

Trade unions and Digitalisation in Norway and the UK Findings from the Banking Sector

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Summary

This report presents some key findings on the influence of trade unions on digital technologies in the banking sector in Norway and the UK. It draws on interviews with union officers and workplace representatives in two unions: *Finansforbundet* (FFB) in Norway and Accord in the UK. The report covers three main areas:

- Union organisation and mechanisms for influencing technological change
- Union influence in relation to: (a) job losses; (b) the monitoring and surveillance of workers.
- Union representatives' views on resourcing and training

The research finds substantial differences between the two banking unions in the organisation and mechanisms through which they are able to influence technological change. The Norwegian union is supported by a range of legal and institutional rights that places it in a more advantageous position. Representation on the board, collective agreements that contain rights to consultation over technological change and restrictions on the use of monitoring and surveillance are all important elements of the Norwegian system. In contrast, the UK union has to rely on voluntary collective bargaining and the weak provisions of legislation, which leads to a greater emphasis on relationship building with senior management and persuasion.

Overall employment in the banking sector has been in slow decline over a number of years but there is no indication of dramatic job losses. However, the aggregate figures do not reflect changes in individual companies or the shift in employment that takes place through restructuring of businesses or changing customer services. Despite the differences between the unions, neither has been able to stop the banks closing branches or introducing labour-saving digital technology. Where jobs have been under threat, both unions have emphasised minimalising job losses, the use of voluntary redundancy and job redeployment. In Norway, employment is more stable, compulsory redundancies have not taken place in the main Norwegian banks and there are more rights in relation to retraining and redeployment provision. In the UK, ongoing job losses take up significant union resources and time, and workers continue to feel 'at risk'.

The area where unions are able to stop and shape technology is in relation to forms of monitoring and surveillance. Digital forms of data collection can be hidden, or it may be difficult to understand their implications or how they will be used in the future. In the UK, call centres have long used intense forms of monitoring, including the recording of calls. Accord is,

therefore, focused more on dealing with the consequences. The attempts by management to extend recording to branch activities has been opposed by the union with some limited success. However, the trend is towards further use of digital surveillance. In Norway, FFB is able to draw on the collective agreement and legal protections to stop video and audio monitoring. The use of other forms of measurement is more difficult to control as the ability to measure individuals is embedded within the design of the technology. The union is, therefore, focused on limiting the way in which data are collected and used. There still remains some variability across workplaces in the extent to which individualised forms of monitoring are permitted.

The two unions are faced with very different challenges in dealing with digitalisation, even if the technologies may be very similar. Drawing on responses from the union representatives interviewed, the report identifies areas in which more support could be provided. The report concludes by raising a number of issues for each union, intended as a starting point for discussion.

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Note on terminology:

Union officer: employed by the union, either staff or elected.

Union rep: union representative employed by a bank, also known as a shop steward

Lead rep (Norway): a full-time union representative with responsibilities across workplaces

1. Research Aims

This report is based on findings drawn from a broader project which explores the role and influence of trade unions in shaping digital technology and its outcomes in four sectors in Norway and the UK. It addresses two central questions. First, what involvement and influence do unions have in the implementation and use of digital technologies? Second, what factors affect unions' ability to shape better outcomes for workers? The project focused on lower and intermediate-level workers, specifically:

- shop-floor workers in grocery retail;
- production operatives in food and drink processing;
- administrative and clerical workers in banking; and
- administrative and clerical workers in hospitals.

The researchers worked with trade unions in each country to identify key challenges and opportunities, along with the initiatives currently taking place across the sector. This report discusses preliminary findings from the banking sector, and addresses the following aspects:

- union involvement the introduction and implementation of digital technologies.
- union influence in relation to: (a) job losses; (b) the monitoring and surveillance of workers.
- union representatives' views on resourcing and training

2. Research Background

Recent years have witnessed intense debate surrounding the impact of digitalisation on the future of work, both in terms of the effects on jobs and job quality. While much concern has focused on potential job losses (Frey and Osborne 2017), there are also important questions around how tasks change, the impact on skill, and the role of technology in the surveillance and monitoring of workers. Critical commentators have warned against the pitfalls of 'technological determinism', arguing that outcomes are not driven solely by technology, but depend on public policy, institutions, social actors and workplace contestation (Dølvik and Steen 2018, Lloyd and Payne 2019).

Trade unions are important actors in shaping the use and implementation of new technology in support of workers' interests. Previous studies in the 1970s and 1980s, however, suggest

that this is an area where unions have often struggled to exert influence (Beirne and Ramsay 1992, Deutsch 1986). Today, the context is even more challenging in a context of 'neo-liberalisation', financialisation and union decline in many European countries (Visser 2019). The general position taken by trade unions is that new technology can impact positively or negatively on workers, and that shaping its use in ways that benefit workers and society depends on collective voice and influence (TUC 2017, STUC 2018). Many factors are important in shaping outcomes including national institutions and public policy; the power unions have at different levels (national policy, sector and workplace); the approaches taken by dominant actors (government, senior managers); and unions' own strategies, resources and capabilities (Gasparri and Tassinari 2020, Lloyd and Payne 2021).

Most research on the role of unions and digital technologies focuses either on attempts to organise the 'platform' and 'gig' economy or 'Industry 4.0' in the engineering and automotive sectors. A neglected area is traditional forms of employment in the service economy where most workers are employed. A recent report on digitalisation in services by Uniglobal (2021) examined the views of 50 trade unionists across Europe. It found that service industries are among those most affected by digitalisation. However, these processes can be hard to disentangle from wider restructuring driven by shareholder pressures and companies looking to make cost savings. Where unions are involved in technology decisions, they often feel that this happens 'too late', with unions forced into a reactive position aimed at mitigating its worst effects or acting as 'helpdesks for restructuring.'

This project aims to provide much needed research on how unions are currently approaching digitalisation, and the extent of variation across country and sector. It is particularly concerned to hear the voices of union representatives in the workplace, and the ways in which they are able to influence the use and outcomes of digitalisation for workers. It is hoped that the findings will provide opportunities for unions to reflect on their current practices and to share experiences.

3. Comparing Norway and the UK

Norway and the UK were selected for comparison as they offer stark contrasts in their institutional environments and the power relations between social actors. The UK is characterised by a more neo-liberal approach (Lloyd and Payne 2016), while Norway is part of 'the Nordic model' (Løken et al 2013). There is a long-established tripartite system involving the state, trade unions and employer organisations, and multi-level collective bargaining in

Norway. In the UK, outside of the public sector there is little sectoral collective bargaining, with single-employer bargaining in private firms where unions still retain a presence. Union membership density in Norway is twice that of the UK, while employer coordination is also significantly stronger.

Surveys suggest that technological change and new working practices are the two areas where bargaining and consultation with unions is least likely in the UK (van Wanrooy et al 2013). In contrast, the Nordic countries are still seen as offering relatively conducive conditions for union involvement in workplace decisions around technology and new ways of working (Dølvik and Steen 2018). Table 1 summarises key differences between the two countries.

Table 1: Key features of the UK and Norwegian models

UK	Norway
Union density: 23% Collective bargaining coverage: 41%	Union density: 50% Collective bargaining coverage: 70%
Employer organisation: 33%	Employer organisation: 73%
No national bargaining, sector bargaining mainly limited to public sector	National & sector bargaining dominate
Very limited union involvement in labour market institutions and policy	'Tripartite' labour market institutions involving the state and 'social partners'
Weakly-regulated labour market	Strongly regulated labour market
Extensive low wage labour market and high income inequality	High wage economy and low income inequality
Relatively weak productivity	Relatively strong productivity
No codetermination in law	Statutory codetermination, including work environment committees
No legal rights for unions to be informed and consulted about new technology (only redundancies)	Basic Agreement (national-level collective agreement) & Work Environment Act provide for union involvement in new technology.
Moderate data protection laws	Strong data protection laws

Data Sources: Nergaard 2020, DBEIS 2022

4. The Banking Sector in Norway and the UK

The banking sector is organised in quite different ways in the two countries. In Norway, there are broadly two groups: commercial banks and savings banks. The sector is dominated by *Den Norske Bank* (DNB) which is part-owned by the government, and accounts for around half of all employees. Savings banks, similar to building societies in the UK, are widespread and were often set up with requirements to contribute to local economic, cultural and social purposes. A number of these have grouped together into the *Sparebank* alliance which forms a significant part of the sector. In the UK, the sector is dominated by the big four commercial banks, HSBC, Lloyds Banking Group, NatWest and Barclays, which account for around two-thirds of personal and business accounts. There are also a range of other large and small banks, digital-only services, and building societies.

Digital technologies have been an ongoing feature for decades, from the first use of ATMs to the establishment of call centres and telephone banking. Deregulation was a major trend from the 1980s, with the proliferation of a range of new products, mergers between retail and investment parts of banks, new entrants and a shift towards banks as 'selling organisations'. The financial crisis in 2008 led to re-regulation, such that it is now 'one of the most regulated sectors in Europe' (Dølvik et al 2020: 70). Regulation has brought higher administration costs, and staff increases to deal with risk management and compliance. Low interest rates, following the financial crisis, put pressure on profitability, leading banks to focus on cost-cutting and reducing the number of branches (Perez and Martin 2018).

More recent digital technologies include the move to online and mobile banking, the automation of operations and tasks, such as loan applications, through robot process automation (RPA) and new payments systems. Part of these developments has seen the entry of 'fintech' businesses that specialise in specific areas. Some simply offer mobile banking, while others provide specific apps to the banking sector around blockchain and data sharing, alongside mobile payments, investment and loans. There has been a mixed response on how these changes are impacting on employment in the sector, partly due to the difficulty in distinguishing restructuring from technological change. There have been predictions of major jobs losses among clerical and retail customer advisors, with higher level financial advisors considered relatively safe (ONS 2019; Dølvik et al 2020). Between 2009 and 2019, there has been a decline of 10 percent of workers in financial services in Norway and less than a 2 percent decline in the UK. However, the number of workers in banks in the UK has reduced by nearly 20 percent.

Banking is generally well-unionised in most Western countries and working conditions are considered to be reasonably good (Eurofound 2014). Traditionally, banks were characterised as bureaucratic organisations with strong internal careers paths, particularly for male workers. In both countries, women now account for around 45% of workers in the finance sector, yet remain over-represented in lower occupational groups that are most affected by digitalisation. Reflecting their national industrial relations and labour market ‘models’, there are major differences in the role played by employer organisations and trade unions, as summarised in Table 2. There is a much higher level of organisation of both employers and workers in Norway, with the sector-level being particularly important for collective bargaining, compared to company level in the UK. Wages are also significantly higher in Norway for starting salaries and those in lower occupational groups.

The next section outlines the research methods that were used to address whether, or to what extent, unions in the two countries are involved in the implementation and use of digital technologies, and their ability to shape better outcomes for workers.

Table 2: Unions and employers in the banking sector in the UK and Norway

	UK	Norway
Dominant level of collective bargaining	Company No sector bargaining	Sector agreement between <i>Finans Norge</i> (employers’ organisation) and FFB (finance union), built on by company bargaining
Union density in finance	13%	58%
Union organisation	Multi-unionism	Multi-unionism dominated by FFB
Collective bargaining coverage in finance	31% (all major banks)	79% (all major banks)
Pay	National minimum wage (over 23) = £9.50 April 2022 Typical entry pay = £20k/year Median pay = £47k full-time	Minimum pay in collective agreement = 190.76K/hour [£15.71] April 2022 Typical entry pay = 400 000Kr [£33k/year] Median pay = 613,900Kr [£50.6k/year] <i>Finans Norge</i> members

Data sources: Nergaard 2020, DBEIS 2022, ASHE 2021, Finans Norge

5. Research Methods

The main research method involved 24 semi-structured interviews with national and/or regional officers and workplace union representatives (see Table 3). This was supplemented with secondary data from union web pages, policy documents and press releases. Interviews with workplace representatives took place between April 2020 and December 2021. Twenty-three interviews were conducted in English using Microsoft Teams or Zoom, with at least two of the research team present. Interviews lasted between 60 and 90 minutes, and were audio-recorded and transcribed in full.

Table 3: Research Interviews

Interviews	Accord (UK)	FFB (Norway)
National officers	<ul style="list-style-type: none"> UK-national officer1 UK-national officer2 UK-national officer3 	<ul style="list-style-type: none"> N-national officer1 N-national officer2
Regional officers	<ul style="list-style-type: none"> UK-regional officer1 UK-regional officer2 	<ul style="list-style-type: none"> N-regional officer
Union representatives	<p>Lloyds Bank Group:</p> <ul style="list-style-type: none"> UK-Call centre rep1 UK-call centre rep2 UK-branch rep1 UK-regional rep UK-office rep <p>TSB</p> <ul style="list-style-type: none"> UK-call centre rep3 UK-branch rep2 	<p>DNB</p> <ul style="list-style-type: none"> N-DNB lead rep1 N-DNB lead rep2 N-DNB call centre rep N-DNB branch rep N-DNB office rep <p>Sparebank alliance</p> <ul style="list-style-type: none"> N-SBk lead rep1 N-SBk lead rep2 N-SBk lead rep3 <p>Fintech Co</p> <ul style="list-style-type: none"> N-Fintech rep
Total	12	12

6. Union Organisation

This section provides a brief overview of the two unions, their membership and how they are organised at workplace level. It then considers the extent to which there is a strategy on digitalisation and a particular approach on how to deal with new technologies.

The two unions have relatively similar membership numbers but are different in their organisation, structure and prominence in the sector (Table 4). Accord is one of several unions within the UK banking sector. It was formed in the late 1970s as a single employer union in a building society and expanded its membership following a series of company mergers and take-overs. It has retained its original approach by primarily organising in Lloyds Banking Group (LBG) and a divestment (TSB). It is a politically independent union, affiliated to the TUC. There is a broad strategy of partnership working which sees the importance of building relationships with senior managers, being ‘reasonable’, ‘challenging’, and ‘competent’. The main other union organising in LBG is the general union, UNITE, and the BTU. BTU was the biggest union in the company but was derecognised in 2015. Membership in Accord declined by a quarter in the years following the financial crisis, due to job losses within the company, but has been fairly stable since 2015, with 23 000 members in 2020.

Table 4: Union organisation

	FFB	Accord
Organisation	Banking/finance sector only	Lloyds Banking Group (LBG), TSB
Affiliation	YS	TUC
Membership	30 000	23 000
Number of union reps	1100	400
Union staff	60	20
Negotiations	Branch-level elected officers & staff Company-level union reps	Company-level elected officers & staff

FFB is the main union within the Norwegian banking sector, representing 33 000 union members from 300 companies. Although its origins date back to 1901, it was established in

its present form in 2000. It is a politically independent union, affiliated to YS (*Yrkesorganisasjonenes Sentralforbund*), a non-politically affiliated confederation. Their broad approach is 'non-political' and working with employers through the various formal mechanisms provided in legislation and collective agreements. There are other unions organising in the finance sector, including LO-affiliated, *Fagforbundet*, and three small specialist unions.

Membership density is high in both countries, although there is variation across workplace and companies, partly linked to whether other unions are active. Accord union reps estimated levels of between 50 and 90%, and FFB from 25% to 90% in different workplaces. Clerical and customer service workers in call centres and branches are typically highly unionised compared to professional groups. Negotiations and consultations with the banks in the UK are centralised and multi-union, led by senior national officers of the union. The membership elects the most senior officers as well as the executive council which oversees negotiations and is the governing body of the union. In Norway, FFB's highest level of elected representatives and officers negotiate the main sector agreements with the dominant employers' association, *Finans Norge* (Finance Norway), and with two small players in this sector (*Virke* and *Spekter*). At company level, lead reps negotiate additional agreements.

The FFB union has more resources than Accord, with nearly three times the number of union reps and paid staff. Members of *Finans Norge* also contribute to a union training fund. In Accord, reps may be members of sectional committees who meet to discuss issues relevant to a particular part of the business. Some reps are involved in regular meetings with managers but others have no local meetings. Most had time-off agreements of between 20-40% depending on seniority, although one rep only took around one hour per week. For most reps, they were able to use this time flexibly and often took far less than was provided in the agreement. In FFB, there are a range of levels for negotiations and consultations with management, with lead reps often in full-time union positions paid for by the relevant company. Some of these reps may also be elected as workplace representatives on company boards. Lower-level reps will deal with managers at their relevant level and those interviewed all reported good access to time-off facilities.

Neither of the two unions has a written strategy or document on digitalisation, however, union officers stressed that it was an area of increased focus. Both unions have recently created a new position in head office with the post-holder recruited to develop their approach and enhance their capabilities and policy work in this area. Although there was no written strategy, there were some differences in focus in their current approach. In Accord, the main emphasis

of the union is avoiding compulsory redundancies and enhancing employment retention and redeployment. This focus is not just related to digital technologies but reflects more general instability and restructuring within LBG. In addition, there is a desire to make the organisation more digitally competent, in terms of the way it communicates with members and reps, and in equipping senior officers with the knowledge to be able to discuss technology with managers.

At FFB head office, the primary focus for the union has been on the surveillance and data protection implications of digital technologies, alongside the importance of developing the skills and competencies of workers, including who should pay for training. The main approach is that the union accepts technology is changing banking and, in general, only tends to resist technology that involves surveillance of workers or forms of individualised performance monitoring. There has been a move towards closer collaboration with other Nordic financial unions to develop common approaches and learn from each other.

6.1 Structures of influence

This section discusses the primary mechanisms through which the union in each country can potentially influence digitalisation processes. The following sections then discuss how this operates in practice in relation to employment effects and monitoring and surveillance.

The institutional and legal frameworks provide for very different opportunities for the unions to influence technological change. In Norway, interviewees emphasised representation on company boards, collective agreements and legal rights that could be used to provide formal access to decision-making and rights to consultation and involvement. In the UK, the union has a collective agreement but there is a lack of any similar rights to consultation or participation, leaving it to rely on more informal processes.

Union reps in FFB stressed their role as elected representatives on company boards as a way to influence company strategy and goals. It also enabled them to find out future plans to invest in technology and helped to develop relationships with senior managers.

Because we could take the members and the union's voice into the board that makes the biggest decisions, a future strategy for the next few years. What are we achieving? What are we going to work most with? (N-SBk lead rep3)

I think it's really important because that gives us a lot of leverage to the leaders in the company. (N-DNB lead rep2)

The sector collective agreements give unions the right to be consulted over technology and any changes to jobs, and there are rights for union reps to participate in project groups.

Anything that's going to be introduced, that's going to affect the employee, the leaders have to talk to us before they introduce it. (N-DNB lead rep2)

Lead union reps stressed that for big projects, they would always be involved, in some cases at an early stage of planning. However, small changes could take place without their knowledge, and some small or foreign-owned companies required more pressure from the union to follow the agreements.

right now we have a big project where we need to buy a new big system. So as the union representative I am in that steering group... it's the leader, top leaders [management] in the company. (N-SBk lead rep1)

There's a lot of situations where we, according to the collective agreement, should have been involved a lot earlier than what we were actually involved, but they are getting better. (N-Fintech, rep)

The main difficulty for the union is knowing when technology is being used, and that requires active and engaged first-line reps across all workplaces. Once an issue is revealed, it was considered relatively straightforward to resolve through reference to the collective agreement and the law and, if necessary, to escalate concerns up to higher levels within the company.

we have to [say] 'hey, wait a minute, we want to see what you're doing and the law requires it'... we always try to do it in the softest way as possible in the beginning because we want to establish good relations, that's the best way... for us to cooperate. And sometimes we have to go to the top management and say you have to tighten up your organisation. (N-DNB lead rep1)

The union reps explained that they normally cannot stop technology. In most cases, they are not opposed to technology but can slow it down if they have not been consulted. In general, the union interviewees felt that the law would protect their rights if there was a breach of the collective agreement.

the law is strong, but almost every agreement we have is even stronger... If we are not able to agree, we will have to go to the court... We do have cases in the court, and often the union wins. Very often that kind of thing is connected to single individuals losing their job. (N-DNB call centre rep)

In the UK, despite the lack of formal rights and legally enforceable collective agreements, there are other ways in which the union influences processes of digitalisation. Although there are no formal partnership agreements, senior union officers at Accord describe the relationship with LBG as having improved over the years and being similar to partnership. Regular

meetings are held with senior management over business plans at a strategic level. Union officers emphasise the importance of relationship-building and the use of persuasion and argument.

I think it works well. We do fall out from time to time, but I think the test of our relationship is that we can get on while we still fall out. We don't agree on everything, and we do take a hard game to both employers. (UK national officer2)

The main bank (LBG) has been through a period of major change with divestments and restructuring, with implications for employment. A senior officer described the security of employment agreement as the most important collective agreement they have as it lays out the steps for union and employee engagement over potential job losses, redeployment, and payments. Weekly meetings are held between the two banking unions (Accord and Unite) and senior management where they are informed about impending changes, such as branch closures and potential redundancies.

Would it be massively different if there wasn't that level of engagement? I think it'd be rougher. I think it'd be more process-driven and numbers-driven, and the people considerations wouldn't be at the centre of the planning processes. (UK national officer1)

In terms of formal processes related to decisions to introduce digital technologies and how they are used, there appears to be little role for the union. Managers typically present the changes after decisions have been made. Workplace reps generally felt they were not consulted or even informed about the introduction of digital technologies.

They won't ask us, 'Is it okay?' Not quite that good. But they will... come up with what they want to do. I mean sometimes I think it would be nicer to be involved a bit earlier on. (UK-national officer2)

On the technology, I would say no, we're not consulted... Sometimes we will be given a heads-up [from union HO]... that the bank is looking at a major change. But routine technology coming in... we wouldn't tend to get notified. (UK-call centre rep1)

There is an opportunity for union rep involvement when the company trials or pilots new technology, although that depends on whether they are selected by local managers. The union officers would also be able to provide feedback to managers if problems were raised during a trial.

To be fair to them, they're quite good at talking to us about some of the pilots that they run, which are technology-driven, particularly where they anticipate that there may be some adverse reaction from their employees. (UK-national officer3)

The research finds that the differences in legal and institutional rights are important in explaining the extent to which the unions are consulted and involved in technological change. The question is whether these processes lead to improved outcomes for workers.

6.2 Union influence on job losses

This section examines the impact of technology on employment, and whether unions are able to restrict job losses. A major difficulty in distinguishing employment effects of digitalisation is that other processes of company restructuring and cost cutting may be taking place. Norwegian banks are generally more stable, in part reflecting their ownership, and are not faced with the same intensity of shareholder pressures as those in the UK.

In Norway, apart from the fintech company, reps reported that the last wave of job cuts occurred around 6-10 years ago, and were dealt with through voluntary redundancies, early retirement and redeployment. The reduction in employment related primarily to branch closures and the automation of tasks and, in a couple of cases, to the off-shoring of work. Reps described how there had been considerable fear in the union that many more jobs would be lost with automation, particularly with the shift to online and mobile banking. The result, however, has been relative stability and, in some cases, employment levels have increased.

we were afraid that... jobs would be lost. But... that was not the case at all. We are more employed in the banking sector now than we were before the till machines came. So I think we shifted greatly from being protective and scared, in a way, to more embrace the technology and the future. (N-DNB lead rep1)

There are still job losses in particular areas, as branches have continued to close or their opening hours and services are reduced, alongside on-going automation of some repetitive tasks. At the same time, work in other areas has expanded. Customers require help with using online banking, and there has been a major expansion in security checks and dealing with online fraud.

In general, it seems there is little that the union is able to do in relation to organisational changes, such as branch closures, but it is involved at various levels in dealing with the consequences. The union reps insisted that compulsory redundancies in Norwegian banks were never considered to be an option. Instead, it is easy to find workers willing to accept generous voluntary packages negotiated by the unions or early retirement deals. Union reps report a shift away from banks offering voluntary redundancy, which is very costly, to more emphasis on redeployment, even though the union wants to maintain all options.

The only company threatening compulsory redundancies was a fintech based outside of Norway. Job losses were due to a decision to off-shore a specific part of the business, and were not a result of digitalisation. The rep explained that the company was required to offer redeployment opportunities and to give workers' jobs for which they are qualified. In practice, this meant that it could include roles that would need three to six months training, otherwise the company would 'look very weak if it went to trial' (N-fintech rep). The rep's aim was to reduce the number of compulsory redundancies by convincing the company to open up the voluntary scheme to a broader range of departments and roles. This would allow more opportunities for those who wanted to remain.

Most reps explained that the banks were placing more emphasis on reskilling workers as jobs changed, although it was typically ad hoc rather than planned. At one bank (N-SBk lead rep1), the union had pushed management to develop a more formal 'future-oriented' approach to workforce planning with the view that jobs would be replaced and new jobs would emerge. Over time, the banks have moved to the recruitment of graduates for entry positions, even though there is some discussion as to whether some jobs, particularly in call centres, require graduate-level skills. Reps suggested that there was a strong internal labour market and graduates would have the foundation necessary for progression into other jobs. In addition, hiring at graduate level was a way to enforce graduate-level pay in the company. Another rep suggested that it also put a certain pressure on management.

young people today, they have quite high expectations as well, and they're used to having quite a lot of freedom. So I think you can't manage them too much, because then they will leave or protest. (N-SBk lead rep1)

Those without a degree tend to be older workers who have been in the job for 20 years or more, and there are likely to be greater barriers to accessing opportunities to retrain. A number of reps emphasised the importance of workers taking the initiative and being open to retraining.

I know their job will change, definitely, and they will maybe have to work with other things in the bank. But they will not get fired... so more or less they just have to adjust and find new opportunities within the bank. (N-DNB office rep)

you can't work against digitalisation..., you have to work with it... we have been trying to give and encourage our members to take opportunities to learn new things, to stay updated with education, both the formal education and also more informal competence. (N-SBk lead rep1)

Accord in the UK are faced with a very different environment whereby its membership base is under threat due to the ongoing cost cutting and divestment taking place at LBG. Job losses

have been substantial, partly as a result of the shift to online and mobile banking, branch closures and reduced use of call centres. Tasks have also been replaced by automation although the impact is marginal compared to the other changes taking place.

we're on something like the 20th round of branch closures with round about 50 at a time, and... the branches over the years have got smaller. (UK-national officer1)

There is widespread concern that continued job losses will take place. One rep felt that 'no one is safe' (UK-office rep), while others suggested that older workers, in particular, felt more vulnerable.

I think there is a fear, because if you've been working for the bank so long and you've not worked anywhere else, you think, 'oh, will I get another job? What will I do?' (UK-branch rep1)

Accord national officers emphasise the importance of the job security agreement with LBG, and feel that they have had been successful in limiting compulsory redundancies.

we've negotiated a really decent job security agreement which I think is absolutely essential, and that covers things like what is a reasonable suitable alternative role?... Sitting alongside that is a really, almost industry best, compensation package. (UK-national officer2)

Workplace reps had different experiences in relation to consultation over restructuring and redundancy. Some indicated that they were not involved in discussions and were rarely given prior warning. Two reps were involved in some form of consultation, one more positive than the other.

I was involved with one of the big restructures where I think they got rid of about 5,000 people... they just basically turned around and said, 'this is what we're doing.' I said, 'I know this won't work because of this, this won't work because of that.' They weren't interested. They still went ahead and did it. (UK-office rep)

there was a project last year where a lot of colleagues from the branch network were moved to other parts of the business which obviously protected jobs... I was personally involved in that. So, for things like technology... we're not involved, but policy and procedure, wage negotiations, job security, things like that, we are. (UK-regional rep)

A number of interviewees conceded that, in the past, redeployment had not been particularly effective. One rep explained that individuals had to match both the skills and the pay grade of an available position.

I'm not going to lie... It might as well not be there. It's an absolute waste of time, everyone says it and I went through the process and... yeah, it wasn't good at all. (UK-office rep)

There were signs of a change to LBG's approach as a result of the COVID outbreak. The shift to homeworking and the shortage of telephony workers saw managers being more willing to involve the union in decisions. They worked with the unions to enhance both short-term and permanent redeployment opportunities as a way to avoid job losses or furloughing of staff when branches were closed during lockdown. In both Norway and the UK, location can be a substantive barrier to redeployment and the sudden recognition that staff could work at home enabled banks in both countries to recognise alternative patterns of working. One example was provided of an initiative in the LBG, where six workers targeted with redundancy undertook a ten-week training programme that enabled them to move into a more technical role (UK-office rep).

6.3 Monitoring and Surveillance

The use of digital technology to monitor workers was considered to be a major issue in both unions. This was one area where FFB can be seen as actively resisting technology. Accord has also made attempts to reduce new forms of monitoring of workers but does not have the legal or collective agreement backing that supports FFB. Norway has among the strongest laws in data protection in the world, particularly in relation to video and audio recording. The only use of audio recording that was reported was meetings with customers about investments which is a legal requirement from financial regulations. For other forms of monitoring that can identify individuals, such as number of calls taken, a local collective agreement is required. One of the problems that remain is lack of transparency and knowing what information is being collected and how it is being used.

I think surveillance is the main issue, because it's difficult to see exactly what's being monitored and how it's gathered, where it's stored, who's supposed to access it, if it's used for what it was gathered for, or is it spread around and used for whoever wants to use it. (N-DNB lead rep1)

In many cases, there are reports of success in restricting the use of individual performance management in the face of pressures from managers, particularly at the local level.

We have stopped surveillance systems against the members... the management wants to have the systems where they can look into each member and see how they work and when they work.... anything they do. And the technology to do that is out there, but all that kind of thing is being stopped. (N-DNB call centre rep)

It's very easy because we have an agreement and if they don't follow it, we just give them feedback on that, and then they usually don't dare to do anything else because they know the discussion will go above their head. (N-DNB branch rep1)

Most reps had made local agreements on measurement, in some cases because members wanted it, but there were substantial restrictions, for example only allowing team-based monitoring or limiting the use to development purposes. In one bank, some departments were using individual measurement, although it could not be made public. These appeared to be the result of earlier agreements that the union rep was now trying to reverse, stressing that the collective agreement was 'not strong enough'.

'How many problems do you collect during one day? How many times have you been to the toilet? How many times have you been out smoking or whatever?' That's one of the things we are working to stop and make the company go away from individual measuring. (N-SBk lead rep3)

One example was provided where the union had successfully reversed the use of a work management package at a DNB call centre, similar to systems found in the UK, which monitored workers against expected times for each task. The case was taken to the Data Inspectorate who ruled against the company. The union combined the legal case with a successful 'name and shame' campaign, with national and international press widely reporting that employees only 'get eight minutes for the toilet each day' (N-DNB lead rep1).

In UK call centres, recording and monitoring of all transactions has been endemic for years, along with the use of the data to reward and discipline individual staff.

Every single system that I log into, every customer interaction that I do, every refund that I do... is monitored and logged somewhere... it has been viewed in the past for colleagues that have gone down the disciplinary route. (UK-call centre rep1)

Management at LBG has more recently attempted to extend surveillance to branches and offices. Examples include the use of video recording of mortgage and banking advisors' interviews with customers, recording all telephone calls with customers, and eliciting videoing by 'mystery customers'. These recordings can be linked to performance management systems. The union opposed these developments but the bank went ahead anyway.

There was a huge backlash against it [recording in branches], because they did see it as being big brother is listening to us. (UK-regional officer2)

The union attempted to mobilise members against these changes, but they did not receive sufficient backing from the wider membership. Many members felt that recordings offered protection against customer complaints. However, the union was able to pressurise

management to remove video recording of customer meetings, and to reduce the extent of audio recording of calls. One rep (UK-regional rep) explained that they were able to restrict who had access to the data and ensure that it was used only for coaching and not as a 'stick'. Reps were still unhappy with the situation despite the views of some members.

They say they're going to trust you to do your job well, and it feels to me a bit of a sledgehammer to crack a nut. There may be a few people that don't sell things very well perhaps, but now every single interaction is being recorded. (UK-national officer2)

Feedback from colleagues was they didn't feel that they wanted to be monitored, they couldn't have the conversations with customers that they've known for several years... we've been able to change that. It's now reverted back to recording them verbally instead of being filmed.' (UK-regional officer1)

In contrast to Norway, there are major limitations as to how far the union can draw upon data protection legislation to restrict surveillance. A case of secret video recording of branch staff by 'mystery customers' was taken to the Information Commissioner's Office as a breach of GDPR. It was felt to be a strong case for the union, but the court ruled against them. As one union officer exclaimed: 'I was, like, "I can't believe this," you know, big business talks a lot louder than a relatively small trade union clearly.' (UK-national officer2). There is concern that surveillance will continued to be extended as there are no limits in the collective agreement, and the law is weak in offering protection to workers.

6.4 Union resources and support

This section examines the resources available to workplace reps to deal with the introduction of new technology in the workplace, and presents their views on where additional support could be provided.

FFB union reps receive significant resources from the banks in terms of time-off for union duties, with full-time positions provided in most organisations. There are nine full-time reps in DNB, covering around 10,000 members. In comparison, Accord reps have relative limited facility time, and there were a few reports from lower-level reps of difficulty in accessing time-off due to staffing pressures. One rep reported being provided with only one hour per week. These differences, in part, reflect the role that the union representatives play. Lead reps in FFB are the main union actors in individual companies, and most reps above the lowest level are involved in regular formal meetings with managers, and take on individual member cases.

In Accord, senior union officers take the main role in negotiations and consultations at company level, and union regional officers are typically involved in grievance and disciplinary cases. There is also more limited union-management workplace meetings in the UK.

In both unions, reps were very positive about the support received from regional and national officers. In FFB, a number of interviewees noted the availability of lawyers and IT specialists. In Accord, the emphasis was on good working relationship with area and national officers. The union rep structure appears to be highly organised in FFB, with regular meetings feeding up through the different levels. Two weekly and monthly meetings were reported across the different banks. In Accord, there was some evidence of similar rep meetings at regional or national level, but this appeared to be less systematic with some reps reporting no engagement with other reps.

Reps in both countries were asked about what further supports would help them in dealing with digitalisation. Currently Accord provides no specific training for reps related to digitalisation. Reps showed an interest in having more targeted training. Where reps offered suggestions about the type of training they thought would be useful, a common response was about equipping reps to be able to have conversations with senior managers about technology, to challenge managers and develop confidence in their role. Ideas included workshops, with opportunities for role play, and it was considered important to build contacts with other reps who may have more experience or could provide support at a later stage.

I'm grateful for any training at all, which would make me seem more confident in approaching management. (UK-call centre rep3)

I don't think some reps see the future of technology, so they don't see how it's going to impact jobs in the future, how it's going to impact the number of colleagues... So, I think training would definitely be useful. (UK-call centre rep1)

It would be more training if we had to deal with mismanagement of the technology. (UK-regional rep)

A number of the reps reported they had no role in relation to technology which may explain the emphasis on having conversations with managers as a first step to taking the initiative. In some cases, reps wanted more communication from the union about technology that was being introduced, and whether the union had been involved at a higher level. Local reps were generally positive about their abilities to recruit members, but some did not have access to local union membership which hindered their organising activities. There was a concern that

remote working made it more difficult to recruit new members and there was limited opportunity to hear about members' concerns or to network with other union reps.

At FFB, reps play a far more active role in relation to technology, and a number emphasised the importance of being well-prepared for meetings. Some reps spoke positively about training that had been provided by the union, for example on data protection legislation and AI.

We're doing a course that explains what is AI, what is it not, how can it be used, what questions should you ask, how can you be aware of the pitfalls or potential challenges that come with introducing these technologies in the workplace. (N-national officer2)

Two reps emphasised the importance of self-learning (N-DNB lead rep1, N-DNB lead rep2) through courses and information available on the internet. As full-time reps, they could use quieter periods of the year to undertake self-study. One of the issues is that the technologies are not standardised and local knowledge is, therefore, required. A number of lead reps invited technical specialists to give talks or asked those within the company with specialist skills to offer advice.

I try to invite other people from maybe technology businesses to come and talk with us.... We have a lot of digital and technology competence in the companies, some of them are members and some of them are not, but I can invite others. (N-SBk lead rep1)

I talk to people, talk to the users, talk to the developers and try to understand how does it work? What does it collect and so on. (N-DNB lead rep1)

There were very few suggestions about how training could be improved or what new activities were required in FFB. Some reps wanted more discussions together and the provision of more information as well as updates for those who had not been on training for some years. One rep proposed training on 'how to handle people's feelings and expectations'. There was an emphasis on the importance of face-to-face meetings with members to bolster organisation. A challenge was raised about the changing profile of banking workers and the need to recruit different types of workers who were not traditionally unionised, such as accountants and IT workers.

7. Issues for Discussion

This final section draws on the research findings to raise a number of issues for each union. While there are some common areas of concerns, given the unions' different resources and contexts, these have been presented separately and are designed as a starting point for discussion.

FFB

- As entrance to banking has become graduate-only, are workers without higher education becoming marginalised from opportunities to retrain or progress? Are older workers struggling more with digital technologies? Are there concerns that jobs are not meeting the expectations of graduates in terms of skill levels and interest? Does the union have more of a role to play in job design?
- Workplace reps emphasised the importance of face-to-face meetings with members. This has been curtailed during COVID but appears to be important in raising awareness about the activities of the union and identifying workplace issues. It is also critical for recruiting new members. Some evidence also indicates that the workforce is changing and to maintain union membership requires recruiting those in non-traditional areas.
- Further training of union reps and network activities around digitalisation are considered to be important. To what extent are these training opportunities taking place for lower-level reps? Are all workplace reps involving internal experts in their own education and is more support required for self-development?
- Digital surveillance and monitoring is a critical issue. Are there opportunities for union involvement at an earlier stage, for example in design, to counteract the inbuilt processes of data collection? Some workplace reps may require more support in recognising and understanding what forms of monitoring are taking place. Is there also a need for more direct discussions with members about the negative aspects of monitoring?

Accord

- Considerable efforts are currently being placed on preserving jobs and organising redeployment. Is there the potential to push employers to offer longer periods of retraining for redeployment cases, as seen in one successful ad hoc case? Consider whether a 'right to be consulted' over technology (as in Norway) should be an important aim of the union.
- Workplace reps emphasised the importance of face-to-face meetings with members. This

has been curtailed during COVID but appears to be important in recruitment and identifying workplace issues. Some union reps were hampered in their organisation by lack of access to membership lists.

- Consider what type of training around digital technologies would be useful for workplace reps. Although many are not involved in decisions around technology, there is the potential for them to take on a greater role in raising issues locally. Is Accord able to draw on union members with specialist knowledge of technology to help inform and educate reps at a local level? Is there a need for more discussion with members about the negative aspects of monitoring and surveillance?
- A number of reps reported that they do not use all their facility time. There is an opportunity to encourage reps to use surplus time to undertake organising activities, networking and self-development.
- While some reps are very active, others might require more support in taking the initiative at a local level. Examples include holding meetings with members, asking for regular local meetings with management, and recruiting other workplace reps.

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