity: “Every sheep hanging by its own leg” .....	327
8.3.3. Normalization and Emotional Management.....	332
8.3.4 Leaving: Mobility and Consensual Resignation.....	336
8.4 Alienated Self: Being a “Target” in the System.....	339
CONCLUSION.....	344
REFERENCES.....	363
APPENDICES .....	394
A. APPROVAL OF THE METU HUMAN SUBJECTS ETHICS COMMITTEE	394
B. GÖRÜŞME SORULARI/INTERVIEW QUESTIONS .....	395
C. CURRICULUM VITAE.....	401
D. TURKISH SUMMARY/TÜRKÇE ÖZET .....	402
E. SAMPLE TEZ İZİN FORMU / THESIS PERMISSION FORM .....	428

## LIST OF TABLES

<b>Table 1 Work and Production Realm in Disciplinary and Control societies.....</b>	<b>36</b>
<b>Table 2 Profile Overview of Interviewees .....</b>	<b>97</b>



## LIST OF FIGURES

<b>Figure 1 Analytical Map of the Study.....</b>	<b>99</b>
--	-----------

## LIST OF ABBREVIATIONS

BDDK	Banking Regulation and Supervision Agency
CEO	Chief Executive Officer
CRS	Corporate Social Responsibility
DİSK	Confederation of Progressive Trade Unions of Türkiye
ESG	Environmental Social and Governance
EU	European Union
HR	Human Resources
HQ	Headquarters
ILO	International Labour Organization
IMF	International Monetary Fund
IT	Information Technology
LPT	Labour Process Theory
MT	Management Trainee
NEET	Not in Employment, Education or Training
PMS	Performance Management System
SDG	Sustainable Development Goals
SME	Small and Medium Sized Enterprise
UN	United Nations
UNEP FI	United National Environment Program Initiative
TBB	The Banks Association of Türkiye
WEPs	Women Empowerment Principles

## CHAPTER 1

### INTRODUCTION

The interplay between work, ourselves and life is an issue that needs to be explored, not only due to the idea that “paid work” is constructed as a necessity to sustain our lives under capitalism, but also it serves as one of the veins through which capitalist subjection permeates our daily lives, relations, self-image and perception. The "working lives", which we enter with several reasons, such as, fulfilling our needs and desires including self-realization, acquiring a social identity, securing a privilege in society, and hopefully having enjoyment from life, are evidently not confined solely to our experiences at workplaces. The operation of paid work as a mechanism of subjection and domination in life under capitalism is not a new issue. However, the ways in which capitalism infiltrates into our lives and minds have not remained constant, as an issue recently discussed within the context of work under contemporary capitalism. In fact, how corporations with souls infiltrate our lives, minds and souls have come to the fore through questioning “soul at work” in the recent decades. In this aspect, excavation subjection and subjectification aspects of work seem also significant for a potential of re-construction of our relationship with work again.

*“Vita Activa!”* Encountering Arendt's (1998) conceptualization after graduating from the university, just before starting to work in an organization, had sparked my enthusiasm to actively participate in life. “Vita Activa” consisting of *“labour, work and action”* (Arendt, 1998) urged me to produce in life, not only for survival, but also for objectifying myself and actively taking part in life for a meaningful narrative. She distinguished “labour” and “work” in a way that “work is the activity undertaken with our hands which gives objectivity to the world, whereas labour is bodily activity designed to ensure survival in which the results are consumed almost immediately” (Arendt, 1998:7). Arendt criticized the reduction of all human activities to the aim of

earning a living and survival, by using with the concept “*Animal Laborans*” which results in the dehumanization of life. On the contrary, “*Homo faber*” who produces, creates and changes the world, represents a significant aspect of human life and existence, portraying human's capacity to transform the world. In this context, work, production and creation in life represents a crucial aspect in the realization of “*Vita Activa*” which brings work, self and life together at a conceptual level. Over time, this enthusiasm has evolved at myself into a need to excavate the relationship I have formed with work, which was initially centered around attempting to produce within the working life or assuming that. Leveraging my nearly two decades of experience as a female worker in various organizations with different titles, primarily in the capacity of a “*white-collar worker*” focused on development and the social sector, I have undertaken this academic journey. This study was initiated by my interest to question and explore work under the contemporary conditions of capitalism that we are living in (*the period in which this thesis was written*), its centrality in our life and its subjection/subjectification aspects.

This thesis aims to explore the penetration of work in life, as a way of capitalist subjection/subjectification under contemporary conditions to explore what work, as a space, a relation and an activity in our life, entails in the discussion of production of subjectivities under capitalism as well as discussion of control-disciplinary societies. In sociology of work, there is an extensive variety of study areas, starting from early pioneers, Weber, Marx and Durkheim, recognizing importance of work in modern societies, providing insights to social aspects of work and understanding of work organizations. The studies on interplay between work, self and life that began with the damaging effects of work under capitalism, with a focus on labour process, has expanded within theoretical frameworks, especially in conjunction with changes in the workplaces including destroying walls and boundaries of work/places and increasing a variety of jobs in service sectors, including finance sector under contemporary conditions of capitalism.

Work has assumed a variety of values, functions and roles in our lives and societies since the age of hunters and gatherers, as a pain and punishment since the Ancient

Greek time, as a blessing to be functional for survival, and ethical to be useful, as an essence and process of objectification, as a social relation and as an identity. In fact, work has not only affected and transformed our lives, relations, and the world we live in; but also, has been affected and transformed by us, our actions and relations. Alongside with all these values, roles and functions attributed to work, the attempt to excavate work as a subject(ificat)ion mechanism, starting from a simple employment contract between a worker and an employer, can contribute to the reshaping of the relationship we establish with the world of work particularly in contemporary capitalist conditions. If “Bifo” Berardi (2009:24) is right to argue that “putting soul to work” has become the new form of alienation, excavation of our interaction with work becomes increasingly important to explore its subjection and subjectification role, and any emancipation perspective, turning back to autonomy of workers.

In the present conditions of capitalism, referred to as "contemporary" within the framework of this study, it is crucial to examine the extent to which life has been put to work, considering our own work experiences and perceptions as well. When addressing this question, for a proper analysis, it is important to explore the experiences and affections of the workers as well as the features, changes and transformations that the work and workplace has undergone under contemporary capitalism.

There is widespread consensus that significant changes have occurred in the economic and social life after the end of 1970s, often associated with various concepts such as the post-Fordist, post-industrial, information society, network society, new capitalism and even new spirit of capitalism (Bell, 1974; Boltanski & Chiapello, 2005; Hardt & Negri, 2000; Ritzer, 1993; Sennett, 1998). There is even a discussion on whether it is a 'structural crisis,' 'transformation,' and 'transition' to characterize the evolving phase of capitalism (Amin, 1995).

Despite the variety of these concepts to describe the features of “new” capitalism as well as society, the extensive literature on the changing nature and features of work, which has illuminated numerous facets which are still valid under current conditions

of capitalism, such as: The growth of the service sector, the proliferation of flexible production, the widespread adoption of information processing and digitalization technologies at work, the emergence of network-based production and non-hierarchical organizations surpassing the hierarchical pyramids, new managerial control techniques among others. Furthermore, increasing role of financialization has been an important aspect of contemporary capitalism, with its effects on human capital, pension funds, inequalities and solidarity (Lazzarato, 2009).

The functioning of power mechanism under contemporary capitalism have also been explained through passage from disciplinary to control societies and production of subjectivities under capitalism (Hardt & Negri, 2000; Lazzarato, 2012; Lazzarato, 2014). Under the discussions on production of subjectivity either as a complementary to capitalist mode of production, center of production itself, or as a capitalist subjection mechanism, the space/role of work has also been questioned (Ezzy, 2011; Hardt & Negri, 2000; Lazzarato, 2014; Read, 2009; Weidner, 2009).

Under the discussions of new working conditions, disciplinary and control techniques, and production of subjectivities at work; the recent studies focused on experiences of workers under the new techniques of subjection as well as constitution of working subjects. The well-known work of Sennett (1998), for instance, presents striking comparisons and findings to understand the impact of work on workers' lives and characters under the new features of capitalism. When it comes to subject oriented approaches, on one hand, there are studies based on the *entrepreneurial culture*, focusing on discussion of the *entrepreneur self*, as a reflection of the neoliberal subject onto the working individual (Bröckling, 2016; Du Gay, 1996; Du Gay, 1991; Du Gay, 2000; Lazzarato, 2009).

The ideal image for workers, such as adaptable, competitive, seeking for new opportunities, come with the concept of self as an entrepreneur. In addition, there are studies concentrating on the *precarious subject*, oppressed by emerging uncertainties and insecurities that have emerged increasingly within contemporary capitalism (Armano, Morini & Murgia, 2022; Kalleberg, 2009; Lazzarato, 2012; Lorey, 2015).

The number and variety of collar categories (“*yakalılar*”), such as, blue, white, gold, green, pink collars, among workers has been on the rise despite conceptual criticisms which argue that these concepts serve to divide the working class. In this study, I focus on case of workers working in banking sector not because they are simply classified under the category of “*white-collar workers*” but also its suitability as a sample within the areas of concerns of the research area of this study. Mills (1969: xv), who studied white collar workers as an example of “social type” (Baker, 2010:56) in his well-known study, explained his motivation behind his work as that by understanding white collar worlds, we can understand better the modern society. Based on his findings, Mills (1969: ix) concluded that alienation of white-collar workers from the product is much more Kafka like completion. He also referred that alienated labour is also accompanied with self-alienation because when they get jobs, they do not sell only their time and energy but also personalities (Mills, 1969: xvii). The Kafkaesk understanding of work for “white-collar workers”, as described by Mills, which is de-humanizing and alienating in the labyrinths of bureaucracy and capitalism, provided an inspiration for an account of relationship between work and subject(ificat)ion for workers in finance sector.

In this context, my focus in this study is the experiences of workers in banking sector, and their relations with work, regardless of whether we categorize them as “*white-collar*” or not, within the context of contemporary capitalism. As an attempt to be in line what Nalbantoğlu (2001:201) guided, my focus is not on the name of colour of collar, but the workers working under current conditions of capitalism. While adopting a multifaceted and interconnected approach, this study aims to contribute to a better understanding of functioning of work as a subjection/subjectification mechanism in life through various aspects, including skills, affections, life conditions, selves and even dreams.

### **1.1 The Area, Scope and Significance of the Study**

This study specifically focuses on workers in the banking sector. This specific and narrowed focus is driven by the unique characteristics of sector within the current conditions of capitalism and labour regime in Türkiye. Since the 1980s, alongside the

neoliberal policies implemented in Türkiye, issues such as the increase in non-standard employment relationships, worsening employment opportunities, declining unionization, and the transformation of the welfare regime have come to the forefront. As a result of transition from agriculture to industry and services, service sector has been expanding in Türkiye, and the share of service sector in employment has surpassed that of agriculture and industry after 2000s. Starting from 2000s, the discourse on flexibility also increased at political discourse as well as introduction of flexible types of work in labour legislation in Türkiye. In line with these developments, there is a significant growing literature addressing how neoliberalism manifests itself in changing sphere of work, employment and lives of workers in Türkiye. In fact, there is a growing literature addressing informal, non-standard, flexible, temporary, low-paid, and precarious working conditions and experiences, which expose exploitative power dynamics in workplaces.

There has been a growing interest in the working conditions of workers in the “*service sector*,” “*office work*”, and specifically referred to as “*white-collar workers*” in Türkiye especially since the 2000s. I prefer to present these studies under two categories within the scope of this study. The first one is studies which have a focus on flexible, non-standard employment, temporary jobs and precarious working conditions, such as, precariousness and class consciousness of tourism workers in Antalya (Çelik & Erkuş-Öztürk, 2016), flexible and precarious working conditions for workers working in different service sectors including office work (Buğra et al., 2010), gendered aspects of flexible and precarious work for nurses in health sector (Saritaş, 2017), experiences of call-center workers in destructive labour regimes including skills and control aspects (Özdemir-Yücesan, 2014), freelance work with a focus on class (İlyas, 2022), work and resistance experiences of workers in information technologies sector (Savul, 2018). While majority of these studies focus on working conditions of workers, a number of studies also focus on managerial control over workers working in service or office work. In a study, for instance, which concentrates on the loss of privileges within prestigious professions, the re-proletarianization of teachers in Türkiye has been analyzed using Burawoy’s conceptual framework based on control-consent at workplaces (Durmaz, 2014). In her study on call centers, Özdemir-Yücesan (2014)



analyzed capitalist control as a complex relationship consisting of consent and domination at workplaces. Saritaş (2017) also focused on increased control over labour process because of increasing flexibility and precariousness in case of nurses. The main findings of these studies reveal *deterioration* of working conditions and precariousness of workers working in flexible and non-standard forms of work in a variety of positions in service sector in Türkiye.

Secondly, recent studies explored certain effects of working conditions, together with the transformation of work, on daily life experiences and political subjectivities of workers. In fact, there are also studies focusing on precarious living conditions of workers, as effected by precarious working conditions. The experiences and perceptions of white colors who faced with unemployment and precarious working conditions has also been analyzed in a study (Bora et al., 2011) to explore the impact of unemployment and precariousness on life, experiences and perception of educated people, including workers from banking sector. In another study, Sağıröğlü (2013) focused on the case of non-appointed teachers to explore their living conditions and concluded that precarious working conditions have brought daily lives of teachers with risks, anxieties and uncertainties. Vatansever and Yalçın (2022) focused on precariousness of academicians from a variety of aspects including devaluation of job, insecurities, and disappearance of solidarity.

Although not as much as the number of studies on precarious working conditions, there has been a number of studies focusing on the self, subjectivities and daily life of workers called as “*white-collar workers*,” sometimes called as “*plaza workers*” working in office work, in particularly focusing on their life styles, consumption patterns and social relations (Aslan, 2021; Budak, 2015; Karaca, 2019; Özmen, 2015). In other studies, production of new middle-class subjectivities in multinational workplaces in İstanbul in the realm of work has been analyzed within a Foucauldian way (Canpolat, 2010), and production of entrepreneur subjectivities have been analyzed under new control mechanisms (İlic, 2020). The interest in life styles of “*plaza workers*” has also been a trend issue in tv series, documentaries, comedy shows, movies and even novels. In another study on “*white collar workers*”

(Hoşadam, 2002), work-ethics and privileged feelings of white-collar workers are examined. These studies also reveal certain features of workers such as, well-educated, well-dressed, career-driven, ambitious, competitive, self-developers, self-managers, consumer identities who have refined tastes and hobbies, seeking for healthy and organic lives, organizers and planners. However, as Karademir (2009) concluded in her study on new middle class, it is problematic to attribute certain values, attitudes and lifestyles to them. When it comes to workers working in standard service jobs, particularly those with permanent contracts rather than temporary, part-time, undeclared works; the aspects of subjectification of their work, along with its impact on their daily life, have been relatively underexplored. In this context, this study aims to contribute to the literature with a focus on banking sector workers with a detailed analysis of subjectification aspects of work.

***Why does this study specifically focus on workers in the banking sector?*** First, the substantial literature on banking sector in the management, industrial relations, organizational theory and industrial psychology fields reveal that this sector is a well-suited one to see impact of contemporary capitalism on work and workers in Türkiye. The study analyzing the literature on banking sector in Türkiye between 2008 and 2015 (Gündoğdu, 2017) reveal that studies in the field of banking primarily focused on loans, regulations, risk management, credit, human resources, regulation, customer relationship management, and performance analysis. Selected literature review of these studies helped me to understand the main dynamics of the sector. On the other hand, there are a few studies focusing on labour process of the banking sector and experiences of workers, such as, skill level, control, consent and resistance (Nurol, 2014), control and resistance at workplace (Şarman, 2021), unionization and resistance of bank workers (Erdayı, 2012). Budak (2015) also studied cultural capital of workers who are working in decision making and implementation mechanisms of financial capitalism.

Based on the available literature and desk analysis, workers of this sector have been selected through “thematic sampling” in this study due to these reasons, i. Importance of banking sector for functioning of financial capitalism ii. “Working in banks” is

traditionally considered as permanent, secure and prestigious occupation iii. Falling under conceptualization of “white collar”/“office work”/“service work” by presenting a variety of positions which have the potential to represent aspects of immaterial labour iv. Growing importance and role of technology and digitalization in the sector and labour process v. Having employment profile dominated by women, young, educated (university) people.

In this context, I am very much interested with work and workers in banking sector within a multi-layered assemblage by exploring the penetration of work in daily life through subject(ificat)ion aspects. Therefore, the *main research question* of this study is how work penetrates in life as a mechanism of subj(ectifi)cation within the context of contemporary capitalism. This question aims to explore penetration of work in life under contemporary capitalism as a *mechanism of subject(ificat)ion* from two aspects which are interrelated with each other: *Subjection* through control and dependence; which not a new concept under the contemporary capitalism, but continues with new mechanisms of control including workplace dynamics; and formation of subject by self-knowledge (*subjectification*), which started with the discussion on human capital and self as an entrepreneur, but then articulated with contemporary capitalism with increasing insecurities and uncertainties. In order to combine these two aspects, *subject(ificat)ion* concept has been used throughout this study.

Within this framework, this study will *first* focus on “attachment to work” to comprehend the role and centrality of work in life, while recognizing that these aspects are also embedded within the labour and welfare regime. It is aimed to understand how workers in banking sector perceive and attribute dependency, work-related identity and values to their jobs. *Second*, workplace dynamics and implications of the managerial control on workers, including skill and digitalization dimensions, and how workers respond to them, both within work and daily life will be explored. This question will also provide insights for exploring new forms of control & discipline strategies and mechanisms at work, which may go beyond to the workplaces. These questions will also delve into the relation between work-daily life, as well as self-perception of workers.

As a cross-cutting aspect of both questions, subjectification will also be questioned within the realm of the work under contemporary capitalism, with a particular focus on self as an *entrepreneur*. Since we are though that we are “human capital” not only for corporations and states, but also for development of ourselves under neoliberalism, it is useful to explore how this human capital and various aspects of selfhood are shaped within the realm of work.

This study, as a data-driven one, has a multi-layered methodological approach to answer these questions. First, there is an attempt to engage in dialogue and discussion of various theoretical lines and concepts to establish connections between work, subject(ificat)ion and life. The snapshot of role and meanings attributed to work as a starting point makes us to question the attachment to work and centrality of work under contemporary capitalism. The broader analysis of Autonomist Marxist theory presents a framework to explain connections between labour, life and subjectivities under contemporary capitalism. In fact, questioning the role of work in life under Autonomist Marxism, as a space of self-realization and desires and identity formulation, is crucial to understand subject(ificat)ion aspects of work, not limited with workplaces. What work realm under contemporary capitalism entails in terms of discussion of passage from disciplinary to control societies, as discussed by Autonomist Marxists, provides significant inputs regarding the penetration of work into everyday life. Furthermore, the social, communicative and affectual dimension of labour (which are discussed as new conceptualization, namely, *immaterial and affectual labour*) also brings up the issue of the new figures of subjectivity, in terms of both their exploitation and their potential for emancipation. In fact, these issues and interconnections are too complex to be understood only at workplaces since it goes beyond to the walls of workplaces and labour processes.

This study acknowledges the breakdown of the walls of workplaces and factories, in terms of production including subjectivities, yet it argues that understanding the aspects of subjectification through work is still crucial. At that point, the layer of workplace dynamics has been an important focus of the study. When it comes to labour process, workplaces and subject(ificat)ion, since the debates on Braverman in 1970s,

*“The Labour Process Theory (LPT)”* analysis still provides a useful account of recent developments related with work with a focus on skills, digitalization and managerial control and practices at workplaces including office work and service sector. The LPT evolved with an attempt to capture work patterns and dynamics, with an emphasis on *“capitalist control”* at workplaces. According to chronology of LPT, as defined by Thompson & O’Doherty (2009), the first wave of research of LPT- referred as core theory-focused on the managerial control strategies and practices in work organizations, such as, studies of Braverman (1974) focusing on workplaces, with a focus on office work, which was followed by Edwards (1979) and Friedman (1977) and lately Burawoy (1979) exploring production of consent at workplaces. In this extensive literature of LPT, not only managerial disciplinary control strategies, but also hegemonic and consensual control strategies at contested workplaces have been conceptualized and explained within field studies. After 1980s, as well as new issues such as, lean production, flexible specialization, normative control, have been explored in LPTs, as well as increasing studies under “Critical Management Studies (CMSs)”, drawing from post-structural analyses of organizations, emphasized power relations within the workplaces, techniques of surveillance, disciplinary technologies and power, discourse analysis, organizational misbehaviors. It has also been argued that there could be collaborative studies of labour process and critical management studies to understand capitalist control practices at workplaces and subjectivities, which goes beyond the workplaces. As a complementarity to these discussions, this study also argues that it is crucial to comprehend the formation of subjectivities, under entrepreneurship or precarization as instruments of governing, within the realms of work under contemporary capitalism.

This study does not rely on a grand theory, even though it was enriched by different theoretical and conceptual frameworks. As a data driven study, this study is based on a bottom to up approach in exploring work and daily life experiences of workers as well as self-perceptions. From a *methodological point* of view, the theoretical analysis has also been enriched through a qualitative work in this study including document analysis and in-depth interviews with workers (*44 interviews in total*) in banking sector. The interviews were conducted with individuals from various genders, age groups, and lengths of tenure in various private banks in Ankara and İstanbul. Given

the variety of positions and titles within the sector, the sample represents a variety of positions, including branch managers, management trainees, portfolio managers, specialists, consultants, customer managers, product designers as well as those responsible for marketing banks' products and services. While some of these positions deal with only marketing & sales, some of them have more administrative and/or management tasks. Furthermore, there are also positions which could be fell under the "knowledge workers" category, particularly those working in headquarters. Furthermore, a limited number of interviews were also conducted with workers who resigned and who were dismissed to understand the breaking points in their experiences.

The aim and scope of this study is not questioning, explaining, exploring any individual bank and disclose any information on their specific corporate business operations in the sector, commercial, legal, and other personal data owned by them and all types of personal data belonging to bank customers. The aim is to understand and explore perceptions, affects and experiences of individuals about relations with their work and their jobs. Consistent with this approach, there is no explicit reference to the names of the banks or interviewees in the study, maintaining and ensuring their anonymity.

The *interview questions* are based on various aspects of subject(ificat)ion of work at different layers including workplace and daily life. In order to explore "*attachment to work*" aspect, workers were asked about their perception about the sector and their jobs, their work experiences in general, the meaning and values attributed to their jobs, their perception on work related identities, career expectations, future ideals in their life. Then, questions were asked to learn about experiences and affections on "*workplace dynamics*", focusing on skills, digitalization and control techniques, and their responses at and beyond workplaces. The third part of questions focused on the interaction between work and their daily life experiences, including health, leisure time, relations, consumption and self-images and perceptions. How they perceive themselves, their capacities, skills, value, character as well as their emotions connected with work realm are also covered during the interviews. Furthermore, questions also

focused on their copying and/or resistance practices, if any, to explore any political subjectivities, at workplaces and beyond.

In this framework, the main aspects of *subjectif(icati)on* have been analyzed in this study based on an *analytical framework* including *attachment to work* through identity formation, self-realization or dependency; *workplace dynamics*, through skill formation, digitalization, control techniques as well as consent production, *work-daily life interaction* from a variety of aspects including health, leisure time, relations; and *self-perception* articulated with other neoliberal subjectification processes. The regulation of labour and welfare under neoliberal policies has been also considered as articulated processes of subjectification with work realm. When it comes to the produced subjectivities, the traits of *self as an entrepreneur* have been inquired in daily life and relations as well, which could be articulated with work realm. Gender and age aspects of subject(ificat)ion through work have been also examined during this study. The analysis of in-depth interviews revealed not only experiences and perceptions on the labour process and managerial control at workplaces, but also on impact of work on daily life and self through various aspects, such as, objective conditions, affections, skills, relations and self-images.

Since this study argues that a multi-layered analysis is necessary not only to explore different layers of control, but also to explore several ways of penetration of work in life, including production of subjectivities; embeddedness of workers' experiences and perceptions in labour and welfare regime in Türkiye has been considered during the analysis. In order to understand the dynamics of sector, in some sections, the findings have been presented in a way reflecting both the literature, document analysis and in-depth interviews.

Based on this multi-layered assemblage analysis and findings, this study contributes to current literature on sociology of work, focusing on a case of workers in banking sector from a variety of aspects. First, considering the recently increasing literature on non-standard, temporary, flexible work experiences of workers in service sector, this study contributes to literature with a focus on workers with standard work (*in terms of*

*contract type, which is permanent*) with a coverage of social security and fringe benefits. Second, multi-layered control mechanisms are explored not only from the managerial control perspective at workplaces, but also with a focus on production of subjectivities, with a specific focus on minds and souls, without ignoring the broader socio-economic context and labour regime in Türkiye. In this way, this study contributes to understand how work penetrates life through subject(ificat)ion, not only analyzing workplace experiences, but also daily life and self-perceptions of workers. Even though this study focuses on subjection dynamics of work, it does not necessarily mean to ignore any empowerment, creation or emancipation aspects, if any. This study explores traits of self as an entrepreneur within the work realm under contemporary capitalism, with a belief that exploring the subject (ificat)ion aspects of “work” within a multi-layered perspective, we can contribute to endeavors at fostering emancipatory forms of work in our lives.

## **1.2 Plan of the Study**

Within the context of this study, the thesis is structured across nine chapters, including introductory and concluding chapters. In **Chapter 1**, the aim, scope, significance and plan of the study is presented.

**Chapter 2** attempts to engage in discussion of various theoretical lines and concepts to establish connections between work, subject(ificat)ion and life. This chapter sheds light on the mechanisms that underlie the interplay between work and capitalist subjection, subjectification, and its implication on individuals and their life from a theoretical perspective. The discussion is organized at different layers in an interrelated way to understand how work functions as a “machine”: Centrality/role of work in “life”, including a broader perspective of “social factory” of Autonomist Marxism; disciplinary/control society discussion; control and subjection at workplaces and labour processes within the Labour Process Theories focusing on managerial control, skills and consent production, and lastly role and space of work in shaping and/or articulation of subjectivities, whether as an entrepreneur, homo-debitor or precarious subject. Within a metaphorical narrative, this chapter both looks at the inside of the



workplaces with a focus on labour process, and then breaking down walls and looking at life, with a focus on subjects.

In **Chapter 3**, methodological approach and research design of the study is presented. This Chapter includes research questions, methodological standpoint, methods, and details of the fieldwork including field notes and main limitations.

In **Chapter 4**, a brief view of banking sector within the context of work is presented in connections with the current labour and welfare context of Türkiye, to understand the interrelations between the working experiences and the broader aspects. To that aim, this chapter explains the sustainable and gender representations of the banks in line with global finance, the historical development of the sector in Turkish economy, images and souls of corporations, work benefits and industrial actions in banking sector as well as characteristics of the labour force in the sector. As well as reference to the relevant literature in this Chapter, the findings of desk study and interviews are also analyzed to understand the sector within the context of work in a comprehensive way. Furthermore, this chapter is important to reveal how labour regime is interrelated with consent production within the workplaces that will be explained in following chapters.

In **Chapter 5-8**, findings of field study are analyzed based on the discussion and dialogue with the findings and discussions in Chapter 4 with a particular focus on control and subject(ificat)ion, and within the background of Chapter 2.

**Chapter 5** focuses on attachment to work from the perception of workers in banking sector. The perception of “product/output” of their jobs in the sector is presented to understand if there is any affectual/immaterial aspect of their jobs and motivational reasons behind work. To explore the subject(ificat)ion aspects of work, the perceptions of workers on work identities, pursuit of utilities, desires and attribution of values and meanings to their jobs, as well as the relationship between work and dependencies are analyzed in this chapter. The career and future ideals and dreams of workers are also analyzed in this chapter.

In **Chapter 6**, we enter inside the walls from the perspective of workers, with a focus on workplace dynamics, including skills, digitalization and managerial control over various aspects, such as, time, performance, appearance, discourse, emotions and resistance. This chapter does only reveal control and power mechanisms as subject(ificat)ion processes, but also explores the actions of workers to cope with, conform and/or resist with them.

**In Chapter 7**, we go beyond to the workplace and even work. This chapter explores how capital exceed its boundaries and internalized novel spaces through work dynamics, with a focus on daily life of workers. In this chapter, subject(ificati)on aspects of work is presented with a focus on health, leisure time, consumption patterns and relations.

In **Chapter 8**, commodified, performative and fragmented self is presented through the self-perception of workers to explore the traits of entrepreneur and/or precarious self at work and beyond work. This chapter also explores consensual and conformist self while focusing on normalization and coping strategies of workers. Both Chapter 7 and Chapter 8 reveal the grounds where life is subjected to work on one hand, and actions of self as an entrepreneur and/or precarious on the other hand.

Finally, in **Chapter 9**, the conclusions and implications of this study are presented.

## CHAPTER 2

### WORK, SUBJECT(IFICATION) AND LIFE

This chapter aims at presenting insights and discussion on relevant theoretical and conceptual framework to explore subject(ification) aspects of work, while penetration in our life. The theoretical reading reveals that there are a variety of aspects of subject(ification) aspects of work, shedding light the attachment to work and workplace dynamics with a focus on managerial control. Capitalist subjection at work has been analyzed extensively through labor process theories, focusing on skills and control aspects at workplace and labour process. On the other hand, the relationship between subjectivity and mechanisms of power under capitalism has been another thinking line to explore the penetration of work in life, engaging with Autonomist Marxists theories and concepts, which emphasize creative and autonomous side of labour as well as real subsumption of labour.

In this chapter, first, I will focus on the concept and functions of “work” itself to explore subject(ification) mechanisms through work, starting from questioning how it has become central/attached in life. To that aim, this study will examine its penetration in life through focusing on meaning, values, functionality and social aspects associated with work. Second, from a broader perspective, I will focus on the relationship between contemporary capitalism and production of subjectivities within conceptual framework of Autonomist Marxists. I will draw insights for penetration mechanisms of work within life as well as new control techniques within the axis of disciplinary-control societies discussion. Thirdly, I will narrow my focus at work, to understand how work is organized, controlled and managed at workplaces. This study will particularly delve into power mechanisms at work with the aim of exploring subject(ification) aspects of work, shedding light more focus on consent and subjectivities. To that aim, different and interrelated layers of control/discipline

mechanisms over workers will be revisited. At an intersection of these theories and concepts, the study will explore subject(ifica)tion aspects of work under contemporary capitalism. In this interrelated snapshot of theories, this chapter aims to have theoretical insights to explore subject(ificat)ion through work either at workplaces or beyond.

## 2.1 Centrality of “Work” in Life: Construction of Working Subjects

Before delving into theoretical studies on topics such as work organization, control mechanisms, labor processes, and the production of subjectivity, this section will address our attachment to the work, as a starting point. The interaction between work and individuals is one of the key issues explained in different disciplines and it is still worth to understand and explore our attachment to work with a centrality in our life under contemporary capitalism, in which we are living in. To put it simple, why do we find ourselves bound to work throughout our lives, if we do?

In his study on focusing on “*capitalism and production of subjectivity*”, Lazzarato (2014:121) criticized sociology and industrial psychology for ignoring the idea that work has been always “capitalist labour”. Indeed, it is useful to be aware of the various conceptualization of work/labour to understand better its interaction with us today. “Work” and “labour” are being replaced in some texts, although it has been differentiated by some thinkers. For instance, Engels referred work as all productive activities, and labour making these productive activities useful for capital (Frayssé, 2014:469). From an etymological point of view, the word “work” goes back to word “*werg*” in Indo European World which means “to do” (Budd, 2011:1) and a fusion of Old English “*wyrca*” with the meaning of “to prepare, perform, do, make, construct, produce; strive after” (Online Etymology Dictionary, n.d.). The ancient Greeks who associate freedom as opposite of labour of slaves had three words for “work” namely, “*ponos*, meaning painful activity, *ergon* meaning task (military or agriculture) and *techne* meaning technique” (Grint, 2005:14). Etymology also reveals that *labour* has been considered as *curse and punishment* in history. There has been a sense of “physical exertions of childbirth”, which is attested from 1590s (Online Etymology

Dictionary, n.d.). Labour has been conceptualized as a curse as a painful toil necessary for survival. Arendt (1998:48) points out that all the European words for “labor,” the Latin and English *labor*, the Greek *ponos*, the French *travail*, the German *Arbeit*, signify *pain and effort* as well as usage for the pangs of birth. This etymological information is important to remember that work/labour has not been associated necessarily with “value” during the history time.

The question of which activity is counted as “work” or “leisure” depends on historical, cultural and social contexts (Budd, 2011; Grint, 2005; Smith, 2013). In fact, there is an extensive literature on different definitions and meaning of work depending on time, space and culture (Budd, 2011; Edgell, 2012; Granter, 2009; Grint, 2005; Sayers, 2005). Work is defined as a socially constructed concept without a universal and fixed definition throughout society and history (Grint, 2005:7-8). As conceptualized by Budd (2011), work has been conceptualized as a “curse, freedom, commodity, occupational citizenship, disutility, personal fulfillment, social relation, caring, identity and service” depending on the changing context and time of the history.

The broad scale of emergence of “paid work” and employment relationship emerged with the rise of capitalism. Even though most of the sociological and political account of work deals with “paid work”, *including this study focusing on paid work in banks*, work may be either paid or unpaid, either within the home or outsider home, wage or salaried jobs or self-employed or voluntary, housework and domestic work, formal or informal. We cannot forget our prehistorical ancestors’ hunters and gatherers, tool makers, care giver women, storytellers, healers, farmers, slaves during the antique period, workers established the pyramids, brewery beer producers in 15<sup>th</sup> century, or silver mines, craftsperson, domestic workers, putting-out workers in early 18<sup>th</sup> century, women and children in factories in early period of capitalism.

Work has evolved and changed in time, and it continues to do so. Today, the future of work and jobs within industrial 4.0 based on cyber automation, robotization, big data analytics, smart systems, virtualization, Artificial Intelligent (AI), machine learning and Internet of Things is under discussion. On one hand, there is a discussion ongoing

whether AI robot colleagues will steal jobs and lead unemployment, on the other hand, according to International Labour Organization's (ILO) (2023) estimation, an estimated 214 million workers in the world are living in extreme poverty, two billion workers are in informal jobs. On one hand, there is a discussion of impact of cyber automation on people, on the other hand, we see the old wine in new bottles, namely, informality, modern slave which has risen significantly in the last five years (ILO, IOM & Walk Free, 2022). As a response to these challenges, "*Industry 5.0*" has been elaborated as a "complementarity to "the existing "*Industry 4.0*" approach by specifically putting research and innovation for the transition to a "*sustainable, human-centric and resilient industry*" (European Union, 2021), with a discussion on technological unemployment, wage inequalities, and job polarization.

Within the discussion of work, change and technology, there is even the discussion of the "*end of work*" in societies. With the profound impact of technological advancements, according to some scholars (Gorz, 1999; Rifkin, 1995), it is not too far away to see the end the world of work. As a result of this argument, "work" will lose its centrality in our life because workers will be replaced by machines and AI, and there will be social implications of unemployment and inequality. The discussions on "end of work" are ongoing with the discussions on hegemony of immaterial labour as well as ongoing manufacturing and production services under contemporary capitalism, and different levels of adaptation in different countries to the digitalization and automation, however, it seems that the widespread of AI, robot technology and digitalization will have an impact on meaning, functions and role of work.

Within this context where work has evolved and changed in time, and it continues to do so under contemporary capitalism, it is important to question the centrality of work in life with a focus meaning/values, functions and identities associated with work in the era that we are living now. It is important to explore how we got from workers' struggles in 1960s to the situation today where work has become the focal point for emotional investment and constitution of self in the last two decades (Bifo-Berardi, 2009:12). This question also implies that how was the space of desire and field of affective has been fore within the contemporary work again. The contemporary

organization of production where soul, affective, cognitive powers are out to work is called as “factory of unhappiness” by Bifo-Berardi because the main function of work is not production of value, but fabrication of subjectivities (Bifo-Berardi, 2009:17).

While “labour” has been seen as “formative” activity as a process of “self-realization” in Marxist literature, and efforts paved way to understand the exploitation under capitalist mode of production, as explained in following part, post structural theories attempt to understand why people are tied to their “labour” as an existence or essence issue. For instance, Foucault (2001:137) questioned that how bodies were acknowledged as “*labour force*” political and socially. One of his interests is to offer a genealogy of labour power and comprehend the formation of productive subjects capable of bear and utilize their labor power (Feldman, 2018:1). According to Foucault (2001:86), people were made attached to work through operations, since he is against the idea that labour is essence of human beings:

The fact is capitalism penetrates much more deeply into our existence. That system, as it was established in the nineteenth century, was obliged to elaborate a set of political techniques, techniques of power, by which man was tied to something like labor—a set of techniques by which people’s bodies and time would become labor power and labor time so as to be effectively used and thereby transformed into hyper profit (Foucault, 2001:86).

Lazzarato (2014:121) also argued that under capitalist project, work has been associated with certain functions and roles, namely self-realization, identity formulation and social recognition. The alignment between self-realization and economic success, as a space of desire and duty, has been noted within the formation of entrepreneur self, and it was emphasized that hard work still remains at heart (Bröcklin, 2016:202). According to Berardi-Bifo (2009:45), labor is an activity that has become estranged from workers’ existence, imposed upon everyday existence through the establishment of disciplinary structures evolved over time. Following these thinking lines, including Berardi-Bifo’s (2009) discussion from “soul at work” to “autonomy at work”, we should question on our attachment to work. Within this context, it is still a valid inquiry to understand the relationship between desires, identity, work and self. To that aim, “attachment to/celebration of work” under the

current conditions of capitalism that we are living in need to be questioned. In order to do so, this inquiry takes us back to myths and the past on meanings associated to work.

### 2.1.1 Work as a “Curse” or a “Blessing”?

One of the main and preliminary text dealing with the question of why we must work is the work of Hesiod, which dates back to 8th century BCE. Surprisingly, the text of praise and compliment to work (*could be accepted as the advice on work ethics*), is found in “*Works and Days*”, particularly referring agriculture work:

(298) So, Perses, you of divine stock, keep working and always bear in mind our behest, so that Famine will hate you

...

(302) For Famine is ever the companion of a man who does not work; and gods and men feel resentment against that man, whoever lives without working, in his temper like stingless drones that consume the labor of the bees, eating it without working.

...

(312) Work is not a disgrace at all, but not working is a disgrace (Hesiod, 2006:111-113).

While delving into the role and meaning of work within the mythological texts, it was surprising to come across this praise text, because mythology has also myths referring work as a “curse or punishment” in line with the “pain and punishment” etymology of labour, as mentioned above. For instance, Zeus sentenced Sisyphus to work by eternity of pushing a stone to the steep hill to watch it roll back down. We know from the myth of Prometheus and Pandora that people must work for a living because of punishment of Zeus with Pandora for Prometheus' theft of fire (Hesiod, 2006: xxxvi). Furthermore, work was perceived as a curse and punishment in many stories of the Bible, particularly in the dialogue between God and Adam, because of the original sin (Budd, 2011:20).

In Ancient Greek, work has been regarded as inferior. In fact, only slaves were permitted to work for others and work was contemned because it degraded the free person (Lafargue, 1907:12). According to Arendt (1998:82), Greek had their own reasons to mistrust home faber mentality and “labour” meant to be enslaved by necessity for them. Since the slavish nature of occupations serving the needs for



maintenance of life, it was necessary to possess slaves, as also confirmed in *“Politics”* of Aristotle (Arendt, 1998:83). In *Politics*, Aristotle explains the importance of leisure in a way that it is necessary for the performance of political duties and development of excellence (Barnes, 1998:4522). Aristotle also stated that people were occupied with challenging work, such as, building Pyramids of Egypt or temple of Olympian Zeus, to keep them poor and to prevent them from conspiring. These mythological and historical instances serve as reminders that work was once perceived as a form of "punishment" or even a "curse" in the course of history. The link between work and punishment has also been referred by Foucault (1995) in *“Discipline and Punish”* by emphasizing that forced labour is one of the punishment ways in the prisons.

The fact that this study deals with subject(ificat)ion aspects of work focusing on capitalist subjection mechanisms diffusing in life under contemporary conditions, it does not necessarily mean that the emancipation, creative and productive aspects of labour would be ignored, if there are any. Marx’s analysis of labour also presents how labour could be both pain and pleasure. In fact, “labour” has been seen as “formative” activity by Marx as a process of objectification (Sayers, 2007:432). In *Capital-I*, Marx defines “labour” as “a process between man and nature, a process by which man, through his own actions, mediates, regulates and controls the metabolism between himself and nature” (Marx, 1990:284).

According to Marx, it was the labour which distinguished human beings from animals. Indeed, human beings will change its own nature by acting on external world and changing it (Marx, 1990:284). In *Economic and Philosophical Manuscripts of 1844*, where he explains his ideas on alienation which derives from Hegelian philosophical tradition, Marx (1992:362) emphasizes objectification as the object of labour. When it comes to capitalist mode of production, we see that a critical recall us the meaning of work as a *“curse or punishment”*. In fact, alienation and exploitation have been realized in the labour process under capitalist mode of production While the commitment to labour as a fundamental value in terms of philosophical point of view, the concept of *estrangement* in capitalist mode of production in Marx’s early writings is one of the devastating effects of work and exploitative nature of capitalist mode of

production. Furthermore, the emergent of subjectivity is associated with early work of Marx on notion of alienation (Bifo-Berardi, 2009:36).

Capitalist wage labour has different implications on human beings in Marxist view due to the exploitive relations of production. Marx explains the distortion ideal role of labour under capitalist mode of production with the concept of “*estrangement*” in his early writings in *Manuscripts, 1844*. The discourse of Marx on alienation is important from many aspects. Marx (1992, p.356-358) explains 4 features of estranged labour in the capitalist mode of production: **1)** Estrangement from the product, which stands as something alien. **2)** Estrangement from the act of production. **3)** Estrangement from “species-being” since it estranges man from his own active function and activity. **4)** And lastly, as a result of these features of estranged labour, human *being (men in original)* estranges from other human beings.

In these *Manuscripts (1844)*, Marx explains the entire system of estrangement and the money system and various aspects of estrangement in capitalist mode of production, which provides a background analysis for production of self under capitalism:

The worker becomes poorer the more wealth he produces, the more his production increases in power and extent. The worker becomes an ever-cheaper commodity the more commodities he produces. The devaluation of the human world grows in direct proportion to the increase in value of the world of things. Labour not only produces commodities; it also produces itself and the workers as a commodity and it does so in the same proportion in which it produces commodities in general (Marx, 1992:356).

Therefore, although labour has a constitutive element in Marx’s analysis which makes human beings different from animals, it turns to be a source of estrangement in the capitalist mode of production, which also could be labeled as “new curse” under contemporary conditions of capitalism. I believe that this could be labelled as the “new curse” of our century under capitalism.

Do we still have hope to capture the creativity, emancipation and self-realization aspects of work? Lafargue would say no, most probably to this question. In this context, the praised thing is not only working but also laziness. In the “*Right to be*

*Lazy*”, Lafargue (1907) argues that love of work is a “kind of delusion”, and he criticizes capitalist ethics which reduces workers small number of needs and suppresses his/her joys and passions.

A strange delusion possesses the working classes of the nations where capitalist civilization holds its sway. This delusion drags in its train the individual and social woes which for two centuries have tortured sad humanity. This delusion is the love of work, the furious passion for work, pushed even to the exhaustion of the individual and his progeny. Instead of opposing this mental aberration, the priests, the economists and the moralists have cast a sacred halo over work (Lafargue, 1907:9).

Despite the ongoing curse in our time, work continues to be regarded as a central and valued activity in life. In fact, the value of work stands as of the most naturalized and self-evident elements within modern and late capitalist societies (Weeks, 2011:54), which needs to be questioned. Inspired by Lafargue, at this stage, we can analyze the attached values and functions to work to question its centrality in life.

### **2.1.2 Work as a Necessity, Identity, and/or Self-Realization**

It is beyond the scope of this study is to find an answer if labour is essential to human beings, or not, but this study aims at understanding the space of work in subject(ificat)ion under contemporary capitalism that we are living. Therefore, to understand how paid work is operationalized as an “attachment”, this study aims to question the role and meaning attached to work from three aspects.

The first one is *survival aspect (functional necessity)*. In fact, there are many studies concluding with the instrumentality of workers’ approach to their jobs (Budd, 2011; Leidner, 2006). Work plays a key role in life because of its functionality in individuals’ life to survive. While the purpose of work was satisfying the basic needs for survival in pre-industrial societies at a subsistence level, such as hunting, gathering food, making tools for survival (Budd, 2011; Edgell, 2012; Granter, 2009), paid work has been carried out for a wage within the industrial capitalism (Edgell, 2012; Gorz, 1989; Grint, 2005). Furthermore, we see that work is also depended under the debt economies of contemporary capitalism that we are living in. Work has been instrumentalized not only for well-being of individuals, but also for economic wealth. In the introduction

part of “*Wealth of Nations*”, Smith (1977:12), who considered “division of labour” as the basis of his theory, explains importance of labour as a productive factor and ultimate source of economic wealth. “Work” is also a key function of neoliberal state. In fact, the aim of most of the social policies and government programs is to increase employability for improving human capital. We can meet our basic needs through working, but its role extends beyond, work also operates as social convention and disciplinary tool (Weeks, 2011:6-7). Work remains not only a way to get access to basic needs and to pay debts, as mentioned above, but also to benefit from social protection services, such as, health care, retirement rights under the neoliberal states. All these aspects to survive pave way the “*dependence on work*”.

*Secondly*, work has a *social subjection aspect* which needs to be questioned. Identity formulation and social recognition through work has been at the center of capitalist project (Lazzarato, 2014:121). Throughout history, work has been a means by which individuals establish a stable and consistent self-identity recognized by both others as well. Work is perceived as an activity through which people acquire social existence, involving becoming part of relationships and exchanges, infusing life with meaning and self-satisfaction (Budd, 2011; Méda, 2012). As such, people have often been defined by their occupations (Budd, 2011; Hughes, 1958; Thomas, 2009). The question of “who I am” may still be answered in the context of work organizations by profession or organizational positions (Alvesson & Willmott, 2002:625). Furthermore, paid work has been a source of identity, status and power particularly for men throughout the 20<sup>th</sup> century (Hearn, 1992:118), which also reflects the gendered aspect of work-related identities. These studies reveal that occupation/work is linked with the identity, but with other aspects and conditionalities as well, such as, “being a man”. Accordingly, “a man's work is one of the more important parts of his social identity, of his self, indeed, of his fate, in the one life he has to live” (Hughes, 1958:339). “Full-time male worker” was also advocated by Ford, as head of households (Edgell, 2012:97).

When it comes to the end of 1970s, identity formulation through work has become more complicated and fluid. During the post-Fordist era, which is characterized as

flexible production, decentralization, increasingly role of service sector, increasing flexible and temporary types of jobs; the new “*Post-Fordist work ethics*” appeared with new dimensions on social aspects of work and self, including the work-related identity. New concepts were used to describe types of workers, such as ‘*the disposable worker (kullan-at)*’ (Harvey, 2005; Collinson, 2002), ‘*portfolio workers*’ (Neely, 2020) who have skills to collect clients and customers, particularly for sellers and marketers. On the contrary to stable and secure identities, “instant personalities” who could be flexible and adaptable to the needs of organization has been promoted (Flecker & Hofbauer, 1998:121). This conceptualization of workers, at even discourse level, also reveals the instability of identity associated with work.

In work titled “*Corrosion of Character*”, Sennett (1988) also explored the impact of transformation of work on character and self of workers in New Capitalism, with a focus on identity, work and social relations. Accordingly, the slogan “*there is no long terms*” also extends to relationships and the sense of identity linked to work, particularly in the context of flexibility. Within all uncertainties under new capitalism, it fails to “get a life” from work (Sennett, 1998:118). There is also extensive literature on the erosion of self-respect and autonomy because of precarious employment conditions. In fact, a number of studies demonstrate that workers are recognized as disposable functionaries for the workplace (Collinson, 2002:532). The career pattern over the lifecycle has been eroded under the trend of technological and managerial transition of labour (Castells, 1996:290).

Despite the fluid and temporary identities, and erosion between identity, work and career; the intertwining of work, identity formulation and social subjection is still important to be analyzed under contemporary conditions of capitalism. What kind of work-related identities, selves and social relations produced within work, in a way of diffusing in other realms of life is still important.

*Thirdly, ethical discourse* that also associates certain meanings and values to work, which is far away mythological ancestors focusing on work as a punishment, needs attention. As well as economic necessity and social duty, work is also accepted as

individual moral practice and collective ethical obligation (Weeks, 2011:11). Work can also be a source of personal fulfillment by satisfying human needs for purpose, achievement, self-esteem, self-worth (Budd, 2011:90). When it comes to work and ethics, it would be useful to remember Weber's work titled "*Protestant Ethic and the Spirit of Capitalism*" as the milestone of the studies on work ethics. Even though "work" is not a central subject in Weber's work, his analysis of protestant ethics, capitalism and rationality is important to understand his ideas on meanings/values attributed to work, rational work organization as well as the interaction between work and subjectivity. Weber (1992) finds out work as "an end in itself", as a calling, because he linked the Protestant Ethic to work ethic that contributed modern capitalism to expand. "Hard work" is a sign of salvation and moral duty. According to Bell (2011:6), work in this sense is no longer a necessity, but a moral calling. In a way, Weber recognized subordination function of work ethics (Weeks, 2011:69).

The "*work hard, be obedient and love your job*" discourse comes to the fore during the Fordist period where certain values attached to waged labour. The work ethics of the industrial era celebrated the value and honor of waged labor (Tyler, 1983:200). The Fordist regime needed a certain type of worker, as also emphasized by Gramsci, with certain living and thinking mode, such as prudent family life and rational consumption (Harvey, 1992:126). The normative of the ideal worker focused on punctuality, reliability and obedience ((Flecker & Hofbauer, 1998:105). In fact, the expansion of consumption and consumer-based identities created new reasons to work more, under discipline and obedience, which offered comfort and mobility. "Success ethics" also reinforced importance of paid employment as a potential source of valued identity (Collinson, 2003:193).

There are studies revealing the relation between changing conditions in post Fordist era, together with work ethics and self (Boltanski and Chiapello, 2018; Farrugia, 2019; Weeks, 2011; Sennett, 1998). Accordingly, the shift to post-Fordism era brought also a shift in work ethics. While explaining the ideological changes within the transformation of capitalism, Boltanski and Chiapello (2018:94) argued that mobility, fluidity, "nomads" and "network forms" of organizations are encouraged together with

self-organization under the “*new spirit of capitalism*” as they called. Having one vocation/profession during life scale is outdated. While the industrial work ethics focused on achievement in life with the promise of mobility; and after the middle of 20th century, *self-expression, creativity and self-development* has become elements within the new “postindustrial work ethics” (Weeks, 2011:46).

Despite the discourse on work ethics changed from obedient to committed worker, we see that work still has been promoted, with a more focus on self, creativity and emancipation, with the perspective of self-development and even self-realization during post-industrial era. Rebellions against the disciplinary subjectivity of Fordism in 1960s-early 1970s gave rise to the post-industrial work ethics, which emphasize work as a means of self-development and purpose (Weeks, 2011:60). The new image of the ideal worker reflected self-reliant and self-entrepreneur workers (Flecker & Hofbauer, 1998:105). Weeks (2011:69) argued that in post-Fordist era, work ethics has been more demanded because in many forms of work, for instance, in service work, since employers wanted “labour of hearth” and “head” as well as “labour of hand”. While workers’ compliance with work discipline was demanded during Fordist period, flexibility, adaptability and continual reinvention has been demanded during post-industrial period. Teamwork, soft skills, adaptability has been emphasized in the new work ethics (Sennett, 1998:85).

In post-Fordist era, *more self* is drawn into labour process because more jobs required emotional and communicative skills and affective capabilities and therefore the problem of alienation becomes more acute (Weeks, 2011:89). Lorey (2015:83-84), while discussion of government of precarious, also focuses the performance characteristic of the “post-fordist worker” since he/she has to “perform” their exploitable self in social relations. Emotional management of workers also become an important way of government in new management discourse. The workers’ emotional state and attitude as well as empathy and sociability have been appreciated as important skills. This post-Fordist work ethics is characterized by “subjects of achievement” and “subjects of passion” which describe classed aspirations for *self-realization* through work (Farrugia, 2019:1). Indeed, not “obedience” but

“commitment” is priced, and “work” has been promoted as a way of self-development, self-realization, empowerment and emancipation. The role and function of work has been more focused with the self-empowerment aspects and potential of the self within this discourse. In this context, tracking this literature indicates that within novel work relationships under contemporary capitalism, there is an emphasis on self-organization and realization through work rather than disciplinary discourses. In fact, the workers are not working for their corporation/institution; or for only survival anymore, they are working for also their own self under post-fordist era. What I see here is that there is a relationship between work and subject which needs to be explored to understand better functions of work in life, either from a control perspective or empowerment perspective.

*To sum up*, this section focused on a snapshot for functions, meanings, values, and identities attributed to work to understand the “thinking lines” for questioning centrality of work, attachment to work and its penetration in life. The main aim of this section was not to present the historical analysis of work but take a journey to the work as a concept and reality in life, either in a way of punishment, or reward; hate, or love; self-realization or alienation, by revisiting certain examples from mythology, history and literature. While it is beyond the scope of this study to discuss whether labour is an essence or not, it is a reality that work still plays a critical role not only in individuals’ life, but also as a key function under neoliberal state, and as a space of self-realization. Moreover, work has traditionally served as a center of self-identity, a notion that requires scrutiny in the context of contemporary capitalism. Lastly, attachment to work as a necessity is interrelated with broader socio-economic aspects, revealing dependence on work to deal with insecurities and precariousness. After this snapshot of attachment to work, or even centrality of work, in the next section, first I will have a broader understanding of work within the contemporary capitalism. Then, I will analyze work with a narrow and focused lens exploring how work is organized and managed at workplace producing control and consent after mid-1970s’ capitalism to uncover mechanisms of penetration of work to life today. The variety of lens from a broader and narrower lens is necessary to understand the complex relationship between work and subject(ificat)ion under contemporary capitalism.



## 2.2 Contemporary Capitalism, Subject(ifica)tion and Work

*Capitalism is a system of relationships, which go from inside to out, from outside to in, from above to below, and from below to above. Everything is relative, everything is in chains. Capitalism is a condition both of the world and of the soul. (Kafka, in Janouch 1971: 151-2)*

Before delving into the discussions between subject(ificat)ion and work under contemporary capitalism, I would like to revisit Gregor Samsa's elucidation of the dehumanizing and alienating aspects of capitalism, as articulated by Kafka (2023). When Gregor Samsa, who dedicated his life to his job which is sales person, has woken to find that he has transformed into a 'monstrous verminous bug' in "*Metamorphosis*", we see that the chains of capitalism were turning both on our soul and the world, as quoted by Kafka. However, this story does not end here with this narrative of alienation. Gregor Samsa's effort to return to his job represents a confrontation with conformity, which shows how capitalism operates from within, and thus directs our attention to subjectivities, as well as structural factors and domination. This surreal story of Gregor Samsa, the literary masterpiece, encouraged me to explore the mechanisms of these working gears through work in life.

As Lazzarato (2006) explains in his article titled "*The Machine*", we can be either "*subjected to a machine*", as its users or "*enslaved to a machine*", as a cog in the wheels, enabling the machine to function. According to him, the capitalist system shapes our subjectivity, by means of social subjection generating and assigning roles and functions, including a profession, identity. On the other hand, everyone has an identity, assigned by the capitalist system, which is as "known quantity, fixed and immutable". At that point, exploring work from subject(ificat)ion aspects is important, to better understand the channels through which working penetrates our lives as well as subjection to machine.

This section of the study examines theoretical and conceptual lines on subject(ificat)ion with a focus on control mechanisms within the realm of work, considering the transitions on the post-mid-1970s period, called as *post-industrialism*, *post-Fordism*, *new economy*, *contemporary capitalism*, *semicapitalismo*. As

explained in the *introduction chapter*, this study will take the changing nature of contemporary capitalism under consideration, such as, technological innovations, financialization, debt economy, increasing scale of services and marketing, increasing flexible production and flexibility of labour market, network organizations at work. The distinctiveness of capitalist power lies in its ability to reshape the processes of subjectification and power relations (Lazzarato, 2012:86). This study has a multi-layered approach to reveal interrelations between subjection, production of subjectivity, and capitalist control both at workplace and beyond, considering the complex relationship between process of subject(ificat)ion and mechanisms of power under contemporary capitalism.

### **2.2.1 Work and Subject(ificat)ion (I): Destroying Walls, Production in Life**

*The center of gravity of capitalist production no longer resides in the factory but has drifted outside its walls. Society has become a factory, or rather, capitalist production has spread such that the labor power of the entire society tends to be subordinated to capitalist control. Capital increasingly exploits the entire range of our productive capacities, our bodies and our minds, our capacities for communication, our intelligence and creativity, our affective relations with each other, and more. Life itself has been put to work... (Hardt & Negri, 2012:12-13).*

Before delving into the theoretical coordinates of work and workplace dynamics, I will focus on the broader perspective on the interrelation between capitalist production, capitalist control, subjection and subjectification, which gives some insights to explore changing space of work and workplace within the contemporary capitalism. First, this quoted analysis from the “*Declaration*” of Hardt and Negri (2012), draws a picture of how capitalist production extends and controls us in life, extending the boundaries of factories/workplaces, including shaping of our subjectivities. While discussing changing nature of capitalist production and control, they argue that under the real subsumption of labour, the whole life has been put to work, in a way shaping subjectivities.

Although theoretical framework of Negri and Hardt, based on their conceptual framework including their main work “*Empire*” and “*Multitude*”, is much more like a general theory rather than a labour theory, they have a clear focus on new forms of

labour and capitalist production under contemporary capitalism. In fact, their conception of societies of control and capitalist biopower describe central aspects of “*Empire*” which they call to define the new form of global sovereignty. First, their main concern is to understand how the disciplinary practices under the factory regime evolved to dominate the entire social landscape (Hardt & Negri, 2000:453). Building on Foucault’s theories, “biopower” appears, according to Hardt and Negri (2000:364-365), as ‘another name for the real subsumption of society under capital’ because capital presents itself as biopower. Accordingly, the primary task of biopower is to administer life. However, taking it a step further, they delve into the realm of “*capitalist biopower*”, even though they do not regard capital as the sole axis of domination, as evidenced in their discourse with Harvey (2009, n.d.). They argue that that we should recognize contemporary society as social factory since the re/production of entire social world takes place within capitalism. In fact, “the whole society is placed at the disposal of profit” (Negri, 1989:78). In fact, dissolution of boundaries has been emphasized by Autonomist Marksists.

In the biopolitical context of *Empire*, however, the production of capital converges ever more with the production and reproduction of social life itself; it thus becomes ever more difficult to maintain distinctions among productive, reproductive, and unproductive labor. Labor—material or immaterial, intellectual or corporeal—produces and reproduces social life, and in the process is exploited by capital (Hard & Negri, 2000:402).

The idea that capitalist production has been diffused throughout the entire society, which has been called as “*social factory*” or “*factory without walls*” reveals that it is important to shift the focus outside of the workplaces because workplaces are not the only spaces to understand how capitalist power functions over workers. Inspiring from this standpoint, within the framework of this study, it is an important insight to understand penetration of work and production in life.

In this context, the boundaries and definitions of workplaces become subjects of discussion and debate. The workplace is not confined to the factory, or the office anymore, but now diffused to other social spaces in life; and labouring processes moved outside of the factory to the entire society with the shift to post-fordist era (Weidner, 2009:397, 399).

Secondly, Negri and Hardt argue that it is necessary to describe how the formal subsumption became real subsumption by the actions of “active subjective forces”. Real subsumption results in a more intensive than comprehensive integration of labor into capital, and society is increasingly shaped by capital (Hardt & Negri, 2000:255). In the real subordination phase, social relations and their constituents such as, knowledge and desires has become under subordination of capital (Özcan, 2017:142). Contemporary capitalist production acts on subjects working on affective and libidinal structures (Weidner, 2009:396).

In this context, the control mechanisms, which also play a key role in transition from formal to real subordination phase, requires attention. Accordingly, the concept of real subordination indicates the new and more powerful mechanisms for control embodied. The transition from disciplinary societies to control societies has emerged as a significant focal point of discussion.

In this respect, according to them, *a new form of control* had to be introduced to establish command over that was no longer controllable in disciplinary terms. Drawing on the works of Foucault and Deleuze, Negri and Hardt (2000:22-27) recognize the passage from *disciplinary society to control society*, while describing contemporary capitalism. According to Negri and Hardt (2000:22-27), *in disciplinary societies*, social command is built through a diffuse network of dispositifs or apparatuses that build and regulate norms, traditions as well as productive practices. There are disciplinary institutions, including factory, which structure the social terrain, which put the society to work and ensure obedience. On the other hand, in contrast to discipline societies, there are more “democratic” mechanisms of command where power is exercised through machines addressing brains and minds in the *control societies*. Power is exercised through machines addressing brains and minds, such as communication systems, bodies, welfare systems, monitoring activities. There are more normalizing apparatuses of discipline which has been intensified. In fact, in control societies, being different from disciplinary societies, through flexible and fluctuating networks, this control extends beyond social institutions’ structured sites Negri and Hardt (2000:27). Hardt and Negri (2000:330) also agree that the transition

to the society of control does not mean the demise of discipline. Within a society of control, the self-disciplining of subjects and the persistent disciplinary principle within subjectivities is even further extended. Weidner (2009:399) argued that the dispositifs of power relied less on disciplinary power but operate through “*self-regulation*” and “*technologies of the self*”. At that point, young people get special interest. For instance, Hardt and Negri (2000:273) specifically refer to young people by arguing that the needs and desires of young people could no longer be controlled by the disciplinary system. Given the strength and coherence of the struggles of the 1960s and 1970s against disciplinary regimes of capitalist labour, capitalist response to crisis led the new path of control and social struggles also forced a change in quality and nature of labour itself (Hardt & Negri, 2000:272-273).

Lazzarato (2006:185-186) also focused on the epoch of control from disciplinary and argued that control societies exercise its power by investing spiritually, with the support of digital technologies and images. According, the transition from control to disciplinary cannot be understood without understanding of transformation of capitalism. Lazzarato’s summary includes disciplined bodies through factory, school etc.; management of life by biopower (i.e. welfare state) and modulation of memory and virtual and modulation of flows of desires and belief. He also argued that these do not replace one another but assembled with one another.

Within the discussions of disciplinary-control societies, the work realm together with the transformation of capitalism becomes crucial, not only in terms of control mechanisms at work, but also penetration of work and production in life. Accordingly, the definition of workplace, managerial control practices, production of subjectivities could be analyzed within the axis of disciplinary-control societies which were discussed in a number of studies, namely, Deleuze (1990); Hardt (1998), Hardt & Negri (2000); Lazzarato (2006, 2014).

The key features based of the realm of work, control and production are summarized within the discussion of the disciplinary/control societies in the Table-1, as a reflection of the discussions mentioned above.

**Table 1 Work and Production Realm in Disciplinary and Control Societies**

“Disciplinary Societies”	“Control Societies”
Passing from one <b>enclosure</b> to another – starting again (from school- to work- to family)	“One is <b>never finished</b> with anything”-co-existing in the same modulation- i.e. Perpetual training replaced school
Discipline is <b>long-duration, discontinuous, infinite</b>	Controls are <b>modulations, short, continuous</b>
<b>Factory – as a workplace-</b> is an <b>enclosure</b> body	<b>Corporations (as a Spirit)</b> replaced the factory.
System of bonuses	Modulation of salaries
<b>Production</b> -Factories	<b>Services</b> - Corporations have souls: <b>Marketing</b>
Individuals are <b>enclosed</b>	Individuals become “ <b>dividuals</b> ” and they are <b>in debt</b> .

*Source: Prepared mainly based on work of Deleuze (1990), Topal (2011)*

Another implication is the new conceptualization which has come to the debate within Autonomist Marksists discourse. The term *“immaterial labor”* was mainly discussed by the Lazzarato (1996). Hardt and Negri (2000) also focus on new forms of labour and immaterial labour under the new phase of capitalism after 1970s. This concept, which is highly debated, is also important in terms of understanding the biopolitical power of labor, according to Autonomist Marxists. After the end of 1970s, the communicative, immaterial and intellectual labour has filled the reduced role of industry labour at factory (Hardt & Negri, 2000:29). In this respect, they focused on new forms of productive forces due to their function to understand the relationship between production and social reproduction. Accordingly, “Labour itself tends to produce the means of interaction, communication, and cooperation for production directly” (Hardt & Negri, 2004:147). Knowledge and creativity, language and emotion, become central in production and reproduction within society (Lemke, 2011:67). In this sense, work itself becomes biopolitical because the current model of work is not defined by disciplinary control, and at that point the political potential with immaterial labour come to the discussion (Just, 2015:401).

According to Lazzarato (1996), new forms of organization of work made it possible to have new conception of work. In fact, *“immaterial labour”* is defined as “the

informational and cultural content of the commodity” (Lazzarato, 1996:133). Particularly the informational and affectual content of immaterial labour, which is relevant with the scope of this study, refers changes taking place in labor processes, where the skills increasingly centered around cybernetics and computer control within both the industrial and services sectors.

Drawing on the work of Lazzarato, Hardt and Negri (2000:30) also preferred to use the concept of “immaterial labour” to explain new forms of labour as a key factor for social reproduction under the title of “*Production of Life*”. Despite ambiguities and changing meaning of immaterial labour in their texts, immaterial labour has been described as: “the communicative labor, interactive labor of symbolic analysis and problem solving and manipulation of affects” (Hardt & Negri, 2000:30). According to Bifo-Berardi (2009:21), under the post-Fordist era, which he calls *semiocapitalismo*, mind, language and creativity has become the main tool of production, which we can talk about immaterial production. They argue that information, communication and affects have played fundamental role in production process particularly for service work. While they mainly focus on the features of labor while describing immaterial labour, in other texts, they refer that they call the labour as immaterial because the “product is not material”, with a focus on service, a cultural product, knowledge, or communication (Hard & Negri, 2000:290).

Despite the ambiguities within this concept, this study takes immaterial labour from the perspective that how labour diffuses life through production of affective, symbols and knowledge, irrespective of whether we call it as “immaterial” or not. The political potential associated with immaterial labour is also attractive. As Lazzarato (2014:187) stated, immaterial labour tends to cross the borders. As stated, as an aspect of immaterial labour, since production aims at solving a problem, creation a relationship or idea, work time tends to expand to the entire time of life (Negri & Hardt, 2004:111). They even explain this process as “An idea or image comes to you not only in the office but also in the shower or in your dreams” (Negri & Hardt, 2004:111-112). At that point, production of affections, solutions, ideas and their interaction with other realms and time scales of life need our attention. Another critical issue is the

connection between immaterial labour and subjectivity. Lazzarato (1996:142) argues subjectivity as well as economic value is produced by immaterial labour at the same time. Accordingly, subjectivity has been put to work not only as an instrument of social control, but also product of immaterial labour. Furthermore, affective labour of human conduct and interaction is another aspect of immaterial labour in their analysis.

Another discussion and concept under discussion is “affective labour”, as a part of immaterial labour. Hardt (1999) focuses on biopolitical potential of affective labour. Biopower is considered as a potential of affective labour, which refers to “power of creation of life, production of collective subjectivities, sociality and society itself” (Hardt, 1999:98). Affective labour products are intangible, such as, feeling of satisfaction, well-being, ease, passion, excitement and even connectedness (Hardt, 1999:96). What essential is creation and manipulation of affect as outcomes of labour. Within this context, Hard and Negri focus on biopolitical potential of labour because social networks, forms of community, biopower are produced by affective labour. According to Negri and Hard (2000:331), in the society of control, the production of subjectivity, hybrid subjectivities, correspondences to axiomatic logic of capital which is not fixed in identity, such as factory worker, but hybrid and modulating. We have mixed constitutions of subjectivities in control societies. However, it does not necessarily mean that subjectivities are not produced in social institutions, on the contrary, subjectivities are still produced in social factory even in more intense way in control societies (Hardt, 1998:149).

From an *emancipation and autonomous* perspective, which is a distinctive feature of Autonomist Marksists, while discussing that labour remains the central constituent foundation of society, Hard and Negri argue that labour, as a productive activity of general intellect, has the capacity to constitute the biopolitical fabric from below with these words: “Today labor is immediately a social force animated by the powers of knowledge, affect, science, and language” (Hard & Negri, 2000:357-358). There is a line of “possibilities” in this perspective based on biopolitical power of labour. In this frame, constructing an alternative to the world given by capital is possible by autonomous self-management of labour. Furthermore, immaterial labor takes the form



of social networks built on communication, collaboration, and affective relationships directly constructing a relationship (Hardt & Negri, 2004:147).

Production of subjectivities have been always an important aspect of their arguments on control societies. In *"Multitude"*, Hardt and Negri (2004: xvi) argue that there are some characteristics of immaterial labour which have a great potential for positive social transformation because it has the potential to produce socially, politically, culturally as well as economically. While accepting the ambiguity of immaterial labour from a conceptual point of view, they argue that immaterial labour reproduces not only material goods but society, and the social itself and therefore it is biopolitical (Hardt & Negri, 2004:146-147). When it comes to how Hardt and Negri defines contemporary capitalism, one of the issues that they focused is production of subjectivities through the exercise of dispositifs. In fact, they argue that the emergence of *a new subjectivity* foreshadowed the reorganization of production from Fordism to Post-Fordism (Hardt & Negri, 2000:276). At that point, they also focus on immaterial labor's political potential considering its capacity to produce.

Before concluding the framework, which gives insight for penetration of work in life with new types of subjection and subjectivities under contemporary capitalism, another argument coming from Autonomists Marxists that I would like to mention here is *"refusal of work"*. Based on refusal of work argument of the Autonomist Marxists, work is not a problem because of only extraction of surplus value or de-skilling but because the ways that work dominates our lives (Weeks, 2011:13). A critique of exploitation in work was not sufficient, therefore we must understand how it penetrates life. They also argue for the refusal of work as a highest value and moral duty from a critical analysis and political activist strategy. Working class is an active subject of a refusal, rather than a passive object of alienation (Bifo-Berardi, 2009:23). In fact, according to Berardi (2003, n.d.), refusal of work is more than that workers do not like to be exploited. In fact, it means that daily action of rejection of obligation to produce surplus value or increase capital's value. Accordingly, estrangement of workers from their labour, feeling of alienation and its refusal is what is needed for an autonomous human collectivity from capital (Bifo-Berardi, 2009:45).

In another worlds, workers need to transform their alienation into active estrangement that is refusal. Therefore, refusal of work refers to rejection of work as a moral duty because they ask liberation from work as “work” is the glue that holds the system together as the primary basis of capitalist relations (Weeks, 2011:97). However, this refusal does not refer to abolition of work, but includes a constructive element within it. Negri describes this refusal as a liberating process including the meaning of struggle against capitalist organization of work as well as self-valorization (Weeks, 2011:100).

There is a substantial body literature discussing objections against these approaches on immaterial labour and biopower from conceptual and/or theoretical point of view. The conceptualization of immaterial labour and biopolitical production has been on debate due to its ambiguity even in Hard & Negri’s work. The criticisms focus on wrong assumption on hegemony of immaterial labour and ignorance of the workers still working in agriculture and industry, ignorance of universality of Marx’s labour not limited with industry, limited practicality of their conceptual framework, ambiguity of the concept, such as immaterial labour and limited gender perspective in their analysis and very utopic concept of “refusal of work” (Federici, 2014; Harvey, 2009; Koşar, 2018; Sayers, 2007; 2011; Wright, 2005). For instance, a discussion has been held on the homogenization of laboring processes and hegemony of immaterial labour.

Based on their capitalist periodization, they also refer to immaterial labour which has hegemony over the others, not in quantity terms, but in quality terms. In their correspondence between Harvey and Negri & Hardt via letters, Harvey (2009, n.d.) reminds how much Marx’s analysis may be related with this analysis of Hardt and Negri, even though he criticizes them for their exclusive focus on immateriality and biopower. According to Harvey (2009, n.d.), biopower must be mobilized as one of the means but not the only force since the materialist practices should not be ignored, by acknowledging immaterial forms of production as well. In following discussions, Harvey (2018:452) argues that interpretation of Hardt and Negri on real subsumption has some parallels with “universal alienation” to be explicit about different from of real subsumption.

Considering statistics on production in agriculture and manufacturing sectors, this study challenges and rejects the hegemony of immaterial labor over material production within the context of Türkiye and questioning this concept as a “magnificent stick” in terms of emancipation and political possibilities. Nonetheless, despite some ambiguities and methodological difficulties to put these concepts on a framework of research, given the specific focus of this study, I incorporate certain aspects of the aforementioned framework into my analysis as theoretical insights to understand subject(ificat)ion aspects of work, conditions and experiences of workers in banking sector: i. the need for new control techniques over workers considering that capital constantly exceeds its boundaries and internalizes new places, under the axis of discussion of disciplinary-control societies; ii. Production of subjectivities within the realm of work, considering the potential of immaterial labour as claimed. While it is true that these theories and concepts prepare our minds to break down walls and focus on fluidity, it is still important to carefully examine the workplace and labour processes.

### **2.2.2 Work and Subject(ificat)ion (II): Workplace Dynamics and Control**

After presenting the broader framework of Autonomist Marxist, this study argues that it is still important to look at the workplace, with a focus on workplace dynamics including managerial control over workers to explore any subjection and production of subjectivities. Our soul has been put to work, as a new form of alienation and our mental activities have been turned into capital (Berardi-Bifo, 2009:24). What does it mean at the workplace level that soul has been put to work, under which control and management techniques? Even though this study argues that capitalist production and control extends the walls of the workplace and labour process, as argued in previous section, it is still relevant to understand the main dynamics to understand the power relationship within the workplace, and subjection and/or subjectification aspects within work space and realm.

The aim of this section is to provide a conceptual and theoretical literature review regarding workplace dynamics and labour process, with a focus on managerial control over workers and work, with the goal of enhancing our comprehension of subjection

dynamics at work amidst the evolving nature of work; and production/re-production of subjectivities related with work realms. This issue becomes more interesting when it comes to understand experiences of workers, as so-called “*white collar workers*”, working in services sector.

From an epistemological point of view, the word *to manage* comes from manus in Latin which means to “train a horse in his paces and, to cause him to do the exercise of the manege” (Braverman, 1974:46). There is a wide variety of forms of strategies, techniques, and structures of control over labour in history of work, changing time to time, from one mode of production to another. The control of workers started before the capitalist mode of production, such as, during building of the Pyramids, the Great Wall of China, extensive networks of roads, and irrigation canals, cathedrals, arenas, monuments, despite that they are undertaken as slave or unfree labour conditions, being different from capitalist mode of management (Braverman, 1974:44). When it comes to factory discipline, Marx (1990:450) makes resemblance between militarist discipline and factory discipline in Capital. Co-operation of workers with capitalists is one of the issues that he referred. Marx’s concepts of formal subordination and real subordination lies at the hearth of the labour process theorization, and even under capitalist biopower context of Autonomist Marxists as explained above.

A new phase of management comes with the capitalist mode of production in which control has a place as a central concept. As well as techniques and structures of control changed and transformed in industrial capitalism, new managerial positions also appeared to administer and control labour process. Within capitalism, the managing of resources has become management, with two dimensions: *Coordination and exercise of authority over the labour* (Friedman, 1977(a):48). The functions of control and coordination, which were separate under feudalism, became two aspects of the same process, which is management, within capitalist mode of production (Burawoy, 1979:24). In fact, for Braverman (1974:45), one and single roof, where workers gathered, was the pre-condition for capitalist management. In early phase of capitalism, the attempt was to purchase finished labour, rather than direct control over labour power, under domestic and subcontracting systems (Braverman, 1974:42).

In terms of management and control processes, a new period started in the beginning of 1900s when Ford introduced the innovation of moving assembly line in the factory. The production of T model based on moving assembly line which resulted in mass production not only changed the organization of labour but also control and management process (Braverman, 1974:101).

Scientific management and Fordism have introduced main strand of management control in capitalist labour process; however, the management control is not limited with them since there is a vast literature focusing on *new forms and dimensions* of management control, in line with the changes in capitalist production, technological developments and workers' struggles under the new conditions of capitalism. There are both theoretical and empirical studies revealing that there is a trend for certain control management forms and techniques (Friedman, 1977; Burawoy, 1982), on the other hand, it is argued that there is no linear development in control management and there are hybrids of management control in capitalist labour process (Sturdy, Fleming & Delbridge, 2010:114). Therefore, it is useful to understand new features of managerial control at work, considering contemporary conditions of capitalism indicating that the boundaries of control and production are more infused in every chain of life. Control must also be considered in the context of conflict as well as the potential for consensus (Littler & Salaman, 1982:253). In this section, workplace dynamics, with a focus on control over work and workers, together with consent production, will be analyzed at the level of workplace and labour process, considering its linkage with the labour regime as well, to explore the aspects of subject(ification) of work.

#### **2.2.2.1 Labour Process Theory: Control and Consent Production**

As explained in the introduction chapter, there is an increase of service sector with the decline of manufacturing particularly in advanced economies. Despite that there is a separate theoretical framework on service work, such as, "McDonaldization" (Ritzer, 1993), "up-skilling thesis" (Bell, 1974); Labour Process Theory (LPT) still stands as a framework for analyzing service work (Warhurst, Thompson & Nickson, 2008:91). As explained in below the core theories of LPT; office work, service work, and

sometimes a specific focus on white collar workers have already been attention within theories and studies under LPT. Even in the first study within LPT, Braverman (1974) included office work in his study revealing “heralded” service work, then was followed by other studies, such as, Leidner (1993) focusing on routinization and service work in fast food and insurance sector within the LPT framework; exploring emotional labour within labour process (Bolton, 2010), normative control mechanisms in service work (Sturdy, Fleming & Delbridge, 2010). Contrary to studies that emphasize consumption over production, LPT remains a valuable framework for analyzing service work and the experiences of service workers.

As argued in various LPT studies, the foundations of the LPT, which go back to the Braverman’s Labour and Monopoly Capital (1974), could be found in the Marxist analysis of labour process under capitalist mode of production (Thompson & Smith, 2010; Littler, 1990). Labour process is central in shaping the world and reproducing economy, and generates the surplus, and therefore role of labour as well as capital-labour relation has a privilege in analysis (Thompson, 1990:99). The division between manual and intellectual labour, control, and skill issues are the key issues of capitalist labour process, as well as the critical accounts of service and knowledge work as well and articulation of labour agency despite the criticism (Thompson, 2010:8-9). There are several studies in which concepts and theories of controls have been developed particularly in the labour processes after 1970s (Braverman, 1974; Burawoy, 1978, 1979, 1985; Friedman, 1977; Edward, 1979). In addition to the strategies, techniques, and structures of control, management and consent explored in these studies, there were also discussion on location control practices in bigger pictures of corporate and societal regimes.

After 1990s, control debate continued with a discussion focusing on concepts, such as, emotional labour, surveillance, self-discipline and subjectivity, with the rise of increasing services sector and criticism on lack of subject approaches. The theories on control have been developed with postmodern perspectives through Foucault’s approach on organizations and power in LPT in a way to include discipline, surveillance and governmentality.

In this section, the primary emphasis lies on how work is organized, specifically exploring managerial control mechanisms and strategies that shed light on power dynamics at workplaces. In the process, it is important to recognize the interrelation between skills, technology, and the control and management techniques, all of which warrant careful consideration in excavation of subject(ificat)ion aspects of work.

### **2.2.2.1.1 Scientific Management, Degradation of Work, Alienation**

*Now pick up and walk.  
Now sit down and rest.  
Now walk- now rest.  
(Control on Mr Schmidt)  
(Taylor, 1919:143)*

An extensive body of literature on labour process and managerial control theories inspired from Braverman. As a follower of Marx, Braverman (1974:316) also defined humanity a working species to live and to obtain the necessary means and provisions for life. However, under capitalist mode of production, work becomes an extorted activity (Braverman, 1974:193). One of the main standpoints of his study is that transformation of human working into “labour force” is an unending process. While focusing on clerical workers and office work, Braverman (1974:90) makes some references to “*World of Office Work*” focusing on *proletarianization* of white-collar workers. In this context, Braverman’s work has been influential in the discussion of service workers as well, which is the main field focus of this study, even though he did not in favor of this concept. Braverman focused on proletarianization of clerical workers with the focus of *losing superiorities* (Braverman, 1974:245).

Braverman explained that the tendencies related with transformation of labour process also extended to new areas of work and demonstrated them in his analysis of “clerical work” in offices. In his detailed analysis, Braverman (1974:212-214) explained how scientific management principles has been also applied to *office work*, such as standardization and simplification of clerical work, technical division of labour, keeping records, measuring and analyzing time, mechanization of office. As a result, desire for more speed and then lay-offs have come to the fore in office work. At the

end, Braverman (1974:258) observed obverse face of the heralded "service economy", with "educated labour", which was expected to liberate workers from the tyranny of industry.

Braverman, who started his working life as an apprenticeship in a shipyard and then continued to work in steel sector and journalism, built upon Marx's analysis of labour process while explaining transformation of work with discussing application of *scientific management techniques* in realization of the real subordination of labour, effects of *division of labour* and *scientific-technical revolution* in his well-known work titled "*Labour and Monopoly Capital*". The relationship between capitalist development and scientific development is multifaceted. When addressing the transformation of the labor process due to the scientific-technical revolution, Braverman (1974:119) highlighted two main impacts. Firstly, there is a continual shift in employment, which can involve either the elimination of jobs due to reduced demand for labor or the displacement of workers to other occupations or services, such as clerical work. Secondly, Braverman emphasized the potential threat of treating workers as "machines," especially with the introduction of time-motion studies conducted by computers. The consequences of this transformation, explained by Braverman, namely *greater capitalist control* over labour process, declining *skill, degradation* of work, and alienation. In this context, "it is not at all surprising that work is seen as a curse- what is surprising is only that it is tolerated at all" (Braverman, 1974:318).

Although there are many criticisms for Braverman's study that will be focused on later, it cannot be denied that his work has been very inspiring for an enormous study on labour process and sociology of work. There is even a label of "*Bravermani*" in labour studies. At that point, we cannot continue without referring *Taylorism*, which is a milestone in management's control, as also described in his work. With the innovation of the "Scientific Management Approach" introduced by Taylor based on his experiences as a shop floor worker in the steel industry, in the beginning of 1900s, new control practices put into force in factories. Taylor started his study with the main assumption that inefficiency in the workplaces is the result of lack of knowledge and



control of labour processes. Taylorism is not only a managerial method, but also an essential feature of capitalist labour process through applying apply scientific methodologies to the increasingly complicated challenges of labor control (Thompson, 1983; Braverman, 1974). Scientific management is based on science resting upon clearly defined rules and standards, scientific selection of workers, education of workers and cooperation with them (Taylor, 1919:x). Treating the workers themselves as machines has been developed by Taylor's successors by elaborating time study (Braverman, 1974:118).

The main assumption of Taylor is important not only to understand his scientific management method, as a control strategy at work, but also the interaction between work and subjectivity. He assumed that workers were motivated by rational calculation of their individual self-interests (Braverman, 1974:68). Taylorism was not based on solely principles and ideas, but also practical experiment. In fact, in 1889, Taylor made an experiment with *Mr. Schmidt* at a Steel Company, and he thought Schmidt to shovel forty-seven tons instead of twelve and a half tons of pig iron a day for higher rate of pay through instructing, watching, controlling and motivating him (Taylor, 1919:141). All day long, Schmidt worked with certain instructions and motivational language. Accordingly, control by *dictation* to the worker was absolute necessity for adequate management (Braverman, 1974:62). In Taylor's scientific management approach, *cooperation* between management and workers and *motivating* workers, such as through bonuses, to work hard is also critical as well as direct control. According to Friedman (1977(b):52), Taylor's focus on financial rewards was based on his assumption that workers were homo economus.

Taylor's distinguishing contribution was to express a management drive for increased job control, and so it is a verbalization of the capitalist mode of production because the labor process is controlled by capital (Braverman, 1974: 59-60). Braverman also touched effects of scientific management on working class and stated that control existed before Taylor, but he contributed to the control word with dictation to the workers (Braverman, 1974:62). There are different opinions on the extent to which Taylorism has spread. Taylor's approach was not spread only in the United States and

Britain; but also, in other industrial countries within a short time (Braverman, 1974:63). Taylorism was strongly embraced particularly in countries having political crisis (Burawoy, 1985:43). Taylorism increased antagonism between capital and labour, and reliance on coercive measures became necessary rather than coordination of interests, and therefore it promoted resistance and struggle (Burawoy, 1985:41-45). Other fields of science on work have also been affected by Taylor's invention. For instance, industrial psychology, sociology, "human relations approach" came to the fore in selection, motivation or training of workers (Braverman, 1974:96-100).

In this context, it is important to remind the main conclusions of Braverman on the interrelatedness of scientific management, capitalist control and degradation of work. First, *progressive erosion of workers' control* is a focus in his work because of increasing capitalist control and management over labour process. Secondly, *degrading effect of scientific management* on technical capacity and skills of workers is an important tendency under capitalist mode of production. This analysis is the reason he is associated with "*deskilling thesis*" in the literature even though he did not refer to "deskilling" directly, but he made a distinction between education and skill. Not only the work itself, but also the meaning of "skill" itself degraded by referring that the worker is no longer to be considered or called unskilled if he/she is adequate to the needs of capital (Braverman, 1974:307). Therefore, degradation of work is caused by losing craft skills and control of the labour process, which comes with the result of cheapening labour. Lastly, he emphasized *alienation* as a result even though he accepted that it is a vague concept:

It thus becomes essential for the capitalist that control over the labor process pass from the hands of the worker into his own. This transition presents itself in history as the progressive alienation of the process of production from the worker; to the capitalist, it presents itself as the problem of management (Braverman, 1974:39-40).

His work has inspired and served as a foundation for understanding the challenges in labour process and working life, such as, managerial control at workplaces, deskilling and devaluation of work, understanding the precariousness and alienation of workers. Braverman's capitalist totality is constructed through degradation of work and

commodification of social life (Burawoy, 1985:54) and accordingly everything appears as a function to capital (Burawoy, 1985:61).

Braverman was criticized from different aspects, but mainly, because of ignorance of resistance and subjectivity of workers, oversimplification of direct control, restricted conceptualization of labour process involving combination of conception and execution, mental and manual labour, idealization of craft work, homogenization of service work, gender blindness, and limited with USA experience (Burawoy, 1985; Spencer, 2000; Friedman, 1977 (a); Littler & Salaman, 1982; Knights & Willmott, 1990; Warhurst, Thompson, & Nickson, 2008). After his ethnographic work as a machine operator, Burawoy (1985:10) argued that Braverman's work failed to explain their experiences on the shopfloor because their jobs sometimes left too much autonomy for them, and workers played an active role in their own subordination within the capitalist system. Nevertheless, Braverman's major contribution in understanding of office work and labour process is accepted as enormous through an integrated approach to study and history of work through a range of issues within the workplace.

Although we have new concepts and theoretical lines to focus on contemporary work relations, as will be discussed below, it is not surprising to come across with the footprints of Braverman, who also focused on clerk workers. It is still a valid question if we have the footprints of Scientific Management in managerial control strategies of the office work in a visible or hidden way, and its interaction with subjectivities, which has been ignored by Braverman.

#### **2.2.2.1.2 Responsible Autonomy and “Good Worker”: Less Resistance, More Loyalty**

The efforts to comprehend labor processes and control issues led to the development of new concepts and discussions after Braverman's primary emphasis resided in scientific management techniques. The following scholars elaborated concepts on other forms of control than direct control, which are useful to understand control over workers in service economy even under contemporary conditions of capitalism.

Andrew Friedman is one of scholars who found scientific management as very rigid and focused on other strategies and techniques of management and control in labour process. Friedman (1977) criticized Braverman for ignorance of *workers' resistance and managerial counterpressure*, and his acceptance of technical and organizational methods of production and degradation as inevitable. He considered of workers' resistance and managerial counter pressure in discussion of control over labour process.

Friedman (1977(b)) conceptualized managerial strategies as '*direct control*' and '*responsible autonomy*' while discussing control processes in capitalist mode of production. Friedman's (1977) analysis on Volvo and Fiat as a case study revealed that managerial control over the labour process increased by losing management's direct control to reduce workers' resistance. Friedman concluded that the management of workers' resistance is an internal part of the managerial control.

According to him, "direct control" is the Taylor's scientific management, referring to closely supervising, maximization of separation of conception from execution, centralization of conceptual activities in few hands, and maintenance of managerial authority by close supervision and financial incentives (Friedman, 1977(a):48). The main problems associated with direct control is that as direct control treats workers as *if they are machines* as well as deskilling. On the other hand, as an alternative strategy to direct control, "*responsible autonomy*" refers to minimum supervision and managerial authority while granting workers discretion in their tasks and aligning them with the competitive objectives of the enterprise (Friedman, 1977(a):48). In this way, workers are expected to act 'responsibly'. In fact, tactics under "*Human Relations School of Harvard and Chicago*" are more likely to represent relative autonomy. Not only high financial rewards as Taylor did, with the assumption on homo oeconomicus, but also making the work itself appealing to individual desires such as sociability, security, encouraging "team" feeling through participatory schemes and rewards are important (Friedman, 1977:52). In fact, responsibility, status, light supervision provided to workers and certain tactics, such as fancy sport facilities, are all used to *loyalty of workers* to the company (Friedman, 1990:178; 1986:98).

While exploring its impact, Friedman (1977:53) concludes that alienation and exploitation were not removed by responsible autonomy, instead diverted workers' attention away from them to counter resistance that may arise from direct control. In fact, the aim is to make workers to behave as though they were engaged in a process that represented their own wills, abilities and needs, rather than a process oriented solely towards accumulation and profits (Friedman, 1977:53). According to Burawoy (1985:124), responsible autonomy can be seen as a management strategy aimed at proactively addressing potential resistance from workers.

The *second* main contribution is that Friedman (1977(a)) makes a difference between “central workers”, who are considered as essential by top management for long term profits, and “periphery workers”, who are not which are associated with low status, low wages, low job entrance requirements. Friedman gives a reference to administrative and research sections of the firms as located under central work category. According to Friedman (1977(a):265-266), the strategy of managers differs for those in central and periphery categories, and they prefer to apply responsible autonomy for the central workers rather than periphery workers who can be laid off easily. Thus, direct control strategies would be used with periphery workers, and there is no linear development from direct control to responsible autonomy.

The most common criticism is that his approach is based on a “simple dichotomy” between direct control and responsible autonomy, coincidence of incongruent strategies, inadequate history of capitalist development, ambiguity of definitions (Friedman, 1986; Littler, 1990; Thompson, 1983). Friedman also accepts the criticism that class struggle at national and international levels has been neglected in his framework (Friedman, 1986:115). According to Thompson (1983:134), Friedman’s conceptualization does not refer to a historical analysis since they can be adopted in any period of capitalist mode of production. While responding criticism, Friedman (1986) also explained that some of the categories are common to any labour process and there is a range of possible strategic positions since there is no ‘One Best Way’ to manage workers from managers' perspective. Following criticism on his work, Friedman (1990) detailed managerial strategies and activities in responding criticisms

by clustering task organization, control structure, lateral relations and labour market relations which reveal different layers of control.

The conceptual and theoretical framework of Friedman is important since discussion surrounding key issues pertinent to this study, such as loyalty, motivational factors, and management of “resistance” was enriched by the introduction of his innovative conceptual framework as well as his focus on heterogeneity of workers – by central and periphery distinction. The strategies and tactics used with his conceptualization of “responsible autonomy”, which may be particularly relevant with central workers, seem also relevant with the service work and so called “*white collar workers*”.

The history of labour process theory is so rich and extensive because not only conceptual and theoretical framework invented and field studies involving ethnographic studies as mentioned above, the intense discussions among scholars based on criticism also contributed to the theory. Another important contributor to the managerial control literature is **Richard Edwards**, not only because of his contribution on typology of managerial control, but also his discussion on relationality between control and self with a focus on “*Good Worker*” image under bureaucratic control. In his work “*Contested Terrain*”, Edwards (1979) analyses the dynamic interplay between capital and labor, evolving power relations and control mechanisms that have shaped work environment. He is one of the scholars acknowledged increasing number of “white-collar” workers and therefore focused on controlling non-production workers, as he called.

Edwards (1979:16) identified labor process an arena of class conflict, and the workplace a “*contested terrain*”. Being different from Braverman, while discussing evolution of different control forms, he also analysis workers’ resistance, particularly strikes and the relationship between shopfloor conflict with broader social context of sharp class tensions. The definition of control provided by Edwards reveals implications for the control and subjection of workers, particularly in terms of their behaviors. Accordingly, control is “the ability of capitalists and/or managers to obtain desired work behavior from workers” (Edwards, 1979:17).

In fact, according to Edwards, systems of control include components of mechanisms by which employers direct work tasks, procedures whereby they supervise and evaluate performance in production and apparatus of discipline and rewards.

Edwards (1979) identifies three historically successive forms of capitalist control: *simple control; technical control and bureaucratic control*. According to him, despite that the systems of control characterize stages of capitalism, these forms of control co-exist together because capitalist production has progressed unevenly with certain sectors advancing far ahead of others (Edwards, 1979:21). In his typology, *simple control* refers to direct control of workers by entrepreneurs-capitalists-managers in which they decide, supervise, recruit, fire, rearrange work schedule, pay and control everything directly (Edwards, 1979:25-26). Edwards explains this control type broke down in the huge monopoly firms. Close to the end of the nineteenth century, the efficiency of simple control declined because of the continued growth in the size of firms and workforce inside the firms and resistance of workers to capitalist hegemony, despite firms' needs for control increased (Edwards, 1979:36). A new form of control appeared which is *technical control* where technology such as assembly line or machines controls the content and pace of work. However, it does not mean that simple control was disappeared, according to Edwards, simple control persists in the small firms of the industrial periphery. Technical control, similar to its predecessor, which is hierarchical control, predominantly relied on instilling *fear of punishment* to motivate workers (Edwards, 1979:126). The use of rewards, such as carrots, to motivate workers was minimal, while the stick ever-present. The *reserve army of the unemployed*, often utilized as a means of control from the very beginning of any resistance, became a primary tool for imposing discipline. Edwards contended that technical control alone would not be adequate as a comprehensive control system for the core firm's primary labor force, especially given the influence of unions possessing effective countervailing power. In this sense, Edwards's theory was connecting workplace experiences with broader socio-economic factors to understand the workplace dynamics. A new system was required and that was *bureaucratic control*, developed during the post 1945 period. Bureaucratic control is built into various aspects within social and organizational structure of the companies, such as job

classifications, work regulations, promotion and disciplinary rules etc. These are called as impersonal “company rules or policies” (Edwards, 1979:131).

Like Braverman, clerical workers were also under focus of Edwards. The need for more control and technical coordination also pushed the firms to increase their clerical staff. Bureaucratic control, which appeared first in the office and then applied to production work as a managerial revolution of modern corporation. The linkage of Edwards between bureaucratic control and office work is also important in terms of the relationship between control, work and production of subjectivities.

Under bureaucratic control, the new image of “*good worker*” appeared because the new organization of work required new behaviors (Edwards, 1979:148). Workers who behave in a proper way is a value for the company. These behaviors and affections are determined by the corporate culture with the help of some rewards and normative values. For instance, Edwards gives the example that “we” means not we as “workers” but we as “firm”. The behaviors and habits rewarded for an ideal “good worker” are as explained as; compliance with the corporations’ rules, such as attendance and punctuality, performing tasks in a reliable, predictable, and dependable manner, identifying yourself with the organization, internalization of company goals, and be loyal, committed and self-controlled (Edwards, 1979:149-151).

Instead of being exercised openly by the supervisor, power was made “invisible” in the structure of work (Edwards, 1979:110). For instance, a “career path” promise of company is being used as a tool for loyalty. A career is promised to worker if the worker sticks with the corporation, and he/she can climb the ladder (Edwards, 1979:21).

Lastly, another important contribution of Edwards was presenting link between welfare capitalism and control mechanisms at corporations. This approach is important for interrelatedness of workplace level and broader socio-economic level, which is one of the layers of this study. For instance, the fringe benefits provided by corporations, such as health care, serve to increase loyalty and undermine worker militance:



The plan was simple: corporations would provide (selected) workers with recreational services, clinics and health care, pensions, stock-sharing and other savings plans, housing, and educational and other benefits and services. These welfare benefits, it was hoped, would persuade workers of the corporations' genuine concern for their well-being and, by actually improving their existence, undermine worker militance. In a somewhat more heavy-handed vein, the participating corporations also sought to bind their workers to them by creating stronger dependence—a dependence based not only on the worker's income but also on essential services (Edwards, 1979:91).

However, Edwards (1979:153-162) discusses the contradictions of bureaucratic control as well. For instance, the high levels of job security and benefits with the introduction of job guarantees that creates labor market rigidities. Due to trainings and other benefits, dismissal became more costly. Edwards (1979:171) also explored the links between control mechanisms and different segments and fragmentation of labour market. Like Friedman, there are different control techniques for categories of jobs. In his classification of labour markets, *secondary market*, *primary market* and *independent primary market*; there are specific types of control systems for each segment even though the relationship is not perfect. In fact, Edwards (1979:178) associates secondary jobs, which have less security, income and low skills, with simple control; primary jobs, which are relatively stable employment and higher wages, with technical and union control; and independent primary jobs, which have relatively high pay and high mobility, with bureaucratic control. Edwards (1979:178) also discussed gender-based segregation in the labour market, such as in clerical work, with low paying and low rights. He located different forms of service and office work under different types of control in this scheme.

Although his conceptualization is seen as typology of control structures and management strategies, his linear approach was criticized (Littler, 1990:61). His work has also been criticized due to limited historical or empirical evidence (Littler & Salaman, 1982; Heckscher, 1980). Within the context of this study, bureaucratic control as well as the image of “*good worker*” including techniques to increase loyalty and commitment, importance of enterprise’s goals and values are important footprints to understand control and subjection mechanisms under contemporary capitalism. This snapshot reveals that the affections, behaviors and normative values gain a significant

place within the labour process analysis as well as the technical and simple control tools, particularly when it comes to service work, or jobs with standard contracts.

### **2.2.2.1.3 Consent Production and Hegemonic Control: Games and Subjectivity**

The concept of “*consent production*” come to the fore within the labour process theory with the contributions of *Michael Burawoy*. Burawoy’s approach is considered based on a *totality* that capitalist control of work is a result of the totality that the capitalist labor process constitutes an inseparable combination of combination of its economic, political, and ideological components (Gartman, 1982:91). His interest lies in exploring why workers work as hard as they do and push themselves to promote the interests of companies. In another words, Burawoy is interested to explore how workers themselves participate in their own exploitation, which is one of the motivational interests behind this study. In his view, *coercion* alone is not enough to adequately address this question. Burawoy himself summarized one of his main interests as:

In *Manufacturing Consent*, I formulated the twofold truth of labour as follows: if surplus labour is obscured (objective truth of capitalist work, first break), then the question was how was it secured (subjective truth of capitalist work, second break) (Burawoy, 2012:188).

After his ethnographic experience in an industrial plant in South Chicago as a machine operator for ten months between 1974 and 1975, he emphasizes the significance of *consent* in the capitalist labor process. Accordingly, Therefore, it is crucial to comprehend the subjective experiences underlying the conflict and consent that foster cooperation in the pursuit of profit (Burawoy, 1979:30). In line with this approach, his analysis involves both micro and macro dimensions.

First, Burawoy (1979), focuses on how consent is generated at the point of production, namely at workplace. Accordingly, management “manufactures” consent using a variety of techniques and strategies at workplace. In his following work on *Politics of Production*, he makes emphasis on production of consent during his experience as a machine operator: “In short, as we slaved away on our machines trying to make our

quotas we manufactured not only parts of diesel engines, not only relations of cooperation and domination but also consent to those activities and relations” (Burawoy, 1985:11).

Burawoy’s contributions are crucial within the context of this study when it comes to the question “how consent is produced?” The methods to obscure and secure of surplus value has undergone a change, from despotic to hegemonic. After engaging in participatory observation between 1974 and 1975, Burawoy (1979:71-73) directed his attention towards the transformations in the labor market and management strategies to elucidate the mechanisms through which consent is generated within the workplace. The first change is the *greater individualism* promoted by organization of work and increasing *autonomy* of operators. The second one is diminution of hierarchical conflict and its redistribution in different directions. Burawoy (1979:182) focused on the changes in personnel management from authoritarian to service-oriented style of supervision.

Accordingly, there is a shift towards responsibility of workers because workers are better educated and less tolerated; and thus, *persuasion* and *manipulation* rather than *command* and *domination* became the main strategy (Burawoy, 1979:182). In line with these changes, the area of *self-organization* of workers has been expanded. Here his contribution of “game” as a metaphor in labour process deserves attention to understand consent & coordination at workplace level and active role of workers in this process. After his involvement as experiment in a conflict-ridden corporation, he suggests transforming the activities on the shop floor into a gamified series to enhance incentive pay and maximize earnings. In his case, labour process was constituted as the *game* of piece rate called as “*making out*” by Burawoy (1979:77-95; 1985:131). In this game, operators set themselves certain output targets and a jointly decided upper limit. Workers are free to meet the production quota and earn a decent wage. In case when operators think that a certain job is impossible or not worth, they prefer to do “goldbricking”. A sense of choice and independence was manufactured through games and workers secure their identities and self-worth through achievement of targets within the games (Knights & Wilmott, 1989:548).

Any “game”, which is defined as a tool of critique as well as explanation, provides distinctive rewards to players who establish a common interest. A set of rules, possible outcomes and outcome preferences constitute a game; and therefore, playing a game re/produces consent to set of certain rules and outcomes (Burawoy, 1985:38). The desirability of outcomes is included within the game. The game metaphor is also important because it provides the conditions for active cooperation and consent. However, monetary incentives were not sufficient for consent production. In the game of piece rate, workers are compensated with “extrinsic profits” such as symbolic rewards, emotional satisfaction and sense of accomplishment, prestige and pride (Burawoy, 2012:188-189). Therefore, he concluded that consent rather than fear and coercion rules at the shop floor, which he calls as hegemonic, rather than despotic, regime of production. These games allow a certain autonomy for workers to “invest in their labour” through constituting work as a game (Burawoy, 2012:188).

According to Burawoy (1979:80-87), the game metaphor explains the consent and coercion relations at workplace in this way: First of all, management also attends in the organization of the game and enforcement of rules. In case both workers and employers attend the game, their interests are being coordinated. Secondly, playing a game produces consent to its rules. Not only productive activities, the art of making out also manipulates social relations arising out of the organization of work. Burawoy mentions about games and tactics among different position of workers at shop floor level to make it out, such as, subverting rules by operators, making their own tools, creating informal alliances with auxiliary workers.

Accordingly, workers transform their activities, language and character for more cooperation in making out since shop floor culture revolves around making out. When it comes to conflict at shop floor level, management-worker conflict is turned into competitiveness and intragroup struggles as a result of organization of work. Finally, **participation to games**, such as piecework game, or even collective bargaining, contributes to reproduction of capitalists relations. The conceptual framework of Burawoy on consent production is important in terms of acknowledging that workers interests and ideologies are constituted at workplace, as a response to ignorance of

subject in Braverman's study or approaches on limit subjectivity to attitudes to work (Knights & Wilmott, 1989:547). At that point, production of subjectivities as well as consent at workplaces come to the fore of the LPT.

Burawoy also explains different games where workers coordinate their interests. For example, *internal labour market*, as he defined mobility within the company, such as, a differentiated job structure, a system of training etc. provide conditions of consent to the constitution of work as a game, since they coordinate their interests (Burawoy, 2012: 193-196). In his following work, Burawoy also developed mystification within his game theory, which is also important for subject(ificat)ion aspects of work. Accordingly, the peculiarities of workplace games mystify the conditions of relations of production between capital and labour.

.. collective bargaining concretely coordinated the interests of workers and management, the grievance machinery constituted workers as individual citizens with rights and obligations, and the internal labour market produced a possessive individualism right there on the shopfloor (Burawoy, 1985:10).

Burawoy's later analysis interrelated workplace with ideological and political apparatuses with a new conceptualization. In fact, Burawoy (1983:587) expanded his focus beyond the labor process within the workplace and also examined the political apparatuses responsible for reproducing the relations of the labor process through struggles, which he calls as "*politics of production*". The approach to understand work context is possible by involving these dimensions: "Any work context involves an economic dimension (production of things), a political dimension (production of social relations), and an ideological dimension (production of an experience of those relations)" (Burawoy, 1985:39). The political apparatuses were referred as "*factory regime*," while the struggles themselves were termed as "*politics of production*" or "*production politics*" (Burawoy, 1983:587). By incorporating this broader perspective, Burawoy aimed to analyze not only the internal dynamics of work but also the broader political factors that shape and influence labor relations.

In this context, Burawoy (1983:587-591; 1985:261) distinguishes three types of factory regimes: *Despotic, hegemonic and hegemonic despotic*. Under *despotic*

*regime*, workers have no other mean of livelihood than sake of their labour power for a wage. In this regime, skill is no longer a power due to fragmentation and mechanization of labour process; and extension of working day and introduction of new machinery are still ways of transformation of production by capitalist due to competition (Burawoy, 1983:588). Dependence on the firms for social & welfare benefits is also an important dimension in despotic regimes. Workers had no security and less purchasing power, and therefore sought for protection. The *hegemonic regime* establishes a relatively autonomous sphere of work, striking a delicate balance between certainty and uncertainty, with the aim of cultivating consent (Burawoy, 2012:194). Under hegemonic regimes, consent prevails over coercion, but never excludes it. The transition from despotic to hegemonic regimes depended on the intervention of the state as the rise of welfare state compelled management to rely on consensus.

According to Burawoy (1983:587), both capital and labor have an interest in state interventions that establish favorable conditions for a hegemonic production politics. Therefore, as well as games in the workplaces, Burawoy also focuses on role of state intervention and policies, such as social insurance programs, labour legislation in construction of consent and hegemonic control for workers and different workplace regimes producing different costs and benefits for workers. Burawoy (1985:60) argued that state intervention also provided conditions for legitimation as well as accumulation (Burawoy, 1985:60). In his article titled “*Another thirty years*”, where he criticizes himself, Burawoy (2004) argued that the hegemonic regime weakened the labor's resistance to management and made labour vulnerable.

Hegemonic regime established constraints on the deployment of capital various means such as through tying wages to profits, internal labour markets, collective bargaining or complain channels which effected management domination at workplaces. At that point, he referred *hegemonic despotism*, as a new despotism in advanced capitalist societies where hegemonic regimes is developing a market despotic face since 1980s (Burawoy,1985:127,263;1983:602-603). The new despotism constructs a “coordination of interests around despotic rules” (Burawoy,1985:264). It could be referred that consent has not been removed, but its form has been changed. As an

example, Burawoy (1985) focuses on collective bargaining has become a mean to take concessions from workers in case of plant closures or layoffs. There is also competition among different fractions of the working class to secure the allegiance of capital. In cases where companies are experiencing profit losses, workers are confronted with a choice between accepting wage cuts or facing job loss. This dynamic represents a new form of despotism, different from the arbitrary tyranny imposed by individual overseers in the past (Burawoy, 1985:603). The "*new despotism*" is characterized by the rational pursuit of capital mobility with increasing international division of labour. This is achieved not through individual-level oppression, although that still occurs, but rather through the "rational" tyranny of capital's ability to move freely. Workers' fear is not "be fired", but threats to the viability of the company, such as fear of capital flight, plant closures, the relocation of operations, and disinvestment (Burawoy, 1983:603).

*To sum up*, the contribution of Burawoy in capitalist labour process literature is significant within the boundaries of this study. First, he focused shift from coercion to consensual hegemony through metaphor of "game" to understand consent production at workplaces and recognizing production of subjectivities at workplaces. Secondly, as mechanisms of consent production, he focused on a variety of games with the participation of both sides for coordination of interest. The hegemonic regime of Burawoy brought another dimension to the discussion of control in labour process. *Thirdly*, he explained the interplay between intervention of state and consent production while explaining the transition from coercion to hegemony. Depending on the welfare state politics, the form of consent also has been changed in a way that dependence of workers on capitalist has been decreased/increased again. Therefore, it is particularly important to analyze labour processes within the framework of factory regimes as well.

From a methodological point of view, he combined micro and macro analysis by looking at the games in workplaces very closely and analyzing state policies at macro level. He focused on importance of *subjectivity of the worker* in labour process. Without subjective component of work, an understanding of capitalist control is not

possible (Burawoy, 1985:24). In the LPT literature, Burawoy focused on workers as subjects as “self-organizing”. In fact, it is easier to understand self-organized consent of labour, as explained by Burawoy, as an outcome of individuals securing themselves and their identities as independent, masculine, skilled and competent workers through self-constituted games, production systems constituted by capital and bonus schemes jointly constituted (Knight, 1990:327). The theoretical and conceptual framework of Burawoy has also been put into practice. For instance, research focusing on consent production in a UK bank by revisiting both labour process theory and Foucauldian organizational theory revealed that how workers play the game by consensual as well as resistant actions, which he calls as the process of “making out” and “making do” in labour process (McCabe, 2014).

Despite his field experiences relied on industrial proletariat, Burawoy (1985:5) stated that he takes working class to include all wage earners and therefore the ideas can be extended to other fractions of the working class. Furthermore, although there is an effort for periodization, Burawoy acknowledged the differences between advanced capitalist states and periphery states, and he tried to answer the question of “what is happening in service work”. Burawoy (1985:264) was also interested with the developments in so called service sector and with a focus on temporary work agencies and temporary jobs. In his article titled “Another thirty years”, Burawoy (2004) admitted that he failed to anticipate demise of US manufacturing.

Burawoy’s recognition of self-organization and production of subjectivities at workplace, through a variety of games, is important to shed light on “subject” within the labour process theory. Not only wage, but also sense of accomplishment, pride, etc. are important to understand the mechanisms of subject production at workplaces. Workers are active in the games, producing their own values and affections. Furthermore, the theoretical and conceptual framework based on the totality including workplace, as a game place for consent production, and particularly hegemonic despotism in which labour process is linked with outside workplaces through labour market, welfare and industrial relations has been very inspiring and provided useful frameworks within this study.



#### 2.2.2.1.4 Foucault Effect in Organisation Studies

There has been a growing interest in organizational studies that explore the interplay between work, subjectivity, and power relations, particularly within the framework influenced by Foucauldian concepts in the literature. Accordingly, it was argued that our understanding of labour process and work could benefit from collaborative studies of labour process and critical management studies (Jaros, 2010; Thompson & Smith, 2010), particularly in discussion of managerial control strategies and subjectivities at workplaces. In fact, Foucauldian framework has been widely used to understand how power is exercised in productive and repressive ways at work. Accordingly, subjugation is seen as a technique of self-producing a *self-disciplining* subjectivity and technologies of power encourages subjects to improve their own well-being (Knights & Wilmott, 1989:549). Indeed, it could be observed that identity, agency and subjectivity at work has been aspect of labour process in the recent LPT research. As it will be discussed below, it is argued that since it revitalizes old concepts of management control and labor exploitation, labor process theory could benefit from incorporating Foucault's analysis of power and subjectivity (Knights, 1990:318-319).

Being different from Marx, “work/labour” has not been the main area of study for Foucault’s work. However, the Foucauldian theoretical and conceptual framework, and particularly his analysis of neoliberal political reason, provided an opportunity to understand how creation of new subjectivities is possible which fit with the capitalist enterprises. In the *“Discipline and Punish: The Birth of Prison”*, Foucault (1995:135) explained how discipline produced “docile” bodies while turning into a “aptitude” and “capacity” on the one hand and turns into a relation of subjection on the other hand. Accordingly, while he was describing a real subjection, he emphasized that it is not necessary to use force, he/she who is subjected to a field of visibility becomes the principle of his own subjection (Foucault, 1995:202). The workplaces and production areas are one of the areas that he states as examples in his work, with his questioning on resemblance of factories to prisons (Foucault,1995:x). In the second half of 18<sup>th</sup> century, manufacturing spaces and factories, which were developed not only as a change of scale but also a way of control, were examples of the “**enclosure**” required by discipline.

Foucault (1995) defined discipline as a type of power comprising a complete set of instruments, procedures, techniques, applications and targets. While Foucault described the extension of disciplinary institutions, he also argued that the discipline of workshop tends to increase speed, outputs, aptitudes and therefore profits. Indeed, “*the art of tactics*” has been explained as a high form of disciplinary practices (Foucault, 1995:167). Like all disciplinary systems, penal mechanisms also work as a *normalizing judgement* for workers in workshops to reduce gaps and unconformities. Indeed, they have to be “corrective”. Gratification is also a part of disciplinary systems as well as punishment; and ranks and grades are also important to define gaps but at the same time for punishment and rewards (Foucault, 1995:180). The function of disciplinary power is to train, by using simple instruments; namely *hierarchical observation, normalizing judgement* and their combination in a procedure that is specific to it, *the examination* (Foucault, 1995:170-173).

Within this context, the disciplinary techniques at workplaces produced docile bodies. In his explanation on hierarchical observation and surveillance, he stated that the new type of surveillance ran through the labour process, which does not only cover only the production, but also activity of workers, their skills, their behavior, their zeal, their promptness and the way of doing their tasks (Foucault, 1995:174). According to Foucault (1995:201-210), it is a new type of supervision since as the number of workers and division of labour increases as well as increased machinery. Thanks to this mechanism, there are no disorders, no coalition, no theft, no distraction slowing down rate of work or its quality and causing accidents. The panopticon affords the reduction of individual actions to basic aggregated or measured inscriptions against an ideal in the form of schedules, rules, behaviors etc. (Winiecki, 2006:8). As a result of this real subjection, it is not necessary to use force to make the worker to work (Foucault, 1995:202).

Another concept of Foucault used in organizational studies is “*governmentality*”, which is “conduct of conduct”. As a neologism of government and rationality, it refers to “the governing or managing of subjects and resources according to a particular already existing rationality such that particular outcomes realized” (Weidner,

2006:12). One aspects of governmentality as “the ensemble formed by the institutions, procedures, analyses and reflections, the calculations and tactics that allow the exercise of this very specific albeit complex form of power...” (Foucault, 1991:102). In modern organizations, certain management techniques, such as *Total Quality Management* (Townley, 1998), *Human Resource Management* (Rose, 1989) have been linked to governmentality in which workers are made responsible subjects for managing themselves. There is vast in the literature in organization and management focusing on the conceptual toolbox of Foucault as a contribution to understanding of work and organization particularly from mid-1980s. There are also studies combining labour process theory with Foucault studies on organization. The “***Foucault effect in organization and management***” studies, which is conceived as “immanent cause”, to go beyond the dichotomies, such as, compliance and resistance, discipline and autonomy and they could be identified as disciplinary technologies and power, techniques of surveillance, discourse analysis, governmentality and subjectivity (Raffnsøe, S., Mennicken, A., & Miller, 2017:155).

Lewis (2007), for instance, draws on the theoretical debate between Harry Braverman and Michael Foucault, supplementing the traditional treatment of the labour process with Foucauldian insights. Indeed, there are many studies applying Foucault’s work and conceptual framework to management and control strategies at workplaces and labour processes focusing on disciplinary practices as well as surveillance and production of subjectivity (Du Gay, 1996; Gabriel, 1999; Knights, 1990; Knights & Morgan, 1991; Knights & Willmott, 1989; McCabe, 2014; Townley, 1993; Willmott, 1993, Winiecki, 2006). For instance, there are studies linking Total Quality Management with instance of surveillance and control in labour process (Sewell & Wilkinson, 1992), human resources management in which workers are made responsible for governing themselves using values and knowledge created by organization (Winiecki, 2006). The product of these techniques is a subject who accepts the truth and use it in managing one’s self (Winicki, 2006:14). In another study, Townley (1993) focused on dividing principles on labour force by system of classification and ranking in labour process, and the Human Resources Management means in which individuals become “governable”. “Corporate strategies” have been

also analyzed as discourses based on Foucault conceptualization (Knights & Morgan, 1991:251). “Management by objectives” have been defined as examples of *techniques of power* at workplace (McKinlay & Starkey, 1998:9). Hoffman (2011) also explained Taylor’s Principles of Scientific Management with Foucault’s framework on disciplinary power by focusing on his principles on individualizing and observation. According to Hoffman (2011:38), Taylor’s scientific management is disciplinary in Foucauldian conceptual framework of disciplinary power by maximizing utility as well as docility of individual bodies. In another study, McCabe (2014:57) revisits both labour process theory and Foucault to explore how workers in a bank in UK engages in acts combining resistance (*making out*) and consent (*making do*). It was concluded that workers exercised power with a combination of resistance and consent through making out and making do within the games (McCabe, 2014:70).

These literature snapshot reveal that scholars inspired by Foucault have focused on new modes of labour management, the ways in which workers are turned into objects of knowledge, and how workers constitute themselves as subjects and responsible for managing themselves. These examples reveal that the conceptual framework of Foucault, particularly disciplinary power, surveillance, discourse analysis and governmentality, has been inspiring to understand power relations and production of subjectivities at work, particularly focusing on both disciplinary and new control mechanisms. As argued by Knights and Willmott (1989:554), the analysis of the labour process in capitalist societies should be complemented with an analysis of subjectivity. This theoretical insight is significant to understand how power relations are embedded in labor process shaping subjectivities and producing self-management self.

***In this section***, I focused on workplace dynamics and managerial control with a specific focus on labour process theory, which also includes office work/service sector analysis. The labour process studies, and conceptualization are still important, not only to see how work is organized with a focus on managerial control, but also its effects on workers from various aspects, such as skills, dehumanizing etc. The criticism on missing the subject within the LPT has been addressed by Burawoy to some extent with his conceptualization of games and consent production at workplaces. While

questioning the features and impact of managerial control at workplaces, the theoretical and conceptual trait of LPT, and even its linkages coming with Foucauldian conceptual toolbox in the recent decades, such as disciplinary power, techniques of power, technologies of self, highlights the mechanisms of power and production of subjectivities. This theoretical and empirical framework enabled me to ask tailor-made questions as well as focus on certain aspects within the framework of this study. First, the linkage between workplace dynamics particularly managerial control and diffusion of work in other realms of life is an awaiting more exploration since LPT focused on labour process itself. Second, the linkages between workplace dynamics and experiences and broader production and labour regimes are important to understand the experiences of workers. Thirdly, focus on control does not necessarily mean ignorance of resistance and consent experiences of workers. It is important to understand the forms of games, as inspired from Burawoy, at workplaces. The games metaphor of Burawoy reveals the power relations for consent production at workplace, and valid for office work as well.

This theoretical and conceptual discussions of broader perspective of work and capitalist production under biopower and control societies, and narrower perspective on labour process and techniques of power makes us ready to think about the neoliberal subject and its articulation with work.

### **2.2.3 Work and Subject(ificat)ion (III): Articulation with the Neoliberal Subjects**

The section on work and control in capitalist biopower context (*Chapter 2.2.1*) revealed that capitalist production and control constantly exceeds its boundaries with the new control techniques and new forms of labour including new subjectivities. The section on managerial control in labour process and workplace (*Chapter 2.2.2*), where capitalist subjection is being deeply experienced, revealed that work dynamics and managerial control has been diffusing over workers not only through coercion & discipline but also consent & hegemony. To complete the understanding on interaction between work and subject(ificat)ion, now we need to look at work realm and/or articulation of subjectivities. These questions are not only important for exploring any

forms of subjection through work, but also exploring perspectives of emancipation and escaping.

In "*A Brief History of Neoliberalism*", Harvey stated that "Neoliberalism has pervasive effects on ways of thought to the point where it has become incorporated into the common-sense way many of us interpret, live in, and understand the world" (Harvey, 2005:3). Neoliberalism is not just an ideology that refers to the political realm and state, but also to the entirety of human existence, and therefore, it is important not to limit analyze of neoliberalism as a political program but also an examination of ideology, power, modes of existence and subjectivity (Read, 2009:26). There is a consensus that neoliberalism does not only govern economies and states but also minds, souls and manner of living, through strategies, tactics and policies. This study focuses on one of the main spaces of this subjection and subjectification: Work realm.

As mentioned in previous section, the labour process theory has been criticized not to consider of "subjectivity" and "agency" issues and therefore there is a need to fill this gap (Burrell, 2006:161; Knights,1990:297; Thompson & Vincent, 2010:48). According to Thompson (1990:114), it should be one of the greatest tasks of the labour process theory is to construct a full theory of missing subject. On the other hand, reducing the subjective dimension to resistance has been tendency in labour process literature which contributes to control-resistance dualism (Knights, 1990:305). In fact, subjectivity at work is not limited with resistance and political subjectivity. In his review of the control literature, Littler (1990:71) concludes that control relation cannot be simply derived from organizational structures, but it is an area of subjectivity which needs to be understood.

Subjectivity is not pre-given or fixed, but it is a constant process of production within the social realm (Hardt, 1998:148). Following the line of Guattari, Lazzarato (2014:8) stated that articulation of economic, technological, and social flows with the production of subjectivity is the capitalist central project. Accordingly, subjectivity is a key "commodity", like automobile, whose nature is conceived, developed, and manufactured in the same way (Lazzarato, 2014:55). All these analyses reveal that

subjectivity is not given but produced. When it comes to ways where subjectivity is produced, there are several ways at different levels. Capitalism has its force in the capacity to articulate economics and welfare state with the production of subjectivity in diverse means (Lazzarato, 2014:220). In fact, subjectivities could be understood as a product of disciplinary mechanisms, surveillance techniques and power-knowledge strategies, based on Foucault's distinctive analysis (Raffnsøe, Mennicken, & Miller, 2017:172; Knights & Willmott, 1989:549).

Work is one of the spaces that shaping subjectivities, and therefore this approach has also sparked a growing interest in the exploration of subjectivities within the workplace. There is a substantial literature focusing on the relation between subjectivity and power relations at work under neoliberalism (O'Doherty & Willmott, 2001; Knights & Willmott, 1985; Read, 2009). As already explained in previous sections, Marx's early writings on alienation is also considered as familiarity with theorization of human nature and subject (Knights, 1990:299). Although Blauner (1964) dealt with alienation with task discretion and job satisfaction, Marx's concern was much more on political economy which resulted in alienated labor, and its impact on workers' sense of personal identity, social relations, and their role within society (Hyman, 2006:49). The process of subsumption described by Marx includes two main elements: the transformation of all subjective potential - such as the ability to communicate, feel, create, and think - into productive powers for capital as well as establishment of capitalist mode of production (Read, 2009:33). In fact, "paid work" itself operates as a control requirement for subject formation in cooperation with neoliberal discourse. Many scholars also argue that work has a subjectification function, and it operates as a control and disciplinary requirement for subject formation (Collinson, 2003; Farrugia, 2019; Lazzarato, 2014; Weeks, 2011). In fact, work produces social and political subjects as well as economic products, such as disciplined individuals, governable subjects (Weeks, 2011:8). In another words, production also involves the fabrication of subjectivities, relationships and ideas as well as products.

There is a vast literature on techniques of production of subjects at work. In fact, professional "*engineer of the human soul*" has interested with mental lives of people,

their emotions, capacities and propensities including the area of work and organizational life (Rose & Miller, 1988:171). Furthermore, individualized effects of modern technologies of power, such as, examination, observation on career in a hierarchical way for labour subjects, which constitute identities and even make them vulnerable (Knights, 1990:320). Flecker and Hofbauer (1998) also explored the relationship between organizational change and social construction of ideals of workers subjectivity. In another study, Du guy (1996) also focused on generation of enterprising subject within an enterprise culture during the Thatcher period as a matter of “*engineering the soul*”. Another technique of production of subjectivities is discourses and normative tools at work. Reed is one of the scholars focusing on discourse and identity by arguing that “we become enterprising and/or calculating and/or colluding and/or disciplining ‘selves’ because we are the subjects/objects of discursive formations ...” (Reed, 1998:209).

Winiiecki, who studied “genealogy of subjectivity” by studying work in call centers, as “iron cage of modernity”, with conceptual tools of Foucault, argued that workers in call centers are not only subject to apparatuses for producing disciplinary forces but also contributing to construction of subject and subjectivities (Winiiecki, 2006:22). Some of the apparatuses he focused during his study are hiring agents, team member work, career development, retreats, confessions etc. These kind of practices on one hand promoted self-responsibility. Furthermore, through participating practices at workplaces, subjects become composite of discipline and self-management, and they actively participate in their own subjectification (Winiiecki, 2006:107). He also provides examples of tactics of call center workers through *resistance and secondary adjustments* to behave in a way not consistent with the organization’s desires (Winiiecki, 2006:143). In fact, they produce or use “spaces left free” within stabilized discourse. Subjectification, associated with *disciplinary power*, operates through enhancing “calculability” of individuals (Clegg, 1998:35).

All these studies selected from the extensive literature focuses on technologies of power at workplaces which produce subjectivities of workers. Furthermore, while analyzing Human Resources Management, Townley (1998) uses *technologies of self*,



*particularly examination and confession*, to understand subjectification process of labour. In his “*Technologies of Self*” Foucault proposes four titles for the categorization of the technologies which train, modify individuals and produce knowledge of individuals as. Accordingly, technologies of self, as one of the power mechanisms, operates on individuals in a way that they become subjectifies. Foucault defines technologies of self in this way:

Technologies of the self, which permit individuals to effect by their own means or with the help of others a certain number of operations on their own bodies and souls, thoughts, conduct, and way of being so as to transform themselves in order to attain a certain state of happiness, purity, wisdom, perfection, or immorality (Foucault, 1988:18).

When it comes to relationship between control strategies and subjectivities, “*To win hearts and minds*” has become one of the aims of control and management strategies at workplaces through shaping attitudes, emotions, values, appearance, gestures, humor and laughter (Collinson, 2003; Hochschild, 1983; Knights & Willmott, 1990). At that point, techniques of discipline, control and management come to the play which through subjectivities are produced at/through work. In fact, according to “manufacturing subjectivities”, organizations try to produce certain identities, or ‘subject positions’ through a range of techniques of discipline as well as normative control, aimed at the individual’s thoughts, feelings and understandings (Thomas, 2009:9-11).

According to Hardt (1999:89), as mentioned in previous section, our laboring practices produce collective subjectivities and societies. This perspective has also an emancipation approach for immaterial labour. To emancipate, there is a need for production of subjectivities against the production of subjectivities by capital. At that point, the interaction between work, control and subjectivities become more significant.

As the forms of work organizations and techniques of management continue to change, important questions arise not only about what kind of control strategies are in place, but also what types of subjectivities are being produced under the contemporary

capitalism. Within this context, it is useful to have a look at this relationship in a closer distance not only to understand centrality of work in our lives, but also its function to control and/or affect our lives, minds and souls in an interactive way. Another important question is also how workers respond to such management and control interventions by keeping in mind that it may not necessarily result in commitment, effectiveness and loyalty. The social and communicative dimension of labour also brings up the issue of the new figures of subjectivity, in terms of both their exploitation and their potential for emancipation.

### **2.2.3.1 The New Homo-oeconomicus: Entrepreneur Self**

“Homo oeconomicus as entrepreneur of himself, being for himself his own capital, being for himself his own producer, being for himself the source of [his] earnings”-14 March 1979 lecture (Foucault, 2008:226). This is the definition of Foucault for the desired “*homo oeconomicus*” under neoliberalism. This perspective has been influenced by organizational and governmentality theories based on Foucauldian work after “*Birth of Biopolitics*” lectures. Foucault explored theory of “human capital” by referring that labour was an area where remained blank but then included in the field of economic analysis by neoliberals with theory of human capital (Foucault, 2008:223). He criticized conceptualizing labour as only production factor and he stated that we should attempt to study work as “economic conduct practiced, implemented, rationalized, and calculated by the person who works” (Foucault, 2008:223-227). In this context, we have to understand what work means for the person who works in which type of rationality. From the workers’ point of view, labour comprises capital since it is an ability and a skill. The worker’s skill is a “machine”; however, it is not the same thing that capitalism turns the worker into a machine and alienates him/herself (Foucault, 2008:224). It is a machine that produces an “*earning stream*”.

Neoliberalism appears as a return to homo oeconomicus, but with a different meaning as entrepreneur of being for their own capital and source of earnings, rather than partner of exchange (Foucault, 2008:226). The neoliberal subject is no longer pursuing interests but work on itself as a potential source of capital as human capital to achieve the best return (Weidner, 2008:401). According to Foucault (2008:226), the new homo

oeconomicus accepts the reality and conduct sensitive to modifications in the variables of environment.

Within this framework, it is necessary to understand required subjectivities under neoliberalism. First, the enterprise conception of society needed a new subject, which is called as “*neoliberal subject*” within the regime of truth of neo-liberal ideal (Dardot & Laval, 2013: 198; Read, 2009:28). The idea that human being has been constituted as “human capital” and then “entrepreneur” under neoliberalism has been elaborated by many scholars working on organization, work and self. The constitution of subject as the neoliberal subject as source of human capital is considered as a key development in changing technology of government (Weidner, 2009:401). Based on Foucault’s analysis of neoliberalism, Lazzarato (2009:109) added new dimension with a focus on financialization and strategies of individualization and insecurization to the “enterprise society”. As questioned in *Chapter 2.1*. while discussing on “*centrality of work*”, the penetration of capitalism into our life should also be questioned through the production of neoliberal subjects as “self-entrepreneur”.

There is a substantial literature on self as entrepreneur within the context of work and labour (Bröckling, 2016; Du Gay, 1991; Lazzarato 2009; Read, 2009; Miller & Rose, 1990). Following Foucault, Du Gay (1991, 1996, 2000) provoked organizational theory and identity with the conceptualization of “*enterprise culture*”. This literature focuses on the characteristics of the neo-liberal subject as well as how this subject has been formed as a key feature of enterprise as a rationality of government. According to Du Gay (1991), under enterprise culture, workers find themselves compelled to transform in a manner that willingly aligns with the demands of the marketplace. As a calculative self, the “enterprising self” calculates and works upon itself (Rose, 1989, cited in Du Gay, 1991:60). This is achieved through the adoption of an “enterprise” mindset, encompassing rules for conduct in everyday life that emphasize personal responsibility, energy, initiative, and reliance (Du Gay, 1991:60). In this way, it has become impossible to make a distinction between work and non-work identity, production and consumption. Du Gay (1991:182) argues that the conception of individuals as entrepreneur self has been promoted by organizations through the

linkage of discourse between employment and self-optimization. In fact, the neoliberal subject is produced by “performance” and “pleasure” apparatuses (Dardot & Laval, 2013:198). In this context, the worker him/herself/themselves appears as an “enterprise” at work as well. On the other hand, Lazzarato (2009:126) also focused on double process of subjection, focusing on that entrepreneur of self is both manager and slave of him/herself.

The entrepreneur self is competitive and performative. One of the most important ways to shape subjectivity is that each individual is seen as a bearer of a human capital who must seek to maximize her own self value (Weidner, 2009:406), competitive, accountable, calculative, risk-taker (Dardot & Laval, 2013:198, 214). Everyone has to turn themselves into an *entrepreneur*, who has the function of risk-bearer, innovator, speculator and creative (Bröcklin, 2016). With a particular emphasize on young people who embraces a discourse on celebration of risk, flexibility and continuous self-reinvention to be successful come to the fore (Christiaens, 2020:4). What is needed is bridging any distance between individuals and the enterprises that employ them and make workers work for enterprises as they are working for themselves (Dardot & Laval, 2013:201). Within the new features of work, the neoliberal worker, as a subject, is required to be rational, competitive, continuous self-improver, calculative, individualized, responsible, adaptable and always looks for the new opportunities and risk-taker. At that point, it is useful to analyze whether the production of these subjectivities is realized under contemporary conditions of capital and through which techniques.

The first level is macro level policies to shape subjectivities. Economic, social and educational policies of developing countries focus on form of investment on human capital (Foucault, 2008:232). This broader perspective also includes policies within the labour regimes, concerning employment, welfare and industrial actions policies. According to Read’s analysis (2009:30), for instance, the current shift from long-term labor contracts to temporary and part-time employment is not only a practical economic approach that allows corporations to avoid costly commitments such as healthcare and other benefits, but it is also an effective strategy for shaping individuals’

identities. The approach promotes the idea that workers should view themselves as independent entities or "*companies of one, A.S.*" to invest themselves, rather than subjects of solidarity and collective actions.

The second level is *workplace and management level*. In fact, old disciplines to train bodies and shape minds were not used anymore, techniques of motivation, incentivization and stimulation are being used in subject formation (Dardot & Laval, 2013:201). The operative terms under new mode of neoliberal governmentality, in which people are governed and govern themselves, are no longer rights and laws as disciplinary power but interest, investment and competition as the conditions of actions (Read, 2009:29). It is quite promising that the enterprise is frequently depicted as a space for individual flourishing, encompassing the pursuit of self-realization, material well-being, as well as the commercial and financial success of the work 'community' (Dardot & Laval, 2013:202). The "*New Sprit of Capitalism*" conceptualization come to the fore to understand production of new subjectivities. In fact, innovation, creativity, mobility, adaptability, self-management, employability has become the new spirit of capitalism since 1980s (Boltanski & Chiapello, 2005: 166). These also justifies people commitment to capitalism, with the excitement, security and fairness dimensions about the involvement within capitalism (Boltanski & Chiapello, 2005:162).

The third level is *discourse level*. In fact, "making a success" of life, to achieve objectives through guiding, encouraging, training and empowering defines the individual (Dardot & Laval, 2013:202). Furthermore, to be successful, you must love yourself. In the new entrepreneur ethics, work becomes privileged tool of self-realization. However, this ethics is not limited with only workplaces, but also totality of life through integration of personal life with professional life for becoming 'active' and 'autonomous' (Dardot & Laval, 2013:205-206). They even call it as "*life strategies*" to increase human capital. Accordingly, the new model of worker should be not obedient, but self-reliant. By work, we do not refer to the activity one performs for a boss, but also "work on the self" to transform one into human capital (Lazzarato, 2014:49).

Du gay (1996:55-56) also explained the ways in which people are “made up” at work by exploring “excellence” discourse of contemporary management. In fact, the new management techniques attempt to change people’s values, norms and attitudes to make them contribute to success of organizations. At work realm, for instance, any activity to increase salary and satisfaction, such as learning a new computer software or getting their teeth whitened is seen as an investment on human capital (Read, 2009:28-30). In fact, there are many motivation gurus and self-management trainers for that aim. In management discourse, even different concepts, such as “career capitalists”, CEOs of “Me, Inc.” have been promoted for workers to manage themselves and their careers (Neely, 2020:275). While explaining the relationship between debt economy and debted self, Lazzarato also refers to neoliberal practices to transform the worker into “*human capital*” and entrepreneur side of self, which is expected:

The worker, on his own initiative, is supposed to guarantee the formation, growth, accumulation, improvement, and valorization of the "self" as "capital." No doubt the (“worker” is no longer considered solely as a mere factor of production; he is no longer, properly speaking, a labor force, but a skill-capital, a "skill-machine," which goes hand in hand with a "lifestyle, a way of life," an "entrepreneurial" ethical position that creates (a form of relationship of the individual to himself, time, those around him, the group, and the family (Lazzarato, 2012:91).

The self-entrepreneur approach also comes with the “self-responsibility” discourse. The individuals are themselves responsible for their lives and failures. In fact, individuals are responsible for all social risks and failures, such as, unemployment, poverty, illness, lack of social security and/or retirement, all of them are the results of their failures (Lemke, 2001:201). While Lemke describing the model on “human capital”, he also explained that they take the full responsibility as entrepreneurs themselves (Lemke, 2001:199). In terms of subjectification, technologies of self are also crucial. It is important to re-emphasize the notion of performativity and embodied subjectivity because the production of neoliberal subjectivities requires not only internalization of values on self-maximization, but also embodiment of the rules of the games about how to be successful an entrepreneur of oneself (Weidner, 2008:407). Weidner refers to technologies of self are crucial for production of neoliberal subject.

*To sum up*, according to the enterprise culture, organizations and governments needed new homo oeconomicus who is entrepreneur of him/herself, self-responsible for their actions and failures and investor on him/herself. Self-entrepreneurial is the essential element the neoliberal subject relies on under postindustrial conditions, where competition and performance function as components of subjectivity. The promising and attractive side is that enterprise is frequently depicted as a space for self-realization, autonomy, self-development, empowerment, individual flourishing, freedom, as depicted by the new spirit of capitalism. The enterprise culture and self, which was cultivated by Du Gay was also criticized because of deterministic view of workers subjectivity and ignorance of resistance (Du Gay, 2000; Fournier & Grey, 1999; McCabe, 2014; Vallas & Cummins, 2015). Furthermore, revisiting enterprise culture has been on discussion together with increasing precariousness, which we will focus in the next section.

### **2.2.3.2 The Rise of Homo-debted and Precarious Self**

The analysis of production of subjectivities is not limited with entrepreneur of self, under the contemporary capitalism. The demise of the homo oeconomicus has also been debated, with a particular emphasis on indebted, vulnerable and precarious individuals, which share interconnected traits, and even dismantling subjectivities under contemporary capitalism. In the last 30 years of neoliberalism, money and finance deterritorialized social, economic, legal codes as well as political subjects of Fordism and its institutions (Lazzarato, 2014:27).

This political project of transforming everyone into human capital and self-entrepreneur has failed because majority of people became in debt, particularly after 2007 crisis, which intensified proletarianization of kind of workers from service and knowledge economy (Lazzarato, 2012:143). Similarly, according to Bröckling (2016: ix), we have the new “subject”: A new figure needs to be added to that of the entrepreneurial self- the ‘indebted’ subject. The same and common feature with entrepreneur self is that the subject is self-responsible for any failure, including unemployment and insecurities.

The failure of articulation between production and production of subjectivities was a failure according to Lazzarato (2014), because what neoliberalism promised with self-entrepreneur was emancipation, autonomy and freedom such as, pleasure, sense of accomplishment, recognition upward mobility, new forms of life etc. failed:

...But with the crisis liberalism has created the promise that "work on the self " was supposed to offer "labor" in terms of emancipation (pleasure, a sense of accomplishment, recognition, experimentation with new forms of life, upward mobility, etc.) has been transformed into the imperative to take upon oneself the risks and costs for which neither business nor the State are willing to pay. In the current crisis, for the majority of the population "work on the self " means no more than the "entrepreneurial" management of unemployment, debt, wage and revenue cuts, reductions in social "services, and rising taxes (Lazzarato, 2014:53).

In the exploration and genealogy of subject production, Lazzarato (2012) argued that dedication, subjective motivation and work on the self-preached by management since 1980s resulted in taking the cost and risks of economic and financial disasters. The main reason was debt and unemployment after the economic crisis. Lazzarato (2012) focused on indebted man, *homo debitor*, as a new subjective figure in contemporary capitalism. The homo debitor was also responsible for his failures. He stated that the promises of neoliberalism taking "everyone as an owner or entrepreneur" resulted in "indebted man" who is responsible and guilty for his fate. Accordingly, the debtor-creditor relationship intensified domination and exploitation for the working population as well (Lazzarato, 2012:7).

One of his main hypotheses is that debt presented production of debtor subject and his morality because debt combined work on the self and labour (Lazzarato, 2012:11). He formulated his theory on debt as a complementarity of subjective implications of changes in organization of labour. The morality of promise of work combined the couple "effort-reward" ideology of work. In fact, debt economy, after 1980s, pension funds, public health services, social services become a function of business interests (Lazzarato, 2012:28). In this sense, it has been accepted that debt is a process of subjectivation (Charbonneau& Hansen, 2014:1041). In *Declaration* (2012), Hardt and Negri also argued that neoliberalism's triumph and crisis have altered the terms of economic and political life, but they have also affected a social and anthropological



transformation, creating new figures of subjectivity. Accordingly, they focused on four forms of subjectivity under contemporary neoliberalism: Indebted, mediatized, securized and represented (Hard & Negri, 2012:11). Among these subjectivities, “indebted” one is related with the motivation of work, as a kind of survival mechanism. They pointed out that as loans have become the primary means of meeting social needs, the social safety net has shifted from a welfare system to one of debtfare which makes indebted as the new subject. This figure is also called as “Indebted Human” by Lazzarato. As an economic subject, which is human capital or entrepreneur of the self, means being compelled to manage precarity, unemployment, low wages and income and poverty like managing a corporation’s balance sheet (Lazzarato, 2014:9). In this sense, there is no difference between a subject and corporation in management of risks and uncertainties. Hardt&Negri also associates changed capitalist work relations and control:

... Life itself has been put to work... With this shift the primary engagement between capitalist and worker also changes. No longer is the typical scene of exploitation the capitalist overseeing the factory, directing and disciplining the worker in order to generate a profit. Exploitation today is based primarily not on (equal or unequal) exchange but on debt, that is, on the fact that the 99 percent of the population is subject—owes work, owes money, owes obedience—to the 1 percent (Hardt & Negri, 2012:12-13).

In this context, the homo-debtor must work, an investment on the self to pay his/her debts under contemporary capitalism. It is a subjectification process working together with the subject(ificat)ion aspects of work. Linked but not limited with the homo-debt, economic and social forces affect subjectivities at work. Shift from “ascription” to “achievement” has resulted more “open” identities, not fixed at birth, producing freedom and choice, but at the same time increasing precarious, insecure and uncertain subjectivities (Collinson, 2003:530). At that point, another subject come to the fore who has insecurities and uncertainties and feel him/herself as responsible for management of them. In opposite to self-empowerment aspect of risk taking, risks and uncertainties are also seen as part of the precarious self, which is also being produced within the organization of work. According to Bauman (2001), working life is filled completely with uncertainty and individualization, which divides instead of uniting. Beck also (2000) focuses on how society become a risk society, prevailing the risk

regime in every field, economy, society and polity, in the period which he called as “*Second Modernity*”. According to him, whereas Fordist regime brings standardization, the second modernity brings insecurity, uncertainties, and risk biographies (Beck, 2000:79).

In this context, various selves appeared related within work organizations to deal with uncertainties and insecurities, with one of the primary manifestations being the “*precarious self*.” In terms of etymology, the concept “precarious” comes from “that which only exists thanks to a reversible authorization” (Bourriaud, 2009:32). Accordingly, “the precaria was the field cultivated for a set period of time, independently of the laws that govern property. An object is said to be precarious if it has no definitive status and an uncertain future or final destiny: it is held in abeyance, waiting, surrounded by irresolution” (Bourriaud, 2009:32).

In the foreword of the study focusing on *government of precarious*, Butler also argued that “precarity itself has become a regime, a hegemonic mode of being governed, and governing ourselves” and “precarization is a process that produces not only subjects but also insecurity as the central preoccupation of subject” (Lorey, 2015: vii-viii). Lorey argued that precarization, which means more than “insecure jobs”, has become an instrument of governing and a basis of capitalist accumulation:

By way of insecurity and danger it embraces the whole of existence, the body and modes of subjectivation. It is the threat and coercion, even while it opens up new possibilities of living and working. Precarization means living with the unforeseeable, with contingency (Lorey, 2015:1).

In this context, precarization, which also involves the realm of work, produces a new kind of subject because precarization has also become an instrument of government which governing through insecurity. Both debted and precarious self, which require risk, uncertainty and insecurity management, are related with the realm of work/labour from many aspects. A vast body of literature on precarious work exists, delving into the reasons behind its prevalence, especially in the post-Fordist era, as well as its growth in various countries. (Appay, 2010; Evans & Gibb, 2009; Kalleberg, 2009; Sennett, 1998; Standing, 2011). In fact, insecurities and ambiguities at work may

impact on construction of subjectivities (Collinson, 2003:191). One of the key arguments posits that precarious work affects workers across the labor market, encompassing both qualified and non-qualified workers. Precarious work is defined as “variety of forms of employment established below normative standards, which results from an unbalanced distribution towards and among workers of the insecurity and risks typically attached to the labour market” (Frade & Darmon, 2005:107). Despite the ongoing debate regarding the necessity of introducing such a new concept to explain exploitation in advanced capitalist societies, the contribution of this concept holds significance in two key aspects within the framework of this study.

First, it is important to recognize that precarious self, caused by precarious working conditions, should not be confined solely to labor and the workplace, but rather extend to various aspects of life and subjectivities. Precariousness implies the insecurity of persistence and risk of loss: “*loss of life and loss of the features—both physical (e.g., food, bodily safety and integrity) and emotional or psychological (e.g., esteem, dignity)—that are vital to living beings*” (Gilson, 2014:46). There is a vast literature on growth of precarious work on its economic, social and cultural consequences which affect life and self from various aspects (Evans & Gibb, 2009; Standing, 2011; Vosco; Macdonald & Cambell, 2009). Precarious work represents a source of individual and social vulnerability that penetrates microspaces of life (Ettlinger, 2007:319). In this sense, precarious work stands as one of the significant channels between work and life, in terms of subjection and material conditions.

Secondly, the concept of *precarity* has emerged as a central pillar in a series of social struggles and political movements, particularly in Europe (Neilson & Rossiter, 2008:51). There is an ongoing discussion regarding whether the precariat represents a new class, thereby holding the potential for solidarity, collective and political subjectivity. The “*precariat*” became a concept both in theory and practice particularly in the activist networks as a potential for political subjectivity (Appay, 2010; Gilson, 2014; Foti, 2004; Ross, 2008; Standing, 2011). On the other hand, the concept also has been criticized due to its ambiguity (Seymour, 2012). Precarious subjectivities have displaced in the public, particularly during Euro May Day in 2008 (Standing, 2011:2).

Precarity functions as a control mechanism penetrates life and mind. It compels workers not merely to engage in continuous work but to remain constantly available for work (Hardt&Negri, 2009:146). According to Bourdieu (2000:82), job insecurity is everywhere, and it is present in minds at every moment, making the future uncertain. Material and symbolic insecurities at work also shape reproduction of self (Collinson, 2010: 193-196). In fact, many studies also confirm that the workers see themselves as “anonymous” and “disposable” functions.

When ideas and emotions come under command of boss, new forms of alienation and violation appear under the new working conditions of post-industrial societies. The immaterial labor’s material and contractual conditions make the position of labour more precarious (Hard & Negri, 2004:66). They even refer to alienation as a useful conceptual framework for understanding exploitation particularly for affective labour: “I am selling my ability to make human relationships something extremely intimate at the command of the client and the boss.” (Hard & Negri, 2004:111). At this point, the question of whether the term “self-entrepreneur” has a developmental, emancipating and autonomy aspect or the indebted and precarious selves affected by the uncertainties and debt dynamics of neoliberalism is still significant, especially when considering service sector employees who are well-educated and have relatively better working conditions & labour contracts. However, beyond this question, a more crucial inquiry is how workers perceive themselves. Particularly, how does other dimensions, such as gender and age shape subjectivities are also under discussion. *Age* matters in the analysis of work, subjectivity, and immaterial labour. Lazzarato (1996) also made a specific focus on young people in his analysis of labour and subjectivity. According to him, young “precarious” worker or unemployed youth shares post-industrial productive subjectivity, even though their capacity is yet undetermined (Lazzarato, 1996:135).

At that point, the tension between self-development, self-entrepreneur and precarious self, especially for young people, deserves attention. In terms of *gender*, it has been criticized those gendered aspects of the immaterial labour and subjectivity has been underestimated by Autonom Marxists.

On the other hand, there is even a discussion on dual subjection regime and dissemination of subjectivities including gender within Lazzarato's framework. *Social subjection* gives us an identity, a gender, a body, a profession, a nationality; while subjectivities are dismantled under machinic enslavement (Lazzarato, 2014:12). Under *machinic enslavement*, "an individual is no longer a human capital, but instead it is a cog, a component part in the " business" and "financial system" assemblages, individual is considered a gear and a part in the business and financial assemblages" (Lazzarato, 2014:25). Within this dual subjection regime, machines and machinic subjugation invade our lives in a way that we speak, we see, think and live with the machinic's assistance (Lazzarato, 2014:13).

In the context of this study, *social subjection* produces individualized subject as "human capital" and "entrepreneur of the self" in neoliberalism, and it also creates a representation through language. While explaining failure of the subjectivity of homo economics, Lazzarato (2014:113-122) focuses on how organization of service sector labour functions as mixed semiotic assemblages. He criticizes sociology of work for not recognizing and analyzing *asignifying symbolic semiotics* and *machinery enslavement*. Asignifying symbolic semiotics support discourse, such as, linguistic imperatives- "you must-should". While signifying semiotics aims at consciousness, representation and individuated subject, asignifying semiotics effectuate perceptual systems and non-reflexive consciousness (Lazzarato, 2014:124). Accordingly, Lazzarato gives examples of asignifying symbolic semiotics, such as, diagrams, computer languages, national and corporate accounting as they work like a "material" cog in humans-machines, humans-organizations, humans-processes systems: "*Orders take the form of the organizational chart, plan, project, manual, protocol, charter, indicators, procedures, processes, and production and management software*" (Lazzarato, 2014:115).

Although self-realization, identity formation and social recognition through work has been at the heart of capitalist, according to him, it is not labour, as "wage work" in capitalism, that will generate emancipation. Therefore, political dimension of labor should not be overlooked, and we should prioritize "reterritorialization that leads to

something other than equation of work=value” (Lazzarato,2014:121-122). Generalized enslavement is today’s megamachine in the history of neoliberalism goes beyond the factory and labour, but they touch also daily life (Lazzarato, 2014:33).

When discussing new forms of subjectivity through the lens of work and neoliberalism under contemporary conditions of capitalism, this section leads us to keep in mind that both entrepreneur self and precarious self, and even dismantling subjectivities focusing on cogs of the machine, while questioning subject(ificat)ion dynamics of work. Furthermore, the “indebted self” under neoliberalism, needs also be considered to see the multiplicity of self to survive and cope with insecurities and uncertainties.

**This chapter** is based on presenting theoretical and conceptual frameworks to explore the penetration of work in life through questioning centrality of work in life, conceptualization of Autonomist Marxist, particularly social factory, real subsumption of society and immaterial labour within the axis of discussions on disciplinary-control societies; capitalist subjection, consent production and subjectivity production at work particularly focusing on management and control mechanisms explained within Labour Process Theories, together with recent approaches operationalizing Foucauldian conceptual tools at workplaces, and articulation of work with subject formation within contemporary capitalism, namely through governance of entrepreneurship and precarization. Drawing on various theoretical perspectives, this chapter reveals the multifaceted relationship between work, subjection and subjectification, depending on the broader socio-economic contexts.

Considering the research questions in this study, which center on subject(ificat)ion aspects of work and the penetration of work in life, there isn't a singular theoretical framework to adopt as a foundation. Instead, different layers of subjection both at workplace and society level, including production and dismantling of subjectivities have been presented to provide useful inputs both from theoretical and methodological standpoints. The discussion on attachment to work approach, considering its functions, values and social aspects reveal the arteries of penetration of work in life, either as a dependency through necessities, social subjection through an identity or occupation

and/or emancipation through love and values assigned to work. Considering the end of work discussions and dismantling subjectivities, it is still important to question the centrality and attachment to work, if any, under contemporary conditions.

The disciplinary and control society approaches also find its reflections at workplaces, despite the broken walls, particularly through managerial control practices, as main techniques of subject(ificat)ion. Various concepts and causalities related with work organization and managerial control at labour process, considering the novelties within the transformation of work, with a focus on long trait theoretical framework are also linked with capitalist subjection and/or subjectivities, going beyond to the workplaces. While the theoretical and conceptual framework embedded in labour process theory allows us to understand how work is organized, controlled and managed under contemporary conditions; the conceptual framework of Autonomist Marksists, such as social factory and discussion of control societies, allows to question penetration of work in life. Lastly, articulation of work with production/re-production of subjectivities and selves either through human capital and self-entrepreneurs' approaches, and/or debted or precarious self under contemporary capitalism or as any only cog in the machine is an important aspect to be analyzed to explore the role of work in subject(ificat)ion under contemporary capitalism.

## CHAPTER 3

### METHODOLOGY

This chapter explains research questions, methodological path, research design, field work including data collection, data analysis and main limitations of this study. The first section aims to present the main aim and research questions of the study. The second section presents the methodological standpoint and research design of the study including the main limitations and notes from the field.

#### 3.1 Aim and Research Questions of the Study

This study aims to explore *how “work” penetrates in life as mechanism of subject(ificat)ion within the context of contemporary capitalism?* This question aims to explore penetration of work in life under contemporary capitalism as a ***mechanism of subject(ificat)ion*** from two aspects which are interrelated with each other: a. Subjection to work by control and dependence b. Formation of subject by self-knowledge (subjectification), which started with the discussion on human capital and self as an entrepreneur, but then articulated with contemporary capitalism with increasing insecurities and uncertainties under contemporary capitalism. To combine these two aspects, *subject(ificat)ion* concept has been used throughout this study. While this research question is framed with a central focus on work, it does not ignore the agency of worker, involving attempts understanding the dynamic relationship between work and workers.

This conceptualization of *subject(ificat)ion* in this study has been inspired by Foucault’s work (1982), where he makes a double reference to “subject”: “There are two meanings of the word “subject”: subject to someone else by control and dependence; and tied to his own identity by a conscience or self-knowledge. Both meanings suggest a form of power which subjugates and makes subject to” (Foucault,



1982:781). From epistemological point of view, “*to be subject*” means to be ‘placed (or even thrown) under’ (Mansfield, 2000:2). In the context of this study, subject is considered always in “situation” as a part of the conditions and context under contemporary capitalism, while exploring subject(ificat)ion aspects of work.

The focus of this study is the case of work and workers in banking sector in Türkiye. As an important sector in global financial capitalism, banking sector represents various aspects of contemporary capitalism. The sector represents the profound transition by privatization, marketing, technological advancement not only in terms of business running, but also work organization and employment structure in Türkiye. Based on the available literature and desk analysis, this sector has been selected through “*thematic sampling*” in this study due to these reasons, i. Importance of banking sector for functioning of financial capitalism and debt economy under contemporary conditions of capitalism ii. “Working in banks” is traditionally considered as permanent, secure and prestigious occupation iii. Falling under conceptualization of “white collar”/ “office work”/ “service work” by presenting a variety of positions which have the potential to represent aspects of immaterial labour iv. Growing importance and role of technology and digitalization in the sector and labour process v. Having employment profile dominated by women, young, educated (university) people.

Under the main research question of this study, the *first sub-question* aims to understand how workers in the banking sector perceive dependency on work and attribute identity, values and meanings to their jobs. To that aim, “*attachment to work*” and “*role and centrality of work in life*” will be questioned while recognizing that these aspects are also embedded within the labour regime in Türkiye.

Following the inquiry of Foucault (2001) questioning techniques of power made people attached to work, and Bifo-Berardi (2009) questioning how work has come to center of self-realization and area of desires; this study argues that we need to question the centrality of work itself/attachment to work from a perspective of subject(ificat)ion. Furthermore, as Lazzarato (2014) argued, identity formulation and self-realization

through work are among the capitalist projects, which need to be considered analyzing subject(ificat)ion aspects of work under contemporary capitalism.

As a sub-question, this study aims to explore *how do workers in the banking sector perceive dependency on work and attribute work-related identity, values and meaning to their jobs?* This question is significant from three aspects within the scope of this study: The role and function of work *as constitution of work-related identity*, as a *necessity and dependency* under the contemporary labour and welfare context, and *as a desire area for self-realization*. All these aspects will contribute to our understanding of centrality and penetration of work in life through both process of subjectification and subjection.

The second *sub-question* aims to explore workplace dynamics and techniques of power at work, with a focus on managerial control techniques, skill formation and digitalization. In this context, the second-sub question is “*what are the implications of the workplace dynamics including managerial control mechanisms on workers in banking sector, and how workers react to them, both within and beyond the work*”. Following the control-consent production discussion, particularly with theory of Burawoy (1979, 1983, 1985) among the Labour Process Theories, this question will focus on subject(ificat)ion aspects of workplace dynamics, including managerial control, skill formation and digitalization.

While adopting a multifaceted approach to unveil these aspects, this study, from a methodological standpoint, zooms in to capture at workplace and beyond. The experiences of workers on workplace dynamics, management and control mechanisms will be explored, particularly considering the role of skills, technology and affections. This investigation aims to comprehend how work operates as a vital conduit through control permeates into the fabric of daily life. This question will delve into implications on workers both at and beyond the workplace to comprehensively grasp the primary dynamics driving the permeation of work into every facet of life. These sub-questions complement each other in a sense that looking only at workplaces experiences is not sufficient to understand capitalist invasion into life through work.

This question holds significance from two perspectives within this study. It will provide insights for management and control mechanisms at work within discipline-control axis, to explore despotic and/or hegemonic aspects of control mechanisms at work, and consent/control relationship including production of subjectivities at workplaces. Secondly, this question aims to explore the diffusion of work into daily life through either subjection and/or subjectification.

As a *cross-cutting aspect* of both sub-questions, articulation and shaping of subjectivities will also be explored within the realm of the work, and its penetration in daily life. To that aim, subjectification will also be questioned based on the main axis of *entrepreneur of self*. Since the neoliberal discourse is based on that we are “human capital” not only for corporations and states, but also for development of ourselves, as an entrepreneur of self, it is considered as useful to explore self-knowledge and self-image of workers, considering the workplaces dynamics, and labour and welfare context under contemporary conditions of capitalism in Türkiye. Gender and age aspects will also be considered during the analysis of this study.

Like the subject matter of this study referring boundaries of work, life and subject; the boundaries between these questions are also fluid and blurring because it is not possible to draw certain lines among them. Subject(ificat)ion aspects of work requires such a multi-layered and broader approach based on articulation of workplace and labour process, daily life, labour regime under contemporary capitalism.

### **3.2 Methodological Path and Research Design**

This study does not only aim to describe but also explain and explore behind what is described which led me to take an *interpretive and constructivist* approach. The questions raised above are not only theoretical questions but also a part of my own experiences as a worker that allowed me to seek subjective experiences and meanings as well as the structural factors in which the field is located. As stated by Burawoy (2012:188), “*subjective truth*” which is the lived experience of workers need to be understood and explored.

The only thing worth studying is not work itself but reaction of the worker to it in which sociology can make sense (Burawoy, 1985:36). As also suggested by Foucault (2008:223) for studying work as a conduct rationalized and calculated by the subject; this study attempts to study work as a practice implemented, rationalized and calculated by the workers themselves, as well as considering the socio-economic and labour context. Therefore, experiences, affections and perceptions of workers as subjects are significant sources in addressing the questions raised above.

Within the context of this study, I used a multi-layered analysis to examine workers' perceptions of their job attachment, workplace dynamics with an emphasis on skill formation, digitalization and managerial control, as well as their penetration in daily life, production and articulation of subjectivities within the realm of work. Furthermore, this study attempts to explore interrelated mechanisms aims at uncovering causalities under what is visible in work contexts, within the workplace and even beyond it. To that aim, I tried to incorporate the interpretations and perceptions of workers who experience this into the objective structures of contemporary capitalism.

This study does not rely on a grand theory, even though it was nourished by different theoretical and conceptual discussions as presented in *Chapter 2*. The study is based on perceptions and experiences of individuals, with the methodological perspective and guidance of *Grounded Theory*, referring that discovery of theory from data obtained from the field (Glaser & Strauss, 1964). This approach offers a multi-layered interactive research methodology including a process in which data collection, analysis, and potential theorization are intricately interconnected. As well as positivist approaches within grounded theory, there are also constructivist scholars who argue that we should lean constructionist elements:

A grounded theory approach encourages researchers to remain close to their studied worlds and to develop an integrated set of theoretical concepts from their empirical materials that not only synthesize and interpret them but also show processual relationships...What observers see and hear depends upon their prior interpretive frames, biographies, and interests as well as the research context, their relationships with research participants, concrete field experiences, and modes of generating and recording empirical materials (Charmaz, 2005:508-509).

Constructivist grounded theory is a contemporary revision of Glaser and Strauss's classic grounded theory (Charmaz, 2009:129). As an advantage of grounded theory, since it is a data driven, bottom-up approach, it fosters creativity and inductive process, and as a way of thinking about the data (Charmaz, 2009; Hirst, Husseyin, Salyers & Osuji, 2014). Considering the multi-layered aspects of this study, including both workplace and daily life with an attempt of exploring subject(ificat)ion aspects of work, this study is based on constructivist grounded theory. Another aspect of constructivist grounded theory is that the researcher interprets research participants' actions and interpretations, attempting to contextualize their situations within the relevant context. During the analysis, I attempted to contextualize experiences of workers within the broader socio-economic and labour context of Türkiye. Since there were interviewees who had experienced financial crises in Türkiye, their subjective experiences also supported locating experiences, actions and self-perceptions of workers within broader perspectives on labour regime in Türkiye.

The purpose of this study is not only to collect and summarize "opinions" to arrive a conclusion. With this study, my aim is to first engage myself, and then the readers, in contemplating thought images and perceptions, and to evoke thought and images about the subject(ificat)ion aspects of work. This study is also an attempt to visualize affections of workers about their living and working conditions, not a basket of opinions, as emphasized by Baker (2010). According to Baker (2010:25), one of the most significant contributors to the social type has been Wright Mills, and the social type he created is "white-collar worker". Despite that the thesis aims to uncover subject(ificat)ion aspects of work, for so called "*white collar workers*", it also aims to make their self-perceptions and affections more "visible". The aim is not to find the "average" by numbers, but to explore real stories and experiences by considering the differences as well. It is a fact that some quotations are long and extensive, and the reason for this is related to the appropriateness of certain concepts and situations being narrated in the language of those who have experienced them. Furthermore, given the gendered aspects of the labour regime in Türkiye, and my standpoint as a woman worker and researcher, I made an analysis focusing on women's experiences, not to get in trapped of male biased social reality.

While this study takes both men and women as a unit of analysis, it gives particular attention to women's experiences from the perspective of women during the conducting and analysis of field work. While doing this, the risk of perception which may be obscured by dominant and hegemonic ideologies is also considered during the analysis. As one features of feminist standpoint has been defined as generating problematic from the perspective of women's experiences (Harding, 1987:7), the perspectives of women interviewed paved way to new understanding of gender representation of work in banking sector and work context in Türkiye.

This study, as a data-driven one, has a multi-layered methodological approach to answer raised questions above. First, there is an attempt to engage in dialogue and discussion of various theoretical lines and concepts, as discussed in *Chapter 2*, to establish connections between work, subject(ificat)ion, capitalism and life. Throughout the research process, the theoretical thinking and literature, along with field research and analysis of findings, nourished each other to form the fundamental framework of this study. Within this framework, the questions asked, and the analyses conducted continued to evolve. In this research, as well as the theoretical and conceptual discussions excavating and seeking processual relations and dialogue, ***Qualitative Research Method*** has been adopted based on both explanatory and exploratory understanding of research.

*First*, I conducted ***document analysis*** (Reports, studies and statistics related with banking sector, reports/studies on organization and working conditions in banks, publicly available documents of banks on human resources, marketing and management, national employment policy documents, data/reports on labour market in Türkiye etc.), with the aim to understand the context and discourse of the sector as well as broader context of labour regime in Türkiye. *Secondly*, the main source of data is ***in-depth interviews*** with open ended questions technique to collect data to explore experiences and perceptions, including self-perceptions, of workers. I used the advantages of open-ended questions over other qualitative techniques since there is an implicit or explicit negotiation of understanding (Darlington & Scott, 2002:49) during the field research.

As already explained in the Introduction Chapter and above, *theoretical sampling* has been used to identify the main sector out of numerous services sectors, as the sample of this study. During the desk and literature review, I concluded that the banking sector aligns well with the objectives and inquiries of this study, as explained before. While doing the field study, I noticed that there are variations between young workers with less tenure and others who have longer years of work experiences. Therefore, I decided to make more interviews with the young workers than I had planned during the planning of field research, to understand their experiences and perceptions better. Furthermore, I put efforts to make interviews with workers from both headquarters and branches to see the variety of experiences conserving the variety of job positions. Therefore, the sampling process continued during the field. I tried to reflect voices of people working in different segments with various positions within the sector.

Within the frame of this research, **44 (forty-four) in-depth interviews** were conducted with people from different segments and job positions of banking sector in Ankara and İstanbul. This study acknowledges that this sample would not be a representative study of all workers in banking sector in Türkiye. According to TBB Statistics (*reference year 2017*), since Ankara (*17.910 workers in banking sector*) and İstanbul (*83.276 workers in banking sector*) were the two provinces where banking sector was dominated in terms of number of workers and where the General Directorates (Headquarters) of banks are established, as identified during the preparation for this study, interviews were conducted with people with experiences in different “private banks” in Ankara and İstanbul. The reason for choosing private banks is to observe the impact of the sector's competitive and marketing-based operations and its interaction with workers. Therefore, state-owned banks were excluded from this study due to the deviances they may have in terms of competition, profitability, and marketing strategies. Furthermore, the links with the global financial capitalism and multinational private banks had the potential to reveal images of banks at global levels, and interrelatedness of global capitalism, workplaces, and even experiences and perceptions of workers. Given the variety of positions and titles within the sector, which may be difficult to categorize them only as "*white-collar workers*" I endeavored to represent the perspectives of workers in different jobs and positions in the field.

A sample has been established to represent different jobs and positions in the field, as well as both headquarter and branch experiences, encompassing various ages, gender, and work experiences. Since the desk review revealed the heterogeneity in terms of jobs and positions within the banking sector, the sample included various positions (*please see the list below*), including branch managers, management trainees, portfolio managers, specialists, consultants, customer managers, product designers as well as those responsible for marketing banks' products and services. While some of these positions deal with only marketing & sales, some of them have more administrative and management tasks. Furthermore, there are also positions which may be fell under the “knowledge workers” category, particularly those working in headquarters (HQs). The workers in call centers of the banks and those working with temporary/part-time contracts remained outside of scope in this study because their flexible and non-standard working conditions may have a direct impact on their experiences and subject(ificat)ion aspects of work. Furthermore, a limited number of interviews were also conducted with workers who resigned (*3 interviews*) and who were dismissed (*3 interviews*) to understand and explore the breaking points in their experiences in the sector. The factors contributing to decisions to resign/dismissals and their impacts on workers' lives and experiences were considered as important contributions during the analysis process.

To ensure an adequate level of experience, I decided to conduct interviews with individuals who had worked in the banking sector for a minimum of two years. It should be noted that, before initiating the interviews, an approval was received from *METU Ethical Committee on Human Research*. After getting the approval from the Ethical Committee, the commencement of piloting interviews began in August 2018. The field work progressed further with the conduction of in-depth interviews, followed by coding and analysis, and finally concluding in 2020. In the first place, I used personal connections to find the interviewees in İstanbul and Ankara, and then I used snowball technique to reach workers who have diverse experiences across various banks, positions, sex and age groups. This approach provided the opportunity to access excessive number of potential interviewees, however, I tried to draw the line of sample by considering various positions in different banks.



Moreover, to gather insights from individuals who had either resigned or been dismissed, I conducted a thorough examination of platforms on websites and social media pages where bank workers voiced their concerns and shared their experiences. Interviews were conducted outside of the banks and outside of working hours to prioritize the comfort and confidence of the workers. In certain cases, few workers, particularly in Istanbul had difficulties to find available non-working time to meet after work hours for such interviews, therefore, online opportunities were utilized in such cases.

The *interview questions* focused on various aspects to understand the perceptions and experiences of workers related to their jobs, sector, skills, digitalization, control techniques at work, work-daily life interaction and self-perception. Following socio-demographic questions, such as, age, education, marital status; workers were asked regarding their perception of the sector, history of their career, motivation to work in this sector, the meaning and values attributed to their jobs, their perception on work related identities, career expectations, future ideals in their life. Then, questions were asked about their experiences at work dynamics, focusing on their skill perception, perceptions and experiences on digitalization and control mechanisms, and their responses to them at work and beyond. It is aimed to have insights about their self-perception on their skill formation and investment, as well as how they see their career perspectives.

The following part of questions focused on the interaction between work and their daily life interaction, outside working hours, such as, health, leisure time, relations, consumption and self-images. How they perceive themselves, their capacities, skills, value, character as well as their emotions connected with work realm are also covered during the interviews. The questions also focused on their copying and/or resistance practices to explore any political subjectivities, if any, at workplaces and beyond. During the interviews, the order and flow specified in the interview form were not followed; the interviewers determined the course and flow of the interview, and they already responded some questions, while questioning the others, reserving the right to not answer the question they desire.

The aim and scope of this study is not questioning, explaining, exploring any specific banks in terms of legal entities and corporate names, and disclosing any confidential information on their specific corporate business in the sector, commercial, legal, and other confidential data owned by them and all types of personal data belonging to bank customers. The aim and scope of this study is to understand and explore perceptions and experiences of individuals about their relations with their jobs, subject(ificat)ion aspects of work in their life. Within this framework, this research does not have any purpose, method, scope, or analysis regarding the corporate business operations of banks in the sector, commercial, legal, and other personal and confidential data they possess, or personal data of customers. In this context, no interview questions asked to interviewees and/or dissolved by them about any confidential data owned by banks, and all types of personal data belonging to bank customers. Furthermore, there is no explicit reference to the names of the banks or interviewees in the study, maintaining and ensuring their anonymity. Furthermore, it is necessary to note that there is no comparative analysis of banks by naming them, as this fall entirely outside the scope of the study.

Interviews took 60-100 minutes and voice recorder was used with the consent of interviewees, after then, they have been transcript. Even though I had shared the aim, scope, framework of the research when I first approached them to learn about their availability and interest to take part in this study, to have a trust relationship, I reminded all these issues again at the beginning of the interviews and their voluntary participation was confirmed again. I also reminded that they could skip any questions that they do not feel comfortable with during the interview.

The table-2 summarizes general information on sample within this study. In total, forty-four (44) people from 15 different banks were interviewed. Furthermore, some workers also shared their experiences from previous work experiences in different banks. Additionally, as mentioned before, a few interviews were conducted with people who had resigned or been dismissed to gain insights into the specific factors leading to breaking points. I tried to conduct interviews with both men and women in a manner that aligns with the labour force in the sector, where at least half of workers

are women. During the field work, I noticed that gender representation of the sector is interesting to be explored. Furthermore, given the gendered biased feature of labour market in Türkiye, I conducted interviews with more women than I had initially planned. Another important criterion in this study is tenure/ age. To explore potential differences across various tenures and to assess whether age plays a significant role in experiences and perceptions, age/tenure was also used as a criterion in sampling. The youngest interviewee is 26 years old, while the oldest is 51 years old. Apart from 1 interviewee, all of them are university graduates, even some of them have master's degrees. Among the graduated departments, mostly cited fields are business administration, economics, political sciences and public administration, international relations and statistics.

The data collection process was concluded when responses to each theme began to overlap or repeat, a point often referred to as "saturation" in qualitative research methodology.

**Table 2 Profile Overview of Interviewees**

<b>Working Status</b>	<ul style="list-style-type: none"> <li>• 38 active workers (including 3 pilots) with permanent contracts.</li> <li>• 3 resigned interviewees</li> <li>• 3 dismissed interviewees</li> </ul>
<b>Province</b>	<ul style="list-style-type: none"> <li>• 32 interviewees-İstanbul</li> <li>• 12 interviewees-Ankara</li> </ul>
<b>Sex</b>	<ul style="list-style-type: none"> <li>• 26 women</li> <li>• 18 men</li> </ul>
<b>Age</b>	<ul style="list-style-type: none"> <li>• <b>Below 31:</b> 14 interviewees</li> <li>• <b>Between 31-40:</b> 17 interviewees</li> <li>• <b>Above 40:</b> 13 interviewees</li> </ul>
<b>Tenure</b>	<ul style="list-style-type: none"> <li>• <b>2-7 years:</b> 17 interviewees</li> <li>• <b>8-14 years:</b> 10 interviewees</li> <li>• <b>More than 15 years:</b> 17 interviewees</li> </ul>
<b>Headquarter/Branches</b>	<ul style="list-style-type: none"> <li>• <b>Headquarters:</b> 16 interviewees (<i>some have branch experiences as well</i>)</li> <li>• <b>Branches/Regional offices:</b> 28 interviewees</li> </ul>
<b>Education</b>	<ul style="list-style-type: none"> <li>• <b>High School:</b> 1 interviewee</li> <li>• <b>Master's degree:</b> 8 interviewees</li> <li>• <b>University degree:</b> 35 interviewees</li> </ul>
<b>Marital Status</b>	<ul style="list-style-type: none"> <li>• <b>Single:</b> 16 interviewees</li> <li>• <b>Married:</b> 25 interviewees</li> <li>• <b>Divorced:</b> 3 interviewees</li> </ul>

Table 2 continued

<b>Positions</b>	<ul style="list-style-type: none"> <li>• Regional (second) director</li> <li>• Marketing manager assistant</li> <li>• Management Trainee (MT)</li> <li>• Customers relations-portfolio-customer experience managers</li> <li>• Business development manager assistant</li> <li>• Assistant director-cash desk</li> <li>• Branch manager / Assistant Branch Manager/ Manager in high level segment</li> <li>• Cash Authorized Official/ Operational Authorized Officer</li> <li>• Operation manager / Portfolio director / Organizational director/Commercial portfolio director</li> <li>• SME portfolio manager/ SME authorized official</li> <li>• Corporate marketing manager</li> <li>• Marketing and risk analysis specialist</li> <li>• Senior expert, assistant expert</li> <li>• Investment consultant and equity share</li> <li>• Auditor/Assistant Auditor</li> </ul>
------------------	---

Not only before and during the interviews, but also during the analysis process, the process of document analysis continued to understand the context of sector and labour in Türkiye, such as, history of the banking sector in Türkiye, main discourses, statistical data on sector and workers stated in publicly available resources, industrial action and unionism in the sector as well as analyzing employment policies in Türkiye to understand the context of labour better. The content of this study has also been enriched by incorporating inspiring films and novels.

During the **analysis period**, as a crucial step in the research, coding has been used to explore any processual and conceptual relations considering the methodological standpoint of the research. Because this study has a multi-layered and connected approach, there are various open codes to explore the interplay between work, life and subject(ificat)ion under current conditions of capitalism. In fact, there is a wide range of open codes used in the analysis of this study considering the wide range of issues, such as sectoral dynamics, marketing, digitalization, competition, immaterial aspects of work, emotional labour, sustainable finance, gender representation of sector, recruitment, benefits, career opportunities, unionization, work-life balance, management and control mechanisms, bureaucratic, IT-based, normative control, and

organizational culture, insecurities, empowerment opportunities, leisure time, social relations, self-image etc.

When it comes to *axial and selective coding* that involves identifying the central theme that integrates and summarizes the main findings of the study, the analytical and conceptual map of the study is as follows (Figure-1). To identify the main storyline explaining the research questions raised above, I focused on *subject(ificat)ion dynamics of work* through various aspects. The Figure-1 presents the analytical map of the study taking into consideration of selective and axial coding.

Even though it is not considered as a fixed category, the self as an entrepreneur, which is defined as ideal neoliberal subject, has been considered both at work and daily life during the analysis process, as a concept to understand the experiences and subjectivities of workers as well as precariousness. Although this study primarily focuses on subject(ificat)ion process and aspects of work based on the analytical map below, it does not overlook the context of regulation of labor and welfare context in Türkiye. These aspects are also considered during the analysis process to explore interconnectedness.

<b>SUBJECT(IFICAT)ION ASPECTS OF WORK</b>			
<b>Attachment to Work</b>	<b>Workplace Dynamics</b>	<b>Work-Daily Life Interaction</b>	<b>Self-perception</b>
<ul style="list-style-type: none"> <li>• Dependence on work</li> <li>• Work and identity</li> <li>• Self-realization</li> </ul>	<ul style="list-style-type: none"> <li>• Skill Machine</li> <li>• Digitalization</li> <li>• Blended control mechanisms over time, performance, emotions, mind and soul, resistance</li> </ul>	<ul style="list-style-type: none"> <li>• Impact on health and well-being</li> <li>• Impact and diffusion in leisure time and activities</li> <li>• Consumption</li> <li>• Diffusion in social relations</li> </ul>	<ul style="list-style-type: none"> <li>• Precarious self</li> <li>• Performative self</li> <li>• Conformist self</li> <li>• Alienated self</li> </ul>

**Figure 1 Analytical Map of the Study**

During the analysis process, in line with bottom-up approach of the grounded theory, I tried to break away from mechanical and rigid analysis processes. To that aim, as

recommended (Kasapoğlu et al., 2015:17), concepts, coding, narratives, stories, and metaphors have been employed. Furthermore, during the analysis and writing-up the research process, I tried to have a proportional dose of *self-reflexive* which includes practices such as sharing one's motivations to conduct study or promotion of self-awareness and exposure and recognize connections (Tracy, 2013:234). During the analysis, I distinguished experiences based on age and gender, where applicable. The deviances between certain positions in headquarters and branches' experiences, and provinces have also been noted in certain cases. To facilitate reading, I have not included detailed information about the interviewees other than their age, experience, and gender when quoting, but I have specified their positions and provinces if it is relevant to the analysis.

### **3.3 Main limitations and notes from the field**

First, before entering the field, it was necessary to know the relevant labour legislative, sectoral and labour market situation and industrial actions in the sector to make it easier to understand and explore perceptions, affections and experiences of workers. Therefore, relevant literature review on sector and labour regime in Türkiye has been reviewed before entering to the field. Furthermore, the heterogeneity of jobs and positions in the sector posed a challenge in terms of fieldwork and analysis. However, by carefully acknowledging and addressing this challenge during the sampling process, I was able to turn it into an opportunity to examine the experiences of individuals working in various positions.

Secondly, the data collection process was lengthy, time-consuming, and labor-intensive, and as a researcher, I encountered practical constraints. For instance, “*available time*” was a very crucial asset for workers in this sector, therefore, it was challenging to arrange interviews in some cases and therefore field work took longer time than that was planned. To mitigate this limitation, a proper appointment schedule was arranged with interviewees, their preferences were treated as priorities and online facilities have been utilized for some interviewees. Thirdly, it was crucial to make workers feel comfortable during the interviews. The interview location and time were decided upon the preferences of workers. I reminded them that they can skip any

questions which they do not want to talk about, and/or feel comfortable. It was also interesting to note that most of the interviewees preferred to talk about experiences in a general way, even though some questions directly addressed their own opinions and experiences. While responding certain questions, they preferred to use the words, “you”, “bank workers”, “they” instead of “I, myself”. In some cases, I reformulated the question and asked again to get learn about their own experiences and self-perceptions, by reminding that they can skip the question if they want.

Another challenge for some workers was expressing their emotions, especially negative feelings and situations such as insecurity or feeling undervalued when I posed specific questions. After some experiences during the interviews, I asked about their feelings in general without naming the emotions to give them flexibility and comfort in responding. Again, it took time for them, they stopped and thought about how they felt in certain cases. Fourthly, as mentioned above, the aim of this study is neither to disclose any confidential information on specific corporate business in the sector, commercial and other private data, nor to disclose any private information of interviewees. There is no direct/indirect reference to any name of the banks or interviewees. Interviewees shared only their own experiences, affections and perceptions regarding attachment to work, workplace dynamics, work-daily life interaction and self-perception. Nevertheless, to protect any kind of confidential and privileged information of interviewees themselves, I used abbreviations such as “N1, N2, N3...” when quoting. I also added information namely age, experience, sex to enrich the analysis. When it is relevant within the analysis, and makes a difference, I emphasized the province information, position, or the branch/HQ level information when quoting. I only summarized the profile of the sample within the study in general.

Lastly, I put efforts to make this interview process as an influencing and transforming process for both sides, namely interviewees and myself. As an observation from the field, some workers, particularly women workers, expressed their appreciation for the interview. They mentioned that they had never considered certain issues before this interview, for instance how they feel in certain cases, as a result, they stated that they would continue to ponder certain connections in their minds.

Some workers also thanked, stating that the interview felt like a form of therapy as they hadn't opened this much in a long time. For myself, it was also very transformative since learning insights and perceptions of workers in certain aspects also helped me to question myself and learn new thinking lines, not only limited with this study, but in other aspects of work as well.



## CHAPTER 4

### A VIEW OF THE BANKING SECTOR IN THE CONTEXT OF LABOUR IN TÜRKİYE

As Burawoy (1979:6) argued, organizations do not only persist, but they must be continually produced and reproduced. In our context, the organization is a financial corporation, which is very crucial for capital accumulation and functionality of financial capitalism: Banks.

Banking sector is still at the heart of the global capitalist development though there are some discussions ongoing for its future. Banks attracted a special interest in the literature of capitalist development because finance systems and banks are considered as important actors in capital accumulation and circulation during the history. Banks can be defined as modern corporations, as Braverman (1974:184) described its features as dominant position of marketing. There are studies focusing on the close relationship between the historical evolution of the capitalist system and the development of the financial world in terms of capitalist accumulation (Panico, 1988). Deleuze and Guattari also emphasized important role of banks by stating that “It is banking that props up the whole system and the investment of desire” (as cited in Lazzarato, 2009:124). Lazzarato (2009:123-124) also focuses on importance of finance system under current conditions of capitalism and debt economy. The structuring of banks has also been discussed within the new capitalism.

The business and organization of banks have also been changed under new capitalism, such as becoming international particularly for merchant banks, or merging and acquisitions (Sennett, 2006:38). Furthermore, bank organizations could also be perceived as networks in a flatter and more flexible way (Sennett, 1998:23). Increasing competition, marketing and massive use of technology has also been emphasized within various studies focusing on banking sector in different OECD countries

(Regini, Kıtay & Baethge, 1999; Wilkinson, 1995), which also shape the labour relations and working experiences.

As well as their contribution to functioning of financial system and debt economy at global level, this sector plays a dual role in supporting employment creation at national level (ILO, 2022:7), despite the decreasing rates in the last decades (Regini, Kıtay & Baethge, 1999:9). Firstly, it serves as an employment creator itself, generating various jobs within the sector. Secondly, it facilitates job creation in other sectors by providing access to finance and fostering entrepreneurship development. Ultimately, it is accepted that this sector plays an important role in economic growth of countries (ILO, 2022:7). On the other hand, the role of banks and finance sector has also been under attention of analysis of “debt economy” as mentioned in *Chapter 2*, particularly in work of Lazzarato (2012). In fact, banks and finance institutions are not only speculators but the representatives of owners of capital and they are at the centre of politics of destruction and creation of a new world capitalist order (Lazzarato, 2012:21, 74). Banks have special functions in continuation of the capitalist systems as well as their influence in financial stability, as seen in the financial crisis of 2007-2008.

Considering the sector’s role at the global and national levels, we need to explore the relationship between work and processes of subject(ificat)ion as well as its embeddedness in current labour regime in Türkiye. Since this study primarily centers on the work experience within the service sector, with a particular emphasis on the finance, and specifically banking sector in Türkiye due to the reasons stated in *Chapter 3*, we need to understand the dynamics of the sector as well as its linkage with labour regime in Türkiye.

This chapter aims to present interconnected between working dynamics in the banking sector and labour context in Türkiye. Drawing from the literature, fieldwork, and desk study, this Chapter presents images, characteristics, and history of banks, not naming any specific bank, but in general which could be interconnected with experiences and perceptions of the workers. Furthermore, this Chapter has a snapshot on labour regime in Türkiye underlying the main features linked with work dynamics in the sector.

Therefore, this section does not only refer to desk studies and relevant literature on the sector and working dynamics in Türkiye, but also experiences and perceptions of workers explored from the field work.

#### **4.1 Evolving “Sustainable” and “Gender” Representation of Banks**

“Sustainability” has been on the agenda of banks at global level in the recent decades. The aftermath of the 2008 subprime crisis saw a significant surge in the momentum of sustainable investing (Azergün, 2022:4). The main approach under sustainable finance is that *Environmental, Social and Governance considerations (ESG)* must be considered in business and investment decisions in finance sector. Not only economic and green development and financial sustainability, but also social development, including equality, inclusiveness particularly gender equality, labour rights, business and human rights has been at the agenda and discourse of the sector. On a global scale, in alignment with the growing trend of the “*Business and Human Rights*” approach, there exists robust links between the strategies and discourse of financial institutions and the United Nations' Sustainable Development Goals (SDGs), United National Global Compact, which is a global corporate sustainability initiative signed in 2000, communications and taxonomy on sustainable finance within the European Union (EU), and international conventions, such as, WEPs (Women empowerment principles), UNEP FI (United Nations Environment Programme Finance Initiative). Almost half of the almost global banking industry signed the commitment to principles of the “*Responsible Banking*” including standards and commitments on social and human rights.

In this context, another noteworthy issue is the sector's approach to *gender issues*. Within the priority of social sustainability and inclusiveness, gender representation in the finance sector has gained significance in the recent decades. Financial institutions are expected to contribute to SDG-5 “*Achieving gender equality and empowering all women and girls*” with clear and specific targets for the advancement of gender equality as well as supporting women run businesses. Furthermore, there are index studies developed to measure the progress of companies in gender equality, such as *Bloomberg Gender Equality Index*. Although Türkiye lags in terms of sustainable

finance compared to many other G20 countries, according to Banking Regulation and Supervision Agency (BDDK, 2022) assessment, Environment, Social and Governance (ESG) and Sustainable Finance have been prioritized by some banks in recent years. There are also banks in Türkiye referring to sustainable economic development in their discourse and commitments in strategies. The discourse has become increasingly prominent in the last decade, in line with the global trends. According to the assessment by the Banking Regulation and Supervision Agency (BDDK, 2021), there is still a long way to go in terms of sustainable finance. There are a number of signatory financial institutions to global initiatives from Türkiye and foreign owned banks have operations in Türkiye. Apart from the signatory banks, some other banks also report on sustainability in Türkiye. Banks' images/spectacles are also associated with contributors to social and sustainable development and corporate supports of arts and culture.

The Banks Association of Türkiye (TBB) also prepared a guideline on sustainability for banks in Türkiye. Some banks, particularly private banks and foreign-owned banks having global links, and they have developed "*sustainability*" strategies, which encompass various aspects, including *sustainable finance, climate change, people & community*. In fact, according to BDDK (2021), 21 banks in Türkiye have "sustainability" policies and 14 of them do regular reporting on sustainability. The review of governance and sustainability strategies/reports of banks in Türkiye yielded that there are references to international treaties including *Sustainable Development Goals (SDGs)*, such as *SDG5 (Gender Equality)*, *SDG 8 (Decent work and economic growth)*, *SDG10 (Reduced inequalities)*.

Furthermore, apart from international commitments, some banks implement "*corporate social responsibility (CRS)*" policies, programs and projects, particularly for empowerment of women, children, people in poverty or vulnerable situation, such as people with disabilities, people in disaster situations. The discourse of the strategies also focuses on contribution to economic growth and social development of the country, contribution to sustainability with a particular focus on climate change in the world, ensuring gender equality and diversity at work culture, making investment on

people and providing opportunities of current century to all. From the perspective of workers, interviews reveal that workers are also satisfied with impact of such kind of CRSs, they actively support and attend such kind of initiatives.

Furthermore, some banks, particularly those are signatories of global commitments, also have *gender equality strategies* to ensure inclusiveness in their banks. According to a survey conducted by TBB (2022), 63 % of the banks have some commitments, policies or strategies on gender equality, and 47 % of the banks have trainings on gender equality in Türkiye. Furthermore, there are special programs/projects to empower women through sustainable finance such as women entrepreneurship programs, consultancy services in Türkiye. According to the results of the same survey of TBB (2022), support to women entrepreneurship and employment is considered as the most common corporate responsibility projects of the banks (67 % of the banks). In another words, “women” are included in the sustainability discourse and “human face” images of the sector for some banks both at discourse and implementation level. Gender issues being part of the discourse on finance, sustainability and global capitalism is not new. There is a vast literature on increasing gender issues within businesses agenda, particularly within the context of corporate social responsibility and its potentials (Grosser & Moon, 2005; Vilkė, Raišienė & Simanavičienė, 2014). Gender representation is also a matter for the sector. An IMF study (Sahay & Čihák, 2018) reveals that women are disproportionately represented at every level of the global financial system, spanning from depositors and borrowers to members of bank boards and regulators. Accordingly, women constituted less than 2 percent of chief executive officers in financial institutions and comprised less than 20 percent of executive board members (Sahay & Čihák, 2018). It is argued that decreasing gender gap would enhance financial stability and economic growth. In fact, there are studies suggesting that companies having more women board members have higher profitability with better performance (Sahay et al., 2017).

Another realm of activities of the banks provide support are *cultural and art sponsorship* activities. There are various cultural, musical, artistic events (museums, bookstores, regular musical festivals) supported by certain banks in Türkiye. There are

even museums, bookstores, regular musical festivals sponsored by banks. These cultural and art activities have a positive impact on corporate image of banks (Taştekin, 2015:196). Even some of the banks identify themselves as “*bank of culture and arts*”. Furthermore, investment on workers is an important value of banks. The discourse of the human resources strategies of banks reveals that not only personal and career development but also dreams of workers are concern of the banks. The interviews also reveal that such kind of activities are welcomed and appreciated by workers.

In this context, the promises of the global banking sector are high and promising at least at discourse level for the sustainable development under contemporary conditions of capitalism, particularly after the financial and economic crisis during 2000s. We will soon see the results of the emerging sustainable finance discourse both in terms of its impact on workers and the future of the world including Türkiye. It is also important to remember that these offer a platform for branding and marketing as well. These aspects of corporations could also be considered as “images” of banks and finance sector since they produce not only financial services and products but also images of a sustainable world including gender equality in the sector. In fact, they are part of the so called “*market-based ethics*” referred by Harvey (2005:183). The neoliberal achievements require consent at society level, and these corporate strategies has a function of legitimization (Harvey, 2005:40). The history of such initiatives progresses alongside financial crises. It is also an important observation that, on one hand, “marketing” has become the soul of the banks, on the other hand, “human and sustainable” face of banks come to the fore as “images” of banks at least at discourse level so far.

#### **4.2 Development of Banking Sector in Türkiye: Privatization, Crisis, Marketing**

*Marketing has become the center or the “soul” of the corporation. We are taught that corporations have a soul, which is the most terrifying news in the world (Deleuze, 1990).*

A very brief history of the banking sector is presented here to see that the development of the sector aligns with the trajectory of neoliberal policies in Türkiye. The categorization of development of banking sector is read as follows (TBB, 2019:11):

National banks period (1923-1932), Special Purpose State Banks (1933-1944), Private banks (1945-1959), planned period (1960-1980), liberalization and international expansion period (1980-2001), growth and changes in capital structure (2002-2007), Global Financial Crisis (2007-2018). In the early Republic Period, the main functions of the bank were to establish the domestic industry. In fact, the role and expectations from banks have been declared in İzmir Economic Congress held in 1923 focusing the need for development of national banking sector for national economic development (TBB, 2019:13). In line with these policies, in 1924, the country's first national bank was established to support national capital accumulation, consequent to the First Economy Congress in İzmir. In line with the expectation and decisions in Congress, mostly state banks have been established to strengthen and / or finance various sectors such as agriculture, manufacturing and mining (TBB, 2019:9). Numerous national banks were established until the creation of a national central bank in 1930 (Görmez, 2008:13; Nuro1, 2014:123). The state-owned banks promoted women's employment in line with their secular and nationalist ideology (Özbilgin & Woodward, 2004:672). During 1945-1960, some private banks were also established to support private sector acceleration (TBB, 2019:16). Starting from the 1950s, a surge in capital accumulation within the context of a market economy gained momentum, leading to the establishment of private banks. However, under the planned period (1960-1980), the banking sector remained largely under public control and influence. Interest rates, bank commission rates, and loan limits pertaining to deposits and loans were determined in alignment with the import substitution policy and the primary role of banks was defined as providing financing for investments prioritized by the development plans (TBB, 2019:17). During this period, the establishment of new foreign banks and commercial banks was prohibited, except in special circumstances.

The 1980s were one of the important years for the transformation of banking sector in Türkiye. Starting from 1980s, with the introduction of first foreign exchange regime and subsequent capital movements, and as a result, financial system, particularly the banking sector, started to grow (TBB, 2019:10-21; Nuro1, 2014:124-125), and competition started to rise in the sector (Kocabay, 2012:13). After the adoption of new development strategy centered around a free market economy, export-oriented

production and international expansion was embraced (TBB, 2019:20). Banking and finance progressed after the export-led growth strategy had been introduced during 1980s. Bank customers were provided with new products and services. It should also be noted that financial institutions working in Islamic principles were also established. A competitive and open banking system based on the quality of financial services became operational after 1980 and finance sector was opened to external competition (Kocabay, 2012:58). The regulation implemented in 1989 made the Turkish lira convertible, and with the development of electronic banking, banks began to invest for international competition (Nurol, 2004:124-125). The privatization process of state banks took place in the mid-1990s. The privatization of the state-owned banks has been accepted as the “founding experience” of precariousness in banking sector which started in the mid-1990s (Bora, 2011:296). On the other hand, during 1990, the banking sector faced challenging times because of high public debts and inflation. The 1990s witnessed a rise in financial and economic instability primarily caused by unregulated public sector borrowing and inflation. The necessity of stability and efficient functioning, due to the sector's importance in the economy, has brought about discussions about the level of regulation and competition since it was a sector prone to crisis and instability (Kocabay, 2012:67).

The banking sector underwent a significant restructuring in 2001 following the crises. 2001 crisis has also devastated affects in terms of labour force in banking sector because of closure of banks and ceasing operations (Nurol, 2004:129; Baştürk, 2018:44; Gençler, 2010:359). The institution of Banking Regulation and Supervision Agency (*BDDK*), which is the authority of regulation, supervision and risk management functions for financial markets gained its independence in 2005. Between 2002 and 2007, the number of banks continued to decline due to mergers and acquisitions. (TBB, 2019:41). Similarly, the global financial crisis in 2008 also affected Turkish economy particularly in 2009. After 2008 global finance crisis period, economic rebalancing policies continued (TBB, 2019:65) Following a decline in line with the financial crisis of the early 2000s, the number of banks actively operating in the banking sector showed a steady trend from 2007 to 2018, and consequently, the number of banks increased to 52 by the end of 2018 (TBB, 2019:72).



The economic structure of the sector, which is prone to crisis and instability, is beyond the scope of this study. However, how it affects the working conditions, experiences and affections of workers is significant within the scope of this study. One of the main features of this re-structuring is new employment and human resources policies since competitive, polarized, and flexible human resources practices started to be implemented in the sector (Baştürk, 2018:42). According to studies on impact of economic crisis on employment in Türkiye, the severity of the impact of crisis on employment appear to have gradually increased, which implies that some structural changes, such as increasing deregulation of labour markets, increased sensitivity of labour markets to crises (Cömert & Yeldan, 2018:5). For instance, while the unemployment consequences of the 1994 crisis are not very striking, unemployment level reach very high levels after 2001, and recovery periods were described as “jobless growth” (Cömert & Yeldan, 2018:5). This trend is also visible in banking sector. For instance, 41 thousand people lost their jobs between 2000-2002 period in Türkiye (*TBB Statistics*). After 2001 crisis, 585 branches were closed (Nurol, 2014:126). Collective dismissals were observed in this sector after 2001 and 2009 crisis (Bora, 2011:301).

This brief history reveals that the development of the sector goes hand in hand with the neoliberal development, under the impact of global capitalism, in Türkiye, including the experiences of economic and financial crisis. Banking crisis and economic crisis are intertwined and mutually reinforcing as banks are defining sector in economic and capitalist development. The sector, and therefore banks have been considered as important actors at discourse and strategy level, have crucial functions for economic and national development process of Türkiye. Another important finding, in terms of framework of this study, is the domination of foreign banks in the sector increased in time, together with privatization and opening of the sector.

The findings of interviews in this study also reveal that most workers are aware about the relationship between *economic development and banking sector as well as risks and fragility within the sector*, due to its dependence on a variety of economic variables both at national and global levels. After experiences of the crisis, which subsequently

affects their workplaces, labor market conditions and job securities, during times of economic instability and crises, they have the feeling of uncertainties and exhaustion. For instance, a SME portfolio manager, with a lengthy tenure with a variety of positions, explained the devastating effect of economic crises on workers as "*overwhelming exhaustion*":

N17: The banking sector in Türkiye always started with crises. The 1998 crisis, the 2001 constitutional booklet crisis, the 2004 global crisis, the 2008 global crisis... I have always worked in the bank during crisis periods, and it exhausts me, it still does... The sector is a ruthless one. (*M, 51 years old, 23 years of experience*)

Workers interviewed are aware of the impact of economic situation on banking sector as well as its impact on their working conditions, performance targets, and even their career prospects. Even there is a "*golden age*" of the banks, particularly before 2001 crisis, when workers get a high amount of wage as well as transfer payments like football players (Bora, 2011:294). However, conditions change depending on numerous variables.

In addition to their vulnerability to economic conditions both at national and global levels, interviews also unveil the workers' perceptions of the sector. According to interviews, the sector has been defined by workers as "*challenging/difficult*", "*marketing-sales dominated*", "*competitive*", "*regulated*", "*fragile*" and "*fragmented*" and "*risky*". A branch manager, for instance, who was dismissed because of failure in performance targets explained that all the figures were turned upside down, and naturally affected her branch as well towards the end of 2008, with the impact of crisis. Another worker, who is responsible for granting credits to SMEs complained about how his job is difficult due to dependency on economic developments.

N7: It's difficult, really difficult. Well, because we may be affected by economic conditions at any moment. Even the slightest wave can have an immediate impact on us... Our job is money, we don't provide food, clothes etc. Our entire job is to manage these things, to provide cash flow to the customers. After receiving the money, we follow up on its return; will they pay or not? The non-payment part is a separate problem... Striking that balance is really difficult. They say, "May it not be given to my enemy (*Düşmanımın başına vermesin*). It is the case. (*M, 31 years old, 5 years of experience*)

It was interesting to note most of interviewed workers have a level of information and awareness on the sector itself apart from their own tasks and jobs. As mentioned within the *Chapter 3*, most of the workers interviewed are university graduates of social, administrative, economic and management departments. The workers who are working in the commercial departments of the banks, and in the positions of investment consultants, particularly young workers, follow up the developments of global markets very closely, not only during their working hours but at all the times. During interviews, some of them made sectoral & macro analyses that connect the global level to the national level, and subsequently, to the corporate and individual level.

As discussed in *Chapter 2*, this finding confirms the Burawoy's (1983:603) argument that capital flight, plant closure, investments, operations etc. has become the concern and fear of the workers under the hegemonic form of despotism. Interviews revealed that workers feel the impact of competition as well as regulation in the sector. In fact, the impact of the regulations in the sector on their stress level to achieve their target under performance management systems, is an example of tension between marketing & competitiveness, linked with global dynamics and regulations at national level:

N9: You are now doing certain things, for example, performing some tasks that were easier in the past but are now more challenging due to specific regulations, and this is affecting profitability. Ultimately, our investors have profit expectations, and to meet those expectations, we need to work harder and do things differently, which increases our stress. (*M, 39 years old, 13 years of experience*)

According to *Banks Association of Turkey* data, the number of banks operating in the banking sector is 54, and the total number of workers is 189.112 as of December 2023. 34 of them are deposit banks (*182.795 workers*), and 20 were development and investment banks (*6.317 workers*). Out of 34 deposit banks, 3 of them are state-owned banks (*65.386 workers*), 9 of them are private banks (*64.706 workers*) and 21 of them are foreign owned capital banks (*52.473 workers*). In addition, there are also 9 participation banks. Worker shareholding in the capital formation of the bank is also observed in Türkiye, providing workers with diverse experiences revealed during the interviews.

Furthermore, interviews revealed that some workers working in foreign owned capital banks think that working for a global bank makes difference in terms of “people-oriented” approaches. One of the interviewed workers, for instance, working in a foreign capital bank had the feeling of “being luckier” because he believes that the global banks have a more “*human face*” when compared with others:

N16: The bank I work for is a global bank, so while it complies with local laws, it is also a bank with its own internal dynamics, making it somewhat different. It is a bank with a rich history and diverse cultures. That's why I feel lucky in this sense. While many banks are just starting to adopt these values, especially after attracting foreign partners, we have been focused on ethics, being more people-oriented, and approaching people in a proper manner for a long time. That's why I feel happier now, to be honest. (*M, 38 years old, 15 years of experience*)

Another worker working as a customer relations manager in a multinational global bank is satisfied with the bank's commitment to workers' well-being because she thinks that “*reputation risk*” is important for global corporations. This perception confirms the image of the banks, explained in previous section, is linked with the reputation risk. Despite it has been acknowledged as a reputation image by bank workers, efforts for well-being of workers are appreciated by workers.

N18: You see, the top priority of my current organization is “reputation” risk, which means they are very concerned about any negative news or associations that could come from their workers or customers. They definitely do not want to be associated with any negative incidents. That's why they are very sensitive about these matters and highly value their workers. (*W, 34 years old, 7 years of experience*)

As Burawoy (1985) analyzed the Allied Corporation changes between 1945-1974, having “multinational corporation” status is important from many aspects, particularly in transition from despotic to hegemonic regimes. Not only regulations and economic situation at national level, but also commitments to global initiatives, as mentioned in previous section, and the capital structure of the banks is influential over experiences of workers. Some workers think that the capital structure of the banks has an influence over the workflow of the bank, in terms of pressure over themselves.

N9: Ultimately, banks have certain commitments to their shareholders. To fulfill those commitments, they need to make certain moves. These moves can sometimes align with the market, according to what the market wants. Other times, they may involve non-market transactions aimed at risk protection, that is, protecting the

money invested by shareholders but not necessarily aligning with the market. (*M, 39 years old, 13 years of experience*)

These examples reveal different perceptions of workers on “people-oriented” approaches and values of banks, sometimes in tension with the marketing and competition pressures, depending on the organization and capital structure of banks. It is also crucial to note that reputation matters in the market, and workers are aware of that.

Another important finding on the sector is increasing “*marketing and sales based*” services, in line with the study exploring the changing employment relations and work organizations in banks, while focusing on that “*old tellers are replaced with the new sellers*” (Regini, Kıtay & Baethge, 1999). Marketing and sale-oriented services with differentiated products has been the center in banks in the recent years. Findings also indicate that despite the heterogeneity of the positions and titles in the banks, marketing appears as a common task for various positions including branch managers. This tendency is in line with the global trends and literature. It has been revealed that competition and digitalization are associated with the increasing pressure on marketing in the sector.

A dismissed worker due to performance failure, highlighted the connection between global trends and the growing marketing perspective within a competitive banking environment, focusing on its impact on the prestigious of the job in comparison with the past:

N44: My father worked in banking, and he was in a small town. During official holidays and such, you know, there were military officials and all. I would see my father in those situations, like on May 19th. Banking used to be a prestigious profession back then. When you went to see the bank manager in those days, you couldn't even lean back in your chair (*O günler bankacının karşısında bacak bacak üstüne atarak oturamazdın*). When we look at our relatively young republic, from its establishment to the phase of maturity, until certain years, yes, banking was a respected profession, and people valued it. But especially in the 1980s, during the transitions, as we were opening up, foreign players began to enter the banking market... They said, "Well, there is a young population here, a market. I can sell to them. They don't know about savings; they are consumers, they spend as they receive." They said, "Take the bag, go outside, and sell." They said, "You must sell!" They said, "Sell credit cards, sell loans, sell this and that."...And as a result, they

became no different from a door-to-door salesperson. With a bag in hand, you go to commercial buildings, we did that a lot. It was like, "Hello, I'm from the so-and-so branch. I saw your sign as I was passing by. Do you want a POS device from us?" ...  
(*M, 39 years old, 15 years of experience*)

This overview, grounded in literature and sector discourse, is further substantiated by interview findings, reveals a crucial insight within the context of this study: Interconnectedness (global-national-corporation-individual) prevails throughout. As quoted by Kafka in the beginning of *Chapter 2*, capitalism is a system of relationships in which everything is in chains and connected. The links between global-national-corporate-individual reflects that there is a flow between the boundaries, if any. Secondly, the development of the sector is in line with the development of neoliberal policies in Türkiye, such as, privatization and increasing marketing domination came with certain changes in work organizations, management structures and employment relations in banks. The dependence of economic fluctuations and variables both at national and global levels stands as one of the main features of the sector, and therefore a common concern for workers. Despite some heterogeneity between banks, the tension between the marketing concerns and sustainable development as well as “people-oriented services” is remarkable in terms of reputation risk and experiences of workers.

#### **4.3 Embedded under the Current Labour Regime in Türkiye**

As explained in *Chapter 2*, since 1970s, consensual control has been discussed in literature (Burawoy, 1979; McCabe, 2011, 2014). In this context, one of the discussion issues is the boundaries of the control: *Internal (in the workplace)* and *external (outside workplace)* forces. The studies within labour process recognized outside factors, such as, labour market and international market, the intervention of state with a wider framework of “control” arising from the markets and state/capital relations (Littler, 1990; Littler & Salaman, 1982). In fact, the circumstances, such as new technologies, unemployment level, dispute level, international markets and multinational corporations are also important factors affecting management (Littler, 1990:54). Accordingly, “control may be achieved by non-control mechanisms” (Littler & Salaman, 1982:261). All these findings in literature remind us not to ignore the

embeddedness of workers' experiences within the broader context of the labour and welfare in Türkiye.

As explained under *Chapter-2*, Burawoy (1979) linked different level of control through conceptualization of "factory regimes". He acknowledged that conditions outside firm affect production relations and how workers respond to these relations (Burawoy, 1979:126). For instance, he observed, during his field work experience in 1974-75, the rate of absenteeism fell by 80% corresponds rising level of unemployment. Burawoy emphasizes that the production point is embedded in economic, political, and ideological structures (Yücesan-Özdemir, 2014:32). Yücesan-Özdemir (2014:38) also chose to utilize the concept of "neoliberal labour regime", drawing inspiration from "factory regime" of Burawoy, to explore economic, political and ideological context of labour processes. Lazzarato (2009:109) also focuses on role of state apparatuses shaping the conditions of neoliberal market capitalism and shaping subjectivities.

In this context, it is crucial to bear in mind the broader factors encompassed within the labour regime, which is important to understand working experiences & perceptions of workers in banking sector in Türkiye. The labour relations in the sector and workplaces and workers' experiences are not indispensable from labour market policies under implementation in Türkiye. Therefore, I will emphasize a summary on the embedded insecurities, uncertainties, and dependencies within this labor regime in Türkiye in this part.

Since 1980s up to the present day, neoliberal policies in Türkiye have been put into force with increasing privatization and deregulation of labour market, increasing flexibility with different dimensions in the labour market. In terms of transformation of work, a number of studies focusing on the changes with the advent of neoliberal policies in Türkiye reveals that temporary employment, gender inequalities, undeclared work and job insecurities has increased, unionization has declined, flexibility has increased, employment prospects have been deteriorated particularly for young people (Cam, 2002; Çelik & Kalaycıoğlu, 2010; Çelik, 2022, 2006; Çelik-

Beşpınar Akgüner, 2011; Özdemir-Yücesan & Özdemir, 2008; Özdemir-Yücesan, 2014; Müftüoğlu & Bal, 2014; Sarıtaş, 2017). This transition was accompanied by the ascendancy of a neoliberal agenda propelled by the process of financial liberalization. According to Cam (2002:89), Türkiye has been a better place for “capital” due to these developments. One of the challenges of contemporary working conditions in Türkiye is defined as “minimum wage trap”, as defined by Çelik (2022:68) revealing that approaching the minimum wage level to the average income level. Furthermore, one of the security apparatuses in terms of job loss, which is the unemployment insurance, has limited functionality in Türkiye because the amount of unemployment benefits is low and the eligibility criteria are quite stringent (Çelik, 2002:36). Gender gaps still exist in labour market, with the lowest rate of labour force participation and employment rate of women. Being in line with the deregulation policies in Türkiye, flexibility has been promoted both at political discourse level, such as in *National Employment Strategy*, *Youth Employment Strategy (2021-2023)*, *National Development Programs*, *Lifelong Learning Strategy* as well as legislative amendments in the Labour Law during 2000s. At discourse level, there are various references to “employability”, “flexibility”, “lifelong learning” and “activation” within strategies and policy documents on employment and education. We could argue that this discourse and conceptual framework are in line with the new capitalism culture discourse, where an individual is supposed to be his/her own entrepreneur to make investment to himself/herself to increase his/her capital, adaptability, employability to find a job and retain in decent work under post-fordist conditions of capitalism, as discussed in many studies (Bröcklin, 2016; Götz, 2013; Rose, 1996; Sennett, 1998; Sennett, 2006).

Within the period in Turkish social policy following 1980s, which witnessed a significant transformation characterized by a shift to embraced market-oriented policies, the formal social security system remained inadequate to ensure social protection (Buğra & Keyder, 2006:212). In fact, the transformations within social policies have been with the support of World Bank and IMF; and restructuring of social security systems, such as, retirement reform raising the retirement age or health transformation program transforming patients into customers and hospitals into



corporations, came with the budgetary concerns (Özdemir-Yücesan & Özdemir, 2008:64,182). The Turkish welfare regime has also hybrid character, such as fragmented welfare provision system and the corporatist-based nature of its social insurance as well as dominance of the family and gender gaps in the labour market (Aybars & Tsarouhas, 2010:761). One of the significant gaps in the welfare system in Türkiye is the inadequacy of child and elderly care and elderly services (Aybars, Beşpınar & Kalaycıoğlu, 2018:115) which also hinders labour force participation of women.

In this social and ideological context, a layer of control appears as an important dimension of employment relationship, which is “dependency” on work. First, a major variable for dependency is limited job opportunities, increasing insecurities and precariousness in the labour market. Accordingly, workers are more likely to accept company policies when they accept that they cannot find another job (Littler & Salaman, 1982:261). In another words, resistance is difficult where there are no alternative employment opportunities. In this case, unemployment and limited decent job opportunities function as a control mechanism, as also confirmed during the interviews.

In this context, the high level of unemployment and undeclared work in Türkiye, including those who are university graduates and particularly young people, high proportion of employees working with minimum wage, increasing work in poverty, high level of insecurities in the labour market also function as a control apparatus for workers, as outside factors within the labour regime in Türkiye. There is a vast literature on insecurities and precarious working conditions, particularly in temporary, flexible, undeclared jobs (Bora et al., 2011; Çelik & Erkuş-Öztürk, 2016; Durmaz, 2014; Hacısalihoğlu, 2014; Sarıtaş, 2017; Sağiroğlu, 2013; Yücesan-Özdemir, 2014). Particularly young people experience a variety of insecurities, such as, employment social security, income and unionization, experienced in Türkiye. In addition to these insecurities, Yücesan-Özdemir also mentioned about the willpower insecurity (*irade güvencesizliği*), which refers to the ability to take charge of one's own life, envisioning the future with creativity and energy (Yücesan-Özdemir, 2014:16).

*Secondly*, the transition from welfare to workfare policies, as argued in a number of studies focusing on transformation of welfare system in Türkiye (Dereli, 2023; Topak, 2012), indicate that work is mandatory for entitlement of social security and many other related rights, particularly with the reforms on social security systems in 2000s. In this ideological context, the worker is transformed into an individual with personal demands, and rights become commodified rights (Özdemir-Yücesan & Özdemir, 2008:191); and it is not possible to talk about a rights-based social policy approach in Turkish welfare context (Buğra, 2008). During 2000s, as argued by Lazzarato (2009:111), role of financialization has been increased within the realm of welfare and risk management in Türkiye as well. In fact, private pension system came into effect in 2003 and government also announced that there will be state contributions in these funds starting from 2013. Considering that financialization of pension funds leaves individuals at the mercy of market (Lazzarato, 2009:111), the welfare benefits provided by corporations have become more strategically important for workers. Furthermore, despite universal health insurance has been introduced in 2003, private health care sector has also been prominent in welfare and health system in Türkiye. In such a welfare state and labour market context, where employment opportunities are limited, insecurities are widespread, and various rights depend on the condition to work, the conditions and services provided by corporations and private sector actors, which are banks within the context of this study, are important to be analyzed to understand the subjectification aspects of work.

#### **4.3.1 Representation of Women, University Graduates, and Youth**

The main characteristics of labour market in Türkiye, which is high unemployment particularly for young people, low labor force, high undeclared work, and gendered gaps in the labour market, are contributing to the increasing significance of the banking sector in terms of job creation. The labour force structure in the sector is valuable because it speaks to the demands of the financial sector and market. According to the most recent statistics from the TBB (*as of December 2023*), there are a total of 189.112 individuals employed in Türkiye. Although the banking sector currently constitutes a small ratio of all working population in Türkiye, the structure of labour force has some unique qualities. In terms of gender-based analysis in the labour force, the rate of

female employment in the banking sector in Türkiye has shown a consistent upward trend since the 1960s. In fact, the percentage of female employment in banking sector has increased from 23 % in the 1960s to 51 % in 2023. It is noteworthy that most women working in banks are highly educated individuals, with 93 % of them being university graduates, which confirms that banks provide opportunities for employment to educated women in Türkiye.

It is evident that the number of highly educated women workers in banking sector in Türkiye is on the rise. In fact, the foreign capital and private banks have higher number of women workers than other types of banks (Bertay & Sınar, 2020:7) We also know that banks have commitment to gender equality and women empowerment, as mentioned in previous sections. In their study on Türkiye and Britain, Özbilgin and Woodward (2004: 670) found out that financial services have earned a reputation for offering socially acceptable and secure white-collar employment opportunities for women. The findings of this study also affirm that despite the loss of certain privileges in the banking sector in the recent decades, the job may still be considered prestigious for women due to the positive image associated with both corporate life and positions particularly at management level. This aspect has also been recognized by a woman worker, who is working as a business development manager, during the interviews:

N14: In my opinion, banking is actually one of the most organized and well-structured sectors where women can work. (*W, 29 years old, 7 years of experience*)

As mentioned in previous sections under *Chapter 4*, in line with the global tendency, despite the significant presence of women in the sector, the representation of women at the management level in banks remains quite low. According to the statistics from the *Banks Association of Turkey (2023b)*, for instance, there are only 129 women in management positions. Out of these, **only 4 women** hold the position of Chair of the Governance Board, and only **2 women** serve as General Directors. This means that women make up only 19 % of the total managerial positions in banking sector in Türkiye. This fact also has been challenged by women workers interviewed:

N20: In this sector, although women are more prevalent, what you see as you move upwards is male dominance. This exists everywhere, including within our own

environment. Well, you know, in lower positions, organizations that are pleased to see women, as you move upwards, transform into a male-dominated structure. I don't experience the disadvantage of being a woman while doing my job, but I am aware that if I am to become an assistant general manager, there is a possibility of not being preferred. You know, well, we, as women, are ultimately not less intelligent individuals, nor are we less successful individuals. If you see so few women as you go up, there can't be any other explanation for it. (*W, 49 years old, 22 years of experience*)

On the other hand, interview findings reveal that few women workers (*only 4 women interviewed*) believe that there is gender based discrimination which hinders their career promotion in banks. In contrast, some women workers complained about difficulties to work with women managers because of competition among women. Some women workers interviewed believed that the career promotion depends on rules and performance systems and targets irrespective of gender. Despite that fact that discrimination has not been directly acknowledged and stated by most women workers interviewed, the figures reveal that there is glass ceiling in this sector as well, and this situation may be an example of “unspoken negotiations and invisible constraints”, as discussed by Beşpınar (2010:528). During interviews, it has also highlighted that women are not considered for high level management positions because they are seen as “fragile”. They must work more than men for such positions. While their fragile, naïve “nature”, with their own words, is seen as very much appropriate for sales and marketing positions, they believe that they are considered as disadvantaged for management positions.

N25: Probably because they (*women*) are perceived as being more emotional, so in the business world, or because they are considered gentler, they don't seem to find women suitable for managerial positions, I guess. (*W, 27 years old, 2 years of experience*)

A successful woman branch manager told her story in banks where it was difficult to manage, in male dominated districts that she became successful as behaving like “*delikanlı gibi davranarak- behaving like a man*” and working hard. The study of Özbilgin & Woodward (2004:678) also confirms that women managers saw successful managers as more likely to have a masculine style.

N24: Istanbul is such a place, you know, like on the third page, where female managers wouldn't easily work. I mean, I worked as a manager in well-known places,

where there is a very high population. Well, when you look at both the education and income levels there, as a woman, how should I put it, I had to present myself very assertively (*delikanlı gibi davranmak zorundaydım*), and it turned out that way. I mean, the environments were always like that. So, I didn't experience many significant advantages. But let me tell you this: the advantage is that now banks want to increase the number of female staff. They want to bring it up to at least 50 percent. (*W, 42 years old, 18.5 years of experience*)

The workforce in the banking sector exhibits a high level of education, with 88 % of workers holding at ***least a university degree***. The trend analysis also reveals that the number of less educated people has been decreasing in the last decade. As confirmed by these figures, studies in the sector also argue that bank sector provides employment opportunities, particularly for university graduates young people and women (Baştürk, 2018; Bora, 2011). The job opportunities particularly for young university graduates have been defined as making this sector as “generator for youth employment” in Türkiye (Bora, 2011:302). As will be discussed in following chapters particularly focusing on recruitment and career opportunities, the sector is also seen as transition in career promotion by young people who are university graduates. Another noteworthy aspect of the workforce, supported by both desk studies and interviews, is that the banking sector is increasingly seeking younger workers. According to the most recent available statistics of TBB (*December 2023*), 43.5% of the workforce is below 35 years old, whereas workers above 45 years old constitute only 13% of the total workforce. As will be elaborated in the subsequent chapters, the interview findings highlight '*age*' as a significant variable in shaping experiences within this sector and, consequently, influencing work experiences. Interview findings reveal that banking sector prefer younger people because of mainly marketing concerns, easy turnover, cheaper cost, better digital skills.

N7: But you know, maybe there won't be a need for us when the new generation grows up. The older generations, in their 50s, 60s, or even in their 40s, are not as adept at understanding technology yet, so they have to rely on it... But the new generation, you see, they are already skipping ads and such. They are incredibly tech-savvy, and they might come and push us aside. (*M, 31 years old, 5 years of experience*)

Younger workers also agree that workers above 40-45 years old are not preferred by banks anymore because banks require energetic and dynamic people because of marketing strategies:

N39: Well, we are mostly young here. There are not many older people among us. I can say there are hardly any above 35. We might have some managers, but they are also relatively young... They might be more dynamic because, you know, young people are more dynamic, and they understand technology better. That is probably why. (*W, 27 years old, 3 years of experiences*)

The women and youth representation, as well as high education, is important to reveal the main concerns and priorities of the sector. Apart from employment opportunities, these aspects also affect working experiences and expectations of workers that will be discussed in following sections. It is also a factor worth considering how gender and age subjectivities make difference at work.

#### **4.3.2 Modulated Work Benefits**

The literature on working conditions and benefits on banking sector reveal diverse conclusions depending on period, positions and jobs in the sector. The main characteristics of jobs in banking sector, which is seen as secure jobs in many countries, are defined as, higher education and specialization, intensive use of information technologies and global competition (Baştürk, 2018:37). During the 20<sup>th</sup> century, banking sector promised a consistent life narrative including job security over life, career opportunities and prestigious position in society (Nuro1, 2014:133). However, after the sectoral developments in 1990s in Türkiye, as stated above, working conditions of workers also started to undergo some changes (Baştürk, 2018:42). In another study of Bora (2011:291), the not decent working conditions for cash officers (*gişe memuru*) has been referred. Considering the fact of proletarianization of “*white-collar workers*” after 1980s in Türkiye as discussed in several studies, such as, (Buğra et.al., 2010; Durmaz, 2014; Erdayı, 2012), and the job losses in banking sector after the financial crisis as mentioned in previous sections, it seems that the sector has a complex picture in terms of work-related rights. Banks provide various opportunities, services and benefits for their workers, which may be customized depending on their performance and positions, in a modulation perspective. As elaborated in following chapters, these benefits are seen as one of the main reasons by workers to continue to work in the sector within the current conditions of labour regime in Türkiye, despite all risks and uncertainties. Despite that workers with permanent

contracts in the sector are covered within this study, we should bear in mind that there are also temporary and flexible types of work in the sector, which may result in variations in terms of working rights.

In this context, the findings of interviews are presented here to understand the dynamics of work benefits. First, all interviewed workers have formal contracts as part of their formal employment, which include coverage under the social security system and job security under the Turkish labour law. Comparing with the informal, temporary jobs, this kind of contract provides a certain degree of job security within the context defined in labour law. Considering the jobless growth experienced in Türkiye, it is also considered as an opportunity particularly for young people and women who have a low labour force participation. However, the fact that our sample in this study is based on standard and permanent contracts does not necessarily mean that there is no position of temporary/short-term/non-standard jobs in banks. On the contrary, a variety of flexible working arrangements, such as remote work, on-call work, originated from the banking sector (Baştürk, 2018:42). In fact, non-standardization has increased in finance sector after 2000s, as an impact of restructuring of the sector and increasing competition (Baştürk, 2018:41). For instance, call center workers represent an example of non-standard jobs, which have been studied within labour process theories (Yücesan-Özdemir, 2014). On one hand, standard contracts, as the case for sample of this study, provides job security, as defined under labour legislation, but on the other hand, as mentioned in the following chapter on workplace dynamics, performance-based assessment and reward-punishment system, including risk of dismissals as a last resort, digitalization, economic fluctuations, high mobility, reveal that “security” feeling is not limited with job security defined in labour legislation.

The other components of flexibility discourse have not been implemented in banking sector until 2000s. Only 4 % of workers in the sector were employed with fixed terms contracts, according to Baştürk’s study (2018:50) with the micro data for 2016. Internal flexibility, for instance, particularly working time-flexitime, and remote working has been on the agenda of some banks particularly after the pandemic.

However, such flexible schemes are still not commonly practiced among our interviewed workers. In terms of functional flexibility, multi-functionality is one of the features of the “ideal worker” perception in the banks. Among interviewees, there are many workers who worked in more than one position in the same/different banks. For instance, a customer relation portfolio manager explains her multi-functionality in this way:

N18: In the bank where I work, there is no hierarchical structure; instead, there is a more horizontal organizational setup. A person wears many hats. For example, I am a portfolio manager, but at the same time, I am also a credit analyst and part of a digital team, and so on. One person can have multiple titles, and we are more inclined towards a horizontal relationship rather than a strict hierarchy. We work with an organization that promotes collaboration. (*W, 34 years old, 7 years of experience*)

Mobility within the sector needs scrutiny in banking sector to understand the dynamics behind internal market. In contrast with the argument on limited mobility between firms as part of the bureaucratic control (Burawoy, 1979:104), employment in banking becomes an area that relies on workforce mobilization, with high labor turnover, as confirmed in the study of Baştürk (2018:41). As also confirmed by interviews, mobility is common among bank workers both within and between banks: Transfer to other banks, transfer to other branches, transfer to another job/unit/position/province in the same bank. “Transfer from a bank to another bank” depending on the level of success has been noted in interviews, which is a type of voluntary mobility for better wages, benefits or career paths. More than half of the workers, who have longer tenure than 5 years in our sample, acknowledged that they have worked in more than one bank during their career. There are even workers in our sample who have worked in 3-4 banks in the sector. However, numerous workers have elucidated that transfers were more prevalent in earlier times. In line with the argument of Sennett (1998: 90), one of the major determinants of the mobility/transfer is wage. Some workers interviewed also referred to “*transfer amounts*” which were motivating in their career, particularly in the past. Furthermore, there is also compulsory mobility within or between banks to prevent any misuse of relations.

Interviews reveal that there are various reasons behind mobility such as “*better wages and working conditions*”, “*performance concerns*”, “*prevention of organizational*



*blindness*”, “*security*”, “*skill and need mismatch*” and “*pairing underperforming branches*”. The good or bad performance may be a reason for a transfer to a different branch, as explained by a SME Portfolio Manager who has more than 20 years of work experience in the sector:

N17: I have worked in 14 different branches. You know, in banking, transfers occur every three years, maximum four years...You know, to prevent too much familiarity with customers. First of all, it's about career progression. Let's say I'm a teller (*gişe görevlisi*), and if I want to move up, the positions in the individual banking department at my branch are already filled. They transfer me from the branch where I failed, after two years or one and a half years, to another branch. If your performance is poor or you haven't met the expected level after two years...they take you this time and send you to another branch. Or they send good workers to underperforming branches, where they ensure their success by pairing them with experienced staff. (*M, 51 years old, 23 years of experience*)

Although mobility is seen as a “*white page*” in life, workers are aware of the challenges that high mobility causes in their daily life. As argued by Sennett (1998:73-74), such kind of mobility results in short-term narratives and relations.

N29: There is rotation among branches... A new field is like a new notebook, a blank page. They anticipate opening that up. I believe there are both work-related energy and security reasons behind it... I don't want that because it's constant, and there is a background to this job. You adjust your home and your life accordingly. (*M, 32 years old, 5 years of experience*)

Secondly, one of the biggest advantages of working in a bank is to have *advanced fringe benefits*, defined for the standard positions in the banks. In the current welfare regime of Türkiye, banks provide many attractive services, such as, health, education, special retirement funds, joy activities for their workers, and these are appreciated by bank workers.

The first and most important fringe benefit is health insurance provided by banks themselves or private health insurance which has been appreciated by almost all workers interviewed. It is one of the biggest motivations to continue to work in banks, considering the welfare regime of Türkiye, referred in previous section. For some banks, there are also special retirement funds. A second regional directorate manager, for instance, stated that how much important such kind of benefits provided by bank:

N30: The thing I was most afraid of after graduation was leaving my father's company and starting to work somewhere else. I was particularly scared of the idea of going to a public hospital, waiting in line, and how it would affect my health. This probably had the biggest impact on me. Our bank also has a similar arrangement, you go to any hospital, private hospital, there is no regular health insurance. The bank covers all your healthcare expenses, down to the last penny. This was the most influential aspect for me. The second one is that although early retirement may seem far away right now, the bank had really good retirement conditions. (M, 37 years old, 15 years of experience)

Thirdly, interviews also reveal that when compared to the past period, there have been gains in favor of workers regarding overtime. As will be detailed in *Chapter 6*, the long hours of overtime and never-ending workdays are not valid any more in banks, being different from the past experiences. Furthermore, there have been almost no complaints among interviewed workers about the utilization of *leave rights* in banks. The policies and practices of banks are designed to ensure that workers make use of their leave entitlements. It was an interesting finding of the interviews that compliance with such kind of rights is also being monitored by even international audit companies, and Headquarters at global level for certain banks. The use level of leave rights is important from the perspective of human resources management and cost calculation for the management as well since they have to be reimbursed in case of non-usage. In the recent years, banks also make pressure to ensure that leave rights are being used properly by bank workers:

N37: The issue is not about taking leave; on the contrary, it usually becomes problematic when we don't want to take leave. Because, as I mentioned, since banks are corporate structures, for example, they don't want me to accumulate my 50 days of leave and then take the accumulated payment for those days when I leave the job. (M, 28 years old, 3 years of experience)

When it comes to *income satisfaction*, as confirmed by interviews, talking about wage is considered a forbidden topic according to bank rules, so no specific question raised on this issue and workers refrained from discussing their salaries during interviews. It is even forbidden among colleagues to talk about their salaries. Instead, most of workers interviewed generally made comments about the adequacy of their income without providing any details. Wage perceptions varies on the bank, experience, position and tenure. For instance, there may be substantial differences between workers working as MT, or experts at headquarters and those working in tellers (*gişe*

*memuru*) or inspector. As highlighted in Bora's (2011:291) study on white-collar unemployment including bank workers, booking clerk workers face more challenging working conditions and receive comparatively lower wages in return. The websites of the trade unions in the sector reveal that one of the main issues of collective bargaining is wage levels.

Many workers interviewed expressed that the income level is sufficient for many positions, especially after gaining a few years of experience in the sector. As confirmed by interviews, age and tenure also matter in terms of salary satisfaction. While analyzing the risk wage balance, for instance, a young worker interviewed hold the opinion that their salary scale is low compared to responsibility that they take. While they are managing million TL accounts, despite their saving amount is very low, it becomes a serious responsibility. In fact, young workers who have 2-3 years of experience are aware that the wage level will be more sufficient if they continue to stay and make career in the sector. Upon the question of whether the worker has any property, a young worker, marketing and risk analysis for 3 years, responded in this way:

N35: No, we can't earn that much yet. Well, currently, I'm just making ends meet. Well, it's generally the case in banking; I mean, after making a living and establishing a new standard of living, people start investing. It usually starts around the age of 29-30 or so. Because starting salaries are low since they hire people with zero experience, assuming they don't know the job. After one or two transfers, they reach a point where they can set aside some money. (*M, 28 years old, 3 years of experience*)

The salaries are modulated in most of the banks. As will be detailed under *Chapter 6*, one of variables determining wage is the performance and success, in another words, achievement level of targets, because it is directly related with the premiums in case of achievement of the targets. In some cases, this performance-based modulation system creates a significant difference, while in others, it does not.

N37: You know, our bank's bonus system is a bit... dramatic. If the target is met, it really rewards you. But if the target is not met, it doesn't give anything, there is no consolation. But when the target is achieved, I feel like I am receiving the money I deserve at that time. (*M, 28 years old, 3 years of experience*)

This study has also findings on ***gendered aspect*** of labour. When examining the working conditions within the banking sector from a gender perspective, it becomes

apparent that there are multiple dimensions of gendered labor. In line with the findings of studies indicating gender-based inequalities in the sector (Ataman, 2000; Karataş, 2013; Özbilgin & Woodward, 2003), this study also reveals gender-based inequalities at work. When it comes to any discriminatory practices against women, according to perceptions of most female workers interviewed, there is no apparent direct discrimination in banks, as explained in previous section. The rights related with pregnancy are particularly welcomed with satisfaction by interviewed women workers however, they also emphasized certain challenges to go back to work after maternity leave period. According to findings, female workers are sometimes relocated to smaller branches or less desirable positions after maternity leave period. Such transfers can pose additional challenges in terms of achieving performance goals where many rights, including salaries, depends on the success of performance. When the maternity leave period is extended, returning to the same conditions as before the pregnancy becomes even more challenging. These findings are in line with the findings emphasizing that women must work hard and become self-confident, despite that there are “objective” measures of targets, irrespective of gender, under performance management systems, as concluded in another study focusing on women working as computer programmers by Ecevit, Gündüz-Hoşgör and Tokluoğlu (2003:83). Furthermore, interviews reveal that there are limited childcare facilities provided by banks despite their commitment to gender issues, as explained in previous section.

N12: As a woman, I struggled in the following way: you know, like, not necessarily within this bank perhaps, but in the private sector, I believe there is a difficulty in always being a woman, along with motherhood, and having a personal identity, yes. You expect a bit more from banks in that sense, actually; like, let's say, above a certain worker level, they should provide child daycare options, but they resort to methods like not opening daycares, taking on the penalty for it, and such. I wish they would open them, so that we could have an easier time with our children until the school years and so on and so forth. (*W, 38 years old, 14 years of experience*)

Findings reveal that on one hand, banks are generous in terms of health insurance including childbirth packages and promoting gender equality at discourse level, on the other hand, child care facilities in banks are limited. According to interviews, in most cases, families supported women workers in care responsibilities when their children were small. This finding is also in line with the familiarization' of care policies in

Türkiye (Aybars, Beşpınar & Kalaycıoğlu, 2018:122). Another challenge is “return to work” for women, after pregnancy period, which is also related with performance system. Findings reveal that when they are back from pregnancy, it is very difficult for them to achieve their targets because they had lost their customers during pregnancy and child-birth period. Therefore, career promotion becomes very challenging for them, after the child-birth period.

These findings on work-related rights indicate that the varying work positions, statuses, and contract types in banks, it is evident how challenging it is to make a general assessment. However, it should be noted that working conditions, overtime, and leave rights are scrutinized for workers with permanent contracts, in a variety of positions including managers and HQ positions, within this study. The situation of temporary positions and workers is expected to be different in terms of working rights and benefits, which may be subject of another study. Efforts in the gender field are positively evaluated and recognized as endeavors that enhance the market value of the bank. Fringe benefits, leave rights, sufficient income for certain positions particularly for long tenures, seem that the sector creates a favorable context and provides some advantages to work in banks, depending on performance and success of workers. Considering the labour regime in Türkiye, these benefits function as complementary welfare practices for workers, if they meet the condition to stay in the system with a good performance satisfying the expectations. Despite it is not possible to mention a homogenous working group in banks, confirmed also by interviews, it could be concluded that some positions are seen as primary/standard jobs, considering type of the contracts, however, considering fragility of the sector, risks associated with non-achievement and other factors outside workplace may end with insecurities. At this point, success, performance, competition, and an inherent subjectivity embedded in all of these come to the forefront to be discussed.

#### **4.3.3. Industrial Actions in the Sector: Any Prospect for a Collective Action?**

A vast body of literature concludes that the labour regime in Türkiye has been characterized by obstacles that restrict the enjoyment of trade union rights and

industrial actions, as well as cases of union discrimination (Çelik, 2022; Çelik & Kalaycıoğlu, 2010; DİSK, 2019, 2022; Müftüoğlu & Bal, 2014; Yücesan-Özdemir, 2014). This situation has been called as “*union insecurity*” as defined by Yücesan-Özdemir (2014:16). According to the statistics of *Ministry of Labour and Social Services*, trade unionization (14.4 %, as of January 2023) rate is low, and the collective bargaining coverage rate is only around 5.5 % in Türkiye (DİSK, 2022). Among workers who are members of trade unions, only 19 % of them are women (DİSK, 2019:4). Gender gaps in the labour market are also visible in unionization because of high undeclared work, gender biases in labour market and domestic work, as described in study of Urhan (2014).

These figures reveal that the number of workers under collective bargaining coverage is also very limited. Even though Türkiye ratified *ILO convention on Right to Organize and Collective Bargaining Convention, 1949 (No. 98)* in 1952, there are several issues concerning implementation of union rights in practice. Since 2003, 17 strikes have been postponed, which affected 194 thousand workers (DİSK, 2020). The banking sector is not an exception. Following the 2001 crisis that directly affected white-collar workers and the global crisis of 2008, which led to the layoff of thousands and a severe deterioration in the working conditions of those who remained, there has been no significant organized response from either the white-collar workers themselves or the unions organizing them (Erdayı, 2012:205).

In line with the labour regime preventing enjoying unionization and collective bargaining rights, there are serious challenges and threats for effective implementation of union rights in banking sector, as explained in a number of studies (Çelik, 2016; Erdayı, 2012; Nuro1, 2014). There are six trade unions established in the “bank, finance and insurance” work branch. Despite the high number of trade unions in the sector, enjoyment of collective bargaining rights is limited. The rate of unionization (32.7%) is at the highest level in “bank, finance and insurance” work branch (103.529 workers out of 315.918). The unionization rate in this work branch is higher than the average unionization rate. When it comes to right to strike, this sector has a unique situation. It was stated that between 1961 and 1971, a total of 20 strikes were implemented, while

between 1972 and 1977, 24 strikes were implemented (Güneş, 2017:23). Even one of the strikes started in 1964 continued for 257 days (Erdayı, 2014:129). After 1980s, a prohibition on right to strike in banking sector has been introduced in legislation. At global level, Türkiye has been criticized for the serious challenges including the banking sector for many years. Accordingly, the ILO Committee criticized Turkey for prohibition of strike for workers in bank sector although banks do not represent essential services. After 30 years, the Constitutional Court, with its decision dated October 22, 2014, invalidated certain provisions of Law No. 6356 on Trade Unions and Collective Bargaining Agreements, including lifting of the ban on strikes in banking sector. According to Çelik (2016), the removal of the strike ban in the banking sector has caused unease among the banks, and TBB emphasized fragility and strategic importance of banking sector despite acknowledgement of the strike rights as defined in Constitution. With a decree Law issued in 2016, finance and banking sector has been defined as one of the sectors where postponement of strike and lockout is possible if it poses a threat to public health or national security. Therefore, although the rate of unionization is relatively higher compared with other sectors, the right to strike and collective bargaining has not been effectively operationalized after 1980s. For instance, the Banking and Insurance Workers' Union of Turkey declared a strike decision on March 19th in 2017. However, with a decision by the Council of Ministers, the strike was postponed for 60 days, citing its potential to disrupt "economic and financial stability" (Çelik, 2016). In the declaration of trade union for this strike, job security, collective bargaining rights and full enjoyment of salary and social benefits were the main demands. In the declaration of trade union, there was also a focus on impact of increasing share of foreign capital which increased competition and desire for growth and deteriorate working conditions of workers.

There are very few examples of collective actions and attempts, other than strikes in the past, in finance and banking sector. One example is “*pen-down strike*”, which was also referred a few workers during interviews. The reason was lay-offs due to performance, according to one interview. For one hour, during working hours, when the branch was open, they said, 'Leave your pens down for an hour. Don't process the transactions of incoming customers, turn them away'. Furthermore, a content review

on the websites and social media platforms reveals that there are special websites/solidarity platforms for white-collar/plaza workers including bank and finance workers, such as, Plaza Eylem, para-medya, beyaz yakarış. Such kind of resistances in these areas have been defined as collective covert resistance, which has a great potential for solidarity and reaching out workers (Nuro1, 2014:232-235). As one example, on February 1st, there are announcements in social media urging people to wear black as a symbol of protest lower wage increases particularly in inflationary period. The reason for “wearing black” protest is to make bank workers visible and their demands for more decent working conditions (Serter, 2023). These platform function as sharing experiences and knowledge among bank workers. The most common issues published and communicated for the sake of workers on these platforms are consequences of performance management system, unfair dismissals, consequences of digitalization, salary increases etc. Workers seem to share their criticism and concerns on these platforms. Despite the sector is among the ones where unionization rate is high comparatively in Türkiye, the labour regime does not allow implementation of union rights properly. As will be discussed in the following chapters, workers refrain from considering strikes not only due to legal constraints but also because of their pragmatic interest in safeguarding their own interests and a lack of trust towards trade unions.

Before moving to the **next chapter**, I can draw a few fundamental conclusions from this **chapter**. The work context in banking sector is not independent from the global capitalism, and labour and welfare context in Türkiye, which has been deteriorating in the last decades. The interconnectedness and structured aspects of labour has been also confirmed in the interviews, while workers express the links between their jobs, working conditions and national & global developments. The involvement of foreign capital, competition and marketing after 1990s in Türkiye are some aspects of the sector which may have multilayered effects on workers’ experiences. Since the development of the sector goes hand in hand with the neoliberal policies after 1980s, together with economic crisis up to the present, the experience in the sector is embedded within this context in Türkiye, together with increasing discourse on employability and self-responsibility in the labour market. The impact of economic



crisis on banks in Türkiye is a kind of bad memories for workers, which has not been responded with a collective action within the current labour regime in the recent decades. Second, while on one side, there is an increasing focus on “marketing and sales” in the sector, with an increasing competition, on the other side, the global initiatives, particularly after the financial crisis, focus on, at least at discourse level, “human face” of the sector, together with sustainable finance including various aspects from climate concerns to human rights at work. At the intersection of these two priorities on marketing and workplace compliance, “gender representation” emerges as a priority in the sector. The representation of women in the sector is valued both in terms of preventing gender-based inequalities and acknowledging the significance of women workers, particularly in the context of marketing concerns. The age, gender and education representation of sector is also important to understand subject(ificat)ion aspects of work in the sector. Thirdly, considering the achievement-driven work benefits, which could be satisfying depending on the performance and achievements, encourages us to reflect on the “*myth of success*” and “*entrepreneur of self*”, embedded in the managerial control at workplaces. Lastly, the context of industrial relations and union rights should be kept in mind while questioning the solidarity, resistance experiences and political subjectivities of workers.

## CHAPTER 5

### WORK AND SUBJECT(IFICATION)ION (I): EXPLORING “ATTACHMENT TO WORK”

In *Chapter-2*, we questioned the centrality of work and attachment to work with a focus on functions, identity and self-realization. Within the neoliberal discourse, there is a close relation between self-realization and work. For the entrepreneurial self, as explained under *Chapter 2*, work is no longer simply a limitation on an individual's freedom but rather a means through which one can realize their full potential by pursuing autonomy, creativity, responsibility. Furthermore, work is now an integral component on the journey to self-realization, breaking down barriers between the economic, psychological, and social realms (Rose & Miller, 1990:27). At that point, it is important to analyze the workers' perception on their attachment to work, to explore if working realm, as a space and activity, function as a subjection and/or subjectification process. First, the analysis will focus on workers' perceptions of the outcomes/products of their job. Subsequently, their perceptions of attachment to work from different aspects will be examined. Lastly, future expectations on their career, if any, will be explored. I expect that all these issues will reveal some inputs on the relationship between work and subject(ificat)ion under contemporary conditions of capitalism, considering the argument that identity formulation and self-realization through work has been the project of capitalism.

#### 5.1 The Product/Output: Services, Affects, Information

*“It primarily involves managing the flow of money on a screen,  
money that we never actually see”.*  
*An interviewed worker.*

As discussed in the preceding *Chapter 2*, there exists an extensive theoretical and conceptual discourse on the meaning, functions of work, and its connection to one's self and life. Notably, within these discussions, the “product/output” of work holds a

significant place, even within the discussion of “immaterial labour” of Autonomist Marksists.

Under contemporary capitalism, we see that the passage towards service and information economy also required a change in quality and characteristics of labour and workers. In fact, the *Chapter 2* revealed that we have new concepts to explain the new realities: *Immaterial labour and affectual labour* particularly in service sector to define the contemporary work for some years. Hardt (1999:91) stated that the jobs in service sector are highly mobile, involve flexible skills and characterized by knowledge, information, communication and affect.

Several studies indicate that labour process analysis is not limited necessarily with production of physical commodity (Smith, Knights & Wilmott, 1991). Based on the productive/unproductive labour discussions, it is acknowledged that bank workers are considered as paid workers in circulation (Erday<sup>1</sup>, 2012:69). Marx indicates that the source of profit in the banking sector stems from the transfer of previously created surplus value (Erday<sup>1</sup>, 2012:97). Accordingly, he also supports the observation that the wages of bank workers are covered by this previously created surplus value, as the source of profit.

Very simple research on the website of banks reveal that the products of banks have become quite diversified and differentiated in different areas namely ***commercial/corporate, individual/private, investment, retail banking***, such as, *a wide range of individual banking, investment funds, loans, bonds, retirement funds, insurance products, teller services, safe deposit box, structured deposit products, credit cards, stock transactions, risk management, Treasury Bills and Bonds, Project and Export financing, Eurobonds, Futures and Options Exchange*. These are only examples among various products and services of the banks to demonstrate the diversity of banking services and products, as well as traditional office jobs associated with traditional banking. At this point, the perspective of workers about their product/output is important to understand their attachment to work as well as their understanding on the role of work in their life. In line with the variety of positions, as

stated in *Chapter-3* within the case of this study, there is heterogeneity of tasks/processes depending on various variables, such as, specificity of workplace level, such as, HQ/Branch; specificity of department such as individual or commercial banking, variety of positions in the banks. With the own words of workers interviewed, the most frequently mentioned tasks are as follows:

- Marketing and selling credits/products to individuals and companies
- Finding new customers
- Producing debt and profit
- Managing money transactions at the screens
- Commercial transactions
- Transactions at the counter (*gişe işlemleri*)
- Consultancy for investors
- Consultancy for those who want to make profits
- Risk management and data production
- Inspection the labour process
- Management of workers/branches/processes
- Product development

As detailed in the sampling section under *Methodology*, this study encompassed both HQs and branches of different banks. Regarding positions and tasks at HQ, distinctions and specificities arise in terms of job descriptions. Furthermore, there are positions within HQ that exhibit greater flexibility, often revolving around project-based responsibilities, team work and project-oriented tasks, which are more prevalent within HQs compared to branches, exemplified by:

- Management and improvement of customers relations
- Business and product development
- Credit cards and financial transactions
- Producing data and knowledge for risk and marketing analysis
- Management of Human Resources
- Management of Performance Assessment and quality

When it comes to product/output, first some bank workers stated that there is no concrete output of their job. The aspect that they define their output not as concrete and tangible, when compared with other professions, also affects their attachment with their jobs. According to the perception of workers, their job in the sector is different from professions which have tangible products.

N1: At the end of the day, you sell this stuff while working in the bank: a. credit, b. check. The product is not something tangible and concrete that you can see (*gözle görülür birşey değil*). You make people in debt at the end, you run interest rate over and get money. (*W, 38 years old, 13 years of experience*)

N20: Money represents value, the exchange for something. Money is not a product of tangible production. Let us say you become an architect and you say, "I built this building. I worked as a laborer on the construction site, and I laid two bricks here." It does not give me the same feeling when I say, "I only provided the money for it," no, it is not about money, in my opinion. In fact, what a person does in life is something like this; 500 years later, the person who built this building may be remembered, but the one who provided the money will not be. I do not believe our work has that aspect to it. Yes, I am happy while doing the work because I am solving a problem, helping someone with their problem.

But one thing I know for sure is that we are not producing anything. In reality, there is nothing tangible that the finance sector produces because money is merely a record. It shows the value of something in exchange. We provide them with something used in the production process; let's say we give them power. There is no such sense of satisfaction in that regard. (*W, 49 years old, 22 years of experience*)

Some workers interviewed described their main task and objective in labour process as *generating profits* by making money out of money. In their case, the product is "money" which they see on the screens, which confirms the virtual aspects of labour in the sector.

N9: In the end, we do not see the tangible outcome of our work like a teacher, or a doctor does. Banking is different, especially with the recent digitalization of banking. It primarily involves managing the flow of money on a screen, money that we never actually see. We make money out of money. If I were to be born again, I would not choose to be a banker. I would prefer to work in a profession where the outcome of my work is something tangible, something concrete. Everything is behind computers here. Transactions take place in a virtual realm. There is nothing tangible in reality. (*M, 39 years old, 13 years of experience*)

N22: I chose this job because of its corporate identity... It turns out I should not have spoken too soon. ...I do not have any satisfaction. It is a routine. You always do the same. I changed my department in Ankara and came to the HQ for self-development. However, you are dealing with a virtual system. Millions of dollars accounts come and go, and you watch. It is virtual. You understand that you do not contribute to anything, and you do not produce anything. You only consume and this makes me uncomfortable...The targets, performance, stress are other issues...

This was starting to get annoying. And you question this; so, what is it and where is it going? You must ask a question whether we are planning to be retired from the banks? Definitely, you will get the answer as "No". (*M, 30 years old, 7 years of experience*)

On the other hand, most workers expressed high levels of satisfaction with the “*services*” they provide in assisting people/corporations in tricky situations, supporting companies, and contributing to overall national economic and social development. The product is "services" for customers, whether for individuals or corporations. As will be discussed in the next section below, these types of services play a crucial role in establishing a meaningful relationship with the tasks they are performing. A customer relations portfolio manager and an assistant expert, for instance, emphasized the good touch thanks to this job:

N18: The most enjoyable part of my work is to support companies which produce and create added value. Although it seems that we support the capitalist system, these companies have goals and workers, and therefore it is good that you become a part and partner of them. You feel that there is a humanist side and mission. It is a good touch. (*W, 34 years old, 7 years of experience*)

N21: We are here to take care of people's needs...Banking is undeniably an important profession, and we truly make an impact on people's lives. We assist them during their most challenging moments. That is significant...We can quickly meet people's needs, both financially and in any other way. Without us, the bank or bankers, everything would be incomplete. (*W, 28 years old, 2.5 years of experience*)

Thirdly, “*marketing and selling*” were emphasized in identification of the labour process under the current competitive conditions of the banking sector, with the impact of global competition. Workers at management positions in branches and working in headquarters analyzed the situation with the impact of global competition which push for increases targets under performance management systems. The interviews also revealed that marketing has become a main apparatus of functioning of banks, in line with the literature of banking sector in other countries (Regini, Kitay & Baethge, 1999). As “marketing is the soul of the corporations” (Deleuze, 1990) so it is crucial to understand what workers perceive this aspect of their job.

In fact, during interviews, some metaphors were used to define the importance of marketing and selling by describing their work identity as “*seller of pots and pans-tencere-tavaci*”, “*door to door sellers*” etc. Interviews concluded that "If you are good at marketing, you can be successful in this sector," as indicated not only by workers in sales/marketing positions but also by those in other roles.

For instance, an investment consultant focused on importance of marketing within an analogy of fast-food sector:

N10: The main function of bank is to take money from people and to give money to people. However, it is more than that now...The banks are more like **fast-food system**. When you order something in a fast-food restaurant, they try to give you one size bigger or more. The approach is the same in the banks as we call “*cross sale*” ...It is much more important to sell products, such as insurance which bring more commission. (M, 30 years old, 7 years of experience)

N16: In private banking, bank workers go from door to door to sell products like cheese and bread. Visiting doors to sell products with the feeling of thankfulness, asking for a favour, insisting devalued the profession of bank workers. (M, 38 years old, 15 years of experience)

While there are various job titles/positions represented within the sample of this study, encompassing both headquarters and branches, most shared focal point regarding their work was the “*affective aspect*” of their labor. In fact, interviews revealed that one of the most common products mentioned by workers is the certain emotions and effect on customer side, such as “*trust*”, “*sincerity*”, “*feeling good*”, “*feeling special/unique*”, “*feeling advantaged*”. For instance, workers, particularly in contact with customers face-to-face in branches focus on “production of affects” while describing their work:

N12: I am interested in the customer's feelings after the service received from the bank. Well, our goal is to ultimately improve that feeling and create better experiences in order to be able to work longer. (W, 38 years old, 14 years of experience)

N18: I convince people to work with our bank. I work to win customers and therefore increase revenue of the bank. (W, 34 years old, 7 years of experience)

N9: The primary duty of a banker is to establish trust with the customers. Sincerity also fosters a sense of trust. Apart from financial issues, when you talk and listen about other issues with the customers, it increases sincerity...When you make them feel and demonstrate that you have knowledge in that area, they become more open to listening, communication improves, and they are willing to both share and receive information. (M, 39 years old, 13 years of experience)

This perspective on production is in line with the marketing and selling strategies of banks. As stated in Chapter-2, feeling of satisfaction, well-being, ease, passion,

excitement and even connectedness are products of affective labour (Hardt, 1999:96). Finance sector is also referred among sectors where affective labour plays a role, embedded in human interaction and communication (Hardt, 1990:96). Findings of this study are also in line with that argument and confirm that what workers in this sector do is very much related with “customer orientation” and “management of relations” services. More specifically, for instance, there are special departments called as “*Win Customer/Manage Customer Relations*” units in some banks. There are even positions called “customer experience manager” responsible for increasing good feelings of customers, visiting them and trying to convince them to work with their banks. As will be elaborated in following chapter on managerial control, all these aspects are also monitored under performance management systems. Furthermore, the images of the banks, as explained in the previous section on corporate identities, are also produced mostly in HQs. In line with theoretical framework, both affectual and emotional labour are common in banking sector since workers need to win and keep customers to meet their targets.

Lastly, there are also some positions related with product/business development, knowledge/data production, management/coordination particularly at headquarters and regional level. At HQ level, for instance, management, data collection and analysis, risk management and auditing tasks were referred by workers. More specifically, “management” is one common task for those workers working in HQs. There is a variety of different layers of managers in banks. In fact, they manage customers, branches, performance and profits at regional or branch level. In addition to these aspects, there are workers who make efforts in product development and labor process improvement by following other banks at both the national and global levels. A business development manager working in HQs explains what she performs with these sentences:

N14: I mainly work on a project basis, which means my job changes as the projects change. One day, a project for a different product comes in, the next day, it could be a project related to legal requirements or projects aimed at addressing issues identified through audits. We also monitor competition among banks. We analyze what competitive banks or financial institutions are doing. For example, we look at whether they have transitioned to digital approvals or digital signatures, or if they can process



customer applications in five minutes instead of fifteen. By learning from these examples, both globally and in Türkiye, we strive to improve our own processes. So, this is essentially what I do. (*W, 29 years old, 7 years of experience*)

While defining their jobs, being different from other workers interviewed, they refer to creativity aspects of work opposite to workers in branches. For instance, a young worker working in the department responsible for product development in the field of digitalization in HQs defines her job “*as innovative and dynamic with their production as designed products*”.

Briefly, considering the heterogeneity of tasks/positions dealing with different aspects of labour process in banks, this sector represents an example of production of services, affections and information. As well as acknowledgement of no concrete outputs in many cases, they accept that they provide services, affects and products. There are certain immaterial aspects, considering affectual, virtual, human interaction and communication side of the labour in banks. This fact reminds us that there is no one size fit in the sector. This situation also arouses interest about what kind of subjectivities produced through immaterial labor.

Furthermore, the prominent characteristics defined by workers themselves, namely its affectual facet focusing on “good feelings” and “trust” of customers, dominance of “marketing and skills” are significant while analyzing diffusion of work in daily life. Lastly, the virtual aspect of the work, with no concrete output, has been acknowledged by workers. The perspectives of the outcomes/outputs of their job are also very much related with their attachment to work, which will be focused now.

## **5.2 Work as a Necessity, Identity, Self-Realization**

Dependence on desire “money” is the implicit purpose of all employment contracts, as stated by Lordon (2014:14). However, as explained in *Chapter 2*, the relation that people establish with their job may go beyond this desire of money. The findings of the interviews in this study reveal that there are various sources of motivation/purpose/meaning of work for workers in this sector. In this context, the process of identity constitution, the meaning, purpose and motivation of work

attributed by bank workers to their job are issues need to be explored to understand attachment to work by bank workers.

### **5.2.1 Work and Dependency**

In quite simple terms, paid work functions as a tool to meet survival needs. We must work because it is a necessity to put bread on the table despite the Marx's alienation (Bell, 2011:5). Furthermore, we see that dependence on work, becomes again a necessity under the debt economies of neoliberalism that we are living in. As explained in Chapter-2, form of subjectivity on "*the homo-debtor*" or "*indebted*" under the contemporary capitalism has been under discussion in the literature of Autonomist Marxists (Lazzarato, 2012; Hardt & Negri, 2012). In this case, debt is considered as subjectification process, articulated with work, under contemporary conditions of capitalism.

If debt is a subjectification process under contemporary capitalism, there is no need to enclose the individual because the individual is in debt, as argued by Deleuze (1990). With quite simple terms, homo-debtor must work to pay his/her debts under contemporary capitalism, particularly after the financial crisis in 2000s. In this case, working becomes a dependency for homo-debtor subject under contemporary capitalism. However, debt relation is also not only related with money desire, but also with other aspects, for instance, private health insurance or social security system, which have been defined as interested to be protected by workers. As explained in *Chapter-4*, the insecurities embedded in the Turkish workfare context also function as a process of subjectification. This finding is indeed in line with the that workfare policies introduce uncertainties, insecurities and precarity in life of individuals, as argued by Lazzarato (2009:119).

The potential of banking sector in terms of job opportunities particularly for well-educated young people and women is already emphasized in previous section based on a number of studies (Baştürk, 2018; Bora, 2011; Nurol, 2014), as well as the statistics presented in *Chapter 4*. Linked with the preceding section which highlights the growing number of "young workers" in the sector, pursuing a career in the banking

sector has also been perceived as a promising opportunity for recent university graduates. Findings reveal that most of the workers interviewed, particularly those below 30 years old, had to work in banks due to limited job opportunities in the labour market in the country, even for university graduates, in line with the findings under *Chapter 4*. In fact, some of them stated that they would never consider working in banks (*hayatta yapmam diyordum*). However, considering the high young unemployment and NEET rates (neither in education nor employment) in Türkiye, any opportunity in banks, from inspector to booking clerk, function as a source of possibilities and source of hope for young people. Furthermore, those who preferred to work in banks did so for various reasons, such as, having a job, regular wage, corporate identity, good career opportunities.

N26: Currently, the biggest concern for young people in Türkiye is not money but rather the anxiety about the future. In a society where this future uncertainty is so prevalent, at least banks offer young people hope and the possibility to foresee their future. They provide the opportunity to draw a roadmap for oneself. In this regard, I believe the perception of the public sector and banks is positive. (*M, 27 years old, 2 years of experiences*)

Another young worker, who is working as MT corporate manager, as a graduate from Political Sciences department of a university in Istanbul explained his career start in the bank due to his unemployment experience and his desire for a regular wage:

N37: Three years ago, my journey in the banking sector began, and it was not a path I originally opted for. Initially, my aspiration was to become an academician. Just three days after enrolling in graduate school, after a year of unemployment, I received my first job offer. Interestingly, the offer came from a bank. Strangely, many of my close friends who studied fields such as finance, economics, and international relations at the same university as me, friends I have known since high school, ended up in banking. When observed externally, as an unemployed individual, their apparent happiness and financial stability caught my attention. Hence, I thought, "Why not give it a try? Let me apply to banks as well." After all, I had been unemployed for a year. (*M, 28 years old, 3 years of experience*)

Linked with the literature briefly summarized in previous sections, while describing the motivation and purpose of work, not surprisingly, most bank workers from different age groups, positions and sexes consider meaning of work from a “*functional point of view*”. Accordingly, work is an instrument for their own and their families’ livelihood and enjoyment of life. Furthermore, few workers also clearly stated that the

only motivation to work is “*earning money*”, as confirming the argument of Lordon (2014:14).

N1: There is only one meaning of work as of today...The opportunity to have money to do things which are enjoyable to me in life. (*W, 38 years old, 13 years of experience*)

N15: I never wanted to be a bank worker. It is now hard to change after 21 years old. The only motivation for me is to earn money. Other than that, I do not have any motivation at all (*W, 42 years old, 21 years of experience*)

Although the sample of this study is limited to generalize findings, at least, within the scope of this study, I argue that age matters in terms of meaning of work. In fact, bank workers in the sample which are below 30 years old and therefore having less than 8 years of experience focused much more on the “functionality of work” to earn money and survive rather than the feeling of being useful and contribute to people’s lives or economy which have been referred by workers with longer tenures. They also have other desires, such as being successful etc., but their main motivation is not such normative values, such as “being useful”.

N37: I work because I earn money, otherwise, I do not have a reason to work. I do not have any concern about producing something, adding something or having an impact on humanity. I do not believe the idea that human beings are obligated to produce something. We only live once, and I am concerned with living a good life. That is why I always say, "If I had a monthly rental income of 5,000 liras or interest income from a time deposit, I probably wouldn't work my entire life. With those 5,000 liras, I could travel the entire world”.

I used to have such a concern (*refers to being useful*) when I was in university, which was related to academia. Because that was my dream. For example, I had dreams like becoming an important professor in the field of political history, leaving a beautiful book on the history of humanity, but the business life is eroding those dreams. (*M, 28 years old, 3 years of experience*)

N40: I do not have any societal aims within the work, such as, any contribution to society...Work is basically a tool for me although there are some aspects that motivates me as well such as designing, producing... (*W, 26 years old, 2 years of experience*)

A marketing and risk analysis, who graduated from the department of economics, also emphasized that it was not an ideal job in his mind, but at least provides an opportunity to satisfy his needs:

N35: This job gives me the opportunity to have my luxuries because the wage in finance sectors is higher than the others. It was the idea in my mind. OK, I will not be a musician, I am not doing this job with passion, but this job gives me the opportunity to live my life apart from 8 hours that I allocated. (*M, 28 years old, 3 years of experience*)

In line with Bora's (2011:302) metaphor, as he explained in study on white collar unemployment, banking sector is like “*generator*” of white-collar unemployment, by both through the economic dominance of financial capital and the disposable employment regime. This finding also confirms the survival point of view, as discussed under *Chapter 4*, particularly for young people in terms of meaning of work.

N41: It is a job that I earn money. I started with this motivation. It is the same. If I did not have to earn money, I would have left the job... Well, continuing in the HR sector is not my dream, but practically speaking, it is a reasonable and logical choice. Because if I continue in that field, I can make money. (*W, 26 years old, 3 years of experience*)

In similar with findings above, workers have more emphasized material advantages of the corporate identity. When it comes to the advantages of corporate identity, many workers referred that their main motivation to work in such corporations due to their expectation on regular wage and various fringe benefits. These finding reveal that the motivation for young people to enter sector, and the reasons for ongoing motivation to stay in the sector for those who have longer tenures, are mainly *fringe benefits* and particularly *private health insurance* provided by banks. They feel that they must protect these benefits within the present conditions in Türkiye.

N17: Let me tell you, banking is a “corporate sector” in our country. Corporate. When a young person seeks a career, they prefer corporate workplaces. Why? Firstly, social security benefits are well regulated. Secondly, there is the healthcare aspect. All corporate companies provide private health insurance. You can go to a private hospital and get treated like a king, even if you have the regular social security. Thirdly, there is the image, the brand. From my perspective, when I say I am a worker of X Group, it means something. Working at X Group holds significance. The advantages of working in corporate companies are always high. (*M, 51 years old, 23 years of experience*)

Most workers interviewed are grateful to the banks for private health insurance and therefore they have a desire to work in this sector to benefit from private insurance system, in addition to the social security system under the welfare state which is a

representation of debt-relationship between the worker and corporation. As explained in previous sections, these fringe benefits function as an invisible control mechanism to keep workers within the system:

N17: Health benefits is of course a motivation. Instead of waiting for the MR appointment in a public hospital after 6 months, you go to the private hospital and get MR immediately. (*M, 51 years old, 23 years of experience*)

N19: Fringe benefits of the bank are very good. In health area, for instance, I have never been in public hospitals. It is a very important advantage particularly for those who have children like me. I can say that I have friends who are at the retirement age but continue to work due to health benefits provided by the bank. Wage is not so much important, but they do not want to lose the health benefits. (*W, 36 years old, 11 years of experience*)

The insecure conditions in the labour market also make workers, particularly younger workers, to think that the standard working condition in banks as secure:

N21: There are people who give birth and then leave the bank. Really... (laughing). I think they are right. Apart from that, you do not feel the fear that if the wage will be paid or not. Or if you have any health problems, you do not need to consider it. All these things are under security. (*W, 28 years old, 2.5 years of experience*)

We see that banks provide certain benefits as a complementary to welfare benefits provided by the state and workers' pay great importance to them to deal with insecurities and risks in their lives. As a return to these benefits, workers try to pay their debts with performing a good "success", in line with the expectations of the banks, which confirms the subjectification form of homo-debitor. Otherwise, they have to deal with the negative consequences of low performance, and face with the risk of losing these benefits.

On the other hand, as explained in *Chapter 4*, workers see themselves as "valuable" due to the services/benefits provided by banks, which reveal that such kind of fringe benefits function as also normative control tools. According to their perceptions, these services are representation of corporate culture of the banks that they value their workers. In another words, we could argue that they complete their cost-benefit analysis to stay in the bank with also a value side offered by banks as well as monetary

and fringe benefits. These findings confirm the Lazzarato's argument (2012) that they had shoulder the costs and risks of the economic and financial disaster, and as an entrepreneur self, they put efforts to stay within the system, as a successful worker achieving all targets, and be resilient to manage the risks and insecurities in life. In this way, work turns into a necessity and dependency relation, which turn into a debt relation with the corporations which provide benefits, and even modulated salaries and benefits depending on the performance and the condition of achievement of targets. In this way, work as a realm and relationship is being articulated with subject(ificat)ion process through debt and insecurities.

### 5.2.2 Work Identities: From “Protocol People” to “Marketing Managers”

*“One day, I saw a message on the shop window:  
“Bank workers and beggars cannot enter into this shop.  
Unfortunately, this occupation is underfoot nowadays (Bu meslek ayaklar  
altında)” An interviewed worker.*

The relationship between work and identity reveals that work is a space where construction of identity, not only as a working subject, but also a subject with work identities and status, takes place. As explained in *Chapter-2*, producing such kind of subjectivities is accepted as one of the main components of capitalist project. Capitalist system provides us with a subjectivity via categories such as profession and identity through social subjection (Lazzarato, 2014:121). In this context, it is important to understand work-related identities for workers in banking sector under the contemporary conditions of work.

Some workers interviewed acknowledged themselves as “white-collar workers”, with a focus on advantages of corporate identity. When narrating their own or their colleagues' experiences, they referred to the world of white-collar workers. There is a perception among bank workers that they have different experiences as white-collar professionals when it comes to socialization or even resistance.

N17: We bankers tend to like the common folk more (*Halktan insanlarla konuşmayı çok severiz*) We connect more with ordinary people, like a baker in a bakery. Because of these structures, you know, we are called 'monsieur' or 'white-collar workers,' as you must have heard about blue-collar and white-collar workers. There is such a division in society. They never really like each other. Blue-collars

aspire to be like the white-collars, and white-collars aspire to be like the blue-collars. Being among these mixed groups of people becomes routine for us, and we grow very fond of the lower classes. For me, going to a hairdresser and having a chat with them gives me more pleasure than talking to a bank staff member. (*M, 51 years old, 23 years of experience*)

The allure of a “*corporate identity*”, “*white-collar*”, “*working in plaza environment*” image still stands out as a motivating factor for those who opt to work in banks, even though their perception might evolve over time about the loosing superiorities of the profession in the society. Working experiences reveal that dreams of the workers did not match their experiences in the sector in terms of advantages of image of “white collar”, or “plaza worker” for some workers interviewed:

N11: During that period, I intentionally opted to pursue a career in banking. The reason for my choice? The prospect of becoming a “**white-collar professional**”. The allure of presenting oneself well, donning suits daily, working in a corporate headquarters – it all appeared appealing. The promise of enjoying leisure time, weekends, and various additional perks was enticing. However, as time passed and I delved into the intricacies, the reality revealed itself – often leading to burnout syndrome or falling into a repetitive cycle. (*M, 38 years old, 14 years of experience*)

N22: I learned that one should not speak big words. I had thought that I would work in an international company with a structured human resources department where I could receive a regular salary and at least had a corporate identity. Besides, being a corporate company and starting my professional life in such an environment seemed more appropriate than starting under a boss. (*M, 30 years old, 7 years of experience*)

Apart from the identities related with the type of “white-collar”, we see that there is an inflation of fancy job titles and heterogeneity of positions in the banking sector, as confirming LPT’s argument on segmented breaking up homogeneity of workforce (Edward, 1979:133). The desk review and interviews reveal that there is a variety of titles and positions in the banks which reflects heterogeneity of the sector (*Please see Chapter on the methodology for the full list of positions within the scope of this study*).

Even one worker may have different titles and responsibilities at the same time. For instance, a woman worker confirmed that she has various “titles and responsibilities” at the same time, such as, portfolio manager, credit analyst, team member of digital team etc. She was satisfied with all hats that she had at workplace because this situation provided multifunctionality for her.



The inflation and grading of job titles reveal that banks are workplaces where certain “career paths” are available, which gives the impression that there is a ladder / career path to climb at least at discourse level. In terms of employment potential, banks provide a variety of positions, which function to produce career expectations, particularly for young people. For instance, those having an “*Management Trainee (MT)*” position, which is one of popular and common titles assigned to newcomers and young workers in the banks, has a perspective of being manager from the beginning of the career.

N37: I started my career as MT- which is called as “Management Trainee” (*said in eng*). This position is a kind of accelerated bank training. I had the training for 3 months. We were 24 people in MT group. We then presented a file/project to governor board and defended a case. After 3 months, we were assigned to a position which is very close to manager. The reason I accepted this job is that the position was MT which is a privileged position by which I can promote my career easier and faster (*M, 28 years old, 3 years of experience*)

Another identity construction observed was the self-perception of workers with long tenures who perceive themselves as “*business partners*” particularly on their relationship with corporations. Even increasing profit of bank is a good motivation for some because they conceive and refer the banks as “*Bizim dükkan (Our shop)*” during the interviews. This approach also gives a layer to their identity since some workers, particularly working as branch managers and those workers who work in corporate/commercial sections of the banks, see and introduce themselves as “business partners with customers”, despite they acknowledge low status of their job in society at the same time while discussing the perception on their occupation in the society in general:

N9: The motto of the bank that we are working is that we are “*business partners*”. We see in that way. It is a win-win situation. They will win then we will win” (*M, 39 years old, 13 years of experience*)

N3: To be frank, when I engage in conversations with my customers, I often convey that we are more than just bankers – we are genuinely your “business partners”.

While we do provide funds and credit, I emphasize that these should not be perceived as mere debts. Instead, we stand as collaborative partners, sharing the same goals and navigating the journey together (*ayni gemideyiz*). (*M, 43 years old, 19 years of experience*)

The inspectors work identity is also stronger than the others in the bank. A resigned inspector, who had only 2 years of experience, for instance, stated that work-identity of “inspector” precedes your name.

N26: So, when you possess a powerful position, you start to lose the significance of your name after a certain period. Well, being an inspector is also such a title that obliterates all other names. So, you are an inspector now, meaning the importance of your other name does not matter at all. (*M, 27 years old, 2 years of experience*)

When research results are evaluated through a corporate work identity, it is essential to emphasize that this aspect is particularly empowering for women in the banks. Working in such a corporate environment was also attractive and important in terms of gender subjectivities. Work is important for self-identity of women after graduation of universities, as confirmed also in another study (Beşpınar, 2010:528). Being different from the Fordist male work identity, some women workers associated their identities with working as a white-collar worker in corporate status in banking. As previously mentioned, the sector has a concern on gender representation both at global and national level despite the low representation at management level. In line with this approach, bank provides employment opportunities for women in Türkiye, which is the country having very low labour force participation of women. Women see themselves more successful in marketing and sales skills and construct a work identity based on corporate working life. In certain cases, the “image” of bank worker, particularly at management level, empowers women in terms of identity. A female branch manager in Istanbul, for instance, emphasized that she is proud of herself, to have the position, as a branch manager, to represent the bank as a woman.

N5: As a woman, representing an organization – I am a branch manager, responsible for overseeing a specific branch – it is a commendable status. (*W, 43 years old, 20 years of experience*)

N24: As a woman, I had such a dream to be in nice clothes in plazas when I was a young girl, even though I do not like those plazas now. (*W, 42 years old, 18.5 years of experience*)

Even though many of the interviewed bank workers’ job titles include “manager/director”, such as, business development *manager*, customer experience

*manager*, SME portfolio *manager*, branch *manager*, potential customer unit *manager*, portfolio *director*, marketing *manager*, corporate marketing *manager*, organizational and labour process *director*; interview findings revealed that some of them (*apart from branch managers*) do not have any tasks or authority to manage people or tasks apart from themselves and their own portfolio. Even branch managers complained that they have no longer have the authority they once had in the past.

N17: There is no worker working under my hierarchy. In fact, we are all under the hierarchy of the branch manager. Performance assessment of all workers in our team is made by our branch manager. However, as status, I am as deputy of branch manager...I work as SME portfolio “manager”. (*M, 51 years old, 23 years of experience*)

N27: The hierarchy is not so important in the bank. I am deputy manager, but we are all the same indeed, doing the same tasks. There are no workers under my hierarchy. We are all under the hierarchy of branch manager. (*W, 43 years old, 20 years of experience*)

One of the experienced branch managers who is responsible for 10 staff in the same branch even stated that she sees herself as marketer rather than a manager. Despite the heterogeneity of positions in the sector, “*marketing staff*” is the common feature while workers define themselves, including branch managers:

N5: We are marketing staff at the end of the day. We do not stay at our tables between 09:00-18.00. I take my bag and go to visit customers. (*W, 43 years old, 20 years of experience*)

N4: In the past, “manager” meant a lot to people. This position had many authorities. Now, the case is different. It is not an exaggeration. When I started in my first position, I had more authorities, such as, pricing when compared with now as branch manager. As a junior in the past, I had more power to make decisions myself. (*M, 43 years old, 20 years of experience*).

A dismissed commercial portfolio director complained about these titles and argued that titles are one of the *tactics* of the banks to control and manage workers:

N44: Trick and trick...Titles exist to deceive workers. Do you remember Bugs Bunny: “Arise, Sir Loin of Beef”, “Arise, knights of sir!” ... Do not take titles so seriously...They exist for only feeding people’s ego. People say “Ok, I am manager, I feel good”. Why do you feel good my brother? Are they going to give you the key of the bank? Titles are only the small tricks of this system in the banks. You do not have anything when you have these titles...When they dismiss you, what will you

do with these titles. "If he/she says 'Go!', you do not get anything, you just take your jacket and leave. What will you do with your title? It is not like a title can be used at a grocery store. (*M, 39 years old, 15 years of experience*)

The inflation of management positions/job titles in the banks is in line with the argument of Standing (2011:18) stating that title inflation conceals flattened job structures and precarity. In fact, Standing (2011) argues that fictitious occupational mobility, summarized by the postmodernist phenomenon of '*uptitling*', is one of the features of precariatization. Without having a team to manage, people are given the fancy titles of "manager", "chief", "executive" or "officer". The metaphor of Bugs Bunny referred in the above quote also confirms this argument.

On the other hand, most of the bank workers define their job as a profession either directly or indirectly, however they mainly refer to their titles in the banks when they are asked what they are doing in the banks. Those who do not define their jobs as a profession focus on loss of reputation and privileges of jobs in banks in the society as well as referring to "marketing" dimension of the job and "non-productive" side of the job, as explained in previous sections. The study also reveals that there are contradictions between these fancy manager titles and the tasks, power, perception in the society as well as career expectations of the workers, and workers are aware of that inconsistency. Despite devaluation of their jobs in the sector, and the awareness of temporary and fragile of these titles, particularly young workers, as mentioned above, use these titles from a functional point of view to manage their employment and future perspectives. In fact, we could argue that enjoyment of these titles serves as a form of compensation for the perception of working in banks.

When it comes to "*perception on bank workers*" in society, almost all workers interviewed complained about the loss of reputation of their jobs. Some of them referred their jobs ("*bankacı*") as a profession directly or indirectly, but nearly all of them complained about the loss of privileges associated with working in banks and the negative image compared to the past. Only few workers interviewed working as an inspector and expert in headquarters and those working in corporate banking focused on positive perception in the society due to "corporate identity". They

believe that corporate/commercial banking is in a more esteemed position, when compared with others. Other than that, loss of privileges and respect was a common observation among interviewees.

Interviewed workers feel like experts in “euro, dollar, gold” in their daily lives, as people often inquire about their outlook upon learning that they work in banks. While describing perception of people about their status and job, interviewees stated that people do not trust them and they think that they are cheaters, liars etc. particularly after the economic and financial crises:

N24: You know, in 2008, there was a global problem. Right after that, you know, people started using expressions like '*bankers never open umbrellas in the rain,*' and so on, emphasizing the focus on their own interests, especially when it comes to commissions and money. Even my spouse does it sometimes. Although my spouse is not a credit customer but a deposit customer, they say things like, "Aren't you bankers all the same? Your main concern is to earn commissions."

There is generally a negative attitude. Actually, it lost its reputation as a respectable profession. (*W, 42 years old, 18.5 years of experience*)

In the past, working in a bank was considered more prestigious, and bank workers were treated with a certain level of respect as "protocol people", as confirmed by interviews. However, over time, the privileges associated with this profession have diminished, and the overall image of the banking sector in society has worsened. Since marketing concerns have become crucial in the sector, their portfolio become the main determinant of their status, which I call as: “From protocol to marketing people or even managers”.

Even a worker stated that she was not telling the truth (i.e. telling that she is a teacher) when someone asked about her occupation in daily life. Those whose parents were also working in the banks had the observation that perception was different in the past:

N3: During my mother's period, it was more respectful. There were not so many differentiated products at that time, but now there are many...There is a high pressure for selling all these products... I do not want to tell that I am a bank worker sometimes. (*M, 43 years old, 19 years of experience*)

N13: When people saw bank workers in the past, they buttoned up one's jacket (*önünü iliklerlerdi*) to show respect, but now they are looking for place to run away because they got bored with calls from the bank workers. (*W, 41 years old, 9 years of experience*)

When it comes to reasons for the privilege loss of the professions in the sector, workers are aware that this situation is related with broader issues at macro level. The degraded status of being a “bank worker” even though they have the titles of managers or directors was explained with various reasons, particularly more macro level reasons, by the interviewed workers: *Competition in the sector which causes pressure on the bank workers via performance targets; bank plucking in the past, marketing and selling targets which result in door to door visits; the sole profit making approach and commitments to their capital (sometimes foreign capital) which causes loss of trust on customers; economic and financial crises; widespread digitalization in the sector which makes worker's contribution less important.* Customer oriented service approach has also been considered as one of the reasons due to low respect of the occupation. These findings are in line with the studies revealing similar experiences regarding reputation loss in Türkiye (Nuro1, 2014; Şarman, 2021), as well as global studies (Cohn & Fehr, 2014).

N22: Because banks are now under pressure to meet targets, there's stress, and the focus is on sales. Due to this sales-oriented approach, the banking profession has transformed into more of a sales role, similar to selling “pots and pans”. People have also fallen into the same situation of selling loans. There is no longer any prestige. You become just another salesperson trying to sell something to customers. This has gradually distorted the perception in society. I no longer see banking as a respectable profession. (*M, 30 years old, 7 years of experience*)

On the other side, few workers think that that people are angry with the system, not with them personally.

N25: When they see me, they see a living person, not just a bank, and they reflect their own perception onto my face. In reality, when they refer to me as a loan shark, it's not me they mean; it's the whole system of capitalism. Over time, I got used to it, well, I got used to it a lot. (*W, 27 years old, 2 years of experience*)

In this context, I argue that “*uptilting*” could be seen as a set of practices of organization as tactics to affect workers' self in a particular way addressing mind and

souls of the workers. The titles are attractive for organizational control, based on that managers manage the insides of workers, such as, hopes, fears, aspirations, instead of direct behaviors, in line with the conclusions of study conducted by Alvesson and Willmott (2022:620). Despite some of them are aware that these titles don't necessarily represent the full extent of their power and authority, they are temporary and fluid, they still functionalize them. On the other hand, almost all of them observe the negative perception in the society regarding their jobs in the banks.

The corporate and white-collar identity promise, which has been influential in choice of some workers to work in this sector, turns into a kind of disappointment after a while, as an outcome of the performance pressure coming from the performance management system and the devaluation of work in society because of aggressive marketing strategies of the banks. On the other hand, despite they acknowledge devaluation of the profession and diminishing reputation in the society, interviews reveal that working in this sector is still important for work-related identity for some workers particularly working in corporate segment or branch managers, who benefit from the corporate identity, even those sometimes call themselves as “business partners”, or call the bank as “our shop-bizim dükkan”, inspectors where their profession precludes their name, and young workers who put efforts to manage their life and utilize fancy titles in their CVs. Furthermore, work-self-identity relation is also still important for women workers, from an empowering part that we can argue that work is still important for self-identity of women. When it comes to young people, promising and fancy titles, MTs, managers assistants etc. are seen from a pragmatic point of view that will contribute to their future career.

Based on these findings, from a subjectivity perspective, we could argue that work still functions as a social subjection mechanism through construction identities. Therefore, working is not a dismantling process of the subject under contemporary capitalism for our case. Considering the different challenges that young people and women face within the current labour and welfare context in Türkiye, work-related identities, even though they are acknowledged as fragmented, temporary and even devaluated in the society, still function as an investment area for individuals.

### 5.2.3. Work and Self-Realization: Pursuit of Utility and Desires

Despite the perception of bank workers in society, it is noteworthy that a significant portion of them, particularly those who have longer years of experiences, feel that their job in the banks gives them the feeling of “being useful.” They perceive their work within the banks as “valuable” and “meaningful” on the contrary to the perception on devaluation of their jobs. During the interviews, they recognized their contributions to improving people's lives, supporting individuals directly financially, supporting corporations to grow or even sometimes to survive, and playing a role in the overall economic development of the country.

The findings reveal that workers interviewed have a motivation in a way at personal, corporation and societal level, depending on their positions, to believe and justify how much important and useful the job they are doing in banks. Work was valued as promising personal fulfillment thanks to the feeling of being “*useful*” with the contributions to individuals. Workers feel themselves better when they solved economic problems or any issues at the individual level and produce the affection of “satisfaction” at customer side.

N6: Well, it is always good when we help people. For instance, an old woman comes to the bank to pay a bill...Or an old man wants to open a bank account. We are happy if we help them. (*M, 49 years old, 23 years of experience*)

N12: This journey started with the aim of wage-earning, but it turned to be a profession that I love in time. Because I am a person who can motivate myself. I have an insider motivation. I can close myself to external negativities. I feel satisfied when I support people who have financial problems...They have a credit card in their pockets...You can have an impact on people. Therefore, I have a personal satisfaction to work in a bank. (*W, 38 years old, 14 years of experience*)

As well as touching people's lives, those workers working in corporate banking also shared that they feel satisfied and motivated in life when they support economic development of country as well as growth of corporations:

N18: These circles create cash money, and these people expand their activities on abroad...The most enjoyable part of my work is to support companies which produce and create added value. Although it seems that we support the capitalist system, these



companies have goals and workers, and therefore it is good that you become a part and partner of them. You feel that there is a humanist side and mission. It is a good touch. (W, 34 years old, 7 years of experience)

Not only development of corporations, but also contribution to national economy has been acknowledged by some workers, particularly who have longer work experience, as a factor behind their motivation. For instance, a branch manager focused on the contribution to Turkish economy side:

N3: When I collaborate with a customer on an investment decision and witness their growth and increasing earnings, it genuinely brings me joy. This sentiment extends to the Turkish economy as well. It is not hard to imagine the impact on the economy without banks; we are at its core. (M, 43 years old, 19 years of experience)

Another worker even defined bank workers as “saviors of bosses and workers” in tough economic conditions, for instance during the Pandemic period, thanks to the banks’ support to corporations and people during these days: “*We are saving bosses, we are saving their worker*”.

The desire for more money and more profits for the banks is another satisfaction expressed by workers. For workers who see banks as their own markets (*Bizim dükkan*) and any profit increasing step makes them happy and motivated. They love what they do when and if profits of their bank increased. For instance, a female Deputy Director who initially voiced her dissatisfaction with working in banks due to challenging working conditions also revealed her motivation when the bank (*Bizim Dükkan*) generated more profits:

N31: Though my job does not resonate with me, I carry out what's necessary to earn my wage. I can proudly and happily quantify the profit I have contributed to our "market" (*bizim dükkan*) ... (W, 36 years old, 15 years of experience)

Another senior expert in treasury also emphasized the satisfaction of “making money”:

N42: Seeing profits is motivating and makes us happy, of course, it is the bank's profit we are talking about here. However, in the end, because it is the result of all our efforts, there is that element of risk but also excitement since we strive for the bank's profit, you know. It is like I said, the pleasure that comes from making money, we use the phrase "making money," and that feeling is enjoyable for us. (W, 27 years old, 4 years of experience)

The findings also reveal that *success and achievement* at work is a source of satisfaction in life for some workers. Being different from “*feeling of usefulness*”, success, achievements and ego are the issues emphasized particularly by workers. As confirmed in an interview with a manager working as Second Regional Director, who achieved a good success in his career, main motivation is the feeling of success, happiness and prospects of career opportunities, then wage earning comes later.

A woman worker interviewed who worked as a successful manager both at branch and headquarters level, but resigned at the age of 40s, also touched upon the role of work in life from different perspectives with a focus on “success”:

N24: Work has been always a priority to me because I liked the feeling of being successful. I am not talking about only money. You also satisfy your ego when you become successful at work. You feed yourself....When I was working with a portfolio, I was always playing for the first place in the bank. I was planning to leave working life at the age of 45...That’s why I transferred to another bank with a good transfer cost. It was my plan to stop working after earning a satisfactory level of money.

It is true that I was always very ambitious about my career. However, there are also some facts in life. I achieved to cook myself for my son in the last 2 years. I told my regional director that “I learned how to be a woman at the age of 40” ...I had achieved to earn money for livelihood. I did it in a very successful way, more successful than men (*erkeklere taş çıkaracak kadar*). I supported both my family and son. I am proud of myself. I also had a very good social environment. And I wanted to spend my savings in a good health and time. (*W, 42 years old, 18.5 years of experience*)

Another manager at HQ level also focused on importance of being workaholic and social networks to get promoted as unit manager positions:

N1: The unit manager position in the bank, which is very rare, has been already taken by people outside of the bank, from the consultancy positions. The main condition to be promoted in this bank is to be “workaholic”. These people promoted from audit company are young and workaholic. They are sleeping 4 hours and working 16 hours. After very well-known university education, they had master’s degrees abroad and they have very nerd character, which is very good at work but terrible at human relations.

Work should be at the center of your life. You cannot think anything outside work. You must work like a psychopath. You must talk about work every time. Not only workaholic, but you should also network with the strategic people in the bank. It really works to have servility with the General Director even though you do not like him/her. (*W, 38 years old, 13 years of experience*)

Some young workers' explanations also support the idea that “competition” and the “sense of achievement” at work serve to boost their ego. They also believe that working in bank supports their “self-development” and make their efforts visible. For instance, a young marketing and risk analysis specialist at the HQ, who is supporting bank strategies according to customer profiles data, focuses on sense of accomplishment at work:

N35: To excel at this job, you need to apply your intelligence, and this makes me happy. Additionally, this job satisfies my ego to some extent. When I manage to find solutions to previously unsolvable problems, it gives me a sense of accomplishment as others may wonder, "why didn't we think of that?" However, if I have to choose between setting a customer's limit or reading a cartoon, the obvious answer would be to read a cartoon. *(M, 28 years old, 3 years of experience)*

Young MTs also focused on that they do love the feeling of competition and success at work with their names.

N38: I suppose I like competition...My managers also tell the same to me. I do love my job I like. I like working and producing a lot...I like hearing that “X successes this amount of limit”. I like seeing my name. I like doing the job as best. The banking sector is a place where you can show your name. *(W, 30 years old, 7 years of experience)*

N42: So, throughout my life, maybe through effort or perhaps initially through some luck, I always considered myself a successful student, a successful child, and a successful worker, and the feedback I received has always confirmed this. We have performance reviews and feedback sessions every year. They say things like, "You did this and that, you succeeded, you could improve this area." So, knowing that I am successful and receiving these positive responses motivates me. *(W, 27 years old, 4 years of experience)*

Another women worker who was dismissed due to low performance when she was a branch manager explained how the meaning of work changed for her in time after she was dismissed. After being dismissed, she started publishing articles on websites to for concerned bank workers.

N36: When I left the job, I was 40 years old. I had achieved satisfaction and financial stability. I had bought a house, a car... We are a family with children, and I do not have any monetary concerns. At this age, my focus is not solely on money. As for my passions, I found fulfillment as a branch manager, and I do not have a burning desire to become a regional director. It no longer adds any spiritual value to my life. After reaching this point, I want to use my time and efforts to be useful to people.

Leaving the job allowed me to start living for myself again, and I feel like I have a fresh start. (*W, 46 years old, 16 years of experience*)

Despite workers seem to find reasons to be motivated or love the job, even those who have positive meanings attributed to their work do not want their children to work in this sector. There was no informant who wanted their children to work as bank workers.

N28: No, I never want my child to become a banker. Let me explain... It is not about the sector, per se. For example, this summer, there was a kid doing an internship at our bank; he was incredibly talented, a very successful young man, and I felt so sorry for him that he joined the bank. I had talked to him so much, saying, "Please don't join the bank, don't come to the banking sector. A kid like you could find a better place with a higher salary, where you could do much more meaningful things." (*W, 49 years, 23 years of experience*)

The motivation for those who were resigned or dismissed was more pragmatic rather than value oriented. For instance, one resigned worker defined her spent 9 years in the banking sector as "*waste of time*". The others explained how they disappointed with their experience in the bank after the spent years.

Lordon (2014:8) argues that capitalism would like to create a "happy" workforce. It is also worthy to note that discourses and values of banks, as explained in *Chapter 4*, have a similar discourse with the statement, perception and feelings of workers while describing the aim of their services, strategies and goals. In another words, there is a parallel discourse of bank workers, focusing support to people and economic development, and bank strategies and visions, as referred under *Chapter 4*. In fact, most workers who stay in the system find a reason to motivate themselves apart from functionality of work as a survival tool. Considering the finding that even increase profit of a corporation could be a significant motivation for workers, findings also confirm that ideology of banking profession, based on profit, has been internalized or re-produced, as confirmed in other studies (Bora, 2011:293).

### **5.3 Disposable Careers: Facing a Bleak Future**

The importance of career paths has been already confirmed in the labour process theory, such as, Edwards (1979) and organizational theories, such as, Knights (1990),

as mechanisms of power to shape subjectivities. In fact, one of the tools of bureaucratic and normative control at workplace is that companies promise the workers “a career path”. Within the context of this study, career prospects are considered as a tool not only at workplace level, but also in other realms of life as well as on minds and hearts of workers, as a technique of power over workers.

In his study on discussion of impact of work on character under new capitalism, Sennett (1998:20-21) compared career expectations of Rico, who is a white collar with certain uncertainties, and his father Enrico who knows when he will be retired and how much money he will get at that time. As he pointed out, “career”, which originally referred to “road for carriages” (Sennett, 1998:8), served as a lifelong channel for workers to pursue their economic aspirations. However, in the new flexible conditions of capitalism, as Sennett calls, Rico’s Road and journey has been blocked through different paths. In fact, unlike his father’s linear life story, Rico has a different path with uncertainties and risks where his skills on adaptability and resilience are important. This narrative analysis of Sennett is useful to provide an example of how career journeys changed during the post-fordist period.

In our case, I wondered if there is a kind of career path and prospects for workers in the banking sector, and how it shapes their self and subjectivities under current conditions of capitalism. How do workers perceive personal development, aspirations for higher living standards, and glamorous career promises that aim for a better life? When it comes to the perception of workers in terms of career expectations, things are not as straightforward as they may appear at discourse level indicating career path.

When it comes to career paths, defined as a control mechanism in previous sections both in LPT and Foucauldian organization theories, finance sector and banks offer a promising “*career path*” that includes a range of training, skill development and self-development opportunities at discourse level. Even on the websites of the banks, there are career paths defined for both workers and potential job applications, particularly for young people. Various titles including “assistant managers”, “assistant inspector”, “MT” positions also reveal that there is a possibility to become a manager. After some

tenure and exams, it is possible to get promoted in certain banks. In the bank where the rules of career promotion (duration of tenure, exams etc.) the relationship with the managers are not very influential.

Among the interviewed workers, only a few workers express aspiration for career advancement, including aspirations for managerial roles, international assignments, increased responsibilities, and internal promotions. Moreover, in addition to limited career prospects, the majority of workers do not hold any retirement expectations from the bank. They do not envision any future career advancements or retirement prospects. Very few respondents who have retirement perspective and waiting for it are the bank workers who have more than 20 years old experience. The only exception is a bank which the workers are also shareholders of the bank. The perception of workers is different in this bank because workers think when they start to work, they knew that they would be retired from this bank. This difference is also important in terms of role of capital structure of corporations in experiences of workers.

The main reasons for the lack of sense of prospect for the future in this sector is explained with a clarity by workers. First, the retirement seems not realistic for them because they think that it is not feasible to work in these stressful conditions until retirement age in Türkiye. Second, they believe that there is a limited number of management positions and therefore there is a high level of competition to attain them. Many of them said that their manager pools are already full. Furthermore, at HQ level, experts from international audit companies started to be appointed as managers at general directorate level, which also created disappointment for workers, particularly those who have longer tenures.

N29: It really seems difficult to retire from the bank in the future because when I started working, most of the people I knew around me are no longer there. Honestly, it is challenging to foresee the future here, given the current circumstances. (*M, 32 years old, 5 years of experience*)

N22: In terms of career, banks are currently trapped in a vicious cycle. No matter how qualified we are and even if we achieve our targets, there are no open positions due to the high number of candidates for managerial roles. So, individuals who used to wait for a promotion in the past and could not become managers are now in a

waiting situation. As for my current career path, my next step is to enter what we call the "managerial pool," which means becoming eligible for a managerial position. How many people think to get retired in the bank. I think zero. The new generation is coming. You are in the bank thanks to your experience until max 50s. Therefore, retirement is not possible.... (M, 30 years old, 7 years of experience)

Thirdly, another reason for limited career prospects in this job is that the bank's human resources are becoming younger. **Age** matters in terms of career promotion and expectations of the banks. Interviews reveal that banking sector prefer younger workers due to various reasons, such as, *less cost, marketing concerns with the assumption that young people are better at marketing and sales, easy turnover, better digital and emotional skills, better and quicker responsiveness* etc. The substitution of younger workers with those who have longer tenure has led to the categorization of this type of employment as "*disposable*" employment, as argued by Bora (2011:295).

N23: There is no possibility to get retired from these jobs in Turkey. It is difficult to work until 60-70 years old because it is very stressful. After some time, some diseases will start, heart, sugar diseases etc. When you are 60s, your ability to make decisions have been deteriorated. When you are young, the time to respond the customer to do whatever asked is 30 or 20 seconds. However, this reflex has been weakening when you get older. (M, 30 years old, 5 years of experience)

Both young workers with less experience workers and those with longer tenures have similar observations that young people are preferred more in this sector, in line with the findings of another study within LPT indicating that young workers are more valuable to organizations, despite the fact that they are being paid less wages (Edwards, 1979:52).

N10: Nobody is expecting to get retired in the banking sector: "I will work until 55-60 years old. Then I will have the retirement right". There is no such a reality in banks. If you are not promoted to management positions until 45 years old, it means that the bank does not want you... Well, bankers have now started to go to customers themselves because the competition has intensified. Even branch managers, like us, actively go to meet customers; we see that they are not sitting in their offices.

The sector has been made very dynamic and rejuvenated because of this. They are no longer keen on keeping a significant number of individuals over the age of 45 in the industry. For instance, earlier this year, they retired some managers over the age of 50; it was somewhat a compulsory retirement. (M, 30 years old, 7 years of experience)

N21: Well, banks prefer young workers. Manager doesn't want 40-50-year-old person in the branch, because, for example, a person who is 40 years old now has

very low customer satisfaction and customer sales ability. Because banking wasn't like that in the past. Now banking has completely turned to sales. For example, bank manager does not want a 50-year-old in his branch even though he/she has more experience. That is because, he says, his persuasion ability is decreasing. That's why I say, retirement from bank will end in 10 years. All banks will payment the severance payment and let them go. *(W, 28 years old, 2.5 years of experience)*

While young workers focus that the sector requires young workers, and there is no retirement perspective, on the other hand, more experienced workers think that young workers do not want a career in banks, they are mobile and ready to go. Some workers also stated that turnover rate is higher for younger people because the job does not meet their expectations any more.

N9: We see that younger workers get bored easily. They leave earlier the sector than us because this job is not as respectful and prestige as it was as in the past. The job does not meet their expectations...Because it is very stressful, pressure of profit is high, there are many regulations etc. *(M, 39 years old, 13 years of experience)*

N1: Now, here I can observe an "intergenerational difference". For example, in my generation... Look, I've been sitting in the same place as a potato for 10 years, even though I have been quite unhappy. I'm not even looking for a new job; I don't have that kind of motivation. "I am who I am..." But the younger ones, the generation after me, and the Z generation, they are changing everything like popping popcorn. They can make very bold decisions. It's incredible, really. I become a manager, and I'm like, "Oh, nice, my salary increased, hehe," and then there are people who become managers and, just 3 months later, they go to a start-up. A start-up, you know, you don't even know if it will succeed or fail. They just go for it... *(W, 38 years old, 13 years of experience)*

It has also been confirmed that it is easier to satisfy young people with less benefits, however, it is becoming more difficult to exploit people when they have longer tenures. Workers who have longer tenures also accept that they were working very hard, with less benefits when they started their career. This finding also confirms that in the banking sector, the strategies developed within the games in the workplace depend on age and length of experience. At the beginning of their career, they accept offered wages and benefits considering the difficulties to find decent jobs in the labour market.

N22: In the first five years when you start at the bank, you don't care about the manager's bonus. You are content with your salary, even if it includes a small bonus. Or you start running towards your career goals to advance. Then you keep rising and realize that it's not just about setting targets, performance, or goals; relationships also



play a crucial role. You see that someone with connections overtakes you... This raises other question marks. The bank, on the other hand, starts eliminating these kinds of individuals from the system and brings in fresh, young, and dynamic talents. This period is gradually becoming shorter... After five years, most likely, except for highly successful individuals in terms of experience and leadership, the rest will probably be eliminated from the system, and it's already happening. (*M, 30 years old, 7 years of experience*)

While career paths are becoming difficult in the banking sector, workers try to find “*alternative paths*” to continue their life because it is difficult to find jobs in banking sector anymore. Therefore, those who have longer working experience prefer other job options, outside bank system, which are more enjoyable for themselves, such as *yoga trainer, dance trainer, tourist guide, trade, ski instructor, diving teacher, toast buffet* etc., which is called as “*B Plan*” by workers. As will be explained in following sections on daily life, they also make investment on alternative job options outside working hours.

N1: I do not have any career expectation in the bank. I know that I will not work in the bank until the retirement age. The skills of the new generation are not the same with me. Unless I am promoted and take new responsibilities, my motivation will decrease. It is very simple. You should be robot to do the same job in 15 years. My motivation will decrease, and system will kick me of. Or I will not tolerate someone who is younger than me as a manager. Therefore, I am looking for other possibilities. For instance, I am going to take dance trainer certificate. Or I have a house. In the worst scenario, I can sell it and live in village until I die. I am seeing things in this simple way. (*W, 38 years old, 13 years of experience*)

N43: I live in a complex with 400 apartments. After that, you know, I can give yoga classes to women or something like that. It's an option. (*W, 44 years old, 23 years of experience*)

Despite that banks’ preference for young people have been acknowledged by both young and long tenures workers, young workers also have low career expectations in the banking sector. In fact, most of them contemplate starting their own businesses, such as startups, after gaining some experience in the banking industry. “*Leaving the corporate life*” is also a dream for some young workers, but from a realistic point of view, they know that it is not possible at least at this stage of their life.

They see this job in the bank as only a career step for other jobs in private sector particularly *start-ups*:

N14: In the end, because I am still young, I think I will remain in this working life until around the age of forty or so. I mean, it might not be in a bank but in the private sector. There could be other opportunities in my career, but at some point, I want to transition to a startup... I'm not in the mindset of moving to a village or settling down right now. (*W, 29 years old, 7 years of experience*)

N35: When I started in banking, I already said, "I'll do this job for a maximum of 5 years. After that, I need to find a job in the real sector or somewhere else, still working with data or data science." Because I'm very aware; it's a stressful job, to be honest. You're constantly trying to meet deadlines, always struggling to keep up with something. Because when I first started, I genuinely had a fear that, as I mentioned at the beginning, they would steal my life away. ... One learns not to let it be slowly stolen from them. But when you work in a bank, it becomes clear that it will go on like this. So, after moving up a bit to a senior position, let's say in the telecommunications sector or any other different industry like insurance, where things are more stable, and there's a clear plan and program, I might transition to such a sector where progress can be made more comfortably. (*M, 28 years old, 3 years of experience*)

N39: It is difficult to work in the banks. I may start up a business focusing on technological consultancy. (*W, 27 years old, 3 years old experience*)

Another interesting story is the career path of a dismissed worker, after 15 years of experience in banking sector, due to poor performance claim. After his dismissal, he became a career coach for workers to prepare “B plan” and companies for human resources management including dismissal process: “*Even companies come to me and say, "We are going to lay off some workers, how can we do it happily?"*”

In this context, findings reveal that even though these jobs in banking sector are seen as job opportunities, particularly for young people, sufficient level of income with fringe benefits and workers interviewed are work with a full-time contract, there is a visible *career insecurity* due to various reasons including age and skills required based on marketing by banks. In case of dismissal, not only job but also *employment security* is also a concern for some of them because they feel that it would be very difficult to be employed by other banks in the sector. The perspective to find a job in another sectors is also limited because of their skills shaped by banking sector.

N3: When you get an age and level in banking sector, you start to think about “B plan”. However, you don't have so many opportunities. Becoming unemployed is the main stress and concern in banking sector nowadays. Because when we are dismissed because of performance (*kapının önüne koyduklarında*), it is really difficult to find another job in another bank. In another words, when they dismiss

you, they take your occupation from your hand. You do not have any other skills. I am 43 years old. When I am dismissed, what can I do? Trade or private sector may be an option. If you have enough savings, you can be an entrepreneur or a partner. This is what most bank workers dream about... (M, 43 years old, 19 years of experience)

When it comes to career perspective, the concepts of insecurities and uncertainties rather than flexibilities are more relevant concepts to define the experiences of workers in this sector. As explained in *Chapter 2*, precariousness is more than insecure jobs, but it refers to insecurities, risks and uncertainties which affects various aspects of life. Such a bleak feature for both young and experienced workers is a factor influencing subjectivities of workers, from various aspects, including insecurities and precariousness, and as a result strategies for self-entrepreneur to deal with uncertainties, which will be explained in following sections.

These findings contribute to studies focusing on job insecurity and precariousness raised from flexible & non-standard jobs (Appay, 2010; Kalleberg, 2009; Saritaş, 2017; Standing, 2014) by emphasizing risks and insecurities with the perspective of limited career and even retirement prospects. The concept “*precariat*” which is the combination of precarious and proletarian was first used in 1980s by French sociologists to describe temporary and seasonal workers (Standing, 2011:9). However, its definition has been extended in a way not to limited with only temporary work, and it is far from being a homogenous category. While it is generally associated with nonstandard employment, there are also few studies arguing that there is an ongoing process of precarization of standard employment relations (Vosko, 2009:11). De/re-skilling, job/employment security, aspects of control, representation, work and income security are relevant to assess predicament of workers.

The findings of this study also contribute to this literature by also exploring subjective experiences of workers on security aspects of precarization. As a strategy to manage these uncertainties, we see individualized strategies in the form of “B plans”, particularly for those who have longer tenure, through mainly cultural, artistic jobs outside corporate life. When it comes to young workers, they develop strategies and make investment on their desires to have *start-ups or transfers* to other sectors.

Drifting experiences in a short term and flux world, influences the narratives of workers in life, as argued by Sennett (1998:24). The different perception of young people, which see the career in banking sector as only a step, for their dreams, such as, start-ups, also reveal that they have the idea of making investment on themselves, which is in line with the self-entrepreneur ideals with the aim to manage uncertainties and insecurities in life (Casey, 1995; Farrugia, 2019; Rose, 1989). In any case, they perceive themselves as the agency to manage all uncertainties.

*To sum up*, the various positions and tasks within the sector reveal immaterial, virtual and communication side of labour. The sector's emphasis on "marketing" coupled with the concept of "emotional labor," reopens the discussion regarding biopolitical production and diffusion of work into life through production as well as material conditions. When it comes to "attachment to work", dependence on work is a kind of articulated result of insecurities and debt processes considering the labour and welfare context. In terms of work-related identities, rather than a shared professional identity, fragmented identities, including uptilted manager positions have been utilized by workers from an instrumental point of view to increase their self-marketing and positions in their career. Most of the interviewed workers, particularly young people and women, started to work in banking sector due to limited job opportunities. Work is important for self-identity of workers, particularly after having career in the sector. Devaluation of job due to marketing pressures and economic and financial crisis have been acknowledged by most workers. None of them wanted their children to work in this sector, despite they celebrate contributions of their work. On the other side, despite that this job is not an ideal one in their life, most of them attribute meanings and values for the sense of "*being useful*". It was also found out that those workers who have longer years of experience attribute more meaning to their work through the feeling of being useful. Some workers perceive their work as a source of achievement, ego, place for feeding their desires. For young workers, particularly MTs, work in bank sector provided the survival needs and feeling of success and achievement.

Since uncertainty is woven into everyday practices, as argued by Sennett (1998), the findings confirming no career perspective, even retirement, contribute to narratives of

workers including anxiety, instability, precarious but also creative paths. The case of this sector confirms that the career in today's world is not a job and/or occupation related career, but a life journey with a variety of possibilities and struggles. Considering all these aspects, work, as a space, relation, activity, still functions as a process of subject(ificat)ion through identity and self-realization on one side, future insecurity production on the other side. In addition, depending on performance and success of workers, it is a kind of process of to compensate insecurities and uncertainties being produced under labour & welfare context of Türkiye. Despite debates surrounding digitalization and the future of work in literature, as discussed under *Chapter-2*, this study concludes that work still occupies a central place in life within the context of Türkiye. The banking sector, which creates a "secure environment" fraught with risks of disappearing based on success and performance criteria, particularly fosters an entrepreneurial culture for new graduates, considering both identity formation and the uncertainties in the labor market as well as future insecurities.

## CHAPTER 6

### WORK AND SUBJECT(IFICATION)ION (II): EXPLORING THE WORKPLACE DYNAMICS

The debate in *Chapter 2* reminded us about the variety of subject(ification)ion processes and mechanisms locating at workplaces since 1970s. This study explores skill formation, digitalization and managerial control mechanisms at workplaces, which are mechanisms of power, as one of the subjectification and subjection processes. After reviewing the labour context where corporations in banking sector are functioning, main features of sector as well as labour force in *Chapter 4*, this chapter aims at presenting workplace dynamics to understand how these mechanisms function as subject(ification)ion processes for workers. This study also takes the management and control tools and mechanisms at work as an important artery to diffuse in daily life, considering dynamics of work under both disciplinary and control societies, and interconnections between subjection, subjectivities and control.

In this context, capitalist control through managerial control at work will be analyzed to see their diffusion in life for workers in banking sector within an interrelatedness approach covering various aspects which also go beyond the work: Skills, performance and capacities, appearance, emotions, and other aspects of soul and mind.

#### **6.1 Skill Machine: Portfolio of Market-Driven Skills and Self-Marketing**

*“The most crucial issue in the current era is that, just as specialization was essential during the industrial production era, it is adaptability to innovation, digitalization, and multidisciplinary thinking.”*  
*A resigned worker interviewed.*

The issue of skills is significant as it intersects with both the realms of work and self, impacting both capital and workers. It is one of the areas where we can see capitalist subjection on workers through work, not only at workplaces but also its reflection in

daily life and relations. On the other hand, skill development and performance could have an emancipation and empowerment aspect in workers' life, and an important machine of the self-entrepreneurs for increasing their benefits and earnings. Skill is something that, when developed, can permeate not only the workplace but also other realms, activities, and areas of relationship, therefore, it is one of the channels through which it infiltrates into daily life. Therefore, the wording "skill machine" in the title is not a coincidence.

With the rise of "service sector", the meaning of skills has been more problematized because it has been associated by employers as "worker attributes and traits" (Hampson & Junor, 2010:526). In this context, they are associated with personal traits with a reference to "*ideal worker*". As Braverman also (1974:294) referred, the meaning of skills is vague in a sense that no worker is unskilled as long as they meet the requirements of capital. Therefore, the matter of this section is not only exploring demanded skills in the banking sector, but also the linkages between skills, personal traits, ideal image and subjectification, starting even before the recruitment process in the sector. First, we will analyze the required skills for an ideal worker. Then, we'll shift our focus to how workers perceive themselves in terms of skills and exert efforts to develop and shape themselves, accordingly, paying particular attention to gender and age-related aspects.

Within "transformation of work" discourse, the level and distribution of skills is one of the issues under debate, while discussions are continuing in several studies focusing on the definition and vague concept of "skill" in advanced capitalist economies (Bell, 1974; Braverman, 1974; Gallie, 1991; Sennett, 1998;). The "skills" issue has been explored starting from Braverman's thesis on de-skilling within the concept of "*devaluation*" of work, as summarized above under *Chapter 2*, and continued with rise of generic/soft/cognitive/emotional skills with the shift to service work in post-Fordist era. Not only labour process theory from a Marxist perspective, but also under Foucauldian organization of work studies, skill development has also been one of the main axes of self as human capital and entrepreneur. The relevant literature reveals that there is an inconclusive result about what happened to skills with the

transformation of work to post-fordist/post-industrial era. The optimistic viewpoint suggests that flexibility and technological advancements effect workers at all skill levels, as they need to be adaptable to various tasks in "knowledge societies." In fact, the up-skilling theory of Bell (1974) is based on that post-industrial society is a knowledge society where there is an increasing demand for technical, professional, and white-color workers. On the other hand, according to Braverman (1974), separation of conception from execution, mental labour from manual labour and decreasing control of workers over labour process are the main reasons behind de-skilling even for the clerical workers. The third line of explanations is polarization which suggests that both up-skilling and de-skilling are observed. In fact, there has been a marked tendency towards the polarization of skills in 1980s (Gallie, 1991:319). Accordingly, individuals who have already high level of skills will experience up-skilling, whereas those with low level of skills experience de-skilling, such as women part-time workers in service sector (Bradley, Erickson, Stephenson & Williams, 2002:121).

The World Economic Forum (2023) recent study on "*Future of Jobs 2023 Report*", reveals top 10 skills by 2023 including *analytical thinking, critical thinking, resilience, flexibility and agility, motivation and self-awareness, technology literacy, empathy*. It has been also concluded that the top in-demand skills by 2027 will be *creative and analytical thinking, AI and big data* (World Economic Forum, 2023). According to this report, bank tellers are among the majority of fastest declining positions that will be demanded. Even this conclusion of the report reveals the need to think about the required skills on thinking, emotions and character because we see that "thinking modalities" are seen as areas to be improved as skills for the labour market.

As discussed under *Chapter 2* on biopower and immaterial labour, changing skills is also an important aspect of immaterial labour because immaterial labour results from different types of know-how: intellectual skills, manual skills and entrepreneurship skills, which makes us to question the classical definition of work (Lazzarato, 1996:144). There is a variety of studies dealing with the skill formation under the contemporary conditions of capitalism. It is also estimated for the service sector that



many more workers will rely on their social competences (Hampson & Junor, 2010:527). In the “*New Capitalism*”, for instance, workers should be multi-skilled and adaptable to the new conditions (Sennett, 1998:59). New skills such as interpersonal skills, communication expertise, and the ability to independently develop ideas have become crucial elements of a new form of labor power (Götz, 2013:71). As will be discussed in following parts, emotional management has become an important skill, even service workers are called as “active and skilled emotion managers” (Callaghan & Thompson, 2002:248). Skills encompass not only formal qualifications but also body language and emotional labor, particularly in context where the predominant economic activities involve the manipulation of ideas, symbols, and services (Standing, 2011:121).

The banking sector in Türkiye is no exception in this regard. According to specific studies on banking sector, such as, Kocak and Erdoğan’s study (2011:264), the human resources management systems in the banks are very much important because the knowledge, skills, human quality, and professionalism of bank workers have a substantial impact on the profitability of banks. The findings of the interview also confirm this approach because most of the characteristics, behaviors, and skills mentioned as required by capital are closely related to the aims of marketing concerns and digitalization of the sector.

On one hand, there is a growing demand for professionals with expertise in emerging technologies, on the other hand, many traditional roles within the banking industry are becoming obsolete due to automation and digitalization, as concluded in the research conducted by Lavrinenko & Shmatko (2019:42). There is a clear change on required skills in banks before and after automation (Nurol, 2014:156). According to Baştürk (2018:40), task processes subjected to automation turn tasks that require skills, such as credit assessment, into “routine” work, which may be an example of de-skilling. As argued in Sennett’s study (1998:31) referring to Adam Smith routine brings along with it the monotony and loss of control, which is the case for workers working at cash-desks (*gişe*) and dealing with transactions on computer in banks. On the other hand, emergence of new skill requirements due to technology design and integration needs

is observed in the sector. Interviews also reveal that the changing needs of the sector, such as, marketing & sales driven strategies also change the required social and emotional skills in the sector. The findings are in line that the notion of skills or expertise have been replaced with “*portfolio of wildly different capacities*” under neoliberal employment regimes, as called by Farrugia (2019:712).

According to an Article published on LinkedIn to provide consultation for job seekers, employers in the finance sector are increasingly seeking candidates with strong interpersonal abilities, commonly referred to as '*soft/generic skills*', such as, communication, negotiation, influencing, critical thinking, flexibility, resilience, collaboration, problem-solving, dedication and empathy (Martins, 2019). It is a matter of “performance” for job seekers. The required soft skills are in line with the literature on skills, emotional labour and operations of post-fordist organizations with “hearts and minds”, as explained in a variety of studies (Bolton, 2009, 2010; Standing, 2011). The corporate image of banks is *dynamic, hard-working, quick and young and reckless* (Özbilgin & Woodward, 2004:678,673). In fact, Özbilgin & Woodward (2004) argue that employment opportunities have been provided who are well-educated, willing to sustain a lifestyle and have physical appearance that is acceptable.

Findings of interviews also confirm that the required skills in banking sector have reflections from the literature on changing skills in service sector. The concept of the “*ideal image*”, which also indicates the expectations in terms of work ethics, remains applicable from the *recruitment process* onwards, and linked with the skill expectations. As the labour force figure reveals, university graduation is an important entry point for banking sector. During the recruitment processes in banks, bank workers get through structured written and oral exams including some psychological tests for some positions, though the recruitment process and its difficulty depend on the positions, and they may be challenging especially for certain positions, such as, MT, inspectors or any positions in corporate and commercial banking. Interviews revealed that there are trap questions, character tests, role playing and case studies to get some ideas about character of the informant during the interviews which kind of an assessment also continues during the work experience.

According to findings, *soft/generic skills* as well as *presentability and communication* are also important in recruitment process, in line with other studies arguing that social skills have surpassed technical skills for many positions in the banks (Nuroi, 2014:152). This requirement is also in line with the emotional labour aspect of work in banking sector. To make a strong first impression, it is crucial to be presentable, to present excellent communication skills and maintain emotional control during the interviews. For instance, an MT worker focused on what banks are looking for during interviews with a focus on communication and self-confidence.

N38: During interviews, they are assessing if you have good communication and sociable skills. If you are an introvert person who cannot express her/himself in a good way, they do not prefer you. Because this job is a social job, you have to understand customers very well. Apart from that, they want you to be self-confident. In some sections of the interview, they behave like customers as role playing. (*W, 30 years old, 7 years of experience*).

This required skill goes in hand with having “*poker face*”, which has been referred in many interviews. Many workers referred how much important to have poker face in the sector, not only for recruitment, but also for success in the sector.

N39: There is an analytical exam, of course, that measures one's thought process. But besides that, I believe they prefer individuals who are calmer, more composed. In other words, those who can stay calm, control their emotions, and maintain a “*poker face*”. That's who I think they prefer. There are psychological questions in the interview. They asked me some extreme questions, such as, “What do you do if you have to dismiss a worker?” (*W, 27 years old, 3 years of experience*)

In line with research focusing on call centers (Callaghan & Thompson, 2002:239), employers invest in recruitment and selection of workers with personal characteristics. Not only skills, but personality matters in job interviews. Accordingly, they are looking for, not only ambitious and aggressive/competitive and assertive personalities; but also, calm personalities which can control their emotions in certain cases. Furthermore, as an important feature of “ideal image” of the banks, a young worker stated that the banks are looking for “combative and ambitious people” during recruitment process. This approach is in line with the performance management systems of the banks, promoting competition among not only branches and banks, but also among people. A young MT explained why he was selected by emphasizing his

assertive mood during the interviews. We see that even the recruitment process itself is a subjectification process, which continues with inhouse trainings after recruitment:

N37: Let me tell you about the last job offer I received; I had been rejected in about 20 other interviews. If you ask what was different, from what I understood, they are looking for somewhat aggressive individuals in interviews. Because the thing that surprised me the most was when we had a debate during the interview, we were supposed to convince each other of certain things...And, well, it's not really in my character, but I went after the person in front of me quite aggressively. I even took it to the point of implying things that weren't explicitly said. The person in front of me seemed a bit down, and after that, the interview didn't go well for him. So, I think they are looking for somewhat assertive individuals, people who don't back down easily, from what I have observed. Even during the MT training, we were all trying to step on each other's toes to be the first or the second. That's how it is in the corporate world as well. It's not so much about competence because if it were only about competence, they wouldn't have hired me. I think they look for these traits more than just competence. (*M, 28 years old, 3 years of experience*)

Skills and certain personal traits are being looked for not only in recruitment process, but these skills are also constantly under control and are expected to be developed in the specified areas during the working life. Recruitment process and criteria is only one aspects of control mechanisms in the process of subject(ificat)ion. This process continues with other techniques after the recruitment process, through trainings, career prospects, performance management and control, in which skills are also part to be monitored and assessed, and normative controls focusing on development capacities of self.

Findings of interviews revealed that the requested skills for ideal image of worker and success in the banking sector for being successful are similar. First, almost all informants emphasized the importance of "soft/generic skills" for better marketing (*including self-marketing*) and *networking* skills within the bank to get promoted and be successful. To be more specific, *good communication skills*, particularly "*ability to convince*" are very important. These skills are also being supported through a variety of trainings provided by banks. Soft skills are not only capital that workers have, but they are also being assessed under performance systems, which is one of the main control mechanisms in banks, as will be explained in following sections. In sales, according to perceptions of workers, presenting the numbers as instructed without much questioning is considered an art, showcasing success and skill:

N10: Well, you see, currently most of the managers actually come from strong sales backgrounds. In the past, managers were mostly appointed from among the bank inspectors. Technical knowledge and background have somewhat taken a back seat in this era. Generally, workers with sales backgrounds have better chances. The bank has now turned to this approach. They imply that "**As long as you can sell, you will succeed.**" That's why technical knowledge and skills have been somewhat pushed to the background. (*M, 30 years old, 7 years of experience*)

During interviews, the skills and personality traits to be successful in marketing and selling have been focused by workers. The other important skills and personal traits, which are interrelated, are sincerity and intimacy, adaptability- (*nabza göre şerbet vermek*), and empathy:

N16: One needs to be a bit, let's say, assertive, shameless (informally speaking, be a little "yırtık" in Turkish). By "yırtıklık," I don't mean being careless or overly flashy, but rather having the ability to engage in relaxed conversations and communicate comfortably with others. It's crucial to adapt and respond appropriately to different situations (*nabza göre şerbet vermek*). Sometimes you need to address someone as "bey" (a more formal way of saying "sir" or "Mr.") and other times as "abi" (an informal way of saying "bro" or "mate"). (*M, 38 years old, 15 years of experience*)

Various skills related with *management* such as stress management, pressure management, time management, emotion management, relationship management, anger management etc. are very much important skills in the banks. For instance, while describing "good banker", a dismissed worker stressed the importance of "management of stress and pressure" as an important resilience skill in banks:

N32: Bankers should be resilient to stress, able to manage pressure, and work effectively under pressure. Someone who cannot work under pressure cannot become a banker. The most distinct characteristic of a banker is their ability to work under stress. They should be someone who can endure and handle any whip that hits their back without uttering a single "ouch." (*W, 35 years old, 15 years of experience*)

As stated above, production of affections, as an important aspect of emotional labour, such as, *confidence* for customers is considered as important factor to be successful. Any skills, such as *empathy* (as defined by workers) is considered important to produce *sincerity and intimacy* to win more customers, and to be successful. These findings reveal that perception of skills to be successful in banks are also associated with the affections produced for customers, particularly for the positions working directly with customers at branch level.

An assistant expert sales person, for instance, emphasized importance of production of confidence:

N21: You must give confidence to customers. You must give the feeling that "I am at your side under whatever conditions". Once they believe in that, they give themselves up to you. I tell them that "I also have difficulties in paying these..." You must be like the customer for empathy. You must be sincere. If the customer thinks that you have the same feelings with her/him, you win and become successful. (*W, 28 years old, 2.5 years of experience*)

Interviews revealed that there is a link between gendered aspects of labour and emotional management skills. In terms of *gendered issues*, women workers are considered as more advantaged in terms of emotional skills. This finding is also in line with that considering work as a site of gendering where gender roles are enforced, performed and recreated, as explored in several studies (Bröckling, 2005; Hardt, 1999; Weeks, 2011). In fact, gender codes and scripts are being used by workers to negotiate relationship and personalize impersonal interactions (Weeks, 2011:9). As will be elaborated upon in the following sections on "*Emotional Labour*", women are perceived as particularly well-suited for roles in marketing and sales within this sector due to their emotional skills.

As confirmed by both men and women workers interviewed, women are seen as more inclined to persuasion and negotiation skills particularly in positions related with marketing and sales; and therefore, they are more preferred by banks in such positions:

N28: Among us, there are no male workers. Maybe it's because of our nature, I guess... It's like banking is a profession that requires patience, I suppose. Women seem to be more inclined to it, even more so. Men are more straightforward. Women, on the other hand, tend to question everything and delve into the finer details... For instance, men usually have a more straightforward logic. But women are more inquisitive, they dig deeper, research more, and produce more. In my opinion, women are more suited for banking, more naturally inclined to it.

I can say that women can shape the other person more easily. I believe women have more advantages in this regard. For instance, a customer might find it easier to say "no" to a man, but maybe they find it harder to say "no" to a woman. For example, when it comes to a withdrawal request; I can persuade them more easily, but a male worker might be a little less persuasive than me. I mean, they might find it easier to say things to a man, but when it comes to a woman, they might see her as more delicate and say, "Let's not upset the young lady." So, I think there is an advantage for women in the profession. (*W, 49 years old, 23 years of experience*)

N17: Now, the structure of that institution is highly aesthetic, since it's in the service sector, appearance holds significant importance. Having a conversation with a skilled portfolio manager has a more impactful effect, as communication becomes stronger. Sometimes I might get angry, even use profanity, or internally decide to take a stand. But women aren't like that; women can always engage customers more effectively. Also, there's a feminine vision, you know. To sell a product, they can bring out their femininity more, using their eyes, words, and even their eyebrows... It's not the same for us. (M, 51 years old, 23 years of experience)

Secondly, apart from soft skills, according to perception of workers, the ideal worker should also be *multi-functional and agile*, capable of handling various tasks simultaneously. There is no room in the banks for slow mentality, particularly those are working in branches. It is also seen as one the reasons that banks prefer “*young people*” because workers even argue that reflexes weaken when a worker gets older. A branch manager focused on importance of speed and multifunctionality in banks:

N5: Here, we don't have that slow and sluggish mentality... We need to be fast, handle two or three tasks at the same time. Respond to two or three people at the same time. Like that... (W, 43 years old, 20 years of experience)

Speed of transactions may also be a reason of transfer of workers to another units, in a case of management of Business Development Manager Assistant working in HQ:

N1: Over the past 13 years, I have had to reshuffle the teams of 2 workers due to their performance. Strong communication skills and practical intelligence are essential qualities. Being quick, decisive, and courageous are also crucial attributes. (W, 38 years old, 13 years of experience)

Thirdly, the ideal image in banks also requires being “*aggressive*” in marketing and sales efforts but being “*docile*” when it comes to interacting with managers. The findings on coping strategies explained in following sections also confirm that it is expected that workers are docile, patient and resilient to work under stress and performance pressures. In fact, it is a part of “work ethics” acknowledged by both young and those workers who are more experienced.

N37: As far as I know, the most sought-after quality for a marketing staff is assertiveness... Therefore, from what I've observed, this is the character that managers and directors admire the most. However, they don't want assertiveness directed at themselves. They want the marketing staff to raise their voice, shout, and dominate others, but when it comes to them, they prefer the marketer to act submissive (*Mümkünse süt dökmüş kediye dönsün*).” (M, 28 years old, 3 years of experience).

N43: In general; being adaptable, not objecting too much, and completing the given tasks is needed. (*W, 44 years old, 23 years of experience*)

As skills are socially constructed, age and tenure also matter. In fact, younger workers believe that having the updated knowledge on global markets, good marketing&sales skills as well as digital skills are the key behind success. They also enjoy a variety of trainings provided by banks on these aspects:

N10: Nowadays, the focus has shifted entirely towards sales rather than technical knowledge. If you are a skilled salesperson with experience in sales, you can excel as a bank worker. Technical knowledge and background have somewhat taken a back seat in this era. As soon as you join the bank, you receive intensive sales training. This training covers various marketing and sales techniques, whether it's phone marketing, face-to-face interactions, or any other form of marketing. They emphasize that in sales, technical knowledge accounts for only 30%, while the remaining is based on your skills and persuasion abilities. (*M, 30 years old, 7 years of experience*)

Apart from social skills, *technical knowledge* has been mentioned by very few workers as crucial factors to be successful. It is also interesting to note that technical knowledge importance has been considered as still important as well as social and network skills by workers who have longer tenures. On the other side, young people focused on dynamism of the sector, which brings the need to be “updated” all the time. Therefore, they feel that they must follow up all the developments not only in Türkiye but all around the world at global to understand the dynamics of the sector.

As will be discussed in following section, *digitalization*, as a highly regulated sector, resulted in less autonomy and decreased the need for technical knowledge. In addition, digital skills are also crucial for sectors where digitization is commonplace. As technology continues to play a central role in shaping labour process in the sector, workers need to adapt their digital skills and competences accordingly. The findings also confirm the conclusion of few studies on skills in banking sector in literature (Nurol, 2014). The results of a research for highly qualified personnel conducted in 2017-2018 using text mining, case studies, and expert interviews (Lavrinenko & Shmatko, 2019), indicate that the impact of technologies on various functional segments of banks' operations is varied. According to the analysis, while most of the



professions are evolving towards broader functionality, some are gradually becoming obsolete, which our findings also confirm.

The adaptation to digital skills becomes another variable for job security and career development. Age also matters when it comes to digital skills. The findings indicate that one of the reasons why banks prefer to work with young people is their adaptability to digital skills. On the other hand, workers who have longer tenures have some concerns about their adaptation to digitalization of services.

N26: The system is always changing. The bank said “goodbye” to those people who are closed to change, digital adaptation, new technologies and creativity, even though they are at higher positions. (*M, 27 years old, 2 years of experience*)

N7: The older generations, those in their 50s, 60s, or even their 40s, may not grasp technology as well as the younger ones do. But you see, the new generation, they are incredibly skilled and may eventually replace us. (*M, 31 years old, 5 years of experience*)

Furthermore, since the sector is very dynamic and vulnerable to economic situations, workers, particularly working on investment, corporate and HQ sections of the banks, need to improve and update themselves by following the recent developments in the market. Findings reveal that a bank worker should have updated knowledge all the time. In this sense, technology and digitalization has an empowerment impact on workers, which enables them to follow the global developments easily. As also confirmed in another study on consent control (Beşpınar, Topal & Kalaycıoğlu; 2014:233), technology has also empowered functions as well as controlling.

A deputy branch manager, overseeing a team of 25 people and their performance, emphasized the importance of "***standing out/being different*** " with a reference to technical knowledge to safeguard jobs and positions in the face of potential job losses resulting from digitization in the banking sector:

N20: In the long term or maybe in the medium term, within the next 5-10 years, many people will lose their jobs in this industry. With digitalization, technology is replacing the human factor. However, there is one thing that remains unchanged, and that is the need for everyone to create their own awareness, distinctiveness, and uniqueness. Your distinctiveness could be in being incredibly customer-oriented,

having excellent customer relations, or having exceptional persuasion skills. Sales personnel, in particular, have a significant advantage in this regard. On the other hand, for those working in the operational aspects of the bank, they must create a uniqueness as well. They must be highly knowledgeable in foreign exchange or credit evaluation, for example. They need to excel in specific areas to secure their positions and avoid job losses. (W, 49 years old, 22 years of experience)

Lastly, not only marketing but “*self-marketing*” is also seen as important “skills” for success and career development in banks. In fact, interviews revealed that bank workers should behave in a way that people should notice them and their contribution to bank: “*You have to be noticed*” to be promoted in banks.

N12: It is very important to make self-marketing and make visible what you have done. Otherwise, no one will care about your career, no matter how much institutionalized the workplace... (W, 38 years old, 14 years of experience)

N14: If you want to get promoted, the most important thing is not how much good you are at your work or how genius you are. Networking and having good relations are much more important than others. I see people who are very good at work but not to make it visible, they aren't promoted. On the other hand, I see people who have good positions by self-selling/marketing (*kendini iyi satanlar*) and servility, they are promoted (W, 29 years old, 7 years of experience)

As stated by Edwards (1979:147), there is a link between bureaucratic control and a new image of the “*good worker*”. Although time has passed since Edward's work, it is still possible to say that the findings remain valid, based on the ideal image in minds of the interviewed workers. Accordingly, the behaviors get rewarded are the ones which elicit compliance from workers.

In this context, interviews reveal that *devaluation and de-skilling* of jobs in banking sector from the perspective of workers particularly who have longer tenure in the sector. While describing their jobs and tasks within the current conditions, many bank workers, particularly those who have longer experiences, stated that this job and tasks can be done easily by people having an average intelligence and university education.

N14: After all, these are not high-flying, complex jobs. None of us are sending rockets to space or creating artificial intelligence there. These are tasks that an average person can handle. You don't need to be excessively intelligent either. (W, 29 years, 7 years of experience)

Furthermore, the workers with long tenures have devaluated their positions in the banking sector by contrasting them with the past, back when they initially joined the sector. According to them, having average intelligence, or a university education is sufficient for jobs in this sector.

N11: Nowadays, it's quite easy to get into positions that we refer to as entry-level. I can say that the criteria have significantly eased. Of course, the generation has also changed, and all these factors have an impact. The methods of doing work have also changed. You can take someone from outside, a new university graduate with a proactive and creative mindset, and in 6-7 months, you can make them capable of doing many things. *(M, 38 years old, 14 years of experience)*

N4: I do not see this job as a profession. I think the criteria for becoming a profession are decreasing over time. It's a job that any person with average intelligence can do... When I started in this profession, it was very different. The need for human creativity has decreased over time. *(M, 43 years old, 20 years of experience)*

The perception of certain administrative tasks was also perceived as de-skilling and boring by workers working as bank tellers. For instance, a resigned young worker having an “expert position” in foreign trade explains why the tasks could be done by anyone who have average intelligence.

N26: I was working as an expert in foreign trade, handling the approval codes for Swift transactions, basically approving the transactions. In the branch, people were filling out forms, and I spent three months entering IBAN numbers into the computer. It was a terrifying experience. Forms were constantly coming in, and we were putting them into the computer; that was the only task I did. It had zero added value.

Any individual with average intelligence, well, even someone with intelligence well below average, could easily do that job, except for me. *(M, 27 years old, 2 years of experience)*

When it comes to *creativity* at work, the requirements of the job in banking sector are defined as “not creative” by most of the workers. There are routine and automated tasks, clear rules, and digitalized processes within the work organization. Those few workers who believe that they are creative associate definition of “creativity” with problem solving, persuasive techniques used in customer relations, and innovation particularly in product development. The constant flow of transactions and diverse customer needs makes this sector very dynamic and busy, but with limited creativity.

N17: There's no creativity, there are rules, no creativity. Creativity lies in customer acquisition, which depends on your personal skills. But the bank has defined rules, and you cannot go beyond those rules, it's a principle of rules. Every action you take has a legal consequence... There's always a rule and a legal consequence for every transaction. (*M, 51 years old, 23 years of experience*)

N9: Banking is different, especially with the recent digitalization of banking. It primarily involves managing the flow of money on a screen, money that we never actually see. How creative can one be in this field? There may be some creativity involved in certain transactions, providing different experiences to customers who have never undergone that particular process before, but there isn't a great deal of creativity involved overall. (*M, 39 years old, 13 years of experience*)

Limited room for creativity is also associated with the fact that banking is a highly regulated sector, which imposes certain responsibilities and routine tasks on workers. On the other hand, the only workers who consider their jobs to have a potential for creativity are those working in headquarters or marketing positions. In contrast with the literature on knowledge workers and potential of creativity, one data and risk analysis specialist think that their work can be creative only to extend that they are solving problems. In project related works in HQ and regional directorates, there is more room to take initiatives and become creative particularly for workers working in product development, design and projects. The self-perception of workers working for HQ is different from those working at branch level in this aspect. Furthermore, workers who are directly working for sale positions define creativity in the job as “marketing and persuasion skills”. When they find an innovative solution to convince a customer, they see themselves as “creative”:

N33: If a product is going to be sold, that product usually has some documentation for promotion, but you have the chance to market it to customers from different angles with your own creativity or your own background. If you're saying it like that, I believe you can do this very successfully. But if you ask whether this doesn't provide value to you, no, it doesn't. (*W, 39 years old, 14 years of experience*)

Even though the findings confirm post-fordist work ethics because of it is based on achievement of targets and competition derived from marketing and performance concerns for almost all interviews, findings also reveal that age and tenure matters in perception of skills. As explained below, both young and workers with longer tenures acknowledged that bank requires young people due to various reasons. It is not a new

issue that young people are preferred because of lower costs in capitalism. Furthermore, their certain skills are more appreciated by capital due to matching “ideal” image. On the other hand, the perception of work ethics among workers with extensive tenure may exhibit some differences when compared to younger workers. In fact, there is also an understanding that “*new generation is different from us*” from the perspectives of long tenured workers. In fact, those workers who have longer tenures argue that working ethics and skills of young people are different from theirs. For instance, they believe that young workers are less tolerable, less docile, less patient, which they define as important skills to be successful in banks, in line with the conclusion of Sennett that “Flexibility equals youth, rigidity equals age” (Sennett, 1998:80).

Those who have longer tenures emphasized that young people are more flexible, mobile and risk-taker for changes:

N28: I think banking is over for people of our age. There's a rapidly changing team. Right now, I believe the biggest handicap for banks is working with the so-called teenage group. Because that team is not as patient as we are. For example, I have 20 years of experience, and I don't have a career plan. I'm content where I am. But the new team is not like that. The new generation wants this: they work at the teller position for a year, and then they get bored and wonder why they are here. They want to become assistant managers or managers. They can't tolerate it. They don't like the structure and the system and get bored quickly, then resign and leave. There is more turnover in that aspect... (*W, 49 years old, 23 years of experience*)

Young people' experiences and ideals also confirm that they do not see a future in banking sector, and they have their own strategies to deal with uncertainties, insecurities and stress of their jobs. On the other hand, young generation also complained about the attitude of the workers who have more experiences in certain cases, and they observe that banks do not prefer older workers as mentioned above.

N35: Well, those above 45 tend to be a bit, you know, they are stuck in the old ways, like in traditional tasks, dealing with deposits, etc. That's why I don't enjoy talking to those colleagues much, to be honest. Because usually when I ask something, they start explaining things as if they were talking about the gas and dust cloud of the world. Actually, I just want a simple "yes" or "no." Or, let's say, generally, at that age, people's learning capacities slow down because, at some point, they become more rigid. It's actually one of the things I fear the most for myself... (*M, 28 years old, 3 years of experience*)

These interviews reveal that the differences in skills and work ethics between emerging young individuals and older ones create tension among individuals with varying years of experience, reflecting the divergent assessments of the skills demanded by the capital.

**To sum up**, we can summarize the main conclusions and contributions of this study on the linkage between *skills and subject(ification)* through work as prominent focal point for us. *First*, these findings on skills perception confirm the interconnectedness of competitiveness, digitalization and marketing orientation of the sector and necessitating specific skills with a focus on communication, emotional skills, self-management over a variety of aspects, digital skills and knowledge on global markets. The portfolio of workers includes market driven skills, attitudes and personality traits, which can be a sign of expanded use of labour power.

*Secondly*, the findings on required skills and ideal worker shed light on the emotional and affective aspects of labor within the sector. The study contributes to literature on conceptualization of “skills” with its interconnectedness with personality traits, and therefore, the ideal image perception of workers is important to define the required skills. In fact, the ideal person in banking sector is the person who is solution/target-oriented, profit/sale oriented, hard-working, competitive, adaptable, less resistant, fast, patient, active, extrovert, and less resistant. The findings also confirm that what capital requires a “subject of achievement and passion” through work in neoliberalism, as Farrugia (2019) argues.

Thirdly, not only marketing skills but also *self-marketing* skills, treating self as a commodity, is very important for workers. Production and marketing of self is also seen an important aspect and skill to be successful and have sufficient performance in the sector, in line with the *which is also called as “post-modern work ethics”* as referred under *Chapter 2* (Farrugia, 2019; Weeks, 2011). As a last point, even self-marketing is defined as a skill, which refers to commodification of self. Fourth, while exploring the space of jobs within the discussion on de-skilling, up-skilling, and polarization; it becomes evident that the reshaping of skills, particularly in the realm

of digital, social and marketing, are coming to the forefront. From the perspective of workers, it is possible to talk about degrading of work in the sector, particularly by those who have longer tenures, who defines their jobs which could be done with an average IQ; but also, *re-skilling*, such as digital skills, on different aspects is also valid. The findings also reveal that digital skills and updated knowledge on global markets, particularly for those who are responsible for corporate banking and investment, are crucial. Self-development and being updated for global trends in the sector have been a concern for particularly young workers. The findings on different perceptions for young people's work ethics also confirm studies of Farrugia (2019) that self-realization with a focus on individualized strategies has become an ethic, particularly for young people, to make them invest themselves to deal with uncertainties. Despite the increasing focus on digital skills, financial knowledge, and social skills, there are also workers who have longer tenures who devalue the job based on the required skills. As a contribution to that, this study reveals that the tension between different age and tenure groups also reflect that the required skills and work ethics are being experienced differently among workers.

In this context, skill expectations become an aspect of control not only on *work* but also on *self*, not only through *managerial control* but also *self-control*, starting from widening scope of skills including personal traits as well. The corporations have various strategies to promote the above-mentioned market driven skills, starting from recruitment interviews, continues with performance assessment, career promotion and various trainings. The assessment of character and soft skills is also a part of the performance management systems, and training programs provided by corporations, which will be focused on following sections. In another words, what has been defined as "skills", particularly for social skills and personal traits, turn to tools of employers to define their preferences in terms of "ideal" image of workers.

The required soft skills and personality traits during the recruitment process are also related with emotional labour aspect of the job, as well as marketing strategies and performance systems that will be discussed in following sections. Hence, the linkage between skill perception and managerial control in the production of self is a

prominent focal point for us. Additionally, the growing importance of "soft/generic/cognitive skills," which workers are increasingly aware of, raises the need to explore its impact on their self-perception and daily life.

## **6.2 Banking Without Human beings: High Level of Digitalization**

The banking and finance sector is one the sectors in where digitalization and information technologies are used intensively. Indeed, the utilization of artificial intelligence in the finance sector has become increasingly prevalent in recent years, aligning with the main characteristics of the service sector. The content and process of digitalization in the sector is not within the scope of this study, however, interaction of workers with digitalization is important, either in control or empowerment perspective. At that point, it is important to understand how workers perceive impact of digitalization in the sector as opportunities or threats for themselves.

Digital transformation has started in Turkish banking sector around 2015-2016 (Yıldırım, 2020:155). According to research conducted by *PwC* (2021), number of branches in Turkey are decreasing constantly and 55 % of consumers are not visiting the branch at all. According to the TBB (2022(b)), the number of customers of digital banking has been increased from 6.000.102 people in 2010 to 94.390.203 people in 2022. The literature also highlights that the primary drivers of digitalization in banking sector include gaining a competitive advantage, increasing efficiency, promptly responding to customer needs, and enhancing profitability (Yıldırım, 2020:146).

Interviews also revealed that banks are investing heavily on digitalization of their services in Türkiye. Almost all workers interviewed, irrespective of gender, age, province, positions are aware that advanced level of digitalization in banks. For instance, one investment (equity share) consultant who is doing PhD, focused on the advanced level of technology in the sector in Türkiye:

N10: Technology infrastructure is extensively utilized in the banking sector. And Turkish banking industry has advanced technology compared to Europe and America. We make the best use of it. (*M, 30 years old, 7 years of experience*)



The level of digitalization serves as a competitive factor among banks which may have an impact on the portfolio and, consequently, the performance of workers. This serves as a noteworthy example of how changes in labor processes, digitalization in this case, can affect the daily work and even the personal lives of workers. Interviews have revealed mixed conclusions regarding workers' perceptions of digitalization in the banking sector. When it comes to advantages, according to workers' perceptions, the most frequently mentioned issues are as follows:

- Leads to increase innovation in labour process.
- Smooth and ease process especially for individual banking and operational tasks and therefore, to help save time.
- Makes job easier and enjoyable.
- Decreases costs for banks.
- Makes life easier for customers.
- Made home-based working during pandemic possible.
- System control decreases mistakes and responsibilities of workers.
- Timesaving

Workers with lengthy tenures also share their experiences on digitalization while comparing with the past from both advantages and disadvantages sides. For instance, a resigned Cash Authorized Official discussed the time-saving benefits of digitalization, highlighting its potential risks for employment on the other side:

N13: Technology has brought significant benefits, and we have utilized it thus far. Tasks that used to take 2 hours are now completed in just 5 minutes with the new systems. I have witnessed it over time. However, the current goal is generally to serve customers more quickly and easily with fewer personnel. (*W, 41 years old, 9 years of experience*)

Another worker focuses on its impact on simplification of tasks in labour process and the need for improving digital skills in combination with human emotions:

N12: I believe technology makes things easier and more enjoyable. Things we used to say, "Oh, we never thought about this, but now it's right here on our desk. In fact, we're implementing it." These are now part of our lives. I believe it simplifies and enhances our lives. Could it reach a point where it replaces certain tasks and renders us unemployed or less efficient? It is possible, but I am always in favor of something. Artificial intelligence and machines can only provide 100% efficiency when combined with human emotions, that's what I believe. Therefore, they are not substitutes; they will always support our way of doing things. I believe that in order to achieve maximum efficiency, we need to learn that structure and fearlessly embrace it. (*W, 38 years old, 14 years of experience*)

On the other hand, most interviewed workers, regardless of gender, age, or province, emphasized the risk of labour force reduction in the banking sector due to digitalization, which may be even a threat for themselves in the future. In fact, digitalization is a source of insecurity for workers in the sector due to the realized and potential job losses. The mostly common cited disadvantages/threats/risks are as follows:

- **Threat for future employment and job security** in sector: Banking without people
- Less need for human knowledge.
- **Devaluation of job/profession and themselves** due to less dependency on bank workers.
- More pressure and stress on performance.
- Utilization of digital tools for controlling labour process & workers.
- **Decreased level of autonomy** and decision making for workers.

Threat to employment is one of the most common cited disadvantaged of digitalization in banking sector for almost all workers. Almost all workers, even young workers, shared their concern on the loss of job due to digitalization: Increasing digitalization, the risk of job losses, feeling insecurity and uncertainty feelings.

N39: There won't be many human factors left; many professions are disappearing. In banking as well, I can definitely say that branches, branch banking, will cease to exist. Branch banking won't remain. We can see that now most transactions, if not all, are conducted through the internet and mobile banking.

Many professions are dying out, to be honest. It significantly reduces costs and works very well in terms of business operations. However, it also leads to a significant number of people being unemployed, creating social problems. (*W, 27 years old, 3 years old experience*)

Even one of the targets for some workers is the number of customers using digital services. In fact, the level of digitalization is a competition factor among banks. Not only job losses, but also IT innovations supported transformation of work within the banks in line with the marketing and sales priorities of the banks. For instance, a revolution in branches included removing cash desks and introducing seat and table composition with digital menus. Interviews revealed that considering the positive and negative features of digitalization on workers, it can be argued that it is a process of “creative destruction” but keeping in mind the insecurities based on the argument that: “*Banks will not need us anymore*”, as stated by one interviewed worker.

Digitalization has some consequences which results in loose of added value and prestigious of the jobs in banking sector. Workers interviewed have the feeling that there will be no need for labour force in the sector in the near future apart from certain positions. We have now entered an era where customers can handle their own internet transactions, make payments, and sometimes even no longer need workers. One of the managers at the Regional Directorate expressed the sentiment that the direction is leaning towards "***Banking is essential, but bankers may not be***".

N3: Currently, bankers don't have any future planning. That's how I see it. I don't have it either because technology is progressing so rapidly, and artificial intelligence, especially in banking, is already very influential. Soon, when you come to the branch, maybe in the future, you won't find anyone there, an artificial intelligence will greet you. (M, 43 years old, 19 years of experience)

There are various studies on potential risks of employment came along with the digitalization (Rifkin, 1995), however, one of the main contributions of this study is revealing a connection between increasing digitalization, increasing "marketing" jobs and getting younger labour force. Since there has been no need for some tasks, workers believe that the focus will be shifted more and more to "***marketing and sales***" in line with the marketing strategies of the banks to find new customers. A similar observation was made by a Deputy Director at regional office:

N31: For example, the excess staff in branches are currently being redirected towards fieldwork. They are being shifted towards direct customer visits, whether it be in individual or commercial contexts, and towards marketing. (W, 36 years old, 15 years of experience)

While some tasks became easier because of digitalization in the labour process, digitalization also increased pressures to find new customers and increase targets, as explained by a deputy branch manager:

N27: Of course, it (*refers to digitalization*) makes things easier, that's 100% true. I mean, our older generation of bankers used to tell us how they couldn't leave the branch during New Year's and were constantly trying to keep up with accounting and calculations. In that sense, it certainly makes our job easier. But in a way, it also makes it more challenging; that's one of the things that changes the nature of the work. As we digitize, the dependency on customer representatives decreases, and customers start handling their own transactions. Then the question arises: What are you doing? That pressure is brought upon us. It creates a pressure of "Find more customers, find more customers." (W, 43 years old, 20 years of experience)

The IT systems has also enabled *standardization process* in which the workers have less autonomy at work. Standardization has streamlined the process with time saving, according to workers, however, it also has led to the establishment of more ambitious targets in performance management systems. This observation echoes the conclusions drawn by Ilic (2021), who examined a software in the context of control mechanisms affecting labor processes, revealing a recurrence of Taylorist principles in process management. This standardization process, together with modulation approach, results in that “No one is indispensable”

Findings also confirm that the system itself makes controls and decisions in certain cases. For instance, whenever a credit is requested, its eligibility check and control are questioned within the programs. Thus, technology-based control also changed control-responsibility-autonomy balance by increasing control systems.

N36: So, actually, during the 16-year period, the banking systems have undergone a significant transformation. When we started as inspectors, many processes that used to be manual and controlled by inspectors and managers turned into signature technical controls through systems...Those responsibilities were now on the systems, and computer-based controls had increased significantly. Consequently, some responsibilities were lifted from the branches in that sense. Flexibility or the ability to take certain responsibilities or exercise authority in some matters was also removed. (*W, 46 years old, 16 years of experience*)

Another finding of the study is that workers think that there are certain jobs which cannot be digitalized. In fact, workers believe that the tasks related with *communication and emotional labour*, such as, marketing, customer relations, business partner establishment, management could not be digitalized due to their nature on interaction with customers. The need to convince customers by workers will continue despite the digitalization efforts because the competition will increase, and the sales team will make a difference.

N18: I am a customer representative, and this is all about relationship management. I do not believe that robots can manage relationships... I mean, I do not think it's something that can be easily handled by robots. Because it involves emotions, you know...So, in a way, I believe I am doing a highly personal job. At least, I think there should always be someone who can mend things and turn them into something positive when something goes wrong, to make sure the customer's heart is won over. (*W, 34 years old, 7 years of experience*)

In line with the Hardt & Negri's (2000) arguments on increasing importance of communicative and affective side of labour, as discussed under *Chapter 2*, the findings reveal that workers particularly those who have more experiences have the opinion that digitalization in the sector will decrease the need for labour force in the sector, however, "marketing" and "communication" aspects will stay as significant which will need human interaction.

This study contributes to literature on digitalization and work by considering the variable of age and tenure. While more experienced workers focus on the diminishing effects of digitalization on the profession, younger workers emphasize their advantages on digital skills in the labour market. However, as a common concern, digitalization and job losses in the sector is acknowledged by almost all. Furthermore, as digitalization reduces the need for staff in routine tasks but shifts the focus to marketing, where preference is given to younger people, digitalization turns to be a riskier factor bringing insecurity for those more experienced workers.

**Based on these findings**, we see that the increasing digitalization at workplaces and sector requires changes at work transactions, workers' skills and jobs/positions required in banking sector. Workers are aware of the simplification and speeding-up effects of these processes in their work that makes their work easier, yet they also grapple with conditions and sentiments like insecurity and feeling undervalued because they have the perception that they will not be needed.

As a result of digitalization of some tasks, there is a shift from administrative positions to marketing and sales positions, in line with "from tellers to sellers" approach. This makes those workers working in marketing and selling feel more valuable as they believe that they cannot be replaced with technological advancement. As mentioned in previous section, digitalization also required different set of digital skills, where young people feel themselves adapt quickly via trainings.

To understand their subjectification aspects better, digitalization and skill issues should be read in conjunction with control, which will be dealt with next section.

### 6.3 Blended Control Mechanisms at Work

*“There's no job that already requires someone to constantly stand by and check it.”  
An interviewed worker.*

As briefly discussed in *Chapter 2*, various techniques are observed while instructing, watching, controlling, and motivating through certain rules and disciplinary tools over Mr Schmidt at a Company, which is a symbol of *Scientific Management* of Taylor. The conceptual and theoretical framework on managerial control has been on a journey from *direct control* to various forms of control such as responsible autonomy, hegemonic despotism, consensual control, normative control, digital surveillance etc., not in a linear way but blended way. This prompts me to investigate whether workers in banks sense direct supervision and control from their managers or employers while in the office because it is a direct subjugation at work. If not, what other forms of visible and invisible control practices do they perceive, and what kind of subject(ificat)ion processes are in effect?

The different accounts mapping different conditions, strategies, tools and outcomes in contested terrain of work summarized under *Chapter 2* helps us to categorize the findings of control under this section to capture not only visible but also inherent and invisible control ways. Even though various mechanisms are being practices at workplaces, these control mechanisms diffuse in non-work areas of workers. The scene of Charlie Chaplin swiftly navigating the assembly line, eager to take a break, stands as an exemplary portrayal of the profound influence of scientific management and mechanization in modern assembly line factories, as depicted in "Modern Times."

Does this scenario still resonate with workers in today's contemporary capitalism, as called “assembly lines on our minds and souls” and/or on the “screens” of computers and software programs logs? Considering the marketing orientation, prominent level of digitalization, regulation and the increasing role of emotional labour utilized in the sector, it deserves closer attention to see where and how the capitalist control takes place, not only for understating the processes of exploitation, subjection, but also any production of subjectivities.

The literature on control at work under *Chapter 2* reveal the main thinking lines of this chapter. First, there are various control techniques and tools in place in interaction with the responses of workers, despite the fact there we cannot identify a linear development of control techniques. Therefore, the focus of this chapter is not only to understand what are under control mechanisms but also how they function together in production of subjection and subjectivities. Second, literature on both labor process and organizational theory highlights the role of the *technological advancement* in control and surveillance of the work and workers (Braverman, 1978; Rosenblat, Kneese & Boyd, 2014; Lyon, 1994; Rosenblat,). Braverman's assessment (1974:134) stresses the negative consequences of machinery on skill and autonomy of workers. Apart from the introduction of machinery during industrial revolution, technological advancement and particularly digitalization continued not only in factories but also offices, aligning with the rise of service work. Therefore, this section aimed at exploring impact of technological advancement in relation with control and surveillance at work. The third thinking line is role of emotions and values in control mechanisms at work, which diffuses in daily life and self of workers.

There is a growing literature focusing on “package/blended” of control mechanisms (Sturdy, Flemin & Delbridge, 2010; Thompson & Broek, 2010). The blended mechanisms (*bureaucratic, digital surveillance, IT based control, normative control, emotional control etc.*) functions on workers' time, products, feelings, relations, bodies and minds. The different mechanisms co-exist together with a strong link with other layers of control within the labour regime in Türkiye, as explained in previous sections.

### **6.3.1 No Mr. Shmidt Anymore? Digital Technologies and Customers' Control**

In terms of organization of work, there are different layers of both vertical and horizontal hierarchies depending on organizations of banks. In HQs and regional directorates, teamwork and project-based work in cooperation with different teams/departments are more common, whereas individual work is more common in branches although there are collective targets which aims to create the team feeling at branch level. As regards the outputs and performance, encompassing the attainment of targets within performance management systems, the flow of responsibility is as in

most cases: Worker, Branch, Regional Office, Headquarter (General Directorate) + Headquarters at global level (in some cases).

Findings revealed that there is a limited space to take the initiative and make decisions, apart from the positions related with product development, innovation at headquarters, and marketing positions. There are several reasons behind that, i. High level of regulation in the sector, ii. Increasing digitalization, iii. Approval hierarchy within the banks, iv. Risk & responsibility balance. As we have seen in previous sections, the banking sector is a regulated one under certain rules and regulations applicable to all within bank transactions and labour process. There is both vertical and hierarchical coordination allowing workers to work within a team responsibility as well as up-down hierarchy. Apart from certain regulatory rules, some transactions, such as, giving credits, require various approvals at various levels in the hierarchy.

N10: At each stage, we are getting stuck in approvals. You can feel the hierarchy and formality to the core. That's why, before taking any significant step, there is quite a lengthy approval process – you know, questions, consultations, we always do that. It's rare that we decide on something entirely on our own. Of course, within certain boundaries and job description, they allow us this freedom, but as I said, we must inform the branch manager, regional manager, through email or CC, about even the smallest task we perform. (*M, 30 years old, 7 years of experience*)

Even the branch managers (*şube müdürleri*) think that they do not have sufficient authority in decision making for certain issues at work. They expressed that they don't have influential roles when compared with the past in their career. Interviews also reveal the autonomy and decision-making power decreased for workers who have longer tenures in time, which affected their motivation and satisfaction. An experienced branch manager, for instance, stated that there is a limited room to be autonomous in decision making process when compared with the past:

N4: In the past, a manager was a much more significant concept in people's eyes. They had much more authority. Let me put it this way; this is really not an exaggeration. When I first started my career, I had more power in certain aspects, especially in pricing matters, compared to my current role.

When I was so junior, I could make decisions about many things without asking anyone or getting approval, just like I do now, and I was accountable for those decisions. Now, within the bank, they have created many intermediate positions. So,



in processes that used to run automatically, there is now a new workflow procedure, causing time wastage and stress. (*M, 43 years old, 20 years of experience*)

Another dismissed manager also shared the same dissatisfaction due to limited influence on work:

N36: You know, you have authority, you're a branch manager, you have a title, maybe you're in a certain position, but when I started feeling that I had less power or influence on the job than I did as an inspector, it created a sense of dissatisfaction, to be honest... (*W, 46 years old, 16 years of experience*)

When it comes to the balance between authority and responsibility, workers experience the stress of potential repercussions from making a false decision. For instance, some workers felt frustration that even when decisions are made at a higher level, they still bear the responsibilities associated with those decisions, particularly in case of failure of loans:

N37: ...When it comes to the responsibility aspect, the responsibility is entirely on us. When a loan goes bad, it is like that 'You approved this limit, you requested it. Why did this loan go bad? You are responsible for it.' It directly affects your bonus system and career as well. (*M, 28 years old, 3 years of experience*)

There is a ***high-risk perception*** by workers. Interviews reveal that the job has been defined as “risky” by workers considering the balance of autonomy and responsibility balance. Therefore, it is not preferred to use initiative in decision-making despite there is limited room for that.

N21: They (*referring managers*) are truly not independent; they are entirely bound to a system. In the banking sector, there is really no initiative from either the managers or the executives. It may seem like they have some authority, but they don't.

Everyone is bound to a system. Each person has something they are tied to, and the thing is, you use that initiative with the customer, but the system is designed in a way that when you exercise that initiative, bam! It comes back at you and affects your career. That's why, even if that initiative is granted, many people truly don't use it because, you know, nobody wants to take risks. Banking equals significant risk, and your career is constantly under threat. In banking, your career is always at risk. That's why you can't step outside the system. Personally, for myself and on behalf of the managers as well, I don't believe there is any real initiative. They are all tied to a rope, and nobody can let go of that rope; they hold onto it tightly. (*W, 28 years old, 2.5 years of experience*)

In this context, when it comes to direct control, findings reveal that there are very few cases reporting regularly to management, and most of the monitoring and control processes over work are done through the computerized surveillance and software programs. In fact, regular reporting processes are already integrated into the software and the need for direct reporting and control has been diminished in banks. Considering the role of digital technologies for control over time, process, and product; interviews reveal that workers no longer require a controller with a stopwatch, and they no longer feel constantly monitored directly by their managers. In this sense, we do not have any Mr Schmidts anymore. In this case, where are the control tools in banking sector, if not performed by managers directly: Inside the computers and cameras, embedded in logs under performance software programs, customers' assessments and/or inside heart and minds of workers?

In the recent decades, there is a growing literature on the role of technology in increasing surveillance at work and measurement of performance through surveillance at workplaces (Ball, 2010; Lyon, 1994; Hall, 2010). Accordingly, management now have the ability to monitor computer screens, record keystrokes, track the websites visited, and monitor workers' locations using mobile phones, webcams. This concept is connected to technological advancements, often referred to as the "*electronic surveillance*." New technologies permitted "*disorganized surveillance*", which penetrates deeply daily routines of workers, through relaxing centralized direct control (Lyon, 1994:128). Taylor and Bain (1999:102) argued in their study on labour process in "call centers", which also includes finance sector, where such kind of technological development took place such as integration of telephone and computer technologies, have elicited picture of Big Brother in Orwell's novel, produced taylorisation of white-collar workers.

When it comes to banking experience, this study reveals that there are various digital and technological tools and mechanisms to control time, performance, behaviors, relations and work itself. As explained in previous sections, the banking sector is undergoing substantial technological advancements and digitalization, affecting not only customer usage but also labor processes and managerial control. Digital

surveillance cooperates with other control mechanisms, such as performance monitoring systems, eliminates the need for direct managerial control. The experience of less direct control by managers has been explained with increasing technology-based control and electronic surveillance. The main tools emphasized by workers during the interviews are as followed: *Telephone recordings, cameras and video surveillance in the offices, e-mail monitoring, applications (key stroke logging, eye movement etc., location tracking, website tracking), performance monitoring, assessment and reporting softwares, check-in programs in tablets.*

Interview findings reveal that the implementation of advanced technology and digital systems regulating and monitoring the work, such as software programs, “cc” in e-mails, performance monitoring software etc. working in cooperation with performance management systems, has eliminated the need for close supervision and direct observation in banks.

N14: Everything progresses in an agile manner; we can get responses through emails or phone calls. In my work, my manager is usually CC'd on most of my emails. So, if they read the email, they can check it. If they don't read it, they won't need constant supervision anyway. (*W, 29 years old, 7 years of experience*)

N21: Every action we take, every sale, is automatically recorded in their computers. We don't do anything extra; everything is automated. Each sale made, every conversation with the customer, everything is reflected on the manager's screen through the computer system. Even the time we start work and when we interact with customers is logged in their systems. We don't have to do any additional reporting; it all automatically goes into their system. (*W, 28 years old, 2.5 years of experience*)

IT technologies allows to track, monitor and check various aspects of the labour process and behaviors of workers as well as performance, which will be detailed in following sections. This finding echo that the workplace surveillance has been intensified by means of technology, as argued by Lyon (1994:134). For instance, in line with the approach of customer-oriented banking, all phone calls are recorded to monitor the communication between customers and workers.

Despite some attempts at implementing “digital banking”, “remote work”, "banks without people" where bank offices operate without staff, most of the workers interviewed in this study have a fixed workplace either in branches or headquarters,

apart from the sellers. Working remotely also become a regular practice for some banks, particularly for staff in headquarters after the pandemic. When it comes to architecture of offices, the physical environment of workplaces in most bank offices is characterized by *open office* designs at both the headquarter and branch levels. However, there is a notable exception for branch managers who have separate rooms with glass walls, enabling them to oversee the office space in many banks. In line with several studies focusing on workplaces from the panopticon and surveillance point of view (Ball, 2010; Lyon, 1994), even though there are some attempts to work remote, open offices with IT equipment still represent a surveillance platform in the sector. This aspect has also been addressed by Adorno and Horkheimer (2002:183), stating the glass partitions in contemporary offices and the vast rooms where workers sit together can be readily monitored by both the public and their managers, and they are no longer conducive to personal interactions and idylls.

In line with that, in banking sector, the workplace itself is one of the settings where surveillance could be observed since even the design of offices may play a dual role in control and coordination. The interview findings reveal mixed results about impact of open offices on workers. Some workers see open office as an opportunity to socialize, support each other and coordinate tasks. The open office environment allows managers to observe workers when and if needed, however, workers interviewed think that there is no need for that kind of control anymore. For instance, when it is asked how control and coordination is managed in the bank, the business development manager assistant stated that open office is an opportunity for observation and communication:

N1: We are working in an open office environment. Only unit managers have rooms with an open-door policy. I guess their room will also be open office soon. So, we are all together. Speaking is a tool. And I observe. (*W, 38 years old, 13 years of experience*)

A dismissed branch manager who had management tasks in the branch stated that open office is not a control tool, but a support mechanism for workers:

N36: Actually, instead of control, I see my management approach more as a supportive role rather than a controlling one. As a manager, I don't find it healthy or

mentally sound to keep them under constant control. I have never been that kind of person. However, for instance, when it gets crowded and there's a possibility of an argument in the branch, if I go there, walk around, show a friendly face to the workers, and maybe handle one or two things for the customer, it can even ease the staff's tension. (*W, 46 years old, 16 years of experience*)

Despite the design of offices are in line with the architecture making workers visible, only few workers felt that “open office” has a direct control function by managers. Technology also plays a role in office environment, such as, cameras in the offices, software in the computers to record everything in the office. The feeling that being observed and having an eye on workers result in *self-control* which may include control on time, behavior, emotions, relations etc.

N37: Does the manager watch us in the branch? Of course, he does. You see, we sit in the branch in this crescent shape, like an oval office. The branch manager's office is right at the tip of that crescent. So, he has eye contact with everyone. Let's say I'm going to check Instagram for five minutes, and I've already spent the fifth minute. In that case, I raise my head and think, 'Is someone watching me?' Or, if I've been chatting with my colleague for more than 10 minutes, I look around and wonder, 'Is someone eavesdropping on us?' I've witnessed the manager occasionally lifting his head and looking around, probably wondering, 'What's happening in the branch?' But generally, the manager doesn't bother much about these things. (*M, 28 years old, 3 years of experience*)

Open office is also perceived as a way of control mechanism among workers themselves, which may be called as “peer review” surveillance. Despite some challenges such as noisy environment, workers feel that they are being monitored by their colleagues sometimes, and they can warn each other if needed, therefore they are satisfied with working in open offices because it provides an opportunity to support each other in certain cases:

N23: I think it's a nice thing to work in open office. Well, in an open office, since everyone works side by side, we can see each other's mistakes. When one of us makes a mistake or overlooks something, our colleague next to us tells us or warns us. So, from this perspective, it's a positive situation, I believe. Also, there are days when you are so busy at work that someone makes a joke, and you just burst into laughter for a minute or two. In a way, it helps release the tension and stress. Looking at it from this positive aspect, we have never felt like we are being watched or constantly monitored so far (*M, 30 years old, 5 years of experience*)

In this context, despite that workers are aware of potential of open offices as control and surveillance mechanisms by managers, they think that there is no need for such a

direct observation by managers. There are two reasons for this: i. Every process and minute are already under track because of digital surveillance, ii. There are targets under performance management, and there is no need to monitor the idleness or hard-working of workers, self-control is there. Rather than controlling aspects, advantages of open office as peer review and working environment were highlighted by them. On the other hand, the fact that IT based management systems are in effective does not necessarily mean that direct control has been expired. As will be seen in following sections, direct involvement of branch, regional or HQ level managers are observed even with dictation particularly in cases of non-obedience with targets under performance management system.

Another common way of control is “*customer control*” in banks, which is also accepted as direct control within some studies, such as, Nurol’s study (2014) on banking sector. “*Control by customers*” is one of the common control mechanisms in banks to measure knowledge level of workers, their attitude and behaviors. This command of control is conducted through various tools, such as, complain lines, digital surveys, and “secret customers” application. Workers interviewed know and feel that they are being monitored and assessed by customers through various complain mechanisms. Interviews also reveal that workers are aware of the “*secret customer*” application, which is also a part of the performance assessment. Any negative experience with the secret customer may cause a negative assessment during the performance management. Some workers emphasized that sometimes they could understand the practice of secret client and act accordingly. As a result, workers have self-control over their behaviors and emotions during their interaction with customers.

*To sum up*, findings reveal that direct controller with a watch observing and dictating to workers within a Taylorist approach in this sector is limited, however, workers still feel bound to a system that they are tied to, either through IT-based control, performance systems or customer satisfaction. We see Schmidts without a direct supervision with dictation and observation, apart from the cases of non-obedience and low performance, but Schmidts with self-control under current performance systems and surveillance mechanisms.

What Schmidt feels and thinks is also a matter within the corporations to manage to control their resistance. At that point, the question of which aspects of workers and their life are subject to capitalist control is important to understand subject(ificat)ion processes.

### **6.3.2 Time Control: Time is a Score Requires Speed and Self-Management**

*Why has the pleasure of slowness disappeared?  
Ah, where have they gone, the amblers of yesteryear?  
Where have they gone, those loafing heroes of folk song,  
those vagabonds who roam from one mill to another  
and bed down under the stars?  
Slowness- (Kundera, 2022:3)*

Time has been an important aspect of the capitalist subjection throughout the history. Under contemporary capitalism, do workers in service sector have a “clock”, similar to church clocks, or factory clocks to manage working hours; and to track and monitor their time allocated to certain tasks? Is there any possibility that the utopia of Kundera on slowness, quoted above, become a reality for life of people working in this sector? While flexitime/self-control on time has been advocated to enhance freedom and autonomy in daily life management, how might it transform into a new realm of control, as a myth. It is important to understand perception of workers on the relationship between work and time, including control over time, considering the blurring line between working and non-working phase of daily life, if any.

Time control is seen as an important technique not only in terms of capitalist subjection, but also a way to penetrate in life, through increasing speed and dominating time outside the working time. Two main aspects of control over time at work derived from the literature will be focused here.

First, the duration of working hours will be analyzed considering the extension of workday which is a direct penetration in daily life. Secondly, inspired from time-motion studies, which has been elaborated by Taylor’s followers (Braverman, 1974:120), time will be analyzed from the view of target and performance. Over time,

what took the place over the stopwatch, which was the main tool to implement the main steps, as introduced in previous section?

Within this context, findings of this study reveal that, *first*, regular working hours are still valid for most of the bank workers interviewed, despite there are some initiatives on flexitime schedules for some positions particularly at HQs in some banks, and it seems that such kind of schemes will increase in future. Flexible working regime is not the norm for bank workers apart from some exceptions, particularly for headquarter workers. Even some banks have targets to make remote work applicable to half of workers in headquarters, under the future of work discussions. Tracking and monitoring of working hours are done through digital surveillance tools and there is no need for a direct supervision on time.

When it comes to *duration of working hours and overtime*, there is a clear break with the previous experiences where overtime was dominant in banks. In fact, overtime and long working hours posed significant challenges for bank workers who have long tenures in the past. Interviews reveal that those workers who have long tenures focus more on the different experiences in terms of overtime in the past due to changed regulations and personal choices. A business development manager, for instance, explained how she changed in time in terms of allocated time to work:

N1: I changed a lot in 6-7 years. I was different at that time. I was working until 11.00pm at nights. I was reading everything. Work was at the center of my life. I did not have any hobby at that time. I was working like a psychopath. Then, I got the prize of this psychopathy and promoted to be a manager. But I was not happy. Then, I decided that I do not want to be such a person. (*W, 38 years old, 13 years of experience*)

As a matter of fact, findings reveal that new practices regarding working hours and unpaid leave are under implementation in banks, leading to the cessation of overtime work for most workers interviewed. Some workers stated that it was a success of efforts of workers.

N22: It used to happen a lot during the first three years of the job I mentioned. At that time, there was an extremely intense workload. Even during lunch breaks, branches were open, as you probably know. It was a period of heavy work, and we



used to work until 8:00 PM or 9:00 PM in the evenings... There was both a heavy workload and pressure from our superiors. Later, as you know, after many complaints and legal interventions, some banks started closing their screens after 7:00 PM. They began to deny permission to work even if you wanted to. It was a turning point. (*M, 30 years old, 7 years of experience*)

There were very few cases complaining about long working hours during the interviews, such as, working on project basis at headquarters, or staff who has marketing tasks (i.e. calls to customers) after the end of routine working hours. As a general principle, interviews reveal that most of the workers are not expected to work overtime anymore. The interviews even with branch managers also confirm this finding.

N5: No, no. I don't work overtime, and I don't make others do it either. Why? Well, because we are already working very hard. Our phones keep ringing, and the customer demands, complaints, and requests never stop. That's why I don't want any of my staff to stay after 6:30 PM. I lock the bank's door at 6:30 PM. In the past, I used to go home around 11:00 PM, sleep, and then come back to work the next day. However, I was doing it with a sense of hatred, dragging my feet. I worked like this for ten years. Everyone has a personal life, a social life, and a family life. Considering the traffic in a city like Istanbul, where it takes two to three hours for people to get home, I don't want anyone to stay here beyond working hours. (*W, 43 years old, 20 years of experience*)

It has also been stated that workers need to get a permission to make overtime in some cases. Even one young worker working as data expert in a bank stated that after communication with HQ, managers may not let overtime because they must compensate it by paying overtime work. A resigned bank worker also explains this situation with the changing needs of the mentalist of the capitalist system that it needs health and motivated white-collar workers:

N26: With the changing face of capitalism, we are moving towards a world where working hours are also envisioned to change. I don't know if you agree with this observation, but at least it applies to white-collar workers. For instance, the system no longer wants you to work more and after a certain point, it shuts down itself. To work after 5:30 PM, you need to request permission from the system. The reason behind it is this: Go home, rest, come back motivated to work again tomorrow... The system no longer sees the extension of working hours as something positive. (*M, 27 years old, 2 years of experience*)

On the other side, workers feel that they have the *self-control* to manage their time despite there is no external direct supervision on duration of working time. In banking,

the control of time exemplifies a mixed control approach, incorporating various strategies such as bureaucratic control, IT-based control, and other forms of control including normative control via trainings on time management. In fact, workers may choose to work longer hours at times under their own willingness to meet the targets set by the Performance Management System at the end of the day. They feel the responsibility that if they do not finish tasks on that day, the burden will be on their shoulders the day after. These findings are in line with the approach of self-control rather than despotic disciplinary practices.

N29: ...On some days, even if the branch manager is not present, you cannot leave because if you don't finish that day's tasks, they will carry over to the next day, and you'll face difficulties. So, sometimes it's around six-thirty, seven, or even eight. It's a bit flexible, let's put it that way. Speaking for myself, I have control over taking short breaks for tea, cigarettes, or fresh air. So, there's no tension for me. If I stay late, it's mostly my own choice, and it's not a big deal. (*M, 32 years old, 5 years of experience*).

N22: Generally, now everyone leaves around 6:00-6:30 PM. If you have your own work and you want to stay voluntarily, you can do so. If you have work to do, you are obliged to complete it. If you don't plan your work efficiently and end up staying for overtime in the evening, it's on you. (*M, 30 years old, 7 years of experience*)

N41: It's more like being forced into it, kind of a psychological pressure. It's like they don't directly tell you to "stay," but you're expected to stay, and it's obvious. (*W, 26 years old, 3 years old experience*)

N7: So, we have gotten so used to it... The moment the workload decreases, we inevitably start questioning ourselves, "Am I not working?" Seriously... I've seen this in many people in the banking sector, especially in those who work like crazy. (*M, 31 years old, 5 years of experience*)

It has also been acknowledged by some workers that they work overload with their own choice to be promoted. A customer experience manager for instance, explains why she had to work longer hours for her career as a woman. Considering gender biased caring responsibilities, women workers feel more disappointed to allocate more time to work, but they also think that they must work more:

N12: I know that I've pulled all-nighters, but it was a personal choice; no one asked me to do it. There were things I needed to get done, and I woke up from my chair in the morning after falling asleep. Yes, my daughter was alone at home with the babysitter. I am actually someone who is quite open to crossing that line; I'm open

to working beyond regular hours... But I'm in the process of trying to discipline myself not to do it. In fact, when you start taking on more responsibilities, this overtime story comes into play. Especially when you want to display yourself, when you are waiting for a career opportunity, or hoping for a promotion, you begin to think, "I don't want to be seen in a negative light." However, this should not be a performance indicator for you. Working beyond 6:00 PM should not determine your success, but these habits tend to stick with you naturally. (*W, 38 years old, 14 years of experience*)

*Secondly*, time is something measurable, which turns to be a "score point" in the performance system at the end of the day. This time pressure is being felt more by certain positions, such as bank tellers, positions working with directly customers in branches, or workers in headquarters working with certain deadlines. As will be explained in the next section on "performance", there are certain targets on duration of certain tasks for certain positions, for instance, *the number and duration of customers served for each, the duration to respond a fax, the duration to respond a credit card request, the duration to open an account* etc. are being measured and this measurement affects the worker's performance, premiums and therefore many other aspects of life. These time-based targets are valid for every worker depending on the positions, irrespective of age and gender.

N29: In the position we work in, every second is crucial. It is measured. Whether it is dealing with the customer in front of you or using the phone, I mean the phone in front of us, which is used for customer calls, there's a system that measures it. (*M, 32 years old, 5 years of experience*)

N17: The waiting time for customers at the counter is measured every minute. A customer arrives at the counter, presses a button for service, and you process it. Let's say it took 25 minutes to process a credit card application that showed up in the system. Then you get questioned; they say, "The waiting times are long, the processing times are long." From there, the performance rating is determined. (*M, 51 years old, 23 years of experience*)

A worker responsible for performance management in headquarters explained how time turns to performance scores and therefore sources of stress. What is needed is speed, and digitalization also results in the demand for increasing speed and even targets in certain cases.

N41: The worker gets scores from time. You know, there is a certain time when the average for that job is determined, and according to that time, a person might have completed the task in a shorter period, resulting in a certain number of scores for the

task depending on its duration. Time and the score of the task are linked, just like if a task takes, for example, 20 minutes, it is worth a certain number of scores. Time and the effort required determine the point.

You know, the faster they complete the task, the more points they earn, so everyone is trying to do things quickly to accomplish more tasks. The limited time during the day affects the people at the branches significantly, or like in sales targets, where they say, 'You need to sell this much in a certain time,' and so on. (*W, 26 years old, 3 years old experience*)

An interesting example is the experience of an expert in a multi-national global bank having remote work at home, revealing that how work penetrates in daily life. While she was telling the pressure, she also mentioned that she liked this “dynamism”, confirming the internalization of dynamism of the sector, as other studies confirmed (Bora, 2011:292).

N42: Well, you know, we have to keep track of the decisions of the global institutions. So, we have to stay both up-to-date and active. Throughout the day, we work very intensively. For example, I'm currently working from home, but even when I go to the bathroom, I have to message my colleagues because a call might come in during that time. We can't afford to leave any task unanswered. We have certain standards, like ensuring that no customer has to wait on hold for more than 6 seconds and other similar aspects in our workflow. I actually enjoy this intensity because it keeps you on your toes throughout the day, and you don't just sit idly in front of the computer. Therefore, we have this dynamic workflow. (*W, 27 years old, 4 years of experience*)

As explained in previous sections, the widespread usage of technological and digital tools in surveillance and control in banks is not surprising considering investment of banks in this field. IT based surveillance has been functioning in control and monitoring *working time and time allocated* for tasks in banks. For instance, start of the working time has been recorded for each worker when they are logged in the computer. The presence is also being monitored through the “eye-contact software” in most cases. Both the timeliness of transmission and the effectiveness are closely monitored by computer systems and software, especially in cash desks where the system is often referred by workers as “*The system measures everything*” and it becomes a part of the performance assessment, including measurement of time.

N29: There's a system connected to performance system. It measures how much time you spend at your computer and what tasks you perform during that time. There's a daily workload measurement system. For example, if you fall below 1% of your daily workload, they consider it as an unproductive day. The system

measures everything, including tasks like entering a credit, depositing money, or recording a conversation during a sales call made over the phone. Each task has a separate scoring based on the time you spend on it. The length of waiting time for customers is also measured through the automatic system. So, the faster we serve a customer and move on to the next one, the better. While talking to customers, we even continue processing their transactions. Because if we take our hands off the screen or our eyes off the computer, the system immediately notifies us if there's someone waiting for service. (*M, 32 years old, 5 years of experience*).

According to perception of workers interviewed, their systems are very intelligent ones that measures every detail precisely.

N34: How many customers you talked to during the day and, how long you talked to them is also being measured. Everything is recorded in the logs; everything is there in the records. Like, how much time you spent in each conversation? This is also achieved through the system I mentioned earlier, which is an artificial intelligence product loaded onto the computer. (*M, 39 years old, 14 years of experience*)

Digitalization also enables continuous monitoring over time, particularly for the sellers making customer visits outside banks. They may receive warning from managers in certain cases. Digitalization enables managerial control beyond the confines of the workplace.

N25: During customer visits on a particular day, if the numbers are extremely low, for example, we have chips in our tablets that show our location and where we are, of course. At a certain point, our team leader might question, "Why did you stay there for such a long time? You wasted a lot of time; you need to take quick action." (*W, 27 years old, 2 years of experience*)

Apart from the need for acceleration during working time, another issue raised is the control over breaks, stated by few workers in our sample. Even in other studies in banking sector, such as in the study of Nurol (2014), it is found out that there are software applications or digital surveillance tools for measurement of break time. For instance, it was referred to fingerprint or card reader applications in the entry of WCs in some banks by Nurol (2014:189). This is in line with the conclusion of Crary (2013), arguing that, by reference to *24/7 operation*, capitalism increasingly has less tolerance for rest and, consequently, for workers not being at work for a while.

A data and risk analysis expert dealing with data for customer strategies of the bank at HQ level, focused on the control on duration of breaks.

N35: “Well, normally they say, ‘It shouldn’t take more than 5 minutes,’ but you see, it only takes me 3 minutes to go outside and smoke a cigarette. I mean, I’m just going to put the cigarette in my mouth and inhale, or maybe swallow it entirely... Sometimes my manager might say, ‘You’ve exceeded one hour in total for breaks today. What are you doing?’ But honestly, it’s not something I pay much attention to, you know.” (*M, 28 years old, 3 years of experience*)

Lastly, the widespread of digital tools increases availability of workers on demand during non-working hours, as will be explained in the next Chapter on daily life. In line with this, another self-control aspect of workers is management of their *availability during non-working hours* for customers, which is an aspect of diffusion of work in daily life. Even though workers do not stay at banks as overtime work, being different from past, they are accessible to customers during non-working hours in most cases. However, most of them do not recognize this work as a “real working practice”.

Long working hours are not explicitly dictated by management as they were in the past. Working hours and leave rights are among the top issues under workplace compliance criteria, audited by international companies or national authorities in some cases. On the other hand, other control mechanisms are in practice. In fact, time is a part of performance, monitored instantly through IT-based systems, and time pressure even turns to a skill called as “time management” or “working ability under deadlines” which necessitates acceleration for tasks and self-management over duration on working time to achieve targets. In the absence of a dedicated timekeeper, workers are compelled to exert self-control over their work time not to achieve only duration related targets but all targets. At this stage, the banking supports do not cease, and time management trainings may come into play, as a support mechanism for self-development over workers (*Please see the next section on normative control*).

These findings contribute to the literature on control at work with an emphasize on conception of time management as a score and skill managed by self-control of workers. As will be explained in following chapters, most workers navigate such requests not by resisting, but by conforming with the aim of achievement of targets, with few exceptions. In this sense, time control and management functions as a way of subject(ificat)ion not only at workplace but beyond. Furthermore, appreciation of

dynamism of sector is observed for some cases. In this way, capitalist subjection on time turns to workers who need to be faster because perception of time is the same with a score in the system. Time control is not only limited with the workplace but goes beyond it, as will be explored in the next chapter on work-life interaction, with an interest on this question “Is the pleasure of slowness, which has no place in business life, possible in everyday life with that path of work and time conception?”.

### **6.3.3 Performance Control: A Consensual Control Mechanism**

*“If you pay attention during our conversation, you'll notice that my most frequently used words were the following: “**Target**” and “**Performance**”... Probably, it's just security guards working at the bank who don't have performance targets.”*  
*An interviewed worker.*

Control over performance with sanctions and prizes is not a new or tailor-made mechanism for white-collar or service sector workers. As Edwards (1979:142) defined, bureaucratic control, as a system of power, has a systematic rewards and sanctions system to maintain discipline of workers. The studies in banking sector or other sectors and areas in Türkiye also had a focus on performance management systems and its devastating effects (Bora, 2011; Coşkun, 2006; Nuro, 2014; Vatansever & Yalçın, 2022). One of the most prominent aspects of findings of this study is to get a deeper understanding on how the performance management system is functioning as subjection and producing or shaping subjectivities of worker and dominating their life.

The Performance Management Systems (PMSs) have pre-defined circles including setting targets, implementation, assessment and rewarding and/or punishment. There is an extensive literature on performance management systems' effectiveness in management and organization field, however, the aim here is to explore their interaction with workers and effects on workers. The development of PMSs has a good representation of linkage between knowledge production and power relations at work. From power-knowledge perspective, the management literature also emphasized importance of measurement based on objectives and indicators for the success of organizations. In the mid-20<sup>th</sup> century, the key performance indicators,

which is dated back to “*Management by Objectives (MBO)*” approach of well-known management theorist *Peter Drucker*, was advanced by total quality management (Chief of Staff Network, 2023). In book titled “*Management*”, Drucker and Masciarelli (2008:8) emphasized that measurement is one of the basic elements of work of managers, and therefore managers analyze, appraise and interpret performance based on measurement. The system has been advanced by practices such as “balanced scorecards” in the beginning of 1990s with “balanced scorecards” (Coşkun, 2006:28). Kaplan and Norton (1992) also emphasized the significance of measurement by asserting that the organization's measurement system profoundly influences the behavior of both managers and workers, encapsulated in the adage, “*what you measure is what you get*”. The balanced scorecards allow managers to look at the business from four important perspectives, customer, internal, innovation, and financial (Kaplan & Norton, 1992). As *Chapter 2* reminds us, within the Burawoy’s perspective, the self-organization and strategies of workers within performance management systems as the games at work is important considering that control field is complex and contested where workers are also active and responsive.

The banking sector is a sector where everything is measurable for workers. Performance Management System (PMS), Key Performance Indicators (KPIs), Objective of key results are the core tools monitoring and control to assess performance and outputs of workers in the sector. Interviews revealed that even some banks use the wording of performance “expectations”, rather than “targets” to make this measurement and assessment systems more softened and acceptable. Whatever the system is called, there are measurable objectives and targets for workers which final objective is to contribute to bank’s targets at branch/regional/national. The workers are also active within these systems, as called “responsible autonomy” called by Friedman, as an example in some studies, such as, by Nuro (2014:178). Burawoy's game metaphor (1979), as explained in *Chapter-2*, is an apt conceptualization to describe power relations within the performance system. This study argues that the framework of Burawoy’s game and consent production is a relevant conceptualization to understand the power mechanisms through performance management systems in banks. The below sections aim to present and explore how it works.



### 6.3.3.1 Setting up the Game and Numbers

*“There is a dehumanizing aspect. Setting targets, pushing people to compete, and then discarding those who fall behind can strip away their humanity. They (workers) are seen merely as **objects or numbers**, which is not ideal.” An interviewed worker.*

The rules of the games are determined by the management, but utilization of IT systems, through identification of targets, process of assessment, assessment of results, identification of rewards and punishments. Given the significance of performance targets and indicators, where workers are often perceived as mere numbers/targets, as the quote above suggests, it is crucial to comprehend the process of subjectification through PMSs. First, when it comes to setting performance indicators and targets, interviews reveal that there is a lack of a participatory approach. The process of setting targets follows a hierarchy, starting from HQ Management, then extending to regional offices, branches, and finally arriving workers as a last resort. It has also been stressed that the support of digital systems is functionalized in this process. Not only tracking and monitoring the indicators and targets under PMSs, but also setting the targets is based on software systems, depending on the number of visitors and the number of workers at the branch. This way of setting targets is in line with the analysis of Lazzarato (2014:115-119), which has been explained under *Chapter 2* that the decision at the top is reflected to lower levels through certain codes, such as indicators, procedures, graphs etc. They turn from discourse to asignifying symbolic semiotics at individual level. Accordingly, procedures, indicators, projects, software, manuals are some examples that the orders take the form at banks, as argued by Lazzarato (2014:115). These are examples of asignifying symbiotics in service work; diagrams, schemas, indicators, budget entries, etc., take machines' place in the organization of the process of service work which is person-based rather than machines (Lazzarato, 2014:119).

One of the managers (*Organizational and Labour Process Director*) working in human resources management at the HQ level, who is responsible for the performance management system of branches, explained the process of setting targets in a way that aims to maximize the “efficiency of time” that workers spend during their working time. This is a relevant example of orders from the center taking the form of targets at

branches. Even the manager who has the authority to manage the performance management system at branches has also its own target: To ensure time efficiency among workers.

N43: If I were to talk about my own targets, for instance, examining processes within the bank to achieve, let's say, an annual savings of xx workers and implementing improvements in labour process.

You see, what we apply to the branches is much more mathematical. We analyze distributions, set targets, and calculate achievement rates and scales, but it is entirely quantitative, measurable, and comparable. When determining these, what do I look at? For instance, there's a general workload, different parts of the workload. I look at the work produced. Each task is measured, and we know the numbers. I can assess the "time" taken for each task, calculate it. This is the work part. There are also idle times. Unlike the production sector, we don't work continuously for 8 hours. If a customer comes or if there's work to do, then we have something to do.

Besides that, for the performance system to work effectively, I need to ensure that they can carry out a one-person job. To achieve this, we provide them with additional tasks, things they can do. For example, we have the branch operations staff make calls for collections. Because if I cannot provide them with enough tasks to achieve their performance target, they won't be able to meet it; they won't be able to fill their time. If I am setting up such a system, providing them with sufficient tasks to use their time is a necessary condition. (*W, 44 years old, 23 years of experience*)

Indicators and targets are the main orders coming from HQ to the computer screen of a worker in the bank. At the HQ level, only few workers mentioned a somewhat participatory process in setting targets, but it was not considered as effective. Workers do not feel themselves as part of the identification of targets which have an important influence on their work, career and life. There is very limited flexibility in certain cases resulting in changing targets, such as, some targets have been changed during the pandemic started in 2020, but it was not common.

N9: Profit or volume targets are generally set higher than your expectations. We don't individually object to the portfolio. As a team, we object to the branch targets. So, there are opportunities to object, but no results. (*M, 39 years old, 13 years of experience*).

In setting process of targets, there are various variables considered such as last year performance, number of customers, customer data, number of workers in branches etc. According to perception of workers, the trend is that more achievements of targets this year means more targets next year. There is no approach "*We've done this, we've*

*accomplished that, let's take a breath".* Every January of the year starts with new targets, which is called as *"punishment for success"* by some workers:

N10: It is done as a penal system; I can tell you that. For example, if you have shown a highly successful performance in a year and exceeded the target, let's say you achieved 150% of the goal, meaning you reached x million instead of 1 million. The following year, instead of setting your target at xx million, they can directly assign you a target of xx million. *(M, 30 years old, 7 years of experience)*

N17: You did it, this year with great difficulty, dealing with enormous challenges, you worked tirelessly day and night, visited people, went to customers. You achieved it, December 31st arrived, and on January 1st, a new target is handed to you - they give you higher number of targets. You say to yourself, "I worked so hard for the previous target, and now they're giving me more... How am I going to achieve this in the coming year?" It puts you under so much stress. This kind of life, having the target multiplied every year, how do you think it would be? *(M, 51 years old, 23 years of experience)*

Digitalization has led to significant changes in work routines and subsequently, the targets set for workers. This finding is also in line with the study on some models revealing that IT based programs extends management control into new territories and processes (Hall, 2010; ĩlic, 2020, 2021; Lazzarato, 2014). The worker him/herself is not the one who is being monitored, but the process and targets are under monitoring and tracking in a continuous manner through digital tools. Continuous controlling on time and customer demand integrates other control strategies and extends control in new territories. New targets and responsibilities are assigned to workers because of constant monitoring and controlling of performance:

N36: Measurability through systems has increased significantly. For example, they can see how long your screen is open and what you did on each screen, providing a lot of control possibilities from above. Each branch has its own flow. When these patterns started to be observed and measured from above, instructions and controls from above, like let's fill in these gaps and have them make calls to a hundred people today, so they won't waste that time, began to occur. *(W, 46 years old, 16 years of experience)*

As connected with the previous section on control over time, a dismissed worker explained how the performance and targeting system function in line with the aim not to create any idleness during working time:

N26: We are going to create an analysis for you. You will input everything there, and the report will be generated automatically. While we used to prepare the report

ourselves and could customize it according to our preferences, now it's becoming standardized. Everything is digital, fast, and in a question-answer format, like quick yes or no responses. So, you find yourself giving quick answers like "do it, done, move on" sort of thing. And now, speed is expected from you. Fast, like do it and move on, do it and move on. Well, along with that, the targets are increasing as well. (M, 27 years old, 2 years of experience)

The PMS and its challenges are a reality for almost all workers interviewed, irrespective of gender, age, province. The standardized IT based monitoring softwares obscures inequalities between men and women in terms of performance, in line with findings of studies (Beşpınar, Topal & Kalaycıoğlu, 2014:231). As discussed under *Chapter 4*, women enjoy their maternity related rights and private health insurance packages, however, it becomes more challenging to achieve their targets under performance management systems during pregnancy, or when they return to work after giving births. Despite that, as mentioned before, most of women workers interviewed believe that there is no discrimination that they face in banks because everything depends on achievement of targets under performance programs irrespective of gender. However, it does not explain the low rate of gender representation at management and board level of banks.

Interviews reveal that targets could be categorized under two main categories: The first one is *soft/generic skills and personal characteristics* which are subject to assessment of managers. As mentioned in previous "skills" discussion section, your personality and generic skills are also under scoring in banks from certain aspects. As regards to soft/generic skills, some of the performance indicators given as examples during the interviews are as followed: *Big thinking, team working, punctuality, adaptability, communication, time management, innovation*. This approach is in line with Edward's analysis (1979:140) referring that work habits and personal characteristics are also part of the supervision and evaluation through personal management. Few workers working in the headquarters mentioned that their performance is being assessed by only subjective evaluation of their managers, and they do not have quantitative targets as other colleagues had. However, pressure of targets is being replaced with pressure of deadlines in these cases. The inspection departments may have different evaluation criteria which could be used for behaviors of workers because their daily life behavior during inspections may also be influential in their performance assessment.

There is also “*self-assessment*” process for workers in some banks, particularly for soft/generic skills/personality assessment, as a stage before assessment of the management in hierarchy. It is considered as a self-reflection to become more empowered under the new management discourses. The part of the subjective evaluation on soft skills and personal characteristics has been considered as not fair by some workers. Resigned and dismissed workers complained about unfair assessment of their managers in terms of personality:

N13: If I have a bad relationship with my immediate supervisor or if that supervisor doesn't like me, which I believe is always challenging when working with a woman as a woman. Working with a female manager is more difficult; I have always found it easier to work with men. There's always some kind of competition, even if you don't notice it. Your performance, which could be rated as an "AA," can drop to a "C" based on the score given by your supervisor. This happens, for example, during bonus periods in April if I remember correctly, you either receive very little or no bonus at all. (*W, 41 years old, resigned, 9 years of experience*)

N36: At one point, I even started referring to it as "*performance fiction*" because I saw how numbers could be manipulated to serve personal interests or give a false impression. I found it harder to believe in the system in recent years. (*W, 46 years old, dismissed, 16 years of experience*)

A worker working on product development in HQ also focused that quantitative targets will be more useful and fairer rather than qualitative targets for them:

N40: So, there were specific criteria that our managers used for evaluating us, such as asking them, "Is your worker innovative?" "Do they produce high-quality products? Are the processes they handle resulting in successful outcomes?" "Are they proactive?" They would assess based on these criteria. But I think it would be better for individual evaluations to lean a bit more towards quantitative assessment from our perspective. Because it would be less subjective that way. (*W, 26 years old, 2 years of experience*)

*The second category of performance targets, vary depending on the positions and units, constitute major part of the assessment. The most commonly stated performance indicators which determine the success level of the workers are as followed: Volume of credits, volume of profits, number of customer visits, number of customers with credits, number of credit cards, or other bank products delivered, number of customers, duration to respond customers ‘call, petition etc., number of digital customers, number of automatic payments, bank cards, POS machines etc. In headquarters and regional*

directorates, there are different performance indicators, such as, number of projects, number of answered calls, number of field visits, number of workers completed online trainings, number of branches under inspection etc.

Interviews revealed that there is both *individual and collective responsibility* in terms of PMS indicators both at HQ and branch levels. On one hand, PMSs also result in more individualized work because everyone has a separate portfolio including their own targets. On the other hand, the target of a worker turns to target of a branch, target of a branch contributes to target of regional directorate, and target of regional director contribute to target of HQ and Bank. This “*chain of targets*” which I call produces “chain of individual and collective responsibilities”. In case there is a failure at branch level, it may also affect the premium of workers.

N17: Of course, it's a hierarchy, interconnected. If I fail, the branch fails. The branch's failure means the manager gets blamed, which means the branch gets closed, which means we all lose. *There's a wheel like that, a system they've established.*

The thing is, some people work, but they work with no enthusiasm. They perform poorly, don't make sales, take sick leaves and say, "I'm sick," and they don't show up. They lack motivation. Now, there's no point in supporting such individuals. You say, "Let them go, let them leave!" and then let someone else come. Because their failure affects the branch. Our success, or lack thereof, affects the manager. If I can't achieve my target, the branch's overall performance drops. (*M, 51 years old, 23 years of experience*)

In such a context, workers participate to the game of performance by recognizing its rules. After identification of targets which they are not involved, workers believe that they have the self-control to identify the strategies and processes to reach them. They are left free to choose their own plans and strategies to achieve the targets, with a focus on self-control in line with the entrepreneur of self, even assess own performance.

### **6.3.3.2 Rewards and Punishments in “Performance Games”: Competitive Workers under their Own Scrutiny**

The performance system is a game where there are certain rules, procedures which all players acknowledge, and their interests are coordinated. One of the main contributions of this study to game metaphor of Burawoy is the “self-monitoring

screens” that each player is his/her own coach for better prizes/strategies. The watching eye for the bank worker is the “*monitoring screens*” allowing self-monitoring as well as managers’ monitoring over performance and targets constantly. Softwares are influential in organization models and processes directly, like neural system of corporations, as indicated in the study of İliç (2021). In banking sector, target achievements under the performance management system are continuously monitored through IT management systems, namely, specific software and digital performance cards. Although the targets are determined at monthly/3 monthly/6 monthly or annual basis varying on the banks, its pressure is felt every day without boundaries, with the support of software programs.

N38: Of course, you experience that stress every day. I mean, every day you look at where you stand in terms of targets. When you go to work in the morning, the first thing you do is check the most likely scenario on the screen. You open the software and see where you are, how close you are to your goals, and how far you are from them. You already work based on targets. (*W, 30 years old, 7 years of experiences*)

N4: They give you a monthly target, but you actually plan what to do each day based on that target. (*M, 43 years old, 20 years of experience*)

These findings reveal that worker’s own eyes are also watching them, through a screen, as well as their managers, to achieve the targets at the end of the day. Since all these progresses are followed in IT systems constantly, it allows workers themselves to monitor and control themselves on a continuous way as well. Every worker has a “screen” to monitor himself/herself and take necessary actions if needed:

N9: There are metrics related to your performance, ranging from phone call answer rates to the number of emails sent, and all of these can be tracked. They are electronically monitored. Since the systems are accessible to us, *we monitor ourselves*. (*M, 39 years old, 13 years of experience*)

N22: In branches, generally, everyone has a **performance monitoring screen**. It's called the target-performance screen. Everything you do daily, from the loans you provide to the insurance you sell, is visible there, including your targets and achievements. You and the head office both track it daily, monthly, and over periods of 6 months, 3 months, and a year. (*M, 30 years old, 7 years of experience*)

The main consequence of this system is creating competition, not only between workers in the same workplace but also between branches, teams and regions. This

observation is in line with the conclusion of Burawoy (1985), who focuses on impact of piece-rate in corporation, that it stimulates competition and individualism. As well as internal competition within the organization, there are also competition between branches, with the motivational wordings such as: “*Watch out, A Branch is catching up, try not to let them surpass you.*” At that point, the only person who takes actions is not workers themselves. Due to the collective targets of the branches, branch or regional managers also take some actions sometimes. A branch manager explained the task of monitoring of achievement of targets with a reference to “*Uçurtmayı Vurmasınlar*” movie:

N4: Let me tell you about their latest invention. Go to the customer, just like in social media applications, check-in to show that you were there. I will track the check-ins; it will be like a scene from the movie 'Don't Let the Kite Fly,' where they shoot down the kites. You go, burn the papers, check if you burned them or not, check if you checked or not. It's like that, it's at this level. (*M, 43 years old, 20 years of experience*)

In this context, managers at branch levels, regional levels or headquarters try to motivate workers to achieve their targets. Interviews with branch managers also reveal that “*motivational talks*” to meet the targets and increase sales and performance is also part of control and management approach. In fact, these are now new strategies, starting from Taylor’s scientific management, we are familiar with such kind of motivational talks. Vocabulary of motives is also a tool of control to manage “inside” of workers, as argued for white-collar workers by Mills (1940). During personal and performance management meetings, workers hear such kind of motivational talks: “Come on, give it your all! You can do it, you're a star worker! (*Hadi bastır bastır! Hadi sen yapabilirsin, sen yıldız personelsin*)”, “You are the model worker- (*Örnek elemansın*) ...”

N9: While everyone can see their own portfolio's profitability targets and volume targets, the manager can view all portfolios individually. In that regard, the manager can say, "Look at this point, you fell short here. How can I support you here? What plans do you have to improve?" They can ask such questions.

On the other hand, they can send general emails regarding phone call answering or similar matters. For instance, "This month or week, our phone call answering rates were like this. Support each other, so at least one of you should answer when the phone rings." (*M, 39 years old, 13 years of experience*)



The motivational talks to achieve performance targets indicate that the bureaucratic control tools are integrated within normative control mechanisms to have an impact on mind and soul of workers, which could be summarized under “inside” of workers. The interviews with managers and director also confirm this approach:

N43: I’m trying to motivate them by explaining the benefits that doing more of the required work will bring to us. (*W, 44 years old, 23 years of experience*)

N24: You can't expect them to blossom on their own like a flower. And, you need to know how to motivate them as well. This might be a little advantage for me because I have always focused on personal development and received training in this area. Understanding a person and finding their source of motivation is crucial. Some workers might get motivated by financial incentives, while others may feel motivated simply by a "Thank you, great job today" from their colleagues.

You need to know their strengths and weaknesses, where they are successful or lacking. If they are lacking in certain areas, and if you are truly a manager, you should support them. It could be through knowledge exchange or providing guidance. For example, if they have the knowledge but lack experience, you might need to accompany them during customer visits. You can't just give them a target of conducting 10 customer visits per day without teaching them how to interact with customers. But unfortunately, such targets are given in this industry. (*W, 42 years old, 18.5 years of experience*)

The branch managers who have workers under their hierarchy have different techniques to convince workers to meet their targets:

N4: I don't see a significant difference between me and the staff. Every time, I go with an attitude of "we already know these things... but let's not make ourselves to be criticized (*kendimize laf getirmeyelim*). It's not a big deal. Try to motivate yourselves. Let's handle these things first, and then we can discuss the philosophy behind them." I'm not saying I'm perfect, but personally, I try to minimize it. (*M, 43 years old, 20 years of experience*)

On the other hand, interview revealed that workers do not see these kinds of motivational talks seriously and effective. Most of the workers know the functioning of the PMS by heart, and they have the sense that such kind of talks are not real because there is an endless circle of more and more targets. This finding is in line with the analysis of Lazzarato (2014:115) that linguistic imperatives have little effect on subjectivities if they are not supported by other semiotics, such as indicators, programs, budget etc. A young woman assistant expert explains how she feels when she hears such kind of motivational discourses:

N25: You know, they always say, “You’ve always been great at sales.” I’ve consistently ranked among the top salespeople. My manager always says to me, “Keep going, you are a star performer, you can achieve even more!” This has been the case all along. But to be honest, these things don’t really motivate me that much anymore. Because at some point, it doesn’t come from within me. These goals are not my own...No matter how successful you are, there is always this feeling of dissatisfaction from the other side. Yes, all the team leaders are like diamonds – their personalities, characters, all are wonderful people. But when it comes to numbers, it's always about asking for more and more. They always want you to exceed what you’ve already achieved. There seems to be no end to it. (*W, 27 years old, 2 years of experience*)

This study indicates that this is a point where encouraging and motivating speeches come to an end in the game. Most of the workers interviewed are aware of that the realization of these targets under PMS, which are perceived as ambitious and challenging in most cases, also depend on other variables, such as, macro-economic stability, situation of stock market, economic fluctuation etc. However, they think that it does not change the results of the game, which may have a devastation impact on their life. Their acceptance to be in the “game”, by using the metaphor of Burawoy (1979), has the background knowledge that they know the rules very well, and behave to be successful in that way.

Whenever there is a failure in performance targets, the mechanism of “*self-responsibility*” comes to the front. In these cases, the actions, plans, mitigation strategies of the workers are being questioned by different level of managers during the assessment process. For instance, a young worker who has 3 years of working experiences also summarized the possible outcomes of the PMS in this way: “*They follow...They ask...They warn...They dismiss*”:

N37: If the targets are not being met, they ask, “How will you achieve this target? Can you explain your plans for the next month?”, “Can you provide a three-month plan?” After those three months, they ask, “Why couldn’t you achieve what you planned? How will you fix this?” Then, they give warnings, and finally, they dismiss you. This story always unfolds like this, and that’s the most stressful aspect of the job. For instance, for the past two days, from 5:00 PM to 7:00 PM, I’ve been receiving criticism from my manager and going home stressed. (*M, 28 years old, 3 years of experience*)

In case of failures in achievement of targets, some workers stated that they become more passionate to find new customers to reach the targets. Banks also deliver some

trainings/guidance services to support workers to prevent such failures. One of the steps in this process is “*performance meetings*” in which both management and worker attend to discuss workers’ performance and the possible actions. These meetings reveal that the primary responsibility for achieving the targets rests squarely on the workers’ shoulders. Interviews reveal that these meetings are serious, challenging, stressful, which were confirmed with interviews with these words: *Motivation, embarrassing, aggressive, warning, pressure, unpleasant wordings, slating*. In some banks, in case of failure of targets, a monitoring and/coaching system was put into implementation to motivate and guide workers who fail to meet their targets. The performance meetings are conceived as dialogue mechanisms based on *feedback* of management; however, interviews reveal that they also increase stress level of workers by increasing their burden, and they sometimes turn into despotic control tools. For instance, a branch manager confirmed that the performance assessment meetings with regional directorates are very insulting:

N4: I’m talking about 10-hour meetings. When they leave, people aged 35-40 are crying. It’s that kind of environment. These people are using medications by the handful. (*M, 43 years old, 20 years of experience*)

Another resigned worker also emphasized the tone of language in these meetings.

N13: Workers who had very poor performance and were below their targets were being called to a special meeting at the regional management level. The conversation would go something like this... “Why are your sales like this? Do you have a plan? Are you considering taking any actions? You know what will happen if it continues like this... We might have to part ways,” they would say it straightforwardly. I have experienced these regional meetings myself. (*W, 41 years old, 9 years of experience*)

Findings reveal that managerial behaviors in the performance management system can sometimes be humiliating. According to perceptions of workers, there face with some behaviors which could be accepted as mobbing. One dismissed worker, for instance, shared his memory related with her daughter and manager:

N44: What I went through wasn’t easy. Let me give you a simple example: my daughter received her school report (*okul karnesi*), came to my branch and said, “Dad, look, I got this karne”. I had already warned my daughter – try to imagine how much a 7-year-old can heed advice. “Sweetheart, our branch manager is a bit stern.” His office even has glass walls, you know, you can see in. “Don’t go to the side he’s on.” I told her. The child didn’t understand...I saw that she had gone towards the

side of the branch manager's office, but I couldn't intervene, I was on the phone, using the desk phone. I hung up and went over, they were already in conversation. He said, "Oh, let me see your *karne*." At that point, it was irreversible for me. He looked at it, and said, "Ohhh!" He said, "Your report card (*karnen*) is amazing! But portfolio report card (*referring his father's performance card*) is lagging behind!" I clenched my teeth, dug my nails into my palms. I said a lot, but silently, from within. You know how it gets here, like a knot tightening and tightening. It's the biggest thing on me, I couldn't shake it off. Later, I went through therapy to deal with this, to move past that moment of anger. (*M, 39 years old, 15 years of experience*)

In this context, these findings reveal that normative control has been functioning in cooperation with bureaucratic and IT based control mechanisms with a collective aim to ensure achievement of targets. The PMSs include various techniques of power, interrelated, but functioning in a modulated perspective. There are certain management and dialogue mechanisms, such as performance meetings, 360-degree surveys, which seem participatory and motivating, but perceived as stressful and embarrassing.

When it comes to *outcomes* of the assessment under performance management systems, there are both rewards and punishments depending on the achievement level of targets. Indeed, interviews have uncovered a range of punishments and rewards stemming from performance evaluations, which differ based on the banks and positions involved.

- Performance premium/wage cut/increases: Modular salaries based on performance depending on the position
- Career promotion decisions (part of the assessment)
- Appointment to another unit/branch
- Special gifts (phones, abroad tours etc.) on the condition of success
- Small treats like chocolates, pastries, hazelnuts, and pistachios to the staff
- Lay-offs /Consensual Dismissals
- Resignation (*gitmeye mecbur bırakılmak*)

In case of failure of targets, interviews reveal that there are serious and harsh consequences of PMSs in banks which may result in dismissals at the end, after certain procedures, such as *oral warnings, written warning- second written warning- rotations, transfer to other branches, dismissal*. In the study of Nuroi (2014:178), it was also found out that "insufficient performance" has been cited as the reason for termination in banks.

As will be explained in following sections of the study, these positive and negative results of performance assessment have direct impact on life, relations and self of workers.

N25: When you fail to achieve one target in your basket, all your efforts go in vain because achieving all your targets is essential. When one product, one sale doesn't work out, it can affect everything. You may not receive your bonus. Even when one product doesn't perform well, it can significantly impact your income. Your salary can drop significantly. (W, 27 years old, 2 years of experience)

N22: Your performance does have an impact on your bonus, salary increase, career, and everything else, especially when it is low. (M, 30 years old, 7 years of experience)

The target system does not exhibit direct discrimination based on age and gender in this study, as it progresses through an objective and measurable system applicable to everyone. Some workers experienced that their colleagues have been dismissed due to low performance. Some workers are also aware that there is a limited duration for tolerance, after then, *“they will show you the door if your performance is low (performansın düşükse sana kapıyı gösterirler)”*. For instance, the worker who is responsible for performance management system at HQ level is also aware of the negative impact of this system on workers at branch level:

N41: The performance rating significantly impacts their lives. It affects promotion processes, whether they receive salary increases, or if they are seeking job rotations or other changes. Sometimes, it even has consequences such as potential layoffs. This department directly affects workers' lives, and that's why it can be stressful at times. (W, 26 years old, 3 years old experience)

This study finds out that there is a difference in terms of the impact and stress created by the performance system between headquarters and branch workers. Workers in branches experience the pressure and stress of the PMSs more intensely than those in headquarters. Workers in the bank where salaries are not modulated based on performance feel the performance-related stress less than the others. Workers working at headquarters also feel the pressure of targets in a more manageable way, and furthermore, they are aware of the severe challenges for workers at branch levels in terms of achievement of targets. There is even one worker who succeeded in transfer from a branch in Ankara to HQ of the same bank in İstanbul due to the high level of

stress of performance management at branch level. Another young data mining analyst at HQ level, for instance, is aware of the pressure of targets on workers at branch level:

N35: The branch is truly like a world of servitude; that's how I see it, to some extent. They say certain things, and people do them out of sheer necessity, you know, just to earn their bread and butter. (*M, 28 years old, 3 years of experience*)

Overseas vacations and high bonuses, embarrassing performance meetings that could lead to dismissals, a performance game subject to different reward and penalty systems – an everyday game that workers can follow through their screens. While banks strive to enhance their workers' performance through motivation speeches, training, coaching, and counseling, the end responsibility lies with the workers themselves. Accounts, strategies, successes, relationships, desires, and fears... What do workers think about this game?

### **6.3.3.3 Normalization of Performance Games: Desires, Justice, Self-development**

*“Bu olmalı mı olmalı. Yani işin doğasında var.  
(Should it be like this? I mean, it's inherent in the nature of the job)”.  
An interviewed worker.*

Workers are aware of the stressful, challenging, risk aspects of PMS which may be ended with penalties that could lead to dismissals as a last resort, however, findings also reveal that this system has been normalized and even internalized by most of the workers interviewed in this study. Apart from the desires for rewards on the condition of success, particularly moderated salaries, workers also find the PMSs as ensuring mechanism of objective assessment as well as opportunities for self-development. There is also a consensual agreement on both positive and negative aspects of the PMS. One of the organizational and labour process directors in HQ, for instance, who is responsible for performance management system of branches explained the positive and negative effects of PMS in this way:

N43: The positive aspect is the sense of fairness. It means that everyone's efforts are translated into a numerical value, resulting in equal treatment in terms of outcomes between individuals A and B, like a balanced scale. This is what I see as the positive side - transparency, fairness, and justice. In a way, it helps establish a fair wage system. On the other hand, the negative aspect is that it might make people feel like

they are perceived merely as numbers. It could become an additional source of stress for them, I believe. (*W, 44 years old, 23 years of experience*)

The findings reveal that despite all the challenging aspects of the PMS, it has been legitimized and internalized by some workers, including both experienced and young workers, for various reasons. In terms of positions, internalization and normalization of performance systems are valid for both managers, consultants, experts and even positions on sales and marketing. Even the dismissed workers think that it is necessary to have such a system. The main reasons behind the necessity are as followed:

- Increases **effectiveness and performance** in banks
- Useful and necessary to ensure **justice and transparency** (particularly for workers in managerial positions)
- Making efforts **measurable**
- **Necessary**- in line with the nature of job based on selling and profit
- **Necessary**- For continuation of work and capital (*çarkın dönmesi için gerekli*)
- **Opportunity & Motivation for self-development and self-marketing of workers**- To prove your efforts, your performance and yourself
- Source of **motivation** due to premiums and modulated salaries

First argument is that it is the nature of the sector and job. Findings reveal that PMS is normalized and internalized by workers as the aim of the bank is to make profits, and therefore workers must contribute to that aim in line with the nature of work in this sector. They also accept that the dosage is important however having targets is important because banks have also targeted in the market.

N5: This is a commercial institution, and my goal is to make a profit, to achieve profitability. (*W, 43 years old, 20 years of experience*)

N7: It's exactly what we have to do. That's the job description. If we are sitting in this position, it means we are committed to achieving that target. The purpose is precisely that; they keep you there because you committed to achieving that target. Otherwise, sitting there would be meaningless! What else are we going to do then? That's the job description; they say, 'You will be in charge of marketing and sales, and you will do it!' You don't have the luxury of not doing it. (*M, 31 years old, 5 years of experience*)

As a response to negative consequences of PMS, some workers even normalized dismissals in case of failure of targets since there is a capital, a “**wheel to turn**” at the end of the day, according to their perceptions.

N11: This is a performance tracking process, and since this is a sales institution, it's necessary to follow such a process, and at the end of it, both positive and negative improvements are evaluated. A decision is made accordingly. (M, 38 years old, 14 years of experiences)

Not only workers who have longer tenures, but also some young workers argued that such systems are necessary for increasing effectiveness. A young worker working as a performance manager at the HQ level focused on the benefits of this system in this aspect:

N41: It (*refers to PMS*) positively enhances efficiency and boosts individuals' motivation and enthusiasm. Previously, work and customers used to wait for the tasks to be completed, but now with this new system, there is no waiting. People are constantly in a competitive race to achieve their targets, and this accelerates work processes and increases productivity. (W, 26 years old, 3 years old experience)

Secondly, interviews reveal that performance systems are useful and even necessary for making workers' efforts measurable and their assessment as fair. It has also been emphasized that targets enable performance assessment based on concrete indicators, allowing individuals to showcase their achievements and success. It is essential to have mechanisms in place to distinguish between those who work and perform exceptionally and those who do not. Such kind of a system is also useful for *self-development and even self-marketing* because it provides an opportunity to develop workers and make their efforts visible.

N12: This system actually provides opportunities for self-development. Because sometimes, you cannot explain or demonstrate your performance. However, thanks to these Key Performance Indicators (KPIs), you can say, "I have done these specific tasks." You can make your achievements **concrete and trackable** within the system. There is no need to worry about how to present yourself personally, as the things you need to showcase are predetermined. So, you don't have to worry about being forgotten or whether your accomplishments are noticed. This is an advantage in my opinion. (W, 38 years old, 14 years of experience)

For instance, a manager in the regional directorate also believes that the punishment of PMS is necessary for better performance and complained that his bank does not have such a system which results in unfair assessments. According to him, people should realize that "*If I perform poorly, it affects my salary and my career progression.*" Furthermore, some workers define themselves as programmed to reach



the targets. 5-years experienced SME authorized official stated that he was doing his best to meet the targets, exploring the ways, asking for guidance of managers etc. Instead of complaining, learning is a way to deal with targets for some workers. This aspect is related with self- entrepreneurship approach of neoliberal discourse, as explained in *Chapter-2*.

In this context, motivational factors behind PMS, apart from financial benefits, are appreciated during interviews, in line with Burawoy's (1979) game in which not only financial rewards but also prestige functions as consent production at workplace. Such assessment systems increase motivation whenever targets are achieved with success. Workers have also affirmed that PMS contribute to their increased potential and passion by enhancing their capabilities to achieve targets.

N10: When the targets start to become unachievable, you naturally become more aggressive. For example, if you were supposed to make 10 customer calls that day to sell a product, you end up increasing it to 15 or even 20. You think, "Let me sell everything so that I can somehow achieve this income and improve my performance a bit." This actually has a positive impact on meeting the numbers. Because, you know that there's no room for joking around in this job. You are aware that the next warning might lead to you being shown the door. (*M, 30 years old, 7 years of experience*)

A dismissed branch manager due to low performance stated that they were hopeful about the PMS in terms of objective assessment and effectiveness when it was firstly implemented in the sector, but then her mind changed on the contrary particularly after 2000s crisis, and she was dismissed due to performance. On the other hand, even dismissed and resigned bank workers emphasized that such performance systems are necessary for the banks and useful for self-development of workers.

N44: The performance management system should be a necessity. In fact, what we need to discuss now is that it should be open-ended, transparent, and 360-degree, enabling workers to progress from one point to another. It should be developmental, allowing individuals to see their own report card and identify areas for improvement. And this should be clear and easily understandable for every manager, without carrying personal biases. (*M, 39 years old, 15 years of experience*)

N24: Yes, I know bankers complain a lot about PMS, but it should definitely exist. It should be like this; isn't it the same in life? If you don't have a specific goal, your chances of success are very low. However, there should be proper goal management. What do I mean by "proper"? When you give proper targets and monitor them well, success is inevitable. (*W, 42 years old, 18.5 years of experience*)

Lastly, the reward aspect is emphasized as positive outcome of PMS, not only in terms of motivation but also life standards. In fact, it has been shared by workers, including young workers, that such a system has a good motivation, in another words, carrots in terms of financial benefits. The rewards are not limited with financial benefits, but also special prizes are delivered for those who have become successful in achieving targets. Accordingly, banks use these incentives in a way referring that “*Work hard, Get the rewards*”. In line with this approach, the existence of prizes are incentives for young workers.

N37: The target system works like this; if it goes downwards, it creates stress because it affects the performance rating, and consequently, the chances of promotion and the amount of raise we will receive. However, when it goes upwards, it becomes a significant source of motivation. In fact, it's the most motivating factor for me. I always tell my friends, "Otherwise, I wouldn't continue in banking." Because in the last three years of working here, my targets have always been high. At the end of each year, the bonuses we received were equivalent to an additional 2.5-3 months' salary. This really motivates you, and you feel like the struggles you went through are worth it. (*M, 28 years old, 3 years of experience*)

In this context, the findings from this section indicate that the perceptions of workers on presence of an operational control mechanism governing performance and outputs. The performance on challenging targets diffuses in life of workers through different aspects because successive failures may be punished even with dismissals. In fact, the PMS operates as a blended mechanism of control that incorporates both bureaucratic, normative and IT based control instruments as well as direct and despotic control in cases of failures and under performance. In this sense, it covers various categorization of control at work as explained in *Chapter 2*.

The main contribution of these findings is the subject(ificat)ion aspects of the PMSs as a main mechanism of control in sector. From a hegemonic point of view, the system is internalized and normalized by some workers due to its functionality for an assessment which make worker's efforts visible, “natural” aspects of work in the sector which is based on profit, its impact on self-marketing and motivation through financial rewards, self-achievement and self-development opportunities. In this way, the PMS functions as technique of self-management by workers themselves to improve and shape their subjectivities. The carrot side, financial and non-financial rewards,

particularly aiming at success and self-development, have been acknowledged and appreciated by workers despite all the risks and challenges that come together with them. The PMS also produces insecurities, risks and uncertainties which may vary on depending on banks and positions.

This finding is in line with games defined by Burawoy while explaining manufacturing consent at workplaces. Meanwhile, persuasion and manipulation techniques are in effect. Either in upward or downward trends of performance, workers have the perception that they have the self-responsibility of success or failure. This aspect is important contribution to the discussion on self-entrepreneur approach of neoliberal promise. Workers are free to make investment on themselves, to manage their working time and relations and manage their portfolio to reach their targets. With all these aspects, PMSs function as mechanism of power producing competitive, conformist and self-improver workers to achieve the targets. They all know the rules and behave accordingly, including implementation of coping strategies that will be explained in following section. On one hand, targets under PMS are realities of workers with its risks and opportunities, on the other hand, it is being completed by normative values and corporate culture which will be explored in the next section. The main product of this system is competition working at different levels.

#### **6.3.4 Assembly Lines of Emotions and Bodies**

*“It's not easy to keep your emotions under control. In the initial years, it's challenging, but later on, with experience, you learn to cope...” An interviewed worker.*

Control and management techniques and tools are not limited with time, performance, labour process and outputs, but they also cover physical appearance, language/discourse and emotions. In such a sector where the relationship with customers takes precedence, it is useful to have a closer look at such kind of experiences, which may be called as “assembly lines” in emotions and bodies.

Since 1980s from Hochschild's work, there is a growing interest in the role of emotions at work. Though the aim here is not to grasp all literature on emotions at work from a

sociology of emotions approach, I will focus control aspect of emotional labour in this part. "*Emotional labour*", as introduced by Hochschild (2012) provides a useful starting point and framework to understand the role of emotions at work in the capitalist labour process despite that the concept is not without criticism due to its ambiguity and limitation with service sector and focus on identity rather than labour (Bolton, 2010; Brook, 2009). Emotional labour is defined as a type of labour 'which requires one to induce or suppress feeling in order to sustain the outward countenance that produces the proper state of mind in others.' (Hochschild, 2012:7). In her work on flight attendants and bill collectors, as examples of emotional labour, she concluded that emotional labour with its different forms has an exchange value because it is sold for a wage, by highlighting its commodification.

Hochschild (2012:228) argues that capitalism has found a use in emotional management and stresses that we need a theory to understand how institutions, for instance, corporations, companies, workplaces control us and surveillance our emotions as well as our behaviors. Emotions are under capitalist subjection, which is even called as "emotional capitalism" (Illouz, 2007). The role and function of emotions at work has also been under scrutiny in Labour Process Theory (Bolton, 2010; Bolton & Houlihan, 2005). In fact, emotional labour has been a useful concept to understand capitalist labour process because it explains how emotions are utilized as a resource for capital, which is even called as "*emotional labour process*" (Bolton, 2010: 211). Quality service requires that workers identify themselves with desires and needs of customers so that they will be both better workers and selves (Du gay, 1996:79). In this sense, we could argue that there is While there are various studies taking Hochschild's concept of emotional labour and then concentrating on different dimensions in labour process (Bolton, 2009; Bolton, 2010), there are also studies focusing on its benefits for workers and customers in terms of job satisfaction, organizational commitment, job performance, and customer satisfaction (Humphrey, Ashforth & Diefendorff, 2015).

According to Hochschild's analysis (2012:246), sales workers and bank tellers, are among the jobs which involve substantial amount of emotional labour. Accordingly,

workers in service sector must shape their emotional and physical appearance according to certain feeling rules at workplaces. The common characteristic of emotional labour explained by Hochschild (2012:147), namely face-to-face or voice-to-voice contact, such as friendly smile; production of emotional state, such as, minimizing fear, and training and supervision on management of feelings could be observed in banking sector as well, particularly for the positions in contact with customers, according to the findings of the interviews. In this aspect, emotional labour becomes a management technique having effect on self of workers as well.

When it comes to *instruments* of emotional control, our findings also confirm that there are some written / oral codes and rules to supervise and control workers' appearance and language, supported with trainings within the banks. Interviews also reveal these aspects, namely behaviors, personal traits, skills such as communication, stress management, emotional management are part of the performance management systems, explained above. Thirdly, with the growth of customer satisfaction concerns, *customers* have also become a part of the control to measure knowledge level of workers, their attitude and behaviors. For instance, one aspect of secret customer application or customer surveys is satisfaction of services provided by workers, which includes "politeness" etc.

Findings indicate that there is face-to-face or voice to voice contact with customers in most cases, for workers who are directly working with customers. In fact, dress codes and appearance are part of "**good looking**" of corporate identity, even though there has been relaxed mood in the recent years at headquarters level. Some of the examples provided by workers interviewed are as follows. "*Suits should be in black or navy, the shirt should be white or blue, there should be no beards, matching color of the pants and jacket, dress shoes, but not boots etc.*" ...

"Good looking" is the key word in defining of profile of bank workers as a part of "corporate identity". Findings confirm the argument of Standing (2011:123) that good looking is a kind of investment for income-earning investment as well as lifestyle enhancing. In line with findings of Budak (2015:107-112), bodily capital for workers

in finance sector is considered as an important capital, where they also make investments. To sum up, workers in banks should be presentable with a good appearance and smiling face to win customers.

The interviews reveal that workers internalize and conform with these rules because they also believe that it is important to be in good looking to gain “*trust*” of customers, which is seen as an important product in the banking sector. According to interviews, appearance is important to be the person money is entrusted to.

N24: I have always emphasized this everywhere I go, a banker must look presentable, and that's the most important thing. By looking presentable, I mean not talking about anything luxurious or extravagant. They should be clean, well-groomed, wear a smile, have attentive eyes, and most importantly, be able to express themselves well. Because for example, if you're giving a loan, you'll eventually want it back. Now, this is truly a challenging sale. We're talking about selling something that you'll want back later. So, you have to present yourself in a proper manner with your perspective on life so that you can seal the deal... (*W, 42 years old, 18.5 years of experience*)

N10: There's this thing we call “**corporate identity**” ... You're obliged to meet clients in scorching 40-degree heat wearing a jacket and a suit. These are quite rigid rules when you look at them. But, at the core of it all, because trust is what matters, if you break that trust or give the impression of "look at this person, I'd never trust them with my money," then it's already game over. The bank knows this, that's why they expect you to handle it exceptionally well. (*M, 30 years old, 7 years of experience*)

There appears to be a difference in perception between workers with longer tenures and those with less in terms of importance of dress codes. Several workers with longer tenures argued that there is a noticeable trend towards greater flexibility in dress codes compared to the past. On the other hand, a young worker complained about “peer review” pressure (*mahalle baskısı*) and stated that the correlation between good looking and having trustful relations is non-sense.

N37: As a member of Generation Y, I don't think such perceptions hold true in our generation. In civilian life, I believe that individuals can be trustworthy and reliable regardless of whether they wear a t-shirt or formal attire. Nevertheless, within the banking industry, there are certain rules and expectations when it comes to dressing...It's like a **neighborhood pressure**; everyone is watching. For instance, when someone wears a hooded jacket into the bank during winter, their colleagues might comment, "What kind of appearance is that (*Oğlum bu ne kalık*)?" It's not a formal inspection, but more like a neighborhood pressure. And if you don't want to

hear that, you won't wear it the next day. If you persist, it might start to draw attention from your manager, who may say, "Is this how a banker should look?" They might ask, "Didn't they show you the dress code during training?" Because during training, they explain how to dress, even down to how many fingers the shirt cuff should be exposed, providing detailed instructions. (*M, 28 years old, 3 years of experience*)

Even though "good looking" has been constructed as a priority, women workers emphasized more on its control aspect in the labour process. Physical appearance is also mentioned during the interviews. In line with Özbilgin and Woodward's study (2004:673), the findings confirm that physical appearance also matter even in recruitment process which should be "acceptable" within image of the organizations. According to a female worker interviewed, women are seen as "objects for display", which reveals the gendered aspect of emotional labour as well:

N36: There is this perception and understanding that treats women as if they were commodities, especially in the service sector and as "objects for display". It's like, "Let's choose attractive individuals, place them here, make it look like this, and like that." These approaches seemed to have exploded with marketing strategies in the years following the 2000s. Of course, that approach is not pleasant; being seen merely as an object, commodified beyond service, where your work, education, and everything else are set aside, and you're placed in certain positions based on different criteria. In my opinion, this isn't a respectful management approach toward women. (*W, 46 years old, 16 years of experience*)

N25: Professional appearance is very important. For example, as female workers, we can't go to work without makeup or proper hair. Our managers immediately give us feedback like, "Can you fix your hair?" or "Why didn't you wear makeup today?" It's definitely a reminder about our appearance. We are only allowed to wear black or navy suits with white, light blue, or light pink shirts. We can't wear other colors, for instance. When we don't wear a jacket, they say, "Why don't you have your jacket on? You need to wear it." They give us such reminders, of course. But I respect this issue because we interact with people, and if you are representing a bank, yes, presenting yourself well is important and necessary. (*W, 27 years old, 2 years of experience*)

Another issue is *language of workers* under the realm of control as a part of emotional labour. In fact, language has a crucial function to gain customers' trust through ensuring sincerity and close relations with them in banking sector. Therefore, what and how workers talk with customers is shaped by certain strategies to manage relations with them. As a contributing to the existing literature on emotional labor, the results of this study find out that workers are conscious of emotional performance and its

impact on their relations with customers. For instance, they are mindful of the words they use when interacting with customers, and they actively engage in emotional labor while recognizing its significance in establishing and maintaining positive customer relationships. As stated under affectual labour in previous sections, they recognize how much important it is to produce certain feelings to win customers, and even some of them are called as “skills”, which are important for good performance. Management of close relationships is more important for the positions directly related with marketing, sales, and credits and control of language/discourse, is an aspect of it.

N25: When customers feel closer to you, it is easier for them to buy services/products from you. **Talk and friendliness** is very much important. I give my mobile number to customers to produce trust relationship (*W, 27 years old, 2 years of experience*)

N22: Whenever you talk, you have to make customer feel sincerity. Communication, friendly and amiable attitude, and smiling face are very important. No one can refuse you if you have a smiling face. (*M, 30 years old, 7 years of experience*)

In fact, the words/greetings are used intentionally by workers depending on the social position of customers. The balance of sincerity and respect is critical in this respect, for instance, “*Ağabey (Brother)*” functions to get sincere relations and closeness with some customers.

N7: As I look after small businesses and visit local shops, it just naturally comes out of my mouth. The shopkeeper says, “Hey, brother, welcome!” and you sit down. It’s not like saying, “*Sir, may I help you with something?*” You just start a friendly conversation like, “Hey, how are you, buddy? (*Ağabey, nasılsın*)” and “I’m good, my friend, how about you?” “(*İyi valla kardeşim, sen nasılsın iyi misin*)?” “ This creates a sense of familiarity and a touch of closeness. (*M, 31 years old, 5 years of experience*)

N19: When you build trust, my customers, especially since they are commercial clients and, except for very large corporate companies, they are SMEs, address us as “*big brother*” or “*sister*.” Well, when you establish that kind of communication, naturally, they leave it up to you, they will follow whatever you say. (*W, 36 years old, 11 years of experience*)

To have sincere, close and trustful relations is very crucial in this sector, and therefore having chat, is useful to ensure such relations. According to perception of workers, some customers are looking for connections, for instance, elderly people come to the



bank branches to chat and have tea or coffee. In this context, even chat topics between worker and customers is deliberately chosen by workers, and it should be “*tailored-made*” according to qualifications/interests of workers:

N33: Our business is such that you can't just nurture the customer on the investment aspect. You need to know their family, their hobbies, well, you know, their thoughts, and manage that too. Because it's a very long-term business. (*W, 39 years old, 14 years of experience*)

N25: You know, having something in common always makes you feel closer, and it's easier to provide service to someone you feel close to. I try to engage in a conversation, sharing places I've been to and things I've seen, of course, in a friendly manner, to get closer to the customer, to understand them. 'Oh, I've been there! This place was so beautiful. Oh, the people were like this!' Sharing these things in a conversational manner brings us closer, and warmth is essential (*W, 27 years old, 2 years of experience*)

Language and communication are also an area of investment. A young worker, working as Manager in Potential Customer Unit, explained his efforts to “*correct*” his diction because he believes that it is important in customer relations.

N22: I'm having trouble with my diction because of my upbringing in Ankara, you know. Honestly, I wasn't raised in Istanbul or in a corporate office or skyscraper environment. You can think of me more as someone who was born and raised in Ankara, like a person from Anatolia. I also received diction training at the general management office. But it's not easy, you see. Your speech and diction develop from childhood, and it's not that easy to change. It requires a lot of effort.

Honestly, I can't claim to speak perfectly or confidently. However, if I can convey sincerity while speaking and capture the interest of my customers with the knowledge and certain things I mentioned, then I believe I'm establishing a connection through communication. It's a bit about having a warm and friendly approach, it's about communication, and a smiling face is very important, I think. If you're cheerful, no one really has a chance to turn you down. Even if things are negative, I try not to be too insistent and avoid being bothersome with the changes. (*M, 30 years old, 7 years of experience*)

There are even in-house trainings to teach how to manage customer relations from the point of appearance, language, relations etc. Various aspects of emotional labour, such as, how to behave in customer relations, how to handle situations, and how to escape when you feel trapped, how to correct a mistake are being discussed in trainings. In some banks, they even select the “best” and give prizes to increase motivation and

achievement of target levels for those chosen as the most “cheerful and friendly” worker in the corporation. For instance, even when a customer directly insults them, workers receive training to remain composed and solution-oriented, responding with statements like, *"You're correct; let's attempt to address this issue in the following manner."* Resorting to insults or speaking ill of the customer is unacceptable in corporate culture. One of the main trends to manage this relationship is: *"Nabza göre şerbet vermek (to tailor one's approach).*

In this context, such kind of control mechanisms also produce self-control. ***Self-control*** over emotions and behaviors is accepted one of the crucial skills for being successful in banks. Irrespective of age, almost all workers are aware of the importance of self-emotional control when they are in interaction with customers. The workers interviewed are the ones who are still working in compliance with these rules in interaction with customers. On the other hand, a resigned authorized worker, who resigned after 9 years of experience in the sector, also emphasized that she never tried to appear different from what she was, however, it was not what was required in this sector.

N13: You constantly need to praise and flatter customers, not in a wrong way, but in a flattering style, even if you don't like them, and keep complimenting and praising them excessively to the skies while trying to sell them something. You have to do this; some people do it, but it's a matter of character. I have never tried to appear different from who I am. If something upsets me, I show it; if I am happy, I express it. But I have never been constantly all smiles, pretending to be something I am not. You need to constantly make sales. To make sales, you have to do this. If you don't make sales, the bank won't keep you. If you want them to keep you, you have to make sales. It's a mutual exchange, that's how I can put it." (*W, 41 years old, 9 years of experience*)

It has been criticized that gender aspect of affective labour jobs has been barely acknowledged (Bolton, 2009:4). Therefore, we need a gender lens to see emotional labour from a control perspective, as previously mentioned. Gendered aspects of emotional labour have also been analyzed in numerous studies (Bolton, 2009; Bolton, 2010; Hochschild, 2012). While exploring the relationship between gender and emotional work, Hochschild (2012:11) argued that women are doing more emotion management than men. It has been argued that women and young people have more advantages in terms of emotional labour (Standing, 2011:123).

Interview findings also confirm that not only men but also women themselves see “being a woman” as advantaged in emotional labour. The findings also shed light on the notion that "good-looking" carries certain nuances for women workers in this sector, driven by the perception that women possess greater persuasive influence over customers compared to men. Workers think that customers find it easier to say “no” to men rather than women.

N15: Being a woman in the bank actually has its advantages, especially from the customers' perspective. You know, there's a saying that goes, "Sweet talk can persuade even a snake to come out of its hole (*Tatlı dil yılanı deliğinden çıkarır*). " So, when it comes to dealing with male customers, female workers can often be more persuasive than male workers. (*W, 42 years old, 21 years of experience*)

N21: Being a woman is indeed advantageous in banking. For example, when a customer comes into the bank, there's a male personal banker and a female personal banker, and the customer immediately goes to sit with the woman. This really happens, it's true. The managers are also aware of this. In most branches, the number of women is higher than the number of men. It's the same in our office and most of our branches; women are usually in the majority.

The approach and attitude change directly because of that, and there's also a higher chance of not upsetting a female customer. Unfortunately, Turkish men don't value the women in their homes as much as they value women they encounter outside. Bank managers definitely prefer women more. Even during job interviews, they tend to prefer more attractive men. It's true, for instance, when we have interviews, it's as if we are selecting models, and they prefer women more. (*W, 28 years old, 2.5 years of experience*)

Apart from gendered aspect, *age* also matters in terms of emotional labour. As explained in *Chapter 4*, this sector demands more young workers, and age matters for capitalist control, which emotional aspect is one aspect. Those workers who have longer working experience in the sector think that banks prefer young workers because it will be more likely to affect and persuade customers, and therefore they feel insecure about their future in the sector, as explained in previous chapters.

A worker also focused on the demand for young workers by explaining physical appearance.

N34: When you go to a bank as a customer, you won't find an *oldster* (*kelli felli*) in his 50s or 55s as a customer representative; you just won't see that. It's an important fact for us (*M, 39 years old, 14 years of experience*)

To sum up, a significant aspect highlighting the importance of emotional labor in this sector is the notable control exercised over emotions, language, and appearance, with a particular emphasis on self-control, working interrelated with other control mechanisms. The aim is to win customers, therefore, on one side it is related with the performance management system, as mentioned in previous sections. Gender and age play a significant role in this aspect, as women and younger individuals are often perceived as more advantageous and successful in emotional labor. The mechanisms of control over emotions and body function again in a modulated and blended way, and apart from few young workers, they are comforted by workers in a normalized way. Therefore, the title of this section includes a reference to “assembly lines”. This mechanism, which is directly related with emotion, body and self-control, is also a subjectification process, which has the potential to go beyond the workplaces.

Within this context, work itself becomes a “*performance*”, as Hirschfeld (2012:33) also defines as “surface acting” or “deep acting”. On the other hand, this situation is considered as a *type of alienation* experienced in post-fordist period in service sector since workers have to marketize their feeling, conduct and outward appearance (Götz, 2013:74). Furthermore, emotional experience becomes a managerial discourse which demands workers to have characteristic which is intelligent, adaptive and reflexive (Hughes, 2005:603). Within the contested terrain of labour force, they recognize importance of emotions to manage relations with customers, and at the end of the day, to achieve their targets. Therefore, this study takes emotional labour from a control perspective, but also recognizes that workers conform with them, and respond with various tactics by shaping their emotions and appearance. Therefore, emotional labour is also considered as a mechanism that nourishes the channels through which work infiltrates life and self, as will be discussed in *Chapter-7*. The control over minds and souls is not limited with emotional labour, but there is also a conceptualization of normative control, which will be discussed in the next section.

### **6.3.5 Winning Hearts and Souls: Well-being, Fun and Personal Development**

In the “Up in the Air” movie, Ryan, whose responsibility is to inform workers before their dismissals, emphasizes self-empowerment aspects and “opportunities” of

dismissals. It is only an example of neoliberal discourse to produce joyful affects even in the case of dismissal, in line with the argument of Lordon (2014) stating that capitalism has also a conatus to continue itself with invention of new strategies, including producing joyful affects and desires for “happy” labour. Lordon (2014) attempts combining Marx and Spinoza’s ideas on capitalism, desires and slavery under capitalism. “By winning the hearts and minds of the workforce, managers [can] achieve the most subtle of all forms of control: moral authority” (Barley & Kunda, 1992:364).

As a part of this capitalism conatus, “Normative control” is under discussion, as an alternative managerial control category, which has been implemented in combination with other forms of managerial control at workplaces since 1980s. Although post-structural studies on work and organizations extensively delve into normative control in relation to subjectivity, the core LPT also underscores that management directs its attention toward the normative sphere (Burawoy, 1979; Edwards, 1979). As Edwards (1979:150) argued, incentives for workers to identify themselves with the enterprise, to be loyal and committed, called as “*internalization of the enterprise’s goals and values.*”, as a way of control on mind and soul of workers. The studies on post-structural management and organization take the normative control with the emergence of the ‘*culture*’ of corporations as a prominent and focal point during the 1980s (Wilmott, 1993:515). On the other hand, as a criticism, it is argued that all control practices have normative aspects since operation and effects of normative aspects will engage with hearts and minds even though they are not explicitly designed to do so (Thompson & Broek, 2010:6). Irrespective of the discussion whether we need a separate category as normative control or not, a closer look at these mechanisms is needed to understand the role of values and corporate culture as a mechanism of *subjectification*.

Instead of bureaucratic rules and hierarchical regulations, *fulfillment and self-realization in and through work* for self as enterprises are encouraged and supported by forms of organization, such as, shared values, facilitative leadership, worker empowerment (McLoughlin, Badham & Palmer, 2005:69). There is vast literature on

such control techniques working not through traditional methods of direct coercion but through corporate beliefs, emotions, norms, values and identities with reference to '*corporate culture*' and '*shared interests and values*' (Alvesson and Willmott, 2002; Barley & Kunda, 1992; Kunda & Ailon-Souday, 2009; Sturdy, Flemin & Delbridge, 2010). Identity control is thus a strategy of normative control, aimed at the individual's thoughts, feelings and understandings (Thomas, 2009:11). When it comes to main tools, *corporate strategy* is seen 'as a **discourse** which has its own specific conditions of possibility' (Knights & Morgan, 1991:251). The literature on manufacturing of subjectivities under neoliberalism also focuses on the role of discourse and values at workplaces. Alvesson and Willmott (2002:623) also argued that discourses of service management have an interest in passion, soul and charisma to regulate "inside" of workers namely their self-image, feelings and identification in the recent years. For instance, a common example by is stated as the corporate culture trainings to embrace the notion of "*we*" rather than "*company*" (Alvesson and Willmott, 2002:5) Through promotion of "*team*" and "*family*", corporate culture is used to increase commitment to the corporate goals, and make workers "feel good" (Casey, 1995:144). In this sense, normative control is a tool of control revealing that shaping subjectivities is also a mechanism of control.

As strategies and tools of normative control, organizations actively utilize training sessions, mentoring programs, company communications, social events, and other activities with the deliberate intention of creating a shared set of worker values and norms (Budd, 2011:114). Trainings prepare the workers to identify with the company, the workers are encouraged to believe that the company workers operated as a "family" (Hochschild, 2012:100). In their research on labour process within call centers, Taylor and Bain (1999:111) highlighted that management implemented a variety of normative instruments to retain workers whose commitment is low due to the demanding labor process, such as financial motivators like incentives, bonuses, loyalty remunerations, and direct pay raises, and non-financial enticements were also introduced by management. Accordingly, it is attended to create an "assembly line in the head" via integrated bureaucratic and normative controls despite workers are not passively accept them (Taylor & Bain, 1999:107).

At that point, *effectiveness* of normative control is another debate in normative control literature. As Casey (1995) explored in a detailed manner, mechanisms of control aim at “*self of workers*”, and normative control, has a function in this aspect. Casey’s study focuses on how new organizational discourses produce workers with “corporate selves” which collude with managerial requirements. On the other, according to Kunda & Ailon-Souday (2006), *market rationalism* which required outsourcing, downsizing as a result of increasing competition resulted in undermining normative control.

As a following new concept to normative control, *neo-normative control*, not as a replacement of normative or other forms of control, but a hybrid form of control has been introduced (Sturdy, Flemin & Delbridge, 2010:118-119). Indeed, the main concern to ensure neo normative control is to make workers to love being in the company rather than love the company and the customer itself with mainly two ways: Celebration of difference (“*be yourself*” or “*what you are outside work*”) and celebration of workplace fun. In a case study they conducted in a call center, Sturdy, Flemin & Delbridge (2010) analyzed the *3 F strategy (Fun, focus, fulfillment)* as a classic example of normative control, however, this 3 F strategy allows people to be themselves and communicate their uniqueness, and therefore, it is neo-normative as well. Under “be yourself” ideology, workers are considered as free individuals. In fact, it relies on and channels workers' values, which traditionally originate from non-work sources like sexuality, consumerism, personal networks, social activities, and lifestyle.

In this context, when it comes to banking sector, the perception of workers on the common shared values and mechanisms of normative control needs a closer attention. The main categories that the normative control will be analyzed are as follows: *a. Discourses and values b. Fun and enjoyment c. Workers’ empowerment.*

Desk review based on publicly available documents of banks also reveals that banks have strategic vision policy and strategy documents including references to such shared values and culture of corporations. It has also been confirmed by interviews that corporate culture is evident at workplaces, however, when it comes to its impact, it is not straightforward according to perception of workers. First of all, the content analysis of banks’ strategies and available human resources strategy documents reveal

“*shared values*” of the banks which unite workers under one roof: “We are on the same boat”, “We are in the same family” sound same with some of the expressions stated by the bank workers during the interviews: “*Bu banka bizim*”, “*Aynı ailedeyiz*”, “*Omuz omuza çalışırız*”, “*Bizim dükkan*” (“*This bank is ours*”, “*We are in the same family*”, “*We work shoulder to shoulder*”, “*Our shop*”).

In line with the Foucauldian work on control (Kunda & Ailon-Souday, 2005; Barley & Kunda, 1992), organizational discourse is an example of normative value for workers in the sector, which aims to increase loyalty. The identity of some of the banks which are related with the Republic values, social development project is also a motivation for some workers. This is called as “*corporate patriotism*” within the study of Nuroi (2014:1999). Interview findings also reveal that “*culture, image, long history and brand name of the bank*” plays an important role on feeling of loyalty to the bank for some workers particularly for some banks which have longer history in Türkiye:

N10: Frankly, I have a strong sense of belonging to this bank. The owners of the bank, whom I truly admire and appreciate in terms of business, ethics, investments, and their contributions to the economy through the money they provide, are like a beloved family to me. That's why I have this sense of belonging. Otherwise, you know, there are significant opportunities and possibilities for transfers in the banking sector. During my 6 years here, I received offers from two other banks, one of them being a major rival bank. But I didn't go, I stayed here because of that sense of belonging. You know, in our country, we now have banks that have been around for 70-80, even 100 years, dating back to the Republic. If you are working in such an established culture, leaving becomes a bit more challenging. Because the benefits it provides, the brand value, and the protective feeling you get when you work there become more important to you. (*M, 30 years old, 7 years of experience*)

The discourse of “family” is also used by branch managers themselves. In fact, they also reported maintaining excellent relationships with colleagues within their hierarchy, even referring to these co-workers as “family members”.

N3: After a certain point, you become like a family. Their concerns become your concerns. Especially since I'm a manager, being a manager... Well, by necessity, you're looking after them. If they have any problems, you try to solve them, you try to provide support. (*M, 43 years old, 19 years of experience*)

Some workers interviewed have direct responsibilities for the management of performance management system as branch managers or managers at HQ level. These



interviews also confirmed that “discourse” on corporate identity and shared values to motivate workers to achieve their targets are at the fore. One deputy branch manager, for instance, who believes that job security is not at risk due to PMS in her bank, for instance, explains how she encouraged people to strive for their performance targets in the following manner:

N20: In our workplace, people have performance concerns, but the motivation behind it is not the fear of losing their job. Instead, we have to rely on different sources of motivation for individuals. One of these sources is a sense of belonging to the organization. As I said, you wouldn't hear this in another bank. For example, we take pride in being a part of our bank...

Secondly, from time to time, we experience this as a general motivation source. Of course, nobody can achieve success with this feeling alone. It is important to always make people feel successful, say “**You did great, congratulations! Let's do it together!**” Turn the work into a fun activity, create a pleasant competition. We usually apply these kinds of methods...Personally, I have never made people work by making them feel performance anxiety. (*W, 49 years old, 22 years of experience*)

As confirmed by interviews, “*worker satisfaction*” is also a concern for banks. In some banks, it is being measured every three months. It has also a target for human resources management of banks: “*We are the company with the highest worker satisfaction.*” A branch manager stated that such kind of practices in bank started with a suicide event in their bank. He underlined that management is aware of everything and they try to show that the bank has a high level of worker satisfaction because it turns to capital at the end of the day.

The practices of such normative control mechanisms *do not mean* that workers *are passive receptacles* or carriers of discourses. In fact, some workers interviewed do not believe in the titles they have and discourses that they are subject to. Furthermore, some of them are aware of the importance of discourse, but also puts counter arguments to this discourse. For instance, a young worker responsible for performance management stated that despite his/her belief that the bank has more human centered approach when compared with others, she stated that she didn't like the discourse and how they use it a tool:

N41: They say, "We don't see people as mere resources; we see them as valuable individuals. You are valuable and precious to us." They walk the talk and operate

under the name "Human Values." They claim, "We don't view you as just resources." They advertise this...But, in reality, people are resources... At this point, they do something; they heavily promote it, saying "we value our people," and such, but I have to give credit where it's due; in some respects, they are more humane compared to other banks or organizations. It's not entirely a show; valuing people is not entirely a lie, but I don't like the way they use it as a tool. (*W, 26 years old, 3 years of experience*)

A dismissed worker due to performance also explained how he did not believe in corporate discourses in this way:

N44: During the periods I worked, it eroded my self-respect and self-confidence. Because there's this perception within the system; you're safe here, there's an unsafe environment outside. There's a monster out there, you can't do it elsewhere. In fact, many bankers can't succeed outside. They become accustomed to a false environment. Life outside is not like that. They think, "I'm happy here." Such a portrayal is painted, a false image of a family, "We're a family, my friends!" All banks say this, "We're a family!" . But wait, why is this happening to us? Weren't we a family? (*Hayırdır yani, niye bu başımıza geldi, hani aileydik?*) (*M, 39 years old, 15 years of experience*)

As explained under *Chapter 4*, banks also have some “corporate social responsibility projects”, which also establish the image and values of the corporations. When it is asked why banks have such kind of social responsibility projects, some workers interviewed reveal that these projects function for marketing of the bank as well as increasing solidarity among colleagues:

N3: As workers, we participated in some social responsibility projects on education. We carried out activities such as painting a school, cleaning its interior, and renewing the computers. For example, there are projects related to street animals. These initiatives are done not only to improve the bank's image externally but also to foster a sense of bonding among the workers and perhaps instill a bit more hope within the bank's staff. (*M, 43 years old, 19 years of experience*)

N42: In other words, the bank aims to promote good relationships among people, and I believe that the majority of these social responsibility projects are done for advertising purposes, as most people generally think. It's more about saying "we are also here" rather than purely being driven by a sense of responsibility. However, what do these projects contribute to the workers? Firstly, I think it creates a sense of belonging and loyalty to the bank and the organization. (*W, 27 years old, 4 years of experience*)

N12: If your institution takes part in social projects, for instance, takes actions in economically difficult times by sacrificing its profit, it impresses and motivates you. (*W, 38 years old, 14 years of experience*)

These quotes reveal findings in line with the conceptualization of corporate social responsibilities as a spectacle commodifying the humanitarian values and image of corporations, as argued by Akbaş & Topal (2016). On the other hand, even though workers are aware of the that these strategies are good for marketing and brand name of corporations in the first instance, they also feel that such factors increase loyalty of some workers to the corporation.

Another example is that a dismissed worker drew attention to the difference by increasing attention on “myself/I” instead of “us” due to the PMS. This finding also contributes to the idea that market rationalism is stronger than normative control in some cases. In fact, the findings on solidarity, summarized in below sections, are also good echo of ineffectiveness of “us” culture in the banks. The discourse “us & family” does not turn into a reality from the perspective of workers as well:

N44: After 2001, with the bombshell dropped by the bank, the culture shifted from "we" to "I," from a "we culture" to an "I culture." It became about "I did it," "I am different from you because I receive bonuses." This differentiation was a significant factor. The distinguishing factor was the bonuses. (*M, 39 years old, 15 years of experience*)

The “individual success” as a value is also a tailor-made example of interaction between different control mechanisms at workplaces in banking sector. On one hand, there are shared values at discourse level as normative control mechanisms, on the other hand, there is competition among workers because of high target rates at individual basis in performance management systems.

*Secondly*, another cluster of normative activities for winning heart and souls of workers are *social events and fun activities (fun and enjoyment)*, in line with studies drawing attention to them, as argued by Alvesson & Willmott (2002). As explained in *Chapter 4*, some banks have certain cultural components, such as, publication house, art places, museums, jazz festivals, cultural festivals. There are living spaces such as music, literature, cinema etc. that bank workers attend with comparative advantages. Such kind of events also turn to corporate culture for banks’ own workers. Apart from these cultural and artistic events, interviews reveal that banks have many social events,

hobby clubs, fun activities, such as, social events at workplace, trekking, photo clubs, deep water, sailing, trekking, tours, as well as some social events like weekend activities or dinners outside the workplace. The types of cultural, artistic, sportif activities and hobby clubs reveal that, at the discourse level, these events are for self-development and motivation of the workers for the sake of both themselves and corporations as well as fun and enjoyment. Furthermore, the activities are good for well-being of workers, in terms of physical and psychological.

N38: Since our boss is an art enthusiast, he frequently organizes “art exhibitions”, and I used to attend them a lot. It could be for the purpose of socializing, and indeed, when you look at it, you usually go with people from your circle, people you know. But there are also different teams and units attending these events. You get to meet and bond with them too. It creates an environment where you can discuss things outside of the bank, somewhere you can have conversations beyond work-related topics. (*W, 30 years old, 7 years of experience*)

N14: We also have hobby clubs. Personally, I'm in the sailing club. There's also a trekking club, a theater club, a photography club, and a film club. I usually do sports during my lunch break or in the early morning before work. (*W, 29 years old, 7 years of experience*)

As stated in previous sections, banks often reward their workers with gifts, especially when they achieve success in performance-related goals. For instance, successful workers may even have the opportunity to go on trips abroad as a reward for their outstanding performance. This strong connection between the performance management system and enjoyable, motivational activities is evident. In fact, certain fun and social activities are presented as rewards for reaching targets in the performance management process. Furthermore, banks also organize special events, such as, some dinner activities for branch managers and deputy general directorates, birthday parties for workers etc. These events are seen as networking activities, particularly for those who have some career expectations at banks. The below quote is important in highlighting the robust connections between performance control and normative control, demonstrating that achievement and success hold value.

N5: Let's say there's a target for selling insurance. The first 10 branches that achieve 100% of their insurance targets get to go on a vacation abroad, while the first 10 branches that exceed the target by a higher percentage also get rewarded with a trip. Alternatively, workers who achieve certain targets may receive a double load of meal

vouchers. Sometimes, they might take high-performing workers and assistant general managers to a special dinner to celebrate their success. They may also provide direct monetary rewards based on the size of the campaign achieved, and the percentage of targets reached. These rewards can include vacation trips as well, but everything is linked to worker performance. *(W, 43 years old, 20 years of experience)*

These events and facilities are more prevalent and diverse in the headquarters of banks located in Istanbul compared to the branches in Ankara. In the plazas of the headquarters, there are even social and enjoyable events, as well as gyms and yoga sessions available for workers that could be utilized during their breaks or before and after work. A worker with experience in both Ankara and Istanbul has observed that the quantity of activities and the level of participation in Ankara are lower compared to Istanbul.

N22: Our bank is active in social responsibility projects, clubs, and events. Everyone can participate, including managers and other colleagues. These activities are more prevalent in Istanbul. They certainly have an impact; I can say that. In Ankara, however, there are fewer activities in terms of quantity. It cannot be compared to Istanbul or the head office. The participation in Ankara is also low, and I don't know why. Personally, I usually participate in theater events, sports related to nature, and hikes. There are also book reading events and cinema discussions. Yoga sessions are available too, but I haven't attended them. We have a gym as well. *(M, 30 years old, 7 years of experience)*

Although the content and scope may vary from one bank to another, various social activities are organized in offices during work hours as well. Office designs of some banks provide such opportunities, for instance, a bank worker in Istanbul confirms that such kind of common spaces are providing opportunity to have leisure time together with colleagues at work, such as Free Fridays, without feeling the need to go outside:

N9: Our branch's logistics structure allows us to do certain things within the office without having to go anywhere after work. For example, if we talk about alcohol, we can order our drinks from outside and have them in our resting areas, in the back of the office... We have three corporate branches in an area of approximately 1700 square meters, but around 900 square meters of that space is dedicated to social areas. In these social areas, we have various amenities; it might sound funny, but we have a kitchen, a bar counter, television, sofas... *(M, 39 years old, 13 years of experience)*

Such kind of opportunities are also in line with the “neo-normative” attempts, focusing on “being yourself”. There are also some attempts to make workers feel relaxed and

feel themselves as “*being yourself*” particularly in global multinational banks at office environment.

N18: That's why I don't think anyone is monitoring us closely. Everyone feels very relaxed, you know. Unlike what we usually associate with traditional banking, with hierarchical structures, it's not like that here. It's more like an office environment, just like any other company. We're quite laid-back. For example, we have ***Free Fridays***, and there's no obligation to wear formal attire. On Fridays, we can dress casually. We don't address each other with formal titles like "Mr." or "Ms." We even address the general manager by their first name. So, that's why it's a bit more informal, as I said, you can think of it as a more horizontally organized place. You won't find many people who are overly corporate or always buttoning up their jackets here. (*W, 34 years old, 7 years of experience*)

The middle level of managers also follows some strategies to get the trust of their colleagues, through dialogue mechanisms. For instance, as having “***trustful relations***” with customers, trustful relations with workers are also important for managers in branches or headquarters. Therefore, they also remind the common/shared values and feelings to workers under their hierarchy, which could be accepted as a normative control. For instance, sharing personal information/stories from personal life is a strategy to have such a relation. A manager working at HQ level in İstanbul also shared her experience that she shared her secrets with colleagues to make trustful and close relationships with workers in management trainings:

N1: Let me put it this way, throughout the day, I engage in what foreigners' call “***small talk***” with the workers in my team, especially the younger ones. For instance, they know about my personal life, who I'm dating, and what I'm up to. Likewise, I know about theirs because I believe that the more you share in your personal life, the more receptive they become to feedback related to work. They think, “This person is open and honest with us, without any hidden agenda. If she says something about work, it's not because she's annoyed with us, but because she genuinely wants to improve the way things are done.” It builds a sense of trust. I create this unspoken message that says, “I trust you, and that's why I'm sharing something personal with you. This establishes a foundation of trust, and afterward, any feedback I give about work is received more positively by the other person. Of course, it depends on the strategy and whether it feels natural or not. For me, being an open character, it doesn't feel forced. When I share these stories, they absolutely love it. They find it amusing that a high-level manager like me would talk about my adventures on Tinder on YouTube. (*W, 38 years old, 13 years of experience*)

When it comes to perception of workers on ***impact*** of social and fun activities, which enabled me to categorize such initiatives of banks under normative control, interviews

reveal that such kind of events/facilities have an impact on their motivation, on the other side, they are also aware of the effects on image of banks. To sum up, the main findings of interviews are as follows when examining the impact of such events:

- Improving self-image of banks
- Increasing cooperation, friendship among workers
- Providing opportunities for social networks
- Increasing empathy with role plays (Role and position shuffles in hobby and social activities between colleagues and managers)
- Normalization by observing “normal lives” of their managers and colleagues with their families in their natural mood.
- Sign of value of banks for workers

Workers, particularly who have “manager” titles, perceive these events and hobby clubs as initiatives to foster a bank culture and they feel that the bank values its workers, and as a result, it enhances their motivation.

N40: There are various club activities, such as sports, health, and personal development. The bank organizes trips and events like camps and skiing for these activities. It's a positive thing for me that the bank takes us to these events with expert professionals and provides us with these opportunities. At least, the bank makes an effort to address many areas that can help maintain our motivation outside of work. *(W, 26 years old, 2 years of experience)*

N18: Indeed, it's like a bank that doesn't shy away from any expense and values its workers immensely. Every month, we have discounted cultural, sports, and recreational activities, such as cinema, theater, trekking trips, or out-of-town excursions and musicals. We have opportunities with a 50% discount for things like musicals or theater tickets. We also have workplace parties. Besides that, our team also organizes an annual kick-off event outside. where we engage in team-building activities, participate in theaters, and much more. *(W, 34 years old, 7 years of experience)*

A resigned worker who had worked as branch manager also referred importance of such activities to motivate workers:

N24: I once organized a "Survivor" competition for the entire branch. Then, other branches started saying, "We want that too!" So, every two or three months, we would plan a weekend getaway, like a picnic if the weather was nice, or a trip to Abant if not, and we would organize it with accommodations. This way, I could both socialize with them and motivate them at the same time. *(W, 42 years old, 18.5 years of experience)*

In addition to creation of shared values, women workers emphasized that such events provide the opportunity to see “normal” life and mode of other workers and managers

with their families. Even “role exchanges” between managers and workers have been emphasized by some workers to understand each other better for having more empathy during worktime. In fact, such events help “*normalization*” for workers in an environment where fierce competition is at the fore. They see the other side of the harsh and challenging relations in such events.

N21: Because in those events, there are no quotas, no ambition, no competition like in our daily work. During those activities, there is no thought of trying to surpass each other or be better than someone else. Everyone simply shows up in their workout clothes, in their most natural state. That's why you actually see that the person who competes fiercely with you during work is not like that in their regular life. They have a life too; they want to walk; they want to have fun. You see that aspect here. In reality, beyond banking, we all have lives outside of work. For instance, managers are also fathers, and they must take care of their children. You get to see that side too, and that's great. (*W, 28 years old, 2.5 years of experience*)

N20: These are activities done with a sense of doing something together. You know, it works like this: Firstly, everyone comes to these events with their families. It's essential to see your colleagues with their families, children, in a family environment. Just realizing that your colleagues have families is crucial. I believe that these events have a significant psychological impact on everyone. (*W, 49 years old, 22 years of experience*)

One young worker stated that such kind of events are good for revealing everything hidden under your skirt (*eteğinin altındaki taşları dökmek için iyi oluyor*). Such kind of events are useful for better dialogues with colleagues and managers. For instance, a bank worker emphasized the benefits of such events, particularly for networking and exploring opportunities to know managers better. It seems that workers feel good to see the normal life and tasks of their managers in such events.

N14: I became quite friendly with the director of another team during such events. We met by chance, and now we see each other at the bank, exchange greetings, and have conversations like "how are you" and so on. It's not like a hierarchical environment there. Everyone is involved in various tasks and responsibilities, whether it's the core operations or even cleaning. So, there's no distinction of doing a "better" job just because someone is a director or manager; we all contribute equally and take on various tasks. (*W, 29 years old, 7 years of experience*)

On the other hand, as well as positive outcomes, few interviews particularly with workers having longer experiences also reveal that such kind of social events and activities of this kind have only symbolic and marketing value for corporate brand



name. It is difficult to soften the competitive environment created by the performance system with social activities like this. In line with “making out” examples of cases in other studies which resisted the normative call for teamwork (McCabe, 2014), for instance, some workers neglect such events and prefer not to attend. For instance, a dismissed branch manager explains why these events are not sincere:

N36: So, on a very symbolic level, these events happen once or twice a year, and the level of sincerity is quite low. They are more like actions taken to show that as an organization, "We did this, we are like this," rather than something that participants find very fulfilling or that those organizing it do with genuine sincerity. Sometimes, they turn into things that you don't believe participants are genuinely satisfied with or those who organize it do with a high level of sincerity.

...As I mentioned, there has been more of a focus on dividing rather than unifying. It has been more about encouraging people to compete against each other rather than creating a sense of solidarity and cooperation. It's more like pushing individuals to compete with each other, saying things like, "If they can do it, then you can't. First, look at yourself and achieve your own goals," rather than fostering a sense of collaboration. On the other hand, from a corporate perspective, it's also challenging to capture that sense of sincerity while trying to advertise what our bank is doing to the outside world, to showcase that "Look, we are doing these things" So, that genuine feeling is not easily achieved, to be honest. (*W, 46 years old, 16 years of experience*)

Interviews reveal that such kind of events are more attractive for young workers. There are also workers interviewed who prefer not to attend such events because they find them artificial even though they know that these events are useful to have networks.

N1: I don't really get involved in those places/events. Because being able to be natural in a non-work environment is very important to me and feeling comfortable is essential. And I don't feel myself very comfortable in that setting. Because it's not genuine, it's artificial. You try to fit into roles that you are not just to make yourself look good and pleasant to someone. Those guys who do that are not like us, they don't start their lives playing golf in a mansion, you know, like we do... If possible, I try to meet with people who are not from the banking sector. (*W, 38 years old, 13 years of experience*)

On the contrary to the approach of “*being yourself*” as promoted in neo-normative control, interviews revealed that few workers feel the pressure on not to be themselves even on social media even they refer that inappropriate social media posts may be a reason for some punishments. The values depend on the banks. For instance, in some “participation banks”, “conservative values” become the main normative for workers,

however, they do not feel comfortable with the banks, and they hesitate to present their “self” at workplaces:

N41: Conservatism was a fundamental value for bank. They gain people from here, they utilize this, and they benefit from it. But sometimes, they can also apply pressure by completely using it. You see, when you can't step out of this conservatism, when you can't act differently, there is no chance of advancement whatsoever... I hesitate to share any of my personal thoughts in a place, fearing that someone might see it. I end up censoring myself because of this. For instance, at the workplace, I can't express everything, I think. I can't express everything to everyone, I can talk to some people, but not to others. It's like they have these values, and these values have consequences. (*W, 26 years old, 3 years old experience*)

*Thirdly*, generous “empowerment” packages provided for workers, also contribute to shared values at banks. Banks provide a variety of services for its workers, changing from one bank to another, such as, private health insurance, special retirement packages, psychological support, special check-up, legal services etc. As mentioned in previous sections, such kind of fringe benefits function as motivational factors to increase loyalty to the banks. Interviews also reveal that such kind of services and facilities are signs of the bank values its employees. These benefits also give the feeling of “*being unique*” to workers. As explained in *Chapter 5*, such kind of benefits, particularly health insurance, should be assessed within the labour and welfare regime of Türkiye. A customer relations portfolio manager, for instance, explains the variety of benefits that are signs of banks have value for workers:

N18: It's a bank that spares no expense and values its workers greatly. That's why we have unlimited benefits, meaning we get all the benefits from health and insurance companies that we can receive. Everything is covered. This is the result of a global policy. Apart from that, we have meal tickets, so we can use them for our meals. I mean, I have a company car, for example. Besides, we can receive various consultations from private firms like legal and psychological counseling for free. We have the right to receive 10 sessions of psychological support per year, for instance. Additionally, we have access to unlimited legal services in case of personal lawsuits or legal matters. Furthermore, there are check-up services available beyond our health insurance, and they provide free check-ups for people over the age of 35 every year, just like that. (*W, 34 years old, 7 years of experience*)

N14: Well, for example, there's a service called “Worker Support”. You can call them for various issues, like seeking legal advice or medical advice... There's also a platform where you can receive psychological support and have consultations with psychologists. You can call and ask various questions there as well. (*W, 29 years old, 7 years of experience*)

The measures during the pandemic also contributed to the perception that workers are “valuable” for banks. Almost all interviewed workers were satisfied with the services and opportunities provided by banks which were adapted very quickly to changing conditions and took measures effectively during the pandemic. Some of them mentioned during the interviews are support services, health measures 7/24 guidance in case covid, private ambulance, telework opportunities. Most of workers stated that they had the feeling that banks care for their workers.

Furthermore, as part of the “empowerment packages”, a common observation from the interviews is that banks offer a diverse and rich range of *training and learning opportunities* for workers, not only focused on career development and technical matters but also on personal growth and self-development. The role and function of trainings on labour process, market and workers is recognized by both labour process theories and Foucauldian studies of organizations within the concept of entrepreneur self. On one hand, trainings are seen as bureaucratic tools to teach a set of rules and procedures that narrowly prescribe how the work is to be done (Edwards, 1979:137), on the other hand, provision for training on the job is accepted as very important for functioning of an internal market (Burawoy, 1979:101-103). The construction of knowledge and skills through trainings is also crucial in identity formulation in corporations (Alvesson & Willmott, 2002:630). In line with the “self-entrepreneurship” approach, corporations and bank workers also see their skills, as a form of capital which can be an asset for competitive advantage.

Although desk review and interviews reveal that education level of workers in banking sector is at university level, there is a continuous interest in trainings provided by banks, in line with the approach of lifelong learning. In fact, learning opportunities is a part of the human resources management, which even start before recruitment. In line with these studies, as a mechanism of normative tool, trainings are also perceived as useful tool to create a corporate culture. For instance, in activity reports of the banks, it is emphasized importance of investment on human capital of banks because quality labour force is necessary for sustainable economic growth. Irrespective of age and gender, training opportunities have been acknowledged with positive contributions by

workers. In line with the required skill sets, as explained in previous sections, there are tailor made trainings, such as, digital skill, as well as technical issues, trainings on mindfulness, negotiation, stress management, speech and diction and many other issues for self-development, as acknowledged by workers. Although some trainings are compulsory, such as marketing and sales, some of them are up to the choice of workers to select a training topic. Many banks also have online academies which workers can get trainings outside working hours as well as abroad.

N14: The trainings do not necessarily have to be related to work. For example, you can also take mindfulness training. You can attend result-oriented training, creativity development training, and even artificial intelligence training. *(W, 29 years old, 7 years of experience)*

N18: I must say that all the trainings I have received on behalf of the organization are truly valuable. That is why I feel like they have improved me quite a lot. They are very intense. For example, our credit trainings took us to Prague for a week last year, and the year before that, we went to Dubai, and so on. *(W, 34 years old, 7 years of experience)*

Workers evaluate these trainings as very useful for their technical and self-development. As well as increase on technical knowledge, these trainings also contributed to self-development of workers from a variety of ways, which also be explained in the next chapter on daily life. Furthermore, these trainings show the value that the bank gives to its workers, according to workers:

N12: Right after starting, they sent us to abroad and we received training at Headquarters for a week. It was a special training to ensure company loyalty for us. In every bank, there is usually a series of training sessions with internal and external trainers related to your department. I think these structures are already well-established in every bank. As long as you request it, certain doors always open up for you. *(W, 38 years old, 14 years of experience)*

N1: We shouldn't just focus on the negatives. It also taught me some wonderful things. I attended around 1000 trainings. I traveled abroad for work and experienced various things, which showed me that there are other lives out there, in a way. *(W, 38 years old, 13 years of experience)*

A bank worker responded the question on how banks try to retain their workers in banking sector despite the stress and challenges caused by performance management system and economic variables with an emphasize on training opportunities. Even

though there are training opportunities for all workers, the abroad training opportunities are more relevant for the workers in headquarters or workers working in global corporations. On the other hand, as argued in previous sections that self-development and entrepreneurship approach came with the self-responsibility. In fact, there is also a link between performance management systems and training opportunities/obligations since achievement of targets become an expectation for the banks after delivery of various trainings, particularly on sales, marketing and soft skills. Analysis of training topics reveals that the negative consequences of personnel management system have also been considered while offering training opportunities to workers. For instance, stress-management trainings are one of the common topics considering the stress level of workers due to target pressure within PMS. These linkages also reveal how packages of control mechanisms work in a blended way to complement each other:

N10: When the targets are not achieved and if there is an area considered to be lacking, the management reports it to the upper level and says, "This person's face-to-face communication skills are very low, let's provide him with some training." Then they subject you to training, and already, they receive intensive training. This also applies to managers. When a person becomes a manager, you must give them serious coaching training. (*M, 30 years old, 7 years of experience*)

To sum up, the availability of various training opportunities including self-development and trainings on mental health, such as, stress management, mindfulness, self-awareness etc. are in line with the ideal image and required skills in the banks. Secondly, availability of such trainings also means taking over responsibility of career development by workers themselves. As expected, "self-entrepreneurs", they have to make investment on themselves to achieve their targets and become successful. In this sense, I argue that trainings, as the techniques of empowerment, can be useful in terms of development of workers from many aspects, but at the same time they may function as a complementarity normative tool to motivate workers, mitigate emotional exhaustion, as well as making them self-responsible for their success or failure under PMS, which may result in different insecurities.

Despite there are some counter cases, workers usually benefit from empowerment and fun activities, but most of them do not accept share values directly. For instance,

despite that young people attend fun activities, they question about the shared and common feelings discourse of the banks. This is a good example of entrepreneur self, who knows the reality, behaves accordingly to increase benefits.

### **6.3.6. Consensual Resistance: Another Control Area**

This study, after analyzing the intertwined hegemonic and normative control mechanisms that render despotic control less visible, and the expectations from workers, demonstrates that another area of control is the resistance of the workers. The individual dialogues that have replaced collective resistances function like a sort of control mechanism over resistance and make workers defend their own benefits.

#### **6.3.6.1. Dialogue Mechanisms under Human Resources Management**

From a management point of view, banks' available HR policy documents reveal that “*open dialogue*”, and “*voice of workers*” are important, as part of the normative values of the banks, in terms of feedback and participatory management. At that point, the dialogue mechanisms between management and workers and how workers perceive them deserve attention. As confirmed by interviews, even though it is known that open-door policies do not produce outcome-altering effects, we have seen through interviews that they can appease anger and make workers feel good. When workers are asked what they do whenever they face an unfair situation at workplace, or when they are in a situation to protect their rights, the majority of workers mentioned resorting to “*dialogue mechanisms*” within the workplace. In fact, cases of solidarity aimed at advocating for rights, whether their own or their colleagues', as explained in following chapter, are quite rare and they primarily happen through dialogue mechanisms, in most cases by only “*talking about these matters*”.

As confirmed by interviews, there are various dialogue mechanisms with managers in the banks to give the opportunity of self-expression, as conceptualized by Friedman (1977) as an important sign of “*responsible autonomy*”, to convey complaints, concerns and discuss main problems with management. From the perception of workers, there exists various dialogue mechanisms both at branch and headquarters

levels. Some of these mechanisms, which have been referred during the interviews, are as follows:

- Open door policy for managers (Managers are available and accessible)
- “One to one” meeting (special meetings between worker and manager upon the request of one side)
- “Listening days” once a year (with the participation of deputy general directors from HQ)
- 360-degree assessment as a feedback mechanism for all including managers
- Ethical lines
- Recommendation system
- Voice of workers platform (online)
- Satisfaction surveys / pulse surveys (*nabız anketleri*)

Based on interviews, these dialogue mechanisms serve as effective motivators in the workplace due to their facilitation of easy access to managers. For instance, a branch manager in Istanbul explained his efforts through a one-to-one meeting with CEO of the bank at headquarters to defend a colleague’s rights who has been in depression due to performance related stress and concerns. He believed that the responsible manager of this depressed worker has been warned upon this conversation.

N18: You know, each worker, regardless of where they want to be or which position, they want to hold, can have a ***one-on-one conversation*** and discuss anything they want. Consequently, there is absolutely no certainty of rejection like "Why did this person come to talk to me? I won't talk to them." There is a process called ***“escalation”***. (*W, 34 years old, 7 years of experience*)

N9: Ultimately, the bank's approach is that for the past 8 years, there's an ***ethics hotline***. This ethics hotline is available for reporting any actions that violate regulations or for cases like mobbing or similar issues, which can be called directly and reported to the board of directors... (*M, 39 years old, 13 years of experience*)

As well as the fact that managers have also targets under PMSs, there is also ***“360-degree evaluation”*** which means that managers are also being assessed and scored by workers at lower levels. As Edwards (1979:139) mentioned while explaining bureaucratic control, managers were themselves subjected to bureaucratic control as well. The 360-degree feedback has also been analyzed by Bröcklin (2016:161), as a democratic panopticon, which is in line with the neoliberal subject who is self-entrepreneur. Accordingly, there is a self-control aspect of this feedback as a species of conduct of conduct. Although such kind of surveys and scorings are being done

unanimously, interviews reveal that there is an invisible pressure on workers, and these surveys may have cause serious problems later on because managers question who gave low scores since it is possible to identify them. In some cases, the managers ask to workers such questions, “Why did you fill out the surveys so poorly? Am I really such a bad person?”

N22: You also evaluate your managers once every six months or annually, there is such a system. The names are not visible, of course, but in a branch or a team, there are usually 5-6 people or a maximum of 10 people in a branch. So, but it's clear who wrote what. These evaluations are shared with the manager without names being mentioned. Since they are shared directly, it leads to even bigger problems with the manager, and I can say that nothing really changes. (*M, 30 years old, 7 years of experience*)

Furthermore, there are regular satisfaction surveys of human resources departments to measure workers' satisfaction. Findings reveal that these apparatuses provide self-expression for some workers and function as a way of dialogue:

N40: I have not experienced dissatisfaction or encountered any problems in any area. You see, the human resources department conducts regular evaluations to measure the satisfaction of regular workers. These evaluations also involve us evaluating our managers. After evaluating our managers, I believe there is a noticeable change in their approach. Our critical approach does not hinder us much. I also think that our critical approaches yield positive results. (*W, 26 years old, 2 years of experience*)

The middle level managers, for instance branch manager, highlighted that they are really open to any kind of dialogue with workers in branches because they also come from lower positions in the banks and they have empathy: “*The door is open; there are many coming in, going out, and complaining*”. Some workers refer that some managers ask to come their room whenever they want: “*I want you to enter through this door again by kicking it with your foot.*” As Burawoy (1985:10) illustrates, one example of workers' active participation in their own subordination can be seen in the establishment of “*grievance mechanisms*”. Accordingly, these mechanisms served to constitute workers with both rights and obligations. According to perception of workers revealed during interviews, the dialogue mechanisms are accepted as as resistance ways to defend rights of workers when there is an unfair situation.



However, when it comes to outcome and impact of these mechanisms, the perception of workers is not positive for most cases:

- Open to dialogue but with no solutions or results for some workers
- Dialogue may result in dismissals!
- Recommendation system exists in some banks but with limited solutions and impacts
- Outcome of the dialogue depends on the position and character of managers
- Sometimes give feedback to managers without expecting any outcomes

Although it is known that dialogue with the management will be ineffective at the end of the day, workers stated that the most preferred method of resistance for particularly their own matters is to get dialogue (*at individual base*) with management. It is an important aspect in terms of production of consent rather than resistance at the workplace level, and therefore, we could analyze them under “control to resistance” at workplace:

N6: Well, if I or a colleague, for instance, face any injustice in terms of operations, I never tolerate, and cannot tolerate, injustice. At the very least, I speak up about it with my manager... (*M, 49 years old, 23 years of experience*)

N28: Right now, when I need to, I can easily call my regional manager and have a conversation. I can easily reach out to the assistant general manager in upper management and express my requests. (*W, 49 years old, 23 years of experience*)

On the other hand, there are variety of dialogue tactics used by workers in the banks. These strategies are in line with the game approach of Burawoy because dialogue continue in a contested area. An experience of a young worker who is responsible for performance management also reveals how they can be creative and strategic to follow their own interests:

N41: I usually talk to my manager, attempting to resolve things with them. I say something like, "What can we do?" Or sometimes, I try to leverage their methods against them. For instance, if I can't get something done with my manager, but I know that the assistant general manager can make it happen, I think, "Should I talk to the assistant general manager?" Or let's say, you keep bringing up a certain matter. At first, they say "no" to you, so you wait. Then you bring it up again, and after a while, you bring it up again in a different way. Or sometimes, you don't bring it up, you wait for a while. Even if you were the first to mention it, someone else brings it up later, or something comes from the branch office, and you say, "Oh, I had suggested that we do this before. Looks like someone else wants the same thing." So, I try to work like this, using these kinds of strategies. (*W, 26 years old, 3 years old experience*)

Whenever they receive no solution for their problems, or their voice have not been heard, after these experiences, they give up dialogue at some point. These dialogue mechanisms function as a consent production mechanism to some extent, then workers do not want to deviate from the ideal profile of the resilient and compatible worker that the sector desire. This path of behavior is also an example of self-entrepreneur worker who strategically behaves:

N22: Well, you face with unfair situations. You are running up until a certain point, maybe even a year. Then you realize the injustices you have faced. Then your faith diminishes – your faith in work and in the bank. It becomes a turning point because now you are becoming someone who's constantly complaining and causing issues. But that is not the kind of worker they want. After a while, you start refraining from reporting these things. (*M, 30 years old, 7 years of experience*)

A resigned worker who exposed mobbing mentioned that when asked if he is a member of a trade union, the human resources department serves as a substitute. His perspective provides a valuable anecdote for understanding the connection between the labor process and the state within the context of a despotic hegemonic labor regime.

N26: Well, I noticed something related to the union at the workplace; this thing called human resources is actually created to prevent the existence of the union. It is like a welfare state, it gives you your rights but does not encourage questioning the system. On the contrary, they do things that will definitely hinder your questioning. For instance, human resources constantly enhance your social benefits. They keep arranging clothing assistance for you, they talk about these things, they keep giving you new things." (*M, 27 years old, 2 years of experience*)

In this context, the various dialogue mechanisms are in line with their functionality of self-expression, which has been defined as *“coordinated interests”* by Burawoy (1979). This open-door policy, availability of managers and other innovative dialogue mechanisms urge workers to *“talk about”* the unfair situation to defend their rights and feel themselves that they did something to defend their rights despite that they are confident with impact and results of these actions.

In this context, we can argue that such dialogue mechanisms have also a function of consent production over workers, in a way to feel them comfortable and even resistant. These dialogue mechanisms, therefore, also function as power techniques contributing to more resilient and conformist selves.

### 6.3.6.2. Limited Collective Industrial Actions

When it comes to *collective resistance and trade union activities*, as detailed in *Chapter 4*, there exist six trade unions within the financial sector, with a unionization rate that surpasses that of many sectors, although it remains still low. Nonetheless, findings indicate that nearly all workers perceive trade unions as ineffective entities when it comes to safeguarding their rights. Among the workers interviewed, 11 of them, who hold seniority and more experience, are members of trade unions; however, even they have the opinion that these unions are not functioning effectively. Young workers, who are below 30 years old, are not members of unions. There are very few examples of efforts of trade unions in one bank, where workers were satisfied with the efforts of the trade union. In line with the low union density rates and consistent opposition, the resistance to other control mechanisms has not been widespread in the sector, as argued by Ball (2010:89)

Trade unions' image is not positive from perception of workers despite some workers acknowledge their efforts during wage negotiations in collective bargaining. They see the wage negotiation during the collective bargaining as the main function of trade unions. Workers interviewed do not have any expectations from them. Even some of them become members of trade union as they think that it is compulsory.

N6: I do not think the union has any benefits. They are negotiating collective agreements, but based on what criteria? According to the employer's interests. Otherwise, it is not because they're defending the workers. (*M, 49 years old, 23 years of experience*)

N9: I was also a union member during the time when I started as a MT in the bank. Your union membership is automatic up to a certain level... in the end, even though we are considered white-collar workers, we are technically part of the working class. However, the unions in the financial sector are not effective. (*M, 39 years old, 13 years of experience*)

When it comes to reasons of non-trust for trade unions, some workers, particularly those who have longer tenure, acknowledge the challenges within the labour regime which diminishes industrial actions in Türkiye. The limited effectiveness of trade unions, according to perception of workers, cannot be considered without the

limitations of the labour regime that they are living in Türkiye. These findings based on worker' perception confirm the desk review analysis provided in *Chapter 4*. Accordingly, the legislation on collective bargaining and trade unions brings difficulties in enjoying union rights. For instance, a dismissed worker perceives trade unions as “*control mechanisms*” which have symbolic functions at contested workplace:

N36: Of course, in recent years, many things have already been prohibited in banking due to post-80s regulations. There has never really been a sense of consciousness and solidarity within the banking sector. Perhaps unions exist in a somewhat symbolic manner or for some other purpose, maybe as a way to fill a gap or as a form of control. Besides that, it is difficult to say that they truly have a function that would create a meaningful impact. (*W, 46 years old, 16 years of experience*)

Furthermore, the term '*yellow trade unionism*' has been used by workers during the interviews to refer to the perceived ineffectiveness of trade unions as well as their corruption. Accordingly, despite there are ongoing negotiations on wage level, for instance, between banks and trade unions, when it comes to industrial actions in case of disagreements, such as strikes, trade unions turn to be in silence. There are also workers who are trade union members, but even they do not know the union representative at their workplaces. They call such unionization approach as “*top-down unionization*”.

N17: We do not have the right to strike; we don't have the legal foundation; we are part of a yellow union. Strikes are very important. Let's say a worker of a bank is out on the streets right in the heart of Kızılay; and you're saying, "I belong to a corporate group in Turkey." It's a live broadcast. Would the bank want to find itself in that situation? What would the customers do? ... (*M, 51 years old, 23 years of experience*)

N35: Top-down unionization. Well, I mean, for example, I do not even know or recognize any union representatives, even though I am a union member... Because, you know, due to the lack of worker organization, there is a bit of a different perception towards white-collar workers. They are not seen as workers even though they are. (*M, 28 years old, 3 years of experience*)

Dismissed or resigned workers perceive themselves as more resistant. Interviews with those workers dismissed also reveal that they continue their resistance through different platforms by explaining their experiences and providing professional support

to workers in the sector. A dismissed branch manager, for instance, publishes articles and supports workers who are in similar situation on different digital platforms, such as *Plaza Eylem* or some *facebook* groups, and highlights that workers in banking sector are living all the challenges alone, within themselves because they fear of losing jobs.

N36: As I mentioned about working in branches, people are living within themselves, living alone, and the situation of sharing among themselves is low. Because they cannot trust, they fear being exposed. They fear losing their jobs. My motivation there is to somehow reflect to them that they are not alone, that this is a common issue for many people, and of course, to make the upper management and institutions aware that people endure this out of necessity, but the psychology here is not easy at all, to convey a bit of the feeling that this isn't easy and to maybe invite a bit of compassion, to raise awareness. Remaining silent for too long is a form of acceptance, but when you express it, you hope to receive a more understanding response, perhaps a more compassionate one on the other side. (*W, 46 years old, dismissed, 16 years of experience*)

N32: I reached out to them during the exit events (*referring to the Plaza Eylem Protests*). It is just wonderful to feel that we're not alone, isn't it? I learned about it by researching online, through alternative media. I learned about the methods of litigation while looking into legal actions. And then, later, everyone started reaching out to me. For example, people from our bank now consult me. Every person who leaves asks, "What did you do? What have you done? What can we do?" (*W, 35 years old, Dismissed, 15 years of experience*)

However, when perception of workers interviewed is asked about these social media platforms, apart from few workers who were already contacted through these platforms, most workers interviewed stated that they were not aware of such solidarity mechanisms.

N25: By the way, I had no idea about them. I mean, genuinely, I had no knowledge about unions, associations, or any sort of platform for collective action. I never even considered such things; never even thought about why I never researched them. I'm questioning myself right now. (*W, 27 years old, 2 years of experience*)

Furthermore, none of the workers interviewed have any membership to civil society, or any other professional organizations outside of work realm, apart from only one worker working voluntarily in an NGO working in the field of migration.

*To sum up*, the findings reveal that most workers are aware of the impact of competition and performance concerns on solidarity and resistance, they accept this situation and behave accordingly. Workers who have longer tenures even made

analyses of limited collective actions in the sector with the restricting union and industrial action legislation and practices in the country. Age also matters in terms of unionization. In fact, most of the young workers interviewed are not members of trade unions. Rules of the games are accepted, and therefore, normalized by most of the workers interviewed, therefore, there is no collective resistance. Individual strategies and dialogue mechanisms are at the front when it comes to have a voice to defend rights, or against an unfair situation. These mechanisms, that workers appreciate and attend despite they are not comfortable with their effects, contribute to resilient self.

### **6.3.6.3 Non-obedience and Organizational Misbehavior**

*“The system is working against you anyway,  
so why wouldn’t you use it when you find a loophole”?  
An interviewed worker.*

*“I would prefer not to...” Scrivener Bartleby (Herman, 2021)*

In case of limited or even absence of collective actions as resistance, are there any other actions/behaviors to defend rights, or resist, apart from dialogue mechanisms? Do we observe any behaviors resembling that of Scrivener Bartleby, who declares that he would prefer not to do the given tasks?

There is an increasing growth on literature of multiple characteristics of oppositional subjectivities and practices, such as, non-obedience or as called “*organizational misbehavior*” at workplaces in the recent decades (Ackroyd & Thompson, 1999; Belanger & Thuderoz, 2010; Collinson, 2003; Karlsson, 2012; Noon & Blyton, 2002). In previous section, it has been concluded that collective industrial actions and resistance cases are limited in the sector. There are different techniques in practice to deal with the control mechanisms at work, even though they are not very common.

As well as industrial actions such as strikes; resistance practices may include various resistance actions, such as, “*foot dragging*”, “*irony*”, “*whistleblowing*” and “*satire*” (Collinson, 2003:201). Workers may misbehave or disengage which is called as “*organizational misbehavior*” based on working time, working effort, product of work and work identities, as discussed by Ackroyd & Thompson (1999). Through an

evaluation of empirical research on informal work behavior, five *survival strategies* are being examined: making out, fiddling, joking, sabotaging, and escaping (Noon & Blyton, 2002:236). While non-obedience behaviors or similar strategies are seen also as resistance with conceptualization of “*organizational misbehavior*” (Ackroyd & Thompson, 1999; Collinson, 2003) the strategies between “*making do*” and “*making out*” as a minor form of resistance (McCabe, 2014), it is also argued that such kind of actions should not be romanticized as they do not pose an obvious threat to management, and based on consent, which may be called as “*consenting resistance*” (McCabe, 2014); or *trivialization* of resistance.

To illustrate, as found out by Taylor and Bain (1999:111) in their research of a call center, people are resisting through various methods to the demanding and stressful labour process, which they call as “*Taylorisation of white-collar work*”, which is being supported by emotional labour and digital surveillance. For instance, workers do some “deviant actions” to influence both the basis for, and the output of, bonus calculations; or they give the impression of engaged on calls when they are not indeed.

In our study, findings reveal that few workers stated that they are using such kind of tactics, and some of them stated that the other workers are implementing these tactics.

- Decreasing performance on intention “*bilerek oyundan düşmek*”, slow the work and allocate more time than required - *foot dragging (for HQ workers)*
- Spending time with other activities during working hours (*particularly for sales positions*)
- Appears to be "obedient," yet refrains from taking the command.
- Using the logs in the IT system for their advantages

The choice of such kind of strategies differs from one position to another. For instance, some workers working at headquarters level shared that they are buffering in certain cases. When one considers that performance targets exert less pressure on headquarter workers, they effectively save time through these strategies:

N43: I appear to be working, but actually, you know, I feel like I'm only giving about 20% of what I'm capable of. So, mentally and even in terms of energy, I'm not really putting myself into the work as much anymore. (*W, 44 years old, 23 years' experience*)

N35: As I mentioned at the beginning, I leave some room. Like if the task will be done in 2 days, I say 2.5-3 days. Because I know, for instance, that I will need to support another colleague. They will have questions for me. It definitely happens. So, we're doing what we call "buffering" ... (*M, 28 years old, 3 years of experience*)

N41: So, what I know is that they sell things to people, saying something like "Let that target be met," or they manipulate the system if they find a loophole. People do things like this. And in my opinion, it's quite natural; I mean, if I were in their place, I would do it too. I mean, the system is working against you anyway, so why wouldn't you use it when you find a loophole? (*W, 26 years old, 3 years old experience*)

Another worker at headquarters, for instance, stated that he lowered his performance on intention because his expectations were not met in the workplace. When it comes to workers who have pressuring targets that may affect their life to a great extent, as explained in previous sections, lowering performance is not a practice because of the pressuring target systems. However, some workers use some strategies by using loops of the IT systems for their benefits. It was interesting to note that the workers in headquarters responsible for performance management working in branches is aware of the small tactics used by workers:

N43: So, I'm talking about the performance management system, you know, we often catch these kinds of things there. For example, we may order sometimes: 'Call customers about their debts.' For instance, they call, just let it ring and hang up, actually never really engaging in a conversation or anything like that. These kinds of things can happen. Since I manage the performance, it's dependent on someone else, we inform the manager, saying, 'There's a situation like this.'  
(*W, 44 years old, 23 years of experience*)

Furthermore, interviews reveal that workers are aware of the various digital surveillance functioning in banks. Since they know that they are under ongoing surveillance, they may present as actively working even though they are not. When it comes to a resigned worker, a misbehavior took the form of ignorance of others before he resigned:

N26: Well, I am not doing this because I don't want to, you know. In the end, something like this happened; during the inspection board meeting... well, I sat in the middle of the inspection board, I took a huge portion of French fries in my hand, and I watched match highlights. It became such a weird moment. In the end, on my last days there, I wrote a long letter to everyone. I mean, I wrote about how this wasn't good, how you all are actually good people, but the system has made you bad, and so on. I wrote this kind of nonsensical and somewhat literary text, suggesting that we can change this. (*M, 27 years old, resigned, 2 years of experience*)



Another important effective coping strategy is *customer cooperation*, as revealed by interviews. In line with that, in banking sector, findings also signify importance of customer cooperation, particularly in attaining performance targets in the PMSs. Apart from selling bank products to relatives and friends, workers also ask customer's support to achieve their targets especially when they have challenges to attain them. They even have some labels for such sales: "*Hatır gönül satışları/kredileri*". This strategy seems in line with the above-mentioned priorities for ensuring good relations with customers and confirming the approach that "*customer is the capital of workers*". This situation is also called as "win-win" by a worker who has both branch and HQ experiences:

N22: Actually, it's all about the relationship between the client and the portfolio manager, in other words, the bank worker. So, many companies say, "I don't know about the Bank, I know you, because you work with the same portfolio constantly, after a year or two, you start to become intimate, you get to know their needs, their urgent requests, and you solve their issues, help them out. When you have your targets, you ask for their assistance, and they help you in return. In essence, it's a "win-win relationship", let's say. Yes, but a lot of sales are made out of sentiment. Because usually, top management sets the targets, and the branch manager and supervisors somehow use personal relationships to facilitate loans and credit for meeting those targets. (*M, 30 years old, 7 years of experience*)

However, such kind of customer cooperation is only possible only after ensuring trustful relations with customers. Workers think that banks are aware of such techniques but if there is no situation that would harm the bank or bring about a complaint, they are being tolerated. However, in some cases, such as having credit cards with functionalizing it, banks put other criteria of "active use" to pay premiums to workers.

N13: The same thing always happens; they usually set unattainable goals, but people have gotten so used to it that we push ourselves to the limit, doing somersaults to achieve those goals. Now, for a customer who's difficult to please, we say, "please, we have this and that campaign"... Even if there is no need, the customer who agrees by saying "okay, sure, for you" emerges. (*W, 41 years old, 9 years of experience*)

*Thirdly*, as explained above, solidarity is limited among workers due to competition raised from performance management systems. In fact, few colleagues stated that there is a kind of solidarity between colleagues in case there is "*collective target*" for a

branch or team, in line with “targets chain”. In such cases, not only individual targets but also branch targets are important, therefore “*colleague cooperation*” is used to achieve these targets in certain cases. For instance, they share customers/products to reach the targets, however, it is not a common practice.

N23: The group needs to achieve its target. So, you have to meet your own individual target and also ensure the group reaches its target. Even if you achieve your target but the group doesn't, there's still an issue, naturally. In the end, you're still seen as a unit; you're looked at as a branch, as a team. That's why there's both competition and no competition. (*M, 30 years old, 5 years of experience*)

Despite the collective targets, only few workers stated that they could support other colleagues if they needed. It is even argued by those who share their portfolio, or potential customer, that “*we are not capitalist*”, or when someone's down, we usually lend a hand; such a system is in place (*düşene el uzatıyoruz*). However, this practice is quite rare. A worker elaborated that such strategies are employed primarily when aiming for a negotiation that fosters a win-win outcome:

N37: For example, I might need to make loans, but my credit limits aren't sufficient. So, I would need new customers. Some of my colleagues who find new customers, if their targets are on track, have approached me saying, "Hey, I found a customer like this. They're giving appointments and providing financial data. If you work on it, you can increase the limit and provide a loan, so you can achieve your target."

There have been instances where they've handed over customers to me, and I've also done the same for them. But this is very rare in our sector. Generally, everyone is like, "All for me, all for me!" Since everyone is in the "All for me, all for me (*Hep bana hep bana*)!" mindset, you also have to adopt the "All for me!" attitude towards them. (*M, 28 years old, 3 years of experience*)

In this context, there are some maneuvers such as non-obedience, like buffering (particularly for headquarter workers), customer cooperation, sharing targets among colleagues (even rare), in line with the literature of “organizational misbehavior”, these are not very common. Within this framework, despite being labeled as “new resistance techniques” by some scholars, as mentioned above, the study's findings demonstrate that these tactics serve as minor maneuvers to contend with the pressure of the target system, but ultimately, they lack the capability to influence the decisions or positions of the capital. Workers engaging in such activities did not perceive themselves as resisting.

To sum up, these findings have implications for subject(ificat)ion aspects of work at workplace, which go beyond to it. We observe that capitalist subjection is also expanding into new domains addressing workers' minds and souls through new mechanisms of power, blended control mechanisms, skill production and digitalization at workplaces. We see that the set of required skills including personality traits is in line with competitiveness, digitalization and marketing orientation of the sector, supported by self-marketing. There is a multitude of control mechanisms at work, supporting each other, occasionally softening and blurring the visible effects of subjection, and when and if necessary, replacing one another. The growing prominence of *subjectivity*, *emotions*, and the role of *digitalization and communication technologies* within the trajectory of labor process theory literature suggests insights into the changing nature of control at work. Particularly, drawing on Burawoy's conceptual framework taking into account mutual strategies for sustaining exploitation and generating consent in the workplace, such as the "game" metaphor, are effective in explaining the relationship between mechanisms of control, and how workers perceive them.

The blended package of management and control mechanisms and tools, including various forms of bureaucratic, technical, normative, emotional and IT-based, control over time, performance, emotions, appearance, resistance, hearth and soul of workers, with both liberating, subjection and subjectification effects. As a cross cutting in control mechanisms, more self is drawn into the play, through performative and normative practices. On one hand, the market driven skills and performance expectations result in more competitive, adaptive, strategic and conformist subjectivities. On the other hand, the control mechanisms, through a variety of tools, result in production of new insecurities, risks and uncertainties. This study also reveals that the role and significance of IT-based tools and emotions are gaining importance in the operation of capitalist control within the workplace. Dialogue mechanisms also contribute to conformist self. Based on these findings, this study argues that this sector reflects a blend of disciplinary and control societies, where work dynamics exhibit features of both discipline and control societies within the realm of work. At a higher level, we see that these control mechanisms work together with other control

mechanisms within the labour regime such as unemployment, insecurities, conditional welfare benefits and debt. Furthermore, the corporations serve as complementarity of welfare systems in the country, as long as the workers perform in line with the needs and demands of capital. Workers are not passive recipients of these control and management mechanisms; they are aware of marketing and profit concerns of the corporations they are working for, rules of the games, and utilize them in cooperation with their own desires and expectations. In this context, it is evident that control tools transcend corporations' walls. Now, it is time to discuss how work and control tools, extending beyond company walls, infiltrate into lives and selves and in what ways. In this context, looking at only workplaces even through perception of workers is not sufficient to understand capitalist subject(ificat)ion through work in life, it is also necessary to look at how these are diffused in life of workers, both through materialist conditions, relations and subjectivities.

## CHAPTER 7

### EXPLORING WORK-DAILY LIFE INTERACTION

As discussed under *Chapter 2*, this study tries to excavate how subjectification exceeds its boundaries and internalizes new places through work; and this required us to change our lens from workplace to daily life and relations of workers. To that aim, this chapter focuses on impact of work on daily life experiences of workers to unravel the subjection aspects of work, as well as its subjectification effects, with a focus on self as an entrepreneur.

#### **7.1 Health and Well-being Aspects: Insurance, Check-up, Stress and Anxiety**

As discussed in *Chapter 4-5*, comprehensive private health insurances which were warmly embraced by all workers, and other services provided by some banks such as annual checkup facility, along with the availability of gyms and sports centers in certain headquarters, psychological support services, hobby clubs, and sports activities, mindfulness and stress management trainings seem to present the banks' dedication and importance placed on the well-being and health of their workers. Furthermore, during the pandemic, the measures implemented by banks have been largely appreciated by the interviewed workers, as mentioned in previous sections. This situation demonstrated the banks' concern and value for their well-being, and they felt valuable to work in banks providing these services despite all challenges they face. As explained previously, one of the main motivations to work in banks is declared as private health insurance, which brings a kind of security for workers in terms of health-related risks.

On the other hand, the existence of above-mentioned services, which complement national health services under the welfare regime, is not sufficient to see the complete picture of impact of work on health of workers. Though work-related health problems,

occupational diseases and work accidents are studied mostly in industry sectors, these issues come to the front for service sector in the recent years, within the works of Occupational Health and Safety Assembly. The research explaining mobbing experiences in banking sector also reveal that mobbing affects psychological well-being and stress level of workers (Kesebir, 2018:154). As discussed in a number of studies (Bifo-Berardi, 2009; Götz, 2013; Gaulejac, 2013;), findings confirm that the symptoms of work-related health problems, such as burn-out as a stage into depression affects the service workers. Gaulejac (2013:189) defines such kind of stress and anxiety related problems as “new pathologies of work” including burning outs, which our findings also confirm.

Interviews reveal that there are health consequences of stressful situations and pressures, particularly as a consequence of performance management systems, career insecurities, fragility of the sector and competitive pressures in different segments of banks. In fact, the most common affect is physiological effects. A successful branch manager, who has a good career climb, for instance, stated that she used antidepression pills to cope with the stress particularly during the economic crisis periods to get asleep. Getting anti-depression pills and psychological support is one of the common ways to cope with the anxiety caused by work in banks in daily life.

N33: In the latest merger of banks, we had so many worries that we thought we might get laid off, etc. and so on. But you know, I mean, strategically speaking, I should have been the last person to worry, given my background, but I found myself full of anxiety during that period. And you know, this even began to affect my social life; it started affecting my sleep patterns and so on. At the point where I felt so insecure, extremely insecure, I knocked on the door of my therapist again. (*W, 39 years old, 14 years of experience*)

This quote directly confirms that, in line with the argument of Burawoy (1985), the transfer and closure-merge of the corporations have also been source of anxiety and fear of workers. As confirmed by workers, the main stress and anxiety related problems are defined such as, psychological problems, dermatologic diseases, sleep problems, heart diseases, burning out (*tükenmişlik sendromu*). The impact on health has been addressed by a number of workers during interviews with devastating examples.

N8: When you cannot achieve your performance targets, layoffs are beginning. It starts with health concerns. Many people are taking antidepressant medications. Some develop skin conditions, and everyone's experience is different. (*W, 38 years old, 13 years of experience*)

In line with the findings of studies exploring sleep problems in capitalism due to overtime work, job stress, competition, job insecurity, physical and mental exhaustion, and planning for the next day (Crary, 2013; Kurmuş & Topal, 2021), sleeping problems have also been acknowledged by some workers. A step further, a data procession expert, which is called as marketing and risk analysis specialist, explains his dreams about tables and data when he is stressful. This is an example of diffusion not only in everyday life, but also in dreams, as argued by Hardt&Negri (2014: This quote is exactly in line with the Hardt & Negri's (2014:111) argument that an image comes not only in the office, but also in dreams, but not in a creative way, in anxiety way.

N35: I mean, it happens during those times when I see tables in my dreams and wake up in panic. It is when I can't cope with the situations anymore... (*M, 28 years old, 3 years of experience*)

N27: During the period of mobbing at my previous job in bank, I could not sleep, let's put it that way. I would stay awake until 03:00-04:00 in the mornings, and then get up at 07:00, go to work, and so on. I was in that situation. In that sense, I do not know if the stress had a long-term impact on my health or not; it might have, but right now, I don't know. Hopefully, it will not have any lasting effects in the future. (*W, 43 years old, 20 years of experience*)

The impact on health is explained harder by those workers dismissed or resigned in a very clear way. Their experiences are mainly related with burning out and physical problems associated with stress, according to their perceptions.

N32: We all got hurt at some point and managed to overcome it. I mean, we used pills. I developed neurological migraines as a result. ... It was really overwhelming. It had reached a point where I felt guilty for being sick. But, in reality, they were the ones who made me sick. (*W, 35 years old, Dismissed, 15 years of experience*)

N24: I was initially diagnosed with uterus and thyroid issues. Yes, for example, do you know, in Bank, when we were branch managers, we had an annual check-up right that we were obliged to use. We had to get a check-up every year. And during these check-ups, every year one of our colleagues would have some heart issues or blood pressure problems or something. Because you go through so much stress. You

live an irregular life, you have irregular eating habits, and your working hours are variable. I am not saying this for the general management staff. I'm not saying it for those who take the bus at 18:15 and cry all day saying, "I'm exhausted." I am saying it for the frontline, for those who work in the field, those who deal with customers, those who do physically demanding jobs. So, if you ask those who have left the banking sector, they will probably say it's due to health problems. You really get worn out very quickly. It's a tough profession with a demanding toll on your health. My mother even cried a lot, she was very sad, saying, "You are so successful, why are you quitting?" ... I said, "As long as I have my health." So, I'm in a very good place now. (*W, 42 years old, manager/resigned, 18.5 years of experience*)

Investment on health is important within the “human capital” approach, as discussed in Chapter-2. As explained in previous sections, it is not a coincidence that there are various trainings on personal development, including stress management, mediation, mindfulness provided by banks as well as insurance, check-ups and health services. As human capital, all activities concerning “health” of individuals are seen as an investment. On the other hand, workers, irrespective of age and gender, experience “*stress and anxiety*” related with performance targets and/or mobbing. As Gaulejac (2013: 192) argued, workers must manage their stress level themselves, and banks offer some tools to support them. Impact of health, as expressed by almost all workers, through stress and anxiety level is a kind of insecurity of life which invades in their life.

Almost all workers, including branch managers, at branch level complained about stress caused by performance management system. Despite the various services to make workers more healthy and secure, particularly private health insurance, stress and anxiety, and even burning out (*tükenmişlik sendromu*) increases fragility and precariousness not only their jobs, but also their lives. To cope with this insecurity, despite they know the reasons of their stress, anxiety and related health problems, they do appreciate and utilize all health services provided by banks, as well as following some trainings on stress management, mindfulness trainings and regular check-ups.

## **7.2. Leisure time: Working on Self and Social Networks as Capital**

*“Money does not sleep, even though our job is over at night,  
8 pm or 6 pm, there are other instruments abroad in which money does not sleep.  
You are being eliminated if you miss the most recent developments...”  
An interviewed worker.*



Studies reveal capitalist control has considerable effects not only on self-conception but also orientation to social reality of workers and their daily life (Budd, 2011; Lazzarato, 2012; Leidner, 2006). As Budd contends (2011:11), work establishes the fundamental rhythms of our lives, encompassing household routines, eating and sleeping patterns, weekends, and vacations. It is not a new theme that work shapes fundamental rhythm of work. In an interview with Faulkner, he says “One of the saddest things is that the only thing a man can do for eight hours a day, day after day, is work. You can't eat eight hours a day nor drink for eight hours a day nor make love for eight hours—all you can do for eight hours is work” (Faulkner, cited in Haanen, 2012).

As mentioned in previous sections, flexibility on working time has come to the fore as one of the major components of flexibility discourse through flexi-time schedules, part-time work and overtime work. “*Work-life balance initiative*” has become on the agenda of global actors as well as global corporations. All these indicate that time, not only working time, has been under interest of capitalist control with different aspects depending on the context. Work is expected to be the whole life, including colonizing what remains of the social (Weeks, 2011:88).

Time measurement in this sector echoes acceleration of the speed of life, which cannot be considered as separate from working life (Rosa, 2003:3). In fact, a study exploring sleep in the relationships among the body, work, and the rhythms of everyday life within capitalism also focuses on increasing demand for acceleration starting in working life and then extends to non-work time (Kurmuş & Topal, 2021).

There are scholars who focus on “entrepreneurship culture and modality of life”, in line with the work realms. Miller and Rose (1990:18), for instance, point to the importance of transposing entrepreneurial forms onto "private" sphere by individuals who base their decisions on cost/benefit analyses. Daily life is also conducted over the enterprise model as well as self-organization of workers at work (Bröckling, 2006, 2011). This means that work and leisure time are no longer inimical opposites but tend to supplement each other. Leisure activities that must conform to the structuring of

work time confront corporate individuals in a constant race against time with a sense of *incompleteness* and *unfinishedness* (Nalbantoğlu,2001:13).

In this context, what workers choose to do/not to do during their time apart from working time is also important to understand if there is any diffusion on time, decisions, leisure activities and other realms of life, keeping in mind the argument of Lazzarato (2012:85) that capital control time, choice and decision. In this context, this section aims at exploring how work penetrates in non-working time- referred as daily and leisure time- through subject(ificat)ion.

As confirmed by interviews, workers have a distinction between working time and leisure time in their mind, since banks have fixed working hours for the interviewed workers. As explained in previous section on Control over Time, there is no direct control or any dictation on time outside working hours, however, there are channels to diffuse in time outside working hours through different practices, such as “*being all the time available for customers*”, *IT based tools*, such as, whats up groups, e-mails and *self-control* of time to achieve targets under performance management. Furthermore, *management* of relations and leisure time strategically to win customers, keep targets, and deal with the stress and anxiety of work dominate the time outside working hours. There is no rule to be available for customers during non-working hours, but most workers prefer to do that for the sake of their good relations with customers. As explained in previous sections, having good relations with customers is crucial in this sector. This continuous way of being “available” is also a kind of way of blurring working time and life which makes it impossible to calculate working time, as argued by Özmakas (2019:287).

N5: I don't work at home. However, my phone never stops ringing. When I say I don't work at home, I mean I'm not sitting with pen and paper, but I'm still working by answering customer calls. My clients are people who have 24/7 access to my phone. I'm not obligated to answer, but I choose to pick up the calls. (*W, 43 years old, 20 years of experience*)

N24: If you are a branch manager, especially, you have no day or night. Messages and emails come at midnight or 1:00 AM, and you are expected to respond. WhatsApp groups are a disaster; they never stop. Let me put it this way: bankers don't sleep. (*W, 42 years old, 18.5 years of experience*)

Interviews reveal that workers spend time & put efforts to *improve their human capital and social networks* outside working hours. Indeed, some emphasize the importance of cultivating social relationships with managers through activities beyond working hours. This commitment significantly impacts their choices and preferences regarding leisure activities, participation in social activities, hobby clubs, and more. Notably, workers at the headquarters, especially those in Istanbul, place a higher emphasis on the significance of such endeavors. It is even important to have common interests and leisure time activities to have good relations with managers at headquarters. A business development manager working at the HQ in Istanbul, for instance, gives the example of the desire to go to the same restaurant with managers:

N1: Even the place you live has an impact... The gym you go to, the restaurant you hang out at... You know, you find out that the assistant vice president is going to some restaurants on the weekends. So, there you are, running into him there and saying hello with a laugh... like that. You know when you see him... There's a boat craze among our assistant vice presidents. Workers gather information about boats, and when the guy (*refers to manager*) talks about boats, and so on... So, it's about being able to participate in conversations about the things they enjoy... People are trying to establish connections. And they invest time in it, well... (*W, 38 years old, 13 years of experience*)

Participation to the social events, as explained under normative control section, is also important to have good relations with managers as well as potential customers. As confirmed by workers, networking is an aim to go such social events not only at workplace but also outside working hours. *Furthermore*, the concern and desire to have good relations with customers to win more, as explained in previous sections, has an impact on daily life activities. To that aim, relations with customers, which is a kind of investment for performance targets, is also an investment for workers. As confirmed by interviews, workers need to make self-investment to have good relations with customers during outside working hours. Therefore, they prefer to deal with some leisure activities which may support their conversation and relations with customers because they see customers as “capital”:

N8: Because I'm frequently with clients, I need to have something to talk about... What am I going to talk about... For instance, I need to follow theater, cinema... If, for example, I have a doctor as a client who enjoys tennis, I need to follow tennis... This is related to my self-improvement... We need to have a common point of conversation. For instance, let's say we have a client who travels abroad a lot...

Maybe I need to go to those places. These are contributions related to my own development... (*W, 38 years old, 13 years of experience*)

This experience is a very relevant example to indicate how work-related issues diffuse in life, including mind and soul of workers. In line with emotional labour practices explained above, some workers, particularly working in corporate banking, have close relations with customers, even some of them meet them outside working hours.

Thirdly, some workers feel that there is a continuous need and desire for self-development through trainings or self-learning, which they do outside working hours. In line with the argument of Götz (2013:69), there are demands for “*continuous improvement*” to motivate workers for the best performance, and workers respond to this demand by attending trainings, which are in line with the self-entrepreneurship:

N9: Since you're face-to-face with customers at the branches, I used to read books about face-to-face marketing or face-to-face communication. I also received training like behavior training. Like, how to handle situations like dining, even in very formal settings? Where to start using which fork and knife? How to indicate that you've finished your meal and would like your plate to be cleared? They have specific rules for those situations. Like in upscale restaurants or similar places, with top chefs... (*M, 39 years old, 13 years of experience*)

N23: The stock market is very dynamic and exciting. It is very exciting and enjoyable to be lost in the coming amounts and numbers... Your brain is always working. You start to think about various dimensions at the same time. You have to read and search a lot and follow the agenda. (*M, 30 years old, 5 years of experience*)

Another finding revealed by interviews is that even though the formal working hours is fixed, work is always in mind of workers, who are working particularly in equity share and investment consultant positions, and young workers, therefore intervenes in daily life through different practices. They must follow up developments and events from the perspective of their jobs, which occupy their mind. Therefore, depending on the position, the allocated time to follow up the global markets increase.

N10: We don't have much overtime on our side. Since we are connected to the stock market, our work ends when it closes, but it continues as well. Our work is somewhat like a 24/5 schedule, excluding weekends. You see, we are in a field with intense news flow, given our connection to the stock market. If there's news in the evening, and you know it will significantly impact the next day, you need to be mentally prepared for it... That's why, when my working hours are over at 6:00 PM, I can't

just switch to my personal life at 6:01 PM. It's not something you can easily do. (*M, 30 years old, 7 years of experience*)

While explaining the main features of the precariat, Standing (2011:128) argued that precariat feels guilty when they devote their time to leisure activities instead of using their time in networking or improving their “human capital”. As stated above, working on self as human capital is considered as an investment by neoliberal discourse. In line with that, self-development is still important particularly for young workers in the sector to have new opportunities in other sectors/jobs, and their own start-ups, or explore new opportunities. In this sense, working experience in the banks is a teaching step on their road, where there are many uncertainties and insecurities that they cannot foresee. Therefore, some workers, particularly young ones, spend more time on self-development outside working hours, not only related with the current positions in the sector, but in general:

N42: This year we also had mindfulness training, and we attended those sessions. Apart from that, I am also pursuing additional means to enhance myself, not just in terms of work but also as supplementary support. For instance, during this time at home, I've been taking online courses, such as excel courses to become more proficient in Excel. Currently, I've enrolled in two coding courses online as well. Perhaps coding might have minimal impact on my current job, but if it could even slightly streamline a small task or if another opportunity arises, after all, there's no guarantee that I'll be doing the same job forever.

So, in some way, I'm trying to follow training opportunities that are more relevant to our era and could potentially offer other avenues for development. (*W, 27 years old, 4 years of experience*)

*Fourthly*, as outlined in the *Section on "health"*, there are some workers who experience emotional exhaustion and fatigue stemming from the challenging and stressful working conditions and performance concerns, which has a significant effect on their leisure time. As a result, limited time & energy for leisure activities is a significant concern, confirming the finding of relation between work and rhythms of our lives. As highlighted in interviews, the constrained availability of energy and time for leisure pursuits leads to workers dissatisfaction. A dismissed manager explains how her leisure time has become effective only after dismissal from the bank. Even inability to focus on reading is one of the most cited experience of workers:

N16: I think that I work for very long hours, both within the official working hours and beyond, and I believe that this greatly exhausts me in that sense. Because, you know, I really put all my energy into the day, they say mental fatigue is a different kind of exhaustion, well, I end up feeling drained by the end of the day, because dealing with problem-solving, addressing issues, constantly evaluating things like pricing and so on, these things really wear me down towards the end of the day. For instance, I like reading books. In the evening, for example, when I come out of these activities, I can't focus on the book. When I start reading, my mind doesn't grasp the content, it just doesn't, you know (*M, 38 years old, 15 years of experience*)

N31: You even find yourself thinking about work on weekends. Even if you don't open your computer or log in, you're still mentally preparing for the week that awaits you when you step into the office on Monday. And when it's the end of the month, you know that those last couple of days will be so intense that you might feel like you'll break. You're aware that you'll come home in the evening with your neck and back aching, knowing you won't even have time to enjoy a cup of tea. (*W, 36 years old, 15 years of experience*)

On the other hand, a resigned worker stated that she could allocate time for leisure activities by sleeping less and reading fast. As mentioned previously, speed is very crucial to manage their daily life as well as working practices. Interviews reveal that workers do certain types of leisure activities to cope with the stresses and insecurities related with their work. Those who put efforts to manage their leisure time also deal with a variety of hobbies. In fact, workers deal with special hobbies that they enjoy during leisure time, such as, running, dancing, yoga, reading, traveling, camping in nature, taking piano courses etc. Due to the facilities in the banks, some workers spend leisure time in banks, for instance, sport, chat and socialize with colleagues in the offices etc., but some of them try to create a separate life based on their hobbies.

Through these social activities and hobbies, they either try to detach from work, and relieve stress, have common interest with managers or customers or make investment for their B plans in case they leave the bank.

N39: So, I'm actually trying to dedicate time to myself, sort of trying to be more professional in these matters. Like, "Work is done now," kind of mentality. I'm trying not to let it intrude too much into my personal life... Generally, I like to do sports. I also enjoy activities like camping, and such. I like being in nature. I usually gravitate towards those kinds of things, you know, trying to relieve stress of work. (*W, 27 years old, 3 years of experience*)

N43: In the white-collar sector, you know, women who usually get bored at work start doing yoga, get into ceramics... Generally, I think the boredom is common

among white-collar workers, not specific to the bank, you know. (W, 44 years old, 23 years of experience)

While the impact of work on everyday life continues through visible or invisible channels, few young workers have expressed their awareness of this interaction and have made efforts to carve out personal space in life. In this sense, leisure time activities turn to coping strategies with the stress and anxiety of work. It's particularly noteworthy that young individuals are vocal about this awareness. It has been emphasized by some workers that they use their non-working hours specifically for non-related work issues, which could be accepted as a coping strategy: “***Detachment from work***”. A young worker stated that he does not allow time for career in leisure time:

N37: Outside of work, I don't dedicate much time to my career. I usually allocate a lot of time to my own social life. Because I didn't intentionally choose to be a banker, and I've been in it for three years, but I can't say I'm happy. Actually, I don't like corporate life in general; when you look at it, especially in the context of banking, that's why I don't invest much in my career. The investment I make in myself is usually focused on intellectually developing myself. I'm trying to detach from work, you know. (M, 28 years old, 3 years of experience)

Another young worker who complained about robotic and alienated aspects of marketing positions stated that she is escaping from such feelings caused by their work in daily life activities.

N21: I try to focus on things that are more relaxed and devoid of ambition. I try to engage in activities that won't drain me but will help me clear my mind, because otherwise, you truly become like a robot. But what do managers want? They want you to be a robot! They say things like, "When you get home, open up and watch, do this, watch sales videos on YouTube, watch banking videos." Why would I want to watch something like that? I don't do that. (W, 28 years old, 2.5 years of experience)

As discussed in *Chapter 4*, workers also complained about limited time remaining for leisure time or care activities in their families. It has been acknowledged particularly by women workers that they could allocate more time to their children and families after overtime pressures are not practiced anymore. In fact, time allocated to care, and domestic work has been a matter of women workers interviewed rather than men, which echoes gender biased care responsibilities in Türkiye. There were long hours of

working in banks before, which made life of women workers in banks very difficult and served to disadvantage women in their career, as confirmed in study of Özbilgin & Woodward (2014). It is also related with gender biased care responsibilities in Türkiye.

N36: When the intensity and long hours of banking, coupled with its stressful nature, coincide with a woman's responsibilities at home, it can result in distinct challenges that are experienced and encountered. (*W, 46 years old, 16 years of experience*)

The remote work during the pandemic also confirmed that it is very challenging to do work-related tasks at home while doing the care and homework as well. When overtime was common in the past, women complained about they cannot even see their children, spend time with them. Another deputy director woman, working in a managerial position, explained the challenging part of her life:

N31: This wasn't my aspiration... Commuting to work at 07:00 in the morning, toil until 20:00, then navigate through Istanbul's hectic traffic to return home. Afterward, switching gears to perform motherly duties, cooking, and caring for children, only to rise again at 07:00 the next day. The sole respite comes during a brief lunch break from 12:30 to 13:30. It's a relentless cycle where even sipping cold tea and delaying restroom visits become luxuries. These were never the conditions I envisioned working in... (*W, 36 years old, 15 years of experience*)

Reading in conjunction with the findings from section on control, performance, emotions, the findings reveal that capital not only produces and consumes life within the office, but also penetrates life in non-working hours. Time outside working hours are also under subjection of work either their preference to be available all the time for customers, or other self-control practices. This could be either through self-control or self-development efforts in perception of workers as well as impact of work on health and well-being. The leisure time activities and relations reveal subject(ificat)ion aspects of work. For instance, workers working in corporate/commercial segments of the banks make investment on themselves to keep good relations with customers during non-working hours, through investing on their leisure time activities. They can perceive non-working hours as investment time and area through their social relationships and leisure activities that they believe contribute to their work. Workers put efforts to manage their life either in a way to complement working efforts in their



daily life, or to emancipate impact of working life on their life. There are also attempts for detachment from work, by particularly spending time on some leisure activities if enough time and energy are available. It is also evident that capitalist subjection over women in daily life is more visible, due to gender biased domestic and care responsibilities in Türkiye. They have more difficulties in enjoying their leisure time.

### **7.3 Consumption Patterns: Investment for Better Images**

Another aspect of daily life that warrants consideration due to its interplay with work is consumption patterns. In line with enterprise self-approach, consumers are also constituted as self-actualization and autonomous individuals to maximize their life quality (Du gay, 1996:77). In this context, within the framework of consumer culture, work becomes a realm where individuals undertake the task of shaping themselves as consumers.

In a study (Karademir, 2019) focusing on middle-classes, not specifically bank workers, reveal that white collar middle classes aim to rise in income for a better lifestyle including consumption. Interviews in this study also unveiled that employment in the banking sector influences consumption behaviors for several reasons. These include the desire to maintain a polished appearance as part of emotional labor, represent and benefit with the image of the bank, in the pursuit of social networks and “self-marketing”, and the cultivation of good relationships with customers and managers, particularly for those working in corporate/commercial banking. Some workers prefer to go to fancy and luxury places, to buy branded products etc. For instance, a business development manager gives an example of important on self-image in this way:

N1: Visual things also have a significant impact. I could theoretically go to work with the bag I bought at the market, but if you're aiming to become a department manager, it's better to show up with Gucci on your arm. These sorts of visual things certainly have an effect. (*W, 38 years old, 13 years of experience*)

N3: The places you go to for work change... The clothes you buy change too. You find yourself wanting to go to more luxurious places, whether you like it or not. For instance, you used to eat at a small kebab shop, but now when you go with a client, you end up at fancier places. The things that you buy, and wear might become a bit more branded... Therefore, both dressing appropriately for the bank and the situation

you're in is expected. For example, while you used to use a 100-lira perfume before, now you're obligated to opt for a different brand. (*M, 43 years old, 19 years of experience*)

Findings reveal that workers interviewed residing in Istanbul tend to pay greater attention to shifts in consumption patterns due to their working life. In line with the requirements of control over appearance and emotions, explained under *Chapter 6*, consumption patterns change for having a “good looking”.

N31: We're essentially living to spend the salary we receive, and we're working to spend as well. We're consuming to work, caught in such a vicious cycle. So, for instance, we buy a suit to go to work and end up paying for it. In reality, if I didn't have to go to work, I wouldn't buy that suit. (*W, 36 years old, 15 years of experience*)

Regarding female workers, aligned with the expectations associated with emotional labor, there is also an emphasis on expenditures related to appearance, make up, hair design etc. Some workers also focused on their increased and changed consumption patterns because of increasing opportunities thanks to their jobs. As explained in previous sections, depending on the success level, workers may get sufficient income, according to their perception, which may have an influence on consumption preferences: To consume more. Corporate life also brought new consumption pattern changes for young people. As confirmed by interviews, consumption patterns as a result of work in banks functions as a consent production mechanism. As the position workers work in advances, the quality of clothing, the restaurant, the cars also increase. The desire for consumption, and consumer identity, has also function as the motivation to work.

N26: Well, of course, these consumption habits changed me quite drastically and definitively. The reason is this: it's like being able to buy any phone you want every month, something I could never even dream of before. Suddenly, not just for me, but for my whole family, the consumption habits changed dramatically after becoming an inspector, but of course, adopting a culture of spending money isn't something that happens overnight. In order to adapt to that culture, for instance, when you think of eating meat, you shouldn't immediately think of meatballs. It's like, "Should I have antrikot like this or like that?" It takes a certain amount of time. Once you adapt to that culture, it's also very difficult to go back.

In economics, they call it the "stickiness effect," Well, going back is quite tough too. Because after a while, when you go to a place like have meatballs, you're thinking about antrikot. (*M, 27 years old, 2 years of experience*)

In return for working under stressful conditions, they can consume the things they want and live the lives they desire. In this sense, consumption is also seen to compensate the negativities within the work and deal with the insecurities and uncertainties under contemporary economic conditions of Türkiye. The majority of interviewees who have children tend to engage in numerous consumption habits, such as sending their children to private schools, residing in gated communities, acquiring property including houses and cars, and seeking healthcare services at private hospitals. These habits are associated with their staying in the industry and performing well.

Apart from these life standards, work allows to enjoy leisure particularly for young people. For instance, a young investment consultant stated that his main motivation is to go abroad thanks to the income opportunity of his work. This implies the importance of consumption identity, and even debted self as elaborated by Lazzarato, which may be applicable to workers in banks. A dismissed worker explains how his consumption patterns changed before and after work:

N44: Do you know how I used to get motivated? I was living a life I didn't belong to. I'm a member of an average Turkish family. My father is a retired banker, my mother is a civil servant. I'm married, I earn good money, I can dine by the Bosphorus, buy shirts from Lacoste, get the wristwatches I like; I can wear all sorts of different watches. When I enter a room, I can say, "I'm the boss here, back off!" Because life pumps you into that mindset. After a dose, then two, suddenly, just to not let go of that life, you start becoming a captive. You're not earning money; money is earning your life. Because salaries in banking are very high. Especially if you're a good salesperson like me...

Well, I used to go on like this, setting up tables in really posh places, opening the raki with a "pop" sound and all that. If I bring 10 appetizers... You see, I satisfy myself with that... If I've worked on Monday even after Friday; I worked, did I earn its pay; I did. Then we can eat like that, you know. For instance, as a reward, they gave me Sonny's, well, camera. After that, a few months later, I received an iPhone as a sales award. "Oh my God, what am I doing!" and stuff like that. Bonuses, salaries, this and that... But it's all a false life. I cleared up after leaving...

While I was doing all these, it turns out I wasn't the master of my own life, I was its slave. I had 17 watches. I was a really strange guy. I used to wear suits made of a blend of lamb's wool and silk. Lamb's wool and silk, whether it's summer or winter. Because it doesn't make you sweat in the summer, keeps you warm in the winter, it's thin fabric. My suits were worth a lot of money now. I've put them all away now, but I don't use them anymore... I also had to enroll the kids in private school, had to put them in a different school. I mean, I had to send them to a more affordable place. (*M, 39 years old, 15 years of experience*)

This experience confirms Du gay's (1996:81) argument that overriding concern with consumption reflects alienation in work. The consumption patterns are also related with consumer identity, particularly those who are at management positions:

N30: When you become a manager, you try to create alternatives by wearing different shoes on different days, rather than wearing the same shoes. Similarly, the people you meet and the people you sit with at work, as well as your surroundings, the individuals you consult from your educational background, and your social circle, are all people with a similar income level and similar positions. As a result, you choose better restaurants and higher quality places to go. The quality of your vacation changes. (*M, 37 years old, 15 years of experience*)

Furthermore, all the workers are also customers of the banks. Bank workers also have bank's credit cards, and they use credits to buy house, car etc. Debt mechanism also works for bank workers. However, there is a control mechanism on the debt limits and credit cards of the workers which is monitored regularly by the inspection boards of the banks. Workers are being warned when their debt level reached to certain levels.

In this context, workers themselves acknowledged that working in bank sector influence their consumption behaviors through 3 aspects: i. Increasing income led to consume more quality and quantity and ensure a life standard for themselves and their families, ii. In line with self-marketing aspect, diligent appearance requires certain quality and quantity consumption, iii. They also get in debt relationship with banks, despite there are certain control mechanisms on the amount of debts.

As confirmed by interviews, there is a direct link between emotional labour, paying attention to appearance as well, and consumption patterns. In line with other studies (Canpolat,2010), consumption is one of the realms where white-collar workers turn to entrepreneur. Our findings contribute that, apart from changing life styles, the performance and self-marketing concerns of work also create a kind of consumption pattern. The main factors feeding demanding consumption patterns are also interrelated: More customers, more marketing, more sales, more targets, more salaries. We can call this circle as "vicious" one because "more" always asks for "more" in this circle. On the other side, the desire to consume with better quality, function as a way of consent production for the desire to work.

## 7.4 Relations: Social Networks and Work-related Stress

*“What I couldn't express to my manager, what I couldn't reflect to my clients, or what I couldn't convey in the workplace, there were times when I maybe projected that tension onto my boyfriend”. An interviewed worker.*

Penetration of work in relations has been analyzed by many scholars even in labour process theories. Braverman (1974:188), for instance, touches upon penetration of capital in life by arguing that totality of individual, family, and social needs have been subordinated to the market, and reshaped in line with the capital's needs. Capitalist mode of production is not just production of things, but also production of social relations and ideas about those relations as explained in *Capital* (Burawoy, 1985:36). “Short-term” relations associated within the new culture of capitalism while discussing transformation of work has also been analyzed in study of Sennett (1998).

The finding of interviews on the importance of social networks in life confirms social networking analysis, as argued by Standing (2011) that networking has become an important activity which enables workers protecting their jobs. Social network analysis reveals the importance of accumulation of quantity of contacts to be successful (Bell, 2011:10). The findings are also consistent with the growing prevalence of literature on social capital, which matches the spirit of uncertainty, as described in study of Field (2008). As Harvey (2005:168) contends, workers leverage the social networks within which they are embedded to acquire exclusive access to specific employment opportunities. In this framework, social networks can be seen as an investment which will result in benefits of the workers at workplaces and beyond it. The findings of this study also reveal that workers have investment strategies in their lives to increase their social networks, which are also explained in previous sections.

As described in previous sections on career prospects, relations with managers are a matter of success and/or career promotion in the banks. It is acknowledged by almost all workers that having social network and good relations is important for career prospects. This understanding has also an impact on time and leisure time both during the working and outside working hours. While performance and skills may be

sufficient for promotion, workers believe that one needs networks and social networks to advance, and these can be built not only at work but also in other aspects of life.

N22: Do you know Kaan Sekban? He says he could not get any promotion because he did not smoke. You understand how much this is true when you go to the headquarters. When people are smoking, they are chatting, gossiping. It is a natural environment. You learn which positions are open. Or you have the chance to chat with a manager. They are not too unfair. When you recruit someone for department, you prefer the ones whom you know. It depends how many people you know. Social environments definitely contribute to this. I am already a social person and I join such events. (*M, 30 years old, 7 years of experience*)

Workers interviewed preferred to talk about other colleagues' behaviors in terms of relations at workplaces. When it comes to good relations with managers, many of them have expressed that they are not inclined to show servility to their managers, and therefore they don't have any career expectations. For instance, the perception of dismissed workers regarding required skills focuses on the relations with managers and self-marketing. A worker who was dismissed from her previous position at a bank due to poor performance believes that her dismissal occurred because she didn't cringe in this bank:

N27: To be a good and successful bank worker, you should have a way with words (*ağzın iyi laf yapmalı*). For instance, let's say there is a dinner which the regional directorate organized. People go and take place next to the competent person and then talk for self-marketing: "I did this and that..." I suppose these competent people think that they are talking and therefore they are good at their work. I am not that kind of person, I do not do such kind of things... (*W, 43 years old, 20 years of experience*)

Some workers explain how the "network system" function in this sector with the opportunities of networking people outside of workplaces. As explained in previous section on leisure time, they strategically choose their leisure activities in a way to enhance their networks.

N11: Outside of work, we do socialize with our managers, of course. So, in a social sense, usually a banker's friend tends to be another banker. When you enter a social setting, you make acquaintances quite quickly. Additionally, some banks offer master's and postgraduate programs. You can establish a substantial network through these programs. Ultimately, by attending institutions like Koç University, Sabancı University, or Bahçeşehir University, you can create a network with different individuals. I'm looking for someone like that, and I ask, "Would you recommend?"

You suggest someone. This leads to the formation of another network. This network generally develops in this manner. And does it prove benefits? Absolutely. (*M, 38 years old, 14 years of experience*)

As confirmed by interviews, bank workers see customers as “*capital*”. Even a resigned worker who was working in the position of Cash Authorized Official considers that customer is a kind of *capital* for workers, particularly in case of transfer to another bank. Particularly in corporate/commercial banking, workers spend time with people from management of corporations for this reason:

N13: They like the marketers because, after a while, you build a portfolio and establish a network. Or when doing interbank transfers, the other bank says, "If you come with this network, we'll hire you." You can do everything and achieve successful sales in such situations. Naturally, the bank is pleased with this; there are no complaints or issues. (*W, 41 years old, 9 years of experience*)

N38: In a regular environment, you wouldn't typically come across these kinds of people (*referring managers*). But in your line of work, you get to sit down, talk, and discuss the industry and the market with them, even share a meal together. You establish valuable connections in high places. Let's put it this way, my branch manager used to say, “*Don't think of these companies as customers; consider them as capital.*” He would say, "If you decide to leave the bank someday, chances are you'll end up working alongside one of these customers." And indeed, that's how it goes. You work with corporate companies. Now I am happy because I am in contact with CEOs. (*W, 30 years old, 7 years of experience*)

N11: I have good networks. I know many strategic persons in the banks. All transfers in my previous banks have been possible at dinners. They asked me what I think about some positions during dinner, but now it may be more difficult than the past. In the past, I had more transfer offers. (*M, 38 years old, 14 years of experience*)

As regards career promotion within the banks, in line with self-marketing approach, performance of presentation of self is also important for workers. One worker stated that even in the trainings, it has been taught that they have to remind themselves to their managers: “Do not let him/her to manage you, but you manage him/her”. A worker, for instance, working as responsible for performance management also focuses on importance of relations within the bank for career promotion, with a metaphor of games:

N41: There are written rules, exams, you know, that you need to fulfill... But besides that, what really matters is managing workplace politics well. In this regard, maybe I am using what I learned in Political Science a bit. There is something really

excessive; they are so calculated and strategic in their actions. Sometimes, I see them digging behind each other's backs, you know, like trying to undermine each other. Or they form certain alliances to advance in specific areas. They think, "If I want to advance in this department, I need to have a good relationship with this Deputy General Manager." Some even think further ahead, saying, "This manager will eventually become an assistant general manager so I should get along with them so that they will promote me." There are calculations and strategies like this. (*W, 26 years old, 3 years old experience*)

Secondly, working life also affects social relations of workers during their non-working hours. A prevailing concern among bank workers is the lack of trust, which also be explained in following sections, leading them to avoid integrating colleagues into their personal lives. Those who have longer tenures stated that they have good relationship with their colleagues in the banks that they worked previously. In fact, some stated that their friends spending time outside work are mainly from the banks because they do not have sufficient time to get relations with other people.

N20: My friends mostly come from within the organization. Well, it's because there's not much time to spend with people outside; it happens from within the company. Because, you know, we don't have a lot of opportunities to socialize. Our time is limited... We understand each other, so that's why our friends usually come from our own circles. (*W, 49 years old, 22 years of experience*)

N22: So, whether it's in the branch or at the headquarters, you're building a social connection with your colleagues in the work environment. You even socialize outside the bank, going to events together, meeting up on weekends or after work. Generally, among bankers, there's a social aspect, a life among friends. (*M, 30 years old, 7 years of experience*)

Another motivation to work in banks is related with **networking** as an outcome of the communication aspect of labour in banking sector. For some bank workers, communication with customers is a good motivation to learn new things, to meet new people and to increase social networks which could be utilized during their daily life. Such a dynamic work environment also makes their lives exciting and social capital is seen as one of the biggest gains from this job.

N28: The most important advantage of my profession is the social network. It is a status indeed. When someone tells me that they need a doctor, I can say that I know doctors... I know people working in the Ministry. I touch many people from different sectors. Therefore, I have a good social network. I can use this network in case I need, or my relatives need...(W, 49 years old, 23 years of experience)



Furthermore, it is also observed that bank workers are getting married with workers in the same sector. Even within our limited sample of this study, 10 interviewees are married to individuals employed in the banking sector. One worker mentioned that he used to work overtime years ago without any issues because his wife was also employed at a bank. Having a spouse working at a bank makes life easier as they can better understand each other's challenges. Another bank worker working as portfolio manager noted that they find it challenging to get married due to the difficulty in finding a suitable partner who can match their intellectual qualities because of their profession.

N17: A banker's spouse needs to be very intelligent, highly clever, and have a strong background. When you can't find that, you don't get married. I mean, our profession is tough, you know, but there's a psychological aspect to it, a sense of pleasure. We understand the economy, don't we? You know, someone exciting, highly knowledgeable, understanding economics, understanding politics, caring about the people, sensitive to our country's issues, tuning into Bloomberg every day... I watch Bloomberg day and night. Right? What's happening in the outside world, what's happening in Japan, if China's foreign trade agreement gets canceled, will it affect the dollar? (M, 51 years old, 23 years of experience)

Linked with widespread digitalization in banking sector, relations are also constructed through digital tools, which we may call as “*digital relationship*”. Accordingly, social media, particularly LinkedIn and Instagram, could be a useful source for making yourself “visible” for the targeted persons. For instance, a branch manager emphasized the importance of “likes” on Instagram in certain cases:

N4: For instance, I know in my branch, when there's a need or a new position, they start following and like my posts. The same thing happened elsewhere; the photos of those managers get a lot of likes at critical moments. (M, 43 years old, 20 years of experience)

Most of the workers interviewed also use *LinkedIn* for networking with managers not only in their own banks but in the sector, as well as for being updated about the sector and global market. Furthermore, these platforms are seen as an opportunity for self-marketing. Banks themselves are providing training to workers on how to effectively use social media. Workers spend time during non-working hours on such platforms for networking and self-marketing aims as well as looking for new job opportunities and career opportunities.

N37: For networking purposes, I use both LinkedIn and Instagram. On Instagram, I typically follow the financial situations and social lives of the customers I work with, so I can engage in conversations with them. On LinkedIn, I follow people to ensure that I stay on their radar, or in case someone needs to share my CV with someone else, they can find me there. I actively use both platforms. As I mentioned, one is more about the marketing aspect of reaching customers, while LinkedIn is about marketing myself. (*M, 28 years old, 3 years of experience*)

N39: I use LinkedIn, you know; it's a place I look at quite frequently throughout the day. So, it's more about engaging with posts, building connections, and developing my network rather than just job hunting. The way I see it, the more people I know, the better. (*W, 27 years old, 3 years of experience*)

When workers are asked about the impact of work on their *family/social relations*, their perspectives intersect and deviate in a variety of ways. In fact, some workers stated that their family/friendship life has been affected by work stress and pressure in a very badly way. As argued by Sennett (1998:22) in telling the story of the Rico, who is working as a self-employed in the new capitalism, one of the major concerns is to allocate limited time for children and neglect them. Linked to control over time, negative impact on family relations was more experienced during the time when overtime was common in banking sector. Despite overtime is not a concern for most of the workers interviewed anymore, findings reveal that they still have challenges to devote sufficient time for their family and children considering performance targets and pressures.

A dismissed worker, for instance, summarized impact of work on his family and daily life as such:

N44: Do you know what the breaking point is? Well, my first daughter was born. I was rushing around, trying to accomplish things at work, reach for something, do this and that, but I'm always caught in the same hustle... But I've started placing the bank into my life, revolving around its guidance, and its influence. I was neglecting my family, neglecting my spouse. "But what's wrong? I'm earning money!" It's not about that, brother, it's not bringing happiness. I've started taking antidepressants, I don't start my day without them. I'm consuming alcohol. I've been living a lie. (*M, 39 years old, 15 years of experience*)

Especially among those working in Istanbul, concerns arise about the restricted time available for their children due to long distance between workplaces and homes. Couples where both partners are employed in the banking sector also express challenges related to the limited time dedicated to their children, prompting some to

seek guidance from child development experts. They even stated that their children complain about that they do not spend time with them. In addition to limited time available for relationships, workers also sense that work-related stress spills over into their relationships. The most prevalent observation is that they tend to become "irritable" individuals, and they bring work-related stress in other realms and social relations:

N25: It affects a lot (*referring to family life*). Well, I live with my father. So, if I've had a particularly stressful day, for example, when my dad comes home in the evening, I unintentionally end up reflecting it to him. My dad notices and says, "Daughter, it seems like today was a bit tough. Did you have a hard time today?" or something like that. It's like that sometimes. You inadvertently show it to people. (*W, 27 years old, 2 years of experience*)

N32: You've become a person with a short temper, and you unintentionally bring some of the workplace issues home. Because your mental health is deteriorating, your physical health is also affected. What happens is, your mother gets upset... (*W, 35 years old, 15 years of experience*)

N21: It could be that learning to be patient in your professional life has made you impatient in your personal life. You can become quite irritable; for me, it has made me a more irritable person in a negative way. For example, in my family, I can't tolerate someone explaining something too much. (*W, 28 years old, 2.5 years of experience*)

N10: So, especially when you've had a tough, stressful day, it inevitably reflects on your evenings at home. Well, you end up treating your family and friends around you harshly, unintentionally hurting them. That's why, first and foremost, bankers need to receive anger management training; it's crucial. Because you can really be as gentle as cotton at times, and then explode like a powder keg at others. Believe me, it profoundly affects your personal life. In our sector, we've witnessed cases where workers even developed serious illnesses due to extreme stress, including cancer. And the reason, just as the doctors say, is "You have an ulcer in your stomach, caused by stress." There's nothing else. Therefore, we are exposed to intense stress.

This significantly impacts our personal lives. Throughout the day, since we engage in numerous phone conversations, my family members, including my spouse and my parents, know not to call me between 9:00 and 18:30. When they do call, I tend to give rather aggressive responses. I usually brush them off with something like "We'll talk later" and hang up; it's quite impactful. But, of course, in the evening, after 18:30, we handle our regular work and fulfill our responsibilities at home. (*M, 30 years old, 7 years of experience*)

Even in the sample of this study, there were cases of divorce or separation from partners, with the impact of work. A divorced branch manager, for instance, confirms

that family relations have been damaged because of work-related stress that he transferred from bank to home:

N3: Well, like I said, working in banking isn't as it appears from the outside. So, I've experienced this a lot. You want someone who understands you. You understand the customer, you understand your superiors, you understand your staff. You're thinking, someone should understand me too. At least, as I mentioned, the stress and pressure on me are immense, and I somehow manage to cope with it, but you want someone who will tolerate me here, make life a bit easier for me. But when you leave work and that same responsibility continues, after a certain point, you explode. That's what happened to me. (*M, 43 years old, 19 years of experience*)

As regards family-work interaction, findings also confirm that achieving work-life balance proves to be more challenging for female workers. Female workers interviewed stressed their struggle in managing domestic and caregiving responsibilities alongside the demanding work conditions at the bank. Among those interviewed, it's primarily women who voice concerns about having limited time and energy for their children.

N27: In fact, she was around 7 years old, I think, in the first grade of elementary school. She had a fever at school, and they called me. They said, "Their temperature went up, could you come?" or something like that. So, I went, and the teacher said, "When we decided to call you, we thought, like, 'let's call your mom!'" She said, the response they gave was, "But my mom is a banker, she can't come!" That's how it was in the eyes of a 7-year-old child, just imagine. (*W, 43 years old, 20 years of experience*)

For many workers, impact of work on family life is more visible when their children were small. This finding is related with the limited care facilities and work & life balance facilities provided by banks. Those women who resigned from the banks also believe they have damaged their relationships due to the impact of work:

N13: When my daughter comes home, she wants to spend time with you. She wants to draw, play games. I remember pushing my child away many times. "Go to your dad," I'd say... I mean, we would just go to the grandparents... I realized I was constantly pushing my children away. As soon as I recognized this, I seized the opportunity I mentioned earlier and resigned. (*W, 41 years old, resigned, 9 years of experience*)

N24: "You left banking quite early," they say... And I respond, "Because I missed my son a lot." ...I've always been very ambitious, very career-oriented, yes. But there are certain truths in my life, you know, I have a child, who is now 17 years old.

In the last two years, I managed to prepare a warm meal for them and set it in front of them, I baked a cake and let its aroma spread throughout the house. (*W, 42 years old, resigned, 18.5 years of experience*)

Some workers do not refer only their experiences but also their observations regarding workers in general in banking sector:

N36: In my opinion, it was definitely affecting in a negative sense because primarily, a job that consumes a lot of one's time and energy – or I don't know, as I generally understand, there are many people who use medication, many who experience family issues, a high divorce rate among women; for instance, there are many unmarried individuals, many who don't want to have children, and so on. There are numerous different problems that everyone is facing according to their own world. (*W, 46 years old, dismissed, 16 years of experience*)

However, work does also influence the nature of interactions. Work-related matters permeate into the daily conversations among friends. For some workers, the topics of conversation with friends predominantly revolve around work-related issues. This phenomenon serves as a notable example of the diffusion of work, extending even to the conversation topics among colleagues.

N32: After becoming a banker, people around you start asking you about banking transactions only. Because the main thing in their lives is people's banks. You're eating, the work is there; you're sleeping, the work is there; it takes up so much time... I remember the time when I was drowning in doing banking transactions 24/7 and I said, "Enough already!" I reached a point where I got fed up. I'm at work, it's always about the bank. I come home, it's about the bank. A customer comes, it's about the bank. A friend visits, it's about the bank.

You get to the point of saying, "I'm a human being, I'm an individual beyond the bank." Even your own father starts saving your number in his phone as "Banker daughter." Can you imagine reaching that point? (*W, 35 years old, 15 years of experience*)

N37: I've received occasional criticism from my girlfriend like, "Do you talk about work so much? Don't you have anything else to talk about besides work?" (*M, 28 years old, 3 years of experience*)

On the other hand, workers are aware of the devastating effects of work on their relations, and they try to protect their relations with families and friends and keep them outside of the work domination. On the contrary, social life becomes an *“exit point”* as a coping strategy for workers to struggle against dehumanization effects of work.

N21: I never isolate myself from social interactions. Besides my colleagues at work, I maintain a circle of friends, and I never disconnect myself from that because being constantly surrounded by colleagues turns everything into work, you know, it's all about the bank, ticking off tasks and customers. These things truly make you feel like a robot... (W, 28 years old, 2.5 years of experience)

As confirmed by interviews, “*family support*” is an important coping mechanism for bank workers in case of mobbing, dismissal or failure of achievement of targets. Not only solidarity, but also family life functions as an “*escaping point*” from work-related challenges. Some workers draw a clear line, at least in their mind, whenever working hours are over, they closed their mind completely to work related issues (*şalteri kapatmak*) and spend and enjoy time with their families to relax.

N44: When I came home on the day, I was coerced into resigning from the regional management position through threats and pressure, I was so furious that I ended up punching the walls. My wife, she behaved very bravely, like a lioness, and she told me, "Don't do this, it's not necessary." She met the situation with composure, managing the situation and its flow. With the support of my parents, my wife's tremendous support, and the encouragement from my in-laws, I found myself in the embrace of a great support system, a happy circle, and that's why I remained strong. (M, 39 years old, dismissed, 15 years of experience)

Relations have been an area of investment for workers, particularly with managers and customers on one hand; and an area of support mechanism, particularly by families to cope with uncertainties and insecurities on the other hand. When considered in conjunction with the following section, it could be argued that work permeates relationships, ranging from casual conversations among friends to tense social interactions. Investment on relations is an important aspect of self as an entrepreneur, for increase work benefits, either in format of career promotion or capital itself.

## **7.5 The Influence of Acquired Work-related Skills and Habits on Everyday Life**

*“I've told the tomatoes something like this, 'I've given you your vitamins, I'm giving you water... Look, you're even taking in the sun. Oh, you needed to do this now.' I talk to the tomatoes...” A resigned manager, explaining how she used lessons learned from performance management while growing tomatoes in her garden.*

The transformation of work influencing one's character is evident, as observed by Sennett (1998) in his work “*The Corrosion of Character*”. Sennett's insights have served as a catalyst in this study for delving into how work affects bank workers,

viewed from their own standpoint. One of the most interesting results in Sennett's analysis is that the "middle class" workers in high tech industries, financial services, media, have experienced the "corrosion of character" as well.

The interviews have further illuminated that work in this sector, together with these control and management strategies, has an impact on self-perception of workers. When it is asked how they perceive impact of work on their character/daily life skills, the synthesized outcomes of these interviews are as follows:

- Better at time management (faster) in daily life
- Better at-risk management in daily life
- Better at solution oriented
- Better at managing people in daily life
- Better emotional management
- Better at communication and more empathy
- More rational & analytical
- More persuasive character
- Focus on mistakes (for inspectors)
- Calmer and more patient in daily life thanks to experiences with customer relations
- More ambitious, passionate in daily life because of performance management system
- Hard working due to competition and desire for success
- Multi-skilled, more self-confident
- More aggressive/ assertiveness due to work related stress

First, it could be seen that while explaining the impact of work on their character and daily life, many workers use the wording of "**management**": *Management of time, management of relations, management of risks, management of emotions, management of insecurities, management of uncertainties, management of themselves etc.* They have the perception that they manage various aspects of their life thanks to the skills and experiences they have at work. This self-image is in line with the self-entrepreneur subject, self-responsibility and self-control have been assigned to neoliberal subject. While they invest on themselves on certain aspects of life, they also take the responsibility of management of their life including a variety of aspects, as they did at work.

N3: Imagine that you'll be managing 15 people, handling clients, overseeing the upper region and the general management, and then you'll go home in the evening. At home, you'll also be managing your family. (M, 43 years old, 19 years of experience)

Findings reveal that one of the major variables to have an impact on character of workers is the *competition concerns*, which has been articulated with emotional labour and marketing strategies of the banks. Competition increases stress levels on one hand, while on the other hand, it fosters more determined, ambitious, and solution-oriented characteristics. Not only their work experiences, but also trainings on issues not related with work, such as *mindfulness, stress management, communication without violence, persuasion techniques* aim to mitigate the work-related stress, however their impact is questionable.

A successful woman bank manager, who resigned from the bank due to health reasons, for instance, defined herself as passionate during her career, and shared her experience that she continues to be passionate about hobby activities after resignation:

N24: I am incredibly ambitious with these (*referring to her hobbies*). I have daily goals for them. If those goals aren't met, I definitely don't allow myself to do certain things that day, I punish myself. I don't reward myself, I won't make coffee, etc. The bank mentality continues... In fact, I mentioned an uncle a little while ago, right? I have a small garden where I enjoy myself in my own way. One day, the uncle said to me, "Are you a banker, my dear?" And I replied, "Yes, uncle, how did you know?" He said, "Well, you're growing those tomatoes with a performance meeting just like that. Because I've told the tomatoes something like this, 'I've given you your vitamins, I'm giving you water... Look, you're even taking in the sun. Oh, you needed to do this now.' I talk to the tomatoes." He's right; the tomatoes will grow whenever they want. You know, you mentioned if it's a profession; absolutely, it's a profession, and even though I quit it, yes, I can't get rid of it until I die. (*W, 42 years old, 18.5 years of experience*)

The requirement of marketing skills and emotional labour, and linked with control over emotions, which has been explained in previous sections, has been also recognized as positive acquired behaviors to have an impact on daily life and relations. In fact, customer-oriented and marketing approach of bank to have more and more customers/sales and therefore profits have a particular impact on character and self-image of workers. Findings reveal that behaviors to have good relations with customers also affect behaviors and perceptions in daily life.

N9: Previously, I used to perceive myself as more aggressive, whereas now, especially in certain situations and particularly when facing customers, I can maintain a calmer demeanor. This, in fact, contributes to personal development, which is a positive aspect. (*M, 39 years old, 13 years of experience*)



N24: It became extremely important for my daily life, as I learned how to be patient. I absolutely, without a doubt, learned empathy, or rather, it taught me empathy. (*W, 42 years old, resigned, 18.5 years of experience*)

On the other hand, being self-assertive is also transferred from customer relations and marketing efforts to daily life:

N37: I used to generally think of myself as a naive person, and I still strive to be that way in social life. However, the business environment somewhat challenges this. And the benefits of this behavior extend to regular life as well, even in traffic, when you visit a store, or any situation, really. Like when you need to return something and they're reluctant to accept it; you can employ a bit of that assertiveness that comes from dealing with banking. It's sort of a gain or loss, I'm not sure which, but there's a transformation in that sense. (*M, 28 years old, 3 years of experience*)

Identifying potential drawbacks and risks is an inherent aspect of daily life carried over from the workplace, especially in roles like auditing or credit assessment positions. Certain workers have expressed concerns that this approach has a detrimental impact on their social relationships.

N38: Well, sometimes I can come across as emotionless. People can say this to me, you know. Sometimes things happen, for instance, I feel happy but can't get overly excited. Because I also consider the negative aspects of it. Like analyzing a file... I think, "I could concede a goal here," for example. I always try to see the negatives as well. I'm always searching for that aspect, you know. How should I put it? I'm looking for the flaw in that thing. When we direct a file for evaluation, we always try to find and emphasize the negative aspects of the company. I've started to notice the downsides of everything as well. (*W, 30 years old, 7 years of experience*)

Another inspector also focused on impact of inspection in her life in terms of trust:

N39: I am a skeptical person, yes... if I'm going to do something, I tend to approach it with a certain level of suspicion, especially when it involves someone I encounter on the street. I have that trait, it's true. It's been influenced a bit. There's this tendency to doubt everything. (*W, 27 years old, 3 years of experience*)

Findings reveal that workers improved their skills on time management and solution orientation approaches thanks to their work experiences in this sector. As elucidated in prior sections, unlike the Taylorist era, there isn't a direct imposition of control over time. Nonetheless, maintaining self-discipline over time is essential to meet targets and enhance overall efficiency, therefore, "*being fast*" is important even during the daily life outside working time:

N42: In fact, I've started becoming a more impatient person in my personal life as well. Like, "Come on, you can do this, it won't take that much time!" In that sense, I believe it has influenced me with impatience negatively. (*W, 27 years old, 4 years of experience*)

N16: So, I believe I've become a more self-confident person. I think I've become someone who thinks practically and can put practical solutions into action. I believe I've become someone who can solve problems more efficiently. I've become someone who can handle time management much better. (*M, 38 years old, 15 years of experience*)

N18: ...Now, I've become a bit more energetic and a bit more impatient. And also, I'm getting a bit more aggressive as the days go by... (*W, 34 years old, 7 years of experience*)

N33: Well, it's related to the constant need for multidimensional thinking... Your brain doesn't tire you out anymore; you think it's not tiring you. It automatically organizes these things for you. You just click and do it from there; it gives you a boost, it accelerates your work speed. Because you're accomplishing your tasks very swiftly. (*W, 39 years old, 14 years of experience*)

*Risk management*, which workers learned from banking sector, is also another knowledge that workers use in daily life, and even for their personal relations. Findings reveal that they use the risk management, which has an important role in management of their portfolio as well as their performance sheets, for making certain decisions in life and relations.

N17: Professionally, bank workers tend to speak in a more cautious manner. Due to their high-risk perception, they consistently emphasize risk in every step, as they are always apprehensive of risks. Even while driving, for example, they exhibit this attitude. This is because, in the end, we're a sector that safeguards against risks. Will the company we've extended credit to go bankrupt? Will the repayment happen? You see...conduct risk analysis with every move we make. (*M, 51 years old, 23 years of experience*)

N24: Well, I learned it, and I also learned risk analysis. I use it extensively in life as well. Risk analysis is crucial. You know, I've genuinely learned so much from banking. (*W, 42 years old, 18.5 years of experience*)

Empowerment aspects of work on character have been predominantly voiced by women from different aspects, including self-identity and survival strategies. Several workers expressed gratitude for the life lessons they've acquired through their banking experiences. Numerous interviews highlighted the advantage of working in a bank, as

it enables them to gain extensive insights into human behavior, effectively making them adept at understanding people—skills that prove valuable in their everyday lives too (*insan sarrafi olmak*):

N25: So, it greatly influenced my perspective on life, sense of responsibility, and how I approach people. It actually showed me what I really want, and I don't want in my life. Yes, I might have become exhausted or weary of certain things, but what it taught me in terms of spiritual aspects of life, that sense of responsibility, there are many things I'm grateful for. I've truly learned so much. (*W, 27 years old, 2 years of experience*)

N38: So, when I face something negative from someone, I make sure to stand up for my rights all the way. I believe banking has toughened me up quite a bit. It makes women more assertive, in my opinion I've transformed into someone who is more determined to assert my rights and stand up for myself, I think. (*W, 30 years old, 7 years of experience*)

N21: In banking, you're learning something new every day, at the very least you're learning about a new person each day. Because you come across so many individuals...So, you truly understand human psychology very well in banking, but of course, while all this is happening, your own psychology is quite affected too. (*W, 28 years old, 2.5 years of experience*)

**To sum up**, the impact of work on life is important for both exploring subject(ifica)tion through work penetration in life, either through subjection or subjectification. The findings reveal that despite the sufficient income and fringe benefits in most cases, which depends on performance, subjection is observable in life of workers, through devastating impact on health, relations and daily time. On the other hand, many daily life areas, such as, consumption, leisure time, relations are seen as investment areas for a variety of reasons, self-marketing, performance and competition concerns and social networks. Social relations and networks manifest the diffusion of working life in diverse ways. On one hand, workers put efforts to enhance their social networks related with their career during their non-working hours. When it comes to family relations, in line with the welfare modality of Türkiye, families serve as coping mechanisms for the stressful working conditions in the banking sector as well as caring support for children. On the other hand, some workers also acknowledge that working life has a negative impact on the relationships between family members due to its impact on self, stress and anxiety of work, which is a sign of capitalist subjection

through work. While some of the affects are conforming with the findings of devastation impacts analyzed in “*Corrosion of Character*” of Sennett, some of them are perceived as increasing empowerment and resilience of workers, particularly women, in daily life and relationships. These affects are also visible while they are telling their stories on their relations and daily life activities which are explained in previous sections.

## CHAPTER 8

### FRAGMENTED SELF: TRAITS OF ENTREPRENEUR AND/OR PRECARIOUS SELF?

This study aims to investigate the penetration of work into life, examining its subjectification aspects wherein individuals are anticipated to become "self-entrepreneurs" within the neoliberal framework. The exploration takes into account the challenges of insecurities and uncertainties prevalent in the contemporary conditions of capitalism. In this chapter, we will focus on main aspects of self-image and perception as articulated within the work realm and contemporary capitalism.

As explained in *Chapter-2*, the relationship between a person's sense of who they are and how they define themselves and work has been increasingly an interested topic for theories on modern work organization (Alvesson & Willmott, 2002; Budd, 2011; Casey, 1995; Collinson, 2003; De guy, 1991; Leidner, 2006; Thomas, 2009). Workers find themselves deeply immersed in organizations where discourse continually shapes and reshapes their self-perceptions (Budd, 2011:156). Sennett (1998) also makes a detailed analysis of impact of work under new capitalism on character and self-perception. As argued by Sennett (1998:114), it is not the case to have a consistent identity and self-arises from work anymore in the new capitalism, therefore he calls "divided self" as split of the real person and the performing individual.

As Burawoy (1979) called as "game", workers may present multiple selves in making out games. Collinson (2003:203) also defines the worker subjectivity at workplace as increasingly "contested terrain". Accordingly, he argued that individuals become "*calculable*" self while colluding in their own subordination; "conformist" self to pursuit of a successful career; or distancing themselves into private world, "*dramaturgical*" self when workers feel visible, defensive, threatened, and subordinated (Collinson, 2003:197-200). Another self is resistance self, who expresses

discontent or oppose either in format of collective action, or misbehavior organizations, such as foot dragging, with multiplicity of outcomes as discussed in a number of studies, such as Ackroyd & Thompson (1999) and Collinson (2003). Within the power relations at workplaces, together with the managerial control mechanisms which aim to win hearts, minds and souls of workers in banks, as discussed in previous chapters, multiplicity, a variety of self has been also recognized within the concept of this study. Flecker and Hofbauer (1998:111) concluded that modern subjectivity should be flexible, adaptable, coping with different situation and balancing different parts of the self. Therefore, I argue that multiplicity of self is also in line with the neoliberal subject, who is expected to manage the fragmented self as well.

As elaborated in *Chapter 2*, the concept of the neoliberal promise comprises two main aspects on the “ideal subject”. On one hand, it holds the claim to enhance human capital's productivity and foster greater emancipation through various techniques. Furthermore, it introduces the idea of "*self-responsibility*," wherein individuals are accountable for both their successes and failures in attaining predetermined goals. As explored in previous sections, banks have a continuous machine of blended discipline and control mechanisms and dispositive consisting of values, rules, examination, digital surveillance, normative control tools aiming at fun and empowerment, which produce not only workers under control, but also workers as subjects who are active in their subject(ificat)ion. We have seen in previous sections that the apparatus of the machine goes beyond the workplace, but they penetrate into the daily life. On the other hand, the contemporary conditions of capitalism and particularly work brings insecurities and risks even for the standard contracts, as discussed in Chapter-4, 5 and 6.

In this context, considering various trainings and self-development opportunities, as well as fringe and social benefits at banks on one side, and performance management systems, fragility of the sector together with its competitive and digitalized structure on the other side, I have an interest to understand how worker perceive their sense related with security/adequacy/value related with their work in banking sector, and how they cope with challenges related with that in their lives.

## 8.1 Precarious Self: Insecurities, Uncertainties and Fear of Loss

*“Banking is a bit like this: today you're here, tomorrow you might be gone.  
In banking, you always have to be successful to be here.”  
An interviewed worker.*

As discussed in previous sections, the recent vast literature focuses insecurities and uncertainties; as the most common features of the contemporary capitalism (Gorz, 2001; Lorey, 2015; Sennett & Cobb, 1977; Sennett, 1998; Vosco, 2006). The concept precariat, which has been increasingly used in recent years, defined by Standing as 4 A's (2011:19): Anger, anomie, anxiety and alienation, and accordingly workers are subject to chronic uncertainty. The interviews unveiled a prevailing sense of insecurity and uncertainty among bank workers due to a variety of reasons, depending on a variety of reasons including bank and positions. In line with the implication of precariousness based on the risk of loss (Gilson, 2013), as explained in *Chapter-2*, the main risk of loss revealed through interviews are the loss of fringe benefits, jobs, lifestyles etc. The main factors behind, which were explained by workers during the interviews, are as follows:

- Risk of under “achievement” in performance systems
- Economic fragility of the sector
- Restructuring & merging of banks
- Time itself due to increasing demand of banks for younger workers
- Digitalization effects that will lead less demand for workers
- Employment insecurity in the labour market due to limited skills and limited job opportunities for themselves

Apart from their performance concerns within the banks, they also perceive external factors as risks, which are beyond their control since the sector is very much dependent on external factors, as explained in *Chapter 4*. While there are certain perks like private health insurance and a steady income that could enhance a sense of security, as discussed in prior sections, there remains a lurking risk of losing these benefits in the event of setbacks. All eggs are in the same bottle for them. This risk of being unsuccessful in terms of performance makes them feel more insecure and unvaluable, particularly for those working at branch level. Linked with this approach, it is one of common feelings that workers feel the pressure of performance management system

and has the feeling of insecurity due to the risk of non-achievement of targets. Therefore, in/security is conditional upon the success of performance and success at banks for branch workers. Considering the challenges in the labour market, they want to stay in the system, meeting the expectations of the workplaces as well as market.

Given the diversity of labour force in the sector, the degree and experiences of insecurities may depend. For instance, the positions which have more targets on selling and marketing feel themselves insecure more than the other workers within different positions. The situation where insecurity is felt at its peak for them in case they cannot “sell” and achieve their targets. For instance, a dismissed worker while working at the HQ level, who was responsible for sales and marketing when she was working at banks, complained about that feeling due to performance matters:

N32: My life has come to this point: "If you can't sell, you starve." That's why I never want to work as a salesperson in my life because I can't get out of that psychology. (*W, 35 years old, 15 years of experience*)

Another young worker, who is responsible for selling and marketing, shared how it is important to align with the system to deal with insecurities.

N21: You see, banking is a bit like this: today you're here, tomorrow you might be gone (*Bugün varsınız yarın yoksunuz*). In banking, you always have to be successful. I mean if you do a great job today, you receive applause. Tomorrow, if you can't even accomplish half of what you did, you might be dismissed – that's how banking works. That's why you need to find a balance and achieve a certain level of productivity for yourself...Personally, I've been able to do this, which is why I haven't had any issues with my managers. Now, I've aligned myself with the system as I've said, and I've continued on this path. (*W, 28 years old, 2.5 years of experience*)

Even branch managers, who have enjoyed successful careers thus far, experience insecurities and fear of loss due to their belief in the unpredictability of circumstances. As described by Sennett (1998:67) while describing the feeling of a woman in advertising sector, workers feel “*constantly on trial*” due to continuous monitoring and assessment in the sector. This feeling is common even among the branch managers who have long tenures and success during their career. Being successful at some stages of career does not guarantee further success and benefits in life because every year starts with new targets.



N5: Of course, I have the fear of getting laid off. If the annual target isn't met, you experience that fear every minute. You experience it every three-month period, so there are significant aggressive pressures. You know, they keep calling from the region all the time, asking, "What have you done? What sales have you made?" (W, 43 years old, 20 years of experience)

Another worker who has been doing his PhD and works as an investment consultant also explains why he feels insecure and unvaluable in the bank with various factors including the reserved unemployed people outside who can be replaced easily. This example reveals that precariousness could also be observed by those who have higher level of education. These findings also confirm the interrelatedness of workers' feelings and games at workplace with the broader socio-economic issues, particularly in labour market.

N10: The fear of losing one's job is certainly there. Of course. I mean, is this happening due to digitalization, or does it happen when the numbers go bad, like 'The figures have gone poorly, let's part ways? We don't know, but there is a significant fear of job loss in banking. Because, you know, when you see so many unemployed individuals in the market and banks actually provide a good working environment. They always say it's cool in the summer, warm in the winter, it's a pleasant environment. You dress sharp, that's how they used to present it to us in university. That's why the bank always makes you feel this way. Like, 'Look if you don't work, someone else will come for sure. You leave, we'll hire someone else.' So, this fear of unemployment is very serious. If we say it doesn't exist, we would be lying. So, when things are going well, you're doing well in the bank. When they're bad, they don't care about you." (M, 30 years old, 7 years of experience)

N29: I experienced the fear of being laid off. Even now, because we work in a job where we don't know what will happen a month later; it's always there, imminent. Whether you succeed or not, it's a feeling present in that moment. That's why it requires you to constantly stand your ground, meaning to be resilient. You know what could happen to you. So, whenever something occurs, this fear is always present. When you're not doing well, nobody wants to work with you. (M, 32 years old, 5 years of experience)

As well as taking the responsibility of failure as personal, findings also reveal that even though some workers have the feeling of insecurity due to risk of being dismissed, they think that it is normal due to the "*nature of the sector and job*". The reason behind feeling of precarious is not only related with performance management system, but also with more macro level issues, such as, economic crisis, and restructuring decisions of corporations, considering digitalization and restructuring of the corporations. For instance, economic conditions and Pandemic increased the concerns and insecurities.

N16: I've experienced the fear of being laid off a lot, of course... Our bank branches dropped to 60 branches now, so we went through such a process. Ultimately, no matter what, this place is a business in my perspective, I mean, that's how I see it. Anything can happen; at the beginning of this year, for instance, there were general expectations that the bank, due to certain profit declines worldwide, would undergo changes that everyone knows about in many countries. There was a lot of discussion and speculation about what would happen in Türkiye this year and so on. Naturally, during this process, we had concerns. These kinds of things will happen constantly, are always happening; preventing this is not possible. Many bankers find themselves in this situation. (*M, 38 years old, 15 years of experience*)

N15: Now there's the coronavirus, and the country is in a tough situation again. Anything can happen at any moment, you know. Many of our branches aren't operating, they're closed. Well, everyone has their concerns, of course. If life returns to normal, how will it be? Will it be like it used to be, or will there be staff layoffs... Such concerns are present in everyone, but I'm somewhat more at ease in a way. I don't know, maybe it's the sense of having completed twenty years, perhaps I'm just tired now, that could also be it... (*W, 42 years old, 21 years of experience*)

Findings reveal that self-perception of workers in headquarters in terms of security is different from that of branches. In fact, some workers particularly working in headquarters of banks and responsible for management of projects and products feel more secure at work because they have lighter performance targets, and feel less pressure of performance and success:

N14: I'm doing more digital projects at work, you know. To me, it feels sort of, well, you know, it feels like a safer, less risky job. It makes me feel more secure. (*W, 29 years old, 7 years of experience*)

Rather than performance concerns; economic fragilities, digitalization, uncertainties on career opportunities, and age factor are the main reasons behind their self-perception of insecurity. On the other hand, some workers, particularly at HQ level, are aware of all these uncertainties, but they do not feel themselves as insecure, or they do not have any fear to lose because they believe that they are successful and performing well when it is asked how they perceive themselves in terms of insecurities. On the other hand, when they mention about age expectations of the sector, or impact of digitalization, and the challenges of the sector, they refer risks related with their jobs.

Another factor increasing insecurity is the difficulty of finding another job in the labour market. Apart from job insecurity depending on various factors explained

above, workers also think that employment security could be risky for bank workers because they believe that there may be difficulties to find jobs due to their skills and knowledge limited with the banking sector. In case of a dismissal, it is even more difficult to find a job in other banks due to the bad reputation of being dismissed, which is called as “stigma” by workers.

N16: I have a degree in radio and television, I've been in banking for fifteen years, I don't know anything else, I can't practice my profession, what I studied for, from this point on. Besides that, I don't know anything else, and that worries me, for instance. (*M, 38 years old, 15 years of experience*)

N17: All the people in this sector are educated, but educated people are wasted in this sector. They would dismiss someone from the door just because they couldn't sell them three credit cards or three insurance policies, or because they couldn't provide a certain amount of loans. What happens is that when these people get fired from the bank, they carry the stigma of being dismissed from the bank, and when they go to any other institution, their psychology is no longer the same as before. (*M, 51 years old, 23 years of experience*)

*Digitalization* is another factor that makes workers face with insecurities, as described under *Chapter 6*. Not only the risk of losing jobs, but also the feeling that there will be no need for them for certain tasks, cause feeling of unvaluable. This has created a sense of "dispensability" and "worthlessness" for many workers as well as the risk of losing jobs in the sector. These findings reveal interconnectedness between macro and broader issues with their perception on their adequacy, security and self-value.

N32: 15 years ago, they (*refers to bank workers*) were very valued, and they had a place in society as well. But 15 years later, they're nothing more than modern slaves. I believe that in 15 years, banking won't have a place in society anymore. Because it's becoming digital now. And as it becomes digital, they're devaluing people. (*W, 35 years old, 15 years of experience*)

As explained in previous chapters, the issue of aging is perceived as a situation that inherently creates uncertainty about the future. The preference of banks for "young" workers for various reasons not only generates a sense of “unvaluable” but also increases the perception of uncertainty and risk for workers getting older. On the other hand, those workers who do not feel insecure explain their feeling of security with their own success and hard-working aspects of their self, which also confirms the conditionality of success in a continuous way. They are also aware of the insecurity

and risk of dismissal for other colleagues in the bank. Furthermore, those who are working in the same workplace in which the workers are also capital-shareholders of the bank and there is no modulated salary system based on performance stated that they do not have any fear of dismissal and risks associated with their jobs. This is also important to see the linkage between the capital structure of corporations and workers' conditions.

In line with the argument of Collinson (2003:193), the fear of losing job increases anxiety and uncertainty, as explained in *Chapter 7*. We observed that workers feel uncertainty and anxiety not only for their position at bank, but also in labour market due to their skills and experiences limited with banking sector, and linked with this, they feel insecure. As confirmed in previous chapters, bleak future with uncertainties, which is almost a reality for most of workers interviewed irrespective of age and gender, confirms precariousness both in terms of everyday experience and perception of the future, as referred in study of Bourdieu (2000). The term 'precariousness' is also concerned with a subjective experience for the case of this study, indicating a condition so pervasive that it infiltrates entire lives, as argued by Armano, Morini & Murgia (2022:29). In this framework, work intertwines with the risks and insecurities already generated by capitalism on one hand, while also providing a sense of security if success and meeting market demands are acknowledged despite their temporality. At the center of this dual mechanism lies the worker, who is the subject of success and performance.

## **8.2 Entrepreneur Self: Performative Self-Improver**

*“The spotlight is already on you.  
It's never sufficient, you constantly need to improve yourself”.  
An interviewed worker.*

While defining economic subject, Lazzarato (2012:130) states the purpose of neoliberal government is to imprint guilt in mind and body, construct create memories of fear, and cultivate a sense of a bad and guilty conscience. This aligns with the web of technologies for creating and sustaining of self-government (Miller & Rose, 1990:28). As explained in *Chapter 2*, the subject, as a neoliberal forms of technologies of self, is self-entrepreneur, who is bearer of human capital who must seek to increase

own value, being competitive, performative, self-responsible, risk taker, creative. According to Bröcklin (2016: ix), self-optimizing never finished with self-entrepreneur, and by referring Günter and Pongratz, the ideal type is defined as “*entreplooyee*” (Bröckling, 2016:21). Based on Foucault’s analysis, Lazzarato (2009:121) also argues that capitalization has been one of the techniques used in formation of “human capital” to manage oneself in line with the demands of market.

First, it is crucial to investigate whether any failure or unsuccess at work in banks foster self-accountability, leading to either self-criticism for failures and/or self-improvement for successes in banks. When it comes to “self-accusation” alongside with self-responsibility discourse of neo-liberalism, findings reveal that sense of inadequacy/failure/unsuccess are experienced by some interviewed workers, particularly in case of failure of performance targets in banks. The sense of “*inadequate*”, depending on the achievement of performance targets and level of success, relates to the precariousness explained in previous section. As confirmed by interviews, if you achieve your targets, and show a good performance, you feel yourself adequate and valuable, which is also appreciated by banks with various prizes and bonuses, however, there is no guarantee to have this sense tomorrow:

N25: There's a lot of pressure. Your sales, numbers, and performance are really, crucial. Very crucial! For example, if I compare the past two days, on Thursday, two days ago, I made 30 sales throughout the day. "Wow, fantastic!" like "you're great!" I was applauded and all. The next day, it was tough, you know, I struggled a lot to convince customers. I made one sale, and that one sale I made the previous day, the 30 of them, had no value at all. Actually, daily performance is crucial. What you do today will not matter at all tomorrow... There have been days when I came home crying a lot. (*W, 27 years old, 2 years of experience*)

N10: Of course, now, if a branch is put in front of you and they're showing it to you as an example, you really start questioning yourself. In our branch as well, when there's a meeting about a certain task, and they say, "Why are we performing poorly in these figures?" at that moment, if you're the one handling that task, the spotlight is already on you. (*M, 30 years old, 7 years of experience*)

Additionally, the aspiration for self-development and “you can do the better” discourse, as explained under *Chapter 5*, contributes to the sense of inadequacy, self-accusation and need for self-development at individual level for few workers. As

explained in Chapter 6, the spotlight is on you during the performance meetings in case of failures.

N12: I'm always in a state of research, thinking, "Couldn't we have done better? Couldn't we have achieved greater success? Are we missing something somewhere?" It's kind of a continuous process for you, partly due to your responsibilities. (*W, 38 years old, 14 years of experience*)

Findings reveal that the issues related with marketing and sales are among the skills that workers feel more inadequate. This is in line with the marketing strategies of the banks, which is based on asking more customers, more sales to be more competitive. The skills that capital demands the most are often the skills that workers feel the most insecure and inadequate about.

N34: In banking, there's no "This is okay, it's enough" kind of thing. Because there are many unknown factors. Periods when I feel inadequate are related to persuasion. If I can't persuade someone, I feel inadequate. (*M, 39 years old, 14 years of experience*)

N20: Well, you already feel technically inadequate. Because everything is developing so rapidly. Now, in technical terms, there's no end to improving yourself anyway. We're all constantly changing. We're learning, you know. We learn a lot from customers too. Every character you encounter teaches you many things. Therefore, feeling inadequate, I think you always feel inadequate. Feeling sufficient shouldn't even be something that's part of the nature of the job, in my opinion. (*W, 49 years old, 22 years of experience*)

Despite that that worker acknowledges importance of self-development, they are also aware of the external factors beyond their control, which affect their performance and achievements, and therefore they do not believe that they are inadequate and unvaluable, even if they fail to meet their targets under performance management. They associated being inadequate with various external factors outside themselves are as follows:

- Aggressive marketing strategies of banks
- Increased competition between branches and banks
- Excessive targets of the banks, which ask more and more achievements
- Economic fluctuations and fast changing feature of sector

On the other side, in terms of performance management, the competition among various branches or departments further amplifies this feeling of inadequacy. There is

no “*this is sufficient*” approach, there is always a demand for “more” to be achieved. The sense of inadequacy has been diminishing as tenures have lengthen. For instance, a former branch manager who was dismissed also describes how the feeling of inadequacy changed over time.

N36: Let me put it this way, during the initial stages, you're constantly questioning yourself. It's like, yes, there's something lacking, “I can't do it”, so it means “I need to change something, do more, do differently”. That self-assessment, that self-interrogation, you do it in the beginning. You start doing it. You try to change things. You genuinely make changes in how you work – like, “Okay, I won't do it this way, I'll do it like that,” or “I'm inexperienced, I lack knowledge,” which naturally creates a feeling of inadequacy at first. But then, even after making these changes, on the other side, there's still the same approach, dissatisfaction...

So, I did everything within my power without any doubt about the job. I did my best. In a way that aligns with my character and personality. I didn't neglect the work or abandon it; I didn't slack off. But what I did wasn't enough for the other party. (*W, 46 years old, 16 years of experience*)

Even young workers, who have fewer working experiences, attributed their underperformance to external factors that are beyond their control:

N37: My feeling of inadequacy usually arises not when things are going well, but rather when there are issues related to work. Because I work tirelessly day and night, if things aren't working out, I tend to think that there are problems beyond my control. In fact, that's the main point of contention I have with my manager. I believe that the targets assigned to me are incorrect. (*M, 28 years old, 3 years of experience*)

On the other hand, self-marketing aspect is very influential among bank workers, as part of technique of self as an entrepreneur. In line with this approach, findings reveal that performance failures are not associated with only their own accuse/failure/incapacity.

N22: Due to a manager or challenging targets, you might appear unsuccessful. Yet, at that point, there's this “Well, I did my best” aspect. Many bankers, in commercial banking specifically, dealing more with company analyses, extending significant loans to companies, or individuals in positions like cash management in foreign trade at the headquarters, are generally highly skilled individuals. They have somehow proven themselves, reached certain levels.

From the success perspective, I don't consider any of them as failures. Because everyone is doing their best and is qualified. However, the targets might not always be met. (*M, 30 years old, 7 years of experience*)

N25: Within the bank, you learn this: everything, your managers might impose something on you that's quite different, but I don't see everything in terms of figures, targets, and quotas. You're putting in effort here, you're struggling, you're getting tired, but if you can't do it, you're not the only one to blame. (*W, 27 years old, 2 years of experience*)

Findings also reveal that workers are not simple receiver of discourses on success, self-development and career desires which articulate with self-development. For instance, despite that there is a level of success in terms of market share in a bank, for instance, a branch manager feels that the success is up to the **“*hearth breaks*”**:

N4: We increased both our profit margin and our market share. Now, on one hand, this can be seen as a performance indicator for the managers of those consulting firms, but on the other hand, there's a lot of "heartbreak" going around (*bu başarılar kalp kırıklarıyla dolu*) (*M, 43 years old, 20 years of experience*)

Despite self-accuse is not common among interviewed workers, which is also in line with self-entrepreneur with self-marketing, findings reveal that workers focus on the need on self-investment and development during the interviews. ***Self-development/improvement*** is crucial to be successful in banking sector, and it is a never-ending process, according to their perception. Especially, young people prioritize self-improvement and develop strategies in this direction, not only at banking sector, but also considering their future career. Young people become subject of success to some extent, to manage their risks and insecurities. As a contribution to Bora's (2011:293) analysis, keeping track of markets and delving into their intricacies can be indicative of the power of "insider knowledge" on one side, however, never ending tracking of markets is also an action to cope with the feeling of uncertainties.

For the sake of self-development, many workers benefit trainings provided by banks, continue with lifelong learning courses (*even few young people continue with master's degrees or phd*), follow up the global markets continuously, invest on improvement of digital skills, invest on social networks and concentrate on self-marketing. As explained in previous *Chapter on work-life interaction*, they invest on relations, leisure time activities, consumption to invest themselves on related areas of work. There is even a case in our sample where the marriage decision has been affected by work related concerns. As an entrepreneur self, they perceive different realms of life as



investment areas. Workers focus that learning is a never-ending process for themselves:

N25: I had taken certificate courses on persuasion skills, teamwork, stress management etc. I also received training in the same subjects from an external source, not just from my own bank, but from another institution as well. So, you know, it's not enough, you constantly need to improve yourself. They say, "The only constant is change," and that's really true. You can't keep using the same sales technique, the same methods, or the same speaking style all the time. You have to keep developing yourself consistently. We need to be dynamic in this regard. (W, 27 years old, 2 years of experience)

Self-development is seen as necessary not only for career in banking sector, but other career opportunities, particularly for younger workers who have less than 5 years of experience in the sector. Linked with the career expectations explained in previous sections, young people have different paths not limited with banking sector, and therefore they see their current positions and jobs as only steps in their career development, and therefore they do not miss any opportunities for self-development, considering the difficulties in the labour market. All these fears have been compounded by having a young and educated workforce ready to work abroad, to transfer another workplace, or even be self-employed, as explained under career expectations section.

N40: I want to continue in the field of product development and product management. So, I'm considering getting training for project management certifications, which are, you know, certificates related to them. (W, 26 years old, 2 years of experience)

Apart from the linkage between inadequacy and self-development, only few workers focused on empowerment or creative aspect of self-development efforts, including cultural investment. At discourse level, few workers perceived themselves as projects with full of career development ideals for more and more pleasures in their life. The ideal "*Project Me*" (Bröcklin, 2016) is not observed within the discourses in this study, apart from few cases, despite their efforts to make strategic decisions and investment on themselves for ensuring work-related benefits. For instance, among these few cases, a successful resigned manager due to health problems explained herself as a project during the interviews:

N24: Once the day I started, I mean, the day I began my career in banking, I had set my career goal. You need to set a goal once. If you just go with the flow, you won't get anywhere in banking. I had determined that I would become a branch manager by my early 30s at the latest, and then, if circumstances allowed, I would leave around my 40s. Afterwards, for about 10 to 15 years, during that time, I had aimed to enjoy life a little. When you're young, dynamic, and full of energy, I planned to push myself to the limit, work hard, earn well, save some money, and lead a comfortable life. (*W, 42 years old, 18.5 years of experience*)

Despite the influence and consequences of control and management systems, notably the performance management system, workers recognize that their sense of competence and adequacy is tied to their performance levels by the banks. Conversely, most workers acknowledge the existence of external factors that impact their goal attainment, yet they remain committed to self-improvement and continue to invest on their skills and capital. They define themselves as competitive because competition is the key word in the sector. However, such kind of investment and efforts are for dealing with certain insecurities in their life, particularly for young people. These findings also confirm that they live with survival strategies and tactics close to the ground (Nalbantoğlu, 2012:139).

As Armano, Morini & Murgia (2022:30) also defines precarious subject as “*precarious-enterprise worker*”, as a responsible person for fate and invest in production of their subjectivities. The findings both at workplace and daily life level, embedded in current labour regime of Türkiye, revealing performative, calculative and competitive, as well insecure aspects that the workers in banking sectors also represent “precarious-enterprise worker”.

### **8.3 Consensual and Conformist Self**

As explained in *Chapter 6*, the hegemonic games, rather than disciplinary apparatuses, in banking sector and normative control through corporate culture attempts to ensure workers' compliance. Participation in games generated consent with respect to its rules, as Burawoy (1979:38) argued. As explained before, normalization of performance management system is an example of revealing consent to rules as well. In addition to these practices for manufacturing of consent at banks, another layer of consent production is related with more macro-level, the labour and welfare regime in

Türkiye which is the field banks are providing some services for those who could perform well and stay within the system. As explained in *Chapter 4*, banks, who have global commitments for sustainable development, are also interested with welfare and well-being of workers, at least for those who could perform well and stay within the system. The “welfare package” of the banks, such as high coverage of fringe benefits, social security coverage, bonus systems, along with various training and self-development opportunities, provide compelling and motivating reasons to remain within the system for interviewed workers, despite the stress, anxiety, alienating effects, future with uncertainties, and challenges came with their work, penetrating their life as well. In another words, they comply with their own subjection. In line with findings of McCabe (2014:58), resistance poses to economic threat to worker’s career and livelihood and this factor plays a critical role in production of consent.

### **8.3.1. Loyalty and Comfort: Protection of Benefits, Minimization of Risks**

Allegiance to the workplace was considered as one of signs of work ethics, however, “*no long term*” approach corrodes loyalty (Sennett, 2008:23). On the other hand, our findings reveal that almost half of the workers interviewed have bonds and allegiance with the banks they are working for, despite their sense of insecurities, unvaluable and uncertainty of future. Throughout the fringe benefits, the perception that “banks have value for its workers” is a reason that workers have the sense of loyalty to the bank.

Workers tend to see themselves as valued in the eyes of managerial authority at workplaces and they focus on the benefits of the banks which come with certain level of success and efforts. The interviews conducted also suggest that there is a correlation between the level of advanced fringe benefits offered by the bank and the workers' loyalty to the institution. In other words, providing more advanced fringe benefits appears to increase the level of desire of workers to remain within the system.

N9: The bank I work for is one of the rare private banks in the market that provides a significant foreign language allowance, which becomes a motivating factor. They also offer overtime pay to colleagues below a certain job level, but it stops after a certain level, like assistant manager positions. We have meal benefits as well. As bank workers, we get certain discounts and benefits when participating in various events organized by the bank's affiliated places. These kinds of perks increase the

sense of belonging to the bank to some extent. (*M, 39 years old, 13 years of experience*)

N17: I have a corporate culture. It's a company where I earn my bread, the bank has a brand value." Exactly. I mean, why shouldn't it be? Or instead of waiting for 6 months to get an MRI appointment at Hacettepe, if you have private health insurance, you go to Güven Hospital, and you get your MRI done right away, in a matter of minutes. Do you know what loyalty is formed by? It's measured by the value you provide to me... It's about money, and about social benefits. (*M, 51 years old, 23 years of experience*)

The main motivation behind the actions of workers is to protect the status and their own interests at work and life for themselves and their families.

N44: The rate at which white-collar bankers in Turkey engage in union activities is lower than that of blue-collar workers. It's intriguing how these individuals, who have been educated so extensively in fields like economics, business administration, public administration, or whatever they have studied, are rendered so helpless that they can't even stand up for their rights. Well, why is it like this? Well, the finance sector is relatively small; everything becomes known. "Oh, I'll be coming, I hope there won't be any trouble." "Oh, my name shouldn't come up somewhere." They also condition you in a way with this salary structure, they lead you into a virtual life, a life that doesn't belong to you. "Oh, I don't want my stability to be disturbed, oh, I can't handle this..." (*M, 39 years old, 15 years of experience*)

Most of the workers have their children having education in private schools. Most of them have a standard of life for themselves and their children, including private health insurance. Some of them can go abroad for holiday and enjoy time during their leave, some of them can have lunch or dinners with CEOs of big corporations. They can learn how to sail in a hobby club of the bank. These are only examples shared by workers as benefits of working in this sector during the interviews.

N31: If we can at least compensate for the time we steal from life with material things, it brings us some happiness. The education we provide for our children, the courses we enroll them in, all the cultural and social activities we can add to their lives, these things push us to consider ourselves successful as parents. (*W, 36 years old, 15 years of experience*)

N10: It's a serious therapy. Throughout the year, you have about 15 business days of vacation, and even if you add the weekends... You're like, "I wish my vacation time would come quickly so I could travel abroad or go on a different trip." Those moments become what motivates you. Apart from that, as I mentioned, well, I can say this; sometimes you say, "There's no way to cope," you know, with this life, this stress. But these experiences actually become the best tools to relieve stress for you. (*M, 30 years old, 7 years of experience*)

Interviews also reveal that the measures taken by banks during pandemic period also increased allegiance and loyalty of workers. The sense of loyalty towards the banks is further reinforced by the “*comfort zone*” created through fringe benefits that they enjoy. These links also confirm the interrelatedness between macro socio-economic issues, which function as consent production mechanism outside workplace, such as labour market or welfare policies. A resigned worker, for instance, clearly states that such kind of fringe benefits results in non-resistance of workers within the system. Some workers also clearly state that banks are filling the risk mitigation measures in their lives, and therefore, it is better for them to stay in the system:

N21: You know, how should I put it, the risks you take are secured if you work at a bank. (*W, 28 years old, 2.5 years of experience*)

N16: In my opinion, fringe benefits are important. For example, health insurance is one of the most crucial rights among my entitlements. Having a meal card is also nice... I believe that not having health insurance could be a serious issue for me. You know, when you have children, a spouse. My spouse is already a banker, so they benefit from it too, but at least I can use it very comfortably and nicely for one of my children. I can use it for myself, you know. Comfort is a good thing, let me put it that way. (*M, 38 years old, 15 years of experience*)

N26: All of these subsidiary rights were extremely at the highest level. So, these kinds of things are truly distancing people from solidarity (*for resistance*). I think being a white-collar worker has this kind of situation. Well, the system grants you many rights. From renting a car, to going to Liv Hospital and getting any examination you want by paying 10 liras, and so on. But after a certain period of time, of course, you become unable to voice your opinions within that system. (*M, 27 years old, 2 years of experience*)

N15: For example, sometimes I say to myself, "Well, it wouldn't be a big problem if I quit my job," but on the other hand, health issues are what ties me down the most. And now, in another sense, until you earn the right to retire, or rather, the right to receive a pension, you won't be dependent on insurance. You will have to get private health insurance from outside, out of necessity. This also adds an extra cost, but as long as you work at the bank, you have health insurance, and of course, the benefits are good. The thought-provoking aspect can be related to health, and unfortunately, it can also be related to financial matters. (*W, 42 years old, 21 years of experience*)

One worker facing dismissal due to performance encapsulates this conformist outlook with the words: “*Safe here, unsafe outside*”. In these conditions of labour and welfare regime in Türkiye, we see that the insecurities and uncertainties outside the workplace function as manufacturing consent for workers.

N4: People either see their income as an opiate, referred to as a comfort zone, or they say we have work, so forget it, and so on... (M, 43 years old, 20 years of experience)

A dismissed worker defined the bank workers as “payroll prisoners”:

N44: If there are people like us who have come through sheer determination, who are compelled to work, they'll feel the whip more heavily on their backs day by day, they're constantly bound. That is why I call these bankers "**payroll prisoners.**" Banking is no longer the old banking because it's becoming more individualized. (Bizim gibi turnaklarıyla gelen, çalışmak zorunda olan varsa, o kırbaacı her geçen gün sırtlarında daha fazla hissederler, sürekli mahkumdur. O yüzden ben bu bankacılara “bordro mahkumu” diyorum. Bankacılık, artık eski bankacılık değil çünkü bireyselleşiyor). (M, 39 years old, dismissed, 15 years of experience)

There are even workers who feel that they are stocked with “comfort zone” of the banks:

N22: I wouldn't be upset if the bank kicked me out. At least it gives me the courage to do other things that I can do. You cannot log out of the system at the moment. So, you have a regular monthly salary, you are in a system. You cannot get out of the system, because you cannot disturb your comfort (M, 30 years old, 7 years of experience)

N43: I wouldn't be upset if I were let go. I could settle in Indonesia. I mean, speaking for myself, if I were to get fired, I think my life would somehow end up in a different place at least on this level, so I guess I generally think of it like that without dwelling on the details, and I generalize it for everyone. It doesn't really matter to me, being fired or let go, I mean... (W, 44 years old, 23 years' experience)

It is revealed that normative control tools implemented in the workplace have an impact on few workers' senses of consent. Some workers believe that the workplace or bank culture reinforces their loyalty to the institution. However, it is not a common observation, and we cannot argue for colonization of self-due to corporate culture, as in the case of fringe benefits. The few examples of functioning normative values on resilient and conformist self are as followed:

N33: I really love this culture. I mean, if it doesn't change, I'm really happy working in this culture. Like, for example, I really enjoy the actions taken during the recent pandemic. I mean, it's great to have this support, contribute to the economy, engage in production, like making masks, providing drying machines, and even manufacturing respiratory devices. Opening facilities for healthcare personnel, things like that. These are things that make you feel really good, and it's a societal feeling too, while working at this bank... Or, you know, the donations and such they

make. It gives me a great feeling; I've always loved this culture. It's like practicing a more liberated form of banking here. (*W, 39 years old, 14 years of experience*)

N38: I never thought I would leave the bank. In fact, offers were coming from different banks while I was working. I would say, "Thank you". I guess it's because I was born and raised there. You know, they raised me, and after I started working at the holding company, I developed an affinity for the company too. Because somehow, no matter how much it exhausts or challenges you, they led me to achieve something. (*W, 30 years old, 7 years of experience*)

By reminding that the fundamental function of work is to earn money, the perception that banks are the workplaces that they earn money (*ekmek parası*) is a reason to be loyal are valid for few workers who have long tenures, rather than young workers:

N6: I earn my living from this bank. Whether it's this bank or another bank, we work and earn our livelihoods, so we shouldn't be ungrateful. Regardless of the profession, it's important not to be ungrateful towards the organization you work for. We provide for our families through this job. We earn with our sweat and effort. It's not just a thing for me. Any institution, regardless of which, is always valuable to me if I work for it. (*M, 49 years old, 23 years of experience*)

Some workers also mentioned about feeling of allegiance because of pros and cons due to the gains after long years of experience in the banks. Such a causality stated by bank workers also reveal rationality behind that feeling. The longer you stay within the corporations, the higher benefits you get. This perception is also in line with more mobility prevalence among workers. On the other hand, interviews revealed that a sense of loyalty diminished for particularly young workers with increasing dismissals during economic crises.

N9: Well, as I mentioned, you've been working for 13 years, and after a certain point, something happens; you try to remain loyal to that sense of belonging in order not to lose certain gains. (*M, 39 years old, 13 years of experience*)

Another reason to be in the system with a calculative approach is that workers are also customers of their own banks or others, and they are also in a debted relationship. Therefore, it is a necessity to work. Furthermore, there are worker interviewed whose children go to private school, pay house or car credits etc. These kinds of examples reveal examples of articulation between work and debt as subject(ification) mechanisms.

N22: Well, you know, it's really like, it must exist in other sectors too, but you get into a cycle. I mean, that life trajectory really... You graduate from university, I actually started working right away... You start without much pause, with a lot of excitement. You want to learn the job; you want to climb the ladder. During that time, you're trying to excel at whatever goal comes your way. The first three years go by like that for everyone. After three years, you get a couple of promotions, your salary increases... You could think of it as going from being an assistant specialist to a special'st. Then you start making money. This time, you attack even more. There are bonuses, and so on. After a while, you find yourself in the system like that running mouse, and the process continues.

If you've gotten married and you have a child, well, your life is over then. It's like, constantly pay off a mortgage, pay off a car loan, take care of the child, go home, go to work. After that, condolences to your soul really. You're reciting *Fatiha* for your own spirit (*Ruhuna elk fatiha*). (*M, 30 years old, 7 years of experience*)

N8: I feel the pressure, but I have to work, I have no alternative. (*W, 38 years old, 13 years of experience*)

We see that, in line with the argument of Burawoy (1979:103), banks operationalize some techniques to keep the worker within the firm, such as, introduction of pension system linked with the length of services, and they seem to balance insecurities of the system with some complementary benefits where people cannot find under welfare state. Lazzarato also argued that corporations started to interest with welfare of workers. In this context, we see that how different layers of control function even on the perception of allegiance of workers. On one side, the consequences of economic crisis, failures of performance management system and its results particularly dismissals decrease the feeling of allegiance, on the other hand, fringe benefits, particularly health insurance and rewards increases allegiance and consent. However, there is a trend of decreasing loyalty even among those who have longer working experiences. Young people prefer more "going for better" under "*professionalism*", which may be a sign that corporate culture has limited influence on themselves. As a contribution to the literature on normative control and subjectivity, findings also reveal that there is a difference between perception of young people particularly with it comes to impact of normative values. The main motivation is to be in the system to protect benefits, rather than rights, and mitigate risks and uncertainties, rather than corporate culture or other normative values. Findings reveal that market rationalism penetrates in daily practices and decisions. In this context, as discussed in *Chapter-6*, conformist self comes to the game rather than resistance self. Another factor influencing this



outcome is a sharp belief that solidarity cannot exist in such a competitive environment where everyone competes to reach targets.

### **8.3.2. Limited Solidarity: “Every sheep hanging by its own leg”**

*“If there's a quota involved in a job,  
then there can't be friendship (Kotanın olduğu yerde dostluk olmaz)”  
An interviewed worker.*

*“It's a situation of every sheep hanging by its own leg...”  
An interviewed worker.*

How do workers see themselves when it comes to resistance? How do workers see the degree of solidarity and collective resistance potential among themselves? These questions are crucial for delving into the possibilities of emancipation for workers, particularly in understanding the interconnectedness between work and self. As explained by McCabe (2001, 2014), control, resistance and consent overlaps in banks which needs a closer analysis.

As explained under *Chapter-4 and 5*, the resistance at collective and even individual level is very limited in the sector. Instead, there are some actions at individual level, changing from dialogue to various copying strategies. Findings reveal that there are different strategies and small tactics to deal with the challenges at work including control mechanisms. Workers' discontent may be expressed in diverse and multiple ways. On the other hand, workers who resigned due to various reasons also give an insight about solidarity practices of the workers in banking sector. Interlinked with the management and control practices at workplace, as explained under *Chapter-6*, a key impact of the banks' control mechanisms and marketing strategies is the severe scarcity of solidarity among the workers. The rare resistance practices also confirm the other studies in banking sector in Türkiye (Erdayı, 2012; Nuro1, 2014).

The above quotes from interviews provide insights into the perception of solidarity among workers in banking sector. As confirmed by interviews, competition arises from the performance management systems result in limited solidarity among workers and individualization. At the end, there is a product that needs to be sold / a customer

that needs to be in the portfolio by more than one worker, and therefore, disputes among colleagues are inevitable. In line with Burawoy's argument (1985:264-265), findings also confirm that increasing conflict among workers has also been a matter in the recent decades. Burawoy (1985:264), also recognized that collective bargaining is one the games for "coordination of interests" under hegemonic despotism. At that point, it is important to understand how workers see themselves from the aspect of resistance considering their actions, trade unions and solidarity in the sector.

As discussed in earlier sections, the sense of insecurity and uncertainty, which are also linked with broader socio-economic aspects within the labour regime, also contributes to the competition among workers and dampens solidarity and resistance. As quoted at the beginning, they acknowledge that there cannot be any solidarity because there is competition and performance concerns. Furthermore, as acknowledged by workers, "*ideal worker*" image request workers to be docile. One manager, for instance, focuses on destruction effect of work on resistant self by referring to its ideal image in the sector:

N22: The ideal type of worker they want... Well, actually, as the years go by, you start to figure out the system and gradually transform into the type of person they desire, taking on that role. In other words, someone ***who doesn't complain, someone who just says "I'll do it, I'll get it done"*** to whatever target is set and races towards achieving it. Someone who is constantly motivated, doesn't complain, and achieves their goals. Someone who is always smiling, constantly giving energy, in the "We can do it, we will do it" mode, working like a slave. (*M, 30 years old, 7 years of experience*)

Most of the workers think that there aren't many issues to oppose at the workplace. They are consented with the rules of the game of competition, performance, emotional management and customer orientation. In instances of few unfair situations, even for themselves, workers often remain silent due to their fear of job loss. In fact, people have concerns to raise their voice when there is an unfair situation, either for them or other colleagues, because they are afraid of losing, as stated in previous section on precariousness: Loosing job, loosing premiums/bonus/benefits, loosing priorities at workplace, loosing career opportunities, loosing social networks etc. For instance, the interviewed dismissed workers acknowledged that they could understand the

perspective and concerns of their colleagues who are still working in the banks, since offering such support could potentially impact their performance evaluations, job security, comfort at the workplace and therefore their life at the end of the day. A worker, who has been dismissed from her previous bank for declining the branch assignment upon her return after pregnancy, also illustrates the boundaries of solidarity during the legal proceedings:

N31: I have friends who testified in court, yes. At the same time, those who testified in court and gave positive testimonies had already left the Bank. But those who are still working in the bank, who continue to work there, of course, spoke without telling the truth, saying, "No, it wasn't like that." Because they were still working and were still part of the same institution. We tried to understand them... They don't want to stand out negatively or be evaluated poorly at the workplace. Rightly so, because it can affect their performance reviews there, no matter how well they work. Because when such things are heard within the institution, they can lead to negative consequences. (*W, 36 years old, 15 years of experience*)

Due to the mentioned fear of loss mentioned above, evidence from the interviews highlight that solidarity remains limited even during the legal proceedings for dismissed workers interviewed. One worker interviewed shared the case of limited solidarity for a worker who had dismissed and returned to the workplace with the court decision:

N31: She returned, and, of course, for a few days, no one spoke to them, not even during the tea service. Think about it, these are small things, but they are uncomfortable and irritating. Later, they talked during the break on the transport vehicle and said, "We can't communicate with you much. We received a warning, so we've held back a bit. Sorry about that" (*W, 36 years old, 15 years of experience*)

When it comes to solidarity between headquarters and branches, headquarters' workers empathize with their counterparts in branches, but they express their inability to take any action. A HR department worker, responsible for Performance Management System, elaborated on how she demonstrates empathy with stressed and anxiety of branch workers dealing with targets, but she cannot do anything more:

N41: That's why, you know, the positions of the people at the branch are easily replaceable, that is, it's not difficult at all to find a teller or a salesperson... That's why they are overly anxious. And rightfully so, it saddens me for them, but I can't do much about it. At most, I provide support when they talk to me over the phone,

trying to understand their situation, and maybe occasionally guide them a bit. I might say, 'If you do it this way, it might be better for you,' or I give tactics, like, 'If you talk to this person, they could be more effective, more helpful,' and so on... (W, 26 years old, 3 years old experience)

The findings indicate that workers under the age of 30 with 2-5 years of experience acknowledge intense competition among their colleagues. They also believe that they encounter unfair situations at the individual level or within management dialogues mechanisms. In contrast, workers with more extensive tenure believe that younger individuals are more adept at advocating for their rights. A deputy branch manager, for instance, explains the challenge to work with young workers because they have a voice.

N27: The young workers are giving lessons to middle-aged and older managers because the world is changing, and now, those who are above a certain age, from a certain generation, need to adapt to the new world. Here's the thing; yes, the sector is getting younger, but finding dedicated workers like us will be very challenging for them. On the other hand, the young ones coming up behind us, they are not like us who could endure everything, be silent, and listen when scolded by someone in front of us. I know this because I work with young colleagues. For example, when their manager says something to them, they respond with, "You can't talk to me like that!" and immediately oppose. Consequently, managing the new generation is much more difficult. So, our managers are learning a lesson in managing the new generation. Young people can easily assert their rights. In that sense, it seems to me that the sector's managers will need to adapt themselves accordingly. (W, 43 years old, 20 years of experience)

N25: If an injustice is done to a friend, I can directly say to my team leader, "I think either they're having issues, or they were treated unfairly." But most of our friends, well, usually those who are supporting their families, who have children, who are striving towards life goals, I see that they don't raise their voices much... because they fear that they might lose their jobs. (W, 27 years old, 2 years of experience)

One dismissed worker also makes it clear that younger generation have more consciousness than themselves not to be exploited at workplace.

N32: The new generation is much more conscious than us. They would say, "I won't work overtime," and just leave, taking their jackets. They called us "stupid" for accepting that. We were stunned. The new generation doesn't let themselves be exploited. (W, 35 years old, 15 years of experience)

There are also few examples of solidarity among women workers, exceptionally. A resigned woman worker is grateful with her colleagues due to their support during her

*maternity leave (süt izni)*. According to her, there was a period when an operations colleague constantly assigned her tasks to prevent her from leaving, going home, or using my maternity leave (*süt izni*), just to torment her; but her colleagues told him that they could handle her tasks.

“*Loneliness*” is a feeling shared by workers when they are defending their rights in certain cases. A dismissed worker that I interviewed, who filed a mobbing lawsuit while working, explained that how he felt alone during that time:

N44: Nobody wants to get involved. Everyone thinks, 'Let everyone do their own thing. Let's not mess up our own situation.' When I left, I had friends, I thought my friends were there. I initiated a mobbing process, and during lunch breaks, nobody came to sit with me. 'He's causing problems for us. Those who are often with him are on his side.' I had many lunches alone, smoked my cigarette, and walked around by myself. (*M, 39 years old, dismissed, 15 years of experience*)

Another worker, also shared her experience with the support of “*Nasrettin Hoca*” to explain how she felt lonely while defending their rights:

N13: People have always agreed with me, but when I spoke up, it's like the story of Nasreddin Hodja; he turned around and there was no one behind him. I've never had something that stirred anyone up, but when I speak up, there hasn't been anyone saying "Yes, she is right" either. (*W, 41 years old, 9 years of experience*)

Findings reveal that limited solidarity is a fact irrespective of province within the limits of this study. A worker working in Ankara also highlighted that solidarity may be more common in small cities, but not in Ankara or İstanbul. An experienced worker, with 22 years of working experience, told that relations are different in Anatolia provinces, but when it comes to Ankara and İstanbul, big cities, they are dealing with challenges only their own affairs. As exceptionally, few cases of solidarity happen in headquarters, where the pressure of competition on achievement of targets is seen limited, and in cases where there are “collective targets” apart from individual targets. This situation could also be explained with the differences in pressure of performance management systems between headquarters and branches, as explained in previous sections. This example is significant for demonstrating impact of control mechanisms on solidarity and relations between people. Workers are also aware of this difference.

In short, it is evident that there is no place for solidarity in the work relationships shaped by the market and competition, and likewise, there is no room for solidarity-based resistance. While some reactions of the youth, may be perceived as resistance by others, particularly those who have been working for a longer period, young people also attend the games, for instance, performance game and even have more targeted strategies to achieve the targets.

### **8.3.3. Normalization and Emotional Management**

*Internalization and normalization* of private sector rules also results in limited solidarity and resistance. In line with internalization of performance management system results, as discussed in *Chapter 6*, the decisions of corporations are seen as necessary by some workers. As Sennett (1998: 25) elucidated, his character Rico, in the example, did not resist his dismissal because the corporation's downsizing decision was deemed acceptable and unavoidable. As argued by Burawoy (1985), workers follow the market share and national/global actions of corporations, as confirming his understanding of new “fears” of workers under hegemonic despotism. In fact, workers are aware of the severe conditions and competition in banks and sector, and therefore, they believe that it is the “rule of the game” as confirming the game metaphor of Burawoy (1979), which also strategizes own subordination.

Some workers even internalized and legitimized the fact that there is no resistance at individual or collective base because it is the nature of the private sector, as discussed in *Chapter-6*.

N7: So, there's neither here nor there, no resistance from me at all. It's a bit about respect and all... They are always right. Of course, dear, who are we to argue? After all, there are numbers, there are papers; if something's lacking, you can't say anything. There's nothing to defend if you're unsuccessful. You sit down and think, "I'm unsuccessful, how can we recover from this?" (*M, 31 years old, 5 years of experience*)

One of the reasons not to resist is that workers believe that they cannot change the system. A worker working in HR department of the bank complained about that she learned to “*normalize*” things, and not to question certain matters in the workplace

after some tenures. Upon the question on how she feels whenever one worker is dismissed due to performance failure, she explained how she set up “some distance” in mind as a coping strategy and self-protection mechanism as she defined:

N41: I feel sad, but at a certain point, you know, this actually comforts me; I'm not the one doing it, I'm placing something in between to avoid distressing myself, it's like a self-protection mechanism, a defense of sorts. I do feel upset, but there's nothing I can do about it, so I don't get too upset. Because, well, there's nothing I can do about it.

When I first started, for instance, I used to question everything. "No, this is wrong, this shouldn't be done, it's absurd! Why are you doing it like this?" Or "Why is this person behaving like this?" I used to vocalize my objections to everything. Now I see it, and it seems normal. But actually, this shouldn't be the case, in my opinion. Some things shouldn't become normal. You know... It's becoming normalized in that way for me, and it bothers me. It's completely beyond my control. You know, the bank has to be profitable so that people don't lose their jobs. Or, you know, the system of layoffs... Okay, these are so beyond my reach, so immense. I cannot make the bank profitable or completely change that system. That's why I don't get too upset about it; it's a sort of coping mechanism for me, setting that distance in my mind. (*W, 26 years old, 3 years old experience*)

N10: There were some disagreements over raises between the union and the bank. However, the union can never say this: 'Go on strike,' 'Close down the branch,' 'Don't go to work.' Such a union approach doesn't exist in banking. Because, you know, the place you work in, the banks, are deeply entrenched in capitalism. There's a saying, 'Money never sleeps.' Money doesn't sleep, so you can't just close down a branch. That's something to think about. The union can't make you do that... (*M, 30 years old, 7 years of experience*)

***Emotional management*** is another copying strategy of workers to be more resilient and less resistant. They do not have experience on emotional control in their relations with customers, but also their relations with themselves. As explained in *Chapter 6*, normative control practices at banks aims at production of affections for making workers feel satisfied and happy. These normative mechanisms were articulated with the neoliberal discourse of “*be happy all the time*” and this synergy seems also effective in some cases. Some workers interviewed are also good at self-motivation that they think if there is no place to run, then they try to be happy as a copying mechanism. “Self-motivation” for happiness, being grateful is another copying mechanisms functioning in mind of workers. Even one worker stated that they do not resist or oppose many decisions at bank because they do not care at all.

N12: At the end of the day, everyone has their own journey. You know, I believe that this job is mostly about personal involvement, about that sense of ownership. If I want to do something else and an opportunity presents itself, then I'll do something else. But if I'm still here, then in reality, I should focus on **"being happy"**. Because of my nature, you see, I chose to be among those who are happy and enjoy banking. (*W, 38 years old, 14 years of experience*)

N25: So, I'm truly someone who believes that everything is an experience. I even read in a book once, you know, "Experience is a ruthless teacher. It tests you first, then teaches you." I'm truly the embodiment of that sentence. So yes, at this moment, I might have gone through something difficult, and yes, it might have saddened me. But I approach it with the mindset that it will teach me what to do or not to do in the next step. (*W, 27 years old, 2 years of experience*)

In line with these discourses, "believe in faith", "be positive", "be happy" are also some discourses of workers to cope with the risks of the banking sector. It was found that that the normative discourses on happiness become more effective for women workers.

N28: You know, I'm saying that even if the bank lets me go at this point, I don't mind. If they can find a replacement for me, so be it. I have that ease of mind. I have three more years until retirement. And you know, I believe in this: if I think of something negatively, it inevitably happens to me. I'm more of a positive person. Like, if it happens, it happens; if it doesn't, it doesn't. I think I'm successful because of the comfort that mindset gives me. (*W, 49 years old, 23 years of experience*)

N17: If you can't achieve your goals by the second year, they'll show you the door. I mean, this is a reality, a fact. What does it mean not to feel pressured by this? You do feel it, of course. You get stressed. You don't do anything else, you stress and say, "If this is my fate, well, it'll be proven in the end." There's nothing to be done. (*M, 51 years old, 23 years of experience*)

Some informants mentioned that they ignore work-related challenges and stress by either ignorance or self-motivation. In fact, age and tenure matters in coping strategies with the stressful outcomes of control systems and work-related anxieties. In contrast with efforts and excitement at the beginning of career, after some tenure, workers learn to cope with the stress and challenges at work.

N22: In the initial years of banking, you don't realize this. You're a newcomer, full of excitement. They tell you to "Run," and you keep running to meet the targets constantly. This goes on for about 3, 4 years or so. Of course, during these 4 years, you're getting promotions, reaching a managerial level in about 5 years, let's say. Then comes a turning point, and after that moment, you realize that there's no end to this. It's a continuous cycle of target pressure and stress—target pressure and stress.



You get accustomed to this cycle, and after a while, you learn to cope with that stress. There's also a bit of resignation. So, after a point, you're like, "Let them fire me if they want to! I'm doing my best." (*M, 30 years old, 7 years of experience*)

As regards the feeling of “being grateful”, bank workers have “*comparative perspective*” in assessment of their experiences and therefore they feel “grateful” to their banks in some cases. In fact, some bank workers think that their banks are more “human-centered” ones compared to others which make them feel more allegiance. For instance, the services and rights provided during the pandemic; private health insurance, training opportunities, more human centered approach in dismissal policies, are among the main reasons that they think that their banks are better than the others. Furthermore, some workers believe that their performance management systems are lighter than the others in terms of punishments and dismissals, and they feel lucky for that situation.

N22: Actually, it might sound a bit strange to you. My first bank has been seven years. So, I haven't changed...In terms of trainings, the bank generally provides support, which is an advantage. Those at the headquarters have bigger advantages compared to the branches. In the case of an illness or when you're in a tough situation, the bank takes care of you. I can say that the bank has a more humane side compared to other banks”. (*M, 30 years old, 7 years of experience*)

N18: I think if I were working somewhere else, I would probably have much more problems. That's why I'm grateful; I sit down and appreciate it. (*W, 34 years old, 7 years of experience*)

In this context, as discussed in the previous sections about the ideal image for bank workers, a 'more resilient, less resistant' worker profile who are playing in accordance with the rules under the consensual control mechanisms has been observed in practice. When read together with the findings of *Chapter-4* and *Chapter-5*, it is concluded that workers themselves do not identify with resistant selves, indeed, it is “normal” not to resist considering the risks, insecurities, uncertainties, and competition promoted at different layers. Lastly, as an additional normative aspect, the discourses on “being happy” , “being grateful”, and different emotional management techniques and discourses also function to promote more consensus and less resistance for some workers.

### 8.3.4 Leaving: Mobility and Consensual Resignation

*"When the institution has no emotional connection with me, why should I establish an emotional connection with the institution? In other words, why should I enter into a platonic relationship?"  
An interviewed worker.*

Workers, particularly younger ones (below 30 years old), think that there is no need for sense of allegiance and loyalty in banks, which some of them call as “*professionalism*”. As explained under career prospects in *Chapter 6*, young workers also feel more flexible and mobile to transfer other corporations or even sector. While everything is constantly changing in the banking sector, it is not rational for them not to change the workplace.

N21: And you see this, in banking, someone who just settled comfortably in their seat can be gone within a week, you know. Banking is like that. That’s why everything changes in banking. The arrivals change, the sitters change, but the system remains the same, there’s a certain system to it. (*W, 28 years old, 2.5 years of experience*)

N14: If tomorrow or someday there's something else, I could work somewhere else. A better opportunity, and so on." (*W, 29 years old, 7 years of experience*)

N35: Well, the labor market is essentially where I'm renting out my labor. Frankly, there's no emotional attachment involved. So, when a better offer comes my way, when better conditions are presented, of course, I'll move on from there. I mean, I'm looking at it somewhat professionally, and on the other hand, you know, when the institution doesn't have an emotional connection with me, why would I establish an emotional connection with the institution? Why would I engage in a platonic relationship, so to speak? For example, I've completed a year now, and I've started casually looking for other job opportunities, let's put it that way. (*M, 28 years old, 3 years of experience*)

Linked to the fragility of the sector to economic situation mentioned in previous sections, it is observed that the dismissals as a result of economic crisis also affected negatively the feeling of allegiance. Findings reveal that outcomes of the performance management system, particularly dismissals, result in destroying loyalty to the bank.

N11: For instance, when you see that your managers, your group managers, are fired in one day and even those people learn about it that day. These people have been working for 15 years, so you can't expect the remaining people to develop a sense of

belonging to you or to that organization. It didn't develop in me either." (M, 38 years old, 14 years of experience)

It is also observed that transfer to other branches is also a copying mechanism whenever the worker is not happy in the workplace or there is conflict with management. Whenever there is a dissatisfaction in banks due to performance or other related issues, workers may be transferred to other branches or banks.

N38: There is a lot of circulation in Istanbul. Well, because people are constantly moving from one place to another, you don't really have much concern about coming to a place in your career. (W, 30 years old, 7 years of experience)

**“Leaving”** the bank, the job and even the corporate life is always an option or dream in mind, as confirmed by interviews, however, though a limited number of workers use this option. Among interviewed, there are few workers who resigned, but then started to work in another bank, or resigned and gave way to another jobs. However, due to the reasons which are also related with the broader socio-economic reasons, “refusal of work”, is not a reality for workers. In the sample of this study, there are 3 workers who resigned because of performance stress, exploitative conditions, limited time allocated for family and health problems. While one of them (an auditor) resigned only after 2 years of working experience in bank, a branch manager who was very successful at her career and a cash authorized official resigned after 18.5 years and 9 years respectively. Another worker who resigned her post in previous bank, but then continued in another bank shared his experience in this way:

N33: If you can't solve the problems, then you're out. It happened at my previous bank; I left. Well, okay, you might have the right in practice and so on, but ultimately the bank also tells you that, well, unfortunately, it's a capitalist system, you know. But if there's a point where you think your rights aren't being upheld, if there's a situation on the corporate level that isn't being addressed, of course, then you can leave... (W, 39 years old, 14 years of experience)

Banks also have “dismissal options” in mind in certain cases and they may offer a **“dismissal packages”** which has a very promising discourse for workers, according to few workers. Findings reveal that some workers who are dissatisfied with the bank use **“consensual dismissal”** as one of their tactics. There is even a negotiation between bank and worker on leaving conditions, which may be called as “coordinated

interests". In another words, the game is continuing even you are offered to exit the game.

N31: For instance, when people wanted to leave, the institution I worked for, they even provided their severance pay when they resigned. When someone who wanted to resign went and said, "*I no longer want to work here. Because these things bother me. Either change this situation or let me go,*" they genuinely approached the situation humanely and provided severance pay for everyone. They even gave severance pay to individuals who didn't perform well, disrupted the harmony among workers, and disturbed the company's structure. So, here there was also something positive about it, honestly. The idea was, "Let no one have to deal with court later, let's somehow give a compensation for the effort put in. Let's not burden ourselves morally." It was a positive gesture in a humane way. (*W, 36 years old, 15 years of experience*)

N32: I was sent with the promise of becoming an expert in a different department, unfortunately, it didn't turn out that way. A new organizational change occurred here, and this department was connected to the call center. So, for me, an unfavorable career path began to form. They said, "*Either you accept it, or you take your rights and leave.*" They gave us our rights, and I left. (*W, 35 years old, 15 years of experience*)

Negotiation of dismissal also depends on the work experience in the sector. For instance, a high qualified IT worker also complained about the feeling of lay-off fear because of performance in his first bank. He now thinks he can accept negotiated dismissal. However, this is not the case for most workers because they do not think that they can find jobs easily, and therefore they feel insecure. One worker working in a global bank stated that whenever bank decided to get smaller, they ask "who wants to leave". This quote reminds me the performance of mobbing corporate "**downsizer**" Ryan, who is an worker responsible for informing workers about their lay-off in a kindly and manipulative way in the movie of "Up in the Air".

N18: For example, this year, our portfolio in terms of significant loans has decreased, and they said, "We'll need to let some people go, folks. Does anyone want to leave?" They offer a package or something like that. So, it's like this agreement, it's actually entirely goodwill, mutual goodwill. Instead of letting someone go or waiting for someone to resign, they ask this question, and if someone really wants to leave, they raise their hand, they sit down, they discuss the package, etc. We also have the option to leave in such cases. (*W, 34 years old, 7 years of experience*)

Going to court is another way of resistance in case of dismissals because of performance. All workers interviewed in this study are under the protection of labour

legislation which means that dismissed workers may return to work or get payments depending on the court ruling. In the study of Bora's (2011:299), where interviews were conducted either resigned or dismissed ex-bank workers, it was highlighted that banks prefer to pay compensation rather than recruitment again after court decision for the favour of workers.

#### **8.4 Alienated Self: Being a “Target” in the System**

*“You know, you're nothing but a number there. Your name doesn't matter at all, the only thing that matters is your figures there ...”  
An interviewed worker- resigned.*

The preceding discussion about the meanings and values attached to work highlighted that most of the interviewed workers tend to associate a sense of meaning and significance with their work conserving their product, namely services and affections for their customers, despite all negativities and challenges they mentioned, as discussed in *Chapter-5*. On the other hand, “*alienation*” has been emphasized by few workers, even by using the word itself, in line with the arguments emphasizing the alienation problem under capitalism, such as Ollman (1976) and (Weeks) 2011. As reminded by Ollman (1976: xi), it is the human being (*men in original*)’s relation with each other, product, production process and themselves are under the main focus of Marx’s theory of alienation. As stated by İliç (2021:246), corporations become a machine that goes beyond the perspective of worker because the worker becomes confined to the knowledge of the task they are obligated to perform. The experiences of these workers, even though they are few within the sample, reveal the dehumanizing impact of the work on their self from an alienation perspective.

While explaining how workers perceive themselves in related with their work experience in banks, some of the metaphors and wordings they used are as follows: “*feel like a robot*”, “*to be treated like a machine*”, “*to be treated like an excel sheet*”, “*no name in a huge chain*” “*ruhumuza el fatiha- end of our souls*”, “*to be treated as only numbers*”. These metaphors remind me the movie of “*Modern Times*” of Charlie Chaplin in which he is subjected to an automatic feeding machine under the service sector.

While explaining why think see themselves like that, their attention is directed toward the *dehumanizing impact* of work by considering their experiences with the routinization, marketing-based strategies, and performance concerns of banks, articulated with digital systems (softwares etc.) that they are part. At that point, I would like to remind one of the quotes of a worker, who has been working at a managerial position in a branch, while defining the sector and organizations as parts of the “machines” with the aim of increasing profits:

N4: Under the guise of a system, consider all the units, for instance my department, from the perspective of an industrial engineer. Each one is treated as a separate machine, and each individual worker is *seen as a separate cog within it...* or everyone is starting to be *treated like cells in an Excel sheet*. It's the same mindset as thinking, "If we can increase production by this much or do something different, we can generate this much profit with the same capacity." That's the perspective. Human interactions or the impact of humans are much less considered or even ignored at the moment. They are looked at entirely like machines. Human emotions, behavior... even facial expressions are not taken into account, I mean. (*M, 43 years old, 20 years of experience*)

In terms of meaning attributed to work, as discussed previously, most of those workers who felt estranged from their work have a perception on their job as only a tool to earn money, rather than any ideal humanity or societal aims expressed by other workers. Out of these workers, only one worker resigned, but the others are still working. On one hand, self-development discourse and practices are still in practice for them, and they are putting efforts for their targets; on the other hand, dehumanization and dulling aspects of the work were acknowledged. However, they do not attach any meaning on self-realization with work.

A young worker responsible for marketing & sales, for instance, explains the *inconsistencies* between discourse/opportunities for self-development at the workplace and her feelings as “robotic” under pressure of marketing and sales with these words:

N21: The bank does actually improve us, yes it helps, provides assistance, offers training and so on. But in a way, it also, you know, dulls us because by becoming integrated into a system, after a while, you can lose your own emotions and thoughts in banking. You're completely surrendering to the emotions and thoughts dictated by the system that's imposed on you. “You have to do it!” “You have to sell it!”

So, these obligations in banking really wear you out. Well, you know, there are things that really strain my logic, for instance. This truly dulls a person. After a while, because of this process, you also become more aggressive and such, it wears you

down. Psychologically, it's really draining. Well, the worst part is probably that it tries to turn you into, how should I put it, *a robotic state*. That's also really tiring, you know. You're becoming robotic – come to work, sit down, sell, even leave, if necessary, sell, sell, but somehow sell, achieve your target, and then by the end of the day, you're utterly exhausted, but still hang on, and that's v'ry tough. I might say it's just in my head, but I don't think so. Many of my friends, th'y're bankers, and there are others working in various banks, they all complain about this. It's tough, you see, you're obligated, it's very tough. (*W, 28 years old, 2.5 years of experience*)

Interviews also bring to light that managerial control and performance systems prompt workers to contemplate their purpose and role, as a sentiment that aligns with their detachment from the services they provide:

N12: Actually, due to the corporate structure of banks and the nature of financial firms, you can sometimes find yourself lost within these extensive structures; in large corporate firms, you might lose sight of your own significance and the importance of your work within that vast framework. Consequently, there are moments where you question the purpose of your work and scrutinize what you do. This occasionally leads to doubts such as "Am I doing the right thing? Why am I here?" Hence, situations like changing banks, having your position altered, or leaving the bank can evoke thoughts like, "What will this institution do without me? Was I not a crucial part?" It's like suddenly realizing that everything is working smoothly and making you question certain aspects of your existence. Therefore, in that sense, I also underwent a sort of test of self-confidence and value over the course of 14 years. (*W, 38 years old, 14 years of experience*)

Some young workers have already the feeling that their life has been stolen:

N35: When I first started, it was a depressive period for me as well. Because it felt like, you know, I'm selling my 8 hours here, yes, I'm selling my labor; one, this isn't the true value of my work. Two, why should I be obligated to stay here for 8 hours as long as I continue to do my job? There were situations where I went from entering at 9:00 AM to leaving at 2:00 AM... So, it was quite something; it felt like being milked like a cow, in an exploited situation like that. And then for the entire week, there was both a sense of low morale and, you know, you're trying to recover your sleep because you couldn't get enough rest during the week. At that point, when I first started, I really had this fear, as I mentioned at the beginning, that they stole my life, for example. You slowly learn not to let that happen. (*M, 28 years old, 3 years of experience*)

The targets and numbers within the systems preceded their names. A resigned worker explained how he felt alienated from himself and his labour by referring himself with the "numbers and targets" as a result of the performance management system. Based on the interview findings, it has been verified that numbers and targets preceded both their name and role as a subject:

N26: You're a mere nothing within a huge chain. What isn't assigned to you as a task is given to someone else, and they complete that task within a minute. They go for a coffee, well, they go to drink coffee, during that time, you're doing the work they're supposed to do. You don't have anything that belongs to you here. It's like experiencing alienation directly in life. You feel this: from 8:00 in the morning until 5:00 in the evening, I'm not myself. There's a task I need to do, and in return, I have to sell my youth, sell my life, to something outside of me. Then, after 5:00, my life is mine again, I can be myself once more. Even your name doesn't matter. You're just a cog in the machine... You know, you're nothing but a number there. Your name doesn't matter at all, the only thing that matters is your figures there. It was really awful...

So, after a while, you start becoming very unhappy, you stop communicating. You start losing what you feel. You begin to think that you exist solely for that professional life, and so on. (*M, 27 years old, 2 years of experience*)

These anecdotes, and many others which were not referred here, reveal that a few workers see impact of work as dehumanizing, and themselves as a cog in the machine. The link between the managerial control at workplaces and their feeling to be a part of the machine, robot, chain is important from two aspects. First, they are aware of the feeling that they are bound to a system which they are not satisfied in terms of its impact on their self because they feel as a cog, number, dull in the machine. Second, they feel estranged not only from themselves, but also from their labour and labour process. A worker responsible for performance management system in headquarters explains how she estranges from the work itself. Despite the fact that she was working in the team of headquarters to decide about performance targets of workers in branches, she feels as she is like a machine too:

N41: I'm doing it, but it's not my job. The reason isn't me for that, you know. It's like; that's why sometimes I detach myself from it. My hands and arms might be doing it, but it's not something I'm doing by choice, it's like I'm a machine, like they're making me do it, you know. If they asked me, I wouldn't do this, well, at least not in this way. (*W, 26 years old, 3 years old experience*)

While it is one of the discussed issues whether alienation refers to subjective or objective situation (Braverman, 1974), the findings reveal that it could be both. It is a feeling and situation which infuses perception of workers about their selves and lives, rather than job satisfaction in the way discussed by Blauner (1964). Findings also confirm Friedman's (1977) findings that alienation and exploitation have not been removed by implementation of responsible autonomy, they just softened some



operations, and they may be still valid for some workers. These few examples also could be explained by dismantling of subjectivities under machinic enslavement, as explained by Lazzarato (2014:12), where individuals are considered as cogs in the assemblages.

*To sum up*, this chapter delves into the self-perception of workers in the banking sector. The primary discovery contributes to literature on that performative self is at the fore in workplace, depicting the portrayed self as precarious, investor-minded entrepreneur, consensual, and conformist. There are also techniques utilized by workers, including emotional management, normalization to justify their consensual and conformist self. A sense of alienation is observed with few workers who experience de-humanization aspect of work, which could be a sigh of dismantling. As referred in the recent literature, this study also confirms the definition of “*precarious-enterprise worker*” as a self-improver.

## CHAPTER 9

### CONCLUSION

This study has been primarily initiated with the motivation to explore work under the contemporary conditions of capitalism that we are living in, its centrality in our life and its subject(ificat)ion aspects, to reconstruct our relationship with work, drawing inspiration from Autonomist Marxism. In the context of the contemporary capitalism, understanding workers and their experiences related to their jobs in finance sector, alongside with the discussions of proletarianization of so called “*white collar*” workers, is important to explore subject(ificat)ion aspects of work. In pursuit of this objective, this study argues that it is necessary to not solely focus on workplace dynamics and experiences through control and dependency, but also towards understanding how work permeates life and even shapes one's sense of self through subjectification. This focus necessitated a multi-layered approach, considering various dimensions and levels related with work realm and workers. Workers in banking has been selected as a case within the context of this study in Türkiye, considering its importance for financial capitalism and debt economy, representing marketing and digital facet of contemporary capitalism, a variety of positions as well as the profile of its workers comprises young, educated and female workers.

This study contributes to literature by adopting a multi-layered approach exploring both work dynamics with a focus on skills, digitalization and managerial control aspects at workplaces, embedded within the labour regime in Türkiye; and interaction between work and daily life, articulated with exploration of subjectivities. This study, while acknowledging the presence of diverse positions and jobs, which also vary in terms of working conditions and related rights within banks, specifically focuses on workers with full-time, standart employment, based on the type of labor contract and associated rights, excluding those in temporary, part-time, or other types of flexible

positions in the banking sector. From a methodological standpoint, conducting interviews with workers, as working subjects, is considered as a significant and indispensable method to excavate subjectification aspects of work, and its penetration into daily life. After presenting theoretical discussions on labour process and control within Labour Process Theories and capitalism, control and subjectification within Autonomist Marxism; document analysis and literature review on work in banking and 44 in-depth interviews were conducted with workers from various positions across different private banks in Ankara and İstanbul to explore subjectification aspects of work.

Banking sector has been at the heart of the global capitalist development, with a variety of functions, including providing employment opportunities and sustaining debt economy under contemporary capitalism. Increasing competition, marketing and massive use of technology has also been emphasized within numerous studies focusing on banking sector in different countries, which Türkiye is not an exception. The sector has become dominated by marketing and digitalization under contemporary capitalism; and it has also led to changes in work organizations, management and control techniques. In Türkiye, banking sector experienced rapid growth within a free-market economy after the neoliberal period commenced in the 1980s. With the privatization in the sector in the mid-1990s, workers have increasingly experienced the impact of global competition and marketing pressures in recent decades. The economic and financial crisis also had effects on the sector, revealing devastating effects on workers. Following digitalization investments in the sector and growing marketing considerations in the recent decades, a shift from traditional “*old tellers*” to the “*new sellers*” has also been observed in Türkiye, in alignment with global trends.

On the other hand, the discourse on sustainable finance, business and human rights and gender representation has also entered the agenda of certain banks in Türkiye, including those which have global commitments and foreign capital dominance. The banking sector represents digitalization, marketing, competition and emotional and immaterial aspects of labour, as well as sustainability discourses, which are expected to have greater influence in the future.

Within this context, one of the primary conclusions of this study, which raises questions through the interconnected themes of *work, subject(ification) and capitalism*, is that capitalism has a conatus to continue itself with invention of new subject(ification) strategies, both at work/workplace and beyond, as described within discussion of discipline-control societies. While analyzing various dynamics of work in banking and exploring subject(ification) mechanisms, we observed that the management within capitalism, particularly in the highly dynamic and fast-paced banking sector, is also rapid, adaptive, innovative and digital. The adaptive management control techniques are geared towards both performance and target-oriented outcomes through digital surveillance, performance control, self-control as well as normative and motivational techniques enhancing workers' conformism and adaptability. On the other side, workers actively involve in their own subjection through a variety of strategies.

This study reflects a blend of disciplinary and control societies, as discussed by Hardt and Negri (2000), Deleuze (1990) and Lazzarato (2014), where work dynamics exhibit features of both discipline and control within the realm of work in case of workers in banking. Control and management techniques at workplaces primarily emphasize performance and 'interior' aspects of workers in a hegemonic way, however they are complemented by bureaucratic and even direct controls if deemed necessary in certain cases. Digital surveillance, as being integrated with other control mechanisms, enables constant self-control of workers. Salaries are becoming modulated, influenced by performance and positions, reflecting a shift towards a more dynamic remuneration system and competition because of marketing strategies. Banks offer a range of training opportunities aiming at enhancing adaptability and self-development of workers, in line with the lifelong learning and employability discourses within labour regime.

Banks represent key features of corporations, as mentioned by Deleuze (1990) in explaining control societies. In the banking sector, competition and marketing form the core ethos, alongside the cultivation of various other images including sustainability and gender representation. However, the tension between new strategies

and images and market dynamics revealing competition is evident in case of this sector. This study finds out a variety of examples of this tension within the realm of work. In fact, “*managerial control*” techniques are notable examples of this tension. The findings contribute to increasing literature on normative control, aiming at minds and souls of workers, together with a variety of empowerment opportunities and motivational discourses in banks. The realm of work in banks is a space of performance and success myth rather than despotic control and management mechanisms. On one side, there are management and control strategies based on empowerment, well-being, self-organization, self-control, fun and enjoyment of workers, incorporated with corporate values, which represent an approach supporting entrepreneur subject as promoted under neoliberal discourse. On the other hand, there is a constant pressure over targets, desires for continuously increasing performance, promoting competition and feeling of “success”, which may turn to sanctions and direct control in certain cases of failures and under performance. This tension provides an opportunity to explore articulation of control&management techniques with shaping subjectivities of workers.

Another tension is related with gender representation in the sector. On one side, gender representation has been a priority, supported with strategies, policies and projects, together with global commitments in some banks, and gender is an important aspect of bank images, in line with the market ethics of Harvey (2005). On the other hand, there is a need to improve practices & implementation to be in line with this gender representation. Despite that half of workers in the sector is women, performance systems and career paths are represented as gender neutral at discourse, women are disproportionately represented at management level in Türkiye, in line with the global trends. Furthermore, care services and work & life balance practices need to be improved. Another tension area is “age” representation of the sector. The findings reveal that the sector needs young and educated labour force, with promising career prospects often accompanied by attractive job titles in line with the “dynamics” of the sector, which are acknowledged by young workers interviewed. On the other hand, young workers do have limited career expectation in the banks, and previous economic and financial crisis reveal that they may be disposable in cases of crisis. Furthermore,

digitalization provides a variety of empowerment opportunities for particularly young people on one side, it creates a threat for future career on other side considering the future of the sector. In this context, the tension between the image and soul of banks is important to explore experiences and positioning of workers, and subject(ificat)ion aspects of work.

*Secondly*, this study concludes that the diversity of tasks and positions encompassing various aspects of financial services and products in banks makes this sector an exemplar of immaterial labor, characterized by the production of affections, images, services, experiences, and even lifestyles, as discussed by Hardt (1999), Hardt and Negri (2000) and Lazzarato (1996). While the virtual side of the job on the computer screens, without a tangible product, are recognized by workers on one hand, there are also certain immaterial aspects, considering affectual and communication side of the labour in banks, particularly for the workers in positions working with customers directly. The main product of their labour, according to perceptions of workers, producing trust and satisfaction at customers' side. In this context, this finding contributes to literature on the importance of emotional labour process in service sector (Hochschild, 2012; Bolton, 2009), including gendered and age aspects. However, when it comes to biopolitical potential of affective labour, which will be coming from below as argued by Autonomous Marksists, the potential is not promising among bank workers, because they tend to conform with the existing system rather than resist it.

*Thirdly*, this study finds out that work remains a crucial sphere of operation of capitalist subject(ificat)ion under contemporary capitalism. As a contribution to discussions on *entrepreneur subjects* (Bröckling, 2016; Du Gay, 1991, 1996; Dardot & Laval, 2013; Lazzarato, 2009) and *precarious subjects* (Armano, Morini & Murgia, 2022; Evans & Gibb, 2009; Gilson, 2013, Kalleberg, 2009; Lazzarato, 2012; Lorey, 2015; Vosco, Macdonald & Cambell, 2009; Standing, 2011), this study concludes that work realm functions as an intersection space of cross cutting of both entrepreneur and precarious mode of governance through a variety of dynamics including workplace dynamics and attachment to work, incorporated with labour regime in Türkiye. The findings reveal traits of both entrepreneur and precarious working subjects, not only at

workplaces but also in daily life. In this way, it is confirmed in this study that capitalist control does not only occur within the labor process; the production of subjectivity is also a means of control including workplace and beyond.

This study has interrelated findings to contribute the understanding of role and functions of work in sustaining capitalist subjection and shaping subjectivities while explaining penetration of work in life. Initially, within the overarching framework of contemporary capitalism, encompassing subjection and labor, this study elucidates that work remains a crucial sphere for the operation of capitalist subjection with new techniques and strategies. Workers are no longer passive subjects under subjection, instead, they are actively participating in their own subjection at workplaces. The technique of self-control applied to workplaces as well. This finding is in line with the consent production at workplaces and game metaphor of Burawoy (1979) on one hand, however, the findings contribute to this literature that subject(ificat)ion processes through work is not limited with workplaces, but working realm penetrates daily life and shapes subjectivities not limited with only workplaces.

As regards subject(ificat)ion process through constructing an *identity through one's job or profession*, it is no longer as potent a factor as it used to be in this sector, however it continues to be influential from a variety of aspects. Despite that it is not possible to talk a homogenous professional and stable identity that the workers are bounded by, as a strong component of their self, or high status of "*protocol people*" as described in the past, and *devaluation of job* in the last decades due to a variety of reasons, this study does not conclude a dismantling of subjectivity related with work identities, as expected under machinic enslavement explained by Lazzarato (2014). The reason behind devaluation of job revealed by this study includes the fragmentation of the job into various positions, the loss of status and prestige brought about mainly by marketing, competition and target-oriented approaches, and the sense of "insignificance" fostered by digitalization and job losses during the economic crisis previously experienced. On the other hand, management at banks continue to invest on the titles and positions scales through "uptitling", as argued by Standing (2011). Despite workers' perception and acknowledgement on "*devaluation*" of their jobs,

titles of many positions, within the scope of this study, include “*managers/deputy managers*” for different segments of the banks, irrespective of duration of tenure, authority and job description. Furthermore, there are also gendered and age aspects of identity formulation through work, which cannot be ignored while discussing subjectivities. For instance, working in a corporate bank is important in terms of developing a self-identity for women workers, especially when they are get promoted. In this sense, uptitling, normative values, job status, such as, “business partners”, are examples of entrepreneur subjectivities of workers to manage their employment and life under the current labour regime. The fragmented titles and identities are being treated as a capital, in a way of compensation of devaluation of jobs in the sector, as a facet of the self as an entrepreneur, even though they know that these titles/positions are not permanent, fixed but temporary, fragile.

When it comes to aspiration for *self-realization*, which is accepted as another capitalist project as argued by Bifo-Berardi (2009) , despite most of the workers started to work in this sector as a necessity due to limited job opportunities, advantages of corporate identity and fringe benefits, and this job is not the ideal job in their dreams, the perception of workers strongly indicate that they have a sense of *usefulness, importance and achievement* whether through contributions to individuals, well-being of the corporations, support to national economy, or personal feelings and desires such as success, achievement and ego satisfaction. This finding confirms that work has been constituted as a sphere of desire and affective for workers, in line with the discourse on strategies of banks. Despite workers define output of their work as profit, producing money out of money, or marketing concerns that devalue their jobs, when it comes to how they feel about the contributions of their job, their perception focuses on celebration of their jobs in banks.

Work is also an area of *dependence* for working subjects who make decisions considering risks and uncertainties in life, which are also being produced through other subjectification processes, as argued by Lorey (2015) with the concept of *governmental precarization*. In fact, the relationship established through the labour contract, despite being subject to job and social security within the Labor legislation,



entails a dependency and subordination relation. Ironically, working in banks, which hold a significant place within the debt economy, is perceived as an opportunity for income and certain benefits, depending on performance, success and position, especially in the challenging labor market for young university graduates and women. In line with the argument of Lazzarato (2009), this study finds out that certain benefits provided by banks, such as, private health insurance, private funds in some banks, are considered as investment by workers through optimizing their performance and efforts. On the other hand, working realm itself also produces insecurities and uncertainties in life due to career insecurities, performance concerns, sectoral and economic situations both at national and global levels and digitalization effects on jobs. One of the main findings of this study is *career and future uncertainty* prevalent among most of the workers even among successful ones. In a sector and labour regime where dreaming of retirement is difficult, especially for the youth, the strategies focus on investing on themselves for start-ups or other opportunities to manage these risks and uncertainties. For long-term workers, on the other hand, there is the formation of an alternative “Plan B”, aiming at creating new work opportunities in life. Therefore, the fact that there is no career perspective in the sector shapes workers’ decision to invest on themselves for managing the bleak future.

When it comes to *subject(ification) and workplace dynamics*, this study concludes that skill machine functions as a *subject(ification) process* because *more self* is drawn into work due to required emotional, communicative skills and affective capabilities. The skill perception of workers is defined by expectations of the banks, which is referred as “ideal worker” by workers themselves, not only for recruitment but also for success and performance at work, depending on marketing and competition strategies. In line with the marketing strategies, the set of market-driven required skills are based on interpersonal and communicative skills, such as, marketing, negotiating, problem-solving, adaptability, management including emotional & stress management, digital skills. There are a variety of techniques used in skill production at workplaces, starting from recruitment process, continues with performance management system, career promotion systems, trainings and lastly self-investment. The required skills are related with personal characteristics in line with the skills discussions in the service sector in

literature. In fact, digital skills are also referred as disadvantages of workers with long tenure, since they are accepted as non-adaptable to digitalization even by themselves, and this perception is considered as one of the reasons that the sector looks for younger workers. Young people, particularly working on financial instruments and investment segments of the banks, feel the need to constantly follow up on all the global markets.

When considered in conjunction with digitalization in the sector, this study finds out that especially at the branch level, workers experience *devaluation* of their jobs. On the other hand, this study also finds out that “*commodification of self*,” which is referred as branding and marketing of the self to be more visible and successful in banking sector, is seen as a capital at workers’ side. Workers strategically behave to be more visible, and market themselves better at work, in line with the “ideal image”. Commodification and presenting of self are also a type of game at workplace, where workers play by their own strategies. This aspect is an important one of entrepreneur culture and self on the side at work. On the other side, some acknowledge that whenever they leave the job in banking sector either by voluntarily or involuntarily, this set of skills will not be so helpful in finding new job opportunities in other sectors in the labour market, apart from marketing skills for young people who feel themselves as more “mobile”. Two findings of this study, namely the devaluation of work on one hand, and the perception and strategies of workers regarding self-marketing on the other, serve as important indicators not only of the effects within the double subjectification process of work but also of how active workers are during this process.

As well as acknowledgement of empowering aspects of *digitalization*, such as, saving time, standardization, decreasing mistakes rates, it turns to be a threat for the labour force in the future which creates a kind of insecurity and sense of unvaluable. Apart from marketing and digital skills, the devaluation of job, de-skilling and threat on job losses due to digitalization also result in increasing insecurities for workers, in terms of their future. On the other hand, particularly young people invest on themselves to manage their careers, and banks also provide a variety of trainings on different areas including digital skills. In this sense, digitalization at work also functions as a subject(ificat)on process differently for different age groups, including producing both

empowerment and insecurities with the perception that bankers may not be essential in future due to digitalization, apart from certain positions.

This study also concluded that *managerial control techniques at work* are significant in subjectification processes of workers. Control mechanisms, as techniques of power, are functioning in a blended and interconnected way at banks, not only for producing control but also consent, with the involvement of active participation of workers, as discussed by studies following manufacturing consent theory of Burawoy (1979). This study contributes to the literature by suggesting that, under the conditions of contemporary capitalism, with the increasing use of digital surveillance and emotions, the subjectivities produced by work are also implicated in the game. The game has now transcended the boundaries of the workplace and infiltrated into various realms of life. Digital surveillance cooperates with other control mechanisms, such as performance monitoring systems, eliminates the need for direct managerial control, except certain cases of non-obedience and low performance. We observe workers with self-control under current performance systems, who are in pursuit of success and targets while being subject to a variety of digital surveillance mechanisms, not only at workplaces but beyond in their life.

There is a modulated, complementarity and blended package of managerial control over a variety of aspects revealing the hegemonic and normative aspects of control, in line with the recent developments in the labour process theory: The first one is *“Time control”* that relinquishes overtime demands by management but allows workers to manage their time themselves, feeling the pressures of performance targets, deadlines, speed/dynamisms of the sector and organization and customer reactions. Based on that time is something “measurable” and “manageable”, time turns to be a “score point” in the performance system at the end, a character trait under subjective performance assessments such as “ability to work under deadlines”, “time management” skills as a representation of the dynamism of the sector which results with workers who need to be faster by their self-control for the pursuit of success. Time management, acceleration and multi-functionality mind-setting also permeates daily life and self-perception of workers.

The second one is “*performance control*” that is based on self-control rather than direct supervision, under the constant surveillance with softwares, setting the goal but leaving the path flexible to achieve, and subsequently concluding with various reward and punishment mechanisms including dismissals as the last resort. Despite the job insecurity concerns on performance vary on the positions between headquarter and branch levels, almost all workers are under the anxiety of performance. The performance management systems represent a consensual game, in line with Burawoy’s concept, comes with self-responsibility and self-improvement discourses and strategies. Workers know the rules very well and behave accordingly in most cases to get more benefits. With all these aspects, PMSs function as mechanism of power producing competitive, conformist and self-improver workers to achieve the targets, irrespective of gender and age. *Normalization* of PMS is also observed among some workers, with belief that this system is necessary to achieve objective assessment, to make workers’ efforts more visible, to increase effectiveness and motivation for self-development. The performance control also works in articulation with other bureaucratic control mechanisms over emotion, language and body, particularly for the workers in contact with customers directly. In fact, emotions, good looking, proper words within daily language are utilized as a resource for capital to win customers. In this sense, work itself becomes a “*performance*” through emotions, body, language, where workers conform and invest accordingly.

As a last control technique labelled as *normative control mechanisms*, articulated with performance management and other bureaucratic control tools, function as a control and consent production mechanism through corporate culture, shared values, empowerment techniques such as, fun and enjoyment activities, including a variety of hobby clubs particularly at headquarters level, team building and socialization events, or various trainings including self-management and mindfulness. On one hand, such kind of techniques aiming at “*self of workers*” are comforting by workers, enjoying their benefits and justifying their usefulness for self-development. These benefits, for instance private health insurance, are not seen as rights by workers, but as their interests protected by banks as a symbol of the value demonstrated by banks. On the other hand, market rationalism came to the dominant particularly in terms of shared

values which reveal that these discourses on values do not result in directly “colonization of self”.

In this sense, we observe workers who try to protect their interests, not their rights, and who believe in individualism at work, rather than a collective solidarity, being aware of the market rationalism effects on their conditions. Furthermore, *resistance* is also under control through a variety and innovative dialogue mechanisms at workplaces, contributing to more resilient and conformist selves. This is also embedded with the limited unionization and collective action practices in Türkiye. On the other side, workers engage in some activities as combination of non-obedience and consent in certain cases. Workers are aware of limited solidarity in the sector because of competition and performance systems and accept this situation as a reality and normal. In fact, limited solidarity and resistance are products of power techniques and interrelated control mechanisms functioning at different layers, not only limited with workplaces, but also embedded in labour regime.

This study also highlights the ways in which *work penetrates daily life* through its subject(ificat)ion aspects. Through multiple ways, capitalist subjection in life is obvious for some, such as, stress related diseases and burning out, depression, affected sleep patterns due to stress, anxiety and performance concerns at banks; limited time and energy and time allocated to leisure and family particularly for women workers, with the impact of gender biased domestic and care responsibilities. Health is an area of investment for banks within the “human capital” approach one side, however, new pathologies of work including burning outs are observed for some workers on the other side. Due to factors such as the dynamism of the sector, performance pressure, and uncertainties, banks take measures for workers who start experiencing psychological problems. They try to provide support through stress management training, mindfulness practices, check-ups, and in some banks, psychological support, yoga courses etc. Workers appreciate such services like health insurance and check-up programs, feeling valued and privileged. To cope with the work-related stress and tiredness, they also deal with various hobbies. The leisure time activities and relations also reveal subjectification aspects of work. For instance, workers working in

corporate segments of the banks make investment on themselves to keep good relations with customers during non-working hours, through investing on their leisure time activities, such as, by investing the interests of customers to have common interests, expanding their social networks, fostering connections with customers and occasionally even managers. Their time outside working hours are also under subjection of work either their preference to be available all the time for customers, or other self-control practices. Workers also invest on their appearance through consumption patterns, as a reflection of polished appearance as part of emotional labor and self-marketing. As a reflection from work to daily life, they feel that they continue to “manage” various aspects of their life, including relations, leisure activities and emotions as they manage their performance targets. Furthermore, influence of “network approach” in relations and daily life also reveals that work penetrates in life as a trait of entrepreneur self to make investment in a way to protect their benefits or explore new opportunities not only at career in banks, but also in life. Some of the characteristics and social skills that workers acquire in the workplace are also seen as an asset and investment and are found to be utilized in their daily lives.

Within this contested area of work, which is not limited with workplaces, this study finds out a fragmented portfolio of *self-perception*. Workers have a sense of insecurities and uncertainties, associated with a variety of reasons, such as, under-achievement, economic fragility, career insecurities, corporation merge or restructuring, digitalization. When read in conjunction with hegemonic despotism of Burawoy (1983), it becomes evident that dynamics and risks at the global and national levels is a major concern for workers in the sector. Career insecurity also depends on the concerns of age since getting older itself is a risk in the banking sector. Therefore, the main concern of bank workers is to protect benefits and conditions what they already possess. On the other hand, they have a concern of self-marketing, to be utilized at work and beyond. Particularly young people consider themselves as self-improver, to cope with uncertainties and insecurities in their life. The coexistence of job devaluation, as well as the devaluation of workers themselves due to performance and competition pressures, including the effects of digitalization and insecurities about the future, on one hand; and the empowering techniques and normative discourse of

banks, self-marketing, and strategies of self-commodification, results in the fragmentation of the self. This fragmentation includes features such as self-improvement, precariousness, and conformity.

As a *complementary level* of subject(ificat)ion, this study confirms that capitalist subject(ificat)ion through work is not limited with workplace but linked with labour & welfare regime in Türkiye. Not only work dynamics, skill production, digitalization, managerial control, but also the other subjectification processes, including *debt and insecurities* under labour regime of Türkiye, make workers active in their subjectation at work. The work experiences within the banking, intricately woven into the labor regime, highlight those processes of subjectification—such as the generation of debt, insecurity, uncertainty under contemporary capitalism—are interconnected with the realm of work, serving as a complementary process in the subjectification of entrepreneur self as well as precarious self. Under contemporary capitalism, work is situated at a space where processes of subjectification intersect, simultaneously generating precarity and emphasizing entrepreneurship. On one hand, *precariousness* as an outcome of mode of governance is produced at work as embedded in labour regime, on the other hand, working in the banks provide services and benefits for workers who remain within the system and demonstrate good performance, aiming to combat risks and insecurities produced in life. Considering high unemployment rates, precarious working conditions, challenges that young people face when entering the labor force, increasing commodification of welfare services, increasing debts; the services and benefits provided to workers by banks in exchange for good performance, resilience and success, function as a kind of consent-production mechanism for workers in the sector as well as subjectification. Therefore, workers feel that “staying here” is more secure than “being outside” and strategically behave and invest in the games at work accordingly.

In this framework, this study contributes to this literature in a way that workers face with *precariousness and precarization* despite that they have paid by full time contracts, permanent at contractual base, not temporary, even with modulated and various benefits depending on their performance, in the case of banking sector. This

finding enlarges the definition of precarious work and precariousness for those including standardized & full-time jobs and indicate that the precarious workers category is far from being a homogenous category. As well as objective conditions and structural factors behind precarious work, this study also reveals subjective aspects of precariousness, focusing on insecurities and uncertainties, and its impact on subjectification. Despite the standard contracts with better working conditions compared with temporary jobs, this study reveals the aspects of precariousness, with a focus on fear to lose, and impact on subjectification, focusing on self as an entrepreneur incorporated with precariousness. The aspects of precariousness and entrepreneur go beyond to the workplace, penetrates in life. Considering the variety of reasons of insecurity, which some of them are beyond workers' control, they have an uncertainty perception of the future. Workers working at branch level, and particularly responsible for selling, have a degree of job insecurity due to performance concerns. The risks of economic crisis, pandemic, corporations' organizational decision, such as merging, closure, effects of digitalization are also other aspects of precariousness, embedded with labour regimes.

As evidenced by the findings of this study, the characteristics of **self as an entrepreneur** are apparent both in the workplace and daily life in the case of workers in banking. To “manage” precariousness, which is produced within the work realm, workers develop repertoire of strategies and have actions both at work and daily life to cope with insecurities. In this context, self is something improved as well as marketed. As referred in the recent literature (Armano, Morini & Murgia, 2022), this study also confirms the definition of “*precarious-enterprise worker*,” as a self-improver. Workers in banking sector, functioning as risk managers, possess a heightened awareness of potential risks and harbor a fear of loss, and manage their interests not rights. This approach involves a concerted effort in self-marketing and a greater emphasis on self-investment at work and beyond, including relations, emotions, bodies, language. As a part of this strategy, they do not perceive themselves as “resistant self” but conformist and improver self. They do not conceive benefits provided by banks as their rights but their interests to be protected by themselves. In this study, it is preferred not to romanticize the occasional disobedience behaviors



displayed by workers; these can be considered strategies to stay in the game and win, rather than acts of resistance. As active subjects, they know and feel that they have to manage themselves with competition, targets, insecurities and uncertainties. In fact, workers are aware of the rules of the game, they know its loopholes, and they are actively attending the games. For instance, the prospect of a salary increase or other rewards for good performance is motivating them. Acting in accordance with an entrepreneurial culture, they set their own strategies to achieve their goals, manage their relationships, and invest in themselves as entrepreneurs of self.

These findings confirm Lazzarato's (2012) argument that self-entrepreneurship referred to management of insecurities and debts rather than emancipation and autonomy as neoliberalism promised. These findings reveal that work functions to produce entrepreneur subjects through a variety of power mechanisms (skill formation, performance management, normative control, emotional labour, digitalization etc.) The entrepreneur self, produced within the work realm as well as other processes, aim at not only workplace, but the whole life.

Among the fragmented self, few workers also referred to alienation and dehumanization effects of work. While most interviewed workers tend to associate a sense of meaning and significance with their work, a few perceive the impact of work as dehumanizing, viewing themselves merely as cogs, numbers, targets in the system, as mentioned by Lazzarato under machinic enslavement. Those are the workers who do not attach any meaning to work but perceive it only a necessity to survive.

In this context, this study concludes that work as a space, activity and relationship functions within a *dual-functioning subject(ificat)ion mechanism* under contemporary capitalism in Türkiye. First, on one hand, it is a performance space to cope with uncertainties and insecurities produced within the labor and welfare regime of Türkiye, which are particularly important for educated university graduates and women. Work and employment provide a form of security against conditions such as unemployment, debt, and uncertainty for workers; on the other hand, work is a performance space that produces these uncertainties and insecurities themselves, due to a variety of reasons

including performance, sectoral dynamics, marketing pressures, digitalization, career insecurities. In this case, it is up to the workers to cope with all these uncertainties and challenges through their own methods and strategies, and to carve out a space for themselves. Second, work realm functions as an important space for producing entrepreneur subjectivities, incorporated with the management and control techniques focusing on empowerment and self-organization of workers. In this aspect, the perception of utilizing work-related identities, attachment of meanings and usefulness feelings to work, and strategies to protect the current positions and benefits at work could be associated with the subjectivity at work, embracing self as an entrepreneur who takes actions for management of benefits and fears, in a way of penetrating life.

Within the framework of these conclusions, from a data-driven approach, this study proposes an aspect of entrepreneur self, as a complement to precarious self, even for those who have standard contracts, but under pressure of work as a performance area. Therefore, the “*precarious-entrepreneur*” is produced within a double functioning subjectification mechanism. However, despite subjectification process through work is ongoing, we see that the tension between marketing-*soul*, and images, empowerment and self-governance strategies at workplaces reflect itself in this subject(ificat)ion process. In this context, entrepreneurial subjectivity and the subjectivity managing uncertainty may not be perfectly aligned with compensation of precariousness, which could present an opportunity for the emergence of new subjectivities.

In these contemporary days where the future of work is still being debated alongside digitalization and role of work, the banking sector and working within are also among the topics of discussion regarding the future, which will also have an impact on subjectif(icat)ion. Banking sector is still under transformation from a variety of aspects. There is an ongoing discussion on its role in future considering that financial services provided by banks will be contested by tech giants, start-ups and other non-bank services. Continuous digitalization investments including AI will result in changing jobs and working conditions in banking sectors, as confirmed by interviews as well. The transition from “bank tellers” to “marketers & sellers” is expected to increase in near future, together with closure of some branches, and increasing flexible

mode of working including remote work and flexitime for certain positions. Upon examining the digitalization process in the sector, it has been observed that jobs requiring emotional labor and those focused on managing customer relationships are particularly prominent among the tasks that digitalization cannot replace, according to perception of workers. The findings of the study indicate that the future job creation potential in the sector will decrease, many jobs will disappear and/replaced with digitalization and artificial intelligence. Based on the findings of this study and relevant literature, it is predictable that career spans will shorten, and mobility will increase. When evaluated in terms of debt and subjectivity, it is possible to predict that the characteristics of a control society will be more pronounced both for the sector and for the workers.

Considering the limitations of this study, further research may be useful to explore the experiences of workers who have felt dehumanization aspects of work in the sector and subsequently resigned from their jobs. It would be interesting to explore if those individuals produce any counter subjectivities outside working realm. Another future potential study in this area could involve exploring subject(ificat)ion aspects of digitalization and AI, with the assumption that remote and flexible work will be more dominant in the sector in near future, to explore the space of work under disciplinary-control societies discussions.

This thesis is an effort to comprehend the ongoing significance of work in capitalist subject(ificat)ion, exploring penetration into various aspects of lives, relationships, conversations, and even dreams. Although this study reveals work dynamics with subject(ificat)ion aspects, through articulation of self as precariousness and entrepreneurs embedded within the labour regime, it also unveils promising aspects. Despite the findings regarding a consensual and conformist self, the positive aspect is that workers actively participate in their subjection. Therefore, we can still believe that there is still an opportunity for emancipation. Considering the dynamics of 'attachment to work' through identity construction or self-realization, workplace dynamics embedded within welfare/labour regimes in process of subject(ificat)ion under contemporary capitalism, this study argues that a counter subjectification process

should also encompass all these aspects, including work realm but going beyond. Acknowledging that work still plays a role in subject(ificat)ion within the framework implies that work can also contribute to emancipation and the formation of subjectivities. Furthermore, as demonstrated by this study, counter-subjectivity productions should also extend beyond the workplace and permeate into daily life. Nevertheless, those, including myself, who are living with "ground-level" survival strategies and tactics, should also consider ways to achieve emancipation from the subject(ificat)ion functions of work and putting efforts to work as a desiring production with a prospect of escape from *animal laborans*.

## REFERENCES

- Ackroyd, S. & Thompson, P. (1999). *Organizational Misbehavior*. London, UK: Sage Publications.
- Akbaş, E. K. & Topal, Ç. (2016). Meta ve Gösteri olarak Kurumsal Sosyal Sorumluluk: Marksist bir Eleştiri. *Sosyoloji Araştırmaları Dergisi*, 19(2), 1-30. Doi: 10.18490/sosars.261669
- Alvesson, M. and Willmott, H. (2002). Identity Regulation as Organisational Control: Producing the Appropriate Individual. *Journal of Management Studies*, 39(5), 619-644. doi: 10.1111/1467-6486.00305
- Amin, A. (Ed.). (1995). *Post-Fordism: A reader*. New Jersey, NJ: Wiley-Blackwell.
- Appay, B. (2010). Precariation and flexibility in the labour process: A question of legitimacy and a major challenge for democracy. In C. Thornley, S. Jefferys, B. Appay, (Eds.). *Globalization and Precarious Forms of Production and Employment (pp.23-40)*. UK: Edvars Elgard Publication.
- Arendt, H. (1998). *The Human Condition* (2<sup>nd</sup> ed.). London, England: University of Chicago Press.
- Armano, E. Morini, C. & Murgia, A. (2022). Conceptualizing Precariousness: A Subject-oriented Approach. In J. Choonara, A. Murgia & R. M. Carmo (Eds.), *Faces of Precarity: Critical Perspectives on Work, Subjectivities and Struggles* (pp. 29-43). Bristol, England: Bristol University Press. doi: 10.2307/j.ctv2tjdh08.7
- Aslan, A. (2021). *Beyaz Yakalı'yı İşletmek: Hadsiz Kariyer, Ölümlü Dünya ve Sayfiye*. İstanbul, Türkiye: Detay Yayıncılık.
- Ataman, N. (2000). *Bankacılık Sektöründe Cinsiyete Dayalı Ayrımcılık*. Başbakanlık Kadının Statüsü ve Sorunları Genel Müdürlüğü. Ankara, Türkiye.

Aybars, A. İ & Tsarouhas, D. (2010). Straddling Two Continents: Social Policy and Welfare Politics in Turkey. *Social Policy&Administration*, 44(6), 746-763. Doi: 10.1111/j.1467-9515.2010.00741.x

Aybars, A. İ., Beşpınar, F.U. & Kalaycıoğlu, H.S. (2018). Familialization of care arrangements in Turkey: questioning the social inclusion of ‘the invisible’, *Research and Policy on Turkey*, 3(2), 115-137. Doi: 10.1080/23760818.2018.1517447

Azergün, N. (2022). *An Investigation into ESG Investing in Turkey: The Case Study of TSKB*. Global Relations Forum. Retrieved from (Date of access: 04.10.2023) <https://www.gif.org.tr/files/TSKBRapor.pdf>

Baker, U. (2010). *Kanaatlerden İmajlara Duygular Sosyolojisine Doğru*. Istanbul, Türkiye: Birikim Yayınları.

Ball, K. (2010). Workplace surveillance: An Overview. *Labor History*.51(1), 87-106. Doi: 10.1080/00236561003654776

Banks Association of Türkiye (TBB). (2019). *60th Year of Banks Association of Turkey and Banking System in Turkey 1958-2018*. Retrieved from (Data of access:05.05.2023) [https://www.tbb.org.tr/en/Content/Upload/Dokuman/162/60th\\_Year\\_of\\_Banks\\_Association\\_of\\_Turkey\\_and\\_Banking\\_System\\_in\\_Turkey\\_1958-2018.pdf](https://www.tbb.org.tr/en/Content/Upload/Dokuman/162/60th_Year_of_Banks_Association_of_Turkey_and_Banking_System_in_Turkey_1958-2018.pdf)

Banks Association of Türkiye (TBB). (2022). Bankacılık Sektöründe Sürdürülebilirlik Sektör Görünüm Raporu. Retrieved from (Date of access: 03.01.2024) [https://www.tbb.org.tr/Content/Upload/Dokuman/8929/Bankacilik\\_Sektorunde\\_Surdurulebilirlik-Sektor\\_Gorunum\\_Raporu\\_03042023.pdf](https://www.tbb.org.tr/Content/Upload/Dokuman/8929/Bankacilik_Sektorunde_Surdurulebilirlik-Sektor_Gorunum_Raporu_03042023.pdf)

Banks Association of Türkiye (TBB). (2022(b)). Digital, Internet and Mobile Banking Statistics. Retrieved from (Date of Access: 18.06.2023) [https://www.tbb.org.tr/Content/Upload/istatistikraporlar/ekler/3573/Digital-Internet-Mobile\\_Banking\\_Statistics-December\\_2022.pdf](https://www.tbb.org.tr/Content/Upload/istatistikraporlar/ekler/3573/Digital-Internet-Mobile_Banking_Statistics-December_2022.pdf)

Banks Association of Türkiye (TBB). (2023(a)). Rakamlarla Bankacılık Sektörü-2023. Retrieved from (Date of Access: 10.02.2024) [https://www.tbb.org.tr/Content/Upload/Dokuman/9004/Rakamlarla\\_Bankacilik\\_Sektoru.pdf](https://www.tbb.org.tr/Content/Upload/Dokuman/9004/Rakamlarla_Bankacilik_Sektoru.pdf)

- Banks Association of Türkiye (TBB). (2023(b)). Bankalarda Kadın Çalışanlar. Retrieved from (Date of access: 14.12.2023) [https://www.tbb.org.tr/Content/Upload/Dokuman/8915/Bankalarda\\_Kadin\\_Calisanlar\\_Mart\\_2023.pdf](https://www.tbb.org.tr/Content/Upload/Dokuman/8915/Bankalarda_Kadin_Calisanlar_Mart_2023.pdf)
- Banks Association of Türkiye (TBB). Statistics. Retrieved from (Date of access: 10.10.2023):<https://www.tbb.org.tr/tr/bankacilik/banka-ve-sektor-bilgileri/istatistiki-raporlar/59>
- Banking Regulation and Supervision Agency (BDDK). (2022). *Sustainability in Banking Sector- Sectoral Overview*. Retrieved from (Date of access: 12.08.2023) [https://www.tbb.org.tr/Content/Upload/Dokuman/8929/Bankacilik\\_Sektorunde\\_Surdurulebilirlik-Sektor\\_Gorunum\\_Raporu\\_03042023.pdf](https://www.tbb.org.tr/Content/Upload/Dokuman/8929/Bankacilik_Sektorunde_Surdurulebilirlik-Sektor_Gorunum_Raporu_03042023.pdf)
- Banking Regulation and Supervision Agency (BDDK). (2021). *Sustainability in finance sector*. Retrieved from (Date of access: 12.02.2023) [https://www.tbb.org.tr/Content/Upload/Dokuman/7778/26.05.2021\\_FSK\\_BDDK\\_Surdurulebilirlik\\_Sunumu.pdf](https://www.tbb.org.tr/Content/Upload/Dokuman/7778/26.05.2021_FSK_BDDK_Surdurulebilirlik_Sunumu.pdf)
- Barley, S. & Kunda, G. (1992). Design and Devotion Surges of Rational and Normative Ideologies of Control in Discourse. *Administrative Science Quarterly* 37(3):363-399. Doi: 10.2307/2393449
- Barnes, J. (Ed.). (1984). *The complete works of Aristotle- Volume 1 and Volume 2*. Princeton, NJ: Princeton University Press.
- Baştürk, Ş. (2018). Türkiye’de Bankacılık Sektörü İstihdamı: Enformasyonizm Bağlamında Bir Değerlendirme. *Ticari Bilimler Fakültesi Dergisi*, 2(2), 27-60.
- Bauman, Z. (2001). *The individualized Society*. Cambridge, UK: Polity Press.
- Beck, U. (2000). *The Brave New World of Work*. Cambridge, UK: Polity Press.
- Belanger, J. & Thuderoz, c. (2010). The Repertoire of Employee Opposition. In p. Thompson, C. Smith (Eds.), *Working Life- renewing labour process analysis* (pp. 136-159). London, UK: Palgrave Macmillan.

Bell, D. (1974). *The Coming of Post-Industrial Society*. London, England: Heinemann.

Bell, J. (2011). Whistle While You Work: Deleuze and the Spirit of Capitalism. In Jun, N., & Smith, D. W (Eds.), *Deleuze and Ethics* (pp.5-20). Edinburg, UK: Edinburgh University Press.

Berardi, F. B. (2009). *The Soul at Work: From Alienation to Autonomy*. Los Angeles, CA: Semiotext(e).

Berardi, F. B. (2003). *What is the meaning of autonomy today*. Retrieved from (Data of access: 04.12.2022) <https://transversal.at/transversal/1203/berardi-aka-bifo/en>

Bertay, A.C. & Sinar, Ş. (2020). *Türkiye Bankacılık Sektöründe Kadın İstihdamı Center of Excellence in Finance Araştırma Raporu*, İstanbul: Sabancı Üniversitesi.

Beşpınar, F. U., & Topal, Ç.; Kalaycıoğlu, S. (2014). Consensual control through the articulation of technology and local culture: evidence from a textile factory in Turkey. *New Technology, Work and Employment*, 29(3), 224-236. Doi: 10.1111/ntwe.12035

Beşpınar, F. U., (2010). Questioning agency and empowerment: Women's work-related strategies and social class in urban Turkey. *Women's Studies International Forum*, 33(6), 523-532. Doi: 10.1016/j.wsif.2010.09.003

Blauner, R. (1964). *Alienation and Freedom: The Factory Worker and His Industry*. Chicago, IL: University of Chicago Press.

Bolton, S. (2010). Old Ambiguities and New Developments: Exploring the Emotional Labour Process. In P. Thompson & C. Smith (Eds.), *Working Life-renewing labour process analysis* (pp.205-243). London, UK: Palgrave Macmillan.

Bolton, S. C., & Houlihan, M. (2005). The (mis)representation of customer service. *Work, Employment and Society*, 19(4), 685–703. Doi: 10.1177/0950017005058054

Bolton, S. (2009). The Lady Vanishes. Women's work and Affective Labour. *International Journal of Work Organisation and Emotion*, 3(1), 72-80. Doi: 10.1504/IJWOE.2009.025400



- Boltanski, L. & Chiapello, E. (2005). The New Spirit of Capitalism. *Journal of Politics, Culture, and Society*, 18(3/4): 161-188. doi:10.1007/s10767-006-9006-9
- Boltanski, L. & Chiapello, E. (2018). *The New Spirit of Capitalism*. London, England: Verso.
- Bourriaud, N. (2009). *Precarious Constructions: Answer to Jacques answer to Jacques Rancière on Art ancienne on Art and Politics*. Retrieved from (Data of access:05.12.2023)[https://20bienal.fundacionpaiz.org.gt/wp-content/uploads/2016/04/BourriaudNicholas\\_Precarious-Existence.pdf](https://20bienal.fundacionpaiz.org.gt/wp-content/uploads/2016/04/BourriaudNicholas_Precarious-Existence.pdf)
- Bora, T & Erdoğan, N. (2011). Yeni Kapitalizm, Yeni İşsizlik ve Beyaz Yakalılar. In T. Bora, N. Erdoğan, A. Bora, İ. Üstün (Eds.), *Boşuna mı okuduk? Türkiye’de Beyaz Yakalı İşsizliği* (pp.13-44). İstanbul, Türkiye: İletişim Yayınları.
- Bora, T. (2011). Bankacılık: ‘Üzgün ve Sağlıksız Adamlar, Kadınlar...’. In T. Bora, N. Erdoğan, A. Bora, İ. Üstün (Eds.), *Boşuna mı okuduk? Türkiye’de Beyaz Yakalı İşsizliği* (pp.291-302). İstanbul, Türkiye: İletişim Yayınları.
- Bourdieu, P. (2000). *Acts of Resistance: Against the Tyranny of the Market*, Cambridge, UK: Polity Press.
- Bradley, H., Erickson, M., Stephenson, C., & Williams, S. (2002). *Myths at Work*. Cambridge, UK: Polity Press.
- Braverman, H. (1974). *Labour and Monopoly Capital: The Degradation of work in the Twentieth Century*. New York, NY: Monthly Review Press.
- Brook, P. (2009). The Alienated Heart: Hochschild’s ‘emotional labour’ thesis and the anticapitalist politics of alienation. *Capital & Class*, 33(2), 7-31.Doi: 10.1177/030981680909800101
- Budd, J. (2011). *The Thought of Work*. Ithaca, NY: Cornell University Press.
- Budak, Ö. (2015). *Türkiye’de Kapitalist Yöneticiler Sınıfı*. İstanbul, Türkiye: Ayrıntı Yayınları.

Buğra, A. & Keyder, C. (2006). Turkish welfare regime in transformation. *Journal of European Social Policy*, 16(3), 211–28. Doi: 10.1177/0958928706065593

Buğra, A. (Ed.) (2013). *Sınıftan Sınıfa: Fabrika Dışında Çalışma Manzaraları*. İstanbul: İletişim Yayınları.

Buğra, A. (2008). *Kapitalizm, Yoksulluk ve Türkiye’de Sosyal Politika*. İstanbul, Türkiye: İletişim Yayınları.

Burrell, G. (2006). Foucauldian and Postmodern Thought and the Analysis of Work. In M. Korczynski, R. Hodson & P. Edwards (Eds.), *Social theory at work* (pp. 155-182). Oxford, England: Oxford University Press.

Burawoy, M. (1978). Toward a Marxist theory of the labor process: Braverman and Beyond. *Politics Society*, 8(3-4), 247-312. Doi: 10.1177/003232927800800301

Burawoy, M. (1979). *Manufacturing Consent: Changes in the Labour Process under Monopoly Capitalism*. Chicago, IL: The University of Chicago Press.

Burawoy, M. (1983). Between the labor process and the state: The changing face of factory regimes under advanced capitalism. *American Sociological Review*, 48(5), 587-605. Doi: 10.2307/2094921

Burawoy, M. (1985). *The Politics of Production: Factory Regimes under Capitalism and Socialism*. London, England: Verso.

Burawoy, M. (2004). *Another Thirty Years*. Retrieved from (Data of Access: 16.09.2022): <http://burawoy.berkeley.edu/Biography/Thirty%20Years.pdf>

Burawoy, M. (2012). The Roots of Domination: Beyond Bourdieu and Gramsci. *Sociology*, 46(2), 187–206. doi: 10.1177/0038038511422725

Bröckling, U. (2005). Gendering the Enterprising Self. *Distinction*.11,7-23. Doi:10.1080/1600910X.2005.9672910

- Bröckling, U. (2011). Human Economy, Human Capital. In Bröckling, U., Krasmann, S. & T. Lemke (eds.). *Governmentality: Current issues and future challenges* (pp.247-269). New York: Routledge.
- Bröckling, U. (2016). *The Entrepreneur Self: Fabricating a New Type of Subject*. London, UK: SAGE.
- Callaghan, G. and Thompson, P. (2002). We Recruit Attitude: The Selection and Shaping of Routine Call Centre Work, *Journal of Management Studies*, 39(2): 233-53. Doi: 10.1111/1467-6486.00290
- Cam, S. (2002). Neo-liberalism and labour within the context of an “emerging market” economy-Turkey. *Capital&Class*, 26(2), 89-114. Doi: 10.1177/0309816802077001
- Canpolat, E. (2010). *The Self as Enterprise: Producing New Middle-Class Subjectivities in Multinational Workplaces in İstanbul*. (Master’s thesis). Koç University, İstanbul.
- Casey. C. (1995). *Work, Self and Society*. London, England: Routledge.
- Castells, M. (1996). *The Rise of the Network Society, The Information Age: Economy, Society and Culture Vol. I*. Malden, MA, Oxford, UK: Blackwell.
- Charmaz, K. (2005). Grounded Theory in the 21<sup>st</sup> Century: Applications for Advancing Social Justice Studies. In N. K. Denzin & Y.S. Lincoln. (Eds.). *The SAGE Handbook of Qualitative Research* (pp.507-536). Thousand Oaks, CA: SAGE Publications.
- Charmaz, K. (2009). Shifting the ground: Constructivist grounded theory methods. In J. M. Morse (Ed.), *Developing grounded theory: The second generation* (pp. 127-154). Walnut Creek, CA: Left Coast Press.
- Charbonneau, M., & Hansen, M. P. (2014). Debt, Neoliberalism and Crisis: Interview with Maurizio Lazzarato on the Indebted Condition. *Sociology*, 48(5), 1039–1047. Doi: 10.1177/0038038514539207

- Chief of Staff Network. (2023). A Brief History of OKRs and KPIs. Retrieved from (Date of access: 10.12.2023) <https://www.chiefstaff.network/blog/a-brief-history-of-okrs-and-kpis>
- Christiaens, T. (2020). The entrepreneur of the self beyond Foucault's neoliberal homo oeconomicus. *European Journal of Social Theory*, 23(4), 493–511. Doi: 10.1177/1368431019857998
- Clegg, S. (1998). Foucault, Power and Organizations. In A. McKinlay & K. Starkey (Eds.) *Foucault Management and Organization Theory* (pp.29-49). London, England: SAGE Publication.
- Collinson, D. L. (2003). Identities and Insecurities: Selves at Work. *Organization*, 10(3), 527–547. doi: 10.1177/13505084030103010
- Cohn, A., Fehr, E., & Maréchal, M. A. (2014). Business culture and dishonesty in the banking industry. *Nature*, 516 (7529), 86–89. doi:10.1038/nature13977
- Coşkun, B. (2019). Neoliberal İktidar ve Özne. Foucault'nun izinde Güncel bir İnceleme. İstanbul, Türkiye: Nota Bene.
- Coşkun, A. (2006). Bankaların Stratejik Performans Yönetiminde Performans Karnesi Kullanımı. *Bankacılar Dergisi*. 56, 28-39. Retrieved from (Date of access: 03.10.2022) [https://www.tbb.org.tr/Dosyalar/Arastirma\\_ve\\_Raporlar/bankalarin\\_stratejik\\_performans.pdf](https://www.tbb.org.tr/Dosyalar/Arastirma_ve_Raporlar/bankalarin_stratejik_performans.pdf)
- Cömert, H & Yeldan, E. (2018). A Tale of Three Crises in Turkey: 1994, 2001 and 2008–09. *Economic Research Center Working Papers Series*, 465. Doi: 10.7275/27273760
- Crary, J. (2013). *Geç Kapitalizm ve Uykuların Sonu*. İstanbul, Türkiye: Metis Yayıncılık.
- Çelik, A. (2016). *Bankacılıkta grev erteleme: Ne alaka, ne acele!* Retrieved from (Date of access: 15.07.2022) <http://isigmeclisi.org/18081-bankacilikta-grev-erteleme-ne-alaka-ne-acele-aziz-celik>

- Çelik, A. (2022). *AKP'nin 20 Yılında Emeğin Halleri Despotik Emek Rejimi Üstüne Yazılar (2002-2022)*. Retrieved from (Date of access: 08.10.2023) [https://www.researchgate.net/publication/365097756\\_AKP'nin\\_20\\_Yilinda\\_Emegin\\_Halleri-Despotik\\_Emek\\_Rejimi\\_Ustune\\_Yazilar\\_2002-2022](https://www.researchgate.net/publication/365097756_AKP'nin_20_Yilinda_Emegin_Halleri-Despotik_Emek_Rejimi_Ustune_Yazilar_2002-2022)
- Çelik, K., & Beşpınar Akgüner F. U., (2011). Farklı Nedenlerle Çalışma Ve Çalışmanın Genç Üzerine Etkileri. *Sosyal ve Beşeri Bilimler Dergisi*, 3(1), 59-69.
- Çelik, C., & Erkuş-Öztürk, H. (2016). Role of precariousness and space on class formation process: The case of Antalya's tourism workers. *Capital and Class*, 40(3), 419–445. Doi: 10.1177/0309816816653879
- Çelik, K. (2006). *Unemployment Experience of Youth in Ankara and Şanlıurfa*. (Doctoral dissertation). Middle East Technical University, Ankara, Türkiye.
- Çelik, K. & Kalaycıoğlu, S. (2010). *Transformation of Work Conditions and its Implications for Employee-Employer Relations and Trade Unionism in Turkey*. Retrieved from (Date of access: 05.04.2023) [http://www.inst.at/trans/17Nr/8-1/8-1\\_kalaycioglu\\_celik.htm](http://www.inst.at/trans/17Nr/8-1/8-1_kalaycioglu_celik.htm)
- Dardot, P. & Laval, C. (2013). *The New Way of the World: On Neoliberal Society*. London, UK: Verso.
- Darlington, Y. & Scott, D. (2002). *Qualitative Research in Practice*. London, England: Routledge.
- Deleuze, G. (1990). *Postscript on the Societies of Control*. Retrieved from (Data of access: 25.03.2022). <https://theanarchistlibrary.org/library/gilles-deleuze-postscript-on-the-societies-of-control>
- Dereli, S. (2023). Transformation in Welfare: From the Welfare State to the Workfare State as a Liberal Tendency. *Journal of Social Security*. 13(1), 91-112. Doi: 10.32331/sgd.1318049
- DİSK-AR. (2022). *15 Milyon İşçinin Toplu İş Sözleşmesi Yok! Araştırma Raporu*. Retrieved from (Date of access: 20.11.2022) <https://disk.org.tr/2022/04/disk-ar-15-milyon-iscisinin-toplu-is-sozlesmesi-yok/>

- DİSK. (2019). *Türkiye’de Sendikalaşma, Toplu İş Sözleşmesi Kapsamı ve Grevler (2013-2019)*. Retrieved from (Date of access: 04.08.2023) <https://disk.org.tr/wp-content/uploads/2019/02/Sendikalasma-Arastirmasi.pdf>
- DİSK (2020). *AKP döneminde 194 bin işçinin grevi yasaklandı!* Retrieved from (Date of access: 12.01.2023) <https://arastirma.disk.org.tr/?p=4283>
- Drucker, P. F. & Maciariello, J. A. (2008). *Management (Revised ed)*. New York, NY: Collins.
- Du Gay, P. (1996). *Consumption and Identity at Work*. London, England: Sage.
- Du Gay, P. (1991). Enterprise Culture and Ideology of Excellence. *New Formations*, 13, 45-61.
- Du Gay, P. (2000). Enterprise and its Futures: A Response to Fournier and Grey. *Organization*, 7(1), 165–183. <https://doi.org/10.1177/135050840071009>
- Durmaz, O. (2014). *Türkiye’de Öğretmen Olmak. Emek Süreci ve Yeniden Proleterleşme*. Ankara, Türkiye: Notabene.
- Ecevit, Y.; Gunduz-Hosgor, A., & Tokluoglu, C. (2003). Professional women in computer programming occupations: The case of Turkey. *Career Development International*, 8(2), 78–87. Doi: 10.1108/13620430310465480
- Edgell, S. (2012). *The Sociology of Work (2<sup>nd</sup> ed.)*. London, UK: Sage.
- Edwards, R. (1979). *Contested Terrain: The Transformation of Workplace in the Twentieth Century*. New York, NY: Basic Books.
- Erdayı, A.U. (2012). *Beyaz Yakalı İşçilerde Örgütlenme. Türk Bankacılık Sektöründe bir Alan Araştırması (Doktora tezi)*. Marmara Üniversitesi, İstanbul.
- Ettlinger, N. (2007). Precarity Unbound. *Alternatives: Global, Local, Political*, 32: 319-340. Doi: 10.1177/030437540703200303

- Evans, J. & Gibb, E. (2009). Moving from Precarious Employment to Decent Work. *Global Union Research Network. DiscussionPaper*. 13. ILO. Geneva. Retrieved from (Date of access: 22.08.2023) [https://www.ilo.org/wcmsp5/groups/public/---ed\\_dialogue/---actrav/documents/meetingdocument/wcms\\_161307.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---actrav/documents/meetingdocument/wcms_161307.pdf)
- European Union. (2021). Industry 5.0. *Towards a Sustainable, Human Centric and resilient European Industry*. Paper Series. Retrieved from (Date of access: 05.02.2022): <https://op.europa.eu/en/publication-detail/-/publication/468a892a-5097-11eb-b59f-01aa75ed71a1/>
- Ezzy, D. (2001). A Simulacrum of Workplace Community: Individualism and Engineered Culture. *Sociology*, 35(3), 631-650. Doi:10.1177/S0038038501000323
- Farrugia, D. (2019). Class and the post-Fordist work ethic: Subjects of passion and subjects of achievement in the work society. *The Sociological Review*, 67(5), 1-16. Doi: 10.1177/0038026118825234
- Federici, S. (2014). *Proletaryadan Kognitaryaya, İşçi Sınıfından Çokluğa: Gayri Maddi Emek Kuramının Yanılgıları*. Retrieved from (Data of access: 08.06.2022) <https://www.e-skop.com/skopbulten/proletaryadan-kognitaryaya-isci-sinifindan-cokluga-gayri-maddi-emek-kuraminin-yanilgilari/1914>
- Feldman, A. J. (2019). Power, labour power and productive force in Foucault's reading of Capital. *Philosophy & Social Criticism*, 45(3), 307–333. Doi: 10.1177/0191453718798416
- Field, J. (2008). *Social Capital (2<sup>nd</sup> Ed.)*. London, UK: Routledge.
- Flecker, J & Hofbauer, J. (1998). Capitalising on Subjectivity: The “New Model Worker” and the Importance of Being Useful. In P. Thompson And C. Warhurst (Eds.), *Workplaces of the Future* (pp.104-123). London, England: MacMilland Business.
- Foucault, M. (1982). The Subject and Power. *Critical Inquiry*, 8(4), 777-795.
- Foucault, M. (1995). *Discipline and Punish. The Birth of Prison*. Newyork, NY: Vintage Book.

- Foucault, M. (1988). Technologies of self. In H.L. Martin, H. Gutman & P.E. Hutton (Eds.), *Technologies of the Self: A seminar with Michel Foucault*. UK: Tavistock Publications.
- Foucault, M. (1991). Governmentality. In G. Burchell, C. Gordon, & P. Miller (Eds.), *The Foucault effect: Studies in governmentality* (pp.87-104). Chicago, IL: University of Chicago Press.
- Foucault, M. (2008). *The Birth of Biopolitics-Lectures at the College de France (1978-1979)*. New York, NY: Palgrave MacMillian.
- Foucault, M. (2001). Power. In J. D. Faubion (Ed.), *Essential Works of Foucault 1954-1984 (Vol. 3)*. New York, NY: New Press.
- Fournier, V., & Grey, C. (1999). Too Much, Too Little and Too Often: A Critique of du Gay's Analysis of Enterprise. *Organization*, 6(1), 107-128. <https://doi.org/10.1177/135050849961005>
- Foti, A. (2004). *Precarity and European Identity: an interview with Alex Foti (Chainworkers)*. Retrieved from (Date of access: 23.06.2022) [http://www.sindominio.net/metabolik/alephandria/txt/Foti\\_Precarity.pdf](http://www.sindominio.net/metabolik/alephandria/txt/Foti_Precarity.pdf)
- Frade, C., & Darmon, I. (2005). New modes of business organization and precarious employment: towards the recommodification of labour? *Journal of European Social Policy*, 15(2), 107–121. Doi: 10.1177/0958928705051509
- Frayssé, O. (2014). Work and Labour as Metonymy and Metaphor. *TripleC* 12(2), 468–485. Doi: 10.31269/triplec.v12i2.546
- Friedman, A. (1977) (a). Responsible Autonomy Versus Direct Control Over the Labour Process. *Capital & Class*, 1(1), 43–57. Doi: 10.1177/030981687700100104
- Friedman, A. (1977) (b). *Industry and Labour: Class Struggle at Work and Monopoly Capitalism*. London, UK: McMillan.
- Friedman, A. (1986). Developing the managerial strategies approach to the labour process. *Capital & Class*, 10(3), 97–124. 10.1177/030981688603000107



- Friedman, A. (1990). Managerial Strategies, Activities, Techniques and Technology: Towards a complex theory of Labour Process. In Knights, D.& Willmott, H. (Eds.), *Labour Process Theory* (pp.177-208). London, UK: The Macmillan Press.
- Gabriel, Y. (1999). Beyond Happy Families: A Critical Reevaluation of the Control-Resistance-Identity Triangle. *Human Relations*, 52(2), 179–203. Doi: 10.1177/001872679905200201
- Gallie, D. (1991). Patterns of Skill Change: Upskilling, deskilling or Polarization of Skills. *Work, Employment&Society*, 5(3), 319-351.
- Gartman, D. (1982). Review Essay: Ideology in the labour process: A review of Burawoy's Manufacturing Consent. *Insurgent Sociologist*, 11(3), 91-95. Doi: 10.1177/089692058201100310
- Gaulejac, V. (2013). *İşletme Hastalığına Tutulmuş Toplum*. İstanbul, Türkiye: Ayrıntı.
- Gençler, A. (2010). 2001 Ekonomik Krizinin Bankacılık Sektöründeki İstihdama Etkisi. *Journal of Social Policy Conferences* (50), 351-365.
- Gilson, E. (2014). *The Ethics of Vulnerability: A Feminist Analysis of Social Life and Practice*. London, England: Routledge.
- Glaser, B. G. & Strauss, A. L. (1967). *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Chicago, IL: Aldine.
- Gorz, A. (1989). *Critique of Economic Reason*. New York, NY: Verso.
- Gorz, A. (1999). *Reclaiming Work: Beyond the Wage based Society*. Cambridge, UK: Polity Press.
- Gorz, A. (2001). *Yaşadığımız Sefalet*. İstanbul, Türkiye: Ayrıntı Yayınları.
- Görmez, Y. (2008). Banking in Turkey: History and Evolution. *Working Paper-SEEMHN*, 83. Doi: 10.2139/ssrn.4165562

Götz, İ. (2013). Sensing Post Fordist Work Life. *Ethnologia Europaea*, 43(1). 68-87.  
Doi: 10.16995/ee.1108

Granter, E. (2009). *Critical Social Theory and End of Work*. London, England: Routledge.

Grint, K. (2005). *The Sociology of Work* (3<sup>rd</sup> ed.). Cambridge, UK: Polity Press.

Grosser, K., & Moon, J. (2005). Gender Mainstreaming and Corporate Social Responsibility: Reporting Workplace Issues. *Journal of Business Ethics*, 62(4), 327-340. Doi: 10.1007/s10551-005-5334-3

Gündoğdu, A. (2017). Türkiye’de Bankacılık Alanında Yayınlanmış Akademik Çalışmaların Analizi. *Bankacılık ve Sermaye Piyasaları Araştırma Dergisi*, 1(1). 1-12.

Güneş, C. (2017). *Unionism Activities of Banking Sector in Turkey (1963-1983)*. MPRA Paper No. 80917. Retrieved from (Date of access: 08.08.2023) [https://mpra.ub.uni-muenchen.de/80917/1/MPRA\\_paper\\_80917.pdf](https://mpra.ub.uni-muenchen.de/80917/1/MPRA_paper_80917.pdf)

Haanen, J. (2012). William Faulkner on Work. Retrieved from (Date of access: 14.02.2024) <https://jeffhaanen.com/2012/12/29/william-faulkner-on-work/>

Hacısalıhoğlu, E. (2014). Türkiye’de İşçi Sınıfı Haritasında Güvencesizlik Deneyimleri. (Doktora Tezi). Ankara Üniversitesi, Ankara.

Hall, R. (2010). Renewing and Revising the Engagement between Labour Process Theory and Technology. In P. Thompson & C. Smith (Eds.), *Working Life-renewing labour process analysis* (pp.159-181). London, UK: Palgrave Macmillan.

Hampson, I., & Junor, A. (2010). Putting the process back in: rethinking service sector skill. *Work, Employment and Society*, 24(3), 526–545. doi: 10.1177/0950017010371664

Hardt, M., & Negri, A. (2000). *Empire*. Cambridge, MA: Harvard University Press.

Hardt, M., & Negri, A. (2004). *Multitude*. New York, NY: Penguin Press.

- Hardt, M., & Negri, A. (2009). *Commonwealth*. Cambridge, MA: Harvard University Press.
- Hardt, M., & Negri, A. (2012). *Declaration*. New York, NY: Argo-Navis Author Services.
- Hardt, M. (1999). Affective Labour. *Boundary 2*, 26(2), 89-100.
- Hardt, M. (1998). The Global Society of Control. *Discourse*, 20(3), 139-152.
- Harding, S. (1987). *Feminism and Methodology: Social Science Issues*, Bloomington, IN: Indiana University Press.
- Harvey, D. (1992). *The Condition of Postmodernity*. Oxford, UK: Blackwell.
- Harvey, D. (2005). *A Brief History of Neoliberalism*. Oxford, UK: Oxford University Press.
- Harvey, D. (2009). *Commonwealth- An Exchange*. Retrieved from (Data of access: 18.09.2023) <https://www.artforum.com/print/200909/david-harvey-michael-hardt-and-antonio-negri-24011>
- Harvey, D. (2018). Universal Alienation, *Journal for Cultural Research*, 22(2), 137-150. Doi: 10.1080/14797585.2018.1461350
- Harvey, D. (2018). Universal Alienation and the Real Subsumption of Daily Life under Capital: A Response to Hardt and Negri, *Triple C* 16(2), 449-453. Doi: 10.31269/triplec.v16i2.1027
- Hearn, J. (1992). *Men in the Public Eye. The Construction and Deconstruction of Public Men and Public Patriarchies*. London, England: Routledge.
- Heckscher, C. (1980). Book Review — Contested Terrain: The Transformation of the Workplace in the Twentieth Century. *Science for People*, 12(1), 20-22. Retrieved from (Data of access: 16.03.2022) <https://archive.scienceforthepeople.org/vol-12/v12n1/book-review-contested-terrain-the-transformation-of-the-workplace-in-the-twentieth-century/>

- Herman M., (2021). *Katip Bartleby*. İstanbul, Türkiye: İletişim Yayınları.
- Hesiod. (2006). *Theogony: Works and Days, Testimonia*. London, UK: Harvard University Press.
- Hirst, S. Husseyin, M., Salyers, V. & Osuji, J. (2014). Using Grounded Theory as a Method of Inquiry: Advantages and Disadvantages. *The Qualitative Report*, 19(13), 1-15. doi:10.46743/2160-3715/2014.1209
- Hochschild, A. R. (2012). *The Managed Heart: Commercialization of Human Feeling*. Los Angeles, CA: University of California Press.
- Hoffman, M. (2011). Disciplinary Power. In Taylor, D. (Eds.). *Micheal Foucault. Key Concepts* (pp.38-52). London, UK: Routledge.
- Horkheimer, M. & Adorno, W. T. (2002). *Dialectics of Enlightenment: Philosophical Fragments*. Stanford, CA: Stanford University Press.
- Hoşadam, S. H. (2002). *The Case of the “White-Collar” in the Actuality of the New Economy in Turkey*. (Master thesis). Middle East Technical University, Ankara.
- Hughes, J. (2005). Bringing Emotion to Work: Emotional Intelligence, Employee Resistance, and the Reinvention of Character. *Work, Employment and Society*, 19(3), 603–625. Doi: 10.1177/0950017005055675
- Hughes, E. (1958). *Men and Their Work*. Retrieved from (Date of access: 06.04.2023):[https://archive.org/stream/mentheirwork00hugh/mentheirwork00hugh\\_djvu.txt](https://archive.org/stream/mentheirwork00hugh/mentheirwork00hugh_djvu.txt)
- Humphrey, R. Ashforth, B. & Diefendorff, J. (2015). The Bright Side of Emotional Labour. *Journal of Organizational Behavior*. 36(6), 749–769. Doi: 10.1002/job.2019
- Hyman, R. (2006). Marxist Thought and the Analysis of Work. In M. Korczynski, R. Hodson & P. Edwards (Eds.), *Social theory at work* (pp. 26-56). Oxford, UK: Oxford University Press.

- Illouz, E. (2007). *Cold Intimacies: The Making of Emotional Capitalism*. Cambridge, UK: Polity Press.
- ILO. (2022). *Digitalization and the future of work in the financial services sector*. Technical meeting on the impact of digitalization in the finance sector. Issues Paper. Retrieved from (Date of access: 23.10.2023) [https://www.ilo.org/wcmsp5/groups/public/---ed\\_dialogue/---sector/documents/meetingdocument/wcms\\_824708.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---sector/documents/meetingdocument/wcms_824708.pdf)
- ILO. (2023). *World Employment and Social Outlook, Trends 2023*. Retrieved from (Date of access: 05.12.2023): [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms\\_865332.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_865332.pdf)
- ILO&IOM&Walk Free. (2022). *Global Estimates of Modern Slavery: Forced Labour and Forced Marriage*. Retrieved from (Date of access: 05.12.2023): [https://www.ilo.org/wcmsp5/groups/public/---ed\\_norm/---ipecc/documents/publication/wcms\\_854733.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---ipecc/documents/publication/wcms_854733.pdf)
- İliç, E. (2021). Çağdaş Kapitalizmin Anolojik Modeli Olarak Şirket: Ağ diyagramı, Makinesel Semiyotikler, Yetki Matrisi. In Kartal (Eds.) *Biyopolitika Suretleri: Yaşam İpotek Altında-Cilt-3*.(p.229-249). İstanbul, Türkiye: Notabene.
- İliç, E. (2020). Dönüşen Kapitalist Makinanın Yeni Denetim Mekanikleri: Ağ Üretimi Modeli ve Girişimçi Öznellik Üretimi. (Doktora tezi). Ankara Üniversitesi, Ankara.
- İlyas, Ö. (2022). *Freelance Emek: Ofissiz Çalışmanın Sınıfsallığı*. İstanbul, Türkiye: İletişim Yayınları.
- Janouch, G. (2012). *Conversations with Kafka*. (2<sup>nd</sup> ed.). New York, NY: New Directions.
- Jaros, S. (2010). The Core Theory: Critiques, Defences and Advances. In P. Thompson & C. Smith (Eds.), *Working Life-renewing labour process analysis* (pp. 70-87). London, UK: Palgrave Macmillan.
- Just, D. (2015). A Biopolitics of Immaterial Labor. *Political Studies*, 64(2), 401–416. 10.1111/1467-9248.12185

Kafka, F. (2023). *Dönüşüm*, İstanbul, Türkiye: İletişim Yayınları.

Kalleberg, A. (2009). Precarious Work, Insecure Workers: Employment Relations in Transition. *American Sociological Review*, 74(1), 1-22.  
Doi:10.1177/000312240907400101

Kaplan, R. & Norton, D. (1992). *The Balanced Scorecard—Measures that Drive Performance*. Harvard Business Review. Retrieved from (Date of access: 09.10.2023) <https://hbr.org/1992/01/the-balanced-scorecard-measures-that-drive-performance-2>

Karataş, A. (2013). Bankacılık Sektöründe Cinsiyete Dayalı Kariyer Farklılaşması: Muğla İli Örneği. *Organizasyon ve Yönetim Bilimleri Dergisi*, 5(2), 1-16.

Karaca, M. C. (2019). In the Midst of Shame, Guilt, Needs and Aspirations: Financial Indebtedness of White-collar Workers in Istanbul. (Masters thesis).Boğaziçi University, İstanbul.

Karlsson, J.C. (2012). *Organizational Misbehaviour in the Workplace - Narratives of Dignity and Resistance*. New York,NY: Palgrave and Macmillan.

Karademir, I. (2009). *Different facets of new middle classness: a case study in the city of Ankara* (M.S. - Master of Science). Middle East Technical University, Ankara.

Kasapoğlu, A. (Ed.) (2015). *Özne Hayatı Konuşunca*. İstanbul, Türkiye: Ayrıntı Yayınları.

Kesebir, M. (2018). Mobbingin Çalışanların Performansı Üzerine Etkisi: İstanbul'da Bankacılık Sektörü Üzerine bir Uygulama. *Uşak University Journal of Social Sciences*. IX. 154-169.

Knights, D. (1990). Subjectivity, Power and the Labour Process. In Knights, D & Willmott, H. (Eds.). *Labour Process Theory* (pp.297-335). London, UK: The Macmillan Press.

- Knights, D., & Willmott, H. (1990). *Labour Process Theory*. London, England: The Macmillan Press.
- Knights, D., & Willmott, H. (1985). Power and identity in theory and practice. *Sociological Review*, 33(1), 22–46. 10.1111/j.1467-954X.1985.tb007
- Knights, D., & Willmott, H. (1989). Power and subjectivity at Work. From Degradation to Subjugation in Social Relations. *Sociology*. 23(4), 535-558. Doi: 10.1177/0038038589023004003
- Knights, D., & Morgan, G. (1991). Corporate Strategy, Organizations, and Subjectivity: A Critique. *Organization Studies*, 12(2), 251–273. Doi: 10.1177/017084069101200205
- Kocabay, S. (2012). *Bankacılık Sektöründe Rekabet Politikası: Rekabet-İstikrar İlişkisinin Etkileri*. Uzmanlık Tezleri Serisi, 121, Retrieved from (Date of access: 09.12.2023) <https://www.rekabet.gov.tr/Dosya/uzmanlik-tezleri/121-pdf>
- Koçak, O. & Erdoğan, Z. B. (2011). Bankacılık Sektöründe Yeni İnsan Kaynakları Yaklaşımları Hakkında bir Uygulama. *Sosyal Siyaset Konferansları*, 60(1). 259-283.
- Koşar, A. (Ed.). (2018). *Maddi Olmayan Emek Teorisi-Kurumsal Bir Eleştiri*. İstanbul, Türkiye: KOR.
- Kunda, G., & Ailon-Souday, G. (2009). Managers, Markets, and Ideologies: Design and Devotion Revisited. In Ackroyd, S., and others (Eds). *The Oxford Handbook of Work and Organization* (pp.200-219), Oxford: Oxford University Pres.
- Kundera, M. (2022). *Yavaşlık*, İstanbul, Türkiye: Can Yayınları.
- Kurmus, E., & Topal, C. (2021). Günümüz çalışma rejiminde uykunun ikircikli konumu: Kavramsal bir tartışma. *Journal of Economy Culture and Society*, 64, 357-376. Doi: 10.26650/JECS2020-815618

Lafargue, P. (1907). *The Right to be Lazy and Other Studies*. Translated by Charles H. Kerr. Chicago, IL: Charles H. Kerr & Company.

Lavrinenko A., & Shmatko N. (2019). *Twenty-First Century Skills in Finance: Perspectives of Profound Jobs Transformation. Foresight and STI Governance*, 13(2). 42–51. Doi: 10.17323/2500-2597.2019.2.42.51

Lazzarato, M. (1996). Immaterial Labor. In V. Paulo & H. Michael (Eds.). *Radical Thought in Italy: A Potential Politics* (pp. 133–47). Minneapolis, MN: University of Minnesota Press.

Lazzarato, M. (2012). *The Making of the Indebted Man: An Essay on the Neoliberal Condition*. Los Angeles, CA: Semiotext(e).

Lazzarato, M. (2014). *Signs and Machines: Capitalism and Production of Subjectivity*. Los Angeles, CA: Semiotext(e).

Lazzarato, M. (2006). The Concepts of Life and the Living in the Societies of Control. In M. Fuglsang & B. Sorensen (Eds.), *Deleuze and the Social* (pp. 171-190). Edinburg, England: Edinburgh University Press.

Lazzarato, M. (2006). *The Machine*. Retrieved from (Date of access: 05.08.2023). <https://transversal.at/transversal/1106/lazzarato/en>

Lazzarato, M. (2009). Neoliberalism in Action: Inequality, Insecurity and the Reconstitution of the Social", *Theory, Culture & Society*, 26(6):109-133. Doi: 10.1177/0263276409350283

Leidner, R. (2006). Identity and Work. In M. Korczynski, R. Hodson & P. Edwards (Eds.), *Social theory at work* (pp. 424-463). Oxford, England: Oxford University Press.

Leidner, R. (1993). *Fast Food, Fast Talk. Service Work and the Routinization of Everyday Life*. Berkeley, CA: University of California Press.

Lemke, T. (2011). *Biopolitics An Advanced Introduction*. New York, NY: New York University Press.



- Lemke, T. (2001). The birth of bio-politics: Michel Foucault's lecture at the Collège de France on neo-liberal governmentality. *Economy and Society*, 30 (2), 190-207. Doi: 10.1080/03085140120042271
- Lewis, T. (2007). Braverman, Foucault and the Labor Process: Framing the current high-skills debate. *Journal of Education and Work*, 20(5), 397–415. Doi: 10.1080/13639080701814315
- Littler, C. R. (1990). The Labour Process Debate: A Theoretical Review 1974-1988. In D. Knights, & H. Willmott (Eds.), *Labour Process Theory* (pp.46-94). London, UK: The Macmillan Press.
- Littler, C. R. & Salaman, G. (1982). Bravermania and Beyond: Recent Theories of the Labour Process. *Sociology*, 16(2), 251-269. Doi: 10.1177/003803858201600200
- Lordon, F. (2014). *Willing Slaves of Capital. Spinoza and Marx on Desire*. London, UK: Verso.
- Lorey, I. (2015). *State of Insecurity: Government of Precarious*. London, England: Verso.
- Lyon, D. (1994). *The Electronic Eye: The Rise of Surveillance Society*. Minnesota, MN: University of Minnesota Press.
- Mansfield, N. (2000). *Subjectivity: Theories of the Self from Freud to Haraway*. Australia: Allen & Unwin.
- Martins, R. (2019). *Top 10 soft skills you need to work in finance*. Retrieved from (Date of access: 14.07.2023): <https://www.linkedin.com/pulse/top-10-soft-skills-you-need-work-finance-rui-miguel-marques-martins/>
- Marx, K. (1990). *Capital: A Critique of Political Economy*. Translated by B. Fowkes. Volume 1. London, England: The Penguin Group.
- Marx, K. (1992). Economic and Philosophical Manuscripts of 1844. In *Early Writings* (pp.307-441). London, England: The Penguin Group.

- McCabe, D. (2011). Accounting for Consent: Exploring the Reproduction of the Labour Process. *Sociology*, 45(3), 430-446. Doi: 10.1177/0038038511399625
- McCabe D. (2014). Making out and making do: How employees resist and make organizational change work through consent in a UK bank. *New Technology, Work and Employment*, 29(1), 57–71. Doi: 10.1111/ntwe.12023
- McLoughlin, I. P., Badham, R. J., & Palmer, G. (2005). Cultures of ambiguity: design, emergence and ambivalence in the introduction of normative control. *Work, Employment and Society*, 19(1), 67–89. Doi: 10.1177/0950017005051284
- McKinlay, A & Starkey, K. (1998). Managing Foucault: Foucault, Management and Organization Theory. In A. McKinlay & K. Starkey (Eds.) *Foucault Management and Organization Theory* (pp.2-13). London, UK: SAGE Publication.
- Méda, D. (2012). *Emek kaybolma yolunda bir değer mi?* Istanbul, Türkiye: İletişim Yayınları.
- Mills, C. W. (1969). *White Collar*. Oxford, England: Oxford University Press.
- Miller, P. & Rose, N. (1990). Governing economic life, *Economy and Society*, 19(1), 1-31. Doi: 10.1080/03085149000000001
- Miller, P. & Rose, N. (1988). The Tavistock Programme: The Government of Subjectivity and Social Life. *Sociology*, 22(2), 171-192. Doi: 10.1177/0038038588022002002
- Müftüoğlu Ö. & Bal, İ., E. (2014). Üretim Sürecinde Yeniden esneklik ve Sendikalar. In Ö. Müftüoğlu and A. Koşar (Eds.) *Kapitalist Üretim İlişkilerinde “Yeniden” Esneklik: Türkiye’de Esnek Çalışma*, (pp.208-240). İstanbul, Türkiye: Evrensel.
- Nalbantoğlu, H. Ü. (2001). *Yeni Ekonomi Koşullarında “İnsan”*. *Defter*. 44, 11-23.
- Nalbantoğlu, H. Ü. (2012). Türkiye’de Beyaz Yakalı İşçiler Geleceğin İşçi Sınıfı mı? In Sezgin, T. (Ed.) *Değişmenin ve Geçiş Toplumunun Sosyoloğu Mübeccel B. Kıray* (pp.139-143). Ankara, Türkiye: Bağlam Yayıncılık.

- Negri, A. (1989). *The Politics of Subversion: A Manifesto for the Twenty-first Century*. Cambridge, England: Polity Press.
- Neely, M. T. (2020). The Portfolio Ideal Worker: Insecurity and Inequality in the New Economy. *Qualitative Sociology*, 43(2), 271-296. Do:10.1007/s11133-020-09444-1
- Neilson, B., & Rossiter, N. (2008). Precarity as a Political Concept, or, Fordism as Exception. *Theory, Culture & Society*, 25(7-8), 51-72.  
doi.org/10.1177/0263276408097796
- Neely, M. T. (2000). The Portfolio Ideal Worker: Insecurity and Inequality in the New Economy. *Qualitative Sociology*. Published online. doi:10.1007/s11133-020-09444-1
- Noon, M. & Blyton, P. (2002). *The Realities of Work*. New York, NY: Palgrave.
- Nurol, B. (2014). *Beyaz Yakalı Emeğin Dönüşümü: Finans Sektöründe Emek Süreçleri*. (Doktora Tezi). Hacettepe Üniversitesi, Ankara.
- O'Doherty, D., & Willmott, H. (2001). Debating Labour Process Theory: The Issue of Subjectivity and the Relevance of Poststructuralism. *Sociology*. 35 (2). 457-476. Doi: doi.org/10.1177/S0038038501000220
- Online Etymology Dictionary. (n.d.). *Work*. Retrieved from <https://www.etymonline.com/word/work> Data of access: 06.04.2021.
- Online Etymology Dictionary. (n.d.). *Labour*. Retrieved from <https://www.etymonline.com/word/labour> Data of access: 06.04.2021.
- Ollman, B. (1976). *Alienation*. Cambridge: Cambridge University Press.
- Özbilgin, M.F. & Woodward, D. (2004). "Belonging" and "Otherness": Sex Equality in Banking in Turkey and Britain. *Gender, Work and Organization*. 11(6). 668-688. Doi: 10.1111/j.1468-0432.2004.00254.x

- Özcan, E. (2017). *Emeğin Kurucu Öznelliği-Otonomist Marksist bir Okuma*. İstanbul: Otonom Politika.
- Özdemir, G & Özdemir, A. (2008). *Sermayenin Adaleti: Türkiye’de Emek ve Sosyal Politika*. Ankara: Dipnot.
- Özdemir-Yücesan, G. (2014). *İnatçı Köstebek Çağrı Merkezlerinde Gençlik, Sınıf ve Direniş*. İstanbul, Türkiye: Yordam.
- Özdemir-Yücesan, G. & Özdemir, A.M. (2008). *Sermayenin Adaleti: Türkiye’de Emek ve Sosyal Politika*. Ankara, Türkiye: Dipnot.
- Özmkas, U. (2019). *Biyopolitika: İktidar ve Direniş*. İstanbul, Türkiye: İletişim Yayınları.
- Özmen, Z. (2015). *Beyaz Yakalı Yaşam Tarzları. İstanbul ve Ankara Özelinde bir Analiz*. (Doktora Tezi), Selçuk Üniversitesi, Konya, Türkiye.
- Panico, C. (1988). Marx on the Banking Sector and the Interest Rate: Some Notes for a Discussion. *Science & Society*, 52(3), 310–325.
- PwC. (2021). *Discussion document: Digital Banking Overview and Potential in Turkey*. Retrieved from (Date of Access:08.07.2023) <https://www.strategyand.pwc.com/tr/tr/pdf/strategy-dunyada-ve-turkiyede-dijital-bankacilik.pdf>
- Raffnsøe, S., Mennicken, A., & Miller, P. (2017). The Foucault effect in Organization Studies. *Organization Studies*, 40(2), 155-182. Doi: 10.1177/0170840617745110
- Read, J. (2009). A Genealogy of Homo-Economicus: Neoliberalism and the Production of Subjectivity. *Foucault Studies*, 6(2), 25-36.
- Reed, M. (1998). Organisational analysis as discourse analysis: A critique. In D. Grant, T. Keenoy & C. Oswick (Eds.) *Discourse and Organisation* (pp. 193-213). London, UK: Sage.

- Regini, M. Kitay, J. & Baethge, M. (Eds.). (1999). *From Tellers to Sellers: Changing Employment Relations in Banks*. Cambridge, MA: MIT press.
- Rifkin, J. (1995). *The End of Work: The decline of the global labor force and the dawn of the post-market*. New York, NY: G. P. Putnam's Sons.
- Ritzer, G. (1993). *The McDonaldization of Society: An investigation into the changing character of contemporary social life*. Thousand Oaks, CA: Pine Forge Press.
- Rosa, H. (2003). Social Acceleration: Ethical and Political Consequences of a Desynchronized High-Speed Society. *Constellations* 10(1), 3-33. 10.1177/0263276408097795
- Rose, N. (1996). The Death of the Social? Re-figuring the territory of government. *Economy and Society*, 25(3), 327-356. Doi: 10.1080/03085149600000018
- Rose, N. (1989). *Governing the Soul. The Shaping of the Private Self* (2nd ed.). London, England: Free Association Books.
- Ross, A. (2008). The New Geography of Work: Power to the Precarious? *Theory, Culture & Society*, 25(7-8), 31-49. Doi: 10.1177/0263276408097795
- Rosenblat, A. Kneese, T. & Boyd, D. (2014). *Workplace Surveillance*. Open Society Foundations' Future of Work Commissioned Research Papers. Retrieved from (Date of access: 22.08.2023) <https://ssrn.com/abstract=2536605> or <http://dx.doi.org/10.2139/ssrn.2536605>
- Sahay, R. & Čihák, M. (2018). *Women in Finance: An Economic Case for Gender Equality*. IMF blog. Retrieved from (Date of access: 15.08.2023) <https://www.imf.org/en/Blogs/Articles/2018/09/19/blog-women-in-finance>
- Sahay, R., Čihák, M., N'Diaye, P.; Barajas, A.; Kyobe, A.; Mitra, S.; Mooi Y. & Yousefi, S. Y (2017). IMF Working Paper. *Banking on Women Leaders: A Case for More?* Retrieved from (Date of access: 12.10.2023). <https://www.imf.org/en/Publications/WP/Issues/2017/09/07/Banking-on-Women-Leaders-A-Case-for-More-45221>

- Sađırođlu, S. (2013). *From precarious employment to precarious life: A case of non-appointed teachers in Turkey*. (Doctoral dissertation). Middle East Technical University, Ankara, Trkiye.
- Sarıtaş, C. T. (2017). *Gendered aspects of flexible work and precariousness in turkey: a case of nurses in health sector*. (Doctoral dissertation). Middle East Technical University, Ankara, Trkiye.
- Savul, G. (2018). *Sınıfın Yeni Grnmleri ve Bilişim Sektr*. İstanbul, Trkiye: Nota Bene.
- Sayers, S. (2005). Why Work? Marx and human nature. *Science & Society*, 69(4), 606-616. Doi: 10.1521/isis.2005.69.4.606
- Sayers, S. (2007). The concept of labour. Marx and his critics. *Science & Society*, 71(4), 432-454. Doi: 10.1521/isis.2007.71.4.431
- Sayers, S. (2011). *Marx and Alienation. Essays on Hegelian Themes*. London, UK: Palgrave Macmillan.
- Serter, H. (2023). Bankacılar neden siyah giyer. Retrieved from (Date of access: 12.20.2023) <https://www.paramedya.com.tr/devami/85319/bankacilar-neden-siyah-giyer/>
- Sennett, R. (2006). *The Culture of the New Capitalism*. USA: Yale University Press.
- Sennett, R. (1998). *The Corrosion of Character*. New York, NY: W. W. Norton & Company.
- Sennett, R & Cobb J. (1977). *The Hidden Injuries of Class*. Cambridge, UK: Cambridge University Press.
- Seymour, R. (2012). Hepimiz Gvencesiziz: "Prekarya" kavramı ve Yanlış Kullanımları zerine, In . Gztepe (ed.). *Gvencesizleřtirme, Sreç, Yanılđı, Olanak*. Nota Bene Yayınları, 251-271.

- Sewell, G., & Wilkinson, B. (1992). 'Someone to Watch Over Me': Surveillance, Discipline and the Just-in-Time Labour Process. *Sociology*, 26(2), 271–289. Doi: doi.org/10.1177/0038038592026002009
- Smith, A. (1977). *An inquiry into the nature and causes of the Wealth of Nations*. Chicago, IL: University of Chicago Press.
- Smith, C. Knights, D. Wilmott, H. (1991). *The White Collar Work- the Non-Manual Labour Process*. London, England: Macmillan.
- Smith, V. (Ed.). (2013). *Sociology of Work An Encyclopedia*. California, CA: SAGE Publications.
- Spencer, D. (2000). Braverman and the Contribution of Labour Process Analysis to the Critique of Capitalist Production-Twenty-Five Years on. *Work, Employment&Society*, 14(2), 223-243. Doi: 10.1177/09500170022118383
- Standing, G. (2011). *The Precariat*. London, UK: Bloomsbury Academic.
- Standing, G. (2014). The Precariat. *Contexts*, 13(4), 10–12. Doi: 10.1177/1536504214558209
- Sturdy, A., Fleming, P, & Delbridge, R. (2010). Normative control and beyond in contemporary capitalism. In Thompson, P., Smith (Eds.), *Working Life-renewing labour process analysis* (pp.113-136). London, UK: Palgrave Macmillan.
- Şarman, S. A. (2021). *Emek sürecinde Denetim ve Direnme. Bankacılık Sektöründe bir Alan Araştırması*. (Doktora Tezi), İstanbul Üniversitesi, İstanbul.
- Taştekin, H. (2015). *Bankaların Kültür ve Sanat Sponsorluğu Çalışmalarının Olumlu bir Kurum İmajı Oluşturma Sürecindeki Rolü*. (Yüksek lisans tezi). Selçuk Üniversitesi, Konya.
- Taylor, F. (1919). *The Principles of Scientific Management*. New York, NY: Harper & Brothers Publishers.

- Taylor, P. & Bain, P. (1999). An assembly line in the head': Work and employee relations in the call centre. *Industrial Relations Journal*, 30(2), 101-117. Doi: 10.1111/1468-2338.00113
- Thompson, P. (1983). *The Nature of Work: An Introduction to Debate on the Labour Process*. London, UK: Macmillan Press.
- Thompson, P. (1990). Crawling from the Wreckage: The Labour Process and Politics of Production. In D. Knights, & H. Willmott (Eds.), *Labour Process Theory* (pp.95-125). London, UK: The Macmillan Press.
- Thompson, P. (2010). The Capitalist Labour Process: Concepts and Connections. *Capital&Class*, 34(1) 7–14. Doi: 10.1177/0309816809353475
- Thompson, P., & Broek, D. (2010). Managerial control and workplace regimes: an introduction. *Work, employment and society*, 24(3), 1–12. Doi: 10.1177/0950017010384546
- Thompson, P., & Smith, C. (2010). Debating Labour Process Theory and the Sociology of Work. In P. Thompson & C. Smith (Eds.), *Working Life-renewing labour process analysis* (pp.11-28). London, UK: Palgrave Macmillan.
- Thompson, P., & Vincent, S. (2010). Labour Process Theory and Critical Realism. In P. Thompson, C. Smith (Eds.), *Working Life- Renewing Labour Process Analysis* (pp.47-70). London, UK: Palgrave Macmillan.
- Thompson, P., & O'Doherty, D. (2009). Perspectives on Labour Process Theory. In M. Alvesson, T. Bridgman & H. Willmott (Eds.). *The Oxford Handbook of Critical Management Studies* (pp.99-122). Oxford, England: Oxford University Press.
- Thomas, R. (2009). Critical Management Studies on Identity: Mapping the Terrain. In M. Alvesson, T. Bridgman & H. Willmott (Eds.). *The Oxford Handbook of Critical Management Studies*. (pp.166-185). Oxford, UK: Oxford University Press.
- Topak, O. (2012). *Refah Devleti ve Kapitalizm: 2000'li Yillarda Türkiye'de Refah Devleti*. İstanbul, Türkiye: İletişim Yayınları.



- Topal, Ç. (2011). Surveillance of immigrants from Turkey in Germany: From the disciplinary society to the society of control. *International Sociology*, 26(6), 789-814. Doi: 10.1177/0268580910394005
- Townley, B. (1993). Foucault, Power/Knowledge, and its Relevance for Human Resource Management. *Academy of Management Review*. 18(3). 518-545. Doi: 10.2307/258907
- Townley, B. (1998). Beyond Good and Evil: Depth and Division in the Management of Human Resources. In A. McKinlay & K. Starkey (Eds.) *Foucault Management and Organization Theory* (pp.191-208). London: SAGE Publication.
- Tracy, S. (2013). *Qualitative Research Model*. Sussex, UK: Wiley-Blackwell Publication.
- Tyler, G. (1983). The Work Ethic: A Union View. In J. Barbash, R. Lampan, S. Levitan & G. Tyler (Eds.), *The Work Ethic—a Critical Analysis*, (pp. 197–210). Ithaca, NY: Cornell University Press.
- Urhan, B. (2014). *Sendikasız Kadınlar Kadınsız Sendikalar. Kadınlarla Dayanışma Vakfı*. Retrieved from (Date of access: 08.10.2023) <https://www.petro-is.org.tr/kadindergisi/pdf/SENDIKASIZ%20KADINLAR%20KADINSIZ%20SENDIKALAR.pdf>
- UNEP Finance Initiative Principle for Responsible Banking. Retrieved from (Date of access: 10.10.2023) <https://www.unepfi.org/banking/bankingprinciples/>
- Vallas, S. P., & Cummins, E. R. (2015). Personal branding and identity norms in the popular business press: Enterprise culture in an age of precarity. *Organization Studies*, 36(3). 293-319. Doi: 10.1177/0170840614563741
- Vatansever, A. & Yalçın, M.G. (2022). *Ne Ders Olsa Veririz. Akademisyenin Vasıfsız İşçiye Dönüşümü*. İstanbul, Türkiye: İletişim Yayınları.
- Vilkė R., Raišienė A.G. & Simanavičienė Ž. (2014). Gender and corporate social responsibility: ‘Big Wins’ for business and society? Conference Paper. *Procedia – Social and Behavioral Sciences*, 156, 198-202.

- Vosco, L., Mac Donald, M. & Campell, I. (2009). Introduction- Gender and the concept of Precarious Employment. In Vosco, L. Mac Donald, M. Campell, I. (Eds.) *Gender and the Contours of Precarious Employment* (pp.2-25). USA and Canada: Routledge.
- Yıldırım, A. (2020). Turkish Banks and Digitalization: Policy Recommendations from a Qualitative Study. *Journal of BRSA Banking and Financial Markets*. 14 (2). 145-174.
- Warhurst, C., Thompson, P., & Nickson, D. P. (2008). Labour process theory: putting the materialism back into the meaning of service work. In M. Cameron & Marek, K. (Eds.) *Service work: Critical perspectives* (pp. 91-112). New York, NY: Routledge.
- Weber, M. (1992). *The Protestant Ethic and Sprit of Capitalism*. London, UK: Routledge.
- Weeks, K. (2011). *The Problem with Work: Feminism, Marxism, Antiwork Politics, and Postwork Imaginaries*. London, UK: Duke University Press.
- Weidner, J. (2009). Governmentality, Capitalism and Subjectivity. *Global Society*, 23(4), 387-411. doi:10.1080/13600820903198719
- Willmott, H. (1990). Subjectivity and Dialectics of Praxis: Opening up the Core of Labour Process Analysis. In Knights, D.& Willmott, H. (Eds.), *Labour Process Theory* (pp.336-378). London: The Macmillan Press.
- Willmott, H. (1993). Strength Is Ignorance; Slavery Is Freedom: Managing Culture in Modern Organizations. *Journal of Management Studies*, 30(4):515-552. Doi: 10.1111/j.1467-6486.1993.tb00315.x
- Wilkinson, A. (1995). Towards HRM? A Case Study From Banking. *Research and Practice in Human Resource Management*, 3(1), 97-115.
- Winiiecki, D. (2006). *Discipline and Governmentality at Work: Making the Subject and Subjectivity in Modern Tertiary Labour*. London, UK: Free Association Book.

World Economic Forum (2023). *Future of Jobs Report*. Retrieved from (Date of access: 11.12.2023) <https://www.weforum.org/agenda/2023/05/future-of-jobs-2023-skills/>

Wright, S. (2005). *Reality Check. Are we living in an Immaterial Labour*. Retrieved from (Date of access: 20.09.2022) <https://www.metamute.org/editorial/articles/reality-check-are-we-living-immaterial-world>

## APPENDICES

### A. APPROVAL OF THE METU HUMAN SUBJECTS ETHICS COMMITTEE

UYGULAMALI ETİK ARAŞTIRMA MERKEZİ  
APPLIED ETHICS RESEARCH CENTER



ORTA DOĞU TEKNİK ÜNİVERSİTESİ  
MIDDLE EAST TECHNICAL UNIVERSITY

DUMLUPINAR BULVARI 06800  
ÇANKAYA ANKARA/TURKEY

www.ueam.metu.edu.tr

Sayı: 28620816 / 29

08 AĞUSTOS 2018

Konu: Değerlendirme Sonucu

Gönderen: ODTÜ İnsan Araştırmaları Etik Kurulu (İAEK)

İlgi: İnsan Araştırmaları Etik Kurulu Başvurusu

Sayın Prof.Dr. Sibel KALAYCIOĞLU

Danışmanlığını yaptığınız doktora öğrencisi Melahat GÜRAY'ın "*Interaction between management and control mechanisms at workplaces and workers in service sector: The case of banking*" başlıklı araştırması İnsan Araştırmaları Etik Kurulu tarafından uygun görülerek gerekli onay 2018-SOS-140 protokol numarası ile 08.08.2018 - 30.08.2019 tarihleri arasında geçerli olmak üzere verilmiştir.

Bilgilerinize saygılarımla sunarım.

Prof. Dr. Ş. Halil TURAN

Başkan V

Prof. Dr. Ayhan SOL

Üye

Prof. Dr. Ayhan Gürbüz DEMİR

Üye

Doç. Dr. Yaşar KONDAKÇI

Üye

Doç. Dr. Zana ÇITAK

Üye

Doç. Dr. Emre SELÇUK

Üye

Dr. Öğr. Üyesi Pınar KAYGAN

Üye

## B. GÖRÜŞME SORULARI/INTERVIEW QUESTIONS

- **Katılımcı Profiline Yönelik Sorular:**

Kendinizden bahseder misiniz? (Eğitim durumu/bölüm, mezun olduğu okul, yaş, medeni durum, eşinin mesleği (evliyse), çocuk sayısı, çocukların eğitim durumu, mülkiyet durumu, yaşadığı muhit), sektördeki deneyim yılı

- **Çalışma Deneyimine İlişkin Sorular:**

- Bankacılık sektöründe çalışmaya ne zaman ve nasıl başladınız? Kariyer serüveninizi anlatabilir misiniz? Bu işte çalışmaya başlamanızın nedenlerini anlatır mısınız? Hangi pozisyonlarda çalıştınız?
- Bankacılık sektörü ve yaptığınız iş hakkında genel olarak ne düşünüyorsunuz? Sizce nasıl bir sektör, nasıl bir iş? Toplumdaki algısı nasıl?
- İşyerinde en çok kullandığınız beceriler neler? Bu sektörde başarılı olmak için ne tür beceriler önemli sizce? Kendinizi bu alanlarda nasıl değerlendiriyorsunuz ve bu becerileri geliştirmek için neler yapıyorsunuz?
- İşinizde bilgi iletişim teknolojilerinin kullanımını kendi çalışma deneyiminiz açısından nasıl değerlendiriyorsunuz? Sizin açısından avantaj ve dezavantajları neler, bahseder misiniz? Dijitalleşmenin sektöre etkileri sizce nasıl, nasıl olacak?
- Bir çalışan olarak hangi yönlerden ve ne şekilde denetim altında hissediyorsunuz? Nasıl bir hiyerarşide çalışıyorsunuz? Bunlarla ilgili ne düşünüyor ne hissediyorsunuz?
- Performans değerlendirme sistemi ile ilgili (varsa) ne düşünüyorsunuz, ne hissediyorsunuz? Hedeflerle ilgili nasıl motive oluyorsunuz? Ödül-ceza sistemiyle ilgili (varsa) deneyim ve düşünceleriniz neler?
- İşyerinizde dış görünüşünüzde, müşteri ilişkilerinizde özellikle dikkat ettiğiniz hususlar neler? İşinizi yaparken duygularınızı nasıl yönetiyorsunuz?
- İş yerinizde mevcut diyalog mekanizmalarını etkin kullanıyor musunuz, etkili olduklarını düşünüyor musunuz?

- Çalıştığımız işyeri, motivasyonunuzu artırmak için size ücret dışında ne tür imkanlar sağlıyor? Şirketin düzenlediği sosyal faaliyetler, kurslar vs. var mı? Katılıyor musunuz? Bunlarla ilgili ne düşünüyorsunuz?
- İşyeriniz tarafından düzenlenen eğitimlere (varsa) katılıyor musunuz? Bu eğitimleri nasıl değerlendiriyorsunuz?
- Sendikal üyeliğiniz var mı? (Evet ise) sendikadan beklentileriniz neler? (Hayırsa) Neden üye olmuyorsunuz? Üye olduğunuz meslek odası, dernek vs. var mı?
- İş arkadaşlarınızla bir dayanışma içerisinde misiniz? Katıldığımız bir eylem/direnış oldu mu?
- İşinizle ilgili zorluklarla (varsa) başa çıkmak için neler yapıyorsunuz?
- Bir kadın olarak bankada, bu sektörde çalışmakla ilgili deneyimleriniz neler? Bu sektörde çalışmanın avantaj ve dezavantajları neler olabilir? Kariyer imkanlarını nasıl değerlendiriyorsunuz?

- **İşe Bağlılık ve Benlik Algısı ile İlgili Sorular:**

- Yaptığınız işin sizin için anlamı nedir? Bu işi yapmaktaki temel motivasyonunuz nedir?
- Bankacı olmak, bankada çalışmak, bankacı, sahip olduğunuz unvan size ne ifade ediyor?
- İş yerindeki görev ve sorumluluklarınızı düşününce yeterlilik anlamında kendinizi nasıl değerlendiriyorsunuz?
- Yaptığımız işin sizi en çok hangi yönlerden geliştirdiğini ve/veya körelttiğini düşünüyorsunuz?
- Yaptığımız iş yaratıcılığımızı nasıl etkiliyor?
- Çalıştığımız kuruma aidiyet hissiniz var mı, neden? Banka bu aidiyet hissini kuvvetlendirmek için neler yapıyor?
- Bu kavramlar sizin için ne ifade ediyor, en çok hangilerine yakın hissediyorsunuz, neden: Başarı, Risk, Sadakat, Güven, Girişkenlik, Rekabet, Güvencesizlik, Katlanma, Bıkkınlık
- İşten çıkarılma endişeniz var mı? Performans kaygınız var mı? Varsa ne tür önlemler alıyorsunuz, bununla nasıl başa çıkıyorsunuz?

- Kariyerinize ve çalışma hayatınıza dair kendinizle ilgili hedefleriniz, hayalleriniz neler?
- Çocuklarınızın (varsa) bu sektörde çalışmalarını ister misiniz? Neden?

- **Gündelik Hayat-İş İlişkisine Yönelik Sorular:**

- İş dışındaki zamanınızda neler yapıyorsunuz?
- Boş zaman faaliyetlerinizin yaptığınız işle ilgisi oluyor mu? Eve iş götürdüğünüz, iş düşündüğünüz oluyor mu?
- Ev işleri- iş dengesini nasıl kuruyorsunuz? Evde yardımcı var mı? Çocukların bakımını kim üstleniyor?
- İş zamanı dışında işle ilgili konularda kendinizi geliştirmek için vakit ayırıyor musunuz? Neler yapıyorsunuz? Bankanın mesai saatleri dışındaki sosyal faaliyetlerine katılıyor musunuz?
- İş hayatınızda öğrendiğiniz ve gündelik hayatta kullandığınız beceriler var mı, örnek verebilir misiniz?
- İşinizin sağlığını ve gündelik hayatınız üzerinde etkili olduğunu düşünüyor musunuz? Evetse, nasıl?
- Yaptığınız işin, iş hayatınızın tüketim alışkanlıklarınız ve tercihleriniz üzerinde etkili olduğunu düşünüyor musunuz? Evetse, nasıl?
- İşiniz, iş hayatınızın ilişkileriniz (aile, duygusal, arkadaşlık, iş arkadaşları vs.) üzerinde etkili olduğunu düşünüyor musunuz? Evetse, ne yönde etkilediğini düşünüyorsunuz?
- İş arkadaşlarınızla ilişkileriniz nasıl? İş dışında görüştüğünüz çalışma arkadaşlarınız var mı? Evetse, daha çok ne tür faaliyetler yapıyorsunuz?
- Herhangi bir grup/kulüp/atölye/gönüllü dernek üyeliğiniz var mı? Varsa, ne tür paylaşımlar için bu gruplar içerisinde yer alıyorsunuz?
- İş dışındaki zamanınızda işle ilgili sosyal ağları kullanıyor musunuz? Hangi amaçlarla kullanıyorsunuz?

## INTERVIEW QUESTIONS

- **Questions for Participant Profile:**

Can you tell me about yourself? Education level/department, school graduated from, age, marital status, spouse's occupation (if married), number of children, education level of children, ownership status, neighborhood of residence, years of experience in the sector

- **Questions Regarding Work Experience:**

- o When and how did you start working in the banking sector? Can you tell us about your career journey? Can you tell us the reasons why you started working in this job? Which positions did you work in?

- o What do you think about the banking sector and your job in general? What kind of a sector, what kind of a job do you think? What is its perception in society?

- o What are the skills you use the most at work? What kind of skills do you think are important to be successful in this sector? How do you evaluate yourself in these areas and what do you do to improve these skills?

- o How do you evaluate the use of information and communication technologies in your work in terms of your own working experience? Could you tell us about the advantages and disadvantages for you? How do you think the effects of digitalization on the sector will be?

- o In what ways and how do you feel controlled as a worker? What kind of hierarchy do you work in? What do you think and feel about this?

What do you think and feel about the performance evaluation system (if any)? How do you get motivated about the goals? What are your experiences and thoughts (if any) about the reward-punishment system?

- o What do you pay particular attention to in your appearance and customer relations at your workplace? How do you manage your emotions while doing your job?

- o Do you use the existing dialog mechanisms at your workplace effectively, do you think they are effective?



- o What kind of opportunities does your workplace provide you other than salary to increase your motivation? Are there any social activities organized by the company? Do you participate in them and what do you think about them?
- o Do you participate in trainings (if any) organized by your workplace? How do you evaluate these trainings?
- o Do you have a union membership? (If yes) What are your expectations from the union? (If no) Why are you not a member? Are you a member of a professional chamber, association, etc.?
- o Are you in solidarity with your coworkers? Have you participated in an action/resistance?
- o What do you do to cope with difficulties (if any) related to your work?
- o As a woman, what are your experiences of working in the bank, in this sector? What are the advantages and disadvantages of working in this sector? How do you evaluate career opportunities?

- **Questions about Attachment to Work and Self-Perception:**

- o What does your job mean to you? What is your main motivation for doing this job?
- o What does being a banker, working in a bank, banker, the title you have mean to you?
- o Considering your duties and responsibilities at work, how do you evaluate yourself in terms of competence?
- o In which aspects do you think your work improves and/or dulls you the most?
- o How does your work affect your creativity?
- o Do you have a sense of belonging to the organization you work for and why? What does the Bank do to strengthen this sense of belonging?
- o What do these concepts mean to you, which ones do you feel closest to, and why: Success, Risk, Loyalty, Trust, Assertiveness, Competition, Insecurity, Endurance, Boredom
- o Are you worried about being laid off? Do you have any performance concerns? If so, what measures do you take and how do you deal with it?
- o What are your goals and dreams for your career and working life?

- o Would you want your children (if any) to work in this sector? Why?
- **Questions on the Daily life and Work Interaction:**
  - o What do you do in your time outside of work?
  - o Are your leisure time activities related to your work? Do you take work home or think about work?
  - o How do you balance housework and work? Is there a helper at home? Who takes care of the children?
  - o Do you spend time outside of work to improve yourself on work-related issues? What do you do? Do you participate in the Bank's social activities outside of working hours?
  - o Are there any skills you have learned at work that you use in daily life, can you give examples?
  - o Do you think your work has an impact on your health and daily life? If yes, how?
  - o Do you think that your work and work life have an impact on your consumption habits and preferences? If yes, how?
  - o Do you think that your job has an impact on your relationships (family, emotional, friendship, colleagues etc.) and if yes, how do you think?
  - o How are your relationships with your coworkers? Do you have colleagues you see outside of work? If yes, what kind of activities do you mostly do?
  - o Are you a member of any group/club/workshop/voluntary association? If yes, for what kind of sharing do you take part in these groups?
  - o Do you use work-related social networks in your time outside of work? For what purposes?

## C. CURRICULUM VITAE

### PERSONAL INFORMATION

**Surname, Name:** Güray, Melahat

**Nationality:** Turkish

**Date and Place of Birth:**

**email:**

### EDUCATION

<b>Degree</b>	<b>Institution</b>	<b>Year of Graduation</b>
MEconSc	University College Dublin / European Economics and Public Affairs ( <i>First Class Honour Student</i> )	2008
BSc	METU/Political Science and Public Administration ( <i>Honour Student</i> )	2004
High School	Balakgazi High School,	1999

### WORK EXPERIENCE

<b>Year</b>	<b>Institution</b>
2019 February- Present	
2017 January- 2019 February	
2015 November- 2016 December	
2004 December- 2015 November	

### FOREIGN LANGUAGES

Native Turkish, Fluent English

## D. TURKISH SUMMARY/TÜRKÇE ÖZET

### ARAŞTIRMANIN AMACI VE KAPSAMI

Bu araştırmaya öncelikle içinde yaşadığımız kapitalizmin güncel koşulları altında çalışmanın/işin hayatımızdaki merkeziliğini ve tabi kılma/özneleş(tir)me yönlerini keşfetmek, çalışmayla ve işle ilişkimizi yeniden inşa etmek motivasyonu ile başladım. Bu çalışma, günümüz kapitalizm koşullarında çalışmanın/işin tabi kılma/özneleş(tir)me yönlerini çok katmanlı bir yaklaşımla analiz ederek hem tabi kılma hem de özne oluşumuna odaklanıp işin hayata nasıl nüfuz ettiğini ve sızdığını anlamayı amaçlamaktadır. Kapitalizm koşullarında çalışmanın yıkıcı etkileri ile başlayan ve emek sürecine odaklanan çalışmalar, özellikle günümüz kapitalizminde iş/mekân duvarlarının ve sınırlarının yıkılması ve finans sektörü de dâhil olmak üzere hizmet sektörlerinde iş ve emek çeşitliliğinin artmasıyla, iş, öznellik ve yaşam etkileşimini de içerecek şekilde devam etmektedir.

Post-Fordist, post-endüstriyel, bilgi toplumu, ağ toplumu, yeni kapitalizm ve hatta kapitalizmin yeni ruhu gibi farklı kavramlarla ilişkilendirilse de 1970'lerin sonundan itibaren ekonomik ve sosyal hayatta ve bununla bağlantılı olarak çalışma hayatında önemli değişiklikler meydana geldiği konusunda yaygın bir fikir birliği bulunmaktadır (Bell, 1974; Boltanski & Chiapello, 2005; Hardt & Negri, 2000; Ritzer, 1993; Sennett, 1998). Değişen kapitalizmin ve toplumun özelliklerini tanımlamak için kullanılan kavramların çeşitliliğine rağmen, işin/çalışmanın değişen doğası, organizasyonu ve özelliklerine ilişkin kapsamlı literatür, çok sayıda konuyu ön plana çıkarmıştır: Hizmet sektörünün büyümesi, finansal piyasaların artan rolü, esnek üretimin yaygınlaşması, işyerinde bilgi işlem ve dijitalleşme teknolojilerinin yaygın olarak kullanılması, ağ tabanlı üretim ve hiyerarşik olmayan örgütlerin ortaya çıkması, yeni yönetsel kontrol teknikleri vb. Çağdaş kapitalizmde iktidar mekanizmasının işleyişi, disiplin toplumundan kontrol toplumuna geçiş ve kapitalizmde öznelliklerin üretimi üzerinden de açıklanmaktadır (Deleuze, 1990; Hardt & Negri, 2000; Lazzarato, 2012; Lazzarato,

2014). Kapitalist üretim tarzının tamamlayıcısı, bizzat üretimin merkezi ya da kapitalist kontrol ve tabiiyet araçlarından biri olarak görülen öznellik üretimi tartışmaları kapsamında çalışmanın ve işin yeri ve rolü de sorgulanmıştır (Ezzy, 2011; Hardt ve Negri, 2000; Lazzarato, 2014; Read, 2009; Rose, 1989; Weidner, 2009). Çalışma yoluyla tahakküm ve tabiiyet mekanizmalarının yanı sıra, çalışan öznelerin nasıl inşa edildiği de günümüz kapitalizm koşullarında tartışılan bir konudur.

1980'lerden bu yana Türkiye'de uygulanan neoliberal politikalarla birlikte emek ve refah rejiminde önemli değişim ve dönüşümler yaşanmıştır. Tarımdan sanayi ve hizmetlere geçişin bir sonucu olarak Türkiye'de hizmet sektörü genişlemiş ve 2000'li yıllardan sonra hizmet sektörünün istihdamdaki payı tarım ve sanayiye geçmiştir. Türkiye'de 2000'li yıllardan itibaren esneklik söylemi politika söyleminde de artmış ve çalışma mevzuatında esnek çalışma biçimleri düzenlenmiştir. Bu gelişmelere paralel olarak, Türkiye'de neoliberalizmin iş, istihdam ve işçilerin yaşamlarının değişen alanlarında kendini nasıl gösterdiğini ele alan önemli bir literatür oluşmuştur. İşyerlerindeki sömürücü iktidar ilişkilerini ortaya çıkaran, kayıt dışı, standart dışı, esnek, geçici, düşük ücretli ve güvencesiz çalışmak koşullarını ve deneyimlerini ele alan geniş bir literatür vardır. 2000'li yıllardan bu yana Türkiye'de "hizmet sektörü", "ofis işleri" ve "beyaz yakalılar" olarak adlandırılan çalışanların çalışma koşullarına yönelik artan bir ilgi söz konusudur. Bu çalışma, özellikle geçici, yarı zamanlı, kayıt dışı işlerden ziyade daimi sözleşmelerle, standart hizmet işlerinde çalışan işçilere odaklanıp, işin tabi kılma/özneleş(tir)me yönleri ve bunun gündelik yaşamları üzerindeki etkisini araştırarak literatüre katkıda bulunmayı amaçlamaktadır.

Mills'in (1969) "beyaz yakalılar" için tanımladığı, bürokrasi ve kapitalizmin labirentlerinde insanlıktan çıkarıcı ve yabancılaştırıcı Kafkaesk çalışma anlayışı, çalışma ve özneleş(tir)me arasındaki ilişkiyi açıklamak için bu teze bir ilham kaynağı olmuştur. Nalbantoğlu'nun (2001:201) yönlendirdiği doğrultuda bir girişim olarak, odak noktamız yaka rengi değil, kapitalizmin mevcut koşulları altında çalışan işçilerdir. Bu çalışma, çok yönlü ve birbiriyle bağlantılı bir yaklaşım benimserken, çalışmanın bir tabi kılma, özneleş(tir)me mekanizması olarak yaşamdaki işleyişinin yaşam koşulları, beceriler, duygulanımlar, ilişkiler, zaman, ve öz benlik algısı gibi

çeşitli yönleriyle daha iyi anlaşılmasına katkıda bulunmayı amaçlamaktadır. Bu yönüyle çalışmanın/işin kazılarak keşfine yönelik bir çaba, çalışma ile ilişkimizin yeniden inşa edilme potansiyeli açısından da önemli görünmektedir.

## METODOLOJİ

Bu çalışmanın *temel araştırma sorusu*, günümüz kapitalizm koşullarında çalışmanın/işin bir tabi kılma/özneleş(tir)me mekanizması olarak hayata nasıl nüfuz ettiği. Bu soru, çalışmanın/işin bir özneleş(tir)me mekanizması olarak nasıl işlediğini iki açıdan incelemeyi amaçlamaktadır: Kontrol ve bağımlılık yoluyla işe tabi olma/kılınma, özneleştirme ve kendini bilme ile öznenin oluşumu. Bu araştırma, örnek alan olarak Türkiye’de bankacılık sektöründeki çalışma deneyimlerine odaklanmaktadır. İnsan sermayesi ve bir girişimci olarak benlik tartışması ile başlayan, ancak daha sonra günümüz kapitalizm koşulları altında artan güvencesizlikler ve belirsizlikler ile kapitalizme eklenen öznellikler temelinde işin dinamiklerini anlamaya çalışan bu araştırmanın iki alt-sorusu bulunmaktadır. Bu çalışmanın *ilk alt sorusu*, bankacılık sektöründeki çalışanların işlerine bağlılık algıları ve işlerine attıkları kimlik, değer ve anlamları anlamayı amaçlamaktadır. Bu amaçla, işe bağlılık ve işin hayattaki konumu sorgulanırken, bu unsurların Türkiye'deki çalışma rejimi içinde de yerleşik olduğu göz önüne alınmaktadır. *İkinci alt soru* ise işyeri dinamiklerinin bankacılık sektöründeki çalışanlar üzerindeki etkileri ve çalışanların hem işte hem de iş dışında bunlara nasıl yanıt verdikleri üzerinedir. Bu soru, yönetsel kontrol, beceri oluşumu ve dijitalleşme de dahil olmak üzere işyeri dinamiklerinin tabi kılma/özneleş(tir)me yönlerine odaklanmaktadır. Her iki alt sorunun kesişen bir yönü olarak, öznelliklerin eklenmesi ve şekillenmesi de çalışma hayatı içinde ve buna bağlı olarak gündelik hayat içinde araştırılmıştır. Bu amaçla, özneleştirme de benlik girişimcisi ana ekseninde sorgulanmaktadır. Bu çalışma, cinsiyet ve yaş unsurlarını da dikkate almaktadır.

Bu çalışmanın odak noktası, Ankara ve İstanbul’da bankacılık sektöründe çalışma deneyimi olan kişilerdir. Küresel finans kapitalizminde önemli bir sektör olan bankacılık sektörü, günümüz kapitalizminin önemli yönlerini temsil etmektedir.

Sektör, özelleştirme, pazarlama ve teknolojik ilerleme ile sadece iş organizasyonu ve işleyişi açısından değil, aynı zamanda istihdam yapısı açısından da önemli özellikleri temsil etmektedir. Mevcut literatüre ve masa başı analizine dayanarak, "tematik örnekleme" yoluyla bu sektörün araştırma konusu olarak seçilme sebepleri şunlardır:

- i. Bankacılık sektörünün kapitalizmin çağdaş koşullarında finansal kapitalizmin ve borç ekonomisinin işleyişi açısından önemi
- ii. "Bankalarda çalışmanın" geleneksel olarak kalıcı, güvenli ve prestijli bir meslek olarak görülmesi
- iii. Gayri maddi emeğin yönlerini temsil etme potansiyeline sahip çeşitli pozisyonlar/işler sunarak "beyaz yakalı"/ "ofis işi"/ "hizmet işi" kavramsallaştırmasına uygun olması
- iv. Teknolojinin ve dijitalleşmenin sektörde ve emek sürecinde artan önemi ve rolü
- v. Kadın, genç, eğitilmiş (üniversite mezunu) kişilerin ağırlıkta olduğu bir çalışan profiline sahip olması.

Bu çalışmada yorumlayıcı ve yapılandırmacı bir yaklaşım benimsenmiştir. Bu çalışma kapsamında sorulan sorular sadece teorik sorular değil, aynı zamanda öznel deneyimler ve anlamlar ile alanın içinde bulunduğu yapısal faktörleri araştırmamı sağlayan bir çalışan olarak kendi deneyimlerimin bir parçasıdır. Bu çalışma, sosyo-ekonomik ve emek bağlamını göz önünde bulundurmanın yanı sıra, çalışmayı çalışanların kendileri tarafından uygulanan, rasyonelleştirilen ve hesaplanan bir pratik olarak ele almaktadır. Ayrıca, Türkiye'deki emek rejiminin cinsiyetçi yönleri ve bir kadın işçi ve araştırmacı olarak benim bakış açım göz önüne alındığında, kadınların deneyimlerine de odaklanan bir analiz yapılmıştır. Bu çalışma, farklı teorik ve kavramsal tartışmalardan faydalanmış olsa da tek bir teorik çerçeveye dayanmamaktadır. Araştırma, sahadan elde edilen verilerden teorinin keşfedilmesini ifade eden Temellendirilmiş Teorinin (*Grounded Theory*) (Glaser & Strauss, 1964) metodolojik perspektifi ve rehberliğinde, bireylerin algı ve deneyimlerine dayanmaktadır.

Bu çalışma, veri odaklı bir çalışma olarak, yukarıdaki soruları yanıtlamak için çok katmanlı bir metodolojik yaklaşıma sahiptir. İlk olarak, iş, öznellik, kapitalizm ve yaşam arasında bağlantılar kurmak için çeşitli teorik hatlar ve kavramlar arasında diyalog ve tartışmalar yürütülmüştür. Araştırma süreci boyunca teorik düşünce ve

literatür, saha araştırması ve bulguların analizi ile birlikte birbirini besleyerek bu çalışmanın temel çerçevesini oluşturmuştur. Bu çalışmada, süreçsel ilişki ve diyalog arayışına yönelik teorik ve kavramsal tartışmaların yanı sıra, hem açıklayıcı hem de keşfedici araştırma anlayışına dayalı *Nitel Araştırma Yöntemi* benimsenmiştir. *İlk olarak*, sektörün bağlamını ve söylemini ve Türkiye'deki çalışma rejiminin daha geniş bağlamını anlamak amacıyla belge analizi (bankacılık sektörü ile ilgili raporlar, çalışmalar ve istatistikler, bankalardaki organizasyon ve çalışma koşulları ile ilgili raporlar/çalışmalar, bankaların insan kaynakları, pazarlama ve yönetim ile ilgili kamuya açık belgeleri, ulusal istihdam politikası belgeleri, Türkiye'deki işgücü piyasası ile ilgili veriler/raporlar vb.) yapılmıştır.

*İkinci olarak*, ana veri kaynağı, çalışanların öz algıları da dahil olmak üzere deneyimlerini ve algılarını keşfetmek amacıyla açık uçlu sorular tekniğiyle yapılan derinlemesine görüşmelerdir. Bu araştırma çerçevesinde, Ankara ve İstanbul'da özel bankacılık sektörünün farklı kesimlerinden ve iş pozisyonlarından kişilerle 44 derinlemesine görüşme gerçekleştirilmiştir. Yeterli düzeyde deneyim sağlamak için, bankacılık sektöründe en az iki yıl çalışmış kişilerle görüşmeler yapılmıştır. Saha araştırması, Etik Kurul'dan onay alındıktan sonra Ağustos 2018'de pilot görüşmelerle başlamış, derinlemesine görüşmelerin yapılması, ardından kodlama ve analiz ile devam edip nihayet 2020'de sona ermiştir.

Bu araştırma, bu örneklemin Türkiye'deki bankacılık sektöründeki tüm çalışanları temsil eden bir çalışma olmayacağını kabul etmektedir. Sektördeki pozisyon ve unvanların çeşitliliği göz önünde bulundurulduğunda, bunları sadece "beyaz yakalı çalışanlar" olarak kategorize etmek zor ve gereksiz olduğundan, sahadaki farklı iş ve pozisyonları hem genel merkez hem şube deneyimlerini, farklı yaş, cinsiyet, çalışma deneyimini temsil edebilecek şekilde bir örneklem oluşturulmuştur.

Bankaların çağrı merkezlerinde çalışanlar ve geçici/kısmi zamanlı sözleşmelerle çalışanlar bu çalışmada kapsam dışında bırakılmıştır. Ayrıca, sektördeki deneyimlerindeki kırılma noktalarını anlamak ve keşfetmek için istifa eden (3 görüşme) ve işten çıkarılan (3 görüşme) kişilerle de sınırlı sayıda görüşme yapılmıştır.



Bu çalışmanın amacı ve kapsamı, bankaları tüzel kişilikleri ve kurumsallıkları özelinde araştırmak ve incelemek olmayıp, bireylerin çalışmaya ve işleriyle olan ilişkileri hakkındaki algıları ve deneyimleri üzerinden çalışmanın/işin tabi kılma/özneleş(tir)me yönlerini anlamak ve keşfetmektir. Bu çerçevede, bu araştırmanın bankaların sektörteki kurumsal iş operasyonları, ticari, yasal ve sahip oldukları diğer kişisel ve gizli veriler, banka müşterilerine ait kişisel veriler hakkında herhangi bir amacı, kapsamı ve analizi bulunmamaktadır. Ayrıca, çalışmada bankaların veya görüşülen kişilerin isimlerine açıkça atıfta bulunulmamış, anonimlikleri korunmuş ve sağlanmıştır.

Analiz sürecinde, araştırmanın önemli bir adımı olarak, süreçsel ve kavramsal ilişkileri keşfetmek için kodlama yöntemi kullanılmıştır. Eksenel ve seçici kodlama ile çalışmanın ana bulgularını, analitik ve kavramsal haritasını bütünleştiren ve özetleyen bir analitik çerçeve oluşturulmuştur. Bu analitik çerçevede, kimlik oluşumu, kendini gerçekleştirme veya bağımlılık yoluyla *işe bağlılık*; beceri oluşumu, dijitalleşme, kontrol teknikleri yoluyla *işyeri dinamikleri*; sağlık, boş zaman, tüketim, ilişkiler gibi çeşitli açılardan *iş-günlük yaşam etkileşimi* ve diğer neoliberal özneleşme süreçleriyle eklemlenen *benlik algısı* temelinde işin/çalışmanın tabi kılma/özneleş(tir)me yönleri analiz edilmiştir. Çalışma yoluyla özneleş(tiril)menin cinsiyet ve yaş boyutları da bu çalışma sırasında incelenmiştir.

## **TEORİK VE KAVRAMSAL TARTIŞMALAR:**

Bu bölümde başlangıç noktası olarak işin/çalışmanın merkeziliğini, işe bağlılığı ve hayata nüfuzunu sorgulamaya yönelik "düşünme hatlarını" anlamak için çalışmaya ve işe atfedilen işlevler, anlamlar, değerler ve kimliklere yönelik bir analize odaklanılmıştır.

İşin duygusal yatırım ve benlik inşası için nasıl bir odak noktası haline geldiği sorunsal önemli bir araştırma alanı olmuştur (Bifo-Berardi, 2009:12). Bu soru aynı zamanda arzu ve duygulanım alanının günümüz kapitalizm koşullarında nasıl yeniden ön plana çıktığını da içermektedir. Foucault (2001:137) bedenlerin siyasi ve toplumsal olarak nasıl "işgücü" olarak kabul edildiğini sorgulamıştır. Emek süreci teorisinde

"emek" bir "kendini gerçekleştirme" süreci ve "biçimlendirici" bir faaliyet olarak görülmüş ve kapitalist üretim tarzı altında iş ve emek süreçlerinde sömürüyü anlamaya yönelik çabalar ortaya konmuşken, Otonomist Marksist yazında insanların neden bir varoluş ya da kimlik meselesi olarak işlerine ve emeklerine bağlı oldukları da sorgulanmıştır. Lazzarato (2014:121) kapitalist proje kapsamında çalışmanın kendini gerçekleştirme, kimlik oluşturma ve sosyal tanınma gibi belirli işlev ve rollerle ilişkilendirildiğini ileri sürmüştür. Girişimci benliğin oluşumunda, bir arzu ve görev alanı olarak kendini gerçekleştirme ve ekonomik başarı arasındaki uyum ve çok çalışmanın hala merkezde olduğu vurgulanmıştır (Bröcklin, 2016:202). Çalışmanın yalnızca bireylerin yaşamında değil, aynı zamanda neoliberal devlet açısından da kilit bir işlev alanı olarak tanımlandığı bilinmektedir.

Bu literatürün izini sürmek, günümüz kapitalizmi kapsamındaki yeni çalışma ilişkilerinde, disipliner söylemlerden ziyade öz-örgütlenme, öz-kontrol ve çalışma yoluyla kendini gerçekleştirmeye dair yapılan tartışmaların önemini göstermektedir. Çalışanlar artık şirketleri/kurumları için ya da sadece hayatta kalmak için değil, kendi benlikleri için de çalışmaktadırlar. Çalışmanın değeri, modern ve geç kapitalist toplumlarda sorgulanması gereken en doğallaştırılmış ve apaçık unsurlardan biri olarak durmaktadır (Weeks, 2011:54).

Teorik ve kavramsal tartışmalar bölümünün *ikinci kısmında* ise kapitalist üretim, iş/çalışma, kapitalist kontrol, tabiiyet ve özneleş(tir)me arasındaki karşılıklı ilişkiye dair daha geniş bir perspektife odaklanılmıştır. İlk olarak, Hardt ve Negri (2000, 2012) analizine dayanan bu bölüm, kapitalist üretimin, öznelliklerimizin şekillendirilmesi de dahil olmak üzere, fabrikaların/işyerlerinin sınırlarını genişleterek yaşama nasıl sızdığını anlatmaktadır. Kapitalist üretimin ve kontrolün değişen doğası ve yıkılan duvarlarını tartışırken Otonom Marksistler, emeğin gerçek tahakkümü altında tüm yaşamın üretime tabi hale geldiğini ve bir bakıma öznellikleri şekillendirdiğini savunurlar. Foucault'nun teorilerinden de beslenen Hardt ve Negri'ye (2000:364-365) göre "biyoiktidar", "toplumun sermaye tarafından gerçek anlamda tahakkümün bir başka adı" olarak ortaya çıkmaktadır çünkü sermaye kendisini biyoiktidar olarak sunmaktadır. Aslında, "tüm toplum kârın emrine verilmiştir" (Negri, 1989:78).

Kavramsal çerçevelerine ve analizlerine getirilen eleştiriler olsa da Otonomist Marksistler tarafından vurgulanan sınırların aşılması, yeni emek ve öznellik üretimi ve disiplin-kontrol tartışmaları bu çalışma açısından önemlidir. Kapitalist üretimin tüm topluma yayılmış olduğu fikri, odağı işyerlerinin dışına kaydırmanın önemli olduğunu ortaya koymaktadır çünkü kapitalist iktidarın çalışanlar üzerinde nasıl işlediğini anlamak için tek mekân işyerleri ve emek süreçleri değildir.

İkinci olarak, Foucault ve Deleuze'ün çalışmalarından yararlanan Hardt ve Negri (2000:22-27), değişen kapitalizm ve emeği tanımlarken disiplin toplumundan kontrol toplumuna geçişin üzerinde durmaktadır. Disiplin-kontrol toplumu tartışmalarında, kapitalizmin dönüşümüyle birlikte çalışma alanı, sadece iş yerindeki kontrol mekanizmaları açısından değil, aynı zamanda üretimin hayata nüfuz etmesi açısından da önem kazanmaktadır. Buna göre, işyeri tanımı, yönetsel kontrol mekanizmalar ve pratikleri, öznelliklerin üretimi, Deleuze (1990); Hardt (1998), Hardt & Negri (2000); Lazzarato (2006, 2014) gibi birçok düşünürün çalışmasında ele alınan disiplin-kontrol toplumları ekseninde analiz edilebilir. Negri ve Hardt'a (2000:331) göre, kontrol toplumunda öznellik üretimi, fabrika işçisi gibi sabit kimlikli değil, melez ve modüledir.

Son olarak, Lazzarato (1996) tarafından tartışılan "Gayri maddi emek" terimi bu çalışma kapsamında ele alınan kavramlardan biridir. Hardt ve Negri (2000), 1970'lerden sonra kapitalizmin yeni evresinde emeğin yeni ve niteliksel olarak hegemonik biçimlerine ve gayri maddi emeğe odaklanmaktadır. Otonomist Marksistlere göre 1970'lerin sonundan itibaren iletişimsel, maddi olmayan ve entelektüel emek, fabrikadaki endüstri emeğinin azalan rolünün yerine geçmiştir (Hardt & Negri, 2000:29). Çok tartışılan bu kavram, emeğin biyopolitik gücünü anlamak açısından da önemlidir. Bu bağlamda, üretim ve toplumsal yeniden üretim arasındaki ilişkiyi anlama işlevleri nedeniyle yeni üretici güç biçimlerine odaklanmışlardır. Tartışılan bir diğer tartışma ve kavram ise gayri maddi emeğin bir parçası olarak "duygulanımsal emek" kavramıdır. Hardt (1999), duygulanımsal emeğin biyopolitik potansiyeline odaklanmaktadır. Duygulanımsal emeğin ürünleri tatmin, esenlik, rahatlık, tutku, heyecan ve hatta bağlılık hissi gibi soyuttur (Hardt,

1999:96). Bu kavramlardaki belirsizliklere rağmen, bu çalışma gayri maddi emeği, "gayri maddi" olarak adlandırıp adlandırmadığımızdan bağımsız olarak, emeğin uygulanım, sembol ve bilgi üretimi yoluyla yaşama nasıl yayıldığı perspektifinden ele almaktadır.

Teorik ve kavramsal tartışmalar bölümünün *üçüncü kısmında* ise odağımızı tekrar yıkılan duvarlardan işyerine ve üretim süreçlerine çeviriyoruz. Değişen ve dönüşen işyerleri tanımını da dikkate alarak, işin nasıl organize edildiğine, özellikle de işyerlerindeki iktidar dinamiklerine ışık tutan bu bölüm, yönetsel kontrol mekanizmaları ve stratejilerinin araştırıldığı hizmet sektörü analizini de içeren "Emek Süreci Teorileri" ve çalışmalarına odaklanmaktadır. Özellikle 1970'lerden sonraki emek süreçlerinde kontrol kavram ve teorilerinin geliştirildiği birçok çalışma bulunmaktadır (Braverman, 1974; Burawoy, 1978, 1979, 1985; Friedman, 1977; Edward, 1979). Braverman'ın özneyi ve direnişi ihmal ettiği eleştirilerinin ardından, sonraki çalışmalar (Friedman, 1977; Edwards, 1979; Burawoy, 1978), sadece disiplinler değil aynı zamanda hegemonik kontrol ve yönetim araçlarını da vurgulamak için sorumlu özerklik, bürokratik kontrol, rıza üretimi gibi yeni kavramları literatüre kazandırmıştır. Örneğin, Burawoy (1979), rızanın üretim noktasına, yani işyerinde nasıl üretildiğine odaklanmaktadır. Buna göre, yönetim işyerinde çeşitli teknik ve stratejiler kullanarak rızayı "üretir". Burada onun emek sürecine bir metafor olarak "oyun" katkısı, işyeri düzeyinde rıza ve koordinasyonu ve işçilerin bu süreçteki aktif rolünü anlamak için önemlidir. Bu çalışmalarda incelenen kontrol, yönetim ve rıza stratejileri, 1990'lardan sonra özne yaklaşımlarının eksikliğine yönelik eleştirilerle birlikte Foucault'nun kavramsal araçlarını kullanarak gözetim, öz disiplin ve öznellik odaklı çalışmalarla devam etmiştir.

Teorik ve kavramsal tartışmalar bölümünün *son bölümünde* ise, işin ve çalışmanın tabi kılma/özneleş(tir)me yönlerini anlamak için neoliberal öznelliklerle nasıl eklemlendiğine bakıyoruz. Bu sorular sadece çalışma yoluyla özneleşmenin herhangi bir biçimini anlamak için değil, aynı zamanda özgürleşme ve kaçış perspektiflerini keşfetmek için de önem taşımaktadır. Öznellik önceden verili ya da sabit değildir, toplumsal alan içerisinde sürekli bir üretim sürecidir (Hardt, 1998:148).

İş/çalışma/emek, öznellikleri şekillendiren alanlardan biridir ve bu nedenle bu yaklaşım, işyerindeki öznelliklerin araştırılmasına yönelik artan bir ilgiye de yol açmıştır. Birçok düşünür de çalışmanın bir özneleştirme işlevi olduğunu ve özne oluşumu için bir kontrol ve disiplin gereksinimi olarak işlediğini savunmaktadır (Collinson, 2003; Farrugia, 2019; Lazzarato, 2014; Weeks, 2011).

Çalışma/iş, kapitalist tabi kılma/özneleş(tir)menin gündelik hayatımıza, ilişkilerimize, benlik imgemize ve algımıza nüfuz ettiği damarlardan biridir. Özne odaklı yaklaşımlar söz konusu olduğunda, bir yandan girişimcilik kültürünü temel alan, neoliberal öznenin çalışan bireye yansıması olan girişimci özne tartışmalarına odaklanan çalışmalar bulunmaktadır (Bröckling, 2016; Du Gay, 1991, 1996; Dardot & Laval, 2013; Lazzarato, 2009). Girişimci toplum anlayışı, neo-liberal idealin hakikat rejimi içinde "neoliberal özne" olarak adlandırılan yeni bir özneye ihtiyaç duymuştur (Dardot & Laval, 2013: 198; Read, 2009: 28). Du Gay'e (1991) göre, işletme kültürü altında, çalışanlar kendilerini piyasanın taleplerine gönüllü olarak uyum sağlayacak şekilde dönüşmeye zorlanmış bulurlar. Çalışanlar için uyumlu, rekabetçi, yeni fırsatlar arayan, risk alan, kendini geliştiren, özgürleştiren ideal imajlar, girişimci benlik kavramıyla birlikte tartışılmaktadır. Girişimci benlik ancak kişisel sorumluluğu, enerjiyi, inisiyatifi ve güveni vurgulayan günlük yaşamdaki davranış kurallarını kapsayan bir "girişim" zihniyetinin benimsenmesi yoluyla başarılır (Du Gay, 1991:60). Özetle, girişim kültürüne göre, şirketler ve devletler, kendi kendinin girişimcisi olan, eylemlerinden ve başarısızlıklarından kendisi sorumlu olan ve kendisine yatırım yapan yeni bir homo oeconomicus'a ihtiyaç duymaktadır. Bu ihtiyacın çekici tarafı, girişimin sıklıkla, kapitalizmin yeni ruhunun tasvir ettiği gibi, kendini gerçekleştirme, güçlendirme, özerklik, bireysel gelişme ve özgürlük alanı olarak tasvir edilmesidir.

Öte yandan, günümüz kapitalizm koşullarında öznelliklerin üretiminin analizi benlik girişimcisi ile sınırlı değildir. Herkesi beşeri sermayeye ve kendi girişimcisine dönüştürmeye yönelik olan bu proje, özellikle hizmet ve bilgi ekonomisi alanında çalışan işçilerin proleterleşmesini yoğunlaştıran 2007 krizinden sonra insanların çoğunun borçlu hale gelmesi nedeniyle başarısız olmuştur (Lazzarato, 2012:143). Homo oeconomicus'un ölümü iddiası, kapitalizm altında öznellikleri parçalayan

borçlu, savunmasız, güvencesiz, prekar bireylere özellikle vurgu yapılarak da tartışılmıştır. Bu kapsamda, günümüz kapitalizm koşullarında giderek daha fazla ortaya çıkan belirsizlik ve güvencesizliklerin baskısı altındaki prekar özneye odaklanan çalışmalar da mevcuttur (Armano, Morini & Murgia, 2022; Evans & Gibb, 2009; Gilson, 2013, Kalleberg, 2009; Lazzarato, 2012; Lorey, 2015; Vosco, Macdonald & Cambell, 2009; Standing, 2011). Ekonomik bir özne olarak, yani insan sermayesi ya da girişimci olarak, güvencesizliği, işsizliği, düşük ücretleri, geliri ve yoksulluğu bir şirketin bilançosunu yönetir gibi yönetmek zorunda kalmak demektir (Lazzarato, 2014:9).

Son yıllarda artan prekar ve prekarizasyon tartışmaları, kavramsal olarak eleştirilse de hem yeni çalışma koşullarının hem de öznelliklerin analizinde önemlidir. Etimolojik açıdan "prekar" kavramı, "yalnızca tersine çevrilebilir bir yetkilendirme sayesinde var olan şey" den gelmektedir (Bourriaud, 2009:32). Güvencesizlik, sürekliliğin güvensizliği ve "kayıp" riski anlamına gelir (Gilson, 2014: 46). Prekarlık geçici işlerde çalışmanın ötesindedir. Prekar çalışmanın, yaşamı ve benliği çeşitli açılardan etkileyen ekonomik, sosyal ve kültürel sonuçları üzerine geniş bir literatür bulunmaktadır. Butler da "prekarizasyonun kendisinin bir rejim, yönetilmenin ve kendimizi yönetmenin hegemonik bir tarzı haline geldiğini" savunmuştur (Lorey, 2015: vii-viii).

Bu bölümde yapılan teorik, kavramsal ve literatür tartışmaları, günümüz kapitalizm koşullarında çalışma ve neoliberalizm merceğinden yeni öznellik biçimlerini tartışırken, girişimci benlik ile prekar benlik arasındaki etkileşimi ve hatta makinenin dışlılarına odaklanan öznelliklerin parçalanmasını aklımızda tutmamızı sağlamaktadır.

## **TÜRKİYE'DE EMEK REJİMİ BAĞLAMINDA BANKACILIK SEKTÖRÜ:**

Türkiye'deki emek ve refah rejimi bağlamında bankacılık sektörü incelendiği zaman bu sektörün pek çok yönden günümüz kapitalizminin pek çok özelliğini temsil ettiğini söylemek mümkündür. Bu bölümde, bankacılık sektörünün çok kısa bir tarihçesi sunulurken sektörün gelişiminin Türkiye'deki neoliberal politikaların yörüngesiyle uyumlu olduğu gösterilmektedir. Artan rekabet, pazarlama ve teknolojinin yoğun

kullanımının, küresel bankacılığa paralel olarak Türkiye'de de görülmesi, çalışma deneyim ve ilişkileri açısından da önemlidir. Türkiye'de bankacılık sektörü de dahil olmak üzere finansal sistem, 1980'lerde başlayan neoliberal dönemin ardından serbest piyasa ekonomisi etrafında şekillenen yeni kalkınma stratejisi ile bir büyüme yaşamıştır. Kamu bankalarının özelleştirilmesi, 1990'ların ortalarında başlayan bankacılık sektöründeki güvencesizliğin "kurucu deneyimi" olarak kabul edilmektedir (Bora, 2011:296). Bankacılık sektöründe 1990'ların ortalarında başlayan özelleştirme, küresel rekabet ve pazarlamanın etkisiyle yönetim ve çalışma koşulları da değişmiştir. Yaşanan ekonomik ve finansal krizler, bazı bankaların kapatılması ve faaliyetlerinin durdurulması nedeniyle bankacılık sektörü çalışanları üzerinde de yıkıcı etkiler yaratmıştır (Nurol, 2004:129; Baştürk, 2018:44). Sektörün krize açık yapısı bu çalışmanın kapsamı dışındadır, ancak çalışanların çalışma koşullarını, deneyimlerini ve duygulanımlarını nasıl etkilediği bu çalışma kapsamında önem taşımaktadır. Hem ulusal hem de küresel düzeydeki ekonomik dalgalanmalara ve değişkenlere bağımlılık, çalışanlar için ortak bir endişe kaynağıdır.

Son dönemde sektöre yapılan dijitalleşme yatırımları, finansal sektörün gelişimi ve artan pazarlama anlayışının ardından Türkiye'de de eski veznedarlardan (*old tellers*) yeni satıcılara (*new sellers*) doğru bir kayış gözlemlenmektedir. Öte yandan, küresel eğilimlere paralel olarak, Türkiye'de de sürdürülebilir finans, iş ve insan hakları ve toplumsal cinsiyet temsili söylemleri de küresel taahhütleri olan veyayabancı sermaye ağırlıklı bazı bankaların gündemine girmiştir. TR'deki finans sektörü, dijitalleşme, pazarlama, rekabet ve emeğin duygusal ve maddi olmayan yönlerinin yanı sıra bazı bankalar için sürdürülebilirlik söylemlerini temsil etmektedir ve bu söylemler gelecekte daha etkili olacak gibi görünmektedir. Yüksek eğitimin yanı sıra kadın ve gençlerin temsili, sektörün temel özelliklerini ve önceliklerini ortaya koymak açısından da önemlidir.

Çalışanların deneyim ve öznelliklerinin, sadece işyerlerinde değil, istihdam olanaklarının sınırlı, güvencesizliklerin yaygın, cinsiyet temelinde eşitsizliklerin fazla olduğu ve çeşitli hakların çalışma koşuluna bağlı olduğu bir refah devleti ve işgücü piyasası bağlamında analizi önemlidir. Türkiye'de neoliberal politikalarla birlikte

yaşanan değişimlere odaklanan bir dizi çalışma; geçici istihdamın, kayıt dışı çalışmanın, iş güvencesizliğinin, esnekliğin, prekarlığın arttığını, sendikalaşmanın azaldığını ve istihdam olanaklarının özellikle gençler için sınırlı ve cinsiyet temelli eşitsizliklerin var olduğunu ortaya koymaktadır (Cam, 2002; Çelik ve Kalaycıoğlu, 2010; Çelik, 2022; 2006; Çelik-Beşpınar Akgüner, 2011; Özdemir-Yücesan ve Özdemir, 2008; Özdemir-Yücesan, 2014; Müftüoğlu ve Bal, 2014; Sarıtaş, 2017). Kadınların işgücüne katılım ve istihdam oranının oldukça düşük olduğu işgücü piyasasında, iş-yaşam dengesi ve bakım politikaları önem kazanmaktadır. Politika ve söylem düzeyinde, istihdam ve eğitime ilişkin strateji ve politika belgelerinde "istihdam edilebilirlik", "esneklik", "hayat boyu öğrenme" ve "aktivasyon" gibi kavramlara atıflar bulunmaktadır. Türk sosyal politikasında piyasa odaklı politikaların benimsenmesiyle önemli bir dönüşüme sahne olan 1980 sonrası dönemde, formel sosyal güvenlik sistemi sosyal koruma sağlamakta yetersiz kalmıştır (Buğra ve Keyder, 2006:212).

20. yüzyıl boyunca bankacılık sektörü, yaşam boyu iş güvencesi, kariyer fırsatları ve toplumda prestijli bir konum gibi tutarlı bir yaşam anlatısı vaat etmiştir (Nurol, 2014:133). Ancak 1990'lı yıllarda Türkiye'de yaşanan sektörel gelişmelerin ardından, yukarıda da belirtildiği gibi, çalışanların çalışma koşullarında da bazı değişiklikler yaşanmaya başlamıştır (Baştürk, 2018:42-44). Bora'nın (2011:291) bir başka çalışmasında da gişe memurlarının çalışma koşullarının iyi olmadığından ve bankacılık sektöründeki iş güvencesizliğinden bahsedilmiştir. Bankalar, çalışanlarına, performanslarına ve pozisyonlarına bağlı olarak özelleştirilebilen, modülasyon perspektifinde çeşitli fırsatlar, hizmetler ve faydalar sağlamaktadır. Bu araştırma kapsamında sektörde iş güvencesi kapsamında belirsiz süreli sözleşmelerle çalışanlar ele alınmakla birlikte, sektörde çalışma hakları açısından farklılıklara yol açabilecek geçici ve esnek çalışma türlerinin de bulunduğu unutulmamalıdır. Sendikalaşma ve toplu pazarlık haklarından yararlanmayı engelleyen çalışma rejimine paralel olarak, bir dizi çalışmada açıklandığı üzere, bankacılık sektöründe sendikal hakların etkili bir şekilde uygulanmasına yönelik ciddi zorluklar bulunmaktadır (Çelik, 2016; Erdayı, 2012; Nurol, 2014). Çalışmanın bundan sonraki bölümlerinde, metodoloji bölümünde belirlenmiş olan analitik çerçeve kapsamında ilgili teorik ve literatür çalışmalarına da



referansla saha bulgularından elde edilen veriler analiz edilmiştir. Aşağıdaki bölümlerde bu bulgular özetlenecektir.

## ÇALIŞMAYA BAĞLILIK- (I)

Dolaşım alanı olarak nitelendirilen bankalardaki emek sürecinin farklı yönleriyle ilgilenen işlerinin/pozisyonlarının heterojenliği göz önüne alındığında, bu sektör hizmet, imaj, duygulanım üretiminin de bir örneğini temsil etmektedir. Bir yandan bilgisayar ekranlarında, somut bir ürün olmadan yapılan işin sanal yönü çalışanlar tarafından kabul görürken, diğer yandan bankalarda, özellikle de müşterilerle doğrudan iş birliği yapan pozisyonlardaki çalışanlar için emeğin duygusal ve iletişimsel yönü ön plandadır.

Lordon'un (2014:14) belirttiği gibi, "para" arzusuna bağımlılık tüm iş sözleşmelerinin örtük amacıdır. Ancak, çalışmanın ve işin kimlik ve kendini gerçekleştirme alanı olarak inşasına yönelik literatür, çalışanların işleriyle kurdukları ilişkinin para arzusunun ötesine geçebildiğini göstermektedir. Lorey'in (2015) yönetsel prekarizasyon kavramıyla tartıştığı gibi, *iş ve çalışma*, yaşamdaki risk ve belirsizlikleri göz önünde bulundurarak karar veren çalışan özneler için de bir bağımlılık alanıdır ve kapitalizmin diğer özneleştirme süreçleriyle de eklemlenmektedir. Bu bağlamda, ülkenin refah ve emek rejimindeki borçlanma ve prekarizasyon kapitalizmin günümüz koşulları altında çalışma ile eklemlenmiş özneleştirme süreçleri olarak değerlendirilmektedir. Araştırma sonuçlarına göre, bankalar tarafından çalışanlarına pozisyon ve performansa bağlı olarak, belirli ek hizmetler ve imkanlar sağladığını ve işçilerin hayatlarındaki güvencesizlik ve risklerle başa çıkabilmek için bankaların sağladığı bu hizmetlere, örneğin özel sağlık sigortasına, büyük önem verdiklerini görüyoruz.

Aslında iş sözleşmesi üzerinden kurulan ilişki, mevzuattaki iş güvencesini taahhüt etmesine rağmen, bir bağımlılık ve tabiiyet ilişkisini de beraberinde getirmektedir. İronik bir şekilde, borç ekonomisi içinde önemli bir yer tutan bankalarda çalışmak, özellikle genç üniversite mezunları ve kadınlar için zorlu işgücü piyasasında

performans, başarı ve pozisyona dayalı olarak hayatlarını kurabilecekleri bir gelir ve belirli hizmetler ve faydalar için bir fırsat olarak algılanabilmektedir. Lazzorato'nun (2009) argümanına paralel olarak bu çalışma, bankalar tarafından sağlanan özel sağlık sigortası, bazı bankalardaki özel fonlar gibi imkân ve faydaların çalışanlar tarafından performanslarını optimize ederek yatırım olarak değerlendirildiğini ortaya koymaktadır.

Öte yandan, çalışma yaşamının kendisi de kariyer güvencesizlikleri, performans kaygıları, ulusal ve küresel düzeydeki sektörel ve ekonomik durumlar ve dijitalleşmenin işler üzerindeki etkileri, yaş almanın sektördeki konumu etkilemesi nedeniyle yaşamda güvencesizlikler ve belirsizlikler üretmektedir. Bu çalışmanın temel bulgularından biri, başarılı çalışanlar da dahil olmak üzere çalışanların çoğunda görülen kariyer ve gelecek belirsizliğidir. Özellikle gençler için emeklilik hayali kurmanın zor olduğu bir sektörde ve refah rejiminde, stratejiler bu risk ve belirsizlikleri yönetmek için yeni iş kurmalar (start-up'lar) veya diğer fırsatlar için kendilerine yatırım yapmaya odaklanmaktadır. Dolayısıyla bu belirsizlik ve güvencesizlikler, çalışanlar tarafından yönetilmesi gereken alanlar olarak algılanmaktadır.

Çalışanların bankalar tarafından sağlanan hizmetler/yan haklar nedeniyle kendilerini "değerli" olarak görmeleri, bu tür yan hakların aynı zamanda normatif kontrol araçları olarak da işlev gördüğünü ortaya koymaktadır. Çalışanların algılarına göre bu hizmetler, bankaların çalışanlarına değer verdiklerine dair kurumsal kültürlerinin bir temsilidir. Bir başka deyişle, bankada kalmak için yaptıkları fayda-maliyet analizini, parasal ve yan hakların yanı sıra bankalar tarafından sunulan bir değer tarafıyla da tamamladıklarını söyleyebiliriz.

*Kişinin işi veya mesleği üzerinden bir kimlik ve sosyal konum/tanınma inşa ederek özneleş(tiril)me sürecine gelince, bu sektörde iş/meslek, artık eskisi kadar güçlü bir inşa faktörü olmamakla birlikte, çeşitli açılardan etkili olmaya devam etmektedir. Çalışanların benliklerinin güçlü bir bileşeni olarak bağlı oldukları bir profesyonel ve istikrarlı kimlikten/meslekten ya da geçmişte tanımlandığı şekliyle "protokol*

insanlarının" yüksek statüsünden söz etmek mümkün olmasa da ve son yıllarda çeşitli nedenlerle işin değersizleşmesi söz konusu olsa da, bu çalışma Lazzarato (2014) tarafından açıklanan makine köleliğinde beklendiği gibi iş kimliklerine ilişkin bir öznelğin ortadan kalktığı sonucuna varmamaktadır. Bu çalışmanın ortaya koyduğu işin değersizleşmesinin nedenleri arasında mesleğin çeşitli pozisyonlara bölünmesi, özellikle pazarlama, rekabet ve hedef odaklı yaklaşımların getirdiği statü ve prestij kaybı, daha önce yaşanan ekonomik kriz sırasındaki iş kayıpları ve dijitalleşmenin beslediği "önemsizlik" duygusu yer almaktadır. Öte yandan Standing'in (2011) de belirttiği gibi, üst unvanlar bir yönetim stratejisi örneğidir ve çalışanlar istihdam ve kariyerlerini yönetmek için bu unvanların faydası konusunda araçsal bir bakış açısına sahiptir. Çalışanların işlerinin "değersizleştirildiği" yönündeki algı ve kabullerine rağmen, bankalardaki birçok pozisyonun unvanı, görev süresi, yetki ve iş tanımına bakılmaksızın "direktör/müdür/yardımcısı" gibi tanımlamalara sahiptir. Ayrıca, iş aracılığıyla kimlik oluşumunun cinsiyete ve yaşa dayalı yönleri de vardır ve bunlar da öznelıklar kapsamında göz ardı edilemez. Örneğin, kurumsal bir bankada çalışmak, kadın çalışanlar için, özellikle de terfi aldıklarında, bir öz kimlik geliştirmek açısından önemlidir. Bu anlamda, üst unvanlar, normatif değerler, "iş ortağı" gibi statüler, çalışanların işlerini ve yaşamlarını yönetmek için girişimci öznelıklarının örnekleridir. Bu unvanların kalıcı değil, aksine geçici, kırılğan olduğunu bilseler de, girişimci benliğin bir yönü olarak, bu pozisyonları istihdamlarının ve geleceklerinin yönetiminde bir yatırım alanı olarak ele almaktadırlar.

Bifo-Berardi'nin (2009) belirttiği gibi bir başka kapitalist proje olarak kabul edilen *iş aracılığıyla kendini gerçekleştirme* arzusu söz konusu olduğunda, çalışanların çoğu bir zorunluluk olarak bu sektörde çalışmaya başlasa ve bu iş hayallerindeki ideal iş olmasa da, çalışanların algısı, ister bireylere katkı, ister kurumların refahı, ister ülke ekonomisine destek, isterse başarı, kazanım ve ego tatmini gibi kişisel duygu ve arzular yoluyla olsun, bir yararlılık, önem ve başarı duygusuna sahip olduklarını açıkça göstermektedir. Bu bulgu, bankaların strateji ve misyonlarına ilişkin söylemle uyumlu olarak, işin çalışanlar için bir arzu ve duygusal alan olarak etkin olduğunu teyit etmektedir. Bazı çalışanlar işlerinin çıktısını kâr, paradan para üretmek ya da işlerini değersizleştiren pazarlama kaygıları olarak tanımlasa da, işlerinin katkıları hakkında

ne hissettikleri söz konusu olduğunda, algıları bankalardaki işlerinin kutlanmasına odaklanmaktadır.

## **İŞYERİ DİNAMİKLERİ-(II)**

Bu çalışma, *beceri makinesinin* bir özneleş(tir)me süreci olarak işlediği sonucuna varmaktadır çünkü gerekli duygusal, iletişimsel beceriler ve duygusal yetenekler nedeniyle daha fazla benlik emek sürecine çekilmektedir. Beceri algısına ilişkin bulgular, sektörün rekabetçilik, dijitalleşme ve pazarlama yöneliminin birbiriyle bağlantılı olduğunu ve iletişim, duygusal beceriler, çeşitli yönlerden öz yönetim, dijital beceriler ve küresel pazarlar hakkında bilgi odaklı özel beceriler gerektirdiğini doğrulamaktadır. İşe alım süreci ve kriterleri, özneleştirme sürecinin yalnızca bir yönüdür. Bu süreç, işe alım sürecinden sonra eğitimler, kariyer beklentileri, becerilerin de izlenip değerlendirildiği performans yönetimi ve benliğin gelişim kapasitelerine odaklanan normatif kontroller, öz kontrol teknikleriyle devam eder. Bankacılık sektöründe ideal kişi çözüm/hedef odaklı, kâr/satış odaklı, çalışkan, rekabetçi, uyumlu, hızlı, sabırlı, aktif, dışa dönük olankişidir. Bulgular ayrıca sermayenin "başarı ve tutku öznesi" gerektirdiğini doğrulamaktadır. Son olarak, sadece pazarlama becerileri değil, aynı zamanda kendini sunma ve görünür kılma becerileri de önemli olarak görülmektedir. "Post-modern iş etiği" olarak da adlandırılan bu anlayış doğrultusunda, sektörde başarılı olmak ve yeterli performansa sahip olmak için kendini görünür kılmak da önemli bir beceridir. Görüşme yapılan kadın ve erkekler tarafından sektörde çalışan kadınların duygusal beceriler bakımından daha avantajlı olduğu düşünülmektedir.

İşyerlerinde ve sektörde artan *dijitalleşmenin* iş süreçlerinde ve bankacılık sektöründe ihtiyaç duyulan işlerde/pozisyonlarda/becerilerde değişiklikler gerektirdiğini görüyoruz. Çalışanlar, dijitalleşmenin işlerini basitleştirici ve hızlandırıcı etkilerinin farkında olmakla birlikte, uzun vadede kendilerine ihtiyaç duyulmayacağı algısına sahip oldukları için güvencesizlik ve değersizlik hissi gibi durum ve duygular da yaşamaktadırlar. İşyerinde dijitalleşme de farklı yaş grupları için farklı bir özneleştirme süreci olarak işlemekte hem güçlenme hem de belirli iş ve pozisyonlar üzerindeki tehditler açısından güvencesizlik üretmektedir.

Bu çalışma aynı zamanda işyerindeki *yönetsel kontrol tekniklerinin* tabi kılma/özneleştirme süreçlerinde önemli olduğu sonucuna varmıştır. İktidar teknikleri olarak kontrol mekanizmaları, Burawoy'un (1979) üretim rızası teorisini takip eden çalışmalarda tartışıldığı üzere, bankalarda sadece kontrol değil aynı zamanda işçilerin aktif katılımıyla rıza üretilen mekanizmalardır. Bu çalışma, günümüz kapitalizm koşullarında, dijital gözetim ve duyguların artan kullanımıyla birlikte, iş tarafından üretilen öznelliklerin de oyuna dahil olduğunu öne sürerek literatüre katkıda bulunmaktadır. Oyun artık işyerinin sınırlarını aşmış ve yaşamın çeşitli alanlarına sızmıştır. Dijital gözetim, performans izleme sistemleri gibi diğer kontrol mekanizmalarıyla işbirliği yaparak, belirli itaatsizlik ve düşük performans durumları dışında doğrudan yönetimsel kontrol ihtiyacını ortadan kaldırmaktadır. Bu bulgular, mevcut performans sistemleri altında özdenetime sahip, rekabet koşullarında başarı ve hedefler peşinde koşarken sadece işyerlerinde değil, yaşamlarının ötesinde çeşitli dijital gözetim mekanizmalarına maruz kalan performans öznelerini doğrulamaktadır.

Kontrolün hegemonik ve normatif yönlerini ortaya çıkaran modüle edilmiş, tamamlayıcı ve harmanlanmış yönetim kontrol mekanizmaları gözlemlenmiştir. Bunlardan ilki, yönetimin fazla mesai taleplerinden vazgeçen ancak çalışanların performans hedefleri, son teslim tarihleri, rekabet, sektörün hızı/dinamizmi, organizasyon ve müşteri tepkilerinin baskısını hissederek zamanlarını kendilerinin yönetmesine izin veren "*Zaman kontrolü*"dür. Zamanın ölçülebilir ve yönetilebilir olmasından hareketle bir kontrol mekanizması geliştirilmiştir. Zaman, performans sisteminde bir puana, "son teslim baskısı altında çalışabilme" gibi subjektif performans değerlendirmelerinde bir karakter özelliğine, sektörün dinamizminin bir temsili olarak "zaman yönetimi" becerisine dönüşür. Bu durum, başarıya ulaşmak için özdenetimleriyle daha hızlı olmaları gereken insanlarla sonuçlanır. Zaman yönetimi, hızlanma ve çok işlevlilik zihniyetleri çalışanların günlük yaşamlarına ve benlik algılarına da nüfuz etmektedir.

Araştırma bulgularının ikincisi ise, yöneticilerin doğrudan gözetiminden ziyade öz denetime dayanan, yazılımlarla sürekli izleme altında tutulan, hedefi belirleyen ancak ulaşmak için yolu esnek bırakan ve sonrasında son çare olarak işten çıkarma da dahil

olmak üzere çeşitli ödül ve cezalarla sonuçlanan "performans kontrolü ve yönetimidir". Performans konusundaki iş güvencesizliği kaygıları ve sonuçları merkez ve şube düzeyleri arasında farklılık gösterse de, neredeyse tüm çalışanlar performans kaygısı altındadır. Performans yönetim sistemleri, Burawoy'un kavramına uygun olarak, öz-sorumluluk ve öz-gelişim söylemleri ve stratejileri ile gelen uzlaşmaya dayalı bir oyunu temsil etmektedir. İşçiler kuralları çok iyi bilmekte ve daha fazla fayda elde etmek ve çıkarlarını korumak için çoğu durumda buna uygun davranmaktadır. Tüm bu yönleriyle performans yönetim sistemleri cinsiyet ve yaştan bağımsız olarak hedeflere ulaşmak için rekabetçi, konformist ve kendini geliştiren işçiler üreten bir iktidar mekanizması olarak işlev görmektedir. Performans yönetim sistemi, objektif değerlendirmeye ulaşmak, performansını artırmak, kendini geliştirme motivasyonunu sağlamak, kendini ve başarılarını görünür kılmak açısından görüşme yapılan kişilerin çoğu tarafından gerekli ve faydalı görülmektedir. Performans yönetimi, özellikle müşterilerle doğrudan temas halinde olan çalışanlar için duygu, dil ve beden üzerindeki diğer bürokratik kontrol mekanizmalarıyla da eklemlenerek çalışmaktadır. Aslında duygular, iyi görünüm, günlük dildeki iletişim müşteri kazanmak için bir sermaye kaynağı olarak kullanılmaktadır. Bu anlamda işin kendisi duygular, beden ve dil aracılığıyla bir "performansa" dönüşmekte, çalışanlar buna uymakta ve buna göre yatırım yapmaktadır.

Performans yönetimi ve diğer bürokratik kontrol araçlarıyla eklemlenen ve *normatif kontrol mekanizmaları* olarak adlandırılan son kontrol tekniği ise kurum kültürü, paylaşılan değerler, özellikle genel merkez düzeyinde çeşitli hobi kulüpleri, ekip kurma ve sosyalleşme etkinlikleri, bazı bankalarda psikolojik destek ya da özyönetim ve farkındalık gibi çeşitli eğitimler, eğlence ve sosyal aktiviteler gibi güçlendirme teknikleri aracılığıyla bir kontrol ve rıza üretim mekanizması olarak işlev görmektedir.

Bir yandan, "çalışanların benliğini" hedefleyen bu tür teknikler çalışanlar tarafından rahatlatıcı bulunmakta, kişisel gelişimleri için faydalı bulunmaktadırlar. Ancak bu faydalar, örneğin özel sağlık sigortası, işçiler tarafından hak olarak değil, bankaların gösterdiği değer bir sembolü olarak ve bankalar tarafından korunan çıkarları olarak

görülmektedir. Öte yandan, araştırma bulguları, piyasa rasyonalizminin özellikle paylaşılan değerler açısından baskın hale gelmesinin, değerlere ilişkin söylemlerin çalışanlar tarafından doğrudan kabul edilmediğini göstermektedir.

Bu bağlamda, haklarını değil çıkarlarını düşünen, işyerinde kolektif bir dayanışmadan ziyade bireyselliğe inanan, öte yandan piyasa rasyonalizminin kendi koşulları üzerindeki etkilerinin farkında olan işçiler gözlemliyoruz. Ayrıca, konformist ve uyumlu işçilerle ilgili ideal imaja uygun olarak, işyerlerindeki çeşitli ve yenilikçi diyalog mekanizmaları aracılığıyla direniş de kontrol altına alınmaktadır. Bu durum, Türkiye'deki sınırlı sendikalaşma ve kolektif eylem pratikleriyle de örtüşmektedir. Diğer taraftan, işçiler bazı durumlarda itaatsizlik ve rızanın birleşimi olarak bazı faaliyetlerde bulunmaktadır. İşçiler, rekabet ve performans sistemleri nedeniyle sektördeki sınırlı dayanışmanın farkındadır ve bu durumu bir gerçeklik ve normal olarak kabul etmektedir. Çalışma bulguları özetle sınırlı dayanışma ve direnişin, farklı katmanlarda işleyen iktidar tekniklerinin ve birbiriyle ilişkili kontrol mekanizmalarının ürünü olduğunu göstermektedir, bu durum sadece işyerleriyle sınırlı kalmayıp çalışma rejimine de içkindir.

### **İŞ-GÜNLÜK YAŞAM ETKİLEŞİMİ (III):**

Bu çalışma aynı zamanda çalışmanın/işin tabi kılma/özneleş(tir)me boyutuyla gündelik hayata nüfuz etme biçimlerinin de altını çizmektedir. Araştırma bulgularında, strese bağlı hastalıklar ve tükenmişlik, depresyon, stres nedeniyle uyku düzeninin etkilenmesi, performans kaygıları; özellikle kadın çalışanlar için ev ve bakım sorumluluklarının etkisiyle boş zaman ve aileye ayrılan zaman ve enerjinin kısıtlı olması gibi birçok yolla kapitalist tabi kılma gözlemlenmektedir. Sağlık, bir yandan "insan sermayesi" yaklaşımı çerçevesinde bankalar için bir yatırım alanıdır. Sektörün dinamizmi, performans baskısı, rekabet, kaygılar, belirsizlikler gibi faktörler nedeniyle psikolojik sorunlar yaşamaya başlayan çalışanlar için bankalar çeşitli önlemler almaktadır: Özel sağlık hizmetleri, düzenli kontroller, stres yönetimi eğitimleri, farkındalık uygulamaları ve bazı bankalarda psikolojik destek, yoga kursları, spor salonları vb. Öte yandan, bazı çalışanlar için tükenmişlik de dahil olmak

üzere yeni çalışma patolojileri gözlemlenmektedir. Çalışanlar, sağlık sigortası ve düzenli kontrol programları gibi bu tür hizmetleri takdir etmekte, bunlar sayesinde kendilerini değerli ve ayrıcalıklı hissetmektedir. İşle ilgili stres ve yorgunlukla başa çıkmak için çeşitli hobilerle de uğraşmaktadırlar.

Boş zaman etkinlikleri ve ilişkileri, işin özneleştirme/tabii kılma yönlerini ortaya çıkarmaktadır. Örneğin, bankaların ticari bölümlerinde çalışanlar, mesai saatleri dışında müşterilerle iyi ilişkiler sürdürmek için kendilerine yatırım yapmakta, örneğin müşterilerin ilgi alanlarını takip edip, kendi ilgi alanları ve hobilerini bunlara göre belirlemekte, sosyal ağlarını genişleterek, müşterilerle ve hatta bazen yöneticilerle bağlantılarını geliştirmektedirler. Çalışma saatleri dışındaki zamanları da ya müşteriler için her zaman hazır olma tercihleri ya da diğer özdenetim pratikleri nedeniyle işe tabii olmaktadır.

Çalışanlar ayrıca, duygusal emek ve iyi görünümün bir yansıması olarak tüketim kalıpları aracılığıyla görünümüne yatırım yapmaktadır. İşten günlük hayata bir yansıma olarak, performans hedeflerini yönetir gibi, ilişkiler, boş zaman faaliyetleri ve duygular da dahil olmak üzere hayatlarının çeşitli yönlerini "yönetmeye" devam ettiklerini hissetmektedirler. Ayrıca, "ağ yaklaşımının" ilişkiler ve günlük yaşamdaki etkisi, işin sadece işyerlerinde değil, yaşamda da çıkarlarını koruyacak veya yeni fırsatlar keşfedecek şekilde yatırım yapmak için girişimci benliğin bir özelliği olarak hayata nüfuz ettiğini ortaya koymaktadır. Çalışanların işyerinde edindikleri bazı özellikler ve sosyal beceriler de bir varlık ve yatırım olarak görülmekte ve gündelik yaşamlarında ve ilişkilerde kullanılmaktadır. Böylece iş, hayatın diğer alanlarına ve ilişkilerine de sızmaktadır.

#### **BENLİK ALGISI (IV)**

Görüşme sonuçlarına göre, işyeriyle sınırlı olmayan çalışma/iş dinamikleri, benlik algısı üzerinde etkilidir ve parçalı bir benlik algısı ortaya çıkarmaktadır. Çalışanlar, düşük başarı, ekonomik kırılganlık, kariyer güvencesizliği, şirket birleşmeleri veya yeniden yapılanma, dijitalleşme ve işgücü piyasasında iş bulma zorlukları gibi çeşitli



nedenlerle ilişkili bir güvencesizlik ve belirsizlik duygusuna sahiptir. Burawoy'un (1983) hegemonik despotizmi ile okunduğunda, küresel ve ulusal düzeydeki dinamiklerin ve risklerin sektör çalışanları için önemli bir endişe kaynağı olduğu ortaya çıkmaktadır. Kariyer güvencesizliği aynı zamanda yaşla ilgili kaygılara da bağlıdır çünkü bankacılık sektöründe yaşlanmanın kendisi bir risk olarak değerlendirilmektedir. Bu nedenle, banka çalışanlarının temel kaygısı halihazırda sahip oldukları koşulları ve çıkarları korumaktır. Ülkenin ekonomik koşulları ve işgücü piyasası durumunda bu çok daha önemlidir. Öte yandan, görüşülen çalışanların çoğu, iş yerinde ve iş dışında kendini görünür kılma kaygısı da taşımaktadırlar. Özellikle gençler, hayatlarındaki belirsizlik ve güvencesizliklerle başa çıkabilmek için kendilerini geliştirmeleri gerektiğini düşünmektedir. Birçok çalışan kendini geliştirmek için bankalar tarafından sağlanan eğitimlerden faydalanmakta, çeşitli kurslara gitmekte, küresel piyasaları sürekli takip etmekte, dijital becerilerini geliştirmeye yatırım yapmakta, sosyal ilişkilerini genişletmekte, alternatif planlar yapmakta ve kendini görünür kılmaya odaklanmaktadır. Çalışanlar kendilerini direnişle özdeşleştirmezler ve kendileri için riskler, güvencesizlikler, belirsizlikler göz önüne alındığında bu "normaldir". "Mutlu olma" söylemleri ve duygu yönetimi teknikleri de daha fazla uzlaşma ve daha az direniş teşvik etmekte bazıları için etkili olmaktadır, ancak esas etkili olan bunlardan ziyade sistemin içinde kalmanın dışarıda olmaktan daha güvenli olduğuna dair inançtır.

Parçalanmış benlik arasında, görüşme yapılan az sayıda çalışan da işin yabancılaştırma etkilerine atıfta bulunmuştur. Görüşülen işçilerin çoğu yaptıkları işe bir anlam ve önem atfetme eğilimindeyken, Lazzarato'nun bahsettiği gibi, kendilerini sadece sistemdeki çarklar, sayılar, hedefler olarak gören az sayıda işçi deneyimi de gözlemlenmiştir. Bu kişiler, işe/çalışmaya herhangi bir anlam yüklememekte, onu sadece hayatta kalmak için bir gereklilik olarak algılamaktadır.

Bir yandan dijitalleşmenin etkileri ve geleceğe dair güvencesizlikler de dahil olmak üzere performans, pazarlama ve rekabet baskıları nedeniyle işin değersizleşmesi, diğer yandan bankaların güçlendirici teknikleri ve normatif söylemleri, kendini görünür kılma ve kendini geliştirme stratejilerinin bir arada var olması, benliğin

parçalanmasıyla sonuçlanmaktadır. Bu parçalanma, kendini geliştirme, girişimcilik, güvencesizlik, kırılabilirlik ve uyumluluk gibi özellikleri içermektedir. Çalışma/iş, bir yandan kapitalizmin halihazırda ürettiği risk ve güvensizliklerle iç içe geçerken, diğer yandan başarı ve piyasa taleplerini karşılama koşulu sağlandığında bir güvence duygusu sağlamaktadır. Bu ikili mekanizmanın merkezinde, başarı ve performansın öznesi olan işçi yer almaktadır.

## **SONUÇ VE DEĞERLENDİRME**

Yukarıda özetlenen teorik ve kavramsal tartışmalar ve bulgular çerçevesinde, bu çalışmanın temel sonuçlarından biri, disiplin-kontrol toplumları tartışmalarında tarif edildiği üzere, kapitalizmin hem iş/işyeri hem de ötesinde yeni tabi kılma/özneleş(tir)me stratejileri icat ederek kendini devam ettirdiğidir. Bankacılıktaki çeşitli çalışma dinamiklerini analiz ederken ve tabi kılma/özneleş(tir)me mekanizmalarını araştırırken, bu sektörün dinamik, hızlı tempolu, uyarlanabilir, yenilikçi ve dijital olduğunu gözlemledik. Uyarlanabilir yönetim kontrol teknikleri, dijital gözetim, öz denetim ve çalışanların konformizmini ve uyumluluğunu artıran normatif ve motivasyonel teknikler aracılığıyla hem performans hem de hedef odaklı bir çalışan profili hedeflenmektedir. Diğer taraftan, çalışanlar çeşitli stratejiler aracılığıyla kendi tabiiyetlerine aktif olarak dahil olmaktadır.

Bu çalışma, bankacılık sektöründe çalışma dinamiklerinin hem disiplin hem de kontrol toplumlarının özelliklerini sergilemekte olduğunu göstermektedir. İşyerlerindeki kontrol ve yönetim teknikleri öncelikle hegemonik bir şekilde çalışanların performansına ve 'işsel' yönlerine vurgu yapmakta, ancak belirli durumlarda gerekli görüldüğü takdirde bürokratik ve hatta despotik kontrollerle tamamlanmaktadır. Dijital gözetim, diğer kontrol mekanizmalarıyla bütünleşerek, çalışanların işleri ve kendileri üzerinde sürekli bir öz denetim kurmalarını sağlamaktadır. Maaşlar, pazarlama stratejileri nedeniyle daha dinamik bir ücretlendirme sistemine ve rekabete doğru bir geçişi yansıtacak şekilde, performans ve pozisyondan etkilenerek modüle edilmektedir. Bankalar, işgücü rejimindeki yaşam boyu öğrenme ve istihdam edilebilirlik söylemlerine uygun olarak, çalışanların uyum yeteneğini ve kendini

geliştirmesini amaçlayan bir dizi eğitim fırsatı sunmaktadır. Rekabet, pazarlama ve performans çalışanlar açısından kendi deneyimlerini tanımlayan önemli kavramlardır.

Bankacılık sektöründe sürdürülebilirlik, toplumsal cinsiyet eşitliği de dahil olmak üzere çeşitli imajların geliştirilmesinin yanı sıra, pazarlama temel bir dinamiktir. Bu kapsamda, stratejiler ve imajlar ile rekabeti ortaya çıkaran piyasa dinamikleri arasındaki gerilim bankacılık sektörü örneğinde açıkça görülmektedir. Bu çalışma, bu gerilimin çalışma hayatına yansıyan çeşitli örneklerini ortaya koymaktadır. Bulgular, bankalardaki çeşitli güçlendirme fırsatları ve motivasyon söylemleri ile çalışanların zihinlerini ve ruhlarını hedef alan normatif kontrol üzerine artan literatüre katkıda bulunmaktadır. Bankalarda çalışma alanı, despotik kontrol ve yönetim mekanizmalarından ziyade bir performans ve başarı miti alanıdır. Bir tarafta, neoliberal söylem altında teşvik edilen girişimci özneyi destekleyen bir yaklaşımı temsil eden, kurumsal değerlerle bütünleşmiş, çalışanların güçlendirilmesi, refahı, öz-örgütlenmesi, öz-kontrolü, eğlenmesi ve keyif almasına dayalı yönetim ve kontrol stratejileri bulunmaktadır. Öte yandan, sektörde pazarlama ve rekabet baskılarıyla şekillenen, hedefler üzerinde sürekli bir baskı, performansı sürekli artırma arzusu, rekabeti teşvik etme ve "başarı" hissi ön plandadır. Bu unsurlar, bazı başarısızlık ve performans düşüklüğü durumlarında yaptırımlara dönüşebilmektedir. Bu gerilim, kontrol ve yönetim teknikleri aracılığıyla çalışanların öznelliklerinin şekillenmesinde de kendini göstermektedir. Bir başka gerilim de sektördeki toplumsal cinsiyet temsiliyle ilgilidir. Bir tarafta, bazı bankalarda küresel taahhütlerle birlikte strateji, politika ve projelerle desteklenen toplumsal cinsiyet temsili bir öncelik olmuştur ve Harvey'in (2005) piyasa etiğine uygun olarak toplumsal cinsiyet imajlarının önemli bir unsurudur. Öte yandan, toplumsal cinsiyet temsiliyle uyumlu olacak şekilde uygulamaların iyileştirilmesine ihtiyaç vardır.

Bu çalışmanın diğer bir önemli sonucu, bankacılık örneğinin gösterdiği çalışmanın/işin günümüz koşullarında önemli bir kapitalist tabi kılma/özneleş(tir)me mekanizması ve alanı olmaya devam ettiğini ortaya koymaktadır. Bu bulgular çalışmanın/işin, kapitalist tabi kılma/özneleştirmenin yeni teknik ve stratejilerle işletilmesi için çok önemli bir alan olmaya devam ettiğini ortaya koymaktadır. Bu

durum, kapitalizmin geleneksel sınırlarını aşmasına ve hayatın yeni yönleriyle bütünleşmesine rağmen açıkça görülmektedir. İşçiler artık tabiiyet altındaki pasif özneler değildir, bunun yerine kendi tabiiyetlerine aktif olarak katılmaktadırlar. Bu bulgu, bir yandan Burawoy'un (1979) işyerlerinde rıza üretimi ve oyun metaforuyla uyumludur, ancak bu çalışma, literatüre çalışma/iş yoluyla özneleşme süreçlerinin işyerleriyle sınırlı olmadığı, çalışma alanının yani oyunların gündelik hayata nüfuz ettiği ve öznellikleri sadece işyerleriyle sınırlı kalmayacak şekilde şekillendirdiği yönünde bir katkı sağlamaktadır.

Bu çalışma, bankacılık sektörü örneğinde, araştırma kapsamındaki işçilerin tam zamanlı sözleşmelerle çalışmalarına, performanslarına ve pozisyonlarına bağlı olarak modüle edilmiş ve çeşitli ek faydalara sahip olmalarına rağmen bunları kaybetme riski ve güvencesizlikleri sebebiyle prekarizasyon sürecini deneyimlediklerini ortaya koymaktadır. Bu bulgu, prekarya ve prekarlaşmanın tanımını standartlaştırılmış işleri içerenler için genişletmekte ve güvencesiz çalışanlar kategorisinin homojen bir kategori olmaktan uzak olduğunu göstermektedir. Bu çalışma, prekar çalışmanın ardındaki nesnel koşullar ve yapısal faktörlerin yanı sıra, prekarlığın öznel yönlerini de ortaya koymakta ve özneleştirme üzerindeki etkisine odaklanmaktadır. Öte yandan, bu çalışmanın bulgularının da gösterdiği gibi, bankacılık çalışanları söz konusu olduğunda, girişimci benlik özellikleri hem işyerinde hem de günlük yaşamda kendini göstermektedir. Son yıllardaki literatürde (Armano, Morini & Murgia, 2022) atıfta bulunulduğu üzere, bu çalışma da "prekar girişimci çalışan" tanımını doğrulamaktadır. Kaybetme korkusu taşıyan çalışanlar, haklarını değil çıkarlarını yönetmekte, bu sebeple iyi bir performans sergileyerek sistemin içinde kalmaya çabalamaktadırlar. Bu yaklaşım, kendi kendini görünür kılma konusunda yoğun bir çabayı ve ilişkiler, duygular, bedenler, dil de dahil olmak üzere iş yerinde ve iş dışında kendine yatırım yapmayı içermektedir.

Girişimci özneler (Bröckling, 2016; Du Gay, 1991, 1996; Dardot & Laval, 2013; Lazzarato, 2009) ve prekar özneler (Armano, Morini & Murgia, 2022; Evans & Gibb, 2009; Gilson, 2013, Kalleberg, 2009; Lazzarato, 2012; Lorey, 2015; Vosco, Macdonald & Cambell, 2009; Standing, 2011) tartışmalarına bir katkı olarak, bu

çalışma, çalışma/iş alanının hem girişimci hem de prekar yönetim biçiminin kesiştiği bir alan olarak işlev gördüğü sonucuna varmaktadır. Bulgular hem girişimci hem de prekar çalışan öznelerin öznelliklerini sadece işyerlerinde değil, gündelik hayatta da ortaya koymaktadır. Bu bağlamda, bir mekân, faaliyet ve ilişki olarak işin/çalışmanın Türkiye'de günümüz kapitalizm koşulları altında çift işlevli bir tabi kılma/özneleş(tir)me mekanizması içinde işlediği sonucuna varmaktayız. Böylelikle, işin hala önemli bir tabi kılma/özneleş(tir)me aracı olduğunu ortaya koymakla beraber, bu mekanizmaların işyeriyle sınır olmadığını gündelik hayata ve kendilik algısına dahi nüfus ettiğini ortaya koymaktadır.

## E. SAMPLE TEZ İZİN FORMU / THESIS PERMISSION FORM

### ENSTİTÜ / INSTITUTE

- Fen Bilimleri Enstitüsü** / Graduate School of Natural and Applied Sciences
- Sosyal Bilimler Enstitüsü** / Graduate School of Social Sciences
- Uygulamalı Matematik Enstitüsü** / Graduate School of Applied Mathematics
- Enformatik Enstitüsü** / Graduate School of Informatics
- Deniz Bilimleri Enstitüsü** / Graduate School of Marine Sciences

### YAZARIN / AUTHOR

**Soyadı** / Surname : GÜRAY

**Adı** / Name : MELAHAT

**Bölümü** / Department : Sosyoloji / Sociology

**TEZİN ADI / TITLE OF THE THESIS (İngilizce / English):** DYNAMICS OF WORK AS A MECHANISM OF SUBJECTIFICATION UNDER CONTEMPORARY CAPITALISM: A CASE OF WORKERS IN BANKING SECTOR IN TÜRKİYE

**TEZİN TÜRÜ / DEGREE:** Yüksek Lisans / Master  Doktora / PhD

1. **Tezin tamamı dünya çapında erişime açılacaktır.** / Release the entire work immediately for access worldwide.
2. **Tez iki yıl süreyle erişime kapalı olacaktır.** / Secure the entire work for patent and/or proprietary purposes for a period of **two years**. \*
3. **Tez altı ay süreyle erişime kapalı olacaktır.** / Secure the entire work for period of **six months**. \*

*\* Enstitü Yönetim Kurulu kararının basılı kopyası tezle birlikte kütüphaneye teslim edilecektir. /*

*A copy of the decision of the Institute Administrative Committee will be delivered to the library together with the printed thesis.*

**Yazarın imzası** / Signature .....

**Tarih** / Date .....

*doldurulacaktır.)*

*(Kütüphaneye teslim ettiğiniz tarih. Elle*

*hand.)*

*(Library submission date. Please fill out by*

*Tezin son sayfasıdır. / This is the last page of the thesis/dissertation.*