Special issue article

IJCS

International Journal of
Comparative Sociology
54(3) 205–227
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sagepub.co.uk/journalsPermissions.nav
DOI: 10.1177/0020715213501823
cos.sagepub.com

Hidden sides of the credit economy: Emotions, outsourcing, and Indian call centers

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Abstract
Engaging in credit is not necessarily a rational activity for consumers. Firms utilize sociological resources and techniques to convince them to sign on to credit accounts, maintain their purchasing habits, and pay on their debts. This analysis examines how global credit industries, their subcontracting firms, and their employees, carry this out. Focusing on Indian call centers, where Indian employees provide customer service for US consumers, this study reveals three hidden and inter-related dynamics of credit. First, emotions are integral to the credit industry. It relies on frontline labor, emotion workers who communicate directly with the consuming public. To secure credit, these employees learn and utilize strategies that appeal to customers' intimacies (deep sensitivities and anxieties about money, family, self, etc.) and moralities (ethics about finance and sense of honor about paying debts). Second, credit is a driver of outsourcing. This industry has historically been the founder of, and continues to be, the primary client base for, offshore customer services in India. Third, outsourcing facilitates the emotional components of credit work. Moving these functions from the Global North to South enables credit firms to access highly skilled and inexpensive workers, and monitor their emotions rigorously in the ongoing labor process. This represents globalization of an affect economy, as Northern credit firms use outsourcing to extract emotional labor from the Global South (Hochschild, 2003). These firms face challenges, however, in translating US moralities and intimacies of credit to India, revealing a transnational cognitive dissonance in the meanings of credit and consumption.

Keywords
Credit, emotions, globalization, Indian call centers, labor

Scholars remark that it is not necessarily 'rational' for consumers to get into debt and/or pay it back (Elster, 1989). The purpose of this analysis is to explore the sociological sources of the credit accumulation process. In particular, I examine how the process of acquiring and sustaining consumer credit requires emotion work – a navigation of thoughts, identities, and most importantly, feelings, to persuade citizens to plunge into debt. These non-material items are the crucial link between the firms who seek the debtor, and the action of the consumer signing onto it.

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This is the story of the people who do that work – the 'emotional hitmen' of credit. Just like Perkins's (2004) 'economic hitmen' (clandestine officials for intergovernmental agencies in the Global North who secure large, often unpayable, loans by state governments in the Global South[1]), the process of securing debt from the public requires its emissaries and staff. Emotional hitmen are central to credit industries, as unseen actors who spend their days convincing consumers to acquire debt from private firms, and then urging or threatening them into making the payments. They manage the 'softer' side of credit – peoples' personal stories, biographies, family and work situations, etc. – which condition their ability to pay back loans.

Increasingly, these workers operate in transnational fields. Outsourcing has sent the customer service work of credit from the US to India. Particularly since the 2000s as white-collar work became digitally mobile, firms have been transferring key aspects of the credit industry – debt consolidation, collections, telemarketing sales – to the Global South. Just like the economic hitmen then, these emotional hitmen operate in a global platform. The path is different, however. Instead of moving linearly from Global North to South, they switch back as a cross-border boomerang: these credit firms hire Indian employees to target *their own* customers in the US.

This analysis is based on case studies of three Indian call centers, where employees in India handle credit service on the phone for US customers. Research involved ethnographic observations and intensive interviews with 85 workers, managers, and officials in the Northern region of India.

I will argue that Indian call centers signify a nexus for three dynamics in the contemporary economy: globalization, emotions, and credit. While the literature has yet to connect these forces conceptually, I show how they intersect. To start with, *emotions are integral to credit*. Managers train employees to utilize particular types of emotion work to secure credit: appeals to customers' intimacies (deep sensitivities and anxieties about money, family, self, etc.) and their moralities (ethics about finance and sense of honor about paying debts). Second, *credit is a driver of outsourcing*. This industry has served historically as the founder, and continues to be the primary client base of offshore customer services in India. Third, *outsourcing facilitates the emotional components of credit work*. Moving these functions from the Global North to South enables credit firms to access highly skilled and inexpensive workers, and monitor their emotions rigorously in the ongoing labor process.

I will argue that Indian call centers reveal the globalization of an affect economy. In what Hochschild (2003) refers to as 'emotional imperialism', Northern credit firms use outsourcing to extract emotional labor from the Global South. Expanding on this thesis, I argue that that outsourcing shifts not only where firms get their emotional labor, but in some ways, how they construct it.

Following my discussion of the literature and research sites below, I delve into each of these three segments of the credit-emotion-outsourcing cycle. Next I recount the tension it creates for credit firms, as outsourcing presents a *transnational cognitive dissonance* in the meanings of credit and consumption. In turn, the call centers respond by re-nationalizing Indian moralities and intimacies of credit to those of the US. Finally, I discuss implications for our understandings of these intersecting forces, especially for Indian workers and US consumers.

Literature

Previous studies have examined separately (or in pairings) the three dynamics of credit, emotions, and outsourcing. Rarely have they considered them as an interactive set, however. Here I discuss how this leaves gaps in the literature, and what we can learn by viewing them more integrally.

First, *credit has been absent from the outsourcing literature.* This is especially true for the research on Indian call centers. The last decade has seen a wealth of studies in this area, yet few

focus on the specific industries that are involved, or the substantive context of the work. When I began my own fieldwork, in fact, credit was not a focal point. It became quickly apparent to me, however, that credit is what employees are often doing on the phone with customers. Thus, I will show how credit and outsourcing are not coincidental, unrelated events. They are emerging and growing together, and have implications for the emotional dynamics of customer service in Indian call centers.

Second, *the emotions literature has yet to explore the full range and impact of credit*. As a foundation, the sociological literature gave us the concept of 'emotion work', revealing how employers often ask workers to invoke, perform, and deliver particular emotions as part of the job. Hochschild (1983) featured bill collectors, significantly, in her seminal study of emotion work. She shows how bill collectors are the heel versus the toe of the service industry, performing the opposite role of emotion work from that of the flight attendants, who work for the same larger company. They deflate rather than enhance the status of the customer; they insult and coerce rather than smile and comfort. Later, Sutton (1991) found that credit firms encourage bill collectors to present a general tone of urgency, with contingencies for irritation, anger, calmness, and warmth depending on customer mood. A primary focal point of this literature, then, is the emotions that workers should display when interacting with consumers.

With outsourcing, we see a broader view of the credit industry, and in turn, an expansion in the emotion work of credit. I will show how it occurs in locations beyond the home country of the firm (in this case, the US), and how it involves more than just collections and debt repayment. As a characteristic of globalization, outsourcing 'compresses' (Castells, 2000) diverse credit activities in call centers. Global call centers integrate functions of sales, financing, and collections, exposing credit for the wide-ranging process that it is – intimately tied to the rise of consumption, service, and financialization (Sassen, 2008). As these call centers do more than collections, their employees have to learn skills beyond being stern and deflating the status of the customer. They require emotional strategies that get at the heart of cross-credit functions. In my study, they appear as *intimacies and moralities*, involving less emphasis on emotional display by the worker, and more emphasis on the complex navigation of feelings of the consumer.

Outsourcing impacts the emotions of credit through a second globalizing imperative – 'dispersion'. Simultaneous to the compression dynamic above, outsourcing spreads and distances the relations of credit (in this case, between employee and customer) across national boundaries. This process exposes a geography of emotions (Ahmed, 2004) within credit. As call center managers find, the exchanges between employee and customer have groundings in localized meanings and interpretations. Transnational settings reveal, quite critically, how the emotions themselves (those on display and under target) are not about credit alone, but are reflective of 'American' feelings of credit (i.e. believing that credit is a social imperative, feeling that it is a morally good thing to do, etc.). Moreover, this global dispersion invokes additional types of emotions within the credit exchange by the consumer – feelings about outsourcing as a process. This study will illustrate how nationalized emotions of credit surface in Indian call centers.

My third critique is that *emotions are missing from the outsourcing literature*. Researchers often study outsourcing for its material foundations. Economists, for instance, note the importance of global labor arbitrage for outsourcing, as firms move their jobs to countries where hiring workers is less expensive, where they can save on rent and physical infrastructures, and where they receive exemptions from legal regulations.

Many studies are revealing the *nonmaterial* sides of outsourcing, however. Arvidsson (forthcoming) notes how traditional 'tangible' assets are becoming more unstable and problematic. To bolster market capabilities and power therefore, firms are turning to 'intangible assets'. These

include 'affective investments such as reputation, goodwill, or employee motivation' (pp. 3 and 7). Particularly with the rise of the service industry, firms are trading and exchanging emotions for corporate value in the global economy.

This changes the scope of what global firms seek from their workers. It involves what Hochschild (2003) calls the 'new emotional imperialism'. In contrast to colonial era imperialism, which involved extracting material resources from the Global South, emotional imperialism involves extracting immaterial resources: love, care, and feelings. Transnational industries in domestic service, teaching, and nursing illustrate this process, as they import workers physically from the Global South to provide care and other positive emotions to children, families, patients, students, etc., in the North (Ehrenreich and Hochschild, 2003).

In a similar way, US credit industries turn to Indian workers to provide intimacy and morality talk for US consumers. As they send customer service to India, US credit firms move emotion work from Global North to South. *Indian call centers, therefore, show how credit firms are shifting the geographic source of where they get their emotional labor*.

It's important to note how this stage of imperialism rests on that of previous eras. The contemporary global credit industry, in particular, benefits from British colonialism in India in many ways, not the least of which are the English language policies that have diffused through a large portion of middle-class society. The ability of the white-collar labor force to speak English is a key factor that draws firms to India, and enables them to articulate the emotions of credit to their consumers, despite indigenous language differences.

I will elaborate on Hochschild's concept to argue that, for credit, emotional imperialism refigures not only the location of the labor force but transforms aspects of the emotion work itself. Some kinds of emotions are more easily transportable within emotional imperialism (care, love, etc.). Others, like those of credit, are less so. Firms and their workers have to modify them while extracting them. *Through the outsourcing of call centers to India, there is a re-nationalization of meanings and feelings of credit, as workers mobilize the intimacies and moralities across borders.*

In sum, to provide a more integrated view of these three factors – credit, emotions, and outsourcing – this study explores their inter-connections and cyclical relations in Indian call centers.

Research methods, sites, and sources

I use the approach of global ethnography (Burawoy et al., 2000) to illuminate the dynamic. This methodology helps the researcher to see the macro within the micro, and to explore how global forces act through and from local sites. Thus, while this study is not comparative across the US and India, it captures the agency of actors from both places in the single settings of Indian call centers.

I conducted my study at a time when this industry was taking off, from late 2002 to early 2004. Fieldwork involved ethnographic case studies of Indian call centers in the northern region of India near New Delhi: in particular, the neighboring cities of Noida (state of Uttar Pradesh) and Gurgaon (state of Haryana). This triadic region is where the call center industry began, and still has one of the largest concentrations of organizations. Three call centers were the focus of the fieldwork (Table 1). I selected them through several informants – one through personal connections, another recommended by an industry association, and the third recommended by a government official. The firms represent variations within this industry in terms of size, ownership, and global positioning (altered names to indicate this): BigCo, a multinational firm with about 3000 employees; MediumCo, a joint venture firm with a US company having about 200 employees; and SmallCo, an Indian-owned firm with 40 employees.

Table 1. Characteristics of call center firms, workers, and jobs.

	SmallCo	MiddleCo	BigCo
Firm characteristics			
Ownership	Subcontractor (Indian-owned)	Joint venture (co-ownership)	Transnational (US-owned)
Number of employees (rounded)	40	200	3,000
Founding year of firm	2003	2001	2000
Employee characteristics			
Highest educational level[a]	High school	College	Post-college
Age (years)[a]	22	22	26
Time in job (months)[a]	1.4	6.8	11.1
Training and rewards			
Length of training (weeks)	No training	3.5 to 4	6 to 14
Percent of training on style (e.g. emotion) versus process (e.g., details of product or service)	–	75 to 86	50
Annual salary[a] (converted from rupees)	$4,536	$5,076	$7,044
Rewards and incentives	Party at work; dinner outing to a restaurant	Certificate; name on notice board; pizza and ice cream; cash	CD players; cash; trips to the US for training

[a]Listings and figures are averages for each firm.

My methods involved interviews and observations. At these three firms, I conducted 50 formal (semi-structured) interviews with calling agents. This includes about 15 from each firm (with a handful of interviews from a few additional firms for more breadth of comparison). Interviews were conducted in English and lasted about an hour. Sample selection was based on employee lists provided by the human resource department. I chose respondents chosen randomly, although balancing samples according to gender and occupational level. My sample is mostly male, at about 60–70 percent, which is illustrative of the national distribution. Most of the population is also young, highly educated, and urban. (I changed the names of informants to protect their anonymity. At the request of call center managers, I also changed names of some of the US firms contracting the services.)

I talked to other types of informants as well, through more informal, unstructured interviews. This includes 20 interviews with HR managers, quality control personnel, recruiters, trainers, nurses, etc. I conducted another 15 interviews outside these firms with experts and professionals from the community, such as representatives of industry associations, government officials, and employee associations. To get a feel for the experience of call center work, I observed the ‘production floor’, attended training seminars, joined agents for dinner in the cafeteria, etc.

The routines of call center work are highly structured and standardized. A typical day in call center involves sitting for eight hours on the phone in front of a computer. Shifts are very rigid, with precise meal and rest breaks. On average, workers make hundreds of calls a day. This depends, however, on the particular ‘campaign’: a tech support employee could spend an entire shift on a single call; a telemarketer may make 20,000 calls a day (van Jaarsveld and Poster, 2012). Some

campaigns can involve scripts for employees to recite and follow, which can dictate explicitly the type of emotions to convey. Given that the main activity of the work is talking, the components of that talk – including emotions – become critical measures for how supervisors evaluate the jobs and determine the quality of the service that employees are providing.

To explore the US actors in the story, the credit corporations, consumers, etc., I did additional research between 2009 and 2012. This involved analyzing websites of credit, debt, and call center companies, and 'webinars' (or online videos) about their products and programs. Below I describe the three interrelated dynamics of globalized credit, starting with the impact of the credit industry on outsourcing as a process.

Credit as a driver of outsourcing

Credit, sales, and debt are massive industries. In 2011, revenues in US credit cards firms were $154.9 billion, and revenues in collections were $12.2 billion. Credit card companies are the 'engine' of the banking industry, making more money on the fees than on the goods they are selling (Schechter, 2007). Most debt with collections agencies is for credit cards, but it may be shifting to cell phones, medical care, utilities, etc. In collections, there are 140,000+ workers, each of whom collects on average $245,000. The impact on consumers is profound. Total consumer debt was $11.44 trillion in 2012. Broken down, that is more than $30,000 per household. Seventy-seven percent of households are in debt. One in seven US citizens is being pursued by a debt collector (*Huffington Post*, 2012).

Corporate mobility and the history of credit

Organizational mobility has been a consistent theme in the history of credit. When the industry was taking off in the late 1970s, firms like Citibank moved operations and workers regionally – from high-interest East Coast states to low-interest Midwestern ones (Bergman and Rummel, 2004). The next phase at the turn of the millennium has been cross-border. The strategy now involves maximizing profit through transnational outsourcing.

Credit and banking firms play significant roles in the story of outsourcing. This is especially evident when focusing on the case of India, which is one of their key destinations. The very first outsourcers were credit card firms like American Express, which set up in the 1980s. GE Capital International Services, the financial and services wing of General Electric (later spun-off as Genpact), would become the major force for outsourcing in India. This firm had the largest workforce of all the Indian call centers by 2003, with 12,000 employees (see Table 2).

GE Capital launched this industry in two ways. For one, it 'pioneered business process outsourcing' (according to the company website). In what would become a standard term, BPO involves transfer of back office tasks (human resources, finance, accounting, etc.) and/or front office tasks (customer service) from firms to offshore locations. Second, GE Capital would introduce voice functions to Indian BPO operations, by adding phone capabilities to the existing data transmission work. Enabling direct person-to-person communication, this firm opened the path of *transnational* customer service for the credit industry. It is significant then, that the groundings for outsourcing would emerge from US finance firms.

Soon other banking companies from the US and Europe followed, in conjunction with the opening of markets to foreign firms by the Indian government in the early 1990s. The largest of these firms were JP Morgan Chase, Standard Chartered Bank, and HSBC Bank (Table 2). The attraction

Table 2. Top five outsourcing employers in India, 2003 and 2011.

2003			2011		
Company	Number of employees	Country ownership	Company	Number of employees	Country ownership
GE Capital (now Genpact)	12,000	US	Tata Consultancy Services	226,751	India
Standard Chartered Bank	4,500	UK	Infosys	145,088	India
JP Morgan Chase	3,000	US	Wipro	136,734	India
American Express	2,000	US	Cognizant Technology Solutions	130,000	US
HSBC Banking and Financial Services	2,000	UK	HCL Technologies	21,985	India

Note: Some figures for 2003 are estimates. Sources include: NASSCOM (2003, 2012), Simhan (2012).

for US companies in particular has been India's large English-speaking, highly skilled, and inexpensive workforce. These firms became a model for other industries, showing how to save costs (in rent, infrastructure, labor, etc.) by moving to India. Indian industry association NASSCOM boasts that firms can save 40–50 percent of their operating costs through outsourcing.

Advances in information and communication technology around the year 2000 boosted the outsourcing process substantially. With data and network capabilities, firms could offshore white-collar work on a mass scale for the first time, as they had been doing with manufacturing for decades. This included both upper-tier software research and development work, and lower-tier clerical and customer service work. Many Indian-owned firms sprung up to handle the ensuing offshore contracts, and ignited a rapid growth of local players in the industry. Now, Indian firms dominate the field: Tata Consultancy Services, Infosys, Wipro, and HCL Technologies (Table 2). The US is main market for the Indian export industry: 61 percent of the spending comes from contracts in the US, followed by Europe (30%, mostly the UK), Asia and Pacific (6%), and others (2%) (NASSCOM, 2008).

Credit not only launched this industry, it continues to be its main driver. At present, two-thirds of the business of Indian back office outsourcing is in sales, credit, or debt. The largest segment of Indian export revenues – by far, at 40 percent – is in banking, financial services, and insurance. This sector is so dominant it has its own acronym: BFSI. An additional 27 percent comes from telecommunications, high-tech, and retail sectors (NASSCOM, 2008). Indian firms, furthermore, are more likely to do banking and telemarketing than those in other outsourcing destinations: 70 percent of firms in India are reported to be working in this field, while those in other countries of the Global South average closer to 50 percent, and those in the Global North average about 30 percent (Holman et al., 2007).

The movement of credit overseas has had profound effects on economies of the sending and receiving countries. From the US side, 80 percent of Fortune 500 companies now outsource some of their functions abroad, and 50 percent outsource to India in particular. For the Indian side, revenues in BPO exports are significant and rising steadily, from $4.6 billion in 2005 to $16 billion in 2012 (NASSCOM, 2012). There are roughly 800+ outsourcing firms in India, employing 2.8 million workers. It's important to note, however, that the vast majority of US customer service work is performed onshore. Although US call centers are now stable in their growth or else on the decline, they are still outnumber those in India substantially.

Offshore subcontracting and the consolidation of credit work

The process of subcontracting compresses and integrates the strands of emotion work in credit together. Domestically, call centers tend to be more homogenous in their credit work. In-house call centers focus on a single corporation and its defined set of products, services, etc. Likewise, out-of-house (third party) call centers typically specialize around a particular credit service (i.e. collections, telemarketing, etc.), even if they take contracts from many firms.

Indian call centers, in contrast, are a grab-bag of customer service. As they are under pressure to attract as many 'campaigns' (or corporate contracts) as possible, they become a receptacle for many functions in the global economy. They accept many types of credit processes, from many types of firms, and from many different countries (although for simplicity's sake here, I focus on just the US). In my study, employees perform a range of campaigns – mortgage insurance, cell phone and television sales, debt consolidation, computer sales, etc.

Accordingly, call center workers do several key activities that mediate credit and debt processes. To start with, they directly sell credit lines, large and small, to consumers. They handle mortgages, insurance, and credit cards. They work for banks, enforcing fees on savings and checking accounts. Second, they sell everyday products to consumers. This may be an item with a one-time payment or multiple payments. It may also be a service that has an indefinite life and therefore continuous payments. Some of these transactions, quite critically, involve buying a tangible product *and* buying credit for it. An example is a cell phone, which often involves purchasing a phone and then activating the payments for the ongoing service. Some retail companies have their own credit divisions to handle these accounts, others are affiliated with an external bank. Finally, the third major activity of call centers is collections, wherein consumers pay on those debts. Employees take payments from debtors and their answer questions. They sell debt consolidations plans. They seek out debtors who refuse to pay.

Organizationally then, there is a fluidity between the various parts of credit. Workers within an Indian call center usually shift from one campaign to another. A particular campaign will occupy a group of workers for a set amount of time, days, weeks, months, etc. Then they will change. Even if workers do not encounter these different types of credit work within the same firm, they inevitably do so as they 'job-hop' across firms.

In this way, Indian call centers reveal how the dynamics of credit operate as stages or components of the same larger process of consumption – first, individuals buy products and services; second, obtain credit to do so (sometimes within the very process of the sale); and then pay on those debts. I consider all three as a unit, and for the sake of simplicity, refer to them under the label of 'credit'.

Emotional routines of transnational credit

Given this compression of credit functions in Indian call centers, managers in my study searched for emotional strategies that would work across all of them. Rather than targeting a particular phase of credit and its corresponding emotion from the employee (e.g. politeness in sales, or meanness in collections), trainers and supervisors often chose core tactics that they could standardize for many campaigns. The emotional hitmen in my study performed two main tasks: creating intimacies for trust in credit exchanges, and activating moralities of credit. So, while emotional displays by the employee still matter to these managers (as Sutton and others have shown), the emotional routines of credit here are more about delving deeply into the psyche of the customer. This process tends to be more indirect, circuitous, and instrumental, and requires employees to go through the intermediary of the mind and bio-history of the customer.[2]

Intimacies of credit

The emotion work of credit first involves becoming personal with the customers. Arjun Raina, a celebrated call center trainer who had conducted sessions at BigCo, speaks of this in terms of moving through spaces of intimacy. In his book *Speaking Right for a Call Center Job*, he recommends that employees 'enter the customer's emotional zone' (2004: 177). Workers should bond with the customer in order to move him/her toward the sale or payment. Significantly, this does not involve adopting a blanket emotional style, but rather tailoring emotional control to the individual habits, tastes, and quirks of customers. Three stages (and sub-stages) of emotion work facilitate this intimacy.

Scoping and counter-positioning. First, employees investigate the customer's emotional, mental, and physical state. As Srijesh at BigCo describes, it is a form of amateur psychoanalysis:

> You probe and then you find out. If you think the person needs this kind of treatment, is not well, is really down, we go by that line. But if we see that he's fine, he is sitting in his office just inquiring, [then] be very professional and very normal. We gauge what other person's physical condition is, and what the psychological condition at that point in time would be when he is making that call . . . What I do usually is when I talk to them, make a couple of basic questions. And a couple of minutes into the talk, rough images form: Ok, this sort of person. According to that image, you try and be with him or her.

The employee scopes out the conditions, hopes, and fears of the consumer – sometimes just by his/her voice.

Srijesh also points out an important follow-up strategy in this quote: emotional counter-positioning. Employees coordinate their own demeanor and tone with that of the customer. Mohan recounts the process used at SmallCo. He uses sounds in the customer's voice and language to analyze emotion, beginning with the very first word uttered from his/her mouth:

> We can only judge a person by his voice – what kind of mood he is in. Like if I pick up the phone and [he] says, 'hello' sounding in a good mood, [then] I say 'hello' in a rough mood. If someone says 'hello' very, very harshly, [then] I say, 'Hi sir this is Jamie Lawson' being very soft. Why? Because that guy's in anger. See if one is hot and the second one is cold, then they can do something. If he is hot, I am hot: clash. He is cold, I am cold: clash. One has to be high, one has to be low. So when the costumer is high, you be low: you can make a deal. But if he is high, and you're high, there is just going to be argument, which the costumer never has to go for.

Mohan fashions his own mood in a very particular and somewhat unexpected way: not parallel to that of the customer, but opposite. His experience tells him that congruent emotional states are counterproductive for credit work, lead to 'arguments'. Instead, he crafts his emotional state to mirror the customer. This is not a simplistic or straightforward process of emotional matching (e.g. a pleasant-sounding worker for a pleasant customer). It is a more finessed strategy of counterbalance in order to gain control and 'make a deal'.

Emotional steering. Once workers have pinpointed the psyche of the customer and adjusted their own emotional counter-stance, they move into the second step: steering the customers' emotions. This is how employees subtly push consumers toward the credit transaction. Pradeep at MiddleCo explains:

> You come across thousands of people every month. You have never seen that person in front of you; you have just heard his voice. But you can very well understand the psyche of that person, as well as his

> natures, his preferences, how sort of a person he is, what sort of his likings and dislikings. . . . Basically, telemarketing [is] just to understand the psyche of the customer. *If you can understand the psyche of the customer, you can get a sell out of him.* It's not a problem. It's completely not a problem. (Emphasis added)

When employees understand the customer deeply, they can sell.

Emotional steering for credit can move in many directions. If employees want to invoke pleasant feelings in the consumer, they search for ways to bond and then close the deal. To insiders like Srijesh at BigCo, this is called rapport-building: 'To build rapport, I see if that person's date of birth is something very close by, or just passed, or maybe his car is a nice one, maybe the registration number is fascinating . . . I remember one day, one of the policy holders, the last three digits of his mobile phone number were 007, so I just shared a couple of [James] Bond things with him.' Workers are trained to scan consumer information on their computers, and use any tidbit – even a registration number – to make an intimate, emotional connection.

Then the employees present 'positive' emotions to create an impulse to buy. The trainer at MiddleCo said during a session: 'We are not manipulating. That's a negative word. Create the value of the need. *Present* the benefits rather than *telling* the benefit of the product. Build the value. Phrase it positively.' This is the nuanced way the emotional steering works: creating and building the value emotionally.

The other side of steering is redirecting negative emotions from the customer, especially those expressing anger or opposition to the firm. Sonali from MiddleCo summarizes this strategy concisely: 'Keep quiet. Let them speak. Then do rapport-building.' It involves allowing the customer to express their feelings without responding or intervening. Controlled venting is how employees like Aditya at BigCo talk about this: 'Over a period of time, you learn how to manage such customers. . . So all you have to do is give them like 2 minutes to vent it out, so they can say what they're saying. You have to be active listener to that . . . After that, you just need to take the control of the call . . . And it becomes easy to handle.' This tactic may seem passive, but it is carefully planned. Venting allows the emotional outburst to diminish on its own, while enabling the employee to bypass the content of the communication and accountability for it. Aditya points to this when stating that venting helps employees 'take control of the call' and hence the customer.

In a more subtle (but still manipulative) manner, trainer Raina refers to this process as skilled indulgence: 'Sometimes, a customer will take the conversation into an emotional zone away from business needs. You need to indulge the customer a little before you bring the person back on track. That skilled indulgence is rapport and establishes the human bond' (2004: 176–177). His emphasis on keeping the customer on track is indicative of how workers direct consumers towards credit.

Trickery and deception. At this point, the worker may engage in a third step: using 'tricks' on the customers to alter their emotional state, change their outlook, and increase their propensity for purchasing and signing onto debt. This is done through careful word play, as Vinod at SmallCo describes:

> *Telemarketing is playing with words most of all* . . . Suppose you have a campaign to sell a camera. A camera is the type of [product] you don't need every day. If you bought a camera, you use it once in a month, or once in a blue moon. You won't be ready to buy at that time. So we need to make those rebuttals, to create the necessity again. So that is the creativity, to make the person think: It has got that zoom, it has got focus, it has got night vision, etc. (Emphasis added)

Employees use language to 'create a necessity' for consumption. With clever talk, they make the customers believe that they have a desire or need for buying the item.

Workers use tricks for another reason: to confuse. This is especially common with bigger purchases and credit accounts, which involve more anxiety and therefore require more sophisticated tricking. At MiddleCo, an employee named Shuba describes her practices when selling mortgages:

> Mortgage is a very personal issue [when] you take a loan . . . to buy a new home or something. Some people don't feel comfortable in discussing the mortgage. They are very finicky, so you have to be in a very professional tone. People will ask, 'how [did] you come to know we are on a mortgage?' *So you have to play the tricks, you have to play with words.* 'We just prepared an analysis area that people staying in your area, most of them have property under mortgage, so probably your property is under mortgage too.' It is very interesting, we have to play with the words. But you have to be very cautious about what you are saying. (Emphasis added)

Call centers have vast amounts of data on their consumers, even private information like whether they have a mortgage and what the details are. Concealing this pre-phone call analysis is part of the employee's job. Yet, workers are skilled in developing narratives and linguistic strategies – on the spot – to hide the practices of their US clients and Indian managers. As we will see, there are additional kinds of deception common in Indian call centers as well.

These tactics, which employees direct at the intimate vulnerabilities of consumers, become the centerpiece of the emotional hitman's job. They may vary their emotional tone within and across the stages of credit (e.g. more politeness in the initial calls of debt collection, more aggressiveness down the line, etc.). And in fact, employees like Gaurav at SmallCo told me that their tone should be multi-layered: 'the collection agent should convince the person softly and harshly – both – to make that person convinced they should pay off the company'. However, the basic strategies of gaining intimacy to secure credit from the consumer remain constant. Employees use skills of scoping, steering, and trickery throughout the credit process, and as such, call centers teach them together as part of the same general training for all employees.

Moralities of credit

Emotional hitmen use a second fundamental tactic to sway customers into credit – morality. Employees appeal to consumers' sense of loyalty, honor, and ethics about money. This strategy differs from the previous one in that workers are not *creating* particular emotions (happiness, calmness, etc.). Rather they are *activating* a pre-existing set of social norms concerning or affecting credit. As Bob Johnson explains: 'There's a lot of things that motivate people: you know, you can attack pride, fear, integrity, what's the person's honor.'

Call center employees use a range of moralities to 'motivate' customers to pay or purchase. Some of the moralities are favorable or socially approved. An example is personal and financial responsibility, especially among the poor. Banks target the poor because they are the most profitable consumers, according to Senator Elizabeth Warren who was founding director of the US Consumer Financial Protection Bureau (Scurlock, 2006). Indeed, even though interest rates for credit rise with greater impoverishment, the poor are still likely to make payments (however small) on their loans (Schechter, 2007). Some industry experts believe this reflects an ethic concerning debt. Credit firms depend on other kinds of positive moralities, like 'brand loyalties'. These are affinities that consumers develop for specific companies and services. With long-term patronage of a bank, credit card company, retailer, etc., consumers may feel motivated to pay, buy, or borrow from them.

On the flip side, the credit industry also relies on immoralities. For example, financial institutions count on the stigma of bankruptcy. Bankruptcy is one of the only options for consumers to get

out of severe debt, but it also carries a mark of dishonor or failure. Many debtors wait to file three to five years after they have become broke, just for this reason (Schechter, 2007). Another immorality is humiliation. Employees draw on the mere act of being pursued by a debt collector to shame consumers. At People's First Recoveries, the second owner Chris Winkler and one of his employees recount the procedure (Scurlock, 2006):

Staff member: Basically what you can do with this [software] is you type in their social security number. It's gonna give me every previous address that he's been at back up to 20 years [and] possible neighbors.

Owner: It's not illegal for us to call your neighbors and try to get a message to you, have a neighbor trying to get you to call back. You know, how embarrassing is that to somebody, if they have to get a message through a neighbor.

Staff member: I find it more effective if you actually reach a relative of theirs, because obviously that's a little more embarrassing.

Employees are given sophisticated technology to track down a customer's neighbors and relatives. By calling them and simply asking to pass on a message from a debt collector, they disgrace and exert more pressure on the customer.

Gaining popularity within this industry is a certain type of morality: obligations to family who have passed away. Death, bereavement, and grief (and for that matter, dead consumers themselves) are increasing targets of credit firms. I became curious about this when observing training sessions at both BigCo and SmallCo. They teach that bereavement is a highly sensitive emotion, and conquering feelings about death is the ultimate call center achievement. If employees can sell something to, or get collections payments from, someone who is in mourning, they've mastered the emotional hitman job. Gaurav at SmallCo describes:

> They train us that the person [customer] is getting direct care, and you get personal . . . If they say someone in their family died, you say: 'Must be so painful for you.' Because if you say 'So sorry', it doesn't help them. Why is [he] 'so sorry'? They understand he is pretending, since you don't know the person that just died. But if you say: 'It is so painful', they understand that *you know* it was painful to them. So [you say]: 'It might be painful for you', and after that, 'I am sorry I called you, but will you be able to give me that information you are trying to give?'

Emotional authenticity in the display of empathy is paramount in this process. The worker has to sound emotionally sincere in understanding the customer's grief. At the same time, the employee must craft words to navigate *around* the emotions of death, and move the conversation toward the economic transaction (in this case, divulging credit information).

Moreover, grief is key for unlocking other kinds of credit from consumers – like the finances of family left behind. 'Deceased collections' has become a niche market within this industry in the US: 'Dead people are the newest frontier in debt collecting, and one of the healthiest parts of the industry' (Streitfeld, 2009). Collections agents draw upon feelings of familial responsibility to the dead in asking living relatives to pay off those debts. Phone workers at firms like DCM Services in the US tap into consumer moralities: by paying the debt, 'they are honoring the wishes of their loved ones' (Streitfeld, 2009). Some are trained in psychological counseling techniques including 'the five stage of grief'. Workers look specifically for the bargaining stage. They are told by training managers: 'You get to be the person who cares.' This is not just faked caring. Workers transform themselves from the hired hand who is exploiting human tragedy to its opposite – the savior

and the only one who provides genuine concern and solutions. Emotions are the linchpin that enables this flipped role.

These tactics are so successful that they distract consumers from the obvious question: whether they are legally required to pay debts for their deceased relatives. The answer is often no. Yet, workers in the death collections industry – even those from law firms – admit that they rarely disclose this information ‘upfront’, and only do so ‘if family members ask’ (Streitfeld, 2009). This is another example of the deceptive tactics of phone workers to sway customers into paying.

Outsourcing as conduit for the emotion work of credit

The process of outsourcing facilitates – and enhances – this emotion work of credit for US firms.[3] It is no accident that they have been flocking to India, and other Global South nations like South Africa, the Philippines, and Argentina. Call center labor in India costs as little as a tenth of that of countries like the US, with median annual salaries of $2,444 versus $29,000, respectively. The range of Indian salaries is somewhat higher in my study, averaging from $4,536 at SmallCo, $5,076 at MiddleCo, to $7,044 at BigCo (Table 1). Still, because of the comparative reduction in wages, US firms benefit financially from outsourcing. Paying call center workers takes up merely 35–45 percent of total organizational expenses in countries like India and Brazil, but as much as 65–70 percent in North America and Europe. The implications are vivid when seen through the eyes of the employees. In a single month, an Indian call center worker collects close to a million dollars in fees for GE Capital, while earning $7 a day (Gulati, 2005).

My argument, however, is that credit firms gain more than just a cheaper labor force through outsourcing. *Global business strategies provide credit firms with specialized resources to inculcate, enforce, and regulate emotions within their employees (and in turn, consumers).* Outsourcing to India in particular contributes to the emotion work of credit for US firms in three ways.

Hiring emotionally intelligent workers

First, credit firms gain access to a desired labor force for performing emotional labor. This happens through the competencies they receive from a higher-skilled and often higher-class workforce. Most call center employees in India have completed some college (Table 1), while those in the US (on average) have barely received high school diplomas. In comparative studies, India ranks the highest on educational levels of new recruits. Firms in India are 50 percent more likely to hire a workforce primarily comprising college graduates, relative to call centers in North America, Europe, etc. My sample includes employees with even higher educational and professional credentials, like former architects, engineers, and hotel managers. Formal education, then, is one of the filtering mechanisms that the Indian call center industry uses to deliver not just a cheaper product, but a superior one.[4] It conveys their concerted, self-conscious attention to the phenomenon of emotional labor. Particularly, it reflects their attempt to secure more sophisticated mental and affective capacities among the workers – an ‘emotionally intelligence’ (Bachman et al., 2000) – for handling the nuanced strategies of credit.

Furthermore, outsourcing provides credit firms with organizational resources for sustaining this workforce. Indian call centers tend to nurture their workforces with a greater range of incentives to motivate and encourage stability than in the US. In India, call center employment is almost completely full-time (at 97%), as in other global south countries like South Africa (at 88%). US firms, in contrast, are far less likely to do so. Full-time employment is found in only 59 percent of

out-of-house call center firms, and at best, in 81 percent of in-house units (figures approximate). Instead, US firms rely more on part-time and temporary workers. On top of this, Indian firms are likely to attract and retain workers with extensive benefits and perks. All the firms in my study provide employees with hot meals and transportation to and from work. They also give many bonuses and incentives (Table 1), ranging from parties and dinner outings, to gifts and cash, to international trips.

In turn, call center firms in India are more likely to keep around their high-skilled workforce relative to similar third-party firms in the US. Indian firms are almost 12 percent less likely to lose their workers annually to quits and dismissals, and 4 percent less likely to face employee absenteeism, than US out-of-house call centers (and with only marginal difference to in-house call centers). Even though Indian attrition is high compared to many countries, these workers are more motivated to show up and perform than in comparable US contexts. Such factors point to a call center workforce in India that is more easily hirable, trainable and better equipped to handle the intimacies and moralities of credit.

Regulating emotion work

Outsourcing aids the credit industry in a second critical way: in regulating the emotional labor of their customer service. Indian call centers invest heavily in developing the emotional intelligence of their workers, more so than comparable US firms in many ways. It happens through targeted organizational procedures for emotional vetting and training.

Indian call centers, to start with, rigorously screen workers for emotionality before they get to the job. Workers are tested during the selection process for their psychological states, emotional qualifications, and their ability to carry out interactions with consumers. Call center firms in the Global South are generally much more likely to administer these tests than those in the Global North, with India as the outlier among them: while the average is 50 percent in most countries of the global sample, it is 75 percent among Indian call centers.

At BigCo, the screening is done through psychometric tests. These typically assess skills like: cognitive and mental ability, verbal aptitude, and 'the "big five" personality traits: extroversion, agreeableness, conscientiousness, openness to experience, and emotional stability' (Jenkins, 2001). BigCo managers not only administer these tests in-house, they send out crews to do so in the smaller cities of India (like Lucknow and Chandighar) from where they recruit. At MiddleCo, hiring assessments are made on the basis of several emotional criteria, including listening skills, telephone etiquette, politeness, and tone. For some firms, like SmallCo, the stakes for these initial emotional screenings are even higher. Vetting during recruitment is their *only* means of ensuring emotional skill on the job (as opposed to the many follow-up procedures discussed next). Managers fire workers who do not perform according to the emotional standards within a month of their hiring.

Next, Indian firms devote extensive resources towards emotional and communicative types of training. Indian workers spend more than twice the amount of time on initial training as those in the US – 4.7 weeks versus 2.3 weeks (in out-of-house call centers). Indian employees also experience more ongoing training: 10 days or more a year on average (similar to other Global South countries like South Africa, Korea, and Brazil), versus six days a year on average in the Global North countries (like Canada, Germany, Spain, etc.). In my study, this varies by size of firm (Table 1). SmallCo has no training at all, as the CEO reported it was too expensive for his budget. MiddleCo spends 3.5 to 4 weeks. Large firms commit the most: BigCo devoted an average between six and 14 weeks. Some of their credit campaigns take up to six months of training, as the firm's Vice President for Human Resources informed me.

Much of this ‘extra time’ in training goes towards accent and language skills (i.e. learning American English as opposed to Indian English), and increasingly so. However, very often, managers focus this training on emotional labor. What especially surprised me when observing these sessions is how little time trainers spend on the details of the credit product or service that is being sold. Rather, they devote most of the class time to the *style* of the communication, including its emotional qualities (Table 1): BigCo allocates 50 percent of the training on style, while MiddleCo allocates up to 86 percent. At MiddleCo, this ‘soft skills’ training module includes sales, customer handling, and tele-etiquette, and emotional presentation of tone, enthusiasm, and mood.

Monitoring emotion work

Outsourcing aids the emotional labor of credit firms in a third way: in the observing and evaluating the emotions of customer service work. Managers listen to live or recorded calls in part to track emotional performances of employees. While they are looking for things like employee fraud, etc., they are also checking on the effectiveness of emotional labor through measures of talk time, adherence to scripts, and friendliness in providing service. Indian call centers do this monitoring (in some cases) twice as much as those in the US. Indian employees experience electronic monitoring in 92 percent of their work time, whereas US call centers average only 50 percent (in-house) or 68 percent (out-of-house). Plus, in the global sample of 17 countries, Indian firms stood alone in monitoring workers daily, whereas the others did so on average weekly or monthly.

Finally, employers use highly sophisticated technologies to monitor and analyze the emotional performances of employees. As I’ve shown elsewhere (Poster, 2011), some rely on automatic ‘emotion detectors’ in the computer software. These programs use sound wave frequencies and key word searches determine the types of emotions that workers are projecting to consumers, and how well they are integrating those feelings into conversations.

Transnational dissonance in the emotions of credit

Moving the customer service of credit overseas can create problems, however. US firms face a dilemma of how to transfer the emotions of credit to India, what I call a transnational dissonance. Here is where we see a geography to the emotions of credit, and how employers attempt to manage this disparity by re-nationalizing the intimacies and moralities.

Emotional labor scholars borrow the term ‘cognitive dissonance’ from the field of psychology to describe an internal discord between one’s inner self and the outward display of feelings for a job (Hochschild, 1983). In the case of outsourced credit industries, we see another kind of cognitive dissonance – in the meanings and feelings about debt and finance. Within a global context, this discord is not internal (within individuals), but external (between actors in the US and India).

Conflicting moralities

We see this transnational dissonance, to begin with, in the moralities of credit. In the US, the general population has acquiesced to the idea of credit. This is evident in the large rates of those indebted (even if they disagree with it, or have trouble paying it back). US firms push the moralities further, positing credit as a social good.

Yet in India, credit has not penetrated the wider society in the same way, especially as an accepted principle for household routines.[5] The idea of consumer credit is still relatively unfamiliar to many Indians, despite the rapid growth of the middle class over the last few decades and the rise

in disposable incomes. Indians, until very recently, have been characterized as 'conservative savers' (Kazmin, 2010) and 'used to living within their means' (Varma, 2007: xix). This outlook is partly grounded in the practical realities of Indian banking: under the era of state-run institutions, personal credit and home loans were generally unavailable to the public. However, this changed in the mid-1990s with the shift towards neoliberal policy by the government, and the subsequent entrance of foreign financial industries into the market. As a case in point, the number of credit cards quadrupled over the 2000s (Varma, 2007), yielding Citigroup 3.3 million customers (Timmons, 2007). Still, the statistics on credit in India remain strikingly low. Out of 100 adults, approximately two have a credit card, 13 have a debit card, and 40 have a bank account (Roy, 2010). This leaves India with one of the lowest rates of credit card ownership in the world (Timmons, 2007).

Indian lifestyles, in turn, are less embedded with notions of consumption and buying things (Ganguly-Scrase and Scrase, 2009). Many scholars are skeptical that expanding job opportunities and incomes have led to meaningful changes in consumerism, even though Indians have been buying more than they used to (Fernandes, 2006). Not only are Indians more hesitant to sign on to credit than consumers in the US, they are more hesitant to repay: 1 in 10 cards are charged off due to stoppage in payment, versus 1 in 25 in the US (Timmons, 2007). Thus, the whole process of credit – from getting credit, to buying things, to paying it back – are less central to daily life in India.[6] Credit is not a moral imperative in India, or at least an assumed practice, the way it is in the US.

This makes hiring Indian employees as representatives of credit a tricky task. Employers have to teach and instill US moralities of credit in Indian workers. As part of the 'extra training' in Indian call centers, employees undergo extensive sessions on 'cultural training'. The name suggests a broad-based curriculum but in practice, it is really about credit, finance, and consumption.

Managers and trainers teach US credit morality in several ways. First come the foundations: the *normative value* of credit and consumption and the *instinct of promoting* credit to others. To help implant these notions within Indian employees, call center trainers try to make consumption and credit personal. They use carefully selected metaphors to draw upon workers' routines and experiences: for instance, how to see *all* relationships (not just their encounters on the phone) through the lens of customer service. The SmallCo President explains his philosophy:

> We try to incorporate a kind of a culture where each one is customer to someone or the other. For example, the *agent* is performing not only for their client, they are also . . . a customer to quality [department]. Another example, a *new candidate* who has just walked in and has already joined, they are customers for our HR department. The *person in the kitchen* who is trying to prepare some tea or coffee, he should put in so much of love and affection in his preparation, because to people who he is going to serve [i.e. the employees], they are customers for him. Get my point? Each one is a customer to someone or another.

By seeing everyone in their lives as a customer, employees are more likely to internalize consumption and prioritize service above all else.

Teaching the morality of credit to Indian workers next includes a crash course on the *substance* of American consumerism (i.e. what Americans are buying and what it means to them). Indian workers get some of this in their daily lives outside the firm, through the pervasive marketing of US products, music, films, media, etc. However, employers dig much deeper into the intricacies of credit.

Training sessions at MiddleCo, for instance, methodically go through the key points of US consumerism. Employees learn what brands and corporate logos Americans feel loyal to and why.

When discussing ‘stores’, they learn the names of major retailers like Walgreens and Albertsons. In ‘eateries’, they learn about McDonalds. Trainers lecture on what money means in the US, and the routines of spending. A ‘dollar table’ on the overhead projector shows currency conversion rates and what you can buy with a dollar bill. In ‘customs and attitudes’, workers learn that American consumers don’t like to divulge personal information, and that they are individualistic. In ‘lifestyle’, they learn about traffic and how almost everybody owns their own car. And then, there are the formal institutions of American consumer society. Umesh, the MiddleCo Training Manager, teaches the centrality of ‘finance’ to the ‘life of the common man’, including his/her relation to ‘banking, financial institutes’. Filling in the knowledge base of Indians on consumption in the US helps workers to overcome the transnational dissonance in credit. It enables these workers to internalize and then articulate the logic, practice, and morality of credit in US society.

Conflicting intimacies

However, there is a second complication of outsourcing: a transnational dissonance in the intimacies of credit. In the words of call center trainer Raina, outsourcing disturbs the ‘comfort zones’ of consumers. Indeed, as found in other research, foreignness compromises a sense of security and invokes anxiety for some consumers (Mirchandani, 2012). This is particularly true when they are discussing issues of finance, purchasing, and service.

As research shows, US customers prefer to talk on the phone with someone of their own nationality. Thelen and colleagues (2010) have been studying US attitudes towards outsourcing and service, and have found a trend of ‘service ethnocentrism’. Sometimes US consumers have political objections to outsourcing itself, in terms of beliefs about keeping jobs in the country and retaining employment opportunities. However, they also express two clearly nationalized themes: foreign enmity beliefs (that offshore workers are not familiar enough with American culture to provide effective services), and nativist beliefs (that workers in one’s own country are generally superior, e.g. smarter, more helpful, etc.). Moreover, Thelen and colleagues find that these feelings, when charted against types of service, are more associated with financial-related activities (like taxes) and less so with problem-solving activities (like computer help-desks). Customer service encounters involving money, in other words, heighten the ethnic/national unease among US consumers.

This means that the work of credit in global contexts involves unique types of consumer emotions than those mentioned in the earlier sections – this time, morality about outsourcing and anxiety about foreigners.

Manufacturing cognitive consonance in credit. In response, outsourcing firms attempt to recreate this comfort zone for consumers by altering the identities of their workers. The managerial solution for transnational dissonance is making the narratives of credit parallel. Firms try to refashion Indian personas into those of the US in attempt to achieve cultural consonance.

Indian call centers in my study require workers (in greater and lesser extents) to disguise their nationality and adopt another nationality, during the course of the conversation. In what I call ‘national identity management’ (Poster, 2007), employers ask workers to use American names, adopt American accents, and convey through idle conversation and prepared scripts that they are in fact in the US. Managers often assert, and workers re-articulate, that acting American helps in sales. Lokesh at SmallCo explains that he needs to *become* an American in order to sell to them:

> I can sell you something only when you want it. Like I am selling you a pen, I need to create a need in you, that you become . . . wanting enough to get a pen. Whether you need it or not, I need to *make* you a need

> . . . If I am selling you a pen, *I need to come to be in your position, putting [my]self in the customer's shoes. Then you really need to be an American.* (Emphasis added)

Employees not only need to 'get personal' with the customer (as noted earlier), they need to be in the 'position' of the customer, and in particular, 'in the customer's shoes' as 'an American'. Outsourcing nationalizes the intimacies of credit work.

Posing as an American, therefore, enables employees to foster an intimacy with consumers and re-establish the comfort zone. A female training manager at SmallCo, Anjali, describes:

> We have to know everything [about the US], because we don't want the client to think we are not knowledgeable. Because there is a relationship between everything. We don't want the clients [i.e. customers] to feel bad – that she is speaking rubbish and we are not understanding it. *I want my client [customer] to understand that I am as much caring as his people back home. Though it's an official talk, we need to make a level of comfort zone, so the person thinks yes, they are talking to someone on the outside, but they are not a stranger.* (Emphasis added)

The markers of American accent and name serve as an emotional guarantee that the level of care will be equal to that in the US. They enable Anjali to be an outsider 'but not a stranger' (read: an unsympathetic and unscrupulous foreigner) to the consumer. National identity management eases the anxiety of foreignness (or in other words, the service ethnocentrism) for consumers. It helps build the trust so that customers are more confident in the credit transaction.

In this way, outsourcing may re-nationalize the emotions of credit – not directly in the transfer of campaigns from the US to India – but subsequently and indirectly in managerial responses to this transnational dissonance.

Implications

The emotions of credit are apparent in far more than the discourses of managers and employees of these firms. As shown above, they are integral to organizational structures and practices, including hiring, training, and the applications of resources. In addition, emotions are crucial mechanisms of job hierarchies and career ladders.

For instance, some credit activities require more advanced emotional and linguistic skills than others, and in turn, accrue higher wages. Employers track workers into jobs according to eight verbal-emotional-communicative 'competencies' (based on scores from psychometric tests and evaluations of emotional skill in training sessions). Emotional categories include things like stress tolerance, interpersonal relation, and customer focus. Linguistic categories include things like speed, pacing, and articulation of speech. Umesh, as one of these managers, showed me a diagram of how MiddleCo carries out this matching process:

> This is my competency chart which we have right now . . . These are the competencies in different campaigns and what kind of rating is required there. . . . For example here, if you see . . . in Campaign X, we need 'articulation' in the person to be 'average'. That means if his articulation is between 40% and 60%, then it's ok. . . In Campaign Y, you need to be 'excellent', 80% or above. You need to be *very* articulate to speak. In Campaign Z, probably, you again need to be average.

Through this formalized process, managers link emotional skill to organizational rewards. It complements the bonuses, games, parties, etc. (Table 1) that managers use to recognize employees who achieve targets on sales, new accounts, debt repayment, etc.

When workers *don't perform* their emotional tasks, furthermore, managers react with organizational disciplines. Some workers abstain deliberately, as they object to the emotional deception and manipulation of customers (Poster, 2007). Other workers are just not skilled at it. In turn, there are punishments for doing emotion work poorly (i.e. for the *non*-emotional hitmen) that go along with the many rewards for doing it well (Sutton, 1991). Managers at MiddleCo bump workers off higher-paying campaigns onto lower-paying campaigns requiring lower emotional-verbal competencies. At firms like SmallCo, they weed these workers out within the first few days on the job. At MiddleCo and BigCo, which have more technological resources, managers regularly fire workers who have low scores on quality control and electronic monitoring systems.

Theoretically, these cases studies show the distinctiveness of credit as a form of emotion work within the wider context of outsourcing. Employees recount how working for credit campaigns is different from that of other types of customer service in Indian call centers. From her previous experience, Meena at BigCo recounts how tech support generally requires much more 'politeness' on the part of the employee. She says that when customers call for help with their computers, 'You need to be sounding sweet, sounding good with the customers, everything like that. Even if you are right and the customer is wrong, you have to be sounding genuinely good to that person.' Pradeep at MiddleCo explains why. In tech support, 'a customer always calls the company or the customer care executive when he's in trouble. And he always shouts on you, and you have to calm them down, ''No sir, actually this is that, this is that,'' you know. It becomes really very, very difficult.'

Indeed, presentation of self and displaying pleasant emotions are highly integral to the job of *providing services* like fixing a computer. The customer is paying for that service, and along with it, the emotional offerings of the worker (which can be a measure of the quality of that service). For credit, however, the goal of the job is typically *not* to provide a service, nor even to help the consumer (despite their title of 'customer care representative'). The aim is the reverse – to *get something from the consumer*. Even though credit is a similarly outsourced task, the emotion work can be very different.

These case studies reveal dynamics in the other direction as well – like the impact of outsourcing on the emotion work of credit. Outsourcing may not affect all parts of this labor – like the core emotions involved with the work. As Sutton (1991) documents, for instance, displaying a sense of urgency in collections may be a standard practice that cuts across organizations and locations. I expect, in a similar, way that the targeting of intimacies and moralities may surface in other call centers, not just those in India.

Still, outsourcing adds new layers to the emotions of credit, by compressing credit functions within organizations, and dispersing the participants globally. It inserts a *transnational* dimension to the relations (which in this case link customers in the US to workers in India). This means that workers not only manage consumer feelings about *credit*, but also their feelings about *globalization* (including foreigners, Indians, and outsourcing itself). Workers explain how interacting with consumers in the US compared to India changes the emotional demands of the job. Hemant at MiddleCo had this experience in selling Citibank credit cards both locally and internationally:

> Citibank customers [in India] are . . . very good customers. . . . They never abuse on the calls. Whatever the problems, they tell us in a very gentle manner or a very polite manner. But when I switched over to this industry [for the US], . . . the customer abuses you. And you don't have the ok [to respond]. That's the way it is. I know it's a part of my job, but [at the end] of the day, it hurts you. It hurts me. I don't know about other person, but it hurts me.

More importantly, outsourcing exposes managers (especially) to the idea that the emotions of credit have geographies. As call centers become the meeting point for credit actors in various parts of the world, managers and staff encounter these different affects and discourses of credit. This is where we see a transnational dissonance of credit – something that other call center studies may overlook by virtue of the local empirical base. Even though US firms choose India as an outsourcing destination partly for its large English-speaking population, a common language is not enough to overcome this transnational dissonance. It is not sufficient to ensure smooth communications between Indian employees and US customers, in a practical sense of understanding accents, but also in a conceptual sense of understanding the meanings of credit.

The transformation in emotions of credit, therefore, may not be a direct result of outsourcing, per se, but rather a by-product of managerial responses to it, and in particular, to the transnational dissonance in credit. Facing pressure from US clients, Indian call center managers attempt to create the congruence artificially, by re-nationalizing the intimacies and moralities of credit. Their employees need to know what kind of moral commitments Americans are sensitive to, in order to tap into consumers' anxieties about and leanings towards credit. They need to learn the language of consumption in the US, and become aware of the cultural embeddedness of those principles. Moreover, in some cases, they also have to pose (explicitly or implicitly) as Americans themselves.

Conclusion

Indian call centers illustrate an under-recognized side of credit – the utilization of emotions by firms and employees to get consumers to enter into, stay on, and pay back debt. Unlike the previous research on emotion work in credit, I find that employees direct these tactics externally as well as internally. Employees use intricate emotional strategies to target consumer intimacies and moralities. They do emotional investigative work to figure out what consumers' personal sensitivities are, and exploit their emotional motivations for paying. They tap into consumer ethics concerning debt, and lean upon their sense of honor, status, and respectability.

This builds on sociological insight regarding the long tradition in American society of probing into the psychological fears of everyday people for economic purposes. Weber (1930) showed how early American religious leaders encouraged people to save compulsively, by fueling anxieties about the afterlife. The US economy benefitted from this practice of wealth accumulation and savings, as it became a springboard for growth at the time. In the 21st century, we see the targeting of public anxieties for an opposite purpose. Credit firms urge US citizens to spend and become indebted rather than to save. Here's where the emotional hitmen become useful. As mediators between firms and the public, customer service workers have an important role in achieving the ends of credit. They assist credit firms in dissipating consumer hesitancy to spend and become indebted. They ascend many emotional hurdles among the consuming public – counter-moralities of *avoiding* debt, or inabilities to pay due to declining real wages, job fragmentation, recession, etc., as much of the middle class is experiencing.

In this study, several dynamics intersect to achieve these ends for US credit firms – globalization, outsourcing, and emotions. They affect each other in succession or as a cycle: emotions are a key tool of credit work, the credit industry is a driver of outsourcing, and outsourcing helps to achieve the emotional strategies of credit. Their relations may not be *exclusive* (i.e. emotion work is not limited to credit; outsourcing involves more than credit work alone, etc.). Rather, this study aims to show how such factors are increasingly operating together. The methodology of global ethnography enables us to reveal and explore these connections, by viewing the macro and the micro in a single site (or set of sites).

Further, when interconnected this way, these three forces work to the advantage of the credit industry and to the disadvantage of consumers and workers. Profits of the credit industry have been increasing steadily since the first decade of offshoring of customer service. Yet, I have tried to show that their gains are more than material. Firms receive emotional payoffs from outsourcing, revealing an emerging affect economy in credit. Outsourcing to India provides credit firms with specialized resources to inculcate, enforce, and regulate emotions within their employees (and in turn, consumers).

On the other hand, US consumers are the recipients of emotional targeting, as employees probe, prod, and sway their sensitivities and anxieties in the interests of credit. They are victims of many kinds of deception, as workers 'trick' them with their words, or omit crucial information (such as legal exemptions from paying debts of deceased family members). Finally, the costs for Indian employees may not be material, as their wages tend to be higher than those of other service professions. However, their losses may be bodily and affective. This includes an emotional toll from taking on the emotional hitman role, especially when they are morally against it. In addition, employees handle the burden of resolving the transnational dissonance of credit. They contend with both abuse from customers due to their hostilities towards outsourcing, and requirements from managers to submerge and reconfigure their national identity.

Theoretically, this study reveals how the 'new emotional imperialism' applies in the information age. Unlike the global nannies of Hochschild's study who express emotions through direct touch, these workers do so through digital phone lines. They also *remain* in the Global South rather than physically moving to the Global North, traveling instead through what Aneesh (2006) calls a 'virtual migration'. Still, the constant is that *Global North firms mine workers in the Global South for their feelings and emotional capacities.*

Moreover, while some kinds of affect may be universal (like love, in the case of transnational nannies), the affect of global credit and call centers is more specific. Thus, elaborating on the concept of emotional imperialism, I show how credit firms modify these emotions while extracting them. *Through the process of outsourcing customer service work to India, firms re-nationalize of meanings and feelings of credit.* In order to make the consumer comfortable for the transaction, employees decouple emotional zones from their locational moorings and then root them in new sites. Likewise, they mobilize intimacies and moralities of debt across borders. This dynamic is evident in the political realm too, as creditor nations like Germany draw on morality to urge debtor countries like Greece to pay back loans in the recent recession.

While this study has provided a glimpse into the nascence of the outsourcing industry in the early 2000s, many things have changed since then. For instance, scholars like Mirchandani (2012) and Nadeem (2011) have documented an organizational retrenchment away from stricter forms of national identity management in India. When it comes to the debt industry, we might see that some key practices may remain, like the nationalized training *in credit*. Still, it would be valuable to explore more recent emotional dynamics in Indian call centers. Another development is that outsourcing has gained momentum in other countries, with the Philippines equalizing if not overtaking the number of call centers as India. Does the character of the emotion work change as offshoring pathways move to other regions of the Global South? Documenting the contours of credit intimacies and moralities in call centers around the world (and from credit firms emerging from other counties in the Global North) would be fruitful for answering such questions.

Acknowledgements

For their excellent comments, I thank *IJCS* journal editor David Smith and five reviewers, conference organizer Basak Kus and attendees, particularly Seán Ó Riain and Akos Rona-Tas, and colleague Miriam Cherry. I

am especially grateful to the participants of this study for their generous offerings of time and stories. The opinions expressed herein are those of the author alone.

Funding

This research was supported by the National Science Foundation (#SES-0240575), the Vice Chancellor for Research at the University of Illinois at Urbana-Champaign, and the William and Flora Hewlett Foundation. An earlier version of this article was presented at the workshop which inspired this special section, 'Financialization, Consumption, and Social Welfare Politics'.

Notes

1. I use the terms 'Global North' and 'Global South' to draw attention to inequalities among countries that tend to be mapped out (at least partially) on geographic lines (i.e. US, Canada, Europe, and Japan versus Central/South America, Africa, South/Southeast Asia, etc.). I recognize that these concepts also have many flaws, however.
2. To emphasize the pervasiveness of these core emotional strategies for credit customer service in many parts of the world, I draw upon illustrations in the US as well. Later, I describe what is more distinct and contextual about this work in India.
3. To highlight why US firms choose call centers abroad versus those at home, I situate my ethnographic findings below in two quantitative studies conducted in the early 2000s: a comparative study of call centers, *The Global Call Center Report* (Holman et al., 2007), analyzing 17 countries across North America, Europe, Asia, and Africa; and a section of that project which focuses on the India and US cases in particular (Batt et al., 2006). This comparison shows the representativeness of my case within India, as well as how Indian call centers differ from those in the Global North.
4. I thank one of the reviewers for elucidating this point for me.
5. In making this transnational comparison, my aim is not to essentialize differences in meanings of credit in India and US, or to privilege the national above the local or global in this process. Rather, the purpose is to situate these dynamics in their contexts, and explore how transnationalism is altering the degrees of both social distance and crossover between these two countries.
6. Interest rates and fees in India are as high as 50 percent – higher than the upper bound in the US, at 30 percent. This is yet another deterrent to the social acceptance of credit in India.

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