

*Full Length Research Paper*

## Dilemmas and career development of Brazilian bank executives

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The aim of the paper is to investigate career-related personal dilemmas of bank executives in the context of immaterial labor. The lifestyle and subjectivity dilemma concepts based on many authors were reviewed. Sixteen Brazilian bank executives from Porto Alegre and from the metropolitan region of Porto Alegre/Rio Grande do Sul State, Brazil were interviewed in their workplace using a semi structured interview. Results revealed dilemmas related to spatial and functional mobility, and deprivation of family relationships. From the immaterial labor associated with bank careers and dilemmas experienced by executives, new lifestyles were observed, which are consistent with the modern society. The presence of dilemmas is not a novelty, but in contemporary times, these dilemmas and the immaterial labor interfere with the professional and personal lives of individuals, regardless of spatial and time limits, affecting the lifestyle of bank executives and their families.

**Key words:** Career, dilemmas, bank executive, work and family, immaterial bank labor.

### INTRODUCTION

Traditionally, professional career had been related to an individual's trajectory in a firm, associated with linear and hierarchical progression (Chanlat, 1995, 1996) and with motivation and productivity of its employees (Gutteridge and Otte, 1983). In this perspective, both individuals and firm take on mutual commitments. The history of employment, built upon step-by-step career progression, was desired by workers and was socially valued. However, nowadays, the concept of professional career is quite different.

At present, a meteoric professional career model has been disseminated, which cannot be confined to the boundaries of a firm (Baruch, 2006, 2004a); quite on the contrary, its value is related to mobility across firms over a short time horizon. In this model, an individual must have control over his path, molding his career according to his skills. In this case, an individual reinforces his power to control his path, playing a more active role in his

relationship with work. Careers are less strict and more flexible. To achieve success in careers, it depends much more on the individual than the company. Therefore, to build up a career, people have to make their time productive and their work relations must be networking favorable.

The new demanding decisions on careers are mainly felt by the executives. Then, career-related decisions are strongly felt by bank executives; especially, in order to build them, they considerably increase their workload and responsibilities. In particular, bank executives follow this logic, mainly because year after year, in Brazil, buyouts and bank mergers, according to the Brazilian Bank Association (2008), have a direct impact on staffing: they reduce it through the downsizing of certain positions and accumulation of functions by some employees, leading to the layoff of some others.

The fast pace of changes can be seen through the

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creation of icons associated with Brazilian banks such as the so-called 24-hour Bank, 30-hour bank, and Manager up to Midnight, indicating that financial markets never sleep. This fact directly interferes in the working and living styles of bank executives. A bank executive's work eventually stretches into his/her personal and family life. To develop their careers, bank clerks inevitably work overtime, either checking their e-mails, calling customers, or mentally solving pending problems.

This logic of racing, of acceleration and of instantaneity, which governs the current ways of structuring and organizing work, has contributed to the maximization of the workforce under the notion of immaterial labor (Lazzarato and Negri, 2001), which makes no distinction between working and non-working time. Immaterial labor, as pointed by Lazzarato and Negri (2001), configure a new relationship between production and consumption, in which the management's demand relies on the intellectual and affective capacity of employees. This results in the capture of life as a whole beyond time and spatial limits. In addition to material products, immaterial labor involves intangible products such as feelings of trust, safety, and comfort by consumers, which are only possible by the mobilization of characteristics that are inherent to employees, such as intelligence, creativity, decision-making and relationship skills.

The dilemmas concerning career development experienced by bank executives take on added importance when seen from the perspective of liquid modernity proposed by Bauman (2009, 2008, 2007a, 2007b, 2004). Using the metaphor of liquid life, it is possible to think about the fluidity of existence and then to think of career development based on liquid, fluid and winding paths. The metaphor of winding paths leads to the assumption that career development may be uncertain, insecure and vulnerable. Therefore, it can be inferred that careers are considered to be liquid, using Bauman's metaphor. Studies on career management were fruitful, considering career from ephemeral view, investments in new directions, the so called liquid life (Bauman, 2007a).

Liquid life, arising from liquid modernity, results in modes of subjectivity, chiefly in relation to work. By looking at career development, it is possible to understand forms of subjectivity that lead bank executives to indulge in ephemeral relationships, to have fleeting relationships in their families, to be individualistic in their relationships, both at work and in the choices of their career paths.

The way executives build their career affects them and their family's way of life. The existence of dilemmas takes over the individual's professional and personal life, regardless of time and space limits.

Then, this article has as problem statement: "Which personal career dilemmas are configured in immaterial bank work and which are repercussion in family relationships?" Therefore, the aims of this paper are to discern the personal dilemmas related to the bank executives'

career and how these dilemmas are intertwined in their family relationships.

The paper is organized as follows: first, we present a theoretical review of career development in contemporary time and of immaterial labor at banks; later on, we describe the methods used, and finally, we show the major results of the study.

## LITERATURE REVIEW

### Career in contemporary time

Especially until the 1980s and 1990s, as highlighted by Dutra (1996, 2010), Hall (1996), Chanlat (1995; 1996), Balassiano and Costa (2006) and Veloso et al. (2009), career models were prevalently more rigid. This pattern was characterized by linear and vertical progression, by greater job stability and by the expectation of professional growth over a lifetime, safeguarded by the employer. In the late 1990s, career began to be represented by more flexible models (Chanlat, 1995, 1996; Deffilipi and Arthur, 1994; Hall, 1996), associated emphatically with investment in oneself, in the adoption of ideas and commitment to the values of "life as business" characteristic of liquid modernity (Bauman, 2001, 2007a).

Baruch (2004a) and Inkson (2004) assert that the steps of a career are no longer unilateral, and that professional growth has not shown an ascending pattern either. Above all, careers are dynamic, move in the same professional context or among organizational contexts or even across areas. According to Eaton and Bailyn (2000), career refers to an intermittent number of cycles in which sometimes the organization for which the employee works predominates, and sometimes the employee is its sole manager. There are signs that, in contemporary work, career will increasingly become a self-managing model and, depending on characteristics that are specific to the context of liquid modernity (BAUMAN, 1999), professional career is expected to be fluid, unstable and flexible.

It may be inferred that each model implies devices for a given production of subjectivity, which will guide the personal and professional life of employees. Career has to do with forms of self-control due to commitment and devotion to the company and development of competences that are necessary for a successful professional growth. It has to do with forms of control over policies of life which were established and resulted in processes of subjectivity, fully supporting the lives of employees, since, sometimes, they might sacrifice their family relationships and health for their job.

Control leaves the realm of external discipline and now relies upon self-management by the worker. This way, the forms of subjectivity show that it is necessary to be a good employee nowadays and therefore build a successful career.

Several authors, when defining career, argue that in terms of management, there is the notion of self-control. In this case, employees change in order to comply with a rule, or produce themselves in these modes of subjectivity, establishing unprecedented forms of self-control for today's prevalent view of work.

Many of the elements addressed here allow us to take the position that modern career transcends the very existence of the organization. An individual does not get prepared for his/her current job, but he/she is always ready to take a new job in another firm in the same sector or in any other one. This means that an individual relies less and less on collectivity for his/her development, and is therefore responsible for his/her own fate (Motta, 2006).

Constantly, the print media, for instance, which can also be regarded as a tool for social control (Guattari and Rolnik, 2005), provides its readers with information that contributes to creating contemporary subjectivities. This information is about beauty, attitudes towards well-being, humor, rejuvenation, legerity, promptness, flexibility, creativity, manliness and joviality, elements which are presently valued in immaterial labor and, especially, in career development. In the work of Guattari and Rolnik (2005), these elements make up the models of images into which readers/employees shape themselves, according to the images of beauty, of legitimacy, of justice or scientificity they evoke, and which are associated with liquid life.

Liquid life is a life of consumption, as underscored by Bauman (2007a), and, therefore, of throw-away, of oblivion, of hasty substitution and of looseness of attachment (Bauman, 2004). The disposable society, which Bauman (2007a) and Harvey (2004) identify, means more than to throw away; it means devaluing and/or deconstructing life styles, customs, values, relationships, including family relationships. So, work has constant dilemmas as the ephemeral triggers an array of effects on relationships, either between individual and firm, between individual and his/her peers, or between individual and his/her family. These dilemmas can be associated with difficult choices that affect both the personal and professional lives of employees. The choices could be given time to the family instead of getting home late and being tired, for example.

### **Immaterial labor at the bank**

Globalization of the economy has led to continuous productive restructuring, thus requiring new organization of production and life. Today, the prevailing model is that of information economics (Hardt and Negri, 2005) and with a regime of flexible accumulation (Harvey, 2008, 2004). The economy, in this scenario, revolves around the service sector, which is based on the exchange of information and of knowledge, modifying the quality and

nature of work, whose production focuses on the immaterial labor (Hardt and Negri, 2005).

The theoretical bases for immaterial labor are especially those of Lazzarato and Negri (2001), Lazzarato (2008, 2004), Negri (2009, 2008, 2003), Pelbart (2000, 2003) and Grisci (2006, 2007, 2008). In order for immaterial labor to be productive, the worker must be lured by the organization's project, be captured into its life, resulting in total devotion to the organization (Lazzarato and Negri, 2001).

Immaterial labor involves communication, creativity, affectivity, human interaction, cooperation, demanding qualities that are inherent to the employee, which extrapolate technical knowledge. Vitality, from inventive strength, is the source of immaterial production (Pelbart, 2003).

In addition, the rationality behind immaterial labor no longer allows maintaining illusions about the existence of space and temporal boundaries that restrict work throughout a working day. Evidently, lifetime and working time overlap in an inseparable fashion and change the perceptions about time, strongly marked by acceleration. Every second, every minute, every hour or every day of production, distribution, exchange and consumption of analytical and symbolic goods is limited and definitively ends in the space and time of instantaneity and of simultaneity in which these goods were produced, distributed, exchanged and consumed (Ferreira, 2008). Hence, immaterial labor can take place in any space and time of consumption (e.g., a supermarket, an airport, a café, or a bank).

Immaterial labor inherent to workers, at first glance, allows them more freedom by reducing alienation, boundaries and confinement. A more in-depth analysis, however, shows that it is associated with quite subtle forms of control (Grisci, 2006), which constantly demand that employees have good results and maintain them while they are still productive and useful. As self-managers, employees then work with networks and flows which depend on relational, communicative and organizational capabilities (Lazzarato and Negri, 2001). Therefore, success or failure is understood as personal strength or weakness (Sennett, 2001) and employees consequently work "towards their profitability" (Grisci, 2006).

This way, given the new forms of organization and of work, employees need more and more, to have immaterial production capacities. In immaterial production, the brain is the working instrument. As outlined by Lazzarato (2004), immaterial labor is also production of knowledge; therefore, the author states that economic production is subordinate to intellectual production. But the logic of intellectual production lacks one of the economic principles: that of scarcity, which is always present in the principles of the economic theory.

Therefore, the logic of immaterial labor and of information economics includes freely productive creation, free circulation of ideas. That is the new contra-

diction to capital, based on the logic of division of labor (Lazzarato, 2004).

The free circulation of ideas, which depend on cognitive functions, is instantaneous and unrepeatable, assuming that there is some change in temporalities of production, distribution, exchange and consumption. Nonetheless, in the specific case of goods and services of immaterial nature, these goods and services are subject to the instantaneity of the present (Ferreira, 2008). That is why information is an important characteristic of immaterial labor; so, those who do not have information and knowledge are excluded from production, distribution, exchange and consumption of analytical and symbolic goods and services.

Negri (2009) considers that the dynamics of productivity tends to rely on immaterial production, on human commitment and on cognitive skills, which, in his view, cannot be easily measured by traditional methods, mainly by division of labor. This makes it difficult to think of regulation of wages in immaterial labor and of its relationship with productivity.

Negri (2008) says that immateriality has nothing to do with abstraction, but with concreteness instead, as immaterial labor constructs material products that are materialized in services, communication and welfare; it is socially organized through language, cooperation and a network of relationships.

Unlike the Fordist model of production, which demands physical strength from workers, on a workday restricted to activities carried out at a given time and place, immaterial labor is not limited to formal place and time. Thus, lifetime and working time overlap, becoming inseparable. Therefore, work monopolizes life, extrapolating the possible time and space limits. Immaterial labor has to do with the appropriation of life in all instances and that is exactly what has been taking place at banks.

Instability, coupled with the unpredictability resulting from reorganizations in the sector, management policies and new technologies, renders bank work ephemeral. In order not to lose their jobs, bank workers, especially executives, given the cut-throat competition and automation, which removes manual and routine work from the scene, must keep themselves intellectually fit and have different skills, completely different from those in the past, which were more operational. Characteristics such as having a good relationship with the customers, being polite, and being available around the clock add to knowing how to make calculations and predict the best investment outcomes, thus demonstrating the versatility increasingly demanded from bank workers (Segnini, 1999).

In recent years, the bank sector has significantly increased its investment in technology, resulting in a larger number of customers using self-service terminals, especially those with a lower purchasing power. Amongst customers with a higher purchasing power, there has been an increase in the use of credit cards and of home bank

services, which are those bank transactions performed by customers over the Internet from their homes (Brazilian Bank Federation - Febraban, 2008).

The growing investments in technology have been followed by the outsourcing of certain functions, chiefly those related to support and maintenance. Outsourced services include telemarketing, system maintenance and help desk, especially those offered by self-service terminals.

Layoffs associated with the remarkable investment in new information technologies in the bank sector turn workers, or those who remain after massive layoffs and extensive reorganizations, as sellers of financial services. Net employment, in the contemporary society, can be associated with those workers who either remained or were laid off. Net employment is that which, following the events in the past decades and due to factors such as the short-term perspective and technological and organizational changes that alter the nature of work itself, trickles through one's fingers (Grisci, 2007), that is, not sustainable. It is within this context that bank work has been undertaken.

## METHODS

### Research design

This research is characterized as qualitative, where, according to Gaskell (2003), "the real purpose of qualitative research is not to tell people of opinions, but rather explore the spectrum of views, the different representations on the subject concerned". A study therefore consists of steps and methods.

### Sampling and data collection procedures

The first contacts for the research were made with executives appointed by acquaintances of the researchers who, later, appointed the other respondents. The executives were contacted by telephone, were told about the objectives of the study and, if they accepted to participate, an interview was then scheduled. A total of sixteen (16) executives from different banks were interviewed. The number of respondents was determined by their availability and duration of the interview, and the interviews had to be scheduled three or four weeks beforehand because these executives were greatly demanded at their respective banks.

All of the executives were interviewed in their workplaces. In the bank sector, an executive is that worker who occupies a position of middle or senior management in a public or private organization.

The executives belonged to different public and private Brazilian banks. In order to preserve the respondents' identities, only the major characteristics of the banks for which they worked were described and, obviously, their names are not disclosed. Although all respondents agreed to have their interviews recorded for later transcription, the fear that they might be recognized by their banks was utterly visible. Because of that, the researchers reassured that their identities would be kept in secrecy; consequently, the recording of the interviews was uneventful. Five executives (A, D, E, J, L) worked for a public bank that had gone through a large production of reorganization in the 1990s, with layoffs and adoption of total quality programs. The adoption of such management remembered and the researcher practically relives the interview" models is consistent with the new ways of being and working,

and had direct impact on workers' careers.

Two executives (I, K) worked for one of the largest public banks in Brazil, which has invested in personnel management and been a model of management practices in recent years. This bank often invests in career plans, training and development, providing both face-to-face and online instruction, and has strategic remuneration plans.

Four executives (G, M, N, O) worked for a private bank with fierce competition in the sector. This bank has recently bought out other Brazilian banks. As it is a foreign bank, its career plan is that of the boundaryless model.

Two executives (F, H) worked for a public bank that has supported cultural events and sports in Brazil, therefore with strong institutional marketing campaigns. The bank has advertised that it has been investing heavily in customer segmentation and in the supply of products, services, and personalized transactions. This is consistent with the management practices adopted by this bank. Personnel management is essentially strategic at this bank, and it invests heavily in its employees, in an attempt to make them more productive and committed to the bank. Its policies include performance assessments, training and development (face-to-face and online), and strategic remuneration with profit sharing.

Executive B worked for a small bank, with little prominence in the business world, but considered to be highly competitive in terms of interpersonal relationship. This allowed the researcher to have a closer look at those employees who change banks based on market conditions and on personal and professional needs, typical of the protean career model.

Executive C worked for a bank that has gained popularity among financial institutions at large. It is a bank that invests in its image and also has changed its management practices, focusing on the training and development of its employees.

Executive P worked for a foreign capital bank. The financial group has branches in several countries. It offers its employees career opportunities in other countries provided that the employees are willing to move away.

In general, the banks at which the respondents work are representative of the banking sector, especially with respect to changes that have occurred in the past decades.

The interviews lasted about 60 min, and followed a script specifically targeted at executives, containing 38 questions. The script allowed exploring the categories under analysis in the perspective of the executives. It is important to say that, despite the use of a script, the interviews were flexible enough to contemplate the meaning of respondents' answers.

### **Instrument**

Particularly, the interviews aimed at eliciting information about the careers of the respondents. The script included the following aspects: professional path; pros and cons encountered along the path; description and perception of the executive about his/her career, current job situation and prospects for the future; reasons for staying or changing banks; speed at which the career was undertaken and whether it was necessary to slow down along the path; perception of control over his/her career; relationship of the career with personal life, health and family.

### **Data analysis**

For data analysis, interviews, with the consent of the managers, were later transcribed, interpreted and reinterpreted, and during the interview the analysis had already started. "In reading the transcripts, aspects of the interview that go beyond words are (Gaskell, 2003).

By reinterpreting the interviews, the reports are compared and contrasted for a better analysis. For Gaskell (2003) "statements or comments that at first seemed pointless can suddenly come as an important contribution if compared and contrasted".

To have a wider view of all information produced, we elaborated a mapping of the records obtained. Then, the information that was obtained in the interviews was grouped following the proposed analysis: career in immaterial labor at the bank; career and deprivation of family relationships; life styles resulting from driving career in the context of immaterial labor.

The categories were defined before field work, during exploratory research and after collecting data, proposed by Minayo (2001). After that, such categories were compared and after continuous reflections, the final categories were established: career in immaterial labor, career and deprivation of family relationships and the last category was life styles resulting from driving career in the context of immaterial labor. Besides the search for contents, there was the basis to establish the research coding.

## **RESULTS**

### **Career in immaterial labor at the bank**

Initially, it is necessary to briefly describe the attributions of the respondents, as executives occupying middle and senior management positions at different banks were included in the study. There is a distinction between general manager (A), relationship manager (J, O, P), general state manager (B, C), regional business manager (E) and superintendent (D, F, G, H, I, K, L, M, N).

Even though there are differences among the seven banks and among the positions occupied by respondents, we highlight that dilemmas are experienced by all executives, allowing us to infer right away that dilemmas are associated with immaterial labor and with career mobility. Therefore, the dilemmas occur regardless of whether the banks are public or private, for instance.

Working at the bank is characterized by requirement and appropriation of intellectual skills by executives and their total mobilization in different fronts regarding service provision. Executive A summarizes this as follows: "Nowadays, the bank is a service provider like any other. Executives are supposed to be consultants, in addition to a strong relationship with the customers. Today, your manager has to attend to customers, has to come up with alternatives for what the market demands and has to be attentive to the market" (A).

In this respect, the meaning of career for executives involves, as pointed out by many of them, "constant challenge" (E); "personal commitment" (L); "competitiveness" (A); "devotion and commitment" (C); "growing, acquiring and gaining more equity" (I); "having objectives and meeting goals with outstanding performance" (K). These assessments combine immaterial labor and business.

Career opportunities vary across banks. In general, bank executives say that, although banks offer career and succession planning that follows the studies on bank human resources for adequacy of profile and a "battery of

tests" (L), the "criteria are subjective" (C). Vacancies are offered, but according to C, "it is never clear during the selection process what the prerequisites for the position are." The statement of C is associated with the notion of immaterial labor when he says: "We know we must be committed, but this is hard to measure. It looks as if a candidate for the position is chosen out of emotion, and sometimes by visual inspection." An executive's commitment to the bank occurs through his/her production-related work and the relationship manipulation since feelings of trust and satisfaction are important to lure and maintain a customer. This explains the difficulty in establishing an objective measure of productivity for the production of services, as well as absolute criteria for promotions.

Just as the relationship skills of executives are associated with the notion of immaterial labor, career depends on this affinity with both bank managers who define the promotions and especially with account holders (both natural persons and legal entities). K mentions that to have a career at the bank he should "be in the right place with the right person and find the right moment so that customers will have a good professional view of you. It is the same as networking." To illustrate that, B also says: "I've built a network of relationships in my career, not only of workmates, but also of customers who rely on me for their businesses. This is the highlight of my career at the bank where I work." The rationale behind the work relationships of executives has to do with wisely taking advantage of their available time, both in their personal and professional lives.

Professional opportunities may arise from the subjective networking of relationships, as underlined by executive G: "The network of relationships is interesting because professional opportunities emerge as well. I myself had at least three or four job offers from other banks because of these relationships. I declined them because at that time they were not as important as the [name of the bank]." It is important, for the executives, to maintain good networking.

G declared that his career took off at the bank because "I used to work more than others. I would travel late at night; I used to work on weekends. I made some sacrifices, some things out of the ordinary to grow professionally, and the right people recognized that." The same executive, when asked whether he feels worse or better about his career, reveals: "I'm afraid not to be able to find the perfect balance between work and family" (G). It is very difficult for the executives to balance professionally growth with family and leisure, especially when banks demand a long journey of work.

The perceived injustices revolve around criteria that are unclear to executives. K affirms: "If it were clear, for example, that by meeting my goals, by surpassing them I would be promoted, then it would be more just. The way it is, we never know if our results match their expectations." Another executive mentions that his bank does

not specify how promotions work, but rather how layoffs should occur. The fear of being fired, of incompetence and of vulnerability which are part of liquid life (Bauman, 2007a) could be seen in B's facial expression during the interview, while he said: "You're evaluated by your results. If you don't give the expected results, or achieve the goals that must be met and which are very clear: you get kicked out" (B).

Career opportunities in the banking sector differ between public and private banks. At private banks, moving up is faster, whereas at public banks, it is slower.

At private banks, executives have a relatively shorter time between one promotion and another; in turn, young workers show a rapid progression in their career as there is a demand from the bank itself. Conversely, older bank workers at public banks tend to see their longer permanence at the bank as loyalty to it.

Promotions, as a rule, are associated with spatial mobility, which implies changing bank agencies or, in some cases, moving to another town. This management practice is consistent with the strategies of the banks, in an attempt to prevent managers from getting too close to their customers, not allowing the latter to be closer to the managers than to the proper bank. Two executives report that: "It is some sort of a purchase pass, because by "purchasing" the bank worker, it [the bank] takes the customer portfolio along" (B); "A bank is like that, it changes the executive to have new face and new blood, and also not to jeopardize the results of the bank agency" (H).

Permanence at bank agencies is also short because of that. As reported by one executive, "since 2000 I had been in and out of bank agencies before I got the position of superintendent" (G). Another executive reveals that he has worked for several banks, and sees mobility as a sign of professional growth: "I've been in Porto Alegre since 1993 and have worked at different financial institutions, and that occurred due to job opportunities" (B).

Particularly, two executives comment that all steps should be quick, otherwise that gives the sensation that "it is comfortable to stay in the position" (C) or "I don't know for how long I'll be able to hold on to this position [bank agency manager]. I like changes. I think it is important to go through a change" (A). These statements corroborate that professional growth is a way of subjectification or production of modes of existence. Executives uncritically reproduce the organizational discourse that imposes them a lifestyle to which they are eventually hostaged. The proposition contained in the discourse is not only efficient in reaching the individual, but also those in his/her relationship network (love relationships, friends, or family). This way, by having his/her lifestyle enhanced before others, the executive agrees to the demands of acceleration of pace, or to uprootedness observed in spatial mobility.

Career, built in liquid modernity, is no longer linear, but

“a winding path that never really ends” (Bauman, 2007b). In this context, uncertainties are constant: “What happens today is that you are going in one direction and tomorrow you must go in some other direction (A).” Thus, in addition to the desire to be a good professional and to reach the pinnacle of success, there is the recurrent insecurity about not “measuring up to the challenge” posed by the banks.

The change in career path or the occupation of new positions at the bank are weighed and decided by executives, in general, within no more than 24 h. This is a very distressing experience, due to inconclusiveness, as it becomes a vicious cycle. When the family manages to settle down in the new town to which they were relocated, another proposal is made. This situation is exemplified by executive E: “I had done a good job and then they said: [name] we need you in [town]. It was less than 2 years since we had moved, we were just starting afresh. But he [the boss] said that nothing could be done, that I should move there. That took place in less than one day.”

Not only is the occupation of new positions at the bank decided within 24 h, but agencies are closed down overnight, because they should not continue to operate if they do not give good financial results. Executives are expected to change agencies or move to another town as soon as they are informed about the new challenge. Executive P tells how she lived this situation: “I went on vacation in April and, when I was about to come back, superintendence closed down overnight. Two hours before they told everyone else, my phone rang and they said: The thing is as follows: superintendence is going to be strategically closed and will be moved to Curitiba or Florianópolis. You must decide what you want to do.” Note that, from the bank’s perspective, the sentence “what you want to do” is a figure of speech.

Spatial mobility is not limited to the Brazilian territory, and is also a problem that affects the future, albeit to a lesser extent in the case of the bank executives in the present study. When a bank has agencies abroad, dilemmas and promotion possibilities are proportionally larger.

A bank executive describes his loneliness for being away from his family and because of the fierce competition among workmates. Family is most intensely missed in moments of greater lucidity about work relationships:

The first 90 days were terrible. I would work 18 h a day, would take work with me everywhere. I went and would burn the midnight oil and manage to do the job [...]. My subsequent promotion was also awful. My superintendent, who had already worked with me at other agencies, he reminded me when he came to [name of the town] and invited me to work with a company here. I told him I was not ready yet, but he said: “Come and we will work it out.” Then I stayed here alone for three months, my family stayed behind once again. In the first six

months, I managed to do my job. Figures emerged and everything was alright. But by the end of these six months I came down with labyrinthitis. I fell ill. I could not stand it. I stayed home for two days, doing nothing, in order to get over. You can not deny that there is a daily and veiled competition; people pretend it is companionship. Each one tries to save his own skin and, if there is a chance, playing dirty with someone would not be a problem at all. (E)

It is easy to see that stress is not a problem that affects only presidents, directors and superintendents, as shown by Tanure et al. (2007b). It also affects middle managers, as is the case of executive E, who is a regional business manager.

Spatial mobility, considering the speed at which it occurs, somehow leads to the wrong idea that it is possible to be everywhere at the same time; thus, it could contribute to eliminating the fear that

What is out of sight is out of mind. For example, the last manager here stayed for eight years and was promoted only last year. I think he was not promoted because he should meet his goals. You must be at the top. Being in the middle is not enough, being good is not enough, you must be the best. Also, there is the issue of mobility; you must be ready to move away (P)

The dilemmas regarding spatial mobility have to do with the possibilities and impossibilities of building and maintaining a common life in the future and are constantly experienced by bank executives. H wonders: “If I move there [another town and another job] it may be different. But what if I do not, what could happen?” This question is followed by the feeling that it is necessary to “reconsider my career, because as it is, it will be too difficult to stay married” (C).

Just as executives share the feeling that career choices may result in losses and gains, they agree that their choices cause a lot of suffering to their families, hindering the construction of a common life in the future.

I guess my parents suffer because I visit them less often. I feel that too. I know my wife suffers because I do not stay home much and, when I am home, my mind is set on work. When I was told about this promotion, I was very excited at first, but now I feel the weight of this choice. (C)

This is a common practice among executives who live with their families in the same town, which worsens with the constant transfers because of work. This was experienced by four respondents (C, F, G, J). Due to career progression, they lived far away from their families. They only go back home on weekends if no business trips have been scheduled.

The evaluation that bank executives make of this situation is marked by different opinions. F reported: "I would have serious family problems if the family lived together because my wife would hardly accept that I worked 15 h a day". To this he added that "this possibility of each one living in a city allows me to do what I want, get to the job whenever I want, work at night, go to happy hours, have dinner with clients, etc., and there is no need to give the family satisfaction (...) the time I want without control" (F). These words allow association to what Gaulejac (2007) reflects: "We are constantly engaged in doing business. The person becomes a company. There is no more family that can resist it". This is confirmed once more by F:

I always understood that move along with the family was not appropriate for them. So the sacrifice is this, you have to stay away from your family. For example, now I come on Monday morning and return home on Friday. So, to make a career you have to stay away from some things. This is the burden. And the bonus is that you do some networking in a spectacular way. You end up having many relationships even outside the bank, because if you are not with the family during the week you are free to work. Because of this, I have almost set up a law firm and several contacted clients for after retirement (F).

This fact also occurs with other research participants. In this speech, one element that allows understanding of the extent of the controls in the current world of work came up. In the disciplinary society, the worker had to be externally controlled to stay for a specified time on your workplace and his expectation was to finish his duties and finishes from the condition of working. In the society of control, the employee no longer needs to remain only and exclusively in the workplace, since the work takes his life in general, and his expectation turns, then, to cast off the shackles that the commitment with the family and affective and social bonding may evoke.

There are also those who said, regretfully, that "the changes demanded by professional career made the family been left behind" (H). "In some changes the older children chose to stay in the city where they were and the couple moved forward with the younger, causing a family rupture. The oldest children stayed, my wife and I went ahead with our son, the youngest. From then on we never got our family back together"(H).

### **Career and deprivation of family relationships**

The conditions to maintain family life during the career are scarce to bank executives. The executive H expresses: "The children were left behind. With sixteen years old, my daughter, for instance, got tired of both city and school change. Now we are alone [executive and wife] and the children around the world". In addition the

executive I, vents and with much sadness says: "It was in 2001 when I turn myself apart and it was at the same time I decided to leave São Paulo. I left my family there. I came to Curitiba and decided to leave the family". The loneliness felt by deprivation of family relationships with the children brings suffering and desires to rectify something that time no longer makes possible. The awareness that the passage of clock time is fast brings out the feeling that "we expected to have and enjoy more of the present" (Bauman, 2009), in response to past choices.

The time to evaluate what happened, to weigh the pros and cons from the choices made, constitutes the time to once again suffer the lived dilemma. Even more when we realize we are facing the same dilemma others retreated, refused, by making different choices.

in the dilemmas concerning the deprivation of family relationships, the banking executives tend to have more affirmative choices to organizational project than the female executives. This observation is reinforced by the spatial and functional mobility. It serves as a Brazilian social representation that men are those who, in facing a career dilemma, move on and the wife, in this case, follows them. When is the woman facing the dilemma is much more difficult for her to move on. This fact could be understood in the present study, since the executive P has chosen to retreat in her career, because her husband could not follow her.

The recognition of colleagues and clients in the total availability to work and the financial gains that attract bank executives and show up as devices in favor of certain ways of life, resulting in lifestyles which characterize the liquid-modern society. One of the interviewees stated that his commitment to career is directly related to the family as he says: "I seek succeeding so that my daughters will be proud of me" (I). As for financial gain, the association between career and dedication to the welfare of the family appears even clearer to the bank executives. One of the interviewees asks himself: "Will I stay in the same function or will I have condition to pay for college for my children? I need to move on so they can have access to a future ... "(D).

Becoming aware of this dynamic related to the immaterial labor is too painful for all the ones involved. One possibility of coping with it lies in the attempt to trivialize the dilemma consistent with the deprivation of the family relationship. L emphasizes: "We are compromised because we want to, not by pressure." F, on his turn, explains that he lost "a little bit of relationship" or "lost the link" to those who make his family relationships. The "link" in this case refers to the family agreement.

"Losing a little bit of the relationship" (F) is not something granted only to those of family relationships, affecting also labor relations, what allows emphasizing that the physical presence per se is no guarantee of bonds of trust and solidarity. Some bankers say that not losing sight of objectivity makes part of the career maintenance



(B, D, M), fires colleagues (M) and makes lots of money (B, D). The competitive rationality and work adherence is part of the career maintenance in ascending scale, or at least not descending in the immaterial bank labor. Many of the executives would not have reached the positions where they are now in the career if they had not given evidence to the banks where they work of the competitive profile that makes them "supreme masters of rational calculation" (Bauman, 2008).

The young bank executives (C, I, K, M, P) strongly express their search for career ascension in the banks where they work. "I was very fast. They offered me the job and I also showed that I wanted this job for being an exemplary employee "(C1). "If we are not making the dynamic of change [in the bank], we park" (E). Words such as "park" and "accommodate" are used as devices to handle the fear of losing career possibilities that are presented.

The young bank executives switch bank more readily than the older ones. From the professional network which establishes and proposes to maintain it through happy hours, which are converted into extension of the workload, for example, new opportunities arise generally followed by higher wages. G illustrates the borderless career, which assumes precisely the network of relationships and the border crossing between organizations (Arthur and Rousseau, 2006):

was the recommendation of a former colleague of mine who worked in the insurance area of the [bank name] and went to work in the [bank name] and when he heard about the vacancy he appointed me to the [bank name], and as it was a higher position, I went through many interviews, at least five interviews that I did with executives from the [bank name]. Then we made a deal and I ended up going to the [bank name]. (G)

To the young bank executives, dilemmas associated with the uncertainties of direction in their lives due to their career are presented. Constant questions like: "Where do I go?" result only in the assurance that "we never know what the next step of the career is" (P). Their lives are always a question mark; they never know the next city they will live and the job they will be in charge of.

The young bank executives of this research have a goal to work in banks and on them build their careers. At the time of their professional choice, they do not glimpse possible dilemmas experienced in their career progress. "At the bank I saw the opportunity to have a company where I could be growing professionally. I would have a long career; it was a big step for me to take "(O). Today, at 36, she declares herself unable to balance work and family life. This shows that, even though they want to build a success career, they face the difficulties of balancing work and family; and most of the times, they chose work.

For the young bank executives, having a life of their

own is as essential as attending the demands of work. However, sometimes the picture that emerges from them is surprising: "Today I am 25 years old and I think I'm too young for this workload, I want to live. Sometimes I am living overloaded, just from talking to people they say that I'm older "(P). For this statement, it appears that the hard work of these young people at the same time that qualifies to the organizational design makes them aged and worn out prematurely.

Happiness, for the youth, says Bauman (2009), would be something they want to experience everywhere: "good birth, good friends, many friends, richness, good children, many children, health, beauty, strength, status, athletic ability, fame, honor, good fortune, virtue". For the author, in this list there is not a hierarchy of values; once all of them are placed on the same level of importance, indicating that none can be sacrificed for the benefit of another, not even the abundance of one could compensate for the shortage of another.

Regarding children, the bankers of this study hold some specifications. The executive C, for example, he says that: "I saw my daughters as an impediment to my career. I did not have the acquiescence of my wife regarding deprivation of family relationship and had my marriage ended". Currently, his daughters live with their mother and he sees them only once a year on vacation. He recalls that his ex-wife "would not allow me to work overtime, to go out to dinner with clients because she said I had to help at home and take care of our daughters as well. She thought that working time is working time". And he affirms "my current wife agrees without any problems that I do that". Once again, the interviewers show that they want to be at work full time, even though they lose quality of life.

Executive P, in his turn, lives the dilemma of having or not children considering the dependence of him, which opposes the deprivation of family relationship. "I cannot imagine a person depending on me these days" (P).

In these increasingly difficult times of assuming stable compromises and painful concessions, the career ascension and consumption have become targets to be achieved, and the formation or maintenance of bonds are no longer necessarily priorities.

Among the changes that have affected the work of executives and their repercussions on family relationships is the time of dedication to the bank, which has increased considerably with the rise of immaterial labor as an element of productivity and competitiveness for banks. Immaterial labor demands fast decisions to the tasks and total availability to the banks, which involves exceeding the contracted working hours, once there is no differentiation between working and non-working time. As a result, it became common sense to arrive much later at home. This is directly reflected in the living of dilemmas to be faced by bank executives as well as possibilities for confrontation mostly separated from those that make their family relationships, as it is the case of executive I. "I

work late at night. For me, today, it does not affect my arriving late at night because my daughters do not live with me; they live with my ex-wife. If they were here with me today, I'd be in a very complicated situation facing the amount of time they require. Today I'm married again, but my wife also works and therefore does not require much of me "(I). The low expectations of his wife also results in less stress on an increasingly scarce resource in the lives of executives in general: time.

In the scenario of immaterial labor banking it is highlighted the requirement for a higher availability of the executives. It is questionable, if there is a refuge where they can rejuvenate. At first it was thought that this refuge could be found with their family relationships, however that was not found. Thus, on the one hand, labor relations are optimized, on the other, the familiar or the more intimate relations will be precarious. What draws attention is the fact that a number of bank executives (A, B, F, G, H) have been married for over twenty years, which represents a long period of marriage, but not necessarily of a close relationship. The maintenance of marriage for an extended period of time, despite the physical and emotional distance, indicates the presence of compensating elements in the deprivation of coexistence. The compensating element is revealed in the speech of executive F, when he says "you end up having many relationships even outside the bank, because if you are not with the family during the week you are free to work."

### **Life styles resulting from driving career in the context of immaterial labor**

In general, almost all the executives said they used house space for work. The executive C said: "My work go through the weekends, because I need to be structuring, thinking about strategies and preparing for the week ahead".

Bank executives' resting and sleeping hours are visibly damaged, as evidenced by the following report: "As I told you, at the weekend I just work. I have to read the newspapers about the financial market; have to study the strategies of the bank. Previously, I slept eight hours a day, now I sleep five to six hours at most and always get the feeling that I sleep and wake up with one eye open and the other closed" (C). This situation of physical and mental stress contributes to health problems of the executives.

The total mobilization of the individual in favor of labor leads "in symptoms of hyperactivity" (Gaulejac, 2007), a fact that has unfolded in illnesses of both bank executives and their families. It is the same logic that affects everyone: the acceleration and intense dedication to work. And he mentioned that his labyrinth is related to the winding and confusing path of his career, marked by many changes. Executive G said he suffers from

dizziness constantly and executive C, of skin problems; symptoms that are attributed to the characteristics of the job.

Executive O said: "I am going through a very stressful time. I am even in a medical leave for failing to control stress. I start crying out anywhere and cannot stop. So these are some reflections that are already showing me that it is time to jump off". Some executives, however, are showing that it has been difficult to adapt to management because of the high goals to be achieved. To illustrate, executive O says: "Financially it is worth, but the price is too high." The same executive states that this high price to be paid is the lack of family life and the constant fights with her daughter, who asks her more time with family.

Despite the physical manifestations of fatigue and exhaustion and the knowledge that they should take more care, lack of time outweighs any concern that the bank executives might have: "I should take more care of me. I will tell a situation. I have a problem that my hands are peeling, losing skin. I went to the doctor and he told me it is stress and prescribed me some treatment. But I do not have time to do the treatment. So I will do it later "(C).

This statement shows that the executives have no time to take care of themselves. The discomfort caused by the high demand related to work led executive O to ask for a health leave. Executive O was off work for a month and at the time of the interview, was depressed, according to his medical certificate. She reported at the time that could not imagine a return to work in conditions like she was in. According to her account in the interview, she was complaining the whole time as she feels weak to work.

When I cry I feel I am a failure, incompetent. I need to change the way to think and feel. But alone, I cannot, this is very clear in my head when I get depressed. The institution has responsibility about that. I am not the only human being feeling this way, which reacts this way. The conduct of the managers leads to it. There are two or three days that it seems that I felt into a black hole which I cannot find the end, everything is out of my control.

In general, the manifested diseases corroborate with the studies of Silva et al. (2009) who reported that workers who suffer most with diseases are those in an age to rise in their careers and with a concrete family structure already in place.

To worsen the situation, when the diseases end up manifesting, as in the case of executive C, who was suffering from skin diseases and was afraid of saying that, evidenced by what he said: "How will I explain that I am in the dermatologist if I have a lot of things to do at work?" In this case, even the disease becomes an advantage to the bank, as the executive hides and so will be working and not dismissed. The bank avoids dismissing

the executive by not being aware of the situation.

The performance and profitability of those who occupy management positions, in organizations, tend to be a short-term measurement (Gaulejac, 2007). So the bank executives surrender to the demands of the immaterial labor and total mobilization in favor of organizational project and this results in a high demand and profitability of each other, which is reversed, unfortunately in illnesses. It was evident that the lack of care that the bank executives have when they get sick is visible. On the other hand, they are good caretakers of the health of their bodies through physical exercise.

It is part of the bank executives to exclude people to avoid being excluded, because there is an elimination quota to be met. Thus, Bauman (2008) says that given the lack of solidarity there is a sharpened sense of insecurity. Layoffs produce insensitivities and lack of complicity with coworkers.

Not always the concern about losing the job is strictly related to the material survival, but to maintain a lifestyle. This becomes relevant in contemporary society characterized by the consumption (Bauman, 2007a), in which individuals are evaluated almost exclusively by their ability to consume and this capability is underpinned by the work.

Under the pressures of the dilemmas and the family reinforcements, plus the reality of the labor market, increasingly restricted and fierce, competition between workers of different levels is highlighted. The competition appears, very clearly, in the interviews. One executive said: "You have to show all the time that you work more than your colleagues" (E). Another executive said: "I am in a rat racing all the time with everyone here on the bank. No point in saying otherwise. That is it"(M).

The daily competition is reinforced, among other things, by the policy benefits and rewards of the banks. The "exemplary work", the executives said, "is awarded with prizes, trips, trophies or symbolic prizes, such as public recognition, pictures in the newspaper" (E). In the respondents understanding, this policy of giving visibility to successful work aimed at the recognition, but, in fact, feeding competition and individualism: "reports come out on the internet to other colleagues to see. I think this happens to set an example for us all ..." (E). Another banker portrayed how he has been feeling bad with exacerbated competitions promoted by the bank and by the executives themselves: "the moment when we cannot meet a challenge is very bad, especially when others are hitting and we are not getting it. This generates a feeling of inferiority" (L).

Additionally, it is interesting to note how some executives also complain about the high goals to be achieved and the competition among colleagues, as the executive N: "I want to have more time to do things calmly, even having lunch slowly and enjoying it. Here in the bank we are always running, no time for anything, always by the logic of race and competition". This statement shows that they realize that it is hard work.

## DISCUSSION

Executives, in general, reproduce the organizational discourse which reaches their relationship network (love relationships, friends, or family). It is commonplace for the executives to accelerate themselves to do the work and it is not rare to move to other cities very often, which is known as spatial mobility. The dilemmas regarding spatial mobility have to do with the possibilities and impossibilities of building and maintaining a common life in the future and are constantly experienced by bank executives. So, as it can be seen, career, built in liquid modernity, is no longer linear, but "a winding path that never really ends" (Bauman, 2007b). In this context, uncertainties in the lives of executives' career are constant.

Then, some executives are afraid of decisions and dilemmas, as some agencies are closed down overnight. They also have to reach good financial results to be able to build their career as well as to maintain their own jobs. The dilemmas of the young bank executives present uncertainties. The young bank executives, in which this piece of research is based, have a goal to work in banks and there to build their careers. For example, for the young bank executives, it is essential to fulfill the demands of work. The young ones are eager to build their careers independently of the consequences of their choices. To obtain a professional path that they consider as successful they maintain a true rhetorical speech and a way of self control which produces a possessive desire of successful identity.

In general and taking into consideration the dilemmas and work quality, life tends to be reduced for all the bank workers. This situation of physical and mental stress contributes to the illness of the executives. It was perceived that there is no differentiation between working and non-working time. For the executives it is common to arrive much later at home. Work time also invades leisure, sleep and resting time. Generally, household space is also associated to work space, which leads to dilemmas and suffering: choices between working or be attentive to the family; fulfill the goals or get over in terms of health and diseases.

So, bank executives have total mobilization in favor of organizational project and that results in a high demand and profitability of each other, which is reversed, unfortunately to illnesses.

Fearing not to reach a balance between career and personal life is constant in their lives. Such decisions between professional and family life are harder among young executives.

The bank workers' career is neither linear nor vertical, but, most of all were emphatically associated with investing in oneself, in the adoption of ideas and commitments to the values of "life as business" characteristic of liquid modernity (Bauman, 2001, 2007a).

Uncertainty in their career is shown constantly; what is remaining is the acceptance that spatial mobility is part of

their career buildup and if avoided means putting yourself in an exclusion situation, which breeds fear.

In this study the results indicated that the career of the executives holds, therefore in: (i) social networks; (ii) geographical mobility, which refers to rise of job through the change of residence. These residential changes encouraged by both the banks and the literature on managerial careers bring suffering and the lack of family life. The "reins" of this journey, therefore, are responsibility of the banker, just as it calls the discussion on "managing itself."

Thus, the work shows up as a powerful device of subjectivity. From the immaterial labor associated with banking careers and dilemmas experienced by executives were observed lifestyles that are consistent with the liquid life of the liquid-modern society.

## Conclusion

Thinking about building a career from the notion of immaterial labor supported by authors like Lazzarato and Negri (2001), Lazzarato (2008, 2004), Negri (2009, 2008, 2003), Pelbart (2000, 2003) and from subjectivity by Pelbart (2000), Guattari and Rolnik (2005) and Gaulejac (2007) proved to be a new and relevant theme for studies in Business Administration. When the career is considered from the dilemmas, it enhances the notion of immaterial labor and strength gained in the way to lead career in the logic of management of itself, or "I, a corporation" as called by the media specialize in business.

The dilemmas experienced by bank executives in building their careers and the impact it has on family relationships were also important when seen from the liquid-modern society of Bauman (2009, 2008, 2007a, 2007b, 2004). Under the metaphor of liquid life, it was possible to reflect on the theme of the fluidity of existence and thus also consider the construction of the career from a liquid, fluid and sinuous path. The metaphor of sinuosity allowed thinking that the career construction may be uncertain, insecure and vulnerable.

The liquid life that emerges from the liquid-modern world produces modes of subjectivity especially in relation to work. From the career construction it can be understood that modes of subjectivity that led the bank executives to reproduce in family relations the ephemeral relationships, fleeting relationships in the family, individualism in relationships, both work and choices regarding the course of their career.

The readings that Bauman (1999, 2003, 2004, 2005, 2007a; 2007b and 2008) makes of lifestyles that has been characteristic of contemporary society were important and sustained this article to understand the direction that the careers have taken in contemporaneity. Studies in administration about careers have interfaces with employability issues, expatriation, commitment, entrepreneurship, and are of importance when associated with matters relating to people, especially when combining

studies between personal and professional life balance. Studies on career management were fruitful, when the thought considers career as ephemeral, from investments in new directions, known as the liquid life (Bauman, 2007a).

As Bauman says (2004) "for every gain there is a loss. For each realization there is a price." The price paid by bank executives was related to family life that showed up in the research, visibly impaired, family privacy invaded by work, symptoms of hyperactivity that manifested as illnesses among bankers.

The irregular hours, the night work, the disruption of family life and biological rhythms revert on the bank executives deregulation lives. The "false" freedom assumed by "managing itself" lies directly on the executive.

For this reason, a new perspective on careers is presented: one that advocates freedom from the bonds of family life favoring readiness, social prestige, self-profitability, job opportunities and new possibilities appear all the time, as well as the uncertainties and dilemmas which are constant. The acceptance of this mobility occurs for the people not to put themselves in a situation of exclusion. In this kind of career, disturbances are presented for family way of life and leisure time. The solitude, therefore, causes a pain that time does not allow to rectify.

Further research is suggested to understand how other professionals experience to build their careers, in their daily work and what the assumptions that guide their actions and lifestyles are. As there are lots of workers, especially managers getting sick, it is also a strategy to understand how these managers have been doing to avoid illnesses.

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