# How we pay: transactional and interactional features of payment sequences in service encounters.

Heather Hewitt

In this paper I examine the enactment of payment routines in service encounters involving receptionists and customers at a garage and a veterinary surgery. Using examples from a corpus of approximately 12,500 words, I demonstrate how participants orient simultaneously to both transactional and interactional goals. After describing the normative sequencing of moves required for task completion in payment routines, I go on to show how interpersonal elements are also encoded, either implicitly or explicitly, in these moves. Next, I consider a sequence in which the two participants appear to adopt conflicting discourse strategies and make a number of suggestions as to why this might be so. Finally, I provide a very brief outline of my present research into service encounters between receptionists and members of the public in GP surgeries.

## 1. Introduction

It has become increasingly obvious that task-based genres such as service encounters are characterised by interactional as well as transactional norms. Ventola (1990), for example, has shown that non-native speakers do not achieve communicative competence in service encounters unless they understand not only how to use language to accomplish their task goals but also how to make it socially appropriate to the situation, while Togher, Hand and Code (1997) have demonstrated that speakers with traumatic brain injury must re-learn the interpersonal as well as the functional skills required to complete service encounters. This paper is based on a study of service encounters carried out at the reception desks of two small businesses, a veterinary surgery and a garage, over a three-week period in July 2001. The study yielded a 12,000-word corpus of transcribed recordings, which includes 12 payment sequences, 7 from the surgery and 3 from the garage. My original objective in the research was to compare and contrast transactional and interactional language use at the two sites (Hewitt 2000) but my aim in this paper will be the narrower one of identifying the two aspects of language use in the discourse and suggesting why they occur. I have chosen to focus on payment sequences because they clearly exemplify this interest, having the very obvious transactional purpose of bringing the service encounter to a conclusion but simultaneously representing the closing phase of the encounter when, as Laver (1974) and others have shown, interactional matters demand increased attention.

What is the difference between transactional and interactional language? Brown and Yule (1983: 1) suggest that, whereas transactional language expresses "content", the task in hand, interactional language has the function of "expressing social relations and personal attitudes". I take it that this very broad definition of interactional talk, includes ritualised politeness, and other forms of attention to the face needs of others, as well as more directly relational language such as small talk or gossip. I have classified the interactional features of my data as implicit and explicit, using a system loosely based on the framework developed by McCarthy (2000) for his analysis of the talk which takes place during hairdressing appointments and driving lessons. I will

deal with each of these categories in turn.  First though, I will give a brief outline of the transactional features.

## 2. Transactional structure

The three groups of moves set out below account for all task-related talk in the data:


*Payment*
A1. Payment request
A2. Payment offer
A3. Payment acceptance


*Checking*
B1. Information request
B2. Information offer
B3. Information acceptance/rejection

*Confirmation*
C1. Receipt/change offer
C2. Receipt/change acceptance/rejection


Of these moves only A1, the payment request (marked in bold font in all the following examples), is enacted verbally in all twelve sequences.  Other elements may be either completely absent or achieved non-verbally.  This is illustrated by Example 1, from the surgery, in which move A2, the payment offer, is silent and the confirmation moves (C1/2) omitted completely:


**Example 1**
(In this and all subsequent examples R is a receptionist and C is a client/customer.)

| Turn | Move | Text |
|---|---|---|
| 1 | **A1** Payment request | R2:    nineteen twenty-eight ˙ thank you |
| 2 | **A2** Payment offer<br><br>**B1** Information request | (C3 pays)<br>C3:    that's us straight now is it? |
| 3 | **B2** Information offer | (R speaks briefly to another C)<br>R2: yes that's it ˙ that's everything ˙<br>so we'll see<br>          you in another two weeks |
| 4 | **B3** Information acceptance | C3:    thank you |
| 5 | | R2:    bye-aye |


Not only are most of these stages and moves, as one would expect, non-obligatory but, as Merritt (1976) shows in her classic analysis of the structure of service

transactions in a university campus store, they may be sequenced in a number of different ways. For example, in the following extract from the garage data the request for and offer of information (B1/2) occur as an inserted, or embedded, sequence between the request for payment and its provision:

**Example 2**

| Turn | Move | Text |
|------|------|------|
| 1 | **A1** Payment request | R2:    thirty-four pounds please |
| 2 | **B1** Information request | C9:    how can I pay you? – Visa? |
| 3 | **B2** Information offer | R2:    yes ▪ Visa's fine |
| 4 | **A2** Payment offer | C9:    (gives Visa card) |
| 5/6 | **A3** Payment acceptance | R2:    kyu <br> C9:    thank you |

Additional examples would also show that the different moves and stages, particularly checking ones, can be repeated more than once in the course of an interchange. Such extended transactional structures can be mapped as 'generic structure potential' using flow chart models to capture the recursive nature of the data (Hasan 1984; Ventola 1987).

**3. Implicit interactional features**

At first glance, and with the exception of the leave-taking in the final turn of Example 1, both the payment sequences described above appear to be straightforward, undiluted, task-oriented speech events. However, a shift of analytical perspective reveals that this is not the whole story. In Example 3, a reanalysis of Example 1, the boxed sections of text indicate a transactional emphasis and the shaded areas an interactional one. (This division of the text is not presented as comprehensive but as a pointer to the ways in which the transactional and the interactional become intermingled in talk.)

**Example 3**

| | | |
|---|---|---|
| 1 | R2: | **nineteen twenty-eight** – thank you[15] |
| 2 | C3: | that's us straight now is it? |
| 3 | R2: | (*speaks to another C*)– yes that's it – that's everything |
| 4 | | – so we'll see you in another two weeks |
| 5 | C3: | thank you |
| 6 | R2: | bye-aye |

It is immediately apparent from the transcription that transactional and interactional elements sometimes overlap entirely as, for instance, in line 2 where the client uses a tag question rather than a direct one in her request for information about payment.

This tag question may be described as transactional because it encodes an element of doubt about content, but it is also protective of the speaker's solidarity with her interlocutor, and therefore interactional, because it mitigates the directness of the query and so protects the interlocutor's positive face (Brown and Levinson 1987).

Another salient aspect of the shaded areas is the high incidence of repetition. For example, the receptionist's 'thank you' in line 1 is echoed several turns later by the client (l.5); between them the two speakers use 'that's' four times in the space of two turns (ll.2/3) and, lastly, the intonation of the client's 'thank you' in line 5 is taken up by the receptionist in her 'bye-aye' in line 6. Tannen sees repetition as interactional in the sense that "it bonds the participants to the discourse and each other" and "provides a resource to keep talk going where talk itself is a show of involvement, of willingness to interact, to serve positive face" (1989: 52). The formulaic, though optional, politeness displayed in the use of 'thank you' is another sign of relationship between participants. Thanking is one of those "small supportive rituals" which oil the wheels of communication and, as Aijmer (1996: 51) further observes, "are associated with politeness and good behaviour in our society".

Example 2, which I recorded in the more macho ambience of the garage, includes even more ritualised repetition and echoing, this time with some minor variation in the choice of lexical item. Here too the protagonists engage in the collaborative co-construction of a known routine:

**Example 4**

| | | |
|---|---|---|
| 1 | R2: | **thirty-four pounds** please |
| 2 | C9: | how can I pay you? - Visa? |
| 3 | R2: | yes – Visa's fine |
| 4 | C9: | *(gives Visa card to R2)* |
| 5 | R2: | kyu |
| 6 | C9: | thank you |

(*R runs Visa card through credit-card machine.*)

| | | |
|---|---|---|
| 7 | R2: | thank you – there's your receipt |
| 8 | C9: | thank you very much indeed |

As House (1989: 108) remarks of 'please', the use of formulaic, relational language of this type "seems to be licensed when the situation implies a standardized allocation of roles, rights and obligations for the participants". The ultimate goal of both receptionist and client in these instances may be the successful conduct of the business in hand but this does not lead to a neglect of interpersonal elements. Rather, all participants choose ritualised language, which acknowledges the existential status and right to personal recognition of the other.

## 4. Explicit interactional features

In Examples 3 and 4 the interactional is superimposed on the transactional. In example 5 it takes centre stage as the business of payment is quickly despatched (l.1) and attention switched to explicitly personal matters (l.2):

**Example 5**

```
1     R1:     oh right – that's twenty twenty-seven –
2             are you going somewhere nice?
3     C10:    over to the Solway {R1: nice} we always go there
4     R1:     oh lovely –
      (continues)
```

Ethnographic interviews revealed that receptionists and clients in Examples 3 and 4 were meeting for the first time whereas the client in Example 5 had been attending the surgery for some time and was known to the receptionist.  This is the situation in which small talk is licensed and expectable. (And it should be remembered that it too is ritualised to the extent that there are constraints on appropriate subject matter.)

The use of small talk, like that of formulaic language, seems to be an overt marker of personal interest, a form of phatic communion as Malinowski (1923) originally defined it, namely talk devoid of all practical application.  But does such talk have a purely interactional function in the discourse?  Already in 1974 Laver was showing that phatic communion is not a simple phenomenon but is also indexical of social identity.  Coupland, Coupland and Robinson (1992) have since made a persuasive case for the negotiability of the phatic while Iacobucci (1990: 85) has concluded that "nominally relation-oriented talk is not always indicative of relational goals but can be used as a strategy to achieve a task goal".

It can be argued that this is indeed the case for the receptionist in Example 5.  In seeking to consolidate her relationship with the client she is indirectly promoting customer loyalty, a long-term business goal which is ultimately of greater importance than immediate transactional concerns.  The same can be said of Example 6 from the garage, although the relational strategy is slightly different and is adopted by the customer rather than the receptionist:

**Example 6**

```
1     R1:     so there you are old chap [1] usual price – twenty-five
2             pounds to you
3     C6:     the reason I brought it in early was the fact that – as I told
4             you – I'm going for ma ca- for my cataract {R1: aye}
5             operation next week
6     R1:     is that on one eye or both?
7     C6:     one this time
8     R1:     one – aye aye [1]
9     C6:     thank you [1]
10    R1:     thank you
```

Ethnographic investigation indicated that this too was a long-standing receptionist-customer relationship. In addition, the customer was a retired man who had worked for many years in the motor trade. This helps to account for the male receptionist's use both of in-group markers, "old chap" and "usual price" (l.1), and proximal deixis, "to you" (l.2). The customer's introduction of the topic of his own health (l.3) could be regarded as a simple example of small talk between old acquaintances but it also serves to reinforce the special relationship between the two – a relationship which results in the customer being given a sizeable reduction in price for the work carried out on his car. It is quite possible, therefore, that the customer's goal is a transactional one despite the seemingly interactional content of his language. (And it may also be the case that, in offering the discount, the receptionist is using the transactional in the service of the interactional.)

**5. Interactional trouble**

We have seen that the relationship between the transactional and interactional features of the language in these payment sequences is complex, that the two cannot always be separated either on the basis of the words used or of the goals underlying them. It is thus not surprising that conversational troubles sometimes arise. This seems to be the case in Example 7 in which the receptionist maintains a transactional focus, with only brief, implicit, formulaic, attention to interpersonal concerns whereas the customer is more explicitly interactional in her approach. Once again the boxes denote transactional content and the shaded areas an interactional emphasis. Discourse markers are enclosed by broken lines.

**Example 7**

| 1 | R1: | right – okay then – er I'll tell you exactly - how much that is |
|---|---|---|
| 2 | C10: | [3] it was lovely to hear your phone-call – that's – that's – it's going to be right - you know it's when – you- you get things that aren't right |
| 3 | R1: | right – it's four pounds thirteen plus the VAT which is **four pounds and eighty-five pence** please |
| 4 | C10: | oh well that's fine – that won't matter *gives £5 to R1* |
| 5 | R1: | I'll gie you – I'll give you your change |
| 6 | C10: | oh no – it doesn't matter |
| 7 | R1: | [2] eighty-five - thank you |
| 8 | C10: | [1] it's always getting all the loose ends tied up |
| 9 | R1: | well that's one less you've to worry about then (*laughs*) |
| 10 | C10: | that's right – thanks very much |
| 11 | R1: | now – will you let me turn your car round? |
| 12 | C10: | yes I will – with pleasure – with pleasure |

In this interchange all but one of the receptionist's six turns is task-oriented while the customer's turns are dominated by relational concerns. With a few nods to ritual politeness (turns 3, 7 and 11) the receptionist concentrates on completing the transaction, repeatedly closing down the customer who, in turn, persistently uses

positive evaluation and state-of-the-world small talk in an attempt to establish a more authentic personal rapport with the receptionist. The differing stances of the two speakers are clearly indexed by the unusually high incidence of the pragmatic markers 'oh', 'right', 'well', 'now' and 'then', all of which in some way introduce a change of state in the talk (See e.g. Heritage, 1984; Schiffrin, 1987), and by the pauses (turns 2, 7 and 8) which suggest that the exchange is not seamlessly co-constructed.

The dialogue described above is the only payment sequence in my data in which there is an apparent disparity between the verbal strategies of the two speakers. This mild mismatch can be interpreted in a number of ways. It could be a question of goals: the receptionist might be keen to complete an item of business which has brought little profit while for the customer, who is intent on expressing appreciation for work which has been carried out both quickly and cheaply, the actual payment might be incidental. It could be a question of genre models: receptionist and customer might have different scripts or schemata for first-meeting service encounters. It could be a question of cultural background or gender: the two participants in this interchange have different accents and the receptionist is a man while the customer is a woman. Interactional problems of all these types have been identified in previous work on service encounters. Jefferson and Lee (1981) describe difficulties which arise when there are conflicting conversational goals; Bailey (1997) shows how differing cultural norms and expectations lead to misunderstandings during service encounters in a small store; Pan (2000) demonstrates that the relational priorities in private enterprise are unlike those in state-owned businesses. All of these areas need further investigation.

## 6. Conclusions

A number of general conclusions can be posited on the basis of this short discussion of payment sequences. First, the transactional and interactional aspects of language use can never be separated entirely. Second, task and relational goals appear to be interchangeable and intertwined. Third, goals are so numerous and complex that speakers are liable to find themselves at cross-purposes, particularly when diverging from appropriate generic rituals and norms. This last point is of particular interest since it has clear implications for those service encounters in which speakers differ in their understanding of what is appropriate, or in which one speaker is more competent than another. I intend to take this work forward in a study of service encounters between medical receptionists and patients in GP surgeries, where it is reported that communication breakdown often occurs (Scottish Consumer Council 2001). My aim will again be to uncover normative generic patterns of transactional and interactional language use such as those described above and then, on this basis, to identify and account for conversational troubles and communication problems. It is hoped that the research will thus have practical relevance as well as theoretical goals.

# References

Aijmer, J. 1996. *Conversational Routines in English*. Harlow: Addison Wesley Longman.

Bailey, B. 1997. Communication of respect in interethnic service encounters. *Language in Society* 26: 327-356.

Brown, G. and G. Yule. 1983. *Discourse Analysis*. Cambridge: Cambridge University Press

Coupland, J. (ed.) 2000. *Small Talk*. Harlow: Pearson Education.

Coupland, J., Coupland N. and J.D. Robinson. 1992. "How are you?": Negotiating phatic communion. *Language in Society* 21: 207-230.

Hasan, R. 1985. The structure of a text. In Halliday, M.A.K. and R. Hasan. *Language, Context and Text: Aspects of Language in a Social Semiotic Perspective*. Deakin University: Deakin University Press. 52-69.

Hewitt, H. 2001. Maintenance work: the discourse of receptionists at a veterinary surgery and a vehicle repair centre. Unpublished MSc dissertation, University of Edinburgh.

House, J. 1989. Politeness in English and German: the functions of *please* and *bitte* In Blum-Kulka, S., House, J. and G. Kaspar (eds.) *Cross-Cultural Pragmatics: Requests and Apologies*. Norwood, N.J.: Ablex Publishing

Iacobucci, C. 1990. Accounts, formulations and goal attainment strategies in service encounters. In Tracy, K. and N. Coupland (eds.) *Multiple Goals in Discourse* 1990: 85-99.

Jefferson, G and J. Lee. 1981. The rejection of advice: managing the problematic convergence of a "troubles-telling" and a "service encounter". *Journal of Pragmatics* 5: 399-422.

Laver, J. 1974. Communicative functions of phatic communion. *Work in Progress* (Linguistics Department, University of Edinburgh) 7: 1-17.

Malinowski, B. 1923. The problem of meaning in primitive languages. In Ogden, C.K. and I. A. Richards (eds.) *The Meaning of Meaning*. London: Kegan Paul, Trench, Trubner.

McCarthy, M. 2000. Mutually captive audiences: small talk and the genre of close-contact service encounters. In Coupland, J. (ed.) 2000:84-109.

Merritt, C. 1976. On questions following questions in service encounters. *Language in Society* 5: 315-357.

Pan, Y. 2000. Facework in Chinese service encounters. In *Journal of Asian Pacific Communication* 10.1: 25-61.

Schiffrin, D. 1987. *Discourse Markers*. Cambridge: Cambridge University Press.

Scottish Consumer Council. 2001. *Access to Primary Care Services in Scotland*. Glasgow: Scottish Consumer Council.

Tannen, D. 1989. *Talking Voices: Repetition, Dialogue and Imagery in Conversational Discourse*. Cambridge: Cambridge University Press.

Togher, L., Hand, L. and C.Code. 1997. Measuring service encounters with the traumatic brain injury population. *Aphasiology* 11.4/5: 491-504.

Ventola, E. 1987. *The Structure of Social Interaction: a Systematic Approach to the Semiotics of Service Encounters*. London: Francis Pinter.

Ventola, E. 1990. Linguistic difficulties in institutional discourse. In Halliday, M.A.K., Gibbons, J. and H. Nicholas (eds.) *Learning, Keeping and Using Language*. Amsterdam and Philadelphia: John Benjamins. 493-508.