The 2019 SASBO Bank Workers' Strike in South Africa: Unpacking Labour Responses to the Fourth Industrial Revolution

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Declaration

I declare that the dissertation/thesis entitled *The 2019 SASBO Bank Workers' Strike in South Africa: Unpacking Labour Responses to the Fourth Industrial Revolution,* which I hereby submit for the degree, Master of Arts at Rhodes University, is my own work. I also declare that this thesis/dissertation has not previously been submitted by me for a degree at this or any other tertiary institution, and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

Wisdom Ntandoyenkosi Moyo

Abstract

The Fourth Industrial Revolution (4IR) is a global phenomenon, affecting workers and trade unions worldwide with the increased automation, including digitisation, of work. Although the 4IR has often been presented as an impersonal technological force that society must just accept, it is in fact rooted in the evolution of capitalist society: it is the latest in a series of industrial revolutions and restructurings of the labour process. These are systemic occurrences, based in class struggles around the extension of management control of every part of work, and replacing workers with machinery; it must then be seen in the context of a history of Taylorism, Fordism and neo-Fordism, and their local expressions, such as racial Fordism in South Africa. The roll-out and the socio-economic effects of the 4IR are therefore shaped by inequality and power, and look to be dire for the working-class in a South Africa that already has record unemployment rates. In the local banking sector, the 4IR has been associated with a wave of retrenchments and branch closures.

Faced with this situation, the South African Society of Bank Officials (SASBO), the biggest and oldest union in the finance sector, then with around 73 000 members, tried to hold a mass strike in late 2019. Blocked by the Labour Court, this would have been the union's biggest strike in a century. It followed from a longer campaign by SASBO to halt job losses, ensure redeployment and reskilling for affected bank workers, and win an agreement for these aims with the banks. The union undertook research on the 4IR and sought to win support from banks, as well as government departments and other unions, for an alternative, worker-friendly roll-out of the 4IR. The decision to strike took place after extensive engagements with banks and stakeholders like government failed, the banks proceeding with retrenchments: the union faced an unprecedented challenge and was on the defensive. This dissertation maps SASBO's campaign around the 4IR, using the Power Resources Approach (PRA), and assesses its approach. It also tries to show how an analysis of a moderate, older white-collar union like SASBO enriches South African labour studies. A qualitative methodology was used in this research to understand the issue at hand, using documents and semi-structured interviews with SASBO National Executive Committee members. The key findings are that the 4IR will not spare white-collar jobs and presents an unprecedented challenge to unions. There is an urgent need for union revitalisation, including new ways to organise effective responses to technological change.

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CHAPTER 1: INTRODUCTION AND OVERVIEW

1.1. Introduction

Trade unions are the core working-class organisations in South Africa (Ulrich & van der Walt, 2009:3091) and the largest stable civil society organisations other than faith-based bodies like churches (van der Walt, 2019). The documented history of South African trade unions shows that trade unions have played a significant and ongoing role in shaping the labour and political landscape, especially during the struggle against apartheid (Ulrich & van der Walt, 2009: 3091). This is also emphasised by Buhlungu (2010: 1) who argues that the historical experience of colonialism has had a profound impact on the character of trade unions in Africa at large.

While workers in South Africa face many common challenges, the working-class is fractured, and unions come from a wide range of histories and perspectives. The South African Society of Bank Officials (SASBO), also known as SASBO: The Finance Union, is one of the oldest trade unions in South Africa (SASBO, 2020a, SASBO history, para. 2). The union was founded in 1916 by skilled white staff, initially with a mere 3 members (Walker & Weinbren, 1961: 377). It has grown over the years, with about 66 800 members in 2020 (SASBO, 2020, SASBO history, 2020, para. 2), the majority black. SASBO is currently active and recognised in about 200 financial institutions (SASBO, 2019k). The union's operation has diversified beyond the banking sector, to include the finance sector in its entirety and beyond skilled officials, to include a wider range of jobs. This is evidenced by the recognition of the union in financial institutions spanning banks, insurance companies, pension fund administrators and other financial services (SASBO, 2019k).

The union was traditionally a moderate one, a founder member of the Trade Union Council of South Africa (TUCSA) in 1954 (Alexander, 2000: 124). TUCSA collapsed in 1986, partly because of the challenge of the new wave of politicised trade unions that emerged from 1973, centred on the Congress of South African Trade Unions (COSATU) founded in 1985 (Cooper, 1988: 607). After TUCSA, SASBO associated for a time with the Federation of South African Labour (FEDSAL), a moderate, mainly white-collar union federation. However, it did not join the Federation of Unions of South Africa (FEDUSA) that FEDSAL helped found in 1997.

In 1998, SASBO took the unusual step for a union with its background, of joining COSATU. COSATU had helped found the African National Congress (ANC)-led Tripartite Alliance in 1990, which also includes the South African Communist Party (SACP). SASBO nonetheless maintains that it is an apolitical member of the federation, despite the latter's ANC link, and that it is based on labour's mandate to secure the interests of workers (SASBO News, 2018b).

SASBO is a distinctive union but it is also part of a larger labour movement that remains powerful while facing numerous challenges. This dissertation examines this union, and looks closely at how it has sought to confront the Fourth Industrial Revolution (4IR). While technology remains a decisive element in determining the size and character of the workforce, activists and scholars of South African trade unionism alike have suffered from a blind spot when it comes to issues of production, especially of the role of technology in the production process (Buhlungu & Hlatshwayo, 2017: 128). Major unions like the 340 000-strong National Union of Metal Workers of South Africa (NUMSA) and the National Union of Mineworkers (NUM) have struggled to deal with technological changes that affect workers and unions (Buhlungu & Hlatshwayo, 2017).

The 4IR (see below) is a major concern for unions today. It should be noted that banking in South Africa is highly concentrated with the four biggest banks having over 80% of market share (Simatele, 2015: 828-829, 833; also see Mlambo & Ncube 2011; Okeahalam, 2001; Verhoef, 2010). The banks are also large employers by size: around 2018, Standard Bank employed 54 000, ABSA 42 000, Nedbank 31 000, FNB 30 000, and Capitec between 12 000-13 000 (MyOfficeNews, 2019). The big banks have actively pushed 4IR changes in recent years, All had cut staff and branches by the time of the attempted 2019 SASBO strike, with the exception of Capitec: Standard Bank cut 1 200 jobs in 2018, following the closure of 91 branches; ABSA closed 187 branches over the preceding decade; around 1 500 Nedbank staff were facing unemployment or redeployment (*ibid.*).

Faced with a wave of retrenchments in the local banking sector, SASBO first tried to halt job losses, ensure redeployment and reskilling for affected bank workers, and secure an agreement for these aims with the banks. The union undertook research on the 4IR by looking at experiences in other countries, and engaging with other stakeholders, and sought to win support from banks in South Africa, as well as government departments and other unions, for an alternative, worker-friendly roll-out of the 4IR. However, extensive engagements with banks

and stakeholders failed, the banks proceeding with retrenchments, and the union then resorted to calling a mass strike for late 2019. Blocked by the Labour Court, this would have been the union's biggest strike in over a century.

In mapping SASBO's campaign around the 4IR, and its use of its resources using the Power Resources Approach (PRA), this dissertation examines the interesting case of how a moderate white-collar union tackled one of the major challenges of the day, the 4IR. Not only does this study examine an important example of how a union was pro-active on the area of technological change, but also by looking at an older, white-collar union with TUCSA roots, broadens our understanding of the labour movement in South Africa. Labour studies in South Africa over the last forty years have focused largely on blue-collar unions like NUMSA and NUM, which emerged with the 1973 wave of new unionism, and the federations they founded, like COSATU (van der Walt, 2018). Looking at a union like SASBO enriches South African labour studies by filling in some of the gaps left by the traditional focus of labour studies, including on how unions like SASBO engage technological changes at work. Furthermore, the 4IR, presents an unprecedented challenge to unions. This dissertation accordingly is interested in mapping as well as assessing SASBO's campaign, which provides important points for reflection as unions face the urgent need for revitalisation and finding ways to effectively organise responses to technological change.

The current state of South African trade unions is a bone of contention, with some assessments more optimistic (van der Walt, 2019) than others (Kenny, 2020). It is noted that while union numbers are stable, unions represent at most one third of the workforce (van der Walt, 2019), and even that unionised section lives in an economy that is underperforming, haunted by large-scale retrenchments and a growing informal sector (Kenny, 2020: 121).

South Africa is not exempt from world–wide trends in the decentralisation of collective bargaining, de-collectivisation and that individualisation of the employment relationship has contributed to a decline in trade union power and influence (Mpofu & Nicolaides, 2019: 16). Massive job losses and high unemployment rates that further complicate the situation (Kenny, 2020: 120, 125-126). The 2008 global financial crisis adversely affected the South African economy, while the neo-liberal policies adopted by the ANC, followed by the damages inflicted by the Jacob Zuma's highly corrupt administration and abuse of state enterprises from the 2009 also hammered jobs (Kenny, 2020: 126).

In the case of COSATU, with a claimed 2 million members in the 2000s, the erosion of the democratic traditions within its unions, and the unions' entanglement with the post-apartheid state via the Tripartite Alliance, have proved to be an Achilles heel: unions have lost political appeal for many, including many young workers, as well as influence and power (Kenny, 2020:123).

Buhlungu (2010: 177) points out that a lack of workers' control has become synonymous with many COSATU unions. During the struggle against apartheid, he suggests, union "activism was driven by notions of solidarity, altruism and sacrifice" but in the post-apartheid period "activism is shaped by individualism and a quest for upward social mobility" including through ANC and management jobs (Buhlungu, 2010:180). According to Buhlungu (2010), the peak of COSATU's organisation and numbers was reached in the early 2000s. However, this expansion came at the expense of the careful induction, and union education and training, that had characterised unions in the earlier period (Buhlungu, 2010:172). This facilitated a decline in workers' control of the unions, which went hand in hand with the rapid centralisation of power in a few powerful and highly-paid leaders who were "increasingly alienated" from the base, often undemocratic, sometimes corrupt, and widely involved in factional battles over union resources. This organisational weakness has contributed to COSATU not being able have a great impact in championing labour rights post-apartheid, despite its larger numbers and its direct access to the government (Buhlungu, 2010: 168).

In addition to issues like the breakdown of workers' control and corruption, there are serious gender issues, as well as racial, ethnic and national conflicts in the unions, and political intolerance, and wide gulfs between congress resolutions and daily union reality (van der Walt, 2019: 25). Although compared to global standards, South African unionisation remains high, especially when we consider the mass unemployment in the country, union splits are common, a case in point being the historic 2014 departure of NUMSA from COSATU, which dropped the federation's membership from 1.9 million to about 1.6 million (van der Walt, 2019: 24-25). Van der Walt (2019: 25) asserts that it is not all gloom and doom, and that besides the stable overall numbers, the ongoing activities of COSATU and the South African Federation of Trade Unions (SAFTU, established in 2017 with NUMSA backing) in general strikes and in winning landmark legal reforms show ongoing positive achievements the labour struggle (van der Walt, 2019: 25).

Another factor affecting unions has been the changing world of work. Changing labour markets, including the rise of various types of precarious employment, pose major challenges for unions. But unions are also affected by changes in the labour process itself. A major function of trade unions is representing members' interests in their place of work, which in turn must be understood in the context of the current mode of production. Sociologically, work is a social activity where an individual or a group puts in effort during a specific time and space, in some cases with an expectation of monetary or other kinds of rewards or with no expectation of reward but with a sense of obligation to others (Webster *et al.*, 2014:6). This definition includes all sorts of formal and informal activities.

A trade union was classically defined as a continuous association of wage-earners for the purpose of maintaining or improving the conditions of their working lives (Webb & Webb, 1920:291).Trade unionism is in the final analysis based on winning the right to freedom of association in the workplace itself, which entitles employees and employers to organise, bargain collectively, strike or lockout, in order to promote or protect their rights and interests as the case may be (Budeli, 2012:454).

One outcome is that trade unions have always faced the issue of representing their members around changing work organisation, such as the onslaught of automation since the 1960s in South Africa (Wood, 2001; also see Armstrong, 1983). These changes are employer-initiated, because capitalist employers have always sought new ways to gain control of the production process so as to increase production at lower costs (Bozzoli, 1977:13). The rise of Taylorism which came to be known as "scientific management," and of Fordism, by 1910, was a clear indication of employer's intention to gain unprecedented control of the workplace and labour process (Bozzoli, 1977:14). While Taylorism focused on fragmenting tasks, Fordism centred on mechanisation, most famously through the assembly line, which is to say growing automation. Automation means that equipment assumes control over a part or whole task that was previously performed by a human (Gutzwiller, *et al.*, 2013:418). From the 1950s, traditional Fordist measures were supplemented by growing automation in industry through computers (Cortada, 2006), and, from the 1970s, by the rise of Neo-Fordism in which traditional Fordism was modified by a drive to lean production, more flexibility including through outsourcing, and just-in-time (JIT) production in the context of neo-liberal capitalist globalisation (Moody, 1997: 87; Murukami, 1999: 88; Thompson, 1989: 110).

These developments, often driven by larger "monopoly" capitalist firms, see the employer gain greater control over the labour process – and the person of the worker (Moos, 1957:27). The skilled worker is increasingly replaced by the semi-skilled worker. Marx argued that the fundamental role of technology in capitalism was to produce goods at a faster rate while minimising labour costs (Moos, 1957:27). The use of methods like scientific management and new technology was not neutral. but driven by such imperatives, and always involved a struggle as management tried to change the capitalist labour process: work in which human labour uses means of production to make items that become commodities (Thompson, 1989). The Marxist Harry Braverman emphasised that methods like Taylorism and Fordism centred on the "deskilling" (or "degradation") of workers, which made their work easier to control (for management) and the workers easier to replace (as they were at best semi-skilled) (Hlatshwayo, 2019:28).

These changes in the labour process take place in the larger context of a series of industrial revolutions in capitalism. Early capitalism was based on agriculture and handicrafts but this changed profoundly with the First Industrial Revolution, which began in Britain from around 1760 until around 1830 after which it spread globally (Allen 2009: 135). This era was characterised by the use of new energy sources such as coal, the invention of the steam engine, new iron production methods and new machines such as the spinning jenny and the power loom in the textile industry which allowed increased production with a smaller expenditure of human energy and effort (Crafts 1996: 197). A Second Industrial Revolution occurred between 1870 and 1914 where inventions such as the electricity, oil and gas and the internal combustion engine were the highlights of the era (Allen 2009: 185). The Third Industrial Revolution happened from the 1950s, and was characterised by major changes in technological advancements centred on digitisation: the computer, the internet and programmable automation (Syemonidis 2014:792). In this situation, we can say industrial "Revolutions have occurred throughout history when new technologies and novel ways of perceiving the world trigger a profound change in economic systems and social structure" (Schwab, 2016:11).

It has been debated whether the 4IR is a deepening of the Third Industrial Revolution or a new industrial revolution (see Cooper, 2019). [1] The core features of the 4IR centre on the increased

[1] I note here that an important book on the 4IR was published in late 2021 in South Africa: Trevor Ngwane and Malehoko Tshaoedi (eds.), *The Fourth Industrial Revolution: A Sociological Critique*. Auckland Park/ Johannesburg: Jacana Media. This only became

automation, including digitisation, of work. Klaus Schwab (2016:7) famously said that the 4IR was coalescing due to technologies such as artificial intelligence (AI), the Internet-of-Things (IoT) and autonomous vehicles (AVs). These innovations have been integrated into the production process making unprecedented automation possible (Datta 1990:255). What is not in dispute is that the 4IR and its technologies will usher in large-scale changes in the workplace and production, affect both blue-collar and white-collar jobs, including in banking.

As a result, the coming of the 4IR presents challenges such as job losses (Hlatshwayo, 2019; also, Caetano & Charamba, 2017). If current social relations remain unchanged and the potential effects of the 4IR unaddressed, it is likely to further perpetuate existing inequalities and existing economic and social gaps as capital uses on 4IR technologies to make profits (Hlatshwayo, 2019:26). The McKinsey Global Institute (2017) projects the magnitude of the new wave of automation in a study that claimed that while automation could raise productivity growth globally by 0.8 to 1.4 percent annually, half of the activities people are currently paid to do could potentially be automated, amounting to nearly $15 trillion losses in wages. Internationally unions are not spared from the effects of 4IR and automation (Hodgson, 2016: 198), as they are based in workforces affected by AI and the new automation and robotics (ILO, 2019: 17).

The 4IR is not an agent of unproblematic positive change but takes place in contexts where there are pre-existing relations between capital and labour to extend employer control of the labour process, deskill workers, increase output and reduce job security (Hattingh, 2017; for background, see Bozzoli, 1977). Hattingh (2017) states that 4IR-based mechanisation and automation are not neutral technological developments, but attacks aimed at replacing the more organised, better-paid workers with machines. It is part of an ongoing process of automation of the production process that is, in essence, making many human beings redundant, while on the other hand, the employers get more control of the production process (Gutzwiller *et al.*, 2013:418).

Trade unions have been instrumental in struggles around world of work, but their track record is uneven internationally. The challenges facing the unions today with the 4IR are not secluded

available in the final stages of my dissertation, and it was not possible to integrate these materials at that point. However, I did have access to earlier versions of some of the most relevant chapters: Cooper (2019) and Hlatshwayo (2019).

incidents, but a continuation of battles around deskilling and automation in which trade unions have engaged since around 1910 (see Armstrong, 1983:56). While some unions have been able to secure oversight over the introduction of new technology and mitigate the negative effects (e.g. Klay, 1987), most unions are ill-equipped and incapacitated to address these issues and the attendant plight of their members (e.g. Buhlungu & Hlatshwayo, 2017). Thus, there is the sobering reality that trade union movements are faced with major challenges with the 4IR, and because the 4IR will affect so many workers, unions' collective strength is at risk (Lesia, 2018:44).

Hattingh (2017) argues that trade unions have to find better ways and strategies to overcome these challenges if they are to survive in the future world of work. The world of work is not changing simply because there are new technologies as Schwab (2017) has it, but because the adoption of these technologies is shaped by unequal class relations and struggles, with work as we know changing with the aid of capitalists, states and politicians (Hattingh, 2017; also Cooper, 2019). It follows that the failure of trade unions to respond to these challenges will be a defeat for the working-class, and clearly workers will not see the need to be part of unions, if unions keep failing to address their concerns.

In addition to job losses and changes at work, automation has enabled growing use of precarious, non-standard forms of employment, such as the gig economy, and workers in such situations are often not represented by unions (Lesia, 2018:45). This is another area that needs to be addressed by trade unions, especially given the fact that membership in South African trade unions has been stagnating as precarious work increases and unions fail to organise these workers (Visagie *et al.*, 2012: 11100).

The 4IR clearly poses risks to the political, economic and social fabric of any country (Adendorff & Putzier, 2018). It will mean significant changes as well as challenges for governments, businesses, civil society organisations and the media. Davis (2015) indicated that one of the most intense impacts of the 4IR will be on the jobs people have and the skills that are necessary for success. From a South African perspective, this is of particular concern considering the pre-existing high level of unemployment in the country and its skills shortages (Adendorff & Putzier, 2018).

It is, therefore, important for trade unions to devise strategies to increase their membership base by taking into account the changes in nature of work (Lesia, 2018:44). Buhlungu and Hlatshwayo (2017) argue strongly that South African trade unions have not invested enough on engaging technological changes in light of representing their members and bargaining with companies. This is especially disconcerting given the fact that the South African labour law system places a huge emphasis on collective bargaining, particularly at industry level, for the protection of employee interests (Mpofu & Nicolaides, 2019: 16).

The result is that in many cases companies introduce technology without any consultation with the unions, as unions have very little idea on how to respond. For example, at as the massive ISCOR iron and steelwork in South Africa, the workforce has changed from a large, predominantly blue-collar and unskilled one to one dominated by semi-skilled and skilled workers operating in a highly automated production environment. Changes include the use of remote controls in cranes, the increased use of computers in quality control of production in all phases, the use of computers located in control rooms to control the machines, computerisation of the entire production process, and mechanisation of packaging. All these processes increased the pace and quality of production, but also led to the drastic reduction of the workforce at the plant (Buhlungu & Hlatshwayo, 2017:135). This means that at the ISCOR plants in Newcastle, Pretoria, Saldanha Bay, Vanderbijlpark and Vereeniging, union numbers have fallen (Hlatshwayo 2014). It is a very telling sign that managers are often well aware that automation weakens unions: in one example, a manager in an engineering plant in Durban remarked as he was viewing new robots that “Here are NUMSA members who do not get tired. These members don’t go on strike” (Hlatshwayo, 2019: 26).

ISCOR was established as a state enterprise in the 1920s, and was privatized in the 1980s. It was bought by the multi-national ArcelorMittal in 2007, which drove many of the changes in the labour process. This highlights that trade unions are operating in an era that not only has the 4IR, but one in which globalised capitalist production has long ceased to be tied to one location, and in which multi-national corporations operate and compete worldwide, including through downsizing workforces and the proliferation of insecure and non-standard work (Wood 2001: 34; also, Moody, 1997). Union weaknesses in this context (Hattingh, 2017; Hlatshwayo, 2020) and the vacuum that can be left poses a serious challenge to collective bargaining (Mpofu & Nicolaides, 2019: 16). Furthermore, unions have to find new ways of increasing their membership as jobs change, since numbers are essential to giving them a strong negotiating

position (Lesia, 2018:44). But, as seen in the ISCOR case, the intervention of unions like NUMSA has often been weak (Hlatshwayo, 2014: 136).

If unions do not take a pro-active approach towards 4IR automation and digitalisation, they face a crisis (Buhlungu & Hlatshwayo, 2017: 128; Hattingh, 2017; Hlatshwayo, 2020). There is a need for unions to embark on research and be better informed about new technologies and changes in the labour process, and to develop means to ensure that they can bargain with companies on these issues (Buhlungu & Hlatshwayo, 2017). Lesia (2018) concurs that there is a need for unions to reinvent their approach to representation and collective bargaining as the 4IR is uncharted territory: most unions need to do extensive research on it, so as to effectively respond to it. The International Labour Organisation (ILO) argues that unions need to reverse the international trend towards declining unionisation and bargaining coverage, strengthen their representativity and legitimacy, and be innovative in engaging workers and employers in the new digital economy (ILO, 2019: 18).

According to the ILO (2019), the 4IR may be here to stay but it is not all bad news for workers and unions. For example, a study showed that two-fifths of unions members in the Organisation for Economic Co-operation and Development (OECD) had a tertiary education This gives unions scope to negotiate for professional and highly skilled workers and to look at innovative ways of dealing with the 4IR as part of their mandate. It may be that unions need to move beyond the traditional and vital role of representation of the workforce in negotiations with employers over broad issues like wages, to engaging in issues like the provision of education, training, and legal support in an increasingly complex environment (Hodgson, 2016: 213). This is because the skilling and reskilling of workers will be vital to securing jobs for both blue-collar and white-collar workers (Molopyane, 2019). There are also lessons to be learned from union success stories internationally. For example, by the 1980s, Japanese unions established the principle that the adoption of new technology must be negotiated, and governed by taking into account its contribution to collective social and economic progress (Klay, 1987:40). As capitalism is a restless and global system, (Hodgson, 2016), there is a need to unions to show solidarity internationally, learn from abroad and work together, now more than ever (Moody, 1997; ILO, 2019:18).

1.2. Problem Statement

While there is research on how unions have engaged with previous industrial revolutions, Taylorism, Fordism, and new technologies, the effect thereof on different industries and society at large; there is very little research on unions and the 4IR, and of the response of banking unions to the 4IR. Moreover, there is also little research on the effects of the 4IR on banking work and workers, and on clerical work and workers in South Africa more generally. The South African banking sector which comprises a significant part of the economy has evidently been affected by the new technologies; this then calls for a need to address these developments.

It then follows that the purpose of this research is to study the response of the banking unions towards 4IR. While this research is concerned with the *effects* of the changing technology, it is not a study of the changing labour process in banking, during or before the 4IR, but of the *responses* of SASBO to these developments: how it views these changes, the 4IR and the solutions for its members in South Africa. The primary goal of the proposed research is to understand the way in which South African unions responded to automation and 4IR, with a case study of SASBO in the banking sector, including its attempted strike in 2019.

1.3. Research Questions

The overall research seeks to answer the following questions:

1. Understanding the banking sector's response to the 4IR.
2. Understand how effective the response was/has been.
3. Examine what SASBO's case implies on how union typology is understood.

1.4. Overview of the Methodological Approach

Considering that the objective of this study is to get an in-depth understanding of the banking unions' response to 4IR and automation in the banking sector, a qualitative research design will be used. This approach takes into consideration the significance of people's subjective experiences and meaning-making processes, highlighting the importance of acquiring a depth of understanding (Leavy, 2017:9). To be exact, the strategy within the qualitative research framework used will be phenomenological. This entails understanding the meaning structure and lived experience of a phenomenon by an individual or a group (Creswell, 2007: 58). In

relation to this study, the phenomenon is the 4IR and automation in the banking sector and the group who experience the phenomenon being banking unions.

The paradigm used will be interpretivism, which emphasises the understanding of lived experiences of individuals from the point of view of those who live it daily (Panterotto, 2005:129). This is achieved through interactive dialogue with the banking union's representatives; through this interaction, meaning and facts were uncovered (Panterotto, 2005:129). An inductive approach will be taken; whereby theory is an outcome of the research, this involves drawing generalisable inferences out of observations (Bryman *et al.*, 2014:11).

The researcher will make use of in-depth interviews and primary documentation. The interviews will be semi-structured for the purposes of flexibility in engaging with the interviewee; and allow for free articulation and reflection of the banking sector's response to 4IR (Parker, 2008: 911).

Non-probability sampling will be used, specifically purposive sampling. This entails a sample that is selected based on the characteristics of a population and objectives of a study (Bryman *et al.*, 2014:57). In this case, two members of SASBO's Management Committee were interviewed. This was done in the form of a qualitative interview via zoom for over an hour. The union's congress resolution for the last three years will be engaged upon request and access granted by the union. The union's *Bulletins* and its *SASBO News* service were used (these are accessible on the union's website).

1.5. Research Contributions

There has not been any study done to show the response of white-collar workers and their respective unions to the 4IR technological change for South Africa. However, Research ICT Africa (2020) is of the view that 4IR and automation will not spare white-collar jobs; a development that will be a major setback in the job market. Thus, this research will shed light on the manner in which white-collar workers have been affected by technological change and give a comprehension of their unions' response to this phenomenon.

1.6. Limitations of the Study

The researcher acknowledges that the scope of the study is limited to SASBO's response to the 4IR in the banking sector; it does not cover all the banking trade unions' response to the 4IR. However, the activities of SASBO as the biggest and oldest banking union in South Africa, provides a large part of the picture of the banking sector's treatment and response to 4IR.

1.7. Thesis Structure

Chapter 1: Introduction and Thesis Overview
Chapter 2: Literature Review
Chapter 3: Research Methodology
Chapter 4: Data Analysis and Findings
Chapter 5: Conclusions and Contributions

CHAPTER 2: LITERATURE REVIEW AND CONTEXT

2.1. Introduction

This chapter sets the context of SASBO's campaign, by engaging with the literature on capitalist work, locating the 4IR, and associated processes of automation and digitisation, within the larger issue of capitalism and the capitalist labour process. Furthermore, the activity of unions in the history of South Africa, including unions' evolution in the face of the changing world of work, is engaged: the focus is on SASBO, the subject of my case study.

2.2. The Changing Organisation of Capitalist Work, and Different Industrial Revolutions

In discussing the 4IR, Schwab (2016) argues as if technology just appears in society and does things that society must just adapt to. A sociological perspective on the other side insists that technology is a product of human activity and relations. The Marxist tradition argues that technology is part of the forces of production (means of production and human labour), which are shaped by the social relations of production among people (Wright, 2005). Society has been structured into a series of different modes of production, such as primitive communalism, slavery, feudalism and capitalism, each with different social relations and labour processes. Capitalism is the dominant mode today, based on production of commodities for profit, hiring of wage labour (also according to Marx, the exploitation of wage labour), and struggle between the owning (employing) class of capitalists, and the hired class of employees (working-class).

Modern-day capitalist production was preceded by a situation that created conditions that are foundational, which Marx termed as primitive or primary accumulation (Hayward, 2019: 205). This concept describes the historical process that gave rise to the preconditions of a capitalist mode of production from the 16th century. These preconditions refer mainly to the creation of a section of the population with no other means of livelihood but the selling of their labour for wages which could then be used to create profits for capital (De Angelis, 2001:1). According to Hayward (2019), primitive accumulation is the transfer, often by violent means, of formerly common resources into the hands of a privileged few so that they can be utilised for the creation of private profit, thus depriving everyone else of an autonomous means of existence.

Over a protracted period of time, the feudal peasantry was transformed into a poor and propertyless class of industrial workers through primitive accumulation which entailed "divorcing the producer from the means of production" (Miller, 1978: 386). This expropriation of the agricultural population created a potential urban labour force, set "free" to enter urban areas where it provided wage labour: this is proletarianisation (Miller, 1978: 386). This formation of a wage labour force provided workers for industry, a critical element in the rise of capitalism (Thompson, 1989:90). Consequently, some individuals benefited the most, a scenario that led to a deepened divide in the class structure (Hayward 2019:201). This magnified the already pre-existing class divides of society, with a gap between capitalists (or capital), representing those who owned the means of production and workers (or labour), those who sold their labour power to capital in exchange for wages.

In line with Marx who argued that capitalism was based on the continual, rapid expansion of the forces of production, it can be seen that capitalism always thrives on transformation, starting with primitive accumulation, going onto proletarianisation, and then onto various steps to ensure endless increments in production (Hayward, 2019: 205). The creation of a capitalist class structure was associated with efforts by capitalists to control work itself (Thompson, 1989: 91). Braverman was the key figure in developing the Marxist theory of the labour process in capitalism (Thompson, 1989). To maximise the use of labour, and extract unpaid surplus value in the production process (this is exploitation, for Marx), he argued, capital increasingly needed agents in the form of managers to act on its behalf towards the realisation of profits (Bozzoli, 1977:7). The tasks of managers include the performance of several, interrelated, changing functions including the subordination and suppression of labour on behalf of capital (Bozzoli, 1977:7). The manager's task is to help the capitalists by ensuring that labour produces commodities at the lowest costs, such that there is a margin between the cost of production including wages, and the exchange value attached to the final product that is sold i.e. surplus value that enables profits (Ilegbinosa, 2012:2).

It can further be said that management plays the role of a mediator of the contradictions and complexities between capital and labour (Bozzoli, 1977:6). It follows that the contradicting interests of capital and labour led to the increased role of managers whose mandate was to navigate the contradictions between labour and capital (Bozzoli, 1977:7). It also follows that within capitalism, management is a specialised function that coordinates the use of the

instruments of labour on one hand, and exercises authority over the labour of others (Thompson, 1989:122).

According to Marx (Hayward, 2019: 205), the history of work under capitalism was one of transformation. Initially, work centred on the cottage industry, but this was phased out by the factory, which then evolved through Taylorism, Fordism and neo-Fordism (see below), and today the 4IR (Webster *et al.*, 2014; le Roux, 2018). Labour process theory was developed by Marx in his analysis of the capitalist economy. He argued that early 19th century capitalists focused on creating surplus value by using the technical division of labour and mechanisation to destroy the resistance of workers to capitalist control of the labour process (Braverman, 1974). Braverman (1974), continuing Marx's work, examined the labour process in the twentieth century, and its development in the factory system: employers and managers deployed machinery and an ever-growing technical division of labour to augment the productive potential of their enterprises and to undermine the power of workers, throwing a portion out of work and deskilling the rest. Evolving management techniques were intended to secure control over the labour process, and over labour.

From the late 1880s, big capital bought into Frederick Taylor's concept of essentially synthesising workflows with the objective of realising economic efficiency, adequate management and control of labour (Webster *et al*., 2014:13). Taylorism, also known as "scientific management," is an approach to control over work implemented for production efficiency, a methodology that breaks every job and task into smaller and simpler segments that can be easily carried out, and timed. This is further discussed by Littler (1978) who argued that core characteristics of Taylorism included the systematic analysis of work, its fragmentation into its simplest constituent elements, an extreme division of labour, and the establishment of standard times for every task as the basis for the management of production. In short, there was a dictation to the worker of the precise manner in which the worker was to do their task, and an attendant "deskilling" as tasks were fragmented (Lewis, 1978:52).

The production process and capitalist enterprise in the older factory revolved around a basic division between craftsmen or artisans, highly skilled workers, and unskilled labourers who assisted them or did other tasks; the pivotal position that the craftsman enjoyed was changed, with the introduction of new systems of management: Taylorism and Fordism, in the 1880s and 1910s respectively, as capital sought to gain more power and control of the labour process

(Lewis, 1978: 51). While the factory system provided a means of centralising and monitoring workers, superior to the cottage industry, the skills of the craft worker limited management power, and thus, efforts were made to destroy craft work were possible.

The craft worker had control over both the conceptualisation and execution of the task, but as Bozzoli (1977) states, the implementation of Taylorism in the factories saw the labour process not only being fragmented, but the conceptualisation of work finally captured by management, with capital so gaining a controlling hold over the labour process. According to Lewis (1978), the above transition followed three significant changes: first was the involvement of management in obtaining knowledge which was possessed by the craftsman, second, the actual separation of jobs and breaking them down to simple tasks and, finally, monopolising the knowledge of the labour process.

Taylorism was followed by Fordism, when Henry Ford inaugurated the first continuous assembly line (Webster *et al.*, 2014:14). Not only was work fragmented, but many simple tasks were mechanised, as machines replaced workers at certain tasks. Advancements in technical and scientific know-how contributed immensely to expediting both the scale of production and the power of management over the labour process. The assembly line brought down costs, as semi-skilled workers did one specific task repetitively and highly efficiently; it was at the core of capital's success (Allen, 2009: 185). Instead of the old division of skilled/ unskilled, the semi-skilled workforce created by Taylorism and Fordism now predominated in the factory.

Hudson (2009) states that Ford's mass production model built upon Taylor's work on scientific management, as the assembly line replaced craft production in the workshop with mechanised production on the factory floor whereby workers did repetitive work. Under Taylorism the production process was studied, followed by deskilling workers through the fragmentation of work which would be reduced to doing specific tasks in the production process (Bozzoli, 1977; Thompson, 1989). This fragmentation made it possible for machines to replace (or supplement) workers in simple tasks and for work to be automated. It follows that increased mechanisation saw workers doing repetitive singular tasks, as production was organised into distinct tasks along the assembly line.

Pizzolato (2013) states that Fordism entailed the use of standardised and interchangeable parts to produce simple but sturdy products, combining Taylorism and automation (mechanical

innovation). It enabled a quickening rate of production, falling costs and, for labour, intensified work at an ever-intensifying pace (Webster *et al.*, 2014:14). Fordism thrived in manufacturing industry, and advanced industrial countries enjoyed unprecedented growth during Fordism (Webster *et al.*, 2014:15). Although high productivity allowed higher wages, workers' subjection to an ever-increasing pace of work and decreasing resting times generated fatigue, nervous exhaustion and stress-related disorders; this led to high levels of absenteeism and labour turnover (Webster *et al.*, 2014:15).

According to Braverman (1974), the implementation of Taylorism dates from the same period as the rise of monopoly capitalism in the 1880s, and the Taylorism process continued to expand over the century that followed; it was reinforced by and interlinked with Fordism from the 1910s. Braverman was of the view that deskilling is an inherent characteristic of the capitalist labour process, and a means to place the control of production in the hands of capital (Thompson, 1989: 90). The rationale for deskilling was to achieve maximum speed, save costs, replaceability, standardisation and calculability; it was manifested through the replacement of skilled workers by machines, and the endless division and subdivision of jobs, with the fragmentation of skilled work into repetitive semi-skilled jobs (Thompson, 1989: 91).

The development of a monopoly capitalism followed after the earlier period of competitive capitalism, which entailed competitive markets in the production of goods and services (Bozzoli, 1977:15). It was the trend whereby big corporations started dominating different industries, a development that put them in a superior position to outperform smaller competitors, as well as fund the large investments needed for big Taylorist and Fordist workplaces. According to Scholte (2000), the emergence of multi-national companies is not new: they were born from the boom of the Fordist era by the second half of the 20th century. The big firms expanded from the 1960s, and were crucial to globalisation from the 1970s, which involved an intensifying level of competition and constant changes in the global marketplace. At the same time, globalisation made it possible for these corporations to tap into markets or countries which they previously could not access, as well as new and cheaper labour forces out of their home countries (Webster *et al.*, 2014:56).

For craft workers in fields like printing and carpentry, these technical innovations eventually led to a loss of these workers' advantaged position (Thompson, 1989: 95). There was considerable resistance to the deskilling that was being undertaken, with craft workers rallying

behind craft unions representing specific skilled trades (Thompson, 1989). But growing control over work, fragmentation and the task-specific technology allowed capital to launch successful attack on increasingly weakened craft unions, and led to capital increasingly having unrestricted control of the tools and machinery (Thompson, 1989: 95). As the skilled workers declined in power, so did the craft unions, with the mass of semi-skilled workers forming the base for large, inclusive industrial unions that replaced the craft unions in importance.

Webster *et al* (2014) and Moody (1997) have argued noted that these developments laid the foundation for neo-Fordism. Neo-Fordism, also known as lean production, saw Fordist work being updated to be more flexible, lean and more computerised (Moody, 1997:87). Neo-Fordism entails more specialised production with smaller volumes, increasing efficiencies, catering to and niche markets, and operating globally (Murukami, 1999: 88). Murukami, (1999; also see Moody, 1997), argues that the rise of Neo-Fordism was directly linked to the rise of multi-national corporations and increased global competition. This was deepened by neo-liberal economic reforms that enabled firms to operate globally (Moody, 1997). In short, from the 1960s a new phase of capitalistic globalisation was coupled with increased competition and Neo-Fordism.

As noted, the incorporation of computer-based machinery into the production process from the 1950s was key to neo-Fordism and the new globalisation. The new technology enabled more automation as well as real-time global operations by multi-national corporations (Moody, 1997). The rise of Taylorism and Fordism started in the Second Industrial Revolution from the 1880s, while neo-Fordism took off with the Third Industrial Revolution from the 1950s (Thompson, 1989: 110).

According to Heller (2011), the Third Industrial Revolution capacitated the implementation of new information and communication technologies with underpinned the global systems which were central to the development Neo-Fordism by the rising multi-national corporations, and allowed production being flexible enough to respond to market demand. Armstrong (1983: 67) states that the introduction of micro-electronic technology and the general advancements in technology associated with that, enabled further deskilling and reorganisation of work, including in areas like clerical work (See below). The technological advancements of the Third Industrial Revolution powered neo-Fordism, with innovations that helped realise a fast-paced, efficient and profitable system (Armstrong, 1983; Cortada, 2006).

Fordism, as seen, involved a repetitive single skill being done on the assembly line, but the nature of the emerging neo-Fordism was debated: for some, it involved a "post"-Fordist move towards reskilling, workplaces based on networks rather than hierarchies, and worker empowerment, while for others it was an updated Fordism, based on multi-tasking, batch production and outsourcing; these positions mark the main difference between these two views, pessimistic and optimistic respectively (Thompson, 1989: 224; also see Webster *et al.*, 2014).

This debate was partly settled by the intervention of authors like Moody (1997), writing after thirty years of neo-Fordism, who showed that neo-Fordism was an updated Fordism. Computerisation allowed an exponentially increased rate of production with immediate responses to market demand, such as just-in-time (JIT) production rather than maintaining huge stores; JIT delivery systems were cost-cutting measures that helped maximize value for capital (Moody, 1997:87). However, the labour process was built on lean production, which involved more quality controls as well as endless efforts to cut costs within a basically Fordist (and Taylorist) framework. Moody (1997) argues that the aim of neo-Fordism was to constantly improve productivity using minimal resources, focused on efficiency in production and rapidly supplying markets, in the context of globalisation. Neo-Fordism did involve more flexibility, but mainly in the form of multi-tasking rather than multi-skilling: workers performed multiple low-skill tasks, allowing flexibility for the organisation of labour but without reskilling (Webster *et al.*, 2014:34).

Essentially, while there was more flexibility on jobs done and in products made, neo-Fordism was still about deskilled mass production, focused on a rapid output of products from the assembly line in the shortest production time and with the lowest costs. Kraak (1996) likewise stated that neo-Fordism was an intensification of Fordism based on exploitative forms of work organisation using new technologies, and aimed at the realisation of improved efficiency and creation of enhanced exports. The method was based on "management by stress," with the continuous search for marginal improvements in costs by constantly stressing and readjusting the production system and the labour process (Moody, 1997:87). For companies to survive within a given industry they have to use the best practice level in that industry: thus, having the lowest cost structure motivated the adoption of this method (Moody, 1997: 101).

Moody (1997) also points that neo-Fordism improved efficiency through an increasing globalisation of production, as specific parts of the production process were contracted relocated to cheaper regions. Unlike classic Fordism, with giant centralised plants, the system also involved extensive outsourcing to third-party suppliers, notably to low-wage countries; there was a global dispersion of the production operations for a given product, giving rise to a "global factory" where different components were contracted worldwide by giant multi-national firms using the latest IT to keep operations running smoothly. This also undermined the power of industrial unions, as employers could threaten to close down existing unionised plants, and could relocate assembly lines to countries where unions were weak or repressed (Moody, 1997). The undermining of unions, the weakening of collective bargaining, the spread of precarious work and the shift of industries towards low-wage, labour-repressive were essential features of the new phase of capitalism (Moody, 1997; Webster *et al.*, 2014).

2.3.The Changing Organisation of White-Collar and Service Work

While these methods bore fruit for capital the implications for labour were not always positive. Moody (1997) stated, for example, that the main outcomes of "management by stress" included a faster and harder work pace, increased difficulty in handling grievances related to production or working conditions – and job elimination as fewer workers could do the same tasks as many. Workers do not have a lot of autonomy in this system but have to fit within it by carrying out specific task within the production system (Moody, 1997: 91). The problems of stress and alienation common to classic Fordism (Webster et al., 2014) obviously continued.

Braverman (1974) stressed that one of the main effects of scientific management and Fordist technological advancements was the displacement of workers i.e. job losses. He argued at the same time that the majority of displaced workers would be have been absorbed into the service sectors of the capitalist economy (see the discussion in Armstrong, 1983:64). This was partly because monopoly capitalism required a large administrative apparatus, because of the scale of the firms, and was also associated with the growth of activities like advertising and banking (Braverman, 1974).

Following Braverman (1974), writers like Armstrong (1983) argued that process of deskilling and the controls over the labour process seen in the factory was expanding into office work as well, including to clerical workers who are tied to the desk. Braverman (1974) had stated that

Taylorism was spreading into service work, including offices, and that computers were part of how white-collar jobs were being mechanised, with mental labour itself also reduced to a repetitive performance of instructions for simple jobs, and split between conceptualisation and execution. Micro-technology allowed the same machine-pacing of work in office management, as the assembly line allowed in factory work.

This is confirmed by the evolution of "clerking" as a job. The "clerk" existed long before the Industrial Revolution, as bookkeeper and copywriter in small family business concerns (Hartman, 1984: 6). The Industrial Revolution and the expansion of commerce and trade which followed in its wake, laid the basis for a change in the nature of clerical work. This work became integrated into large administrative systems dealing with increasingly complicated operations in rapidly growing corporations. Clerical work expanded rapidly, with a growing army of clerks attached both to productive enterprises, like manufacturing firms and factories, as well as in in financial institutions like banks (Hartman, 1984). The management of clerical work became as key a concern for capital, as the management of blue-collar work on the factory floor (Hartman, 1984).

Since clerking was, at this time, a specialised job, it required skilled employees – like the blue-collar artisan, the traditional clerical worker, including in particularly bank and financial houses, was a skilled worker with a great deal of control over the labour process. As administrative jobs grew under monopoly capitalism, the necessity for increasing efficiency and reducing clerical costs in the larger offices led management to introduce means of cutting costs and increasing efficiency: the rearrangement of the clerical workers' office layout, and conveyor belts, helped facilitate communication between desks and offices, and enabled more surveillance (Hartman, 1984: 6).

Office technology before the Third Industrial Revolution was facilitative of clerical work rather than replacing or fragmenting clerical functions like the data recording (Hartman, 1984. 1986). At the dawn of the Third Industrial Revolution banking relied heavily on people and paper, and on manual, non-computerised adding and proofing machines (Cortada, 2006: 45). But by the late 1950s, computer applications had started to develop to the point that they could be used to facilitate and execute business tasks efficiently and cost-effectively (Cortada, 2006:39). According to Thompson (1989) the development of computer systems developing from simple card punching, through to data processing, to the latest microchip technology for handling

information formed the basis for the transformation of white-collar labour. Automation through computers and new technology was giving greater power and control over the white-collar workforce, allowing monitoring as well as deskilling and the replacement of labour by computerised machines and software (Thompson, 1989:109). Thompson (1989) stated that work involving data processing became structured by a new, highly fragmented, and hierarchical division of labour.

From the earliest days of the computer in the 1950s, bankers were aware that the fields of electronics and automation held out the promise of improved efficiencies across their banks; furthermore, they knew that embracing these new technologies could potentially restructure work in the banks (Cortada, 2006:37). New adding machines in the 1950s and the electronic recording computer system in the 1960s were adopted at the point where banks were experiencing an increased use of cheques, leading to growing, almost overwhelming paperwork (Cortada, 2006:45). Computerisation helped manage the work, and also facilitated better communication within large banks. The computer and telecommunications industries figured out how to connect their technologies and make computers and telephones "talk" to each other, allowing information to be shared in real-time through existing telecommunications networks like the telephone grid. Interaction and work with computers evolved from just batching with punch cards and tape to real-time online dialogues using terminals attached to local and remote computers, which could also store and rapidly retrieve data in centralised databases (Cortada, 2006:83).

By the early 1960s, automation was moving ahead across the board in banking, creating a pattern of ongoing adoption that continued through the technologically innovative period (Cortada, 2006:84). By the mid-1960s, converting check processing to computers had become the single most important digital application in the industry (Cortada, 2006:49). In the late 1960s, banks also began switching from batch to online systems, which gave managers, back-office clerks, and branch tellers the ability to look up account information for customers and to gain nearly instantaneous updating of records. Cortada (2006) further states that by moving cheque processing, electronic funds transfer (EFT), deposit accounting, and other functions to computers, banks by the early 1970s could expand their hours of service to customers as well as handle more transactions without necessarily adding staff. The use of automated teller machines (ATMs) from the 1970s meanwhile gave customers direct access to their savings and

cheque accounts for the first time, thereby removing many inquiries previously performed by bank clerks (Cortada, 2006:54).

While these steps did create some new, highly skilled jobs, such as computer programmers, they also reduced the need for other skilled workers by simplifying and automating various tasks, while increasing output. The opportunity to increasingly automate clerical labour processes allowed for an ongoing reorganisation of work on Taylorist and Fordist (Thompson, 1989: 221). Armstrong (1983) argued that the adoption of micro-electronics was intertwined with labour process restructuring, allowing capital to dictate the pace of work, the conditions of work and undertake the deskilling of labour. The changes were contested through class conflict, as capital sought to secure control over, and quash resistance by, workers.

As Hartman (1984) has rightly stated, computerisation had a significant impact on the nature of clerical work and availability of job opportunities in the finance sector (Hartman, 1984: 1). It was the introduction of micro-electronics made it possible to automate almost every stage of the clerical labour process, except for the collection and organisation of data (Hartman, 1984, 1986). King (1994) states that in the 1960s the increasing division of clerical work into repetitive routine tasks saw the disappearance of traditional clerical work to factory-like offices with paper-chain systems of work. Computerisation, in the sense of the collection, recording, processing and distribution of data remained relatively labour intensive, as people had to process the data for storage (Hartman, 1984:7). It can also be said that customer relations were not easily computerised and as seen above, this work in fact increased in banking.

With this in mind, the 4IR – as much as it effects clerical work – can usefully be considered from the class perspective of labour process theory. There seems little doubt that the 4IR will involve the reorganisation of work, more automation enabling the end of certain skilled work, and so job losses, and led to social and economic inequalities (Caetano & Charamba, 2017; Hlatshwayo, 2019). Corfe (2018) warns that office work will be directly affected by 4IR, as most will be taken over by new technology, or moved to AI or robots, or phased out. The era of "deskilling" has not ended: instead the processes outlined by Braverman continue to take place, leaving workers redundant (Hlatshwayo, 2019: 28). According to the International Robot Federation (2021) robot manufacturing and global sales have more than doubled since 2009, something of particular concern giving high pre-existing levels of unemployment (Adendorff & Putzier, 2018).

The costs and risks are downplayed by Schwab (2016), whose presentation of the 4IR emphasises projected long-term economic benefits rather than immediate challenges for labour. This is arguably because Schwab's (2016) view is of the 4IR as an autonomous technological advancement, rather than the Marxian view which sees the 4IR as embedded in an unequal, class-divided capitalist system (Cooper, 2019; Molopyane, 2021). The 4IR is not a process separated from human activity, but a part of the constant renewal of capitalism, with what that entails (Briken *et al.*, 2017). To think that "society" simply adopts 4IR technologies for the purposes of benefiting society is problematic (van Drie, 2019: 9). Rather, as Marx would argue, it is simply part of the long-term capitalist necessity to cut costs (van Drie, 2019: 56).

The 4IR poses risks to many people including workers (Adendorff & Putzier, 2018), and will involve significant changes in the workplace including for the jobs people have and the skills that are necessary for success (Davis 2015; also, le Roux, 2018).

According to le Roux (2018) in South Africa alone, in the near future, 35% of work done will be automatable. It is projected that skilled and low-skilled white-collar and blue-collar jobs across all sectors are not immune to be affected by technological revolution (le Roux, 2018). Low-skilled white and blue-collar jobs are expected to among the most exposed jobs (le Roux, 2018). It is certain that high-skilled white-collar work will be affected (le Roux, 2018:4), not least by AI (Schwab, 2016:11). In banking, for example, job losses are concentrated among those whose jobs are easily replaced or simplified by measures like automation, call centres, self-service internet banking, and the decline in front-desk service: clerks, customer consultants in and tellers (Boobier, 2020; Villar, 2019). From a South African perspective, this is of particular concern considering the pre-existing high level of unemployment in the country (Adendorff & Putzier, 2018).

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2.4.The Changing Organisation of the Capitalist Labour Process in South Africa

As mentioned above primitive accumulation is the transfer, often by violent means, of formerly common resources into the hands of a privileged few so that they can be utilised for the creation of private profit, thus depriving everyone else of an autonomous means of existence (Hayward, 2019; Bozzoli, 1977). Bonefeld (2011) states that primitive accumulation is central to the capitalist mode of production in its infancy, and results in expanded capitalist reproduction.

This historic process of proletarianisation separated the producer from the means of production and transformed peasants into workers creating a supply of labour. In the South African case, this was tied to imperialism: the colonial powers created circumstances that led black people to work for wages to sustain themselves through methods like land losses and hut taxes (Webster *et al.*, 2014:9). In other words, primitive accumulation and creating the waged workforce in South Africa was centred on the use of colonial rule and repression to create a cheap (black) labour force, as the majority of the working-class. For example, Bozzoli (1977) outlines that organising the supply of mine labour entailed removing black farmers from their land, the establishment of labour control systems at the mines, and a labour recruitment monopoly by the mines, enabling the subjugation of black workers.

Management played a key role in the South African mining and manufacturing, where capital not only had to solve the labour question but the underlying racial dynamics (Bozzoli 1977: 32). Bozzoli (1977) notes that although the conditions and organisation of work in the various industries were different, management's role was primarily the realisation of capital's interests, and included a variety of methods aimed at securing a subordinate labour force (Bozzoli, 1977:4).

Violent and racist methods were important to capital in the proletarianisation and subordination of black labour between 1886 and 1910 (Bozzoli, 1977:8). In the South African context where labour was divided into white and black, confrontation with white workers was (in the end) resolved amicably through conciliatory institutions, while managers confronted black labour using heavy-handed methods backed by the state (Bozzoli, 1977:7). Workplace relations were characterised by racial despotism, a system of managerial control that relies on coercion rather than consent with regard to black employees, who were subordinated to their white counterparts including white fellow workers (Webster *et al.*, 2014:43).

Once the processes of primitive accumulation were completed, around 1913, the mining industry, which dominated the country at the time, turned its attention to maintaining its operations and profitability (Bozzoli, 1977: 12). As noted by Bozzoli (1977), mining in South Africa was a monopolistic industry from its early days: this monopoly capital disarmed black labour's efforts at resistance, and proceeded to use cheap black workers to extract surplus value (Bozzoli, 1977:13). There was the introduction of tight labour planning and complete control

of black labour including the compound system, such that the workers could not threaten the system of production (Bozzoli, 1977: 12, 25).

Bozzoli (1977) notes that capital's continuous need for increased productivity led to the unfolding of scientific management or Taylorism in the mining industry around the 1920s. Large-scale automation did not happen on the mines, but Taylorism did. Conditions were ripe for the introduction of Taylorism in the gold mines as capital turned its interests to maximising profits using systems that had been developed elsewhere (Bozzoli, 1977: 13). Post-World War One managerial strategies were shaped by the peculiarity of the South African labour system (Bozzoli, 1977:14). As Bozzoli noted (1977), the strategy was implemented in the context of racial division along which access, and power were granted. White workers were privileged by better housing and working conditions, and dominated skilled jobs, while black workers were inexperienced and powerless, with more organised forms of resistance being easily crushed as seen in 1920, when a massive strike by black workers on the mines was quickly defeated (Bozzoli, 1977; also, Leger, 1993). There were efforts to deskill the white craft workers whose wages and influence were linked to having control over skilled work, to fragment their jobs and open them to cheap black labour. Intensive labour recruitment programmes and aptitude tests were used to determine the suitable work for a prospective black worker (Bozzoli, 1977:17).

After 1924 the South African political economy began to change from being dominated by mining to becoming a system of industrial capitalism (Bozzoli, 1977: 29). According to Schneider (2000), there was an active policy of import-substitution-industrialisation to stimulate domestic manufacturing from 1924, including state investment in key sectors. The non-mining manufacturing that had been developing by 1914 began to make its mark and the mining industry adapted to this diversification and growth (Bozzoli, 1977; Leger, 1993). Industrialisation in South Africa was generated by a symbiotic relationship among the state, state corporations, private manufacturing and the mining sector, and included the creation of huge state-owned corporations, protection of domestic industries, provision of a guaranteed local market for new industries, and state repression of labour (Schneider, 2000:413).

Until the 1950s, manufacturing was mainly small-scale, unlike mining which was large-scale and based on monopoly capitalism from its early days. Under small-scale manufacturing capitalism, the labour process was that of the factory: it relied in a small group of skilled

workers and masses of unskilled workers to be effective; in the South African context, this divide was mainly one between white workers and black workers (Innes, 1983: 182; Southall, 1985). Leger (1993) states that the early introduction of Taylorism in the gold mines contrasts with its late adoption in the manufacturing industry in South Africa, where the impact of scientific management was seen much later, from the 1950s.

From the 1950s there was the rise of monopoly capitalism in manufacturing and in the 1960s, the creation of huge workplaces. The intensification of capitalist production, including mechanisation saw a progressive dilution of traditional craft skills (Southall, 1985:306), and the spread of Taylorism (Bozzoli, 1977; Leger, 1993). Innes (1983) argues that the rise of monopoly capitalism in manufacturing was inevitably accompanied by modernisation, including mechanisation and automation, the spread of Fordism. This was fostered as well by a massive boom in the South African economy in the 1960s. The old skilled/ unskilled and white/ black divide in manufacturing broke down with the rise of a massive layer of semi-skilled (mostly black) workers. This scenario presented an opportunity for black workers to occupy positions of the much-needed semi-skilled workers (Southall, 1985: 305). Taylorism meanwhile also intensified on the mines where, by the late 1960s, key (white, craft) unions had agreed to fragmentation in return for higher wages (Webster & Leger, 1992).

Kraak (1996) notes that what was developed in South Africa was racial-Fordism, defined as a combination of apartheid and import-substitution-industrialisation which represented a limited Fordist scheme (Kraak, 1996:40). Racial-Fordism was a quasi-Fordist capitalist growth in South Africa, as it was a Fordism restricted both in the mass production and mass consumption spheres by the racially discriminatory social policies of the day (Kraak, 1996:41).

While key studies like Bozzoli (1977), Innes (1983) and Southall (1985) look at Taylorism and Fordism on mines and in factories, they are silent on sectors like farming and services. There is only a small and patchy literature looking at these issues in white-collar work. For example, the Public Service Commission (PSC) took a leading role in trying to introduce scientific management into government clerical work in South Africa from the 1950s (Roos, 2020). This was done through introducing requirements like staff performance reports and merit assessment systems. However, this was met with opposition from the Department of Inland Revenue (Roos, 2020: 182). The PSC justified the need to have this initiative to manage staff performance and got the assessment successfully implemented and full operational by 1954.

This initial success further opened the channels for more scientific management that extended to all government departments, including putting all clerks in a training program by 1961 and reserving certain jobs for the uneducated white and training program to orient you people to public service (Roos, 2019). The PSC's ambition to implement scientific management principles was fuelled by promoting the upwards social mobility of the broader Afrikaner nationalist imperative.

Hartman (1984, 1986) and Armstrong (1983) provided pioneering studies of clerical work dealing with the 1950s in South Africa onwards. This topic has not been picked up much in later work, although there are a number of studies the labour process in call centres, another white-collar job (e.g. Magoqwana & Matatu, 2012). The transition to monopoly capitalism in South Africa involved an increase in mergers and take-overs, as well as in the size of companies, requiring an exponential expansion of the clerical workforce with attendant costs for employers (Armstrong, 1983). Clerical work grew more rapidly as an occupational category in South Africa from 1960 to 1980 than other occupations (Hartman, 1984: 1). Just as office jobs grew in the government as the apartheid state expanded, clerical work in the private sector grew as monopoly capitalism spread into manufacturing and finance.

The greatest need for clerical workers arose in the finance sector, which became one of the most advanced in terms of computerisation in South Africa (Hartman, 1984:1). The biggest consumer of this technology was the finance sector, which rapidly modernised its operations (*ibid.*). The introduction of micro-electronics technology was partly an attempt to gain control of the labour process in these jobs (Armstrong, 1983). Computerisation was essential to labour process restructuring in South Africa from the 1960s, including in offices (Armstrong, 1983: 56).

Hartman (1984: 6) argued that the large amounts of clerical work generated intensified the need for closer control and coordination. Work redesign followed the patterns outlined in Braverman's analysis: an increasing division of labour, and mechanisation (Hartman, 1984:6). The prior refers to the introduction of specialisation, job fragmentation, and the physical rearrangement of the office space for the purpose of increasing efficiency and reducing clerical costs (Hartman, 1984:6).

According to Armstrong (1983), micro-computers, including the new word and data processor systems, enabled greater control by management over the direction of work tasks and in enabling evaluation of performance, and thereby, sanctions and rewards. This was a form of mechanisation, which here refers to the process through which computerisation was introduced to clerical work. This occurred in phases, starting with the labour-intensive manner in which data was captured followed by data processing. Essentially this process involved the incorporation of new technologies into clerical work (Hartman, 1984:7).

One of the primary reasons for office mechanisation was increasing workloads and managers' realisation that they needed a new system (Hartman, 1984:8). The situation was falling short of the industry's demand for efficiency, accuracy, swift service and low operational costs (Hartman, 1984: 9). The introduction of micro-electronics from the 1950s made it possible to computerise unstructured activities like text and document production through word processors and memory typewriters (Hartman, 1984: 9).

The adoption of technologies like first-generation computers, Hollerith machines and other data processing equipment made electronic data processing possible. Furthermore, data storage which would traditionally occupy a lot of office space was resolved through the use of a Third Industrial Revolution innovation: mainframe computers which were equipped with large memory capacities (Hartman, 1984:10). The introduction of new electronic machines modernised the manner in which data and communication recording was done (Hartman, 1984: 10). From that point on, computers with capacities of processing data in milliseconds, accounting capabilities or rather task-specific machines were widely adopted, and the first duplicating machines allowed a move to integrating systems (Hartman, 1984:10-11).

Hartman's study of the impact of computerisation in clerical work was interested in whether the computerisation process led to deskilling and whether management has intensified control (Hartman, 1984: 12). In a study of two life insurance companies, she found that the majority of the work was repetitive, routine and boring as a result of a highly detailed division of labour. In her case study, productivity, efficiency and accuracy (all three elements of control) were implemented in the direction of work tasks and the monitoring and evaluation of work done by clerks (Hartman, 1986). Bureaucratic control that were present remained unchanged under the impact of computerisation, with employees divided into hierarchical grades (Hartman,

1984:16). Quantifying job losses was difficult, but it is certain that after the introduction of computerisation fewer jobs were created (Hartman, 1984:17).

Armstrong (1983) argued that the changes also meant that less skilled workers could be employed in a growing number of roles. The introduction of micro-technology and the reorganisation of work enabled deskilling and fragmentation: for example, the work processor did away with the need for skilled typists. The technology, including automated pre-programed functions, allowed previously complex tasks to be undertake in a routinised manner. Management sought the cheapest labour power. Interestingly, women including white women provided the key source of this new cheap labour at the time. As jobs became more feminised, management also made use of personal and patriarchal forms of control, with office work presented as a respectable, safe and even glamorous women's world.

2.5. Workers, Union Resistance and the Development of SASBO

The capitalist class is in a social relation to the working class, and this means the organisation of work under capitalism is a site of class struggle (Braverman, 1974). For example, as noted by Webster *et al* (2014) that the introduction of Taylorism and Fordism in the West undermined the power of skilled workers to control the labour process and set the pace of work, as workers' skills were reduced in importance and as skilled workers were displaced by easily replaceable, semi-skilled workers doing repetitive, tedious, simple tasks without control over the labour process itself.

This was resisted by craft unions, and the defeat of craft unions was important to the rise of Taylorism and Fordism. The new structures of control were not introduced without challenges from workers (Thompson, 1989:125). Thompson (1989) notes that in the United States of America (USA), homeland of Fordism, craft workers rejected Taylorism as a direct attack on their power and conditions of work, a threat to jobs like those of iron moulders and turners (also see Webster *et al.*, 2014: 12). The industrial unions also opposed elements of Taylorism and Fordism, seeking to get stopwatch and bonus systems banned in the USA (Thompson, 1989), and some say in the adoption of new technologies in Japan (Klay, 1987).

This makes sense when it is understood that unions have been one of the major worker responses to capitalism, and first emerged in the 1840s in Britain. Unions, as continuous

associations of wage-earners for defending working conditions (Webb & Webb, 1920), involve workplace organisation to bargain and act e.g. strike, to promote their interests (Budeli, 2012: 454). Trade unionism benefits from the right to freedom of association in the workplace (Budeli, 2012: 454), but unions have also emerged in very repressive conditions, such as colonialism, and have played an important role in winning this basic right (see Baskin, 1991; Buhlungu, 2010).

Beyond these common features, unions vary widely in terms of their politics, membership base and structures (Ulrich & van der Walt, 2009; also, Buhlungu, 2010: 177). There are two broad ways in which unions have been classified: on one hand, there is the occupational model of union types, which includes craft, industrial and general unionism; on the other, unions can be categorised by their political approach into economism (business) unionism, political unionism, social movement unionism and revolutionary syndicalist unionism (Buhlungu, 2010: 177; Ulrich & van der Walt, 2009). Different combinations of these types are possible: for example, you could have an economistic industrial union, or a syndicalist general union.

A craft union is a union restricted to qualified workers in specific occupations and is not open to unskilled workers, or to skilled workers in other jobs. Trade unions in South Africa date back to the formation of the first craft unions in the mid-1880s (Ulrich & van der Walt, 2009: 3091). Most unions before the 1920s were probably craft unions, an example being the Amalgamated Society of Engineers. These unions were active among white workers on the mines.

An industrial union organises all workers in a given industry, regardless of skill, a modern example being NUMSA. A general union organises every worker that it can, regardless of skills or industry, an example being the Industrial and Commercial Workers Union (ICU) active in South Africa and Rhodesia (now Zimbabwe) from the 1920s. A union might also restrict membership to specific groups on other lines, an example being the South African Mine Workers Union, an industrial union on the mines that was for whites-only (see Krikler, 2011).

An economistic or business union focuses on bread-and-butter workplace issues, and tries to avoid larger political issues in and outside the workplace, with TUCSA and FEDUSA unions often given as example. Political unionism usually refers to unions allied to political parties, of which COSATU from the 1990s, when it allied with the ANC, can be given as an example

(Ulrich & van der Walt, 2009). Social movement unionism refers to a militant unionism that is independent of political parties but involved in political and social issues including allying with other movements (Buhlungu, 2010). COSATU in the 1980s and before the Tripartite Alliance is taken as a key example (Buhlungu, 2010). Syndicalism is a revolutionary form of trade unionism in which unions aim to seize and run the means of production, in this way ending capitalism (Ulrich & van der Walt, 2009). There were examples in South Africa from the 1900s into the 1920s, and the ICU was directly influenced by syndicalism (Ulrich & van der Walt, 2009).

Individual unions often join together in larger federations, also called union centres; unions outside these federations are often called unaffiliated or independent. Barret and Mullins (1990) state that while federations show the present state of unionism, they are a result of protracted struggles defending labour rights from the early days of unionism. The main federations operating in South Africa today are COSATU, part of the ANC-led Tripartite Alliance (Kenny, 2020: 123); FEDUSA, founded in 1997 (Mtshelwane, 1994: 48); the National Council of Trade Unions (NACTU) formed in 1986 as a rival to COSATU (NACTU, 2020, About us, para. 1); SAFTU, formed in 2017 (SAFTU, 2020a, SAFTU documents, para. 5); and finally, Solidarity, a general union, that traces its history back to the old the South African Mine Workers Union, which traced its history to 1902 (Solidarity, 2020a, para. 1).

COSATU which is the biggest federation in South Africa today has about 1.6 million members, mostly in industrial unions (van der Walt, 2019). FEDUSA has a following of about 515 000 members including craft, general and industrial unions (FEDUSA, 2020, About FEDUSA, para. 1). The size of NACTU, a federation linked to the Black Consciousness Movement and the Pan-Africanist Congress (PAC) is not clear, as current figures are unavailable. SAFTU is the youngest federation in South Africa and claimed a membership of about 800 000 members after its founding, mainly from industrial unions (SAFTU, 2020b, The federation, para. 5). Solidarity has approximately 140 000 members in all occupational fields (Solidarity, 2020b, Who we are, para. 3), and links to Afrikaner nationalism.

The trade union movement in 20th century South Africa was shaped by racial and skills divisions in the working-class, and the context of heavy-handed and racist state interventions in labour issues and the economy (Ulrich & van der Walt, 2009: 3090; Wait, 1997). Free white workers and unfree black workers were subjected to different conditions, and there were job

reservations on racial lines, unequal rights and unequal pay; before the reforms of 1981, black African workers had no legal union rights (Ulrich & van der Walt, 2009: 3091).

South Africa's first unions were craft unions set up by immigrant white workers, mainly from Britain (Ulrich & van der Walt, 2009). The scarce skills of the craft workers, and the power of the craft unions they created, enabled a substantial autonomy from managerial control, as well as winning high wages. In 1907 English-speaking skilled white miners protested against a proposal to permit black Africans and Chinese to perform skilled work, and related proposals to fragment skilled work, demanding control over entry into the job (Webster & Leger, 1992:55). White craft workers systematically tried to protect their skills from being fragmented and diluted, by insisting that only qualified union members could perform their jobs (Webster & Leger, 1992:56; also, Bozzoli, 1977). They opposed deskilling on the mines and in the factories, and over time this became merged with demands racial restrictions for access to certain jobs – the job colour bar (Webster *et al.*, 2014: 12).

There were industrial unions like the South African Mine Workers Union from the 1900s, and general unions like the ICU by the 1920s. These also reflected racial divides in the working-class: the former was a union for the unskilled and semi-skilled, but restricted to whites, and the latter was a black and Coloured movement. Local union federations existed in the bigger cities by 1900, and larger federations followed, notably the Transvaal Federation of Trade Unions formed in 1911, succeeded by South African Industrial Federation (SAIF) formed in 1914, which boasted 47 000 members (Ulrich & van der Walt, 2009: 3091). The SAIF was an amalgamation of craft and industrial unions, and attracted white workers who believed that employers were using black labour to bring down wages (Lewis, 1984). The SAIF attracted most of the trade unions in South Africa.

The years 1917 to 1922 were tumultuous with a massive strike wave and growth in union numbers (Ulrich & van der Walt, 2009: 3091). Craft unions played a significant role in this strike wave, which led into the 1922 Rand Revolt, an uprising by white workers. The Rand Revolt was a bitter and bloody strike-cum- insurrection, bordering on civil war, started by white miners and their allies opposing the removal of the job colour bar on the mines, and about 200 people were killed (Beliard, 2016; also see Krikler, 1999).

Before 1924, there was no national system of government-backed industrial relations: it was largely up to individual employers whether they wished to negotiate with unions. Capital had long concerned itself with how to handle an increasingly militant proletariat: black labour was largely dealt with through strict controls, and repression (as seen with the 1920 black miners' strike); white labour was treated better but was not seen as a partner, and could become dangerously militant and face serious repression (as seen in 1922). The SAIF itself collapsed following the Rand Revolt, and was replaced by the South African Trade Union Council in 1924, which became the South African Trades and Labour Council (SATLC) (Lewis, 1984; Ulrich & van der Walt, 2009).

These were the ideal conditions that saw the creation of SASBO in the banking sector. SASBO is one of the oldest trade unions in South Africa (SASBO, 2020a, SASBO history, para. 2). The union was founded in 1916, initially with three members, but in an era where unions were on the rise (Walker & Weinbren, 1961: 377); it grew to 400 members within two years (SASBO, 2020a, SASBO history, para. 2). SASBO was founded by Leonard Trevor, a bold and charismatic Standard Bank worker in Johannesburg (SASBO, 2020a, SASBO history, para. 1). Trevor secretly recruited members (Imrie, 1979: 112), and SASBO grew steadily, with the appointment of its first Secretary in September 1916, Mr H.H. Jordan, a former magistrate and practising attorney (Imrie, 1979:112).

The union initially consisted of members from the National Bank of South Africa, the African Banking Corporation, the Netherlands Bank of South African Limited (today called Nedbank) and the Standard Bank of South Africa Limited (SASBO, 2020a, SASBO history, para. 1). Individuals like Gilbert Matravers followed in Trevor's steps going on to becoming SASBO's first organising secretary in the Cape Town branch, Ernest Wheals starting the *South African Bank Magazine* in November 1917 (the union's paper, which became *SASBO News* in 1975, and which is still published) (Imrie, 1979: 112); G.C. Edmonds and G.T. Jackson, among others, held prominent positions in the union (, SASBO, 2020a, SASBO history, para. 1). The union grew beyond Johannesburg: in Durban prominent members included F.R. Swan who subsequently became the SASBO organising secretary and H.C. Greenless; J.P.F. Grose headed the Port Elizabeth branch and H.M. Steele the Cape Town branch (SASBO, 2020a, SASBO history, para. 1).

SASBO was formed against the backdrop of the costly living conditions that were caused by World War One, a development that helped drive the strike wave of the time (Ulrich & van der Walt, 2009). The banks showed a lack of interest in taking measures to remedy the circumstances in which their office staff lived (SASBO, 2020a, SASBO history, para. 1). SASBO's own account (2020a, SASBO history) is that the above situation resulted in heightened grievances among employees, who joined the union leading to its growth in influence and structures. By mid-1917 SASBO had expanded spectacularly, with over 1 000 members in 125 bank branches in 86 towns throughout South Africa (Imrie, 1979:112), a respectable number for a union those days.

The era in which SASBO was formed was characterised by stringent measures taken by the banks against people who were known to be associated with trade unions; instant dismissal and ostracism were the prices paid by those who were known to be part of any trade union (SASBO, 2020a, SASBO history, para. 1). Walker and Weinbren (1961) state that intimidation, and forced transfers like a decision to move Matravers from Cape Town to Mafikeng, were common occurrences. Employer reaction against the union was shown in September 1917 when Matravers was threatened with dismissal for his association with the Society and its activities, following which he was dismissed for his defiance (Imrie, 1979: 112).

Early meetings were thus held in absolute secrecy, and measures taken to preserve anonymity (SASBO, 2020a, SASBO history, para. 6). This slowed the union's goal of inducing the banks to recognise it as the voice of the banking staff. But showing refusal to accept the bank's threats, SASBO started to hold public protest meetings, gaining national attention for Matravers' dismissal (Imrie, 1979:112). Such heavy-handed actions by employers led the South African Labour Party (founded in 1909, with majority support from white trade unions) to successfully move a motion in parliament in 1918 that led to the introduction of legislation to penalise employers who victimised workers because of trade union membership (Imrie, 1979:113). Was SASBO part of the SAIF? It is not clear, but obviously it enjoyed the sympathy of the larger labour movement even though it was based amongst white-collar workers, unlike most unions.

Due to continued pressure by SASBO, in April 1919 the banks started to make concessions (SASBO, 2020a, SASBO history, para. 2). National Bank indicated its willingness to recognise the union, provided there were satisfactory conditions agreed upon and further pay for overtime, although the Netherlands Bank was not decided on the matter; the African Banking

Corporation and Standard Bank of South Africa were firmly opposed (SASBOa, 2020, SASBO history, para. 2; Walker & Weinbren, 1961).

Finally, SASBO's case was raised in parliament in 1920, where Minister of Mines and Industries F.S. Malan admitted the difficulty that existed, and proposed the appointment of a central board comprised of the banks and union members to deliberate wage and other issues (Imrie, 1979: 113). However, when SASBO went on to approach Malan's Department for recognition and a board, it was opposed as the Department's stance was that banking was neither trade nor industry (SASBO, 2020a, SASBO history, para. 2). The next stroke from the union was a SASBO meeting held on 18 March 1920 in Johannesburg consisting of 300 delegates from all over the country (Imrie, 1979: 113). Imrie (1979) states that the resolution of the meeting read: "failing a satisfactory assurance from the government within a reasonable time as to the immediate introduction of legislation compelling recognition, the General Council be empowered to take a ballot as to the advisability of ceasing work until recognition and the foregoing increases in salary are conceded."

Only faced with such increased pressure and the threat of a strike did the government reconsider its position and arrive at an agreement that provided for conciliation boards, with an option to use arbitration where there was no agreement (SASBO, 2020a, SASBO history).Following notification that the union had sent out a strike ballot paper, the Minister sent a last-minute invitation to the union for a meeting to be held in May 1920 (Imrie, 1979: 113). This was a significant milestone, which paved the way for the union to present its demands to the banks; the demands included salaries, unregulated conditions of service, resulting in an arbitration settlement, the Hofmeyr Award (SASBO, 2020a, SASBO history, para. 2). Nonetheless, as noted by SASBO accounts (SASBO, 2020a, SASBO history,), the banks disputed the arbitration clause included in the recognition agreement, and disputed the union's interpretations of the award. The Secretary of Mines and Industries, W.A. Pretyman, intervened in this impasse, calling a joint meeting to discuss the way forward, get clarification on the arbitration award, further resolve any outstanding disputes arising around acceptance of the award and the resolution of a proposed grading scheme (SASBO, 2020a, SASBO history, para. 6). But the issues were not resolved to the satisfaction of the union.

SASBO's diplomatic approach and reliance on the Department in addressing grievances did not achieve much for the union (Walker & Weinbren, 1961: 75). Consequently, on the 22nd of

December 1920, a strike took place: this would prove to be another momentous development in which the union's now-3 000 members took part (SASBO, 2020a, SASBO history, para. 7; also, Imrie, 1979: 113). The strike was a great success. The union also won the support of women clerks who before this time had been excluded from SASBO, leading to the inclusion of women in the union (SASBO, 2020a, SASBO history, para. 7).

On the 23rd of December 1920 at noon the strike ended with the banks accepting a proposal by the then-Prime Minister General Smuts to set up another arbitration process (Imrie, 1979: 115). This intervention led to the Aiken-Lewis Award in April of 1921 which established regulatory salary scales and graded position salaries for the first time, and regular working hours; these were agreed to by the banks and the conditions of the award were upheld until 1937 (Imrie, 1979: 115; Walker & Weinbren, 1961: 77).

The post-1920 period was marked by efforts towards private conciliation of grievances, which were not without challenges as there were differing opinions and circumstances among the banks: Netherlands Bank had withdrawn from the conciliation system, while the African Banking Corporation had been absorbed by Standard Bank (SASBO, 2020a, SASBO history, para. 8). It is not clear whether SASBO was formally involved in the Rand Revolt, but it does not seem to have been affected by the severe weakening of the union movement with the defeat of the Revolt. Companies were largely unwilling to deliberate with unions and pushed against craft unions and white workers (Krikler, 2011:319). However, while overall union numbers fell sharply, and as noted, the SAIF collapsed (Ulrich & van der Walt, 2009: 3091), and SASBO had the impression that the banks wanted to impose premeditated solutions to the union's demands and did not want to fully deliberate and arrive at amicable solutions (SASBO, 2020a, SASBO history, para. 8), it managed to secure steady growth in numbers. In 1925 its membership stood at 6 553 (Alexander, 2000: 125), which would have made it one of the biggest unions in the country at the time.

The enactment of the Industrial Conciliation Act in 1924, which aimed to address the power between the employer and employee, was a pivotal point in South African labour history (Jordaan & Ukpere, 2011: 1093). The provisions of this Act legally acknowledged the unions' rights of collective bargaining, which had no legal protection before, and protected strike action participants from dismissal (Jordaan & Ukpere, 2011: 1094). Furthermore, trade unions were

granted enforceable rights through the provision of state-backed bargaining councils (Jordaan & Ukpere, 2011: 1094).

Sectors like railways, most jobs in the state, universities, schools, farms and hospitals' conditions were excluded by the provisions of this Act (Jordaan & Ukpere, 2011: 1094). Albeit that the Act granted rights and recognised unions, it also bound unions to legislated, slow negotiation processes and, through the processes, fostering bureaucratic systems; the Act also ignored the rights of black workers by excluding "pass-learning natives" from the category of "employee" in the Act, thereby effectively granted rights only to white, Coloured and Indian workers and unions (Jordaan & Ukpere, 2011: 1094).

The Act firmly established that, with regard to white workers in the sectors covered by the Act, labour concerns would henceforth be addressed through trade unions and conciliation – there was an interest in avoiding a repeat of the Rand Revolt (Bozzoli, 1977: 30). What this also meant, however, was that the racial divide in the working-class, between white worker and black African, was deepened as the former could be treated as partners with employers while the latter would be treated as members of a subject conquered race (Ulrich & van der Walt, 2009).

As noted, from 1924 the South African political economy began to change from being dominated by mining to becoming a system of industrial capitalism (Bozzoli, 1977: 29). With this diversification and growth there was a growing factory-based working-class – the mines were no longer the hub of the labour movement, which now grew rapidly in manufacturing (Bozzoli, 1977; Leger, 1993. Although as noted, manufacturing workplaces were then often small, this did not stop workers forming unions, and the most interesting development was the formation of new industrial unions open to all races from the late 1920s (Lewis, 1984). In part, this reflected the fact that the racial division of labour was not as sharp on the mines, with blacks and whites often doing the same jobs (*ibid.*).

A lot of Indian, Coloured and even black African workers joined these new industrial unions, and others formed their own unions, a huge benchmark in black workers' involvement in trade unions (Bozzoli, 1977: 31), which were also an alternative to the general union structure of the ICU. As unions revived and grew, and joined the SATLC, the federation became – unlike the SAIF – a multi-racial organisation (Lewis, 1984:156). Unions, new and old, were however

hammered by the Great Depression, an economic downturn in the industrialised world from 1929 to 1939 (Samuelson, 2012: 36). There were large-scale job losses in South Africa, and factory closures, weakening unions. However, unlike many workers in industry, banking staff were relatively protected: there were no dismissals, and with the exception of a 10% cut in benefits which was later restored, salaries were not reduced (SASBO, 2020a, SASBO history, para. 9). In 1936 SASBO reached a milestone by achieving the first overtime agreement for its members (Imrie, 1979: 115). According to SASBO (SASBO, 2020a, SASBO history, para 10), the union refrained from making any demands between 1937 and 1945.

The Second World War (1939-1945) saw a massive expansion of unions as industry expanded and as women and blacks entered manufacturing in numbers not seen before (Alexander, 2000). The SATLC grew quickly, while a new Council of Non-European Trade Unions (CNETU) brought together some of the biggest black African-based unions of the time (Imrie, 1979). The ICU lingered on but was marginal but SATLC grew substantially to 73 300 members by 1941, with more than half its unions multi-racial; CNETU reached over 100 000 members (Ulrich &van der Walt, 2009: 3093).

This also affected the banking sector. For example, a significant development during this period was the recruitment of women as a response to the labour shortage problem that had arisen as many men in banks had been enlisted in armed forces for the Second World War; living allowances were determined by the official's marital status (SASBO, 2020a, history, para 10).

SASBO thrived, and although records are not clear on the dates seems to have joined SALTC at some point. It was led by Richard Haldene, its new General Secretary, from 1943, and its membership reached about 14 000 members after the war, as enlisted men returned (Walker & Weinbren, 1961: 77). Although SASBO undertook only limited union activity during the Second World War (SASBO, 2020a, SASBO history, para. 9), as the war ended, there was in October 1945 a private conciliation board to consider the union's demands. The union's account (SASBO, 2020a, SASBO history, para. 11) states that SASBO tabled demands for a pension fund, the improvement of salary scales and a new overtime agreement. The parties agreed to improve the salary scale, but no decision was made regarding a pension fund.

The reach of SASBO had now spread not just throughout South Africa, but beyond to Rhodesia (now Zimbabwe), Nyasaland (now Malawi) and South-West Africa (now Namibia) (SASBO,

2020a, history, para 11). For example, Thomas Matthew Meldrum Alexander, a future General Secretary of SASBO, founded the Midlands Branch of SASBO in Rhodesia in the 1940s (Imrie, 1979:118). SASBO was highly centralised, governed by 18 members of the General Council situated in Johannesburg (SASBO, 2020a, SASBO history, para. 12). The branches of the union acted as advisors to the General Council and focal points for its members (SASBO, 2020a, SASBO history, para. 12).

In South Africa, SASBO won improved leave schemes and the right to have leave from work in 1949 (Imrie, 1979: 115). Imrie (1979) notes that SASBO's bargaining activity was not limited to South Africa at this time as seen by SASBO activity in Salisbury (now Harare) in 1951 where the union won got an agreement on improved emoluments from an arbitration. In 1952 the union obtained victory in the partial consolidation of the cost-of-living allowance into salaries, followed by substantial salary improvements in South Africa (Imrie, 1979:115).

Following the failure of two conciliation sessions in 1956, arbitration was held to address union grievances that had not been resolved through conciliation (SASBO, 2020a, SASBO history, para. 11). The arbitration award resulted in substantially increased basic salaries and the formation of a Standing Joint Committee by the Labour Department which was formed following contradicting interpretations of the award (SASBO, 2020a, SASBO history, para. 11).

The introduction of apartheid following the 1948 victory of the National Party (NP) saw the banning of the SACP, and the banning of trade union officials that were deemed to be communists; leaders of SATLC were not spared; tougher laws made it much harder for black unions to operate, and CNETU collapsed; the state insisted that unions segregate white, Coloured and Indian members into different branches, and exclude black Africans, who were now to be covered by a separate, non-union industrial relations system (Alexander, 2000: 123; Ulrich & van der Walt, 2009).

Jn this situation, the SATLC fragmented over how to respond. Right-wing pro-apartheid unions broke away to form a pro-apartheid, whites-only South African Confederation of Labour (SACOL) in 1957 (Ulrich & van der Walt, 2009:3094). SASBO and other moderate unions exited SATLC to cut their association with a federation that was seen as too left-wing. The most left-wing unions SATLC unions also left, seeing the old federation as too willing to

accommodate the apartheid government: they established the small, non-racial, ANC-aligned South African Congress of Trade Unions (SACTU) (Alexander, 2000: 123-125).

The moderates formed TUCSA in 1954 (Alexander, 2000: 124); SASBO was one of its founding members (Imrie, 1979: 23). TUCSA claimed not to be politically inclined but focused on representing its registered industrial and crafts affiliates (Ulrich & van der Walt, 2009: 3094), a contrast with SACOL and SACTU.

According to Imrie (1979), in her official history of TUCSA, the founders of TUCSA compromised the ideals of multi-racialism, avoiding confrontation with the NP. This was a bid to gain the support of unions who were reluctant to antagonise the NP government (Imrie, 1979: 18). While TUCSA always included whites, Coloureds and Indians, the inclusion of African black workers was not just frowned upon by the government but was opposed by some unions in TUCSA (Imrie, 1979: 19). TUCSA's Unity Committee had to navigate the narrow strait between the interests of the member unions from the extreme wings, and appease the middle-of-the-road unions (Imrie, 1979: 19). It was also felt that black workers were covered by the separate CNETU, which was thus based on unions which at the time were excluded from the Industrial Conciliation Act (Imrie, 1979: 18).

As a compromise, after prolonged deliberation at the 1954 TUCSA conference, the federation decided to form a liaison committee with black unions: SASBO's Richard Haldane played a pivotal role in pushing for this decision, which was opposed by an the TUCSA right wing (Imrie, 1979: 24). But TUCSA was uncomfortable with SACTU, which was confronting the state and linked to the banned SACP, and decided in 1959 to help establish an anti-communist Federation of Free African Trade Unions of South Africa (FOFATUSA): this had 17 affiliates and 18 000 members (Ulrich & van der Walt, 2009:3094). FOFATUSA dissolved in the early 1960s and TUCSA again shifted course: most FOFATUSA affiliates were then allowed to join TUCSA directly, but under the control of their registered counterparts; then, following new pressure from the apartheid government, the federation changed course yet again, and pushed out the black unions (Ulrich & van der Walt, 2009:3094).

As noted earlier, the 1950s saw the onset of monopoly capitalism in South Africa outside of mining, while there was also a massive boom in the 1960s. The spread of Taylorism and Fordism in manufacturing and in clerical work, and the massive growth of the economy,

provided opportunities for unions. As noted earlier, one effect of the creation of huge Fordist factories was the creation of large layers of semi-skilled (mostly black) workers: this new workforce would form the core of the new wave of (mostly black) unions that emerged from 1973 onwards (Southall, 1985), giving birth to COSATU and NACTU, as well as unions like NUMSA and NUM.

The 1973 strikes that triggered the new unions could be attributed to low wages and high inflation but also reflected a new type of working-class solidarity and unity based on Fordist shop floors (Innes, 1983:182; Wait, 1997). The SACTU unions of the 1950s were small, and based in small workplaces, where most black African workers were unskilled (Ulrich & van der Walt, 2009). The new wave of unions from the 1970s was built around massive Fordist factories and the big townships serving the factories (Innes, 1983: 181; Southall, 1985:324).

However, the new industrial unions were also deeply shaped by the context of racial domination in South Africa (Buhlungu, 2010), and the reality of operating in a context of racial Fordism and racial despotism (Southall, 1985:324; Webster et al, 2014: 43). This helps explain why many of these new unions were willing to go beyond the factory floor to engage in a wide range of struggles, and confront the whole apartheid system (Webster *et al.*, 2014: 43). As Wait (1997) stresses, such unions became a key form of political expression, and a highly politicised labour movement. This was dubbed social movement unionism (Webster *et al.*, 2014: 43), but in the case of COSATU – by far the largest sector of the new unions – this turned into political unionism with the 1990 formation of the Tripartite Alliance. These unions developed an undeniable association with politics and an ability to orchestrate both the labour and consumer muscle of their members in political struggle (Wait, 1997: 95).

The story of these unions has pre-occupied labour studies in South Africa, and so we know fairly little about other union traditions (like TUCSA) or about white-collar unions (like SASBO) from the 1960s to the 1980s (van der Walt, 2018). Looking at SASBO provides an important way enriching studies, in this regard. Hartman (1984) showed that the clerical workforce was in fact expanding very rapidly, and that this was partly met by many jobs becoming “feminised” as women were drawn in, in larger numbers.

SASBO did respond to some of these changes. In 1960 and 1961 SASSBO got the banks to agree to Saturday-off schemes, and combining cost of living payments into one salary package

(Imrie, 1979:115). This was followed by the momentous move to place women staff on pension funds, and to secure equal pay for men and women, in 1964 (Imrie, 1979: 115). In 1966 SASBO improved salaries for accountants, and significantly, the first shift work agreement covering computer staff was won (Imrie, 1979:115). Imrie (1979) notes that in 1969 and 1970 SASBO negotiated greatly improved grading schemes and salary scales, and a double salary cheque at Christmas respectively. In 1973 regular increases in pensions and annuities to cover the increased cost of living were agreed with Barclays (Imrie, 1979: 115).

Another important development was the small but growing number of black African and Indian clerical workers, although even the mid-1990s, when employment in the banking sector was dominated by white and Indian workers, most African black workers in banking were in manual and menial work (Wait, 1997). The union maintained an apolitical stance in 1962 as it moved towards de-racialisation and inclusion of other workers in the union (SASBO, 2020a, SASBO history, para. 13). The de-racialisation process included the creation of a "parallel," stand-alone union for black African bank employees: called the South African Bank Employees Union (SABEU), it was led by Vincent Nkosi and affiliated with SASBO but was not officially part of the union (Ray, 1998: 34).

SASBO did not face any real challengers from the new unions, which many SASBO members viewed with suspicion as excessively political, "black" or communist (Wait, 1997). However, SASBO's mother body, TUCSA, was not prepared for new developments on the union side. TUCSA's its accommodation of the existing system had resulted in a new bureaucratic type of trade unionist, focused on centralised bargaining structures, administrative functions and the enforcing of agreements (Bendix, 2019: 62). In the process, a large number of union leaders lost touch with their grassroots and ended up with an increasing acceptance of the socio-political status quo. This characteristic did not help TUCSA as a new wave of unions with a firm grasp of grassroots issues was on the rise from the early 1970s (Ulrich & van der Walt, 2009: 3097). Not helping matters was that TUCSA, after prolonged deliberation in the preceding annual conferences and immense pressure from the government, became racially exclusive in 1970 (Imrie, 1979:39).

SASBO avoided some of these problems, by retaining direct ties to SABEU, but it did not face the same problems as TUCSA affiliates in manufacturing. Black African workers were marginal in the banking sector (Wait, 1997), which made the racial dynamics different to, for

example, the big automobile industries were TUCSA affiliates faced the new unions directly and where TUCSA lost a significant number of affiliates and members, especially Coloured parallel unions. These broke away to work with the new unions; some merged with the new unions, such as those that became part of NUMSA.

The 1970s saw SASBO operate in its standard ways. In 1973 regular increases in pensions and annuities to cover the increased cost of living were agreed with Barclays, and the principle was accepted by Standard Bank; 1978 saw negotiations for equal salaries for all female staff other than Grade C officials (Imrie, 1979: 115).[2]

After the 1973 strikes and the 1976 Soweto uprising, and interested in reforms, the NP apartheid government appointed the Wiehahn Commission to conduct an inquiry into labour relations (Kooy *et al.*, 1979: 9). Ray (1998) notes that in 1979, the Commission made recommendations that entailed deracialising the Industrial Conciliation Act: effectively there would be equal rights for black African workers and unios win the existing system. After union pressure, from the new wave of unions, it was also established that unions could be non-racial i.e. that segregation in unions, demanded by the government in earlier years, would no longer be required. The main exclusions of the old Industrial Conciliation Act, in its various iterations, such as of agriculture, were largely retained when the Act was deracialised in 1981, and to this it must be added that the homelands would also be excluded (Ray, 1998: 34). This was however the first time that black African workers secured equal union rights in South Africa.

It is not clear what happened to SABEU following the Wiehahn Commission. There is also not much information available SASBO in the 1980s. In 1984 it was described in the *South African Labour Bulletin* as part of the conservative wing of TUCSA, hostile to the new wave of unionism (Golding, 1984). That same year, it held a small strike action, after which Barclays Bank agreed to open its banks on Wednesday afternoon and compensate its employees for additional hours (Brown, 1985: 49). According to SASBO accounts (SASBO, 2020a, SASBO history, para. 18), the union did decide to become more non-racial following the Weihahn Commission's report, as well as to move beyond banking into other parts of the financial sector.

[2] It was not clear from Imrie (1979) what "grade C" referred to.

In 1985, SASBO commissioned a survey to assess the effects of technological changes in the banking sector and the attitude of the union's members towards these change (Suchard, 1988). Change in this period centred on ATMs, the use of visual displays, microfilm storage, and the development of data management through a centralised electronic magnetic tape exchange (CEMTEXT) system (Suchard, 1988). Although there were no recorded job losses due to the changes noted in this survey, there was an overwhelming sentiment from the workers that the changing technology had adversely affected their jobs. Some of the workers felt that they now had "jobs" rather than "careers" because the new technology had become the centre of their work and taken away some of their tasks (Suchard, 1988).

SASBO's ambitions to expand were secured when it merged in the 1990s with the Financial Institution Workers Union and the United Staff Association, which increased its membership to 19 000 and gave it an enlarged presence in financial institutions (SASBO, 2020a, SASBO history, para. 14). Thus, SASBO became a national union for South African finance workers, and not just banking staff (SASBO, 2020a, SASBO history, para. 18).

The fate of TUCSA was sealed in 1986 when the organisation dissolved after losing its major affiliates (Ulrich & van der Walt, 2009: 3097). Given its history, there was also a reluctance on the part of the new wave of unions to affiliate with TUCSA: this was shared by prominent black unionists like Lucy Mvubelo, who had been part of TUCSA in the 1960s (Imrie, 1979:29). Extensive internal fighting within TUCSA also contributed it fall from glory, from entering the 1980s still far bigger than any federation thrown up by the post-1973 labour unrest (van der Walt, 2018), to collapse in 1986 (Cooper, 1988: 607).

Unions formerly associated with TUCSA that had not moved to bodies like COSATU either became independent, or regrouped around bodies like the moderate FEDSAL (Mtshelwane, 1994; Ulrich & van der Walt, 2009: 3097; von Holdt & Zikalala, 1993). FEDSAL represented mainly non-manual white workers in the state sector, but had some black, Coloured and Indian membership. It was the main founder of FEDUSA in 1997 (Bendix, 2019: 169). FEDUSA's establishment was centred on the amalgamation of FEDSAL and the Federation of Organisations Representing Civil Employees (FORCE) (FEDUSA, 2020, About FEDUSA para 4).

Ulrich and van der Walt (2009:3097) state that FEDUSA was "a moderate body that grouped old and new craft unions, white-collar and semi-professional staff associations, groups of workers which acted like pseudo-unions representing workers' rights where unions had no rights, several industrial unions, and a number of general unions." FEDUSA then grew by extending an invitation to existing unions to join the federation rather than recruiting new people to unions (Ulrich & van der Walt, 2009: 3097).

SASBO was one of the bigger unions outside of COSATU and NACTU by the early 1990s: its membership was in fact on the rise, from 38 000 in December 1991 to 42 000 a year later (Von Holdt, 1993: 68). By 1994, its numbers had reached 80 000 making it the largest affiliate of FEDSAL which had 270 000 members (Mtshelwane, 1994: 45; also see Baskin *et al.*, 1995:58).

It was a blow to FEDSAL when, as Mtshelwane (1994:46) notes, by the 1994 FEDSAL conference, SASBO was considering joining COSATU. This was due to the concern that FEDSAL's moderate and apolitical stance would eventually render it irrelevant. Although SASBO's plans were not mentioned at the FEDSAL conference, it was clear that it was disgruntled (Mtshelwane, 1994:46). Thus, while SASBO had a reported conservative stance in the early 1980s (Golding, 1984), by the mid-1990s it was considering joining the most political federation of all, COSATU (Ray, 1998: 34).

SASBO's expressed interest in joining COSATU, however, caused a rift within the COSATU structures as the federation's South African Commercial, Catering and Allied Workers Union (SACCAWU) had a presence in the banking sector (Mtshelwane 1994:45). Moreover, there were ideological differences between SASBO and SACCAWU in that the former was regarded as a white-collar, mainly white union, loyal to employers (Mtshelwane, 1994:44) while the latter included blue-collar workers and was seen as active and militant; it was also accused of poaching SASBO's members (Forrest, 2005:131). However, SACCAWU's activities in banking faced immense challenges: the employers were conservative and the workforce was mainly white, with for example only 2 935 black African employees out of 37 470 at ABSA (formerly Volkskas); SACCAWU also struggled to appeal white-collar workers (Forrest, 2005: 133-134; also see Wait, 1997, on bank workers attitudes towards COSATU-type unions).

SACCAWU was adamant that SASBO was being admitted to COSATU, and was undemocratic and that SASBO should merge into SACCAWU (Forrest, 2005: 133). This was

clearly not going to be very attractive to the large SASBO, which in turn proposed to absorb the around 7 000 SACCAWU members in the finance sector (who were mainly in insurance) (Forrest, 2005: 134).

At the crux of this dispute was whether COSATU could contradict its one-union-one-industry policy of industrial unionism, since affiliating SASBO would mean two COSATU unions coexisting and competing in the finance sector (Mtshelwane, 1994: 48). Against this COSATUsawan opportunity to make a significant inroad into the financial sector (and the white working-class) despite such ideological differences as could impair any working relationship with SASBO (Baskin et al, 1995:58). Joint meetings coordinated by COSATU, to resolve the impasse, proved unfruitful as both SASBO and SACCAWU were trying to out organise each other (Forrest, 2005: 134). Then in 1998 SASBO officially joined COSATU, bringing 78 500 members, six regional offices and 35 organisers (Forrest, 2005: 133). In 2005, SACCAWU still had members in finance but it was not recognised by employers (Forrest, 2005: 135).

SASBO and COSATU would find themselves at loggerheads on a number of major issues (Ray, 1998: 36). On one hand, COSATU questioned the pace at which SASBO was transforming, particularly the racial composition of its membership (Ray, 1998: 35). On the other hand, SASBO was adamant that COSATU was not sensitive to the specific dynamics of the union's industry and its white-collar workforce (Ray, 1998: 36).

Part of the issue was that the two came from very different traditions of unionism. SASBO had a long history as a moderate staff association, and almost never went on strike; it functioned like a social club and sought to engage management in a gentlemanly fashion, and stressed common interests between classes, an image of a happy family in the workplace (Wait, 1997). Many white-collar workers stressed their higher status, did not see common interests with blue-collar banking staff like delivery men, and were individualistic in their outlook (Forrest, 2005: 134). Many were uncomfortable with unions like SACCAWU, and if they joined, soon left (Forrest, 2005: 134), regarding militant unions with distrust (Wait, 1997).

Over time, these divisions have become less serious. The composition of SASBO has changed from the 1990s where it was dominated by white men to a more multi-racial union, partly because the racial composition of the finance industry has changed. COSATU, at the same

time, has transformed through the years: it is now far more white-collar than in the 1990s when it was dominated by blue-collar workers (Kenny, 2020: 124). Presently SASBO claims 70 000 members and to recognised and active in 200 financial institutions (SASBO News, 2019j).

SASBO's operation now includes the finance sector in its entirety. This is evidenced by the recognition of the union in banks, insurance companies, pension fund administrators and other financial services institutions (SASBO, 2019k). SASBO's ambition is seen through its ongoing drive for recognition, with its latest recognition agreement secured at Capitec in March 2019 (SASBO News, 2019b).

SASBO is controlled through various structures, starting with the National Executive Congress (NEC) which is the highest decision-making body. The Management Committee, composed of the president, deputy president and five other members who are elected by the NEC, is the body responsible for the day-to-day running of the union and has the power to act between congresses, making decisions that can affect strategy and union policy. The union also has 38 branch executive committees across South Africa (SASBO News, 2019e).

2.6.Conclusion: Labour and the Challenge of New Technology

This chapter has argued that the coming of the 4IR, which poses a lot of challenges for unions like SASBO, needs to be put in the context of the ongoing industrial revolutions and changes in the labour process, inherent in the capitalist mode of production. The 4IR is the latest phase in efforts to gain more control of the labour process and ensure higher productivity and lower costs (Hlatshwayo, 2019: see also, Braverman, 1974; Hlatshwayo & Buhlungu, 2017). In banking, this follows decades of automation in clerical work (Armstrong, 1983; Hartman, 1984), and the ongoing substitution of humans with technology (SASBO News, 2019b).

These changes are not just an important issue for unions because they affect working life: they also affect both the number of jobs and the size and character of the workforce. Such changes potentially affect the viability of the union as an organisation. However, unions retain something of a blindspot in understanding, and in being able to negotiate changes in technology in the production process (Buhlungu & Hlatshwayo, 2017: 128). It is partly because blue-collar unions like NUMSA have struggled on this terrain that the number of blue-collar jobs has declined in South Africa, which is reflected in formations like COSATU becoming

increasingly white-collar in composition. The issue is not just that technology affects jobs, but that the effects are shaped by power relations, and that where unions have struggled to properly address questions of technological change and changing labour processes in the interests of their members, the effects are worse.

The trends in capitalism over the last decades are towards neo-Fordism, globalisation, neo-liberalism, and intense automation: whether the 4IR is a deepening of the Third Industrial Revolution or something new (Cooper, 2019) should not distract from the fact that technological change is not neutral but shaped by class conflicts, based in contradictory interests. Rather than the hopes seen in South Africa in the 1990s that the country would move to a "post-Fordist" system, the trend has been to lean production (Kraak, 1996), a growing gap between protected "core" workers (of all races) with skills, union rights and a standard employment relationship, and a "periphery" of insecure precarious workers (mainly black) with few real rights (Webster *et al.*, 2014), extensive job losses, automation and work intensification, and the fragmenting of large workforces through outsourcing. Trade unions are operating in an era that not only has the 4IR, but neo-liberal globalisation, based on the growing power of multi-national corporations (Wood 2001: 34).

This scenario confirms Moody's (1997) view that neo-Fordism is partly aimed at breaking the big industrial unions enabled by Fordism. The trends worldwide are to decentralisation of collective bargaining, de-collectivisation and the individualisation of the employment relationship, which have all contributed to a decline in trade union power and influence (Mpofu & Nicolaides, 2019: 16). These factors put together require attention from the trade unions as the threat they pose to unions is one that could have unprecedented effects (Hattingh, 2017). Unions are weakened especially in manufacturing, which is why COSATU is increasingly reliant on white-collar workers, especially in the government (Kenny, 2020; Webster et al, 2014).

Where unions continually fail to protect employee interests an effective manner, they will face crisis (Mpofu & Nicolaides, 2019: 16). Given the impact of computerisation, unions need to find ways of grappling with the changing technologies. In many cases, union action and strategies fail to come to terms with the changing nature of production and workplace organisation, with unions therefore rendered incapable of responding appropriately and effectively (Buhlungu & Hlatshwayo, 2017:147). Union structures are often ill-prepared to

respond to sophisticated processes of automation and innovation in workplace organisation, and have no real ability to negotiate these issues. This is not an insinuation that the unions in South Africa are not advocating for their members, but they seem to prioritise narrower issues (like wages and conditions) and "palace" issues like internal factionalism, and party-political alliances – rather than the sphere of production itself, particularly with regard to technology innovations including the 4IR (Buhlungu & Hlatshwayo, 2017: 128).

CHAPTER 3: RESEARCH DESIGN AND INSTRUMENTS

3.1. Introduction

The purpose of this chapter is to introduce the research methodology and design used in this study, as well as a justification for the use of this method. The rationale for these methods is to capture information on the operations of SASBO in the banking sector and how the union's members have been affected and the union's response to 4IR. The chapter describes the qualitative research methodology was used in this research to understand SASBO's response to the 4IR in the banking sector. This chapter will explain the sample and data collection methods used to shed light and provide more information on the effects of the fourth industrial revolution on clerical work and office jobs in this sector.

3.2. Research Design

Sekaran (2000:25) states that research can be described as a systematic and organised effort to investigate a specific problem to provide a solution. Research design is defined as a blueprint used for conducting a study in such a way that maximum control will be exercised over factors that could interfere with the validity of the research results (Polit & Hungler, 1999:155). This makes the research design the researcher's overall plan for obtaining legitimate answers to the research questions guiding the study. Burns and Grove (2001:223) state that designing a study helps researchers to plan and implement the study in a way that will help them obtain the intended results, and how they articulate the steps followed.

3.3. Overview of Information Needed

The information required was as follows: 1. statements of SASBO policy regarding the 4IR in banking, 2. materials allowing me to construct a chronological narrative of the main events and milestones in the SASBO campaign, and 3. materials indicating employer reactions. With these materials (interviews and documents) the researcher: 1. mapped the union's campaign; 2. analysed that campaign using the Power Resources Approach, a standard tool in labour studies; and 3. drew conclusions on the character of SASBO's unionism. From the above questions, it is apparent that the information sought provided intricate insight into SASBO's campaign. The

information is specific to the South African financial sector which has a peculiar history including apartheid and the activities of the trade unions in the workplace and political spaces.

3.4. Qualitative Research

Since the objective of this study was to get an in-depth understanding of SASBO's responses between 2017 and 2019 to the 4IR in the banking sector, a qualitative research design was developed. This approach takes into consideration the significance of people's experiences and understanding, and the importance of depth and detail in uncovering the subject of the research (Leavy, 2017:9). The use of language, as opposed to numbers and statistics, made it possible to provide a sensitive and meaningful way of recording human experience (Bless, Higson-Smith & Sithole, 2016:58). The qualitative study provided the best way to approach this research as opposed to quantitative methodology which relies on numbers, coding systems and different variables to arrive at an understanding of a phenomenon (Bless *et al.*, 2016:58).

The approach that was used is interpretivism, which emphasises the understanding of lived experiences of individuals from their point of view (Panterotto, 2005:129). It follows that this approach allowed the researcher to draw on social theories and perspective that embrace a view of reality as socially constructed by social actors through social interactions. This approach is well suited to explore complex, interrelated, and multifaceted social dynamics and processes, which aligns with the objectives of this study.

This study made extensive use of primary sources, which refer to first-hand direct evidence about the people, events or phenomena that are being researched, forming the main object of analysis (Bless *et al.*, 2016). These have higher creditability than secondary sources. Bless *et al.* (2016) state that secondary sources are documents, videos and other records that relate to primary information that originated elsewhere and are often generalisations, analysis, interpretation, and a synthesis of primary sources. Thus, the use of primary sources will ensure a thorough and more accurate engagement of the study and enable the researcher to obtain the information needed.

There were two main sources of primary data used: interviews with key informants from the union and publications by the union.

3.4.1. Interviews

Given that the union's struggles around the 4IR are recent, and that the current leadership of the union represents its positions and are involved in these struggles, this study interviewed a number of national SASBO leaders. Non-probability sampling, specifically purposive sampling, was used: a sample selected based on characteristics of a population and objectives of a study (Bryman *et al*., 2014:57). The researcher made use of purposive sampling because it allows the researcher to use their judgment to choose who to interview. This sampling method is the most suitable for this study in that it allowed the researcher to choose individuals who are best placed to have the information relating to 4IR and the union's campaign to be interviewed. The researcher cannot generalise to a population but is constricted to sample cases of participants who are strategically relevant to the study of a specific issue (Bryman *et al.*, 2017:186).

It follows that purposive sampling is used in qualitative research for the identification and selection of information-rich cases for the most effective use; thus, involving the identification and selection of individuals or groups that are especially knowledgeable about or experienced with a phenomenon of interest (Bless *et al.*, 2016:172). Key informant interviews involve only a small number of informants who possess information and ideas that are being searched for by the researcher in light of their investigation (Kumar, 1989:1). Faifua (2014) is of the view that key informants' interviews involve interviewing a select group of individuals who are likely to provide needed information, ideas, and insights on a particular subject. According to Kumar (1989), the interviews are unstructured or semi-structured, resembling a conversation where the interviewer subtly probes informants to elicit more information and takes elaborate notes, which are developed later.

In investigating SASBO's responses, it was clear that the union's leadership must be interviewed as they have intimate knowledge and decisions and policies made by the union. The researcher secured semi-structured interviews with two senior SASBO officials, who are in the Management Committee of the union, its national steering body the Management Committee, plays a central role in the functioning of SASBO and its policies. It is the highest decision-making body between congresses and formulates the union's policy and operations and was at the centre of the union's response to 4IR in the banking sector. Furthermore, the information that can be obtained from these participants is the official stance of the union, as

opposed to the personal views of an average union member and has credibility as an official source of the union position (Bowen, 2009).

The interviewees comprised of two senior members of SASBO's, Management Committee, both directly involved in the 4IR and (cancelled) 2019 banking strike. Initial contact was made through a staff member of the union following which an email was sent to the union, directed to the General Secretary, who was in the process of releasing an official statement on SASBO's stance towards the 4IR. The email: 1. clearly explained the aims and scope of the research; 2. sought interviews with any senior members who were available; 3. covered the technical aspects of the interview, like informed consent and general scope of the questions; 4. the prospective participants were sent the participant consent form, for due consideration. 5. on settling the above, a convenient date and time for the interview was set; 6. at the start of each interview, I reminded the interviewees of their consent; 7. I then asked permission to record the interviews.

The first interview was the General Secretary of SASBO, Mr Joe Kokela. Mr Kokela plays an administrative role that involves overseeing the day-to-day operations of the union. Thus, his involvement in the strategising, planning and policy formulation processes and leading the Management Committee. The second was with Assistant General Secretary, Mr Myan Soobramoney, who is one of the union's principal negotiators. Mr Soobramoney's role involves heading negotiation and collective bargaining and consultations on issues affecting members in a particular portfolio. It also involves playing a liaison role between the employer and the Management Committee. These are among the best-placed officials to have the required information, as they play an extensive role in the union's efforts to deal with 4IR and its challenges, hence their suitability as interviewees in this study.

It must be stressed that the researcher ideally wanted to have more interviews for an extensive and diverse appreciation of the union's response to 4IR, but the union only gave the researcher permission to interview the listed staff members who were actively involved in the union's research and campaign against 4IR. Mr Joe Kokela is the General Secretary of SASBO and heads the union's Management committee which made a resolution to research the 4IR within the banking sector at the end of 2016. Mr Myan Soobramoney as the union's Assistant General Secretary, is one of SASBO's principal negotiators and sits in the Management committee.

The interviews were semi-structured for flexibility in engaging with the interviewee and exploring issues in detail (Parker, 2008: 911). The researcher made use of a list of questions, as a guide, on specific topics to be covered; the researcher also sought to get comprehensive answers, asked follow-up questions and allowed the interviewees to fully answer and express their opinions during the interviews. The reason for using semi-structured interviews was to give enough leeway to the interviewees to reply and follow up on any issues which might be important arising from the interview. Given COVID-19, and that the two interviewees were based in Gauteng the interviews were undertaken online via Zoom, which also provided a recording function for transcribing purposes. The researcher made use of the recording function and a backup recording device, with the interviewees' consent. Recording the interviews was to avoid any possibility of error and to ensure that the researcher does not misquote the interviewees.

3.4.2. Primary Documents

Interviews were supplemented by examining union documents that were made available to the researcher, specifically the *SASBO Bulletin* and *SASBO News* since 2017. These documents were analysed for additional information and allow the researcher to corroborate and triangulate information to provide a body of findings that is credible (Bowen, 2009:31). Documents are cost-effective, can provide background information and broad coverage of data which can help in contextualising the research. Furthermore, they are also exact and lack obstructiveness and reactivity.

The two SASBO publications represent the union's official communiques to its members. They also proved to have the most information on the union's actions in responding to 4IR these documents are available online. Internal documents were requested like the annual congress minutes and reports on the 4IR were requested. These would have given the researcher access to more information and painted a clearer picture. However, it is unfortunate that the union did not grant the researcher access to minutes of congresses, or the Finance Digital Indaba held with banks and government in 2018, or materials from a 2017 tour of parts of Europe and Asia (called the Euro Tour) undertaken by the union to investigate the 4IR.

3.5.Analysis and Synthesis

Following the interviews, the researcher transcribed the audio recordings. These as well as the documents were coded and categorised in accordance with the format below.

Year	2018	2019	2020
Source of Information			
Current member composition of SASBO			
Union policy and strategy towards 4IR			
Employer reaction			
Member reaction			
Current nature and organisation of SASBO			
Other developments			

It is from this that a coherent chronological picture of SASBO's response and activity surrounding the 4IR in the banking sector became clear. Following this stage, the individual research questions and objectives were addressed in light of the information collected.

3.6. Ethical Considerations

The research covered a public campaign and events, which are all a normal part of the industrial relations process. Public domain documents were accessed and, as a result, there is minimal risk of harm to both the interviewees and the organisation concerned. The Rhodes University ethical protocols were followed through the application for ethical clearance, which requires samples of interview request forms directed at the individuals or organisation concerned. Moreover, the interviewees were clearly informed of the scope of the research and participated at their own free will. They followed the prescribed format which the interviewees were

informed of prior to the interviews. Moreover, all the documents assessed, except the Singaporean Technology presentation, were on the union's website and are open for public consumption.

3.7. Limitations of the Study

The researcher acknowledges that the scope of the study is limited to SASBO's response to the 4IR in the banking sector; it does not cover all the banking trade unions' responses to the 4IR. The justification to make SASBO's response as the focal point of the study is because it is by far the largest trade union in the banking sector, and it is also the oldest union in this sector. It follows that there would been a more comprehensive response if all finance sector unions' responses were investigated but that was not feasible in this study.

It is further noted that due to the fact that the researcher sought to interview additional senior union officials, only two were available. The researcher notes that important documents, which could have provided a wealth of information like the union's annual congress meeting minutes, Finance Digital Indaba minutes and the official Europe Tour reports were not made accessible. This also means that the dissertation is not able to provide an examination of internal debates and thinking, only of the public presentation of the issues by the union.

3.8. Summary

The research used a qualitative research design allowing it to provide a comprehensive understanding of the 4IR phenomenon in the banking sector as this approach takes into consideration the significance of people's subjective experiences and meaning-making processes, highlighting the importance of acquiring a depth understanding (Leavy, 2017:9). The interpretivist paradigm, which emphasises the understanding of lived experiences of individuals from the point of view of those who live it daily, was used (Panterotto, 2005:129). In line with the prescripts of interpretivism, semi-structured interviews were conducted with senior members of SASBO, and an extensive assessment of documents followed, giving a well-balanced approach to the investigation. An inductive approach was taken in analysing the data, whereby theory is an outcome of the research. This involves drawing generalisable inferences from observations (Bryman *et al.*, 2014:11).

CHAPTER 4: DATA ANALYSIS

4.1. Introduction

The purpose of this chapter is to analyse and report on the findings of this research collected using the methodology outlined in the preceding chapter. The data collected will be used to, firstly, chronologically outline the union's campaign; secondly, analyse that campaign using the Power Resources Approach (PRA), a standard tool in labour studies, and thirdly. examine the character of SASBO unionism today. This chapter will be in line with the research objectives of understanding how the union, SASBO, and the banking sector, have struggled around the adoption of the 4IR.

SASBO has been involved in a protracted struggle around the adoption and use of 4IR technology, retrenchment and replacement of employees in the banking sector since 2016 (Interview with Joe Kokela, 27 October 2020). This is not the first time that the union has been concerned with the effects of office automation and work restructuring. As noted in the previous chapter, the union had been faced with automation and the changing workforce in the banks by the 1960s, and started to include computer programmers in its bargaining and to pay attention to the increasingly feminised workforce (Imrie, 1979). In 1985, also as noted in the previous chapter, SASBO commissioned a survey to assess the effects of technological changes in the banking sector and the views of its members (Suchard, 1988). It found extensive changes like fragmentation and automation, and that union members were unhappy; it did not establish that job losses were occurring, however. Although the union had a non-adversarial, good working relationship with the employers, the major banks to cooperate in any way with the study (Suchard, 1988: 261).

The onset of the 4IR in banking, decades later, seems to have been much more alarming. As noted in the preceding pages, thousands of jobs were lost, with more set to follow. The banking sector was under significant pressure to adopt the new technologies, and was in “the throes of digital transformation occasioned by global trends” (Molopyane, 2021: 240). Services were digitised in new ways, while remote and mobile banking challenged the traditional branch structure (Molopyane, 2021: 240-241). Banks employed around 158 000 people in 2019, including 59 971 clerical support workers; unlike the situation in the 1990s, there is now a preponderance of younger black women with post-school qualifications (Molopyane, 2021:

240-241,243). Job losses seem to be concentrated among those whose jobs that are easily replaced or simplified by measures like automation, call centres, self-service internet banking; there is a decline in front-desk services by clerks, customer consultants and tellers (Boobier, 2020; Villar, 2019). As noted in the first chapter, almost 300 branches had been closed and perhaps 5 000 jobs lost, by the time of the projected 2019 SASBO strike; over 120 branches (see below) have also been transformed into self-help facilities without tellers. The union feared that up to 10 000 jobs would be lost (Molopyane, 2021: 243).

Nedbank, which adopted the robot Pepper in 2016, was replacing front-line employees like tellers and clerks, whose jobs were assisting clients and performing administration duties. In 2019 ABSA launched a fully automated and AI driven system that allowed customers to automatically switch from their current bank to ABSA in under seven minutes (Villar, 2019). This replaced numerous customer engagements by staff. In May 2020, FNB launched "Manila," an AI-based software that monitored financial risks such as insider trading, money laundering, and tax evasion (Lourie, 2020). This was a challenge to traditional risk and compliance management by staff (Boobier, 2020). The Rand Merchant Bank (RMB) introduced a data processing and capturing robot called "Mr Rob," which handled tasks like financial data consolidation and ongoing maintenance of customer's information (Naidoo, 2018:1).

After seeing that the banks were increasingly adopting 4IR technology into their operations and retrenching people as a direct result, SASBO first embarked on a study tour of financial institutions in Europe and Asia in 2017 following which it called a Finance Digital Indaba in 2018 in Johannesburg to find common ground, with the main stakeholders, regarding 4IR effects and map the way forward in an employee-considerate manner (SASBO News, 2018c; Interview with Myan Soobramoney, 13 August 2020). In principle, the new technology could assist existing jobs, and create new ones since "implementing it still requires humans to maintain and ensure its efficiency" (Molopyane, 2021: 244). Meanwhile it was negotiating around job losses in collective bargaining. The banks initially agreed to follow this way forward before they changed their minds and continued with retrenchments to which SASBO responded to by calling for an industrial action in the banking sector. After multiple diplomatic engagements failed, the union's reliance on round-table negotiations ended in September 2019, when SASBO called a two-day "total shutdown" (Mabuza, 2019). The planned strike would

have been the union's biggest in one hundred years (Mabuza, 2019). Potentially involving 50 000 workers, it was stopped by the Labour Court (Lechman, 2019).

SASBO's decision to embark on a strike on such a large scale was a drastic change from the diplomatic approach which the union has traditionally used (Interview with Joe Kokela, 27 October 2020). This marked a definite change of approach by a union which has been traditionally moderate and non-confrontational. It follows that SASBO's decision to go on a strike contradicts the norm in the banking sector, which is usually a non-confrontational sector (Wait, 1997).

4.2. Chronological Outline of SASBO's Campaign

As the oldest and biggest union in the finance sector SASBO is organised in all the five big banks in South Africa, as well as in other medium-size banks, and in insurance companies and other financial sector institutions. SASBO holds an elevated level of responsibility towards achieving its objective and serving the interests of its members.

In 2016, SASBO realised that there was a changing trend in the world of banking that was expedited by new technologies like big data, augmented reality, robots, AI and cryptocurrencies like Bitcoin. Through the use of new technology virtual currencies were being streamlined and adopted, such that they were changing the setup and roles played by labour in the banks (Interview with Joe Kokela, 27 October 2020). The union's initial probe in 2016 was a survey of the services offered by banks, and the models used by the banks. This found that 4IR technology was being adopted into the banks' operations.

The union's General Secretary, Mr Joe Kokela, stated that "we started seeing within the banking sector people were moving from the traditional and getting into the digital platform" (Interview with Joe Kokela, 27 October 2020). "What was very sad was that the banks never really wanted to divulge their plans to the union because of their competitive nature and all the time when they started talking to us, they started talking to us about the digital world and they would say things that the union itself does not understand." The situation was exacerbated by the fact that there was talk within the banking industry that there were imminent operational changes that would be implemented and lead to more jobs being redundant. Consequently, the SASBO Management Committee headed by Joe Kokela took a resolution at the end of 2016 to

research and educate its officials, representatives and negotiating teams on 4IR within the banking sector, as the banks were not willing to answer questions and share information with the union.

Noting that plans to adopt new technology in the banks were becoming rife, and concerned that employers were not willing to give clear answers on the topic of digitisation and 4IR in good faith, SASBO had to act decisively (SASBO News, 2018a). This saw the union first engage the Banking Sectoral Training Authority (BANKSETA) in 2016. The BANKSETA is a statutory body established through the Skills Development Act of 1998 to enable its stakeholders in the banking sector to advance the national and global position of the banking and micro-finance sector through transformation and promotion of employment equity and skills development. It follows that the BANKSETA, as the body responsible for training current and prospective employees in the banking sector, has a role to play in forecasting and anticipating the effects that would come with the 4IR, so as to map a pathway for the future and avoid a situation where the employees are disadvantaged (Interview Myan Soobramoney, 27 November 2020).

Following a Management Committee meeting in 2017 the union planned a study tour of developed countries' banking systems, concentrating on European financial institutions: this was because the initial study done by SASBO in 2016 had shown that the technology and models that the banks were adopting originated in Europe (Interview with Joe Kokela, 27 October 2020).

SASBO joined with stakeholders like BANKSETA, the Insurance Sectoral Training Authority (INSETA) responsible for training insurance sector employees, the Department of Higher Education and the Department of Basic Education, for visits Germany, Netherlands, Sweden, Denmark, Singapore and Japan in the study tour in May 2017 (SASBO News, 2017). The delegates on the tour comprised of at least one senior staff member, or representative, from each of the partner organisations mentioned above. SASBO took this approach on the grounds that, if it dealt with the 4IR, it would also need to look at what is happening in the Basic and Higher Education sectors, so as to effect a holistic change from the grassroots (Interview with Joe Kokela, 27 October 2020). This marked an innovative and pro-active effort by the union, going beyond merely stopping the labour-insensitive adoption of new technology, to thinking in terms of training workers to adjust to the new technology, and shaping education policy.

The study tour, which SASBO called the "Euro-study" tour (although it included Asian destinations), entailed a close study of banking sectors in four European countries, as well as in Singapore and Japan. In Germany, the new technology has been integrated into banking operations without apparent adverse effects to workers, due to using a multi-partite approach involving unions, employers and government (Molopyane, 2021). SASBO looked at the *Deutsche Bank* – a German multi-national that had a technology department as far back as 2014 to integrate AI into its operations (Deutsche Bank, 2016) – to examine its models and how it had integrated and adopted digitalisation. This was followed by engagement with the *Vereinte Dienstleistungsgewerkschaft* (Verdi), the trade union that represents banks employees in Germany: it has over 2 million members and is affiliated to the *Deutscher Gewerkschaftsbund* (DGB, German Trade Union Confederation), a union federation representing about 8 million workers (Verdi, 2020, About us, para 2; DGB, 2020, About us, para 1).

In May 2017, the delegation toured the Netherlands where they found cutting-edge banking models that were integrated with AI and big data (Interview with Joe Kokela, 27 October 2020). Of particular interest is SASBO's engagement with the bank and the regulator, De Nederlandsche Bank (DNB), the banking regulating authority which licenses and reviews banks in the Netherlands to see how they were operating, especially with regard to cryptocurrency and financial technologies. By this point, the delegation had observed a consistent trend that the advent of 4IR has caused changes with technology that could multi-task and manage customer accounts, and robotic programmes that could execute the tasks previously done by multiple employees. These all involved new ways of looking at banking and the duties performed by banking staff that the union had to be aware of when examining in the adoption of 4IR technology.

SASBO proceeded to Singapore in July 2017, where the delegation studied the Bank of Singapore: this is Singapore's oldest bank, owned by the Overseas Chinese Banking Corporation (OCB), and hailed as the world's top digital bank (Bank of Singapore, 2021, Who We Are, para 2). The union also interacted with the Developmental Bank of Singapore (DBS Bank), a bank operating in about 18 countries, which has championed a more holistic adoption of technology into society, with the creation of applications that are comprehensible, user-friendly and help (as opposed to replacing) human labour (DBS Bank, 2021, Sustainability, para 3). At the Bank of Singapore, the union also saw Pepper, a humanoid robot, for the first

time; Pepper would be launched by Nedbank in South Africa in March 2018 (Interview with Myan Soobramoney, 27 November 2020).

The Japan visit was after the tsunami of August 2017: here, the delegation witnessed Japan's exceptional insurance industry responding efficiently to the effects of the natural disaster. Besides property damage. the catastrophe had also affected production: for example, car manufacturing in Kawasaki had come to a complete halt, and stockpiles of cars were damaged. It was noted that in Japan, technology was introduced to children in early development education, leading them to become technologically literate and able to work with coding and programming from an early age. Japanese society and economy were deeply intertwined with technology. The SASBO delegates observed that the Bank of Japan did not have a lot of employees, but had transitioned over a long period of time to its current state (Interview with Joe Kokela, 27 October 2020). It can also be noted that in Japan, 4IR technologies had a limited effect on jobs in part because that country's ageing population had created gaps in the labour market which could be filled by technology (Molopyane, 2021).

After Japan, the delegation went to Denmark, where they saw the reality that 4IR and technological advancement would involve the replacement of employees in the banks if care was not taken (Interview with Joe Kokela, 27 October 2020). However, the process of change was managed in a labour-friendly way. Denmark is a welfare state that promotes and protects the well-being of its citizens, through the provision of welfare services like cash benefits, and subsidised education, food and housing (Barr 2004: 21). The focus of the welfare state is partnership between the unions, the state and employers to balance and map out the policies and strategies.

According to Galeotti *et al.* (2019), a Disruption Council was established in 2017, composed of the Danish government, labour, employer and researchers, to deal with the 4IR. A "second chance" career initiative was launched, building on older active labour market policies; this entails that when employees were retrenched or replaced, they were assisted to be gainfully employed again (Interview with Joe Kokela, 27 October 2020). This system relies on the collaboration of employers, governments and labour, where the government carries the retrenched individuals' union fees for six months, as a second career is being sought. Meanwhile there is investment in future competencies by enabling easy access to education and vocational training. The system includes workers' incentives and opportunities to begin

training and upskilling. A "transition fund" offers free training to both skilled and lower-skilled people. The unions, in conjunction with the employers, look into prospective alternative careers and facilitate access to the appropriate training through apprenticeships and reskilling where needed. This type of initiative has helped keep the unemployment rate at less than 5%.

In Sweden, a welfare state similar to Denmark, SASBO interacted with the *Handelsbanken*, a Swedish bank that operates its branches independently as local businesses, and which reportedly adopted a policy that allows it to embrace both digitisation and human needs (Handelsbanken, 2021, Local Relationship Banking, para 4). This bank has managed not to retrench workers: its approach to technology has been to incorporate AI, robots and big data capabilities into the existing system, apparently allowing the bank to grow profits without cutting staff.

Handelsbanken grows by decentralising, running each of its branches as a separate entity designed to serve the needs of the clients in that location: this is a local approach to banking, based on a dedication to personalised human service. Handelsbanken retains a large network of 380 branches in Sweden with staff (Handelsbanken, 2020, Digitalisation para 10). *Handelsbanken* Chief Digital Officer Stephan Erne states that with decentralisation, branches are accountable to their own customers, profitability and employees, which helps them adopt technology for the purposes of providing the best service experience; this is different to someone from the top making a decision on the technology and services the bank has to provide (Handelsbanken, 2021, Q1 Digitisation at Handelsbanken,: 7). According to *Handelsbanken* policy, a top-down approach to banking and technology adoption takes the responsibility and involvement away from the employees (PA Opinion, 2019). The Scandinavian countries have long always implemented a holistic and inclusive approach to technology as noted by Child (1985), who states that unions had a legal right to access the employer's plans on technology and veto such decisions where they were not considerate of the workers (also see Suchard, 1988).

While the SASBO tour was taking place, SASBO was swept up into a larger COSATU campaign against what the federation called a "jobs bloodbath" in the country (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 3). On the 21st of August 2017, COSATU issued a notice to NEDLAC, a corporatist statutory body that brings together representatives from government, union

federations, organised business and "community" constituencies to consider socio-economic and labour policy and legislation. COSATU and its unions were aggrieved by rising unemployment and retrenchments in different sectors, and sought a protected national general strike in protest. Such actions are permitted by section 77(1)(b) of the Labour Relations Act (LRA, as the Industrial Conciliation Act has been retitled) if unions give notice of the reasons for the intended protest action, and propose policy interventions to solve the issues.

COSATU's notice argued that South Africa was experiencing a crisis caused by neo-liberal economic policies (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 3; Molopyane, 2021). This benefited a few rich people, empowering private institutions that retrench workers to make profits, leaving masses of people in poverty. The promotion of labour market flexibility was described as having played a major role in the dismissal of workers and increases in poverty (*ibid.*). COSATU stated that the current wave of retrenchments was of great concern to the whole society, not only trade unions, and argued that the maintenance of high levels of profits and bonuses to executives was not enough reason for retrenchments: South Africa had 37% of people unemployed as of 2017.

COSATU argued that companies must be prohibited from further retrenchments and the Commission for Conciliation, Mediation and Arbitration (CCMA) and NEDLAC needed to intervene (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 3). COSATU also stated that companies received generous tax benefits and other subsidies from the state, and must be required to create a certain number of jobs per year rather than retrench. It was further submitted that there must be a review of the National Development Plan (NDP), a long-term South African development plan, developed by the National Planning Commission in collaboration and consultation with public (2022, National Planning Commission, para 1). COSATU wanted the abandonment of neo-liberal trickle-down policies, amendments to existing laws to restrict layoffs to insolvent companies, and the imposition of legally enforceable obligations and targets on the private sector to create jobs, eliminate poverty and reduce income and asset inequality. Failing which, COSATU and its unions would embark on "Rallies, demonstrations, pickets (including, lunchtime picket), placard demonstrations, marches and strikes, with a total shutdown of the economy; calls for solidarity campaigns aimed at shareholders, employers, [and] suppliers; and

other forms of protest activity, and NEDLAC would be advised on the nature and precise location as per section 77(d) of the LRA" (*ibid*.).

The notice did not specifically cite labour issues in the banking sector although it painted a grim picture of high unemployment, and profit-induced retrenchments across the economy. SASBO was naturally in full support of the COSATU campaign, as it opposed the retrenchments occurring, with a close eye on developments in banking; its participation was a show of solidarity with other unions and workers and was also pre-emptive action against looming job losses in banking (Interview with Joe Kokela, 27 October 2020). It agreed that big business should not be allowed to retrench workers solely for the purposes of making profits, a point that it would also make in the 2019 SASBO strike campaign.

COSATU's threatened strike did not take place: like SASBO, the federation was at the time willing to try and sort the issues through negotiation. On the 15th of September 2017, the NEDLAC Standing Committee met with COSATU on the issues listed in the notice. Following the meeting, NEDLAC issued a certificate on the 7th of November 2017 stating that it agreed that a Job Summit should be convened by NEDLAC, although the demand for the prohibition of retrenchments could not be agreed at the September meeting and government asked for time to consider the matters further, and engage with business where necessary. The NEDLAC certificate stated that it had resolved the issues, and that COSATU deemed the notice properly considered and filed (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 3.7). There seems to have been no further engagement at NEDLAC in 2017 after the certificate was issued (Interview with Joe Kokela, 27 October 2020), and no evidence of any job summit happening. However, COSATU did not go on general strike when the promises fell through.

After its study tour ended, at the end of 2017, SASBO leaders looked at what they believed to be the main findings, outlined by the General Secretary as follows (Interview with Joe Kokela, 27 October 2020; SASBO News, 2019d):

• The 4IR is unstoppable.
• If banks and insurance companies do not adapt to it, they will go under, taking workers' jobs with them.

• To safeguard our futures, every one of us needs to make every possible effort to become IT literate and obtain IT relevant skills.
• The 4IR is not as frightening as it first seems. It will eradicate jobs in some areas, just as the fax machine and internet did before but it is also going to create tremendous opportunities for those who can adapt.

It is noticeable that the Danish system of employee stock ownership plans (ESOPs) was not listed as a finding. This is a measure that COSATU traditionally rejected because it offered too small a share of ownership to allow workers to really influence company decisions (Jarvis & Sitas, 1998: 32). There is no evidence of action taken towards the creation of ESOPs by SASBO.

SASBO, as indicated in the discussion of its history in the previous chapter (also see Wait, 1997), has long relied on negotiations rather than industrial action to win its gains. In its early years it was willing to use strike action, but the 1984 strike is the only other SASBO strike recorded in the secondary material. Since its "gentlemanly" approach won many gains over almost a century, it is not surprising that it continued to have faith in it. COSATU has rarely engaged in general strikes since the 1990s, and as seen above, quickly stepped back from a general strike in 2017 even though nothing concrete was achieved by NEDLAC processes. The Danish and Swedish models seen in the 2017 study tour also seemed to show that cooperation rather than confrontation could win good results.

In this context, it makes sense that SASBO saw the challenge as persuading the banks in South Africa with evidence and through a positive style of engagement. The union wanted the banks to adapt to the new era in the most employee-friendly ways possible, while at the same time taking full advantage of the digital era to address the nation's high unemployment and low growth (Interview with Myan Soobramoney, 27 November 2020). There were interactions with individual banks in the first quarter of 2018, where the union sought to persuade the banks to refrain from substituting workers with technology, and instead but take an inclusive stance that retained existing employees, while collaborating in initiatives to better the employees' skills and redeploy them into the changing banking sector.

SASBO faced a severe disappointment. In June 2018 Nedbank announced its intention to retrench 3 000 workers (SASBO Bulletin, 2018; also, Fin24, 2018). SASBO was upset, and responded with the following statement (SASBO News, 2018d):

> SASBO has been party to a long exploring journey with Nedbank in discussing and analysing the impact of digitisation and robotics on the future world of work and in particular the human element. SASBO is startled and disappointed that Nedbank turned to the media to release a press statement of 3 000 jobs losses thereby causing major disturbances and confusion in the finance sector.

SASBO also engaged with BANKSETA and INSETA, and called a Finance Digital Indaba on the 2nd of August 2018 in Johannesburg. This aimed to bring all the main stakeholders under one roof to have an extensive conversation about understanding the technology and digital space and to forge a partnership with the banks. The Digital Finance Indaba attendees consisted of representatives from the Department of Labour, the Department of Basic Education and the Department of Higher Education and Training; delegations from BANKSETA and INSETA; banking and insurance company executives from the banks where SASBO had official recognition; Bankmed, a closed medical scheme in the banking sector; Bankserve, the biggest automated payment systems the South African banking sector; the Payments Association of South Africa (PASA), a payment systems body linked to the South African Reserve Bank; the National Labour and Economic Development Institute (NALEDI), COSATU's research unit that conducts labour and economic policy research aimed at building the capacity of the labour movement; the Development Institute for Training, Support and Education for Labour (DITSELA), a Department of Labour-funded institution that provides training to the labour movement; Digital Security Controls DSC, a multinational electronic security company and COSATU's national office bearers, and a team from the Zambian Union of Financial Institutions and Allied Workers (ZUFIAW). Also present were the top members of SASBO's Management Committee, including Moses Lekota, the President of the union, Deputy President Robert Motlhabane, General Secretary Joe Kokela, Deputy General Secretary Ben Venter, along with Assistant General Soobramoney and other senior staff, and representatives from the Branch Executive Committees (Interview with Myan Soobramoney, 13 August 2021; SASBO News, 2018d).

At the Finance Digital Indaba, SASBO's team wished the stakeholders to look at using some of the initiatives that had benefited employees and employers in Europe (Interview with Joe Kokela, 27 October 2020). These included reskilling and second career chances. The employers verbally agreed, in principle, with SASBO on these issues. They committed to developing a plan on how such programmes could be administered and funded.

SASBO believed, explained Assistant General Secretary Myan Soobramoney, that there was an understanding by all stakeholders at the Finance Digital Indaba that, in addressing the potential retrenchments, the banks would take a transparent approach to the use of new technology (Interview with Myan Soobramoney, 12 August 2021). The General Secretary of SASBO concurs, stating that "after the 3-day Finance Digital Indaba there was an understanding to which the banks were in agreement and willing to look at the proposed programmes" (Interview with Joe Kokela, 27 October 2020;). Therefore, after the Indaba, the union was optimistic that they had made real progress in reaching agreements with the banks, and in securing members' jobs, while taking a realistic approach to the 4IR (SASBO News, 2018b).

Despite this, it became clear that the South African banks were in fact taking an uncompromising stance. None of the agreements made at the Finance Digital Indaba were honoured. The banks' approach put them at odds with the unions, which led to a more adversarial form of bargaining on 4IR, as SASBO was increasingly frustrated when the banks did not respond to its traditional "gentlemanly" approach.

There was no evidence that the union has had any success in getting South African employers to follow the example of employers as in Germany, Japan and the Scandinavian countries, where there was real engagement to mitigate adverse effects on employment. The local banks' approach was contrast in stark to the social partnerships seen between unions, employers and state in the Nordic welfare states; it was also at odds with the model of partnership promoted by NEDLAC. Here, the South African state is meant to play an active role in trying to bring together unions and employers, reconciling their goals in a manner that has been beneficial for all the parties concerned. As with the deal with struck with COSATU over job losses earlier, there was little done by the government to ensure that concrete measures were taken to address labour's concerns. The state was, at best, absent – but it seemed to side with capital by its inaction.

The problem did not lie with the union, unlike the ISCOR case where, according to Hlatshwayo and Buhlungu (2017), unions failed to develop serious proposals to deal with the effects of new technology on workers. SASBO's study tour had put the union in a strong position to address the technological changes. Unlike unions like NUMSA, which tended to focus on narrower issues like wages – as evidenced by a 13-day strike in 2021 over a 6% wage increase (Omarjee, 2021) – or party and "palace" politics, SASBO kept a sharp eye on the technology question.

The problem was not that the union had nothing to put on the table: it was that its engagements did not bear fruit in 2018, and proposals were essentially ignored by employers. Before and after the Indaba the banks did not cooperate with the union, but focused on getting a competitive edge over each other by rapidly adopting 4IR, and keeping their plans secret (Interview with Joe Kokela, 27 October 2020; also, BusinessTech, 2019a). This was at the expense of having a progressive conversation about the implementation of 4IR and its effect on employees, according to SASBO's Kokela (Interview with Joe Kokela, 27 October 2020; BusinessTech, 2019a). There was an ongoing non-disclosure of information to the union regarding plans for implementing new technologies (Interview with Myan Soobramoney, 27 November 2020; also, BusinessTech, 2019b).

Nedbank went on to retrench a total of 1 196 employees by the end of the 1st quarter of 2019, after the Indaba (BusinessTech, 2019b). This move by Nedbank further suggested to the union that the banks were not serious and did not intend to follow up on the Indaba's agreements. There is no evidence showing that Nedbank made any efforts to avoid retrenching these workers or were willing to further engage with the union to look into options that would avoid these job losses (BusinessTech, 2019b). Efforts at to negotiate with FNB for members affected by restructuring process were similarly frustrating, as the bank showed no interest in taking union proposals on board. From 2017 to 2019, meanwhile, ABSA retrenched 1 940 workers and Standard Bank retrenched 2 154 workers (PWC report, 2019; Business Tech, 2019a).

Even Capitec reformed its systems, converting 122 of 834 branches countrywide to a full self-help functionality, removed tellers. While it is not clear how many workers were made redundant in this process, over 200 jobs were affected (Business Tech, 2019). It does seem that both FNB and Capitec increased employment from the 2nd quarter of 2018 to the 1st quarter of 2019 by 1446 and 651 new workers respectively (PWC report, 2019; also, Business Tech,

2019; Molopyane, 2021), but this was at the same time that other jobs were lost. It is not clear whether retrenched workers were re-absorbed in this way, or whether there was a replacement of existing workers.

This then led to a change of approach and thinking in SASBO around January 2019, as leaders realised that their engagement-orientated approach was providing ineffective in dealing with the banking institutions. SASBO's Kokela pointed out that, "but because we were faced with that kind of predicament and our members were being retrenched, we had to call on our ultimate power and call on our members to withhold labour against job losses and the unintended consequences of this…" (Interview with Joe Kokela, 27 October 2020).

Thus, the union initiated a Section 77 action in terms of the LRA towards the end of 2018 (SASBO News, 2018a). The banks continued with Section 189 retrenchment processes despite the union's efforts. Section 189 of the LRA governs retrenchments for economic reasons. It stipulates that when an employer contemplates dismissing one or more employees for reasons based on the employer's operational requirements, the employer must consult; this provision avoids arbitrary dismissals by the employer who is obliged to consult trade unions and workplace forums to deliberate and show that other alternatives have been exhausted before a decision to retrench on the basis of operational requirements is taken (Labour Relations Act 66 of 1995). However, it should be noted that Section 189 does not stipulate what amounts to adequate consultation. This has been a source of constant frustration for unions, which is the context where the COSATU Section 77 notice was demanding a complete freeze on retrenchments, while many employers insist that they have complied with the letter of the law by simply negotiating the details of lay-offs.

SASBO leaders insisted that the Section 189 consultation processes were not taking place satisfactorily. Employers cited high operational costs as a basis for retrenchments, but according to SASBO refused to enter into any transparent discussion of how they would use the new technology that they have said was critical to their operations and survival (Interview with Joe Kokela, 27 October 2020). The union was of the opinion that the banks made a sham of Section 189 consultations, and used these to legitimise the retrenchments on which the banks had already decided (Interview with Joe Kokela, 27 October 2020). SASBO also queried the banks' claims that high operational costs were forcing the adoption of the new technology, claiming that the cost calculations in fact included the forthcoming costs of the investments in

the new technology (BusinessTech, 2019b; Interview with Joe Kokela, 27 October 2020). This meant that the banks justified retrenchments in two ways: first, that they had to adopt 4IR to survive, and second, that money could only be made available for 4IR by cutting staff.

The SASBO Assistant General Secretaries, Myan Soobramoney, Lebo Selepe, Wayne Hattingh, Eugene Ebersohn and Vanessa Hattingh, who were responsible for negotiating with the banks, reporting the same pattern across the banks, which solidified union's perception that the banks were prioritising profits over jobs and reskilling (Interview with Myan Soobramoney, 27 November 2020). The continued loss of jobs had led to the union issuing the Section 77 notice around March 2019, demanding a moratorium on retrenchments as provided for by the LRA (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252).

Once SASBO took the decision to start embarking on a protest, noted Assistant General Secretary Soobramoney, it had to follow certain processes for workers to be protected; this entailed making an application to NEDLAC (Interview with Myan Soobramoney, 27 November 2020). SASBO issued the Section 77 notice through its federation, COSATU on the 15th of January 2019 (NEDLAC Notice, 2019). This disclosed its intention to proceed with protest action against job losses in the banking sector; it relied on the COSATU Section 77 notice served on NEDLAC back in August 2017 (NEDLAC, 2017). SASBO justified this reliance on the August 2017 notice on the grounds that no action had been taken on that certificate.

The 2019 notice stated the intention to proceed with protest action on the 13th of February 2019, and stressed the context of ongoing retrenchments by the banks, worsening high unemployment in the country, the substitution of workers by 4IR technology, and the socio-economic effects that retrenchments were causing. This was followed by another notice on the 5th of February 2019, also relying on the COSATU notice served on NEDLAC in August 2017, to outline the forms of protests that would take place (Interview with Joe Kokela, 27 October 2020).

The threatened protest actions did not take place as planned, perhaps because SASBO thought that the banks would take the imminent possibility of protests as a warning. The banks were not however worried by such threats. In June 2019 ABSA informed the union that it would retrench 800 workers, Standard Bank that it would retrench first 1 800, then a further 6 000

people (Business Tech, 2019), while Nedbank indicated that it would retrench 3000 workers (SASBO Bulletin, 2018).

On the 28th August 2019, therefore, COSATU issued a further notice to NEDLAC in terms of Section 77, notifying of protest action by SASBO with employees in the finance sector, to take place on the 27th September 2019. A final notice was then issued to NEDLAC notifying it of the finalisation of the planned protest (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 12). On the 27th of September 2019, the union had planned mass protests were all over South Africa: the core was a mass strike to shut down the banks so that no bank would open (SABC News, 2019, SASBO News, 2019c).

SASBO was now committed to a mass strike: this would have been the union's biggest strike in a century, since the famed 1919 strike (Interview with Myan Soobramoney, 27 November 2020). Upon receiving the final notice the main employers' association, Business Unity South Africa (BUSA), in conjunction with the Banking Association of South Africa (BASA), an industry association that represents banks licenced to operate in South Africa, applied for an urgent interdict at the Labour Court against the SASBO strike, about a week before it was scheduled to take place (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252). BASA's application sought an interdict on the urgent basis that the union's Section 77 moves had not followed the stipulated procedure, and it was unjust for an action which did not follow procedure to be protected by law (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 8).

On the 25th of September judgment was withheld at the Labour Court. On the 26th of September 2019, the day before the strike was to take place, the Labour Court handed down a judgement. It stated that SASBO and COSATU had fallen short of meeting the procedural obligations according to Section 77. The Court stated that the union had an obligation to hold NEDLAC to account for the failure of the 2017 agreement (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 10). COSATU and SASBO were supposed to give a fourteen-day notice in 2019 in terms of Section 77 required, which they had failed to do because they relied on the 2017 notice, which they had not followed up on (Business Unity South Africa v Congress of South African Trade Unions

and Others (J1908/19) [2019] ZALCJHB 252 at 10). Finally, the fact that BUSA did not object to the notice of industrial action at that time did not mean that it waived their right to object to that action.

Consequently, on the 27th the mass strike did not take place as it had been declared unlawful. SASBO had to call off the national shutdown and protest action, as anybody participated in protest actions would not be protected by the LRA (BusinessTech, 2019a; SABC News, 2019; also, Kubheka, 2019). The right to strike was not removed, as this is a basic right, but employees who went on strike would not be protected by law from retribution by the employers. Thus, SASBO's projected biggest industrial action in 100 years was effectively ended by a Court Interdict.

However, the union did win some gains. General Secretary Kokela was interviewed widely by the media, television, radio and the press, and this has played a pivotal role in raising public awareness of the issues, putting pressure on the financial institutions to re-engage with the union (SASBO News, 2019h). The planned strike, and the issues it raised, were widely covered in the news, with some sympathy.

SASBO also took the case to the Labour Appeal Court, contesting the Labour Court's interpretation of the Section 77 (Congress of South African Trade Unions and Another v Business Unity of South Africa and Another (JA97/2019) [2020] ZALAC 51 at 17). The union was successful, but it took more than a year to complete the appeal (SASBO, 2020c). On the 2nd of December 2020, a year later, the Labour Court of Appeal found that given that there had been two notices given, the Labour Court had erred in finding that a reasonable time had not been given for the 2019 notice: COSATU and SASBO were not infringing the provisions of the LRA. It overturned the Labour Court decision (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252 at 18).

However, momentum was lost, and at the time of my research, SASBO had not taken any steps towards a strike action after the Labour Appeal Court victory. It may be that the union was reverting back to its preferred mode of engagement. It must also be borne in mind that the onset of the COVID-19 interrupted union activities across the board. At the time that my research wrapped up in late 2020, the union could only confirm that engagements with the financial institutions were still ongoing (Interview with Joe Kokela, 27 October 2020).

Another important development, following the initial 2019 notices, SASBO Deputy General Secretary Ben Venter was invited to be part of a forty-member Presidential Commission on the 4IR, established by the President of South Africa on the 19th of April 2019. The objective was to look at how new technologies could be implemented in a manner that benefitted the state, labour, business and the community at large particularly in the fight to eradicate poverty, unemployment and inequality (SASBO News, 2019d). It was founded following the 2019 ILO Global Commission on the Future of Work's report (The Presidency, 2019).

4.3.Analysis of SASBO's campaign using the Power Resources Approach (PRA)

The Power Resources Approach (PRA) is founded on the basic premise that organised labour can successfully defend its interests by the collective mobilisation of power resources; this has informed the manner in which scholars address union revitalisation and labour conflict (Schmalz, *et al.*, 2018:244). This approach focuses not only on the direct but also on the indirect consequences of power, mediated through various alternative strategies and actions available to holders of power resources.

The PRA sees trade unions as active participants with power resources to deal with the challenges posed by capital (Schmalz, *et al.*, 2018:122). Importantly, trade unions have to make strategic choices about how they apply, develop or neglect their power resources. Van der Walt (2018) emphasises that the aims and forms of union renewal in response to developing challenges are in the end political questions about what unions can do, how they should act, and for what purposes.

Schmalz and Dörre (2017:2) state that power resources exist, but that unions make decisions on how to use or not use them, and whether to innovate or to stand still in the face of the onset of the rapid changes in the capitalist mode of production in the 21st century; they must act, however, because the pressure capitalism puts on working people forces trade unions to adapt or to lose relevance (Schmalz & Dörre, 2017:2). The conditions under which trade unions operate are perpetually challenged by the contrasting interests of capital and labour (Schmalz & Dörre, 2017:2). The threat of the 4IR to displace jobs has heightened the contradicting interests between capital and labour. Unions have an obligation to build effective structures

and to be versatile enough to deploy their power in response to respond to a system that is intrinsically unable to satisfy the needs of the working class (van der Walt, 2018).

4.3.1. Structural Power

This is the primary power resource available to employees. It implies the power to cause disruption, a disruptive power to interrupt or restrict the business of capital. Labour-power is vested in workers and the roles that they perform in the production process. The labour force as a collective within an industry can make use of this structural power (Schmalz & Dörre, 2017). Groups of workers with specific skills can as individuals wield more structural power than those without, and workers in strategic industries such as transport can wield more structural power than those in others.

SASBO, which has about 73 000 members, many in key jobs in the finance sector, is well placed to make use of structural power in the finance sector as the dominant union, organised in all the big banks and recognised in both banks and insurance companies. SASBO clearly explored the option of disrupting the banking sector from within. The planned 2017 strike by COSATU and the planned 2019 SASBO banking strike were both aimed at disrupting business using the structural power union members have. The employers recognised this power, hence the promises made in 2017 to COSATU for a Job summit, and the court interdict against SASBO in 2019.

Structural power can be used but a union's choice of action is informed by factors such as its internal structures and traditions. In this case, the SASBO Management Committee chose not to continue with the planned banking strike even after its interdict appeal was successful. Instead, it placed hopes in the Presidential Commission on the 4IR and turned back to negotiations despite the banks having previously shown disregard for workers' concerns. It can be argued that SASBO retained its long-standing preference for a diplomatic approach as they have not capitalised on their structural power by going on strike up to date. The 2019 strike would have been the union's biggest protest action in a century (Interview with Myan Soobramoney, 27 November 2020).

This reflects the union's traditionally moderate stance, which avoids industrial action and claims to be apolitical. Of course, even supposedly non-political unions take a political stance

by their very existence and the issues they address (van der Walt, 2018: 27; Wait, 1997), in this case by challenging the right of employers to unliterally impose 4IR and fire workers and trying to shape management decisions. According to van der Walt (2018), any union's choice of action is a political one, even where a union like SASBO claims to be non-political.

The union's preference of not using industrial action has meant that its members do not use their power of disruption in their places of work; this then indicates that while SASBO has changed in light of joining a politically-inclined federation, COSATU, it is still a very much a nonconfrontational union when compared to a COSATU founder union like NUMSA.

It is also important to look at SASBO's membership as a reason for the union not using structural power more often, besides its tradition of being a moderate, non-confrontational union (Forrest, 2005; Wait, 1997). Taking a close look at the members of this union, we see many are white-collar, skilled and even professional. as recognised by SASBO's Kokela (Interview with Joe Kokela, 27 October 2020), members were:

> … a combination of skilled and highly skilled, some of the banks mind you are employing graduates, entry-level you have got to have a degree, a diploma so you are dealing with qualified people in a profession. We might have semi-skilled and unskilled members, but I think that would make a very small population of our membership….

These layers seem less likely to strike, as their skill gives them a structural power within the labour market and the labour process that they can use process to realise their goals, instead of strikes. It was to reduce this power that the Taylorist rationalisation of work with deskilling, and the Fordist restructuring, with mechanisation to replace workers, was directed (Braverman, 1998). It also seems that outside of groups like teachers. white-collar workers in South Africa seem to have less interest in striking. In that light, it can be said that while SASBO prefers negotiation, there is also a lack of motivation among members to embark on industrial action.

4.3.2. Associational Power

SASBO as a body tends to use its associational power as its main resource. Associational power entails workers uniting to form collective workers' associations, including unions and parties,

so coming together to act collectively towards common goals. SASBO has, over the past 104 years, established itself as the dominant associational power in the banking (and later, other parts of the finance) sector, a long-standing union which has championed the rights of employees. Furthermore, SASBO is affiliated with COSATU, which it joined in 1995, and is part of UNI Global union, a global union federation with over 20 million members in 150 countries worldwide. UNI Global union seeks to ensure justice and equality in the global labour market for working people at a time unprecedented records of precarious work and unemployment (UNI Global Union, 2022, About us, para 3).

SASBO, over 100 years old, is a well-established union that is recognised in most financial institutions as the collective bargaining partner. The union's collaboration with COSATU boosts this power as seen in its actions at NEDLAC. In dealing with the challenge of the 4IR, SASBO made extensive use of its associational power for negotiating, researching and strategising in response to the changes in the banking sector (Interview with Joe Kokela, 27 October 2020). SASBO has resources, including funds, staff, offices, structures and its own media, and an organisational process allowing collective action and strategising. For example, the SASBO Management Committee took a pro-active role, at a significant financial cost to the union, in researching the 4IR within the banking sector and how the banking institutions worldwide were adopting these changes, and the implications for the workers. This was different from the conventional neglect of technology by other unions including in COSATU (see Hlatshwayo & Buhlungu, 2017: 128). It also seems to show that SASBO runs well, avoiding the serious internal issues that plague a significant number of South African unions (see Buhlungu, 2010: 6).

SASBO's National Executive Congress (NEC) is the highest decision-making body, the NEC meets once per annum where there is a full report from the General Secretary, Deputy General Secretary and all the Assistant General Secretaries and all the National Secretaries, who are fulltime staff of the union. The NEC is attended by full-time SASBO staff, as well as branch executive committees, who are mandated with representing their respective branches (SASBO, 2020b, SASBO structures). Here, the union's finance report and membership report are presented by the General Secretary. The NEC also affords an opportunity for elected members and branches to submit resolutions and amendments to the union's constitution. The NEC also elects the President, the Deputy President and other members of the Management Committee. The Management Committee is composed of the President, Deputy President, General

Secretary and the Deputy General Secretary and five other members elected by the NEC so they, in essence, fulltime staff, who look after the finances of the union, The Management Committee has the power to act between congresses, making decisions that can affect strategy and subscriptions among others.

SASBO is led by the General Secretary and the Deputy General Secretary whose duties include the administration of the union. These are assisted by six Assistant General Secretaries who are fulltime staff, responsible for different portfolios, collective bargaining, negotiations, consultations and communication. The Assistant General Secretaries lead negotiations with the financial institutions and make decisions, where a decision does not require referral to the shop steward council or the whole membership at a specific financial institution. SASBO has two national Secretaries who in collaboration with Bargaining Councils are responsible for other smaller financial institutions such as UBank, Athens Bank, the old Bank of Athens (Gro Bank), Santam Insurance, Bidvest Bank, the state-owned National Housing Finance Corporation (NHFC) and the state-owned Land Bank. The union's 73 000 members are predominantly in those financial institutions, but it is not limited to those financial institutions as there are others in which the union does not have official recognition or have majority memberships.

At a lower level, SASBO has shop-stewards, branches and shop-steward councils. Each branch has an annual general meeting where members are updated on union business for the year and are able to raise issues and finally elect the branch leadership, forming the Branch Executive Committees, which includes shops-stewards. In institutions where SASBO has large numbers, like FNB, ABSA and Nedbank, members are also represented by shop stewards, who are part-time employees of the union, and the Assistant General Secretary responsible for that institution (Interview with Myan Soobramoney, 27 November 2020). The shops-stewards can then form a shop-stewards council. Members in a specific institution discuss issues pertaining to that institution and liaise with the National Secretary or Assistant General Secretary responsible for negotiating with the employer in that institution.

Membership fees help fund the union and the union's structures link the members to the top structures, so as to strengthen associational power. For example, members are involved in resolutions that set the terms of what the union takes up with an employer. Where the union is recognised, there are branch and department visits to members at their workplace in working hours. For example, in some cases, the union can meet with members in the morning: here

members are required to be at work at 8 am but only start work at 8.30 am. after the meeting. These are also important for recruitment as well and opening the floor to questions and grievances. members who are in individual disciplinary matters have a right to be represented by a SASBO paid official.

Given the union's preference for diplomatic solutions, it can be said that the union has largely depended on its associational power over a protracted period. Further, COSATU is part of the ANC-led Tripartite Alliance, and party to NEDLAC, SASBO benefits indirectly from being associated with COSATU in addressing issues facing their members, including in addressing the 4IR impact. This evidenced by COSATU being one of the parties cited in the High Court Application for the proposed 2019 industrial action (Congress of South African Trade Unions and Another v Business Unity of South Africa and Another (JA97/2019) [2020] ZALAC 51 at 31).

4.3.3. Institutional Power

Institutional power is the by-product of engagement and negotiation processes based on structural and associational power; it refers to the authority to act in a given context on behalf of others (Schmalz & Dörre, 2017:5). This power is double-edged in nature in that on one hand it can grant trade unions far-reaching rights, but at the same time it restricts their power to act (Schmalz & Dörre, 2017:5).

SASBO was able to access institutional power before the Wiehahn reforms, as a recognised and registered union movement and part of TUCSA. As seen earlier, it specifically joined COSATU rather than stay with FEDSAL (and its successor, FEDUSA), due to the fear that FEDSAL's moderate and apolitical stance would eventually render it irrelevant (Mtshelwane, 1994:46). SASBO accesses institutional power through COSATU, the education system (through access for example to SETAs) and through the law (the LRA as a union, and access to NEDLAC as part of COSATU).

For example, the LRA legislation provides for protected industrial actions which is also a provision of structural power as participation in these is a legislated right vested on the employees. It is important to note that SASBO also works within the law, accepting that SASBO members cannot embark on action without the union following the procedures

stipulated in the LRA so that the members are protected by law. Accepting this framework also means accepting that the finance institutions can legally act to punish employees who disrupt their jobs without legal protection under Section 77. The union also accepts in effect Section 189 which gives the right to dismiss workers for "operational requirements" although as seen earlier it might dispute how these are measured.

The legislation and the effects of the 4IR weaken structural power as the banks have the right of replacing their employees with new technology and deskilling them, allowing for easier replacement with workers who have fewer skills. Those workers hold less structural power as a result of specialist skills (Braverman, 1998). Given that other unions, in different industries, who are subjected to the same labour laws go on strike, one can further suggest that SASBO's dependence on diplomacy and avoidance of industrial actions over the years has also seen it make little use of other elements of the law, such as protected strikes.

The two-fold nature of institutional power brings with it the challenge of reconciling the two wings of unionism, the grassroots and institutional representation of interests (Schmalz & Dörre, 2017:5). Where this is not handled correctly unions risk scenarios such as representation gaps, or a loss of daily influence over politics. In this respect, SASBO seems to have been pro-active, keeping in touch with its grassroots and members. The fact of having an annual conference while most COSATU unions have a conference only every three years, as well as smoothly running structures, may have helped. Since the union has very little record of industrial action, it is not as if its use of institutional power has seen the union regularly drop the strike weapon it was about to use.

If anything, SASBO has tried to extend its institutional power. SETAs are normally used mainly to fund training, but SASBO drew them into its study tour, and the Finance Indaba. SASBO was able to engage with the SETAs early in its campaign. While the SETAs do not have a direct influence on the manner in which the banks work, their involvement raised the need for facilitation of relevant skills that will help workers adapt in the 4IR era (Interview with Joe Kokela, 27 October 2020).

The bank-level negotiation system that SASBO uses allowed it to address issues that affect its members in an institutionally-specific manner rather than a universal approach which can fail to address some specific issues in an ever-changing environment. Given that the Assistant

General Secretaries, who reports to the Management Committee are responsible for the different portfolios and are the chief negotiator, the union has the ability to act swiftly and effectively in using this power. According to *SASBO News* (2018) the manner in which the union engaged with institutions like NEDLAC, the courts and the Bargaining Councils in addressing the 4IR was reflective of the union's advocacy of workers' rights and the urgent need to apply at different levels.

However, there were some negative effects of the reliance on institutional power. SASBO engaged with NEDLAC through COSATU, which can be viewed as advantageous in that it gave the union an amplified voice. On the other hand, the urgency and momentum that the bank retrenchments had generated in 2019 was lost when the proposed strike was interdicted. Although the Labour Court was shown to have erred in interdicting the strike, SASBO has not bothered going on strike for this issue again.

It should be noted that the different types of power resources can sometimes contradict one another. A case in point is that SASBO's focus on the courts in late 2019 led to a retreat from structural power being deployed. In terms of the LRA, SASBO focused on negotiation, and on consultations around Section 189 retrenchments, which accepted that given the employers have the right to use the law to ensure profits. Although section 189 consultations were held the banks got away with thousands of retrenchments on the operational requirements basis. Little use was made of elements of the LRA allowing strike action, including Section 77 action. SASBO's use of this institutional power may cumulatively restricts SASBO's structural power and enables employers' institutional power.

SASBO is also represented on the Presidential Commission on the 4IR, through COSATU and as SASBO, represented by Deputy General Secretary Ben Venter. This poses as another avenue of engagement and active participation in the framing of policy and influence on the process of adopting the new technology in South Africa (SA Government News, 2019). The inclusion of SASBO in matters of national concern put the union at the centre of the national debate on the 4IR.

The forty-member Commission, consisting of leaders from academia, business and civil society and headed by Minister of Communications and Digital Technologies Ms Stella Ndabeni-Abrahams with Professor Tshilidzi Marwala as deputy, began its work in May 2019. It aimed

to generate a comprehensive view of South Africa's prospects in the 4IR and make recommendations. The commission submitted a complete report in August 2020 with the following recommendations (Report of the Presidential Commission on the 4th Industrial Revolution, 2020):

- Invest in human capital development;
- Establish an Artificial Intelligence Institute;
- Establish a platform for advanced manufacturing and new materials;
- Secure and avail data to enable innovation;
- Provide incentives for future industries, platforms and applications of 4IR technologies;
- Build 4IR infrastructure;
- Review and amend (or create) policy and legislation; and
- Establish a 4IR Strategy Implementation Coordination Council in the presidency.

The central recommendation of the commission was that the economy exists to enhance the well-being of citizens and that a positive relationship between the economy and society must be kept in focus in the 4IR era (The Commission on the Fourth Industrial Revolution Report and recommendations, 2020). The involvement of SASBO in such initiatives gives the union an opportunity to contribute to the national 4IR policy, and at the same time puts it in a more knowledgeable position.

While the inclusion of SASBO Deputy General Secretary Ben Venter in the 4IR Commission was positive in these ways, it remains unclear how much the union has benefited in its main goals of saving jobs and shaping policy in banking. To date there have been no actionable developments following the recommendations and report the Commission submitted in January 2020. It follows that the union has made use of institutional power here, but no significant results for the banking sector have come from it this far (Molopyane, 2020).

There are potential benefits for the union in that the Commission recommended for investment in human capital, the establishment of a 4IR research and development institution. Finally, a Coordination Council that will interface with government departments that will be responsible for the implementation coordination, resource unlocking, accountability and policy coherence of 4IR programmes (Report of the Presidential Commission on the 4th Industrial Revolution,

2020). In the case that these recommendations are implemented effectively SASBO's members will benefit from skills upgrade and holding the banks accountable in their use of 4IR through the Coordination Council.

4.3.4. Societal Power

Social power means cooperation with social groups and organisations. This entails the generalisation of a union's agenda such that it is adopted by society as its own (Schmalz & Dörre, 2017:7). Societal power can be dissected into coalition and discursive powers (Schmalz & Dörre, 2017:7). The former means a broad network among other social interest groups and organisations and their mobilisation for trade union support; these can be in the form of collaborations from NGOs, social associations and schools joining forces with unions (Schmalz & Dörre, 2017:7). The latter where a union builds public pressure by presenting its issues to the public as unjust, winning the latter to the view that the union faces problems violating societal norms and deserves to be supported in its struggles (Schmalz & Dörre, 2017:8).

SASBO was not really able to build some coalition-type societal power beyond its associational power. It tried to build discursive power through its association with COSATU, which has significant influence in the ruling party (whose head, President Cyril Ramaphosa, set up the 4IR Commission), engagement with BANKSETA and INSETA, and the Departments of Basic and Higher Education. Key moments were the extensive engagements the union embarked on with the Euro study tour and Finance Digital Indaba, and the national Commission on the 4IR. It seems from what the Commission reported (The Commission on the Fourth Industrial Revolution Report and recommendations, 2020), that SASBO's view that there should be a win-win solution to the 4IR was in alignment with social morality.

The limitations are that the SETAs and the government departments are not movements in the larger society. So, this may be more a case of exercising institutional power. The union may however have been able to influence some of civil society at the Presidential Commission. The union's involvement in the 2017 COSATU Section 77 action, and its own Section 77 application in 2019, can be regarded as part of discursive power. These presented retrenchments as a grave socio-economic crisis that needed urgent attention from the whole nation (Business Unity South Africa v Congress of South African Trade Unions and Others (J1908/19) [2019] ZALCJHB 252; COSATU Notice, 2017; SASBO News, 2018d).

This was also a space where the issues could be exposed to the public and the NEDLAC "community" constituency. These applications were widely disseminated in the news, as the potential interruption of the banks is central to the economy (e.g. Shaku & Masuku, 2021; Sidimba, 2019; SABC News, 2019). Mass unemployment is a major concern in South Africa (Fin24, 2018) so it seems likely that the union managed to win a significant public support In the South African context where unemployment stands at a staggering 30.8%, it is very likely that mass retrenchments will not be accepted by the public without opposition.

The retrenchments of workers in the banking sector were topical in public discourse (BusinessTech, 2019a, Sidimba, 2019). The union's General Secretary Kokela was interviewed widely by the media, television, radio and the press, which has played a pivotal role in raising awareness of the issue at hand and providing information to the public sphere on the events in the finance sector. It would seem that the discursive power is an effective tool in the unions' arsenal as in the 2017 Section 77 campaign COSATU and its affiliates used this power to address and inform the public of developments in labour and the effects of government's policy on the economy at large.

4.4.Conclusion

SASBO has staged a protracted campaign which has been met with opposition from the banks have continued with retrenchments in the banking sector, as they adopt 4IR. This campaign has been multifaceted involving, a study of trends in the sector, engagements with both BANKSETA and INSETA, Euro study tour and finally the Finance Digital Indaba after which the union resorted to industrial action. During the course of the campaign the union made use of its power resources to address the plight of its members in the banking sector. Despite the union's efforts the banks managed to interdict the strike action. It remains that the union has not taken any further steps following the Labour Appeal Court's decision to strike down the 2019 interdict, although the banks have continued retrenching employees and adopting 4IR in their operations (Shaku & Masuku, 2021).

CHAPTER 5: CONCLUSION

5.1. Introduction

This chapter aims to give a general overview of the findings, and of the conclusions that can be drawn from, the research project and its objectives. This will be addressed in three parts. Firstly, the chapter will look at the main goal of the thesis and outline the relevant findings. Secondly, the thesis will revisit secondary objectives, and outline the main findings. The next section will draw some general conclusions about SASBO. The final section will make some recommendations for the labour movement based on the findings of this research project.

5.2. Addressing the Main Goal

The main objective of this research was to understand banking sector unions' response to the 4IR, with a case study of the main banking union in south Africa, SASBO, formed in 1916 and today affiliated to COSATU, with over 73 000 members. The literature noted that technological change and the reorganisation of work under capitalism are not a new phenomenon (Bozzoli, 1977), but are a systematic and cyclical occurrence. For example, during the Second Industrial Revolution that started in the 1880s, there was large-scale restructuring through Taylorism and Fordism, affecting the nature and number of jobs. The Third Industrial Revolution from the 1950s led to growing automation and computerisation and much more effective global coordination by big firms and moves to neo-Fordism (e.g. Moody, 1997).

The Second and Third Industrial Revolutions affected white-collar workers, and Taylorism and automation spread into office, including clerical, white-collar work (Braverman 1977; Thompson, 1989). It is clear that the 4IR will have major effects on white-collar (as well as blue-collar), workers and work. Research ICT Africa (2020) is one of the studies showing that the 4IR will not spare white-collar jobs; it is an unprecedented challenge to unions and indeed poses a risk to the political, economic and social fabric of any country (Adendorff & Putzier, 2018). There is also irrefutable evidence that the impact is real. However, the effect of technological change on bank workers is not a new phenomenon exclusive to South Africa as Child (1985) study revealed the same effects of technology in the British banking sector during the 1980s. The South African banking sector is experiencing retrenchments, directly linked to

the new technology (also see previous chapter). For example, a PWC (2019) found that ABSA retrenched 1940 employees, and Standard Bank 2154 (closing about 100 branches in the process) in 2020 it was projected that post-COVID 19 banks were looking at accelerating operational and technological restructuring (BusinessTech, 2019a). This led directly to SASBO calling a two-day "total shutdown" against a possible 10 000 job losses, its biggest action in 100 years (Mabuza, 2019), although the mass strike was blocked by an interdict at the 11th hour.

These developments pose a direct threat to white-collar workers, including in traditionally secure jobs in banking and finance. The effects of the 4IR aligns the process with Braverman's (1977) argument that capitalism seeks control over work for an increase in productivity, and that this usually means the destruction of skilled workers' know-how and control of the labour process, and growing substitution of machines for people. there has been relatively little work on white-collar workers' responses to workplace change.

This suggested the urgency of addressing the examining the implementation of new technologies in areas like the banking sector and workers' responses. However, there is relatively little work on changes in the labour process in effects in white-collar work, or on white-collar unions, or on white-collar workers' responses to technological changes. While there is a wide array of literature on South African labour and unions, as well as some studies of how white-collar work in South Africa has been fragmented and automated (Armstrong, 1983; Hartman, 1984, 1986; Roos, 2020), studies of workers and labour processes in South Africa have focused on mines and heavy industry (e.g. Bozzoli, 1977; Buhlungu & Hlatshwayo, 2017; Webster et al 2014).

There is some work on white-collar unions (especially teachers), but little compared to unions in heavy industry like NUMSA, and almost nothing on the response of white-collar workers to technological change. White-collar unions like SASBO have a long been part of South Africa's conflict-ridden history, but sectors like banking are ignored in South African labour studies. South African labour studies focus mainly on COSATU's blue-collar unions (van der Walt, 2018). Research on recent union responses to the 4IR reshaping the labour process in South Africa is scarce; the available research on unions and automation are mostly about blue-collar workers and heavy industry (e.g. Buhlungu & Hlatshwayo, 2017: 128). There is earlier work examining computerisation as part of labour process restructuring in South Africa from the

1960s, including in offices (e.g. Armstrong, 1983:56) and finance (Hartman, 1984, 1986) and the apartheid civil service (Roos, 2020), but not on recent changes, so leaving the 4IR and particularly its impact on white-collar jobs unexplored.

This research, looking at how SASBO has responded to the changes in banking over the last five years, helps fill these gaps. It has shed light on workers and unions in the banking sector, with the focus on SASBO, the biggest union in the sector and how it is addressing the 4IR in the banking sector allowing more comprehension of the manner in which banking sector workers are responding as an organised force. It is vital to note that the extent to which the union minimised or filed to minimised further, job losses and enable retraining and redeployment in the banking sector, weakened SASBO's position as the banks inadvertently showed that there was in fact no difference between white-collar SASBO members and their blue-collar compatriots in COSATU in the sense all would face major losses.

The banking sector in South Africa has a highly concentrated structure. According to Innes (1983), it was shaped by the conditions of monopoly capital from the 1950s, which included banks merging with other banks and then with big conglomerates. This led to a such a situation that there were a few big financial institutions. In its history SASBO, as the main banking union, was able to focus on a few big employers. From the 1990s, traditional "white monopoly capital" conglomerates in South have unbundled and globalised (van der Walt, 2015), banking remains highly concentrated (Mlambo, and Ncube 2011; Okeahalam, 2001; Verhoef, 2010). It became if anything more centralised since 1994, with four big banks having over 80% of market share, but also being in increasing competition with each other (Simatele, 2015: 828-829, 833).

The centralisation of the banking sector proved to pose a stumbling bloke in the union's response as it became clear that the banks were not willing to account on their adoption of 4IR technology and constructively engage the union on the job losses. Instead, the banks who had initially agreed to cooperate with the union on addressing 4IR job losses were pro-active in interdicting the union's planned strike action which was indicative of their unwillingness to engage on 4IR, prioritise profits and limit the impact of the union's response to the job losses. Effectively this negatively affected the union's power relations with the banks such that even after the appeal victory the union did not call for another strike action.

To fully comprehend the context of SASBO's actions, it also has to be considered that the 4IR is bringing the traditional role of trade unions into question (ILO, 2019:40). While they may retain the vital role of representation of the workforce in negotiations with employers over broad issues, professional and more specific issues such as the provision of education, training, and legal support in an increasingly complex environment become relatively more important (Hodgson, 2016: 213).

It has been said in the literature that unions in South Africa have generally not performed well when dealing with issues for technological change, which they also do not understand very well (e.g. Buhlungu & Hlatshwayo, 2017). But most studies are based upon COSATU's blue-collar unions (van der Walt, 2018). SASBO seems to show a different pattern. The union took a comprehensive approach by seeking to inform itself of the extent and characteristics of the 4IR in banking, and how to respond to this phenomenon. This put the union in a better position to comprehend this subject. This built on its associational power, which provided resources for such research and planning. Compared to the serious problems in many COSATU unions (e.g. Buhlungu, 2010), SASBO runs well and has no corruption scandals.

However, the banks seem to have had no motivation for co-operation with other stakeholders in the sector to manage the impact. This is exhibited by the actions of the banks after the 2018 Digital Indaba which contradicted the aims that the Indaba sought, which was the implementation of new technologies through a collaborative and human- sensitive effort. The banks were more interested in competing with each other and focused on consulting unions on retrenchments through the LRA.

Although SASBO was well-informed and had concrete proposals there has not been any constructive engagement between the banks and SASBO on this matter; the banks have continued to implement new technologies from the top-down in their operations. This is not so different to the situation in manufacturing (e.g. Buhlungu & Hlatshwayo, 2017). The government on the other hand has also done little to help address this problem. It went as far as establishing a commission on the future of work which SASBO joined in late 2019, but there is no policy materialising to address this challenge or implement the recommendations.

This situation is very different to the Nordic states which have an active labour policy and effective corporatism which brings together the state, employers and labour and has managed

to eradicate unemployment. SASBO believed that the 4IR was inevitable within the banking sector and sought to foster a cooperative approach inclusive of government, labour and business, which would include training of finance employees with relevant skills, reskilling and other programmes to prevent the retrenchment of workers. In the union's view, this entailed technology not being used for substituting human workers whose jobs were closed being reskilled to work with the new technology.

Although it is clear that the union preferred diplomacy and negotiated solutions, it was forced to rethink its strategy, moving to protests and a strike with COSATU support and following a planned (but cancelled) COSATU general strike against job losses in 2017. The union threatened to use its structural power to disrupt banking when it became clear banks were not interested in negotiating policy, over 50 000 union members were set to take part in the planned protest action (SASBO News, 2019f).

This was however blocked by the Labour Court while the labour laws of South Africa back up key organisational rights of trade unions, they also limit how they can be used. Both the planned COSATU strike of 2017 and planned SASBO strike of 2019 relied on the provisions of Section 77 of the LRA. This allows a protected strike on socio-economic issues following certain procedures, but the same procedural requirements allowed both actions to be tied in the Labour Court by employers. The Labour Appeal Court decided on the 2nd of December 2020, about 15 months after the SASBO had been interdicted from striking, that it could proceed protesting. This stifled one of the union's most vital power resources at the critical point at which SASBO needed to emphatically respond to the banks' actions. This reduced the magnitude and effectiveness of the union's response to the 4IR.

It could be said that the union's actions were limited by its reliance on institutional power, especially NEDLAC and collective bargaining. Although SASBO had appealed successfully, meaning a protected strike was possible, it did not call one but seems to have opted to return to its traditional reliance on moderation, associational power and institutional power, especially the law and collective bargaining systems. The problem is that this has not yet stopped the banks top-down approach and plans to continue restructuring. It follows that here have not been any subsequent industrial actions planned by SASBO, while the banks have legal leeway to make decisions on restructuring, including replacing humans with automated technologies so long as this is for operational purposes.

5.3. Addressing the Secondary Goals

The research sought to understand how effective the SASBO response had been in addressing the challenges faced by the union and its members as a result of the 4IR. The union's response has been effective to a limited extent, in that the financial institutions faced an increased opposition on what the union viewed as unjustified retrenchments. The union was not able however to stop or really shape the rolling out of the 4IR in banking.

It should be noted when looking at the union's impact that the union, made use of the various media platforms to raise public awareness on the issue of 4IR and its effects. It was also part of the 2017 COSATU efforts to have a general strike if job losses in the country were not halted. The General Secretary of SASBO, Joe Kokela, was interviewed by different media companies on different platforms and able to articulate the union's grievances and update the public on the campaign. This helped it win some (discursive) societal power as it was able to present the issues as of concern to the broader society, not just a few workers. The union leadership is also of the view that SASBO's dissemination of information led directly to SASBO's Deputy General-Secretary, Ben Venter, being part of the Presidential Commission on 4IR (Interview with Joe Kokela, 27 October 2020). This participation was in line with SASBO's preference for engagement.

The union also sought to engage various stakeholders to garner support and cooperation. Extensive engagement with BANKSETA and INSETA, NEDLAC, the government's Departments of Basic and Higher Education, and COSATU, to highlight the urgency of the 4IR matter and influence policy. An example is the 2018 Finance Indaba where eighteen non-SASBO stakeholders were present. This could be seen as an effort to build societal power through alliances.

It is evident that the union's approach was blocked by non-disclosure from the banks of their plans for implementing 4IR non-co-operation in finding win-win solutions and issuing of notices of retrenchments. The union was pushed onto the defensive, and this took away the union's ability to be innovative in addressing 4IR. The fact that thousands of workers were actually retrenched in 2018 and 2019 despite the union's actions shows that the union was not ultimately effective. What remains unclear how much the union minimised job losses. The

union did not get the banks to retraining and redeploying staff affected by the new technology or to stop being resolute in their non-cooperation as seen from the retrenchments in 2019.

5.4. SASBO and Union Typologies

As stated, there is not much work on white-collar unions in South Africa, and unions like SASBO have been largely ignored. This makes it useful to consider how SASBO fits into the union landscape and categories. As noted, SASBO goes back to 1916, was traditionally a moderate union that saw itself as apolitical, was the SATLC and then TUCSA, and after TUCSA collapsed it joined FEDSAL for a time before joining COSATU in the 1990s. This was unusual for what was then a mainly white and white-collar union, with many skilled members.

A survey commissioned by SASBO in 1985 to determine members' attitude towards technology showed that the union was dominant in the financial sector with members comprised of white-collar workers (Suchard, 1988). The survey was a prime example of the union's preference of engagement, which was also noted in the union's efforts to involve the banks in the survey (Suchard, 1988).

SASBO remains the dominant union in banking, with recognition by the biggest banks. The union's operations have diversified beyond the commercial banking sector, to include the finance sector in its entirety. This is evidenced by the recognition of the union in over 20 financial institutions spanning from banks, insurance companies, pension fund administrators and other financial services institutions, and government bodies like the Land Bank.

So, what type of union is it? In the first place, despite the affiliation to COSATU, and willingness to engage government bodies, SASBO remains, basically, a moderate and economistic union. Its interest in shaping the adoption of technology does take it into the area of policy-making, but the basic motivations remain those of securing the best deal for members in terms of wages and conditions. It is professional in what it does, and does not engage in the issues of party-political alliances that interest many unions.

SASBO started as the equivalent of a craft union representing skilled clerks – bank "officials" – working in the finance sector. Over time, it assumed a more industrial character, organising

and representing a much wider range of jobs, such as accountants and computer programmers. It did not, however, make inroads for most of its history into blue-collar work, or identify closely with these workers (e.g. Wait, 1997). Today, it is basically a broad but white-collar union, including a range of desk and service jobs, and the more skilled workers (Interview with Joe Kokela, 27 October 2020). Over time, then, it has changed its racial profile but remains concentrated in more skilled jobs.

The union's members today include qualified professionals and semi-professionals holding degrees, diplomas and certificates in their respective fields (Interview with Myan Soobramoney, 27 November 2020). Unlike a craft union, it is not based on a single occupation, or even a few specialised but allied occupations based on specific skills, and does not exclude less skilled workers from joining. It is open to the whole sector, in theory, and is closest to an industrial union in form, but one that is in reality, mainly in the higher grades, with very limited activity amongst manual and menial staff.

SASBO operates in a strictly regulated sector, that is vital to the economy of the country which in turn influences the union's reliance on diplomacy. However, it can be seen from the manner in which the union organises that it has a heavy reliance on negotiation and engagement and is not prone to embarking on industrial action. It can be seen that even after the failed industrial action SASBO continues its traditional stress on diplomacy, distance from parties and reluctance to engage in mass actions. The Assistant General Secretary of SASBO, Joe Kokela, indicated that it was the manner in which the financial institutions responded and the magnitude of the 4IR issue that pushed the union to change from its traditional approach and consider strike action for addressing its grievances (Interview with Joe Kokela, 27 October 2020).

Strikes are a last resort, rather than part of the union's culture. It seeks social reconstruction and economic development within the banking sector and an end to job losses, which are political issues, but it is not very engaged with the ANC or SACP like some COSATU affiliates. The union's approach in 2019 is consistent with Wait's older (1997) study of SASBO's members which argued that white-collar worker involvement in trade unionism as evidenced by SASBO tended to be more conservative. lacking a collective consciousness that can force the employer to heed grievances – unlike the situation usually seen in blue-collar unions. So SASBO is a moderate union that says it is apolitical yet is also involved in COSATU, an active part of a political alliance, and a federation that stresses the class-conscious agenda of fighting

for workers' rights and socialism as an aim. It does not fit neatly into the categories of political or economistic unionism.

5.5. Recommendations

Unions need revitalisation and innovation if they are to survive the 4IR (ILO, 2019: 19). What exactly should be revitalised and why and how is debatable and complex (van der Walt, 2020). But it seems notable that SASBO faces big challenges to its traditional way of operating. A case in point is the banking sector's actions following the Digital Finance Indaba to which they had been invited by SASBO to foster a collaborative approach, following which the banks took a narrow approach that prioritised their competitive agendas when implementing new technologies and embarking on retrenchment. This is a telling reflection, not only of SASBO but of institutions like NEDLAC who are also mandated to enable real public participation in the labour market and socio-economic policy.

In putting into effect, the retrenchments exercise, the banks were only obliged to follow Section 189 of the LRA, which requires a consultative process before retrenching employees on the basis of operational requirements. This is a very limited form of discussion. It can be suggested that this highlights a bold attitude by financial institutions which disregarded and undermined the union's efforts to foster a substantive policy discussion. it is likely that the banks were confident that SASBO was unlikely to go on strike action, given its history and preference for deliberation. This backfired somewhat after SASBO felt disregarded and took the protest route it had rarely utilised in over a century.

Like other unions, SASBO is operating in an era that not only has the 4IR coming in but globalisation is at large, where production has long ceased to be tied to one location and multinational corporations are widening their operational scope while keeping costs like labour as low as possible (Wood 2001: 34), partly through neo-Fordism and neo-liberal restructuring (Moody, 1997). These two factors put together require attention from the trade unions as the threat they pose could have unprecedented effects (Hattingh, 2017).

Trade unions need to look into widening their arsenal, strategies and use of power resources to match up to these new phenomena and the challenges that they pose and desist from fitting into traditional norms of labour responses at the expense of their members. According to

Hlatshwayo and Buhlungu (2017), South African trade unions are mostly concerned with wages, working conditions and welfare (social wage) issues, but their Achilles heel has been in not addressing production issues. This means they are not well-prepared for the 4IR and for other larger issues that do not fit their main bargaining. This imperative in that the case of Germany where in the last 20 years, the use of industrial robots in manufacturing has quadrupled without supplanting the workforce but there has been no new job creation in that period, it can be seen that 4IR does not just effect work in a singular way, replacement of humans, (Molopyane, 2021).

Credit has to be given to SASBO which upon seeing the early effects of the 4IR digressed from the usual collective bargaining issues that unions prioritise and went on learn, understand and think strategically about the 4IR. Other unions can learn from this innovative approach. It is clear that if trade unions do not rethink their strategy and move to address the 4IR, the future looks bleak. But as seen the banks ignored the union (after making some promises at the Finance Indaba) and implemented a top-down 4IR programme.

The same problem is seen with economic policies, Buhlungu (2010) suggests that adoption and implementation of neo-liberal macro-economic policies are some of the greatest challenges that unions face. For example, these place intense pressure on local firms, jobs and wages. This is confirmed by the COSATU (including SASBO)'s opposition to the ANC government's neo-liberal stance which it claimed in its 2017 Section 77 notice to the advancement of the rich at the expense of union members and the poor and caused a "jobs bloodbath" (Business Unity South Africa v Congress of South African Trade Union, South African Society of Bank Officials and National Economic Development Labour Council. (J1908/19) [2019] ZALCJHB 252; COSATU NEDLAC Notice, 2017). SASBO through its affiliation to COSATU is connected to the ANC, which is meant to give the union influence on policy, but suggested by Buhlungu (2010), COSATU unions have tended to end up subjected to ANC views and policies instead. The union-party relation that exists is not equal and as a result one questions the influence that COSATU (and, SASBO) have in the ANC.

While SASBO's collaborative approach to the adoption of new technologies is commendable, the union faces a gigantic challenge in getting anywhere in building a real committed partnership to govern a sustainable and fair adoption of the 4IR. SASBO needs to reinvent its responses to the challenges at hand, which threaten the union and its members and the larger

society. More human employment means more taxpayers and customers for the banks; neither of which automation and robots can provide. Mass unemployment threatens the social fabric and was (COSATU argued in 2017) already a crisis.

The union has proposals from the models from the Euro study tour which could be a beneficial point of departure for South Africa and could influence how other unions in different industries address 4IR and automation. But the attitude of the banks seems to be indicating that there is no common inclusive solution to the implementation of the 4IR in their systems. The contradiction between labour and capital is too intense. Moreover, there is no incentive to cooperate with the union: they do not seem to be under pressure to engage (as evidenced by the retrenchments) number stated above, and at the same time, the union's history of relying on the goodwill of the employers and on negotiations limits its use of structural power resources e.g. striking. Furthermore, SASBO seems to have no allies in its campaign besides other COSATU unions.

The following recommendations are made in consideration of the findings of this study:

1. It is imperative that trade unions in general must take a pro-active stance in addressing technological changes at work, especially the 4IR and its effects. This is vital if they are to effectively carry out their mandates, avoid losing relevance and facing total domination by big capital.

   While capital has been improving its operations, finding better ways of organising and structuring the labour process, and developing through a series of industrial revolutions, unions should not be static and using the same old strategies. Unions organise in specific sectors (for example, SASBO in the banking sector), and need to respond in a specific manner that will be effective in that context. It has to be strongly stated that unions need to be actively involved and engage with production matters and take pro-active steps.

2. Given the inevitability of the 4IR and ongoing technological changes in capitalist work, there is a need for regulation and policy formulation and implementation to safeguard and balance the needs of the employers and the employees, especially to prevent further unemployment.

SASBO has spoken about the 4IR on various platforms, but the fact remains that there is no national policy to regulate the implementation of new technologies and address the human costs in that process. The 4IR is still in its early stages. Its effects might be worsened by the COVID-19 pandemic, which has seen remote work become rife and automation more convenient; this poses questions as to the future of work, as remote work will likely outlive the pandemic (Radi, 2020).

2.1. It is evident that the government should not just be a bystander and has to play an active role so as to effectively address the 4IR, which is already having national effects. A collaborative effort that includes the state, employers, labour and academics is needed to find ways of dealing with new technology in a manner that is not detrimental to labour but takes into consideration in the South African context and jobs crisis. There needs to be actionable current and long-term solutions instead of recommendations that do not produce results, such as those of the Presidential Commission on 4IR which have not been made into policy measures.

2.2. Crucially, there needs to be an active labour market policy considering 4IR literacy and appropriate skills availability and development. training and education curriculums need to be synchronised to produce relevant skills and expertise so as to address unemployment and ensure that there is the availability of adequately skilled labour. This is where the SETAs, government and employers need to co-operate.

3. Given the lack of finality the union's response was effective in raising alarm and raising interest for engagement but fell short of solving and the retrenchments which came as a result of new technologies.

4. Unions need to increase their power and make strategic use of structural power e.g. through industrial actions. SASBO has in the past relied on its associational and institutional power; it is one of the best run unions in COSATU. This allowed it to develop solutions and be pro-active. The problem is that employers have ignored its proposals. To allow the union to stage a more significant fight, more pressure needs to be used. This would mean that negotiations and a "gentlemanly" approach are complemented with big actions that leverage this power.

5. Finally, unions everywhere seem to be grappling with the 4IR, which can be an opportunity for an extensive cross-industry and global interaction that is specifically aimed at amalgamating unions' voices and strategies. COSATU provides one place to start, as does SASBO's global union federation, UNI Global Union. The challenges are not restricted to banking. SASBO moved to COSATU in order to have greater influence in the new South Africa (Mtshelwane, 1994:46). At present workers' unions are divided along many axes, within federations and internationally which makes it easy for capital to impose its will. A united collaborative union front will be better placed to respond effectively and consolidate labour's position.

6. Promising union efforts to manage the changing labour process can also be studied. For example, by the 1980s, Japanese unions had established a principle of assessment prior the introduction of new technology, to ensure that technology serves the collective social and economic progress through labour-management co-operation (Klay, 1987:40). In Denmark, SASBO found in its overseas study tour to Europe and Asia, that a Disruption Council was established in 2017, composed of the Danish government, labour, employer and researchers to manage the 4IR, including a second-chance career initiative that entails that when employees are retrenched or replaced, they are actively assisted to be gainfully employed again (Interview with Joe Kokela, 27 October 2020). There is an urgent need for unions and the government to look to the Nordic and Danish experiences, which SASBO covered in the Euro tour, to strategise ad position the global south in light of mitigating job losses that are prevalent as a result of 4IR.

The 4IR may be happening but how it happens should be shaped by unions and workers and saving jobs. There needs to be heightened interest in 4IR and critical, inclusive and open discourse on 4IR technologies, instead of seeing the 4IR as something that just happens to people. Taking this into account the union power organisation needs to be built in an effective way that forces big capital to respond and see the need of engagement as labour is a big stakeholder. If the unions do not come up with effective and pro-active strategies, they could face dissolution. Given how 4IR has so affected industries like banking (Molopyane, 2021), the stark reality is that if it is not carefully steered 4IR it will exacerbate existing social

challenges, as the banking sector fights to compete with tech starts up and increase profitability (Mazibuko-Makena & Kraemer-Mbula, 2021).

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