

FROM TELLERS TO SELLERS TO THINKERS: THE CASE OF MALAYSIAN BANKS

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ABSTRACT

The world of banking services has changed radically. Technological innovations, financial liberalisation and changing consumption patterns have impacted on banking production methods worldwide. Modern banking work has shifted from transaction-based Fordist methods to a post-Fordist style. With this shift in labour processes, the need for knowledge and changing skills is no longer confined to those located at the uppermost of the occupational hierarchy (i.e. branch manager). Low-level employees (i.e. tellers) are required to be knowledgeable too. This study illustrates the case for Malaysia and the findings show a common line of convergence with those in advanced economies. Significantly, this paper argues that more adequate and equitable training opportunities should be widely accessible to tellers given their radical change role from tellers to sellers and ultimately thinkers.

KEYWORDS: *banking, skills, training, Malaysia.*

1.0 INTRODUCTION

When a catchy phrase was used as the title for a book 'From Tellers to Sellers'; this depiction spoke volumes about the radical transformation of a teller's job. This book compiled a series of banking studies undertaken from the early 1980s to the late 1990s in nine OECD economies comparing and contrasting how forces of economic globalisation (i.e. deregulation and technological innovations) have transformed the world of banking worldwide. Most significantly, these studies pointed to a convergence, that is, tellers now assume the role of 'sellers'. New skills and training needs have emerged. This radical change in the identity of tellers occurred ever since banking work shifted from a Fordist to a post-Fordist method of production - heralding the rise of the 'sales culture' (Baethge, Kitay and Regalia 1999: 12). To respond to new post-Fordist consumption patterns

that capitalise on consumer's differentiated needs; tellers who fail to transform themselves to be sellers will soon find their functionalities outlived and jobs at stake.

At this juncture, it is pertinent to ask whether the above depictions are applicable and can be generalised for an emerging economy like Malaysia where the services sector is now gaining importance as the new engine of economic growth? Given that Malaysia's banking industry also experienced radical restructuring after the 1980s recession and the 1997 Asian Financial Crisis, are Malaysian tellers 'suffering' a similar fate in which they too transform to become sellers? What are the lines of convergence and divergence between Malaysian tellers and their Western counterparts, and how have all these impacted and will continue to impact the changing skills requirements and training needs of Malaysian tellers? Given the dearth of existing Malaysian literature that addresses these concerns, this paper aims to till this gap.

The section after introduction reviews worldwide banking restructuring following the shift from Fordist to post-Fordist production methods. Changing work patterns and new skills requirements will be discussed here. Section Three reviews Malaysia's banking industry and the transformations that have occurred since the 1997 Asian Financial Crisis. Section Four briefly discusses the research methodology. Section Five highlights the changing skills requirements and training needs of Malaysian tellers. The final section discusses the policy implications on Malaysia's skills formation system and concludes this paper.

2.0 BANKING RESTRUCTURING: SHIFT FROM FORDIST TO POST-FORDIST PRODUCTION METHODS

Since the 1980s, a series of Western banking studies illustrated how worldwide traditional banking have been radically transformed by two key forces of economic globalisation: deregulation and technological innovations (Bertrand and Noyelle 1988). Irreversible impacts on production methods and working patterns of the banking sector were documented. As succinctly described by a recent CEDEFOP study:

...it [banking sector] has moved from activities organized in a highly Taylorian fashion in most countries, and 'bureaucratic' management operating within a regulated framework, to a new – or evolving – type of organization in a landscape of global competition (Cedefop 2003: 87).

In retrospect, worldwide banking became a tightly regulated industry after the 1930s Great Depression. Traditional commercial banks performed restricted functions, namely, deposit-taking and loan-disbursing. They were forbidden to sell investment/insurance products and vice-versa. However, ever since the 1970s crisis, a reversal of trend occurred when banking deregulation set in. All forms of barriers between banking and non-banking institutions collapsed (Harper & Chan 2003: 38). Deregulation resulted in increased competition where new avenues are now available for new geographical markets, new products as well as new pricing techniques (Bertrand & Noyelle 1988: 9). Given this leeway, banks can now venture into the businesses of other non-bank institutions and vice-versa. This heralded the era of 'Universal Banking' where banks are granted the freedom to 'cross-sell' the products from investment, insurance and other financial companies. Banking studies have reported the emergence of the 'sales culture' and the need for bank employees to assume the roles of salespersons (Baethge, Kitay and Regalia 1999).

This shift towards sales was also facilitated by the introduction of technology in banking production methods. Since the early 1980s, scholars (Forester 1987) have documented the way technological innovations have revamped banking work. Computer databases and electronic delivery channels such as Automated Teller Machines (ATM), Cash Deposit Machines, and later on Internet-banking have taken over the tasks of manual transaction previously undertaken by tellers (Forester 1987; Steiner & Teixeira 1990).

In banking literature, traditional banks were analogously depicted as a Fordist organisation akin to Henry Ford's assembly line. There was a clear division of labour amongst bank employees, especially between superior and low-level employees. Sociologists (Braverman 1974) have argued that such Fordist work methods caused and perpetuated a relationship of 'control and execute' between superiors and subordinates. Superiors dictated and controlled; while subordinates merely obeyed and executed the task. Braverman further argued such work patterns 'deskilled' and create a feeling of alienation amongst employees.

There was clear segregation between the functions of branch managers and frontline tellers. Tellers were trained to assume menial and repetitive jobs every day. Their jobs were restricted to accepting cash/cheques, disbursing cash, handling remittances (i.e. banker's cheque) and such. The following section will review how Western tellers have transforms from being 'tellers to sellers'.

Banking studies reported a reduction in low-level clerical data-processing tasks. These tasks are diverted to two outlets (Bertrand & Noyelle 1988; Baethge, Kitay & Regalia 1999a). First, it is integrated into the job functions of their colleagues in sales and customer services. Second, it is passed to the clients via self-service labour-saving technologies such as Automated Teller Machines, Internet-banking and such. A recent study (CEDEFOP 2003) also reported a situation of absolute skills upgrading in the banking sector. The impact is felt at two levels: 1) an increasing requirements for specialized employees (known as the expansion in one occupational category – ‘job structure effect’) to invent and develop new financial products/services in the banking sector; 2) a related hike in demand for extra lower-level employees (referred to as the expansion within the occupational category – ‘skills effect’). They are required to adapt and upgrade themselves in terms of skills since technological advancement requires employees to be adaptive, responsive and have the ability to conceptualize abstract matters.

American ethnographic studies suggested new forms of social division of labour have emerged with the introduction of technology in banking (Hunter *et.al.* 2001; Autor *et.al.* 2002; Hughes *et.al.* 1999). Similarly, a series of banking studies in OECD countries showed how technology have radically rationalised the branch set-up (Baethge, Kitay and Regalia 1999). Technology enables data-processing activities previously undertaken by tellers to be centralised. This caused the ‘hollowing-out’ of branches as well cases of branch closures with the trend towards ‘branchless banking’ (Willis, Marshall & Richardson 2001; Pratt 1998; Tickell 1997). Bank branches have transformed to become leaner, more autonomous and commercialized (Regini *et.al.* 1999: 167). In tandem, the branch occupational hierarchy and job functions have been rationalised. Some studies have even illustrated that these changes and impacts are most experienced at the ‘customer-contact’ level which is the first point-of-contact between the customer and the bank (Julian & Ramaseshan 1994: 82). In fact, these studies even identified ‘customer service’ as the key factor of a retail bank’s competitive advantage.

With the introduction of e-delivery channels like ATMs, EFTPOS, Phone Banking and Internet-banking, tellers are now relieved of routinised transaction-based jobs. Modern day tellers have taken on new roles and assumed the position of ‘salespersons’ with the rise of the sales culture. To encourage them to ‘cross-sell’ the range of new banking products, tellers are given more autonomy, discretion and this in turn requires them to be more knowledgeable. Most Western banks have re-designated tellers as ‘Customer Service Representative’ as a strategy

to shift them from traditional repetitive tasks of 'check-cashing, deposits and money-counting' to be absorbed into the selling process. Unlike before, contemporary tellers are required to possess some 'interpersonal skills' by contributing to the sales culture via 'referrals'. They are now expected to have the 'knowledge' to analyse and decipher a client's account information from the computer database, and later refer potential clients to Personal Bankers or Investment Officers. Studies in America have also reported, at certain occasions, tellers are even required to relieve Customer Service Representatives or Personal Bankers (Hughes *et.al.* 1999: 9). Tellers transforming to be sellers is also a converging trend in the study of retail banking in nine OECD countries (Baethge *et.al.* 1999). The following section reviews banking restructuring in Malaysia and discusses the impacts on tellers.

3.0 BANKING RESTRUCTURING IN MALAYSIA

Banking restructuring in Malaysia occurred due to exogenous as well as endogenous factors. Exogenous factors were triggered by two turbulent crises: the 1980s crisis and subsequently the 1997 Asian Financial Crisis (AFC). Besides these crises, restructuring is also a response to Bank Negara Malaysia's (The Central Bank of Malaysia) call to gradually 'open' up and liberalise the Malaysian banking industry. As an emerging economy, Malaysia can no longer be isolated and insulated from forces of globalisation.

Within Malaysia, endogenous factors are triggered by internal national policies to move the country up the value chain as Malaysia integrates into the global economy. In line with national blueprint Vision 2020 to transform Malaysia into a developed nation by 2020, the services industry has been earmarked as the 'new engine of economic growth' (Malaysia 2006a). Although manufacturing was earmarked to spur economic growth during the period spanning 1986 to 2005, recent national reports such as the Industrial Master Plan 3 (2006-2020) and Malaysia's Economic Report 2008/2009 identified the services sector as the prime catalyst of growth substituting manufacturing. The emerging importance of Malaysia's services sector is shown from its share of GDP. The services sector share towards GDP has been on the rise since the 1970s. A positive growth is observable where Malaysia's services sector share of GDP has risen from 36.18% in 1970 to 45.40% in 2000 and later occupied more than half of the country's GDP (57.4%) in 2009 (see BNM 2010 AR 2009, pg. 18; Hong Leong Bank 2006: 3). By the 2020 deadline, Malaysia's services sector is projected to comprise 66.5% of the nation's GDP (MITI 2006).

In the context of this study, banking as a services industry plays an integral role in Malaysia's flourishing economy. As Bank Negara Malaysia (2001) highlights, "The banking sector plays an important role as financial intermediary and is a primary source of financing for the domestic economy..." After political independence in 1957, Malaysia's banking sector grew steadily and occupied two-thirds of the nation's financial system by the end of 1960. The sector later rose to 73.3% in 1980 but declined slightly to 69.8% in 1990. Two other indicators that highlight the importance of Malaysia's banking industry are: i) growth in Total Factor Productivity (TFP); ii) employment share. For the period from 1997 to 2006, the 'Finance' sub-sector (1.73%) is the second most progressive after 'Utilities' (1.93%) in terms of TFP growth (NPC 2007: 75). In employment figures, 'Finance, Real Estate and Business Services (FIREB)' employees have almost doubled from 391,900 persons in 1996 to 732,300 persons in 2006 (IMP3 2006: 524). Likewise, commercial banks employees have grown two-fold from 41,605 persons (1988) (BNM 1999b: 390) to 96,415 persons in 2008.¹

Banking restructuring in Malaysia gathered momentum after the 1997 AFC. However, in order to understand the nature and magnitude of change, it is pertinent to look in retrospect with regards to the origins and development of Malaysia's banking industry. Although Malaysia achieved political independence in 1957, interestingly, the nation's banking industry dates back beyond this date. Primitive monetary systems existed since the days of the Malaccan Empire (1402-1511). However, it was during the British colonial era (i.e. the 1940s) that banking started to take shape and form. As part of British imperialism, Malaya (then Malaysia) was identified as their base for natural resources (i.e. tin ore, rubber). Given the need to remit funds back to England, the British initiated the establishment of foreign banks in Malaya. The first banks in Malaya were indeed foreign. Amongst the pioneer foreign banks included the Chartered Merchant Bank of India, London and China in Penang in 1859 and later the Chartered Bank branch in 1875 (Cheah 1994: 40). Local Chinese banks later began to make their mark when the first locally incorporated Chinese bank – Kwong Yik (Selangor) Banking Corporation – was established in Kuala Lumpur in July 1913. A crucial point to highlight at this juncture is that the banking scenario in Malaya prior to independence was monopolistic in nature. The industry was founded, controlled and monopolized by foreign and Chinese banks. Not a single Malaysian domestic bank existed at that time, and regrettably, the needs of local Malaysians were not the priority.

However, all these changed with the establishment of Bank Negara Malaysia (The Central Bank of Malaysia) in 1959. BNM's main agenda was 'institution building' since Malaysia's commercial banking was monopolised by foreign banks (BNM 1989: 43). More specifically, BNM's prime goal was to promote the growth of Malaysian incorporated banks. The first bank with fully Malaysian equity was founded in 1960, whilst a fully-supported government incorporated bank was set-up in 1965. In the quest to develop and 'Malaysianise' the nation's banking system, BNM envisioned to establish a huge nationwide network of domestic banks to fulfil local needs. As of late 1959, the five biggest banks in Malaysia were still foreign-incorporated but the scenario quickly turned around three decades later. By the end of September 1988, Bank Negara reported that four of five of the largest banks in Malaysia were domestic banks (BNM 1989: 164). This figure increased more than four folds to 18 domestic banks as at March 2009. Such positive outcomes show the success of BNM's strategies in promoting the growth of domestic banks in a regulated environment.

The Malaysian banking industry was further protected when in 1966; a ruling was passed to curtail the establishment of foreign bank branches. Naturally the restriction of foreign banks in the domestic scene guaranteed a dominant market share for domestic banks. However, when the contagion effect of the 1997 Asian Financial Crisis caused a regional collapse of financial systems, Malaysia realised that the nation can no longer stay detached and be isolated from forces of financial globalisation.²

As a result of the contagion effect within the ASEAN region, Malaysia's economy was not spared when formidable amounts of foreign capital (around USD115 billion) flowed out from Asian economies (Wee 1999b: 1). A gloomy picture was painted in Bank Negara Malaysia's 1998 Annual Report. The Malaysian financial system contracted drastically. From enjoying an increase of 21.3% (RM195.5 billion) in the previous year in 1997, Malaysia's financial system slid by 1.9% (RM21.4 billion) in total assets to RM1,093.1 billion at the end of 1998. This decline was caused by a drop in Malaysia's banking system assets of 5.6% (RM45.3 billion) compared to an increase of 28.5% (RM180.2 billion) in 1997. Malaysia slipped into a recession after the AFC.

The National Economic Action Council (NEAC) was set up on 7 January 1998 to redress the crisis. Specifically, in March 2001, the long-term Financial Sector Masterplan (FSMP) (2001-2010) was launched.

¹Primary data obtained from BNM during my fieldwork in 2008.

This strategic blueprint is divided into three phases and comprises 119 recommendations. Phase 1 outlines building the capacity of the domestic banks within the first three years. Phase 2, which is the subsequent three to four years, stresses 'gradual deregulation' to increase domestic competition for ultimate 'market liberalisation'. Finally, Phase 3 involves new patterns of foreign competition and assimilation into the global economy as Malaysia's banking industry fully liberalises come 2010.

In addition, another vital policy reform is the modification to the Banking and Financial Institutions Act (BAFIA) 1989. An integrated commercial banks and finance company (BAFIN) framework was established following this amendment. On 15 January 2004, the implementation of this amendment permits "the merger of commercial bank and finance company within a domestic banking group into a single legal entity". In turn, this single entity is permitted to hold dual licences to carry out both the businesses of banking and finance company (BNM 2005: 110). These macro policy changes triggered major Malaysian domestic banks such as Maybank, Southern Bank and such to have mergers and acquisitions with investment banks or funds management companies. Such consolidation and amalgamation between traditional commercial banks and other non-bank institutions (i.e. investment companies, funds management companies, etc.) saw the birth of Universal Banking in Malaysia.

Inevitably, the above macro changes impacted micro-level retail banking in all Malaysian banks. As Malaysia's banking industry deregulates, undoubtedly, the retail banking scene has become more crowded and competitive. In Malaysia, three categories of competitors emerged. First, the rise of Universal Banking welcomes the presence of non-financial competitors such as insurance companies (i.e. Prudential, ING, AIA, etc.) and retail outlets (i.e. Tesco, Sunshine Group, etc.). The products offered by these companies resemble those by traditional commercial banks. Second, in the quest to transform Malaysia to be a regional Islamic financial hub, Bank Negara Malaysia has encouraged Islamic banking (Anonymous 2003). As a result, Bank Negara has loosened its regulatory role by granting up to three new Islamic banking licences to qualified foreign bank applicants (BNM 2003a). From merely five Islamic banks (as at 31 January 2006), this figure increased more than three-fold to become 17 Islamic banks (as at 31 January 2009).

²In Das' words, 'financial globalisation' involves "...the integration of the domestic financial system of an economy with the global financial markets and institutions. The enabling framework of financial globalisation essentially includes liberalisation and deregulation of the domestic financial sector as well as liberalisation of the capital account" (Das 2004: 2).

In 2006, four out of five Islamic banks were domestically-owned and only one was foreign owned. This scenario quickly changed in 2009 where six out of the 17 Islamic banks in Malaysia are foreign owned. Clearly, this shows the rapid growth of foreign Islamic banks in the local scene. And finally the third competitor is no other than those foreign banks that once-upon-a-time ago pioneered Malaysia's banking industry. Although the formation of Bank Negara in 1959 succeeded in spearheading the growth and protecting the interests of domestic banks, nonetheless, a deregulated banking industry would once again witness the re-entry and presence of foreign banks into the Malaysian banking scene.

When juxtaposing such structural changes to the global arena, some of the changes in Malaysia replicate global trends. Similarities include centralization of branch operation, 'hollowing out' of bank branches and the adoption of Universal Banks have initiated the shift towards fee-generating activities. This in turn accentuated the 'sales culture' in every Malaysian bank branch in their attempt to tap into the wealth of Malaysia's rising middle class. Besides these similarities, however, Malaysia's unique political-economy has called for contextual differences. For instance, contrary to Western scenarios where brick and mortar bank branches are fast vanishing (Willis, Marshall & Richardson 2001), a reversal of trend is occurring in Malaysia where bank branches are growing in both urban and rural areas.

Take for example Malaysia's largest bank Maybank. With merely 126 branches in 1975, this number quickly rose to 228 branches two decades later and increased more than three-fold to reach 380 branches in March 2009. Such proliferation of domestic branches is in line with the social responsibility entrusted upon most domestic banks (i.e. Maybank) to serve the local Malaysian masses. Besides such quantitative increase, a plethora of different and new forms of physical bank branches have also existed in Malaysia. As part of their marketing strategy, some innovative Malaysian banks have introduced novel branch concepts such as 'club branch', 'prime branch', 'retail branch', 'mini branch' and 'service kiosk' (Khoo 2009: 221). Clearly, these are amongst the strategies to tap into Malaysia's rising middle class as Malaysians get wealthier. Just over a period of five years, Malaysia's per capital income has increased from RM13,738 in 2002 to RM19,739 in 2006 (DOS 2006). Although Malaysia's rising middle class is more learned, sophisticated and wealthier, but interestingly, a recent study (Khoo 2009) disclosed that some modern Malaysians still prefer the 'human touch'. Some Malaysians still shun away from using the fleets of Self-Service Terminals when doing banking. The need for 'human touch'

indicates that physical brick and mortar branches are features that will continue to dominate the Malaysian banking scene.

When physical branches continue to exist, 'humans' such as tellers and other branch employees are still required to deliver impeccable service especially in today's competitive environment. To this end, the rising importance of 'service quality' as a differentiated strategy to capture the market of Malaysia's rising middle class has been identified. Numerous Malaysian banking studies have reported the importance of 'service quality' for conventional banking (Kamaruddin 2007; Bashah 2003) and Islamic banking (Shafie, Haron & Wan Azmi 2004) respectively.

Why study Malaysian bank tellers?

From the above review, given that a substantial portion of repetitive, transaction-based work is absorbed by automation/computer, what then is the rationale to study Malaysia tellers? Do tellers still have a role to play in Malaysian bank branches? These concerns are the key point of departure that differentiates this study from other Western studies. From the late 1980s, burgeoning research in Western countries reported widespread branch closures and showcased a rising trend towards 'branchless banking' (Willis, Marshall & Richardson 2001). However, on the contrary, the inverse is occurring in an emerging economy like Malaysia where branches continue to grow rapidly in both urban and rural areas.

The role of tellers in the Malaysian economy is still significant. During the 1990s, almost half of total Malaysian bank employees were clericals (see Table 1 below) inclusive of tellers and other front-line assignments. This scenario changed after the millennium where clericals now comprise only one-third of total commercial bank employees in Malaysia. This means one out of three Malaysian bank employee is a clerical staff. Even though the percentage of clerical staff has declined from 48.16% (1988) to 46.65% (1998) and further dwindled to 34.37% in 2008, nonetheless, this category of employees still occupies a substantial portion of commercial bank employees in Malaysia.

Table 1: Commercial Banks: Number of Employees in Malaysia

Bank employees	As at end						
	1988	1993	1996	1997	1998	June 1999	April 2008 ^a
Senior Management	458	495	887	880	947	953	465
Supervisory staff	13,685	20,425	28,871	31,524	31,407	28,298	57,538
Specialist	-	-	-	-	-	-	2
Clerical staff	20,455 (48.16%)	27,880 (51.09%)	33,522 (48.47%)	34,365 (46.62%)	33,180 (46.65%)	25,228 (39.49%)	33,138 (34.37%)
Other staff	7,007	5,769	5,874	6,940	5,590	9,410	5,002
Total	41,605	54,569	69,154	73,709	71,124	63,889	96,415

(Source: BNM 1999, p. 390; a = Primary data from BNM.)

Though tellers are shrinking in quantity, but Western studies disclosed that forces of economic globalisation (i.e. technological innovations, deregulation, changing consumption patterns) have most significantly impacted those at the bottom rung of the branch hierarchy (i.e. tellers) in terms of changing skills requirements. This paper examines the case for Malaysian tellers and aims to illustrate their changing skills requirements, skill gaps and what are the implications for training.

4.0 METHODOLOGY

This study was carried out in two prominent domestic banks in two of Malaysia's most advanced cities – Kuala Lumpur and Georgetown. These two banks will be addressed as CSB1 and CSB2 for confidentiality purposes. A total of 12 branch branches have been selected as case studies for this paper. These branches have experienced the abovementioned changes. In Kuala Lumpur, six branches were selected while another six in Penang. Besides being Malaysia's capital, Kuala Lumpur was chosen because it is the country's most important financial hub and perhaps arguably a 'global city' in its own right (Sirat 2000). For comparison purposes, Penang was selected given Georgetown's (the capital of Penang) lingering legacy as the pioneering hub for finance and commerce that lives on till today (Khoo 2001). From the 12 branches surveyed, six are located in urban areas (KL Main, Bukit Bintang, Penang Main, Jalan Tun Perak, Menara BHL, Pulau Tikus); five in suburban areas (PJ Seapark, Jelutong, The Curve, TTDI, Jln Mahsuri) and one rural (village) branch at Balik Pulau. The quantity of employees at each branch varies. Based on Malaysian CSB 1 categorisation ('Super A', 'A', 'B' or 'C' branches), examples of 'Super A' branch is KL Main while a typical 'A' branch is like Penang Main with around 50 employees as at 2008. A stark contrast is the Balik Pulau rural branch categorised as a 'C' branch with merely 15-20 employees. The basis of choosing varying

branch size at multi-locations is because their different locations capture different segments of clientele (Hughes & Bernhardt 1999).

In this study, both quantitative and qualitative research methods were adopted. The sample size for this study was determined by the logic of purposive sampling Through a case study approach. A total of 16 tellers were identified and being interviewed in an in-depth manner. Quantitative data was captured when a standard questionnaire, with close-ended multiple choice questions, was used to elicit demographic data (i.e. age, gender, race, educational background, etc.) from the tellers. A separate interview protocol with semi-structured questions managed to tease out in-depth qualitative data.

5.0 CHANGING SKILLS REQUIREMENTS AND TRAINING NEEDS

The 16 tellers interviewed resonated a similar reply. They argued that being a modern teller is no longer a simple task. The job tasks of tellers are no longer menial. In a glance, the radical transformation of a Malaysian teller’s job function is mapped out and summarised in Table 2.

Table 2: Occupational Skills Matrix for Malaysian Tellers

	TRADITIONAL ROLE	DRIVERS OF CHANGE	NEW ROLE	NEW SKILLS REQUIREMENTS/ SKILL GAPS	IMPLICATIONS FOR TRAINING & DEVELOPMENT
	A	B	C	D	E
1	<ul style="list-style-type: none"> Followed closely and executed Branch Manager’s instructions. 	<ul style="list-style-type: none"> De-layering/Branch restructuring. Hollowing out of back office. Open-plan layout now. Global changes enforced and enhanced the ‘sales & marketing’ factor in the industry. 	<ul style="list-style-type: none"> Added responsibilities for front-liners like Tellers. 	<ul style="list-style-type: none"> ‘Polyvalent’, multi-skilled and flexible. Be initiative and proactive. Aware and have up-to-date product knowledge (i.e. BASEL II, AMLA, BAFIA regulations, Islamic products). 	<ul style="list-style-type: none"> More training and development in areas of non-technical banking skills (i.e. problem-solving, team building). Employers to inculcate greater sense of responsibility and empowerment among shop-floor employees. Timely and regular communication of up-to-date policies, rules and regulations pertaining to the industry.
2	<ul style="list-style-type: none"> Ledger and punch-card system. 	<ul style="list-style-type: none"> Automation and computerization of banking work. Extensive use of IT. 	<ul style="list-style-type: none"> Ability to decipher customer’s data from database. 	<ul style="list-style-type: none"> Basic IT literacy (MS Office) Basic knowledge on Bank’s website/portal. 	<ul style="list-style-type: none"> Induction session to include computer training. Dissemination of information (i.e. memos, workbooks, CDs, etc.) to employees. Self-learning by employees through books, external classes or via online.

3	<ul style="list-style-type: none"> • Focused on manual-based counter jobs. • Only acknowledged the customer's presence when they request for assistance or have queries. • Spoke minimally even though there was face-to-face encounter with customers. 	<ul style="list-style-type: none"> • Competition with other branches (from same bank), other domestic and foreign banks. • Rising Malaysian middle-class who are more educated, IT savvy, vocal, inquisitive and sophisticated. • Customer-centricity emphasis on 'customer service'. 	<ul style="list-style-type: none"> • Require to assist customers, be a team member, generate 'leads' and close a sales deal. • Provide financial advisory/consultancy to customers. 	<ul style="list-style-type: none"> • Selling and communicational skills. • Impromptu problem-solving skills to face sophisticated customers. • Working with colleagues from diverse ethnicity, age group and social hierarchy. • Relationship building with customers. • Product knowledge. • English and some foreign languages/dialects (i.e. Mandarin, Japanese) 	<ul style="list-style-type: none"> • Emphasize on sales, communicational, interpersonal skills and other related soft skills. • Mutual understanding of workplace culture is important. • Specialist product and services training. • English classes and foreign language classes.
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(Source: Researcher's fieldwork findings, 2008)

Similar to most Western studies, three key forces of globalisation (i.e. technological innovations, deregulation, changing consumption patterns) have driven irreversible changes to the occupational skills requirements of Malaysian tellers. Prior to Universal Banking, Malaysian banks only performed their bread and butter business of deposit-taking and credit-disbursing. As such, a traditional Malaysian teller's role emulated that of a Fordist worker. Their main task involved performing repetitive transactions such as making entries into the ledger and punch-card system. However, when automation/computerisation was introduced in Malaysian banks during the 1980s, these mundane tasks were gradually taken over by Self-Service Terminals (i.e. Automated Teller Machines, Cash Deposit Machines, Cheque Deposit Machines, etc.). Desktop computers were introduced and tellers were required to work using these machines. As their new role, tellers are requested to be able to analyse customer's data from the database on their computers and decipher which are potential clients to be referred to their colleagues in the sales team. In the process, tellers need to possess excellent computer skills to operate the softwares and navigate the relevant websites. The new skills required include basic computer literacy in Microsoft Office and some basic knowledge on the bank's website/portal.

When asked the types of skills gaps with the introduction of technology in banking, the response differed according to the age of respondents. Unsurprisingly, senior tellers often highlighted IT skills as a skills gap. For instance, a senior teller at Bukit Bintang branch expressed her anxiety when using the computer:

I have skills gap in computing skills, especially now with everything computerised, I am not really good. Sometimes when customers asked me to check in certain screens and when they want the actual thing, I am not able to do it because I feel that the computer makes me sick. Last time we can refer immediately to the ledger ... black and white. But now you have to click, click, click! In the olden days, everything was in the books and we were familiar. But now you have to go and click (on the computer) one by one, because sometimes you do not know this particular information is linked to which particular file/spreadsheet/website. I actually have problems using the computers!

From this quote, it is obvious that senior tellers dislike using computers in their daily work. Nonetheless, the intensive and extensive adoption of technology in banking is now a reality and ubiquity in all Malaysian banks. Thus, more intensive forms of computer training should be incorporated at the various stages of development in a teller's career plan. Since computer skills were never taught to senior tellers during their schooling days, the responsibility of giving computer skills falls solely in the hands of the employers or employees themselves. From interviewing tellers, it was gathered that basic forms of computing skills were extended to tellers at the induction stage. Subsequently, further computer skills were given through management resources such as workbooks, CDs and such. For CSB1, their in-house learning portal 'My Campus' even has a section that offers computing skills. Given such avenues, nonetheless, some training issues still exists. Amongst them include shortage of time to go online to acquire these skills whilst some senior tellers totally ignore such computing opportunities altogether given their great dislike for computers.

The introduction of technology in Malaysian banks also radically changed the physical layout of the branch. Technology enabled the centralisation of manual and transaction-based activities. For instance, CSB1 established their Operations Support Center in 2000 to absorb and centralise the backroom activities of branches. This caused the hollowing out of backroom activities from the branches. With the absence of backroom activities, the entire branch has been converted to house mainly front-line activities. All 12 branches surveyed in this study showed such a similar layout. With open-plan layout concept, all branch employees regardless of hierarchy are now 'exposed', in the literal sense, to all walks of Malaysian customers who enter the branch.

Besides adopting the open-plan layout, another critical change is the switch in emphasis of today's core banking operations. Branch managers from both case study banks highlighted that in the past, the

core banking operations of Malaysian banks were focused on only two aspects, namely, i) operations & compliance, and ii) services. Of late, with the adoption of BAFIN, a third component – sales and marketing – has taken center stage. Obviously, all these changes remodelled the role and added new responsibilities to contemporary Malaysian tellers.

Unlike before, modern Malaysian tellers no longer just follow and execute their branch manager's instruction. In this era of sales and marketing, just like their Western counterparts, Malaysian tellers have transformed to become sellers, and most importantly – thinkers. A senior Chinese teller at Penang Main's branch disclosed the radical change in the work scope of Malaysian tellers. She related and contrasted the new work expectations for now as compared to 12 years ago.

Yes of course, my work has changed radically. Last time, when we first started work, we were very innocent. Just do whatever that was given to us. We did not have to think much back then. The Officers and Branch Manager did most of the thinking. Now, after 12 years later, I am considered a Senior. I definitely need to think more where I need to coach my junior colleagues because I am seen as a 'Sifu' (Master) now. I need to resume more responsibilities and carry out more duties hoping for promotion and career advancement. The fact that we need to think more now is because the customers are getting so smart and inquisitive nowadays. Unlike before, they ask so many questions. Sometimes they ask you 10 questions! They even ask you questions that are not related to banking assuming that as bankers we know everything. We need the thinking skills because these skills make us more independent during the absence of our Officers.

Clearly, working in Malaysian banks these days is a far cry from what it used to be before. Unlike 12 years ago, tellers can no longer retain their original role as mere executor. Tellers are now required to be updated with the latest product knowledge of the myriad of items they cross-sell. With this product knowledge, tellers need to advise their clients and even make ad-hoc decisions if need be. As identified in CSB1's Annual Report (2003), the shift towards Universal Banking has necessitated new skills such as operational, market, liquidity and integrated risk management skills. This heightens the knowledge content of banking work and signals that Malaysia's banking industry is en route towards higher knowledge-based than before. Even low-level employees like tellers feel this impact. Though the tellers interviewed acknowledged this fact, many complained that they are now under a lot of stress juggling between heavy workloads and to gain knowledge at the same time. For example, all branch employees inclusive of tellers are required to be aware and acquire knowledge of operational risk management in compliance with the adoption of

Basel II (Pasricha 2007). Basel II (successor to Basel I) was issued by the Basel Committee on Banking Supervision to form an international yardstick so that worldwide banking regulators could refer on the amount of required capital allocated aside by banks to buffer them against future risks. Similarly, Bank Negara also responded to threats of globalisation by organising courses to educate Malaysian bank employees on current issues related to the Anti-Money Laundering Act 2001 (AMLA). Clearly, the new knowledge that modern tellers need to acquire is indeed voluminous.

Such changes implicate on training. This necessitates more timely and regular communication of up-to-date policies, rules and regulations be disseminated to tellers. Besides technical banking skills, training for tellers should also incline towards areas of non-technical banking skills (i.e. problem-solving, team-building). Following such changes, employers should also inculcate greater sense of responsibility and empowerment amongst tellers. In response, modern Malaysian tellers also need to be more proactive and attempt to make small talk with clients whenever possible. It is no longer sufficient to maintain their traditional roles where they merely focused on manual-based counter jobs, or only acknowledged the customer's presence when they request for assistance or have queries. In the past, tellers spoke minimally even though there was face-to-face encounter with customers. However, the situation has changed with times. Their new role requires them to provide some degree of financial advisory to customers before referring them to the sales team. Tellers now assume an important role as a 'team player' to generate referrals for a potential sales deal.

Three key factors have driven this change. First, deregulation of Malaysia's banking industry increased and created new forms of competition. Besides competing with domestic and foreign banks, they now also need to compete with Islamic banks especially foreign Islamic banks like al-Rajhi, Kuwait Finance House as well as local Islamic banks like Bank Muamalat and Bank Islam. In fact, most conventional banks now also have a separate window that provides Islamic banking products. Such alternative avenues have certainly increased competition amongst banks in Malaysia. In turn, intense competition triggered management to impose a sales quota for every branch. This quota has to be achieved on a monthly basis failing which bonuses, increment and appraisal of employees will be penalised.

Second, Malaysia's rising middle class being more educated, vocal, inquisitive and sophisticated is another factor that drives change in a teller's skills and knowledge. As purported by Hughes and Bernhardt

(1999), different client segment (for different locations) necessitates different changing skills requirements and skills gaps for different branches. Noticeably, the challenges in handling the upper middle-class clients in the Sea Park PJ branch in Kuala Lumpur is entirely different to serving the village branch in Balik Pulau. The former serves mostly educated professionals and affluent retirees who are aware of the latest developments in banking services while the latter attends to less educated and less demanding petty businessmen, sundry shop owners and homemakers. It is even more challenging to work at the 'signature branch' of CSB1 that is located in the prime, busy area of Bukit Bintang. One of the senior teller interviewed at the Bukit Bintang branch revealed the challenges faced in managing demanding and diverse clientele due to the location of the branch:

They (the customers) don't listen to what you say. You have to listen to what they say. We need to meet their needs and demands. If they want you to do certain things, you have to meet up to that standard. But certain things are beyond our control. So we have to refer to our higher authority. It happens very often here especially in this branch. Those smaller branches do not actually encounter this problem. The feedback from those staff in those small branches, they say, "My God! It is totally different. It is very different." I have my friends talking to the customers but here no. You tell them 1, they want 2. They say, "I don't care, whatever it is, make it out for me." Customers are always right especially with banking being a service industry.

Thirdly, according to feedback from CSB2, elements such as 'customer-centricity', 'sales' and 'service quality' have made it a necessity for all branches to adopt the '5-star service' model that is imposed nationwide by the headquarters. A plethora of service indicators, such as 'queue time', 'serving time' and an average '5-minutes waiting time', are imposed on every branch. Additionally, bank employees have to be courteous and be alert all the time because of spot-checking mechanisms such as 'the mystery caller' or 'the mystery shopper' where head office will send an imposter to gauge the 'service levels' of branches. Branch employees at all levels are now also required to memorise and regurgitate in full a uniform 'greeting phrase' each time they receive a phone call. These are some of the differentiated strategies engaged by CSB2 to ensure fast and efficient service delivery to customers amidst stiff competition with domestic, foreign as well as Islamic bank competitors.

However, front-line employees especially tellers do not view these strategies favourably. Although tellers are required to be multi-skilled, they lamented that such rigid and strict rulings imposed a lot of stress

on them. Given the present requirement for them to cross-sell the bank's product to achieve the branch's quota, most tellers argue that it is very difficult to handle a transaction and at the same instant cross-sell a product within the short time stipulated. Such changes are viewed negatively by both junior and senior tellers. They complained that it is no longer simple to work in the bank with such radical changes underway. Thus, with all factors (i.e. bank products/services, delivery channels, etc.) being equal and similar, the only way to win customers in this new era is to capitalise on the services provided by each bank employee to every customer they serve. As succinctly described by the branch manager at Balik Pulau's village branch:

In this era, the winning point would be the ability to render the best services to customers. This includes the way to talk because service is now the number one determinant.

Based on this quote, provision of the best customer services is the strategy to success for Malaysian banks. This indirectly incurs a lot of pressure on tellers who as front-liners are the first-point-of-contact with potential customers. When asked the critical skills requirements, tellers identified a plethora of different skills. Besides product knowledge which is a technical banking skill, most of the skills identified are non-technical banking skills (i.e. soft conceptual skills). For example, the sales culture necessitated the need for sales and communicational skills. Besides that, tellers also need impromptu problem-solving skills to face sophisticated customers. Modern day tellers have to be approachable and friendly to both customers and colleagues. Tellers need to build good relationship with customers so that they can cross-sell their products. The need to be a team-player to achieve the group quota has made it crucial for tellers to foster good working relations with colleagues from diverse ethnicity, age group and social hierarchy. For urban branches such as Bukit Bintang, Pulau Tikus and Penang Main where the clientele is diverse with foreign clients, some tellers even feel the need to be equipped with better English and some foreign languages/dialects such as Japanese and Mandarin. The following section will discuss in-depth the importance of these soft skills following the collapse of 'control and execute' relationship between Malaysian tellers and their superiors (i.e. branch managers).

Demise of 'Control and Execute'

Amongst the most novel of findings is the irrelevance of Braverman's "control and execute" for low-level bank employees in this New Economy. Contrastively, this study of Malaysian bank employees

confirmed the presence of “collective intelligence” (Brown et al 2001: 3) – a concept that promotes team-working and the utilisation of soft conceptual skills of the entire cadre of employees within a branch. This study illustrates a paradigm shift on ‘human capability’ as Malaysia’s banking industry inclines towards high skills. The importance and development of “soft skills” like good communication, interpersonal, relation-building, team-working and such are no longer the exclusivity of branch managers but vital skills to be acquired by all levels of employees at a typical Malaysian branch.

Although some senior tellers opined that computerisation of banking operations causes less thinking skills; since tellers nowadays no longer need to manually calculate ‘crude interest’, however, the focus on sales and customer-centricity necessitates them to be knowledgeable, be ‘thinkers’ and have the necessary conceptual skills (i.e. problem-solving, decision-making). Different from the period before pre-technology where tellers depended entirely on manual machines to validate the customer’s ledger cards, the introduction of technology in banking is to lighten the work of tellers so that they can concentrate to become ‘sellers’ to tap into the wealth of Malaysia’s rising middle class. Thus, low-level employees like tellers/clericals no longer work as mere “executors” and follow their superior’s (branch manager) instructions blindly.

The trend and growing importance of conceptual skills amongst low-level employees like Malaysian tellers is reflected in Table 3. The need for conceptual skills amongst tellers became a pressing need after the Asian Financial Crisis 1997 when Malaysian banks started to shift towards the sales culture with the adoption of Universal Banking. In Malaysia, Braverman’s (1974) ‘control and execute’ relationship between branch managers and low-level branch employees was noticeable until the late 1990s (see Table 4). However, from the millennium onwards, even low-level front-liners like tellers are required to be equipped with conceptual skills (i.e. decision-making, problem-solving) as the sales culture no longer confine them to manual-based banking work of the past.

Table 3: The Growing Importance of Conceptual Skills for Malaysian Tellers

SKILLS TYPE	1980s		1990s		2000s		2008	
	BM	SF	BM	SF	BM	SF	BM	SF
BANKING SKILLS								
Operations & Compliance	✓	✓	✓	✓	✓	✓	✓	✓
NON-BANKING SKILLS (CONCEPTUAL SKILLS)								
Decision-Making	✓	✗	✓	✗	✓	✗	✓	✓
Problem-Solving	✓	✗	✓	✗	✓	✓	✓	✓
Sales & Marketing	✓	✗	✓	✗	✓	✓	✓	✓
Interpersonal & Communicational	✓	✗	✓	✗	✓	✓	✓	✓

(Source: Researcher’s Findings, 2008) BM = Branch Manager; SF = Shop-floor employees

Table 4: Skills Typology Between A Branch Manager and Low-Level Employees

POSITION	PERIOD	
	1960s till late 1990s	Since 2000 onwards
BRANCH MANAGER	High skills (Control)	High skills
LOW-LEVEL (i.e. Tellers)	Low skills (Execute)	High skills

(Source: Researcher’s Findings, 2008)

Training and skills upgrading

Regrettably, some of the tellers interviewed disclosed that they have not attended any forms of training related to upgrading of their conceptual or selling skills. This situation could be due to the on-going tryst between Malaysian bank employers and the National Union of Banking Employees (NUBE) that was taking place at the time of this study. Since selling and marketing did not form part of their Collective Agreement, NUBE was discouraging its members (i.e. tellers/clericals) from ‘doing sales’. This situation created a dilemma for tellers where ‘doing sales’ is the key activity in this new era and yet the on-going tryst has caused some tellers to refrain from doing sales. Clearly, such resistance matched the findings of this study where employers are hesitant to train tellers on conceptual skills.

However, Malaysian bank employers are aware of the higher skills requirements and knowledge content in a modern teller’s job. To address this requirement, employers increased the entry point educational requirement for tellers. According to one senior Malay clerical (with 26 years of experience), the basic requirements for a teller during his time was a SPM (O-levels equivalent) qualification, however, tellers nowadays are required to have at least a Diploma. With a smiling face, he uttered in Malay, “Fikiran mereka sudah besar.” which literally means their mental acumens would have expanded after the extra three years of Diploma. Similarly, the Human Resources Head of CSB2 openly disclosed that “education upgrading” was indeed a

strategy used by their bank to match the higher skills requirements needed in this global era. According to her, such higher qualifications make tellers more adaptable to new skills amidst the volatility of the industry.

Some proactive tellers even go on to pursue degree courses on their own accord and subsequently get promoted to higher positions within the branch. For instance, one teller took a degree in Sociology and Economics at Universiti Sains Malaysia and later got promoted to the newly-formed position of Ambassador. There are also cases where tellers were promoted to officer-level positions. Unfortunately, unlike before, it is now almost impossible for tellers to climb from ranks to the top position as branch managers. This situation mirrors the trend in European countries (CEDEFOP: 2003) where educational expansion and the huge exodus of graduates into the workforce have inevitably formed a restriction for low-level employees like tellers to escalate the corporate ladder. This in turn stifles their advancement opportunities.

6.0 IMPLICATIONS AND CONCLUSION

With Malaysian tellers now assuming the roles of sellers, new types of skills requirements have emerged. Tellers no longer carry the attributes of a Fordist employee where they merely execute the instructions of their branch managers. Their new and current role as 'sellers' requires Malaysian tellers to be 'thinkers' too given the current challenges of the sales culture. This study has distinctively shown a higher knowledge contents in the job scope of modern Malaysian tellers. Besides the need to constantly read and be updated with technical banking skills (i.e. AMLA, Islamic banking, etc.), contemporary tellers are required to possess the extra edge by having 'soft conceptual skills' given the shift towards the sales culture. However, the events that unfolded since the introduction of the sales culture have posed multiple challenges to tellers. Some have lamented that training in such soft conceptual skills were not forthcoming whilst other are locked in a dilemma struggling to decide whether to do sales which forms part of their work and KPI; or continue to adhere to the calls of their union leader to refrain from doing sales. Ultimately, whichever decision that tellers make, the fact remains that a phenomenon of universal skills and knowledge upgrading is happening in Malaysia's banking industry. Thus, this study serves well to inform the various stakeholders of education and training (i.e. government, employers) about the current needs of Malaysia's banking industry. Although tellers form the bottom rung of the occupational hierarchy, but without a well-trained and competence

teller who possesses the requisite technical banking knowledge and soft conceptual skills, the golden opportunity of securing and closing a sales deal with a potential customer will be void given that tellers are the first points-of-contact. Importantly, in line with Malaysia's most recent 5-year plan (i.e. 10th Malaysia Plan) to develop 'first-world talent' for the country, it is strongly urged that the talent base is built without prejudice calling for equal access towards education and training for all. Furthermore, this study coincides with Brown et al. (2001: 3) that this is an era of 'collective intelligence' where team-working and the utilisation of the knowledge of the entire cadre of employee regardless of socio-economic background, ethnicity, race or gender. In line with Malaysia's aspiration to be a developed nation fuelled by the service industry, it is hoped that the lessons learnt from this study will serve as valuable food for thought for other Malaysian services industry (i.e. hospitality management, tourism, health services) where their front-liners play a similar and crucial role as tellers do to Malaysia's banking industry.

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