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**SPEAKING AS ONE, BUT NOT SPEAKING UP:
DEALING WITH NEW MORAL TAINT IN AN OCCUPATIONAL ONLINE
COMMUNITY**

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Abstract: This paper builds a process theory of how participants in an online community deal with a new identity threat. Based upon the in-depth, interpretive case study of an online community of retail bankers, it develops a grounded theory that reveals that participants in an online community deal with new taint by protecting their occupation's identity but not by attempting to repair its external image. In the investigated community, reactions progressed from rejecting the taint to distancing from it and, finally, resigning to it. Overall, the dynamics of an occupational online community reveal that the objective of protecting the existing identity of its members supersede that of taking a more proactive stance to address the identity threat and attempt to influence new regulations affecting the occupation.

This paper adds to the online community literature by developing a process theory of how online peer groups cope with new identity threats by relying upon a diverse and evolving set of interrelated coping strategies. The paper also contributes to the literature on online communities by theorizing why an occupational online community may turn into a “shelter” for its members rather than a social action organization capable of mobilizing change in its external environment. This helps us better understand the nature of online community as a virtual organization as compared to other organized forms of occupational groups such as traditional organizations or professional societies.

Key words: online community, moral taint, discourse, occupational identity and image, electronically-mediated communications, interpretive case study, mixed-method research, grounded process model

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INTRODUCTION

In 2007 and 2008, a striking financial crisis in the U.S. and other developed economies sparked a severe economic depression, leading to lay-offs, bankruptcies and other deep economic hardships. At the origin of the crisis were innovative financial instruments and unsustainable lending practices that led the public opinion and regulators to view more critically the strategies and actions of the banking industry. Rather suddenly, banks and professionals from the banking and finance sector became vilified and viewed as responsible for the financial crisis. As society's criticism of banking proliferated, not only investment banking ("The Wall Street"), but also retail banking (e.g., blamed for aggressive lending practices) experienced threats to their occupational identity (Ferguson 2009; Roulet 2014; Xifra and Ordeix 2009).

The aftermath not only of the financial crisis but also of the new occupational taint associated with it was noticeable in BankerOC¹, an online community of retail bankers that has been in operation since the late 2000's and has more than 20,000 active members. As their occupational identity was threatened, in addition to discussing specific, often technical, issues they encountered in their daily work, members of BankerOC started discussing the financial crisis and its repercussion for the economy and the banking industry. They also started using the online community as a place to seek social support in dealing with the new stigma they started feeling around them.

The existing literature on online communities has shown how people who share occupational practices and experiences increasingly rely upon the electronically-mediated social settings of online communities to reach out to one another and share knowledge and experiences on work-related issues (Hara and Hew 2007; McLure Wasko and Faraj 2005; Perrotta 2006) as

¹ A pseudonym.

well as to interact on matters of personal interests (Baym 1999b; Leimeister et al. 2008; Preece et al. 2003). Participating in online communities can become an integral part of people's work and personal lives (Berente et al. 2011; Faraj et al. 2011; McLure Wasko et al. 2004; Vaast and Walsham 2009). Moreover, online communities have been discussed as "safe heavens" for people to seek social support when they deal with societal stigma (Baym 1999). The literature on online communities, however, has not yet investigated how members of an existing occupational community react when faced with *new* identity threat.

In fact, little literature exists on understanding how occupational groups deal with new occupational taint. Whereas, much has been written about occupational groups dealing with ongoing occupational taint by employing various *normalizing tactics* (e.g., Ashforth & Kreiner, 1999, Ashforth et al. 2007), it is not clear which tactics might help people address the unique issues associated with a *newly* experienced taint. The problem is that a new taint can become associated with an occupation in a rather abrupt and unexpected manner, leaving people without the emotional resources necessary to deal with it. In such cases, people might not have normalizing tactics readily available or the tactics they used to cope previously may no longer apply. They might not even acknowledge the new taint at first. Prior empirical investigations of tainted work, however, have focused on existing taint as longitudinal data on experiencing taint over time was particularly difficult to obtain.

Investigating this question becomes particularly important in the context of occupational online communities as increasingly such communities play a significant role in the lives of people practicing their occupation. Whether orchestrated through traditional listserves (e.g., AISWorld), dedicated platforms (like BankerOC), or social media (e.g., Facebook), such communities help their members not only to share knowledge, but also craft their professional

identities and with that the identity of the profession as a whole. Unlike professional organization meetings, that tend to happen infrequently and often attract only high-level occupational members (e.g., managers at the bank), online communities are accessible to a wide number of globally distributed practitioners. At the same time, online communities differ radically from organizations when it comes to dealing with the new occupational taint, as participants are likely to feel less inhibited in such platforms due to reduced social cues and perceptions of anonymity (Jessup et al. 1990; Sproull and Kiesler 1986). Moreover, online communities allow researchers unique opportunity to understand how an occupational group deals with a newly experienced taint over time. In this paper we aim to advance our understanding of this phenomenon by examining specifically: *How do participants in an online community deal with new occupational identity threat over time?*

To address this question, this paper develops a grounded theory on the basis of an in-depth interpretive four-year case study of BankerOC. We use mixed method approach to grounded theorizing (Walsh 2014a; Walsh 2014b) to analyze discourse of BankerOC participants on the topics related to their occupational identity before, during an after, the financial crisis. We supplemented our discourse analysis with a small number of interviews with community participants, primarily used to establish the meaning of participation to the members.

In the remainder of the paper we establish our theoretical foundations, then explain our research setting and present findings from our longitudinal study of an online community of bankers including the process depiction of how an online community of bankers dealt with the taint over time. The discussion section theorizes the role of an occupational online community as compared to other better-known social settings where occupational identity threats have been examined.

THEORETICAL FOUNDATIONS

Tainted work

Social stigma happens when society rejects an individual because of an attribute that spoils “normal” identity (Goffman, 1963). Tainted work corresponds to a category of stigma, whereby an occupation (as opposed to appearance, religion, skin color, etc.) of the individual constitutes the spoiling attribute. The sociology of work and occupations and the organization literatures have developed a detailed conceptual and empirical understanding of tainted work (Ashforth & Kreiner, 1999; Hughes, 1958). Researchers have differentiated three main types of taint that can separately and jointly affect the public’s perception of a job: physical, social, and moral taint. Physically tainted work is associated with actual dirt as in a janitor’s job or is performed under dangerous conditions as in a miner’s job (Lucas, 2011; Thiel, 2007). Socially tainted work involves contact with stigmatized populations or servile relationships with others (e.g., psychiatric ward attendant, maid, secretary, or dental hygienist) (Bolton, 2005; Stacey, 2005). Morally tainted work can be ethically questioned in its purpose, consequences, or methods (e.g., casino manager, tabloid reporter, police interrogator) (Dick, 2005). While some occupations are more commonly seen as tainted or “dirty” in our society (e.g., janitors or tabloid reporters), Hughes’ (1958: 52) famously noted that virtually all occupations are associated with at least some dirty work some of the time.

We focus on moral taint and examine it in the case of mid-level retail bankers, representatives of white-collar knowledge work. Knowledge work, having to do with acquiring, processing and acting upon information and knowledge (Davenport & Prusak, 1998; Drucker, 1999; Nonaka, 1994), is often relatively removed from physical hardship, and thus material dirt. Knowledge work is often skilled and accomplished by people who are not in servile or entry-

level positions. It is thus, in general, relatively immune to social taint as well. It can and often is, however, laden with significant moral issues (Anteby, 2008; Arluke & Hafferty, 1995; Hewa & Hetherington, 1990).

Research on various types of dirty work has shown how people experience taint and find ways of coping with it (Bolton, 2005; Cahill, 1999; Drew et al., 2007; Margolis & Molinsky, 2008; Sanders, 2010; Tracy & Scott, 2006). Workers often positively identify with their occupation in spite of (and sometimes even because of) the taint associated with it (Ashforth & Kreiner, 1999; Kreiner et al., 2006; Meara, 1974; Shih, 2004). In other words, people define their occupational identity (i.e., how they define what they do, who they are) in positive terms (Ashforth & Mael, 1989; Dutton et al., 2010) even when it has a negative external image (i.e. how they perceive that others see them) (Dutton & Dukerich, 1991; Gioia et al., 2000). They do so by employing various *normalizing tactics*, which we will discuss next.

Normalizing tactics

In studying how people cope with occupational taint, Ashforth et al. (2007: 150) introduced the concept of normalizing tactics referring to “*processes by which the taint of dirty work is actively countered or at least rendered less salient, thereby enabling dirty workers to perform their tasks without (or with less of) the burden of stigma.*” Ashforth et al. (2007) investigated how managers can employ a variety of normalizing tactics to help their subordinates cope with taint. Some normalizing tactics revealed a proactive problem-focused approach, i.e., an approach where people try to change the perception of their occupation by others (e.g., client or the public) with whom they interact at work. Other normalizing tactics amount to a more symptoms-based approach as they do not attempt to change the image of the occupation, but rather develop ways to protect workers emotionally and cognitively from a taint they have accepted as ineluctable.

Such tactics may include refocusing on non-tainted aspects of work, recalibrating ways in which the work is judged, or using humor to diffuse negative emotions. Table 1 summarizes Ashforth et al.'s (2007) main normalizing tactics.

-- Insert Table 1 around here --

Two issues are worth noting concerning Ashforth et al.'s (2007) normalizing tactics. First, the existing literature on normalizing tactics has focused on managers developing normalizing tactics to help subordinates deal with taint. Less is known about the situation of *peers* coping with taint among one another, which is arguably a more common way in which workers may deal with taint. Second, this literature has focused almost entirely on the *status quo* situation where the taint is already present in the occupation and has not considered how an occupation deals with a newly experienced taint and how reaction to a new taint evolves over time.

Dealing with New Taint

The qualification of “tainted work” is not an objective reality but, rather, a social construction (Ashforth & Kreiner, 1999; Drew et al., 2007; Meisenbach, 2010). Any attribute of an occupation can become tainted when the society in which an occupational group is situated attributes stigma to it and members of an occupational group start experiencing this stigma. Occupations often go through cycles of taint, with the taint at times remaining dormant for years and then resurfacing anew. For example, such morally desirable occupation as medical doctors has often gone through periods of taint when exuberant medical fees, self-referral schemes, and medical errors have made news headlines (Sullivan, 2000). A dormant taint might strike members of the occupation as new when negative image of an occupation becomes widespread.

To better conceptualize this, we turn to Kreiner et al. (2006) who differentiate between “pervasive” stigma and “occasional” stigma. Even though Kreiner et al.'s (2006) work takes

occupational taint as already present and stable, we draw on it to define three conditions for the *pervasiveness* of *new* taint: (1) a societal condemnation of an occupation has been growing and become widespread; (2) the entire occupation has become associated with this societal criticism; and (3) members of the occupation have become aware of it.

While the literature on tainted work has not considered the question of how members deal with a new taint, a related literature on threats to organizational identity provides some insights. Both literatures have their roots in social identity research (Albert & Whetten, 1985). The literature on organizational identities discusses how events that call into question members' beliefs about central attributes of an organization can challenge collective self-perceptions and self-categorizations — a phenomenon referred to as “*organizational identity threat*” (Dutton & Dukerich, 1991; Elsbach & Kramer, 1996; Ravasi & Schultz, 2006). This literature distinguishes between the construed external image of the organization and the perceived internal self-image — its organizational identity (Albert & Whetten, 1985; Dutton et al., 1994; Ravasi & Schultz, 2006).

Organizational members' identities can become threatened when either external image or internal perception of what defines an organization fails to preserve continuity of employee's self-concept, provide distinctiveness, and enhance self-esteem (Dutton & Dukerich, 1991; Dutton et al., 1994; Elsbach & Kramer, 1996). These three features are crucial principles of self-definition and in situations when one or more of them are threatened, they may trigger a variety of individual, interpersonal, and group coping strategies (Breakwell, 1986). Organizational identity scholars have primarily focused on one particular type of intergroup coping strategy that occurs when an organization (as *a social group*) proactively responds to the negative changes. Organizations experiencing identity threats take into account the current construed external

image and historically situated cultural practices to revise identity claims and project a new (more positive) external image as well as to embed this new image into the organizational culture (Ravasi & Schultz, 2006).

Finally, literature on professions (Fine, 1996; Orr, 1996; Van Maanen & Barley, 1984; Goode, 1960; Ibarra, 1999; Merton, 1958) has also highlighted the importance of building, maintaining, and, if necessary, *repairing* of the societal image of their profession. This work tends to focus on the jurisdictional battles often fought by professional groups vis-à-vis other groups and the society at large. Members of a profession, as contrasted with other occupational groups, constantly work to - and sometimes struggle to - liberate themselves from organizational or regulatory control (Sorensen & Sorensen, 1974; Van Maanen, 2010). Autonomy in decision-making is foundational to the professionalization process (Cooper & Robson, 2006; Van Maanen & Barley, 1984). While this research focuses less on the issues of stigma or taint, it highlights how professionals struggle to maintain their autonomy in the face of changing societal demands. Professional associations often play an active role in establishing and maintaining such autonomy, in particular from regulators' interference (Akers, 1967; Cooper & Robson, 2006; Merton, 1958).

The literatures on occupational taint, organizational identity, and professions share a common concern about the need for members of an occupation to maintain an identity that preserves continuity, provides distinctive characteristics, and enhances self-esteem. Yet, these literatures have been historically separate with some writing focusing on collective (group) responses to new identity threats (organizational identity and professions literatures,) while others focusing on individual responses to existing taint (occupational taint literature). Relating these literatures, though, one would expect that when occupations that are highly

professionalized face a new identity threat in the form of new moral stigma, they are likely to engage in identity repair work that involves revising identity claims, improving the public image, and working towards maintaining their autonomy. It is not clear however, how specifically these identity repair work will unfold especially outside institutional settings such as organizations or professional societies.

Occupational online communities

The discourse of occupational group members can provide unique insights into how they cope with occupational taint (Alvesson, 2010; Lucas, 2011; Sveningsson & Alvesson, 2003). Through conversations about their work, occupation, and practices, people construct their occupational identities (Ashcraft, 2005; Fine, 1996). Today such discourse may unfold online as members of occupational communities may use online forums to express their support for each other and jointly construct an occupational identity (Bateman et al., 2011; Perrotta, 2006; Ren et al., 2007).

Occupational online communities are collectives of members who share work-related interests or experiences and interact primarily through a web-based system (Rheingold, 2000; Sproull et al., 2007; Wilson & Peterson, 2002). Relationships within occupational online communities are not bound by boundaries of time, space, or organizational affiliations (Ma & Agarwal, 2007; Preece, 2000, Faraj et al. 2011). Through web-based platforms, people who share similar occupations can discuss issues they encounter at work, find answers to problems, or socialize (Constant et al., 1996; Finholt et al., 2002; Hara & Hew, 2007; Vaast & Walsham, 2009). Thus far, researchers in the IS discipline have focused on how people use online communities in order to share knowledge and collaborate (Bateman et al., 2011; DeSanctis et al., 2003; Kankanhalli et al., 2005; Kudaravalli & Faraj, 2008; McLure Wasko & Faraj, 2005;

Olivera et al., 2008) and have not examined the role such communities might play in building and maintaining occupational identities.

At the same time, wider research on online communities has shown that such communities are often created on the basis of a common identity (Preece, 2000; Ren et al., 2007; Ross, 2007) and participants often self-present in ways that helps recognize such common identity (Lutters & Ackerman, 2003). Moreover, the discourse that takes place in online communities can affect how participants perceive their practices and define their work-related identities (Da Cunha & Orlikowski, 2008; Perrotta, 2006; Wiesenfeld et al., 1999).

Although the role of online communities in dealing with occupational taint has not been examined, it is well documented that online communities can provide emotional support when individuals experience difficult situations (e.g., illness, loss of loved ones, divorce) (Josefsson, 2005; Sproull & Arriaga, 2007; Wilson & Peterson, 2002). Indeed, it has been argued that for online communities the “*primary goal is member and collective welfare,*” (Sproull and Arriga, 2007, p. 898). One of the most prominent studies documenting that an online community can help deal with societal stigma is the study of an online community of soap opera fans (Baym 1999a), who often find themselves stigmatized offline as having lower than average intelligence, but who help each other create a more positive internal identity online to counteract this negative external image. This and other studies of online support groups suggest that members of an occupational group that is experiencing a public image crisis may turn to an online forum for emotional support.

With these theoretical foundations in mind, we turn to our in-depth case study of the discourse that took place in an online community of retail bankers.

RESEARCH SETTING AND METHODS

Banking, a newly morally tainted occupation

The case of retail bankers exemplifies an occupation that has experienced a new moral taint associated with the financial crisis of 2008 and the prolonged recession that followed (Dell'Araccia et al., 2008; Ferguson, 2009; Shiller, 2008; Xifra & Ordeix, 2009). Societal attitudes toward the banking and financial occupations have long been ambivalent (consider, for instance, Shakespeare's mockery of bankers in "The merchant of Venice"). In the late 1980's, with the coming out of such books as "Liar's Poker" (Lewis, 1989) and movies like "Wall Street" (1987) the moral image of bankers was scrutinized once again. These negative accounts then subsided, and throughout the 1990s and early 2000s the banking sector was seen as an essential engine of developed economies.

However, the 2008 financial crisis triggered a new moral taint associated with the banking occupation in the U.S. The public opinion of banking and bankers has sharply become very negative because the press and the government has largely put the blame for the crisis on the financial industry (Grafstein, 2009; Treas, 2010). Specifically, Roulet's (2014) in-depth analysis shows that between 2007 and 2011 financial industry as a whole (retail and investment) was stigmatized by journalists who saw the very logic of this industry (making money for shareholders at all costs) as coming into contradiction with societal welfare. The widespread societal condemnation was manifested in the results of the 2009 annual "honesty and ethics of professions" Gallup poll. It showed that, in 2009, only 19% of respondents gave bankers high honesty and ethics ratings, as compared to 41% in 2005. These ratings were the lowest percentage they had been for bankers in more than 30 years since Gallup started measuring it² (see Figure 1).

² <http://www.gallup.com/poll/124628/Clergy-Bankers-New-Lows-Honesty-Ethics-Ratings.aspx>. The Gallup poll was based on telephone interviews with 1,017 U.S. national adults, aged 18 and older, conducted Nov. 20-22, 2009.

-- Insert Figure 1 around here --

BankerOC³, an online community of retail bankers

BankerOC is an online community that provides multiple online resources on issues related to retail banking. Resources include, among others, occupational news, legal information, blogs, and an online forum. BankerOC threads have been in operation since late 2000. Registered members of the online community can participate in its ongoing discussions. Participants control whether the information they reveal, such as their name and employer organization, is published online. Registered users can access and contribute to all forum threads of the online community. Discussion topics range widely from the interpretation of new regulations, the implementation of new computer systems, the development of marketing strategies to attract new customers, feedback on new versions of operational software, advice on how to deal with delicate situations at work, as well as non-banking-related issues, such as hobbies or personal matters. In August 2010, there were more than 23,000 registered members in the forum and about 20,000 messages were posted each month.

Administrators (a webmaster team, employed by the BankerOC website) manage the online community and select moderators from community members who have exhibited high number and quality of posts. Most of its participants are mid-level retail bankers working for local branches of commercial banks. They occupy positions of tellers, customer representatives, compliance officers, etc. BankerOC contributors can discuss various issues related to banking regardless of their institutional affiliation. BankerOC was well suited for the purposes of this research as initial examination of discourse in this online community revealed that its members have experienced societal stigma and were discussing it actively online. Their online discourse

³ A pseudonym.

provided a promising window into the world of banking and into its members' reactions to the new moral taint.

Based upon our extensive qualitative observation of the online community, we briefly note here certain characteristics of BankerOC participation. First, as in prior research on online communities (Butler, 2001; Butler et al., 2007; Koh et al., 2007; Wilson & Peterson, 2002; Zhang & Storck, 2001), the online community had a relatively tightly knit group of very active participants that was relatively stable over our period of investigations. At the same time, though, BankerOC had many more participants that entered online conversations occasionally. Most activity in the online discussions took place during U.S. work hours and some posters indicated that they only participated while at work (e.g., "*Sorry for getting late on this [discussion]. I was out Friday.*").

While the primary data source for this study was the archives of threads from the BankerOC forum in order to build a process theory of online community's reaction to a new moral taint, we needed to first get a sense for the context in which our phenomenon was situated and meaning that participants ascribed to BankerOC. Thus, we asked the website administrators to allow us to approach some participants for interviews. They required that we maintain the anonymity of the site and respondents. The adopted pseudonyms comply with this request. We conducted 13 interviews with BankerOC participants between August and October 2010 (see Table 2). Respondents were approached via email and private messages on the basis of their participation in the selected threads, with the goal of interviewing a wide variety of participants (e.g., heavy, occasional and rare contributors).

-- Insert Table 2 around here --

Interviews lasted from 30 to 75 minutes, were semi-directed, recorded, and transcribed. The interviews focused on issues related to: 1) the type of work the respondents performed; 2) whether and how they experienced moral taint; 3) how they participated in BankerOC; 4) what their participation to BankerOC brought them; and 5) possible comments on actual threads respondents had read or participated in. We used this data as background to help us interpret online posts.

BankerOC participants indicated that their occupation had recently suffered from taint. An interviewee noted that: *“People see us now, bankers, as the ‘big bad wolves’ who get all the money.”* Another interview respondent also provided an anecdote revealing of how the new moral taint had affected him directly in his work and encounters with customers:

“I actually had a lady, an older lady come in. She wanted to know where her money was. I told her that it was at the bank. She was: “I thought all the banks are failing, you are taking my money.” So I said: “No, Ma’am. Your money is here. It is secure. It is FDIC deposit insured.” (Interview quote)

Interviewees expressed their appreciation of BankerOC as a space where they became aware that others were experiencing similar, difficult, situation:

“So, it is great to go ahead and say it [on BankerOC] when people criticize banking, because so many of us may have the same issue and not say anything about it. It gives them a way to vent about it, and it also helps find a resolution for it.” (Interview quote)

BankerOC appeared as a virtual setting in which participants felt safe to talk about issues such as the new moral taint, even as they did not necessarily feel safe enough to do so in their workplace. It was noteworthy that discussions in BankerOC were open and visible to all on the Internet. Therefore, people who were not bankers could very well participate and lurk in the discussions. Despite this public nature of BankerOC, participants in the online community acted as if peers (i.e., bankers) were the main, if not the only, participants in the discussions. They

talked, relatively freely, about the delicate matters of their experience of the new taint. In an interview quote, a banker explained how fulfilling he found talking to like-minded people:

“There are things in banking that are not always black and white and there are always different ways to deal with certain situations but it is difficult. Getting to talk to other people who understand and go through the same challenging experiences through places like [BankerOC], I have found [it] very, very helpful.” (Interview quote)

An interpretive case study methodology

We adopted the interpretive case study methodology (Klein & Myers, 1999; Walsham, 1993, 1995) in order to build a process theory and make sense of the conversations that unfolded within BankerOC. We collected and analyzed our main data sources (online discussions, or threads, and their constituting posts by BankerOC participants) by following several key principles of interpretive case studies (Klein & Myers, 1999). In particular, we adhered to the key principle of hermeneutic circle according to which “*human understanding is achieved by iterating between considering the interdependent meaning of parts and the whole that they form*” (Klein & Myers, 1999: 72). We applied the principle of hermeneutic circle by alternating between our consideration of the overall discursive dynamics taking place in BankerOC on various topics and the more specific discursive utterances focused on dealing with new taint.

We also put special emphasis on the interpretive principle of contextualization that “*requires critical reflection of the social and historical background of the research setting*” (Klein & Myers, 1999: 71). We contextualized the conversations in BankerOC by situating them within the broader economic and financial context in which they happened. For this purpose we examined external press accounts of the crisis and regulatory changes that followed.

In the holistic moment of our case study, we examined threads in order to develop an understanding of what and how participants talked about among one another. The field researcher was already familiar with BankerOC and had been studying it since 2006 [references

suppressed], and s/he conducted ongoing browsing of the online community most active topics, getting familiar with frequent posters and discovering ongoing and newer topics. The holistic moment of our case study involved relying upon emerging guidelines for conducting ethnographies online (Coleman, 2010; Garcia et al., 2009; Hine, 2000).

The second, interrelated, moment of data collection and analysis involved a theoretical sample aimed at understanding more precisely how BankerOC participants reacted online to the new taint of their occupation. Thread selection was recursive and took advantage of unique characteristics of electronic data (Vaast & Walsham, 2013). Data collection and analysis were intertwined as recommended in the grounded theory method (Charmaz, 2006; Gasson, 2003; Glaser & Strauss, 1967; Strauss & Corbin, 1998). Threads from the theoretical sample were selected when they seemed revealing of how discussion participants made sense of their work practices and their situation in a changing work environment.

Collected threads revealed how bankers reacted to events related to the financial crisis, governmental involvement in the financial industry, bankruptcies and acquisitions, as well as to interpretations of the media and general public about the crisis and banks/ bankers' responsibility in it. To collect threads, the field researcher relied upon the search functions of the online forums for certain events and key words and phrases (e.g., "TARP," "being a banker," "subprime mortgage," "economic crisis"), which were themselves discovered inductively from analyzing initial threads. Overall, the theoretical sampling yielded 101 threads corresponding to discussions on the topic most relevant to our research between February 2007 (before the taint, to establish a baseline of sorts) and June 2011. Threads had an average of 15 different participants and 24 posts (our analysis totaled 2,434 posts). We respected emerging guidelines for electronic data collection and analysis in particular by respecting the online community's terms of use, using

pseudonyms, and collecting data manually rather than automatically (e.g., through a script) (Allen et al., 2006).

For each thread of this sample, we analyzed statements (“utterances”) made within posts in discussion threads. Following grounded theory guidelines for qualitative research, we relied on both inductive and deductive coding to build stronger theory (Glaser and Strauss 1967; Suddaby, 2006; Urquhart et al., 2009). First, we have developed open codes for the discursive tactics used by community members to discuss the crises and what it meant to them and their profession. Following the principle of constant comparison (Glaser and Strauss 1967), as new threads were analyzed, additional tactics emerged and previously coded threads were revisited to apply the revised coding structure. The last 10 threads generated few changes in the dictionary of codes, suggesting that coding had reached theoretical saturation (ibid). In the final round of coding, the categories were refined so as to avoid overlaps in coding; each utterance was assigned a unique code. At the same time, any given post could have multiple codes associated with it as it contained a number of different utterances. An independent researcher, familiar with content analysis and grounded theorizing but not with the research itself, coded about 20% of the threads separately from the field researcher. The two coders then discussed the similarities and discrepancies in their coding, and the coding structure was revised once again for consistency and relevance. Final inter-coder agreement rate was 83%. The qualitative data analysis software Atlas.ti helped us to organize and aggregate the various stages of the analysis.

Once we had coded the data with these inductive codes and starting seeing key themes and building initial process theories, we have turned to the literature on occupational taint and identity threats. We then recoded the data by mapping inductive codes to concepts used in the literature (e.g., normalizing tactics). Each concept “had to earn its place” in our theorizing as

following the principles of grounded theory (Glaser and Strauss 1967). The resulting theory allowed us to build upon as well as advance prior theory.

FINDINGS

Conversing at BankerOC

The discourse in BankerOC before the 2008 crisis resembled the informal peer-to-peer interactions that take place within organizations during workdays. In BankerOC, just as in a workplace, peers discussed work-related issues. They shared tips and best practices (e.g. how to set up an employee whistleblower policy), discussed technical issues (e.g., how to deal with an imaging system that did not pick up light colors on a check), and debated the interpretation of long-standing regulations (e.g. regulation “Z” that requires debt lenders to disclose all specifics of a loan). Stylistically, discussions that dealt with work-related issues of relevance to the entire occupational community were relatively neutral, rather than emotional, in tone. In that sense BankerOC resembled occupational online communities described in prior literature (e.g. DeSanctis et al., 2003; Hara & Hew, 2007; McLure Wasko & Faraj, 2005; Pan & Leidner, 2003).

Similar to the usual workplace interaction, there were many non-work related conversations including participants playing word games, talking about hobbies (e.g., prediction for baseball’s World Series finale teams) or providing each other with emotional support on personal issues (e.g., a parent in a hospital awaiting operation). These conversations were often personal in content: the “I” was more prevalent than the “we” of the online community. Moreover, posts sometimes struck an emotional tone and language was relatively informal (e.g.: “65 degrees for a high today????!!! 52 tonight. I’ve got to turn the dang heat on in JULY????!!! I’ve got frost on my swimming pool. Where did summer go? 🤔”). These conversations were also consistent with

findings from existing literature, in particular, with seminal works on online communities (e.g. Preece et al., 2003; Rheingold, 2000; Wellman, 1997; Wilson & Peterson, 2002; Baym, 1999).

When the news of the financial crisis and the sub-prime lending scandal started spreading in late 2007, many conversations (both within work-related and personal domains) turned to discussing these economic events and their impact for banks and bankers. BankerOC participants commented on the economy in general (vignette 1), the banking industry more specifically (vignette 2), as well as proposed and enacted changes in banking regulations (vignette 3).

-- Insert Vignettes 1, 2, and 3 around here --

BankerOC participants grappled with how broad, macro-level, changes affected the occupation. In these discussions, participants often quoted and reacted to external sources (e.g., from the media, political figures) that addressed these changes (e.g., vignettes 2 and 3). They at times expressed strong opinions and criticisms of external parties (e.g., *“I just read the article and the last two paragraphs make my blood boil”*) as well sarcastically reported what they considered misconceptions of banking (e.g., *“those evil profiteering banks”* in vignette 2).

In these conversations, participants often talked about “us” (i.e., members of the occupation) versus “them” (i.e., other parties, such as political figures, mass media, the general public) and positioned themselves in opposition to these “others.” They highlighted that they were among like-minded peers. For instance, in a thread dedicated to understanding the source of the financial crisis, a participant noted:

“I have read most of the posts here and skimmed the rest. It sounds like a bankers convention...oh yeah, it basically is. I think most of the ideas are right on, but I think it needs a little different presentation for the laymen.”

BankerOC participants presented the online community as a safe space in which they could share occupational issues, develop a common understanding of what was happening to the economy and react to what they perceived as overly harsh criticism of banking by others. They

emphasized the importance of BankerOC in helping them deal with the newly tainted public image of bankers:

“BankerOC has taught me... I have learned that bankers are not, on the whole, evil people as the [government] wants everyone to think. 😊”

BankerOC participants reiterated the positive value they associated with their occupation, while criticizing those who they saw as waging a war against them. Thus, they often ridiculed politicians, regulators, and, to a lesser degree consumers, for their incompetence:

“Wow, that is well articulated and well argued. Unfortunately, it's also probably about two comprehension levels above most Congress people's abilities.”

Bankers also presented themselves as unfairly accused of moral failings that resulted from others' biased images of banking and hidden agendas:

“OH, WAIT...never mind. But how can we expect the media to provide an accurate report on anything like this [banks' bonuses and performance] when they're busy chasing down easy targets?”

Discussing the new moral taint put on banking became a frequent topic in BankerOC. For instance, when a thread started with some negative remarks about new banking regulations or societal criticism of bankers, several follow-up posts would maintain bankers' identity as ethical and competent (cf. Vignettes 1, 2, and 3).

From rejecting to distancing from and resigning to the new moral taint

In coding discussion threads based on the normalizing tactics (Ashforth et al., 2007) we saw that the majority of the tactics identified in the prior literature on exiting taint was also found in our corpus of data (cf. Table 3).

-- Insert Table 3 around here --

However, the use of these tactics was far from uniformly distributed (cf. Tables 3 and 4 and Figure 2). Specifically, Figure 2 illustrates that the use of tactics in four six month period was quite different with some tactics replacing others over time.

--- Insert Table 4 and Figure 2 around here ---

Rejecting the Taint

In looking at our data longitudinally, in particular, early on as the economic crisis started to unfold and the new taint was experienced, BankerOC participants often used normalizing tactics that in essence rejected the taint. They blamed others, including customers, media, and regulators, rather than their occupation, for the financial crisis. BankerOC participants signaled that they did not accept the taint newly associated with their occupation as legitimate. The following post defended banking by condemning customers:

“How about we place a chunk of the blame on the consumers who don't know how to manage their debt properly? None of this would have happened if people weren't so busy trying to keep up with the Joneses...”

Such blaming put into question the validity of moral taint newly associated with the banking occupation and constructed an image of banking as a scapegoat for others' mistakes and for general problems in the economy.

BankerOC participants also at times claimed that some banking practices that had become criticized by society were not the product of a moral deficiency of the occupation but rather the unfortunate consequences of a particular set of circumstances (“circumstantiating tactic”):

“Credit scoring and risk based pricing made subprime lending (and therefore the crisis) possible. The bursting of the housing market bubble made it happen. Derivatives didn't make the crisis, but they made it worse. And marking the derivatives to market exacerbated the effect that derivatives would have otherwise had.”

Distancing from the Taint

Over time, BankerOC participants while persisting to blame others also increasingly distanced themselves from the segments of the occupation that they presented as tainted while maintaining that their own segment (e.g., role, institution, firm, etc.) was not tainted:

“There are many banks out there using proper lending standards and practices and they got thrown under the bus by the media along with mortgage banks and investment banks.”

Doing so, bankers acknowledged partly the validity of the moral taint associated with banking, but also simultaneously affirmed that their own role and practices had remained uncontaminated. They emphasized “us versus them” distinctions within banking. Participants differentiated, for instance, between retail or community banking (untainted) and investment banking (tainted) as well as between lower-level employees (untainted) and firm’s management (tainted):

“Community banks are like picnic food that flies (read: brokers) are buzzing around. Congress swats with a sledge hammer; the flies get away unscathed; and we're pounded again.”

“I wonder if they could arrange to liquidate any assets obtained by these head honchos with their past bonuses and apply that cash to the bill. It wouldn't be much, but knowing that they have been stripped of their personal booty would make many Americans feel like some sort of punishment has been dealt.”

In this way, BankerOC participants acknowledged that some aspects of banking were rightfully tainted, but not the individuals involved in BankerOC conversations.

Resigning to the Taint

About two years after the new taint had first been discussed at BankerOC, participants started resigning themselves to the observation that their occupation was now morally tainted.

A common tactic became to divert discussions away from dealing with the taint towards non-work related issues (e.g., sharing cooking recipes). A thread that involved a discussion of the taint would suddenly turn to other, non-banking-related, issues by a poster. For instance, one thread started considering how new regulations might change the banking industry and how political parties interfered with banking practices. It then jumped onto the discussion of whether political parties supported or impeded banking. This led to a poster jokingly talking about his own lack of engagement with politics: “*The only party I would aggressively defend is a bachelor party.*” In such instances, discussions would then often continue with non-banking topics. As

they diverted conversations from dealing with work and with its associated taint, some BankerOC participants actively avoided dealing with the new moral taint of their occupation.

BankerOC participants increasingly developed tactics that acknowledged the taint and normalized it not by rejecting it or blaming others, but rather by conceding that banking had become morally tainted occupation and had to get used to it:

“Everyone knows that when banks tighten up on credit, they are bad because they are denying access to the American Dream. And when they loosen up credit, they are bad because they are leading the innocent down the primrose path to bankruptcy and foreclosure. It's the cross we must bear, I suppose.”

Bankers encouraged each other to take a stoic stance towards the taint and accept others' judgment as inevitable. Such fatalistic attitude was pronounced in statements such as, “*My bf [boyfriend] is a bank-hater... I just deal with it.*”

In other instances, BankerOC participants put attention away from the tainted aspects of banking and toward persistent non-tainted aspects. Through “refocusing” (Ashforth et al., 2007), some BankerOC participants zeroed in on specific positive aspects of banking:

“Most credit unions that I know are continuing with business as usual - making car loans, boat loans, low cost payday loans and mortgages. And their members seem to be quite happy about it.”

Bankers also at times emphasized structural changes in their occupation and admitted that their occupation had changed for the worse before and leading up to the crisis:

“In this day and age I would have never thought bankers would be allowed to get away with this [censored] - but I guess that is why the banking industry is in the trouble it is in, right? (Sorry for the vent!)”

References to deep changes in the field as a reason for a legitimate new taint in the occupation also sometimes came up with mentions of leaving the field or, at least, of not recommending the field to others:

“I have told my kids to be their own boss, stay away from working for other people, especially bankers and regulators, which each day becomes the same industry...”

Overall, rejecting the taint was at first the prevalent reaction in the online community (see Figure 2). This initial reaction was soon supplemented with tactics that helped BankerOC participants distance themselves from the taint by pointing out that they personally were not responsible for the crisis. The distancing tactics persisted while the rejecting ones subsided in later 2009 and especially 2010. Over time (from March 2010 until August 2010), more posts indicated that bankers were resigning to the new taint in their occupation.

Being Reactive and not Proactive

It was striking to find that the more proactive tactics to deal with tainted work described by Ashforth et al. (2007) such as directly confronting public and client perceptions of the work did *not* surface in the discourse that we have examined. BankerOC participants thus did not attempt to address the new negative external image (Dutton & Dukerich, 1991; Gioia et al., 2000) of their occupation. Instead, participants expressed their gratitude at having a safe forum in which they were able to talk to and support one another. For instance, in a discussion thread entitled “*Are the Regulators Trying to Kill Us????*” a participant replied:

How fitting [is] your post title. I feel the same way. At least we have each other to vent to.

Many conversations reflected a sense of lack of agency toward changes in the occupation as well as toward the declining reputation of bankers. BankerOC participants simply witnessed and collectively made sense out of the changes their occupation:

“Banking today is like attempting to untie a wet knot while wearing boxing gloves. Or like being a woodpecker in a petrified forest.”

The above quote, in a thread in which participants discussed what banking, as an occupation, had become in the current times, used humor to convey a sense of inevitability. The same gallows humor and expressed hopelessness in improving banking image was visible in a thread

where a participant asked for help to present to her colleagues recent regulatory changes with a positive light. A participant (X) replied:

“Lord help you. You have really been asked to do the impossible. I guess you can say that, no animals were sacrificed in the drafting of the new laws. That's positive.”

Another one concurred:

“I think I'd leave it at what [Participant X] said. There really is nothing else positive to say!”

Vignette 4 illustrates the rest of this discussion with all participants of the thread agreeing that regulation had little “real” value.

-- Insert vignette 4 around here --

Interestingly, in multiple instance of regulation-related discussion, community members never commented on the possibility that a new regulation may open a door towards redeeming banking image in the eyes of the public. Instead, they often interpreted these new regulations as prejudicial against them:

“The bill punishes all banks, but especially the big boys, and yet does not touch fannie mae, freddie mac, credit rating agencies, hedge funds, car company lenders and insurers.”

“This bill represents the astounding triumph of the fox preserving its position of guarding the henhouse.”

Vignette 5 provides a vivid example of the lack of engagement with the external environment.

-- Insert vignette 5 --

The first post of this conversation, rather unusually for BankerOC, called for bankers to unite and advocate publicly against changes in the regulation. Subsequent posts in this thread, however, did not follow upon this call to mobilize. Instead, the 20 replies that followed this initial post commented upon articles from the news media and expressed dissatisfaction with the regulatory changes.

We looked for disconfirmatory evidence beyond our data sample to see if community members became more proactive with time. For example, we went back to the online forum to examine newer posts (2011-2013) that called for participants to shape actively the new regulations. We discovered several other instances in which some isolated participants called upon the community to express a collective voice to regulator. These calls were ignored and usually followed by other complaints about the new regulation and regulators.

Most notably, an administrator of the online community launched a discussion in September 2012 in which she announced that the online community was in contact with a new regulatory body and was asked, as a group, to comment upon the ongoing regulatory changes from bankers' perspective. The thread was dedicated to gather participants' comments on the changes to effectively lobby for changes. Participants greeted the initiative positively and community administrators encouraged submission of comments. Yet, in spite of the initial enthusiasm, the call remained unanswered as of 2013 (see vignette 6).

-- Insert Vignette 6 here --

In other words, when the online community attempted to act more like a professional association by weighing in on regulation changes, BankerOC participants did not follow-up. Finally, we looked up to see if the main U.S. banking association (American Bankers Association, or ABA) had, during the same period, expressed itself publicly to influence the shaping of the new financial regulations. We found that between September 2007 and December 2010, the ABA issued multiple public letters and memos to lobby regulators regarding, in particular: changes in mortgage regulations (16), regulatory restructurings for financial industry (14) and overall changes in banking and the economy (88 letters). All in all, then, BankerOC participants reacted to the regulatory changes affecting their occupation by commenting upon

these changes among one another, but did not take public action to affect these changes as their professional association had.

DISCUSSION

We set out to understand how an occupational online community deals with a new moral taint. Our findings from the online community of bankers indicate that when their professional identity was threatened through a newly negative public image of their occupation, online occupational community members went through several phases in their response to the threat. While prior literature on occupations dealing with moral taint has described certain individual-level responses (e.g., Ashforth et al., 2007), organizational identity literature has described certain group-level responses (e.g., Dutton & Dukerich, 1991), and professions literature has described certain institutional level responses (e.g., Abbott 1988), our data allows us to see how an online community dealt with a new taint on multiple levels.

In the first phase, our analysis of the normalizing tactics employed on the individual level suggests that as members realized that the image of their occupation in the society had become tainted threatening their professional self-esteem, their initial reaction was to use a range of tactics that rejected the legitimacy of the taint, thereby expressing negativism. Negativism is defined in psychology literature by Apter (1983, p. 79) as “*the state of mind which one is in when one feels a desire or a compulsion to act against the requirements or pressures from some external source.*” Throughout our period of observation, BankerOC participants expressed negativism towards those whom they saw as accusers (the press, politicians, and customers). They constantly ridiculed others as incompetent and self-interested. They supported negativism with individual level normalizing tactics such as condemning the condemners and passing the blame onto others and circumstantiating their unfortunate situation. This negativism is

consistent with the reactions of organizational members when faced with the tainted public image of their organization (e.g., Dutton & Dukerich, 1991; Ravasi & Schultz, 2006; Zell, 2003) as well as more broadly with coping strategies of people facing threats to their social identity (Ashforth & Kreiner, 1999; Breakwell, 1986).

In the first phase, we also start seeing a group-level reaction to the taint, which involved primarily the creation of a protected group-level identity. In the initial conversations, as they reject the taint, they strengthen their professional solidarity with banking profession reassuring each other that bankers are not “big bad wolfs.” They drew on their strong community ties, to create a social buffer for each other against external attacks (e.g. Ashforth & Kreiner 1999). It has been shown that the stronger the initial occupational culture, the stronger the protective reaction of its members to external threat (Ashforth & Kreiner 1999).

However, as the taint persists in the second phase, online community members started distancing themselves from the tainted group within their profession. They started strongly differentiating themselves from other bankers whom they painted as being “more” responsible for the crisis. Specifically, BankerOC participants put the blame onto investment bankers and large banks, hence presenting themselves as a separate group not responsible for the crisis directly. What is important to realize, however, is that in earlier discussion of the crisis, online community members rejected the validity of the taint more holistically – defending large banks like J.P. Morgan Chase, rejecting breakdown of banks into investment and retail arms, and putting most of the blame on those outside the banking profession. Although, we do not have exact information about participants in the community, on the basis of exchange that took place on work-related issues there is no evidence that members were not themselves working for large banks. Similarly, bankers started differentiating themselves based on their roles, but it is

important to note that a great number of online community members were in compliance departments — a role that cannot be insulated from moral responsibility. Most importantly, societal condemnation (as evidenced in online discourse references to external sources as well as our readings of press accounts) included retail bankers and smaller banks, as they were part of approving risky loans. Thus, the creation of untainted sub-group identity was a strategy that worked internally to help improve the threatened self-esteem in the online community, but was not addressing larger external concerns. On the individual level, negativism persisted throughout this phase and there were no calls for institutional action that we have observed.

While negativism can afford resilience for a while, *“the effort to resist conformity pressures is itself stressful”* (Breakwell, 1986 p. 115). In the third phase, it is clear that online community members are getting tired of refuting the negative outside claims about themselves, start diverting conversations to other topics, and accepting that their professional identity is perhaps tainted for good. Some conversations clearly show a depressive tone noting that the profession is not being part of and dreaming of leavening it if possible. There is still a significant amount of negativism on individual level observed especially towards regulators, who are increasingly seen as an enemy. As the bankers counterpoise their professional authority to that of regulators, they also try to maintain their “untainted” subgroup identity building a discourse around the notion that somebody else should be regulated and not them. This is also the stage when institutional inaction is most pronounced, as there are specific calls from regulators to engage with the community.

We depict this multi-level process model in Figure 3.

-- Insert Figure 3 around here --

Taken together our findings reveal how coping strategies used by BankerOC participants to help them dealing with the new moral taint also limited their collective ability for institutional action that had the potential to construct a new public image or to interact proactively with regulatory bodies. Professions literature (Abbot 1988; Sorensen & Sorensen, 1974; Van Maanen, 2010), oorganizational literature (Dutton & Dukerich, 1991; Elsbach & Kramer, 1996; Ravasi & Schultz, 2006) and the social psychology literature (Breakwell, 1986; Ashforth & Kreiner, 1999) all suggest that social groups are likely to take on institutional action targeted at restoring their public image and professional self-esteem. Dutton and Dukerich's (1991) work, in particular, became seminal because it has showed how organizations proactively shape their institutional environment rather than take it for granted. Professionals can be expected to work harder than others to restore their tainted image and maintain their professional authority because their group identity is directly tied to their members' livelihood (e.g., Abbott 1998). Usually, members of the profession have made significant investments (education, certifications) to become members and the value of these investments is likely to be lost if they switch to other professions. This is less of a case for investments made in specific organizations or non-professional occupations.

Yet at BankerOC there were very few proactive discursive actions targeted at repairing the taint in the outside social arena. Instead of addressing the changes in regulations that affected their work practices and accepting some of the increased outside supervision of their work, the community members continuously denied the need for such changes while at the same time resigning to their loss of professional autonomy.

A simple "threat rigidity" argument may explain some of the passivity that we observed in BankerOC in reaction to the identity threat and new regulations. Yet, existing literature has shown clear examples of organizations developing strong organizational identities and being

proactive in reaction to threats and changes (e.g., Dutton & Dukerich, 1991; Elsbach & Kramer, 1996; Ravasi & Schultz, 2006). Similarly, scholars have long highlighted that one of the core missions of professional associations is to establish normative standards of practice and to maintain regulatory autonomy of professions (see, Akers, 1967; Merton, 1958; Wilensky, 1964; Cooper & Robson, 2006). Indeed, a professional association of bankers (the ABA) took initiatives to influence the latest regulatory changes. Taking a more favorable stance towards regulation change or, at least, engaging with regulators, could have opened for BankerOC participants a path towards reconstructing a new public image based on a more ethical profession. Yet, BankerOC participants did not follow up as a group to occasional calls to become more proactive and try to influence regulation through their online discussions.

We propose here that these findings stem from the social dynamics that ensue in an occupational online community. The occupational online community, rather than building a voice to become influential in a changing institutional environment, remained a space for venting (social buffering) and social support. External opinions were presented, but not heard. Such focus on attempting to maintain the community well-being at all costs are typical as they are the primary purpose of many online communities according to Sproull and Arriaga's (2007) review.

Comparable inaction in the face of change was observed in a case study of intra-organizational online forums whose participants, employees, perceived a threat to their identity stemming from ongoing organizational changes (Da Cunha & Orlikowski, 2008). In this study participants united as a group to critique management's restructuring efforts and express solidarity with others but ultimately did not mobilize to affect the organizational change.

Theoretically, participating in an online occupational community generates a strong culture and shared identity that stems from sharing experiences and supporting each other in dealing

with personal stresses – a dynamic very common to online health support groups, for instance (e.g., Lasker et al. , 2005). When participants in online communities experience new (or deal with existing, but newly salient) taint, they tend to draw on the same set of practices and values that they produced when the community members were not yet threatened. Unlike organizations and professional societies that have developed practices and have resources for dealing with external constituents (e.g., sales, marketing, lobbying), online occupational communities have no such practices to draw upon. In some sense, they act as a professional club whose sole purpose is informational exchange and social networking working towards developing and protecting its identity rather than critical reflection and change. This club became a shelter – a protective “bubble” shielding members facing new taint from confronting it directly. We depict this metaphor of moving from a club to a shelter in Figure 4.

--- Insert Figure 4 about here ---

IMPLICATIONS AND CONCLUSION

This work holds implications for research on tainted professional work and online communities. Before detailing these implications, we acknowledge that this research is based upon the in-depth investigation of a single occupational online community, which generates challenges to empirical generalizability. We strove to apply established standards of interpretive research (Klein & Myers, 1999) in order to build claims of theoretical generalizability (Lee & Baskerville, 2003), but need to carefully assess the boundaries of our work and theorizing. In particular, our model revealed how members of an occupation dealt with new moral taint through interactions in a preexisting occupational online community. Future research would be needed in order to see to what extent this theorizing is still valid in the case other types of online communities and how the reactions of offline professional communities compares to that of online.

Overall, though, with regard to the literature on tainted work, this research represents the first investigation of reactions to new taint over time, which adds a processual dimension to this stream of research. We show that reaction to the new taint follow a certain patent over time. While we cannot say that the same patent would be enacted in other settings, we clearly see that the patent is not random. Drawing not only on our data, but also on the social psychology and organization literature, we propose that negativism and rejection of the taint is likely to be initially detected in other settings. These initial reactions are likely to be replaced with other protective tactics much like individuals who cope with real loss or psychological pain first tend to deny the source of the pain and later move towards tactics focused on accepting the pain and constructing a less tainted identity (Breakwell, 1986).

Moreover, while most research on coping with tainted work has focused on coping strategies at the individual level (e.g. Ashforth et al., 2007), this research uncovers a multilevel process whereby members of an occupation deal with new taint by utilizing coping strategies at the individual and group levels. In our case, the group level reactions focused on social buffering of the group from outside influences and creating of an untainted sub-group identity, which reinforced negativism on individual level and inadvertently led to inaction on institutional level. Thus, our research reveals that dealing with new occupational taint through a social support group – generally a powerful way of dealing with an identity threat (see Breakwell, 1986) - can create disincentives to engage with others beyond the group.

We also add to the literature that argues that social groups reinvent their image after it has been tainted by tapping into their own prior history and culture (Ravasi and Schultz, 2006). Prior literature has shown how organizational members were able to reflect on their organizational backgrounds to find positive traits that they could then use to create a new more positive external

image; in other words, they were able to revise identity content based on the multi-faceted nature of their prior history. Our work indicates that prior history and culture can also detract from group's ability to redefine their identity content and project a new image when the group lacks the practices for external engagement.

Finally, we see a particularly interesting tension when it comes to professional groups dealing with a new moral taint. Social psychology literature suggests that proactive tactics for dealing with existing taint involve redefining the nature of work by creating positive images of work that are then used to confront the public. Extending these to deal with a new taint, suggests that a professional group should redefine the nature of its work and project a new "reformed" image to the public. However, the literature on professions documents professional resistance towards others (the public and regulatory bodies) who attempt to redefine the work of the profession and hence their authority (Abbott 1988, Sorensen & Sorensen, 1974; Van Maanen, 2010; Van Maanen & Barley, 1984). Thus, professional groups might have a particular hard time restoring their positive public image. We have seen in our case the conflict between accepting the salvation offered through new regulation to improve public image and maintaining previous levels of professional autonomy while suffering through the consequences of a stigmatized profession.

This finding is likely to be theoretically generalizable to the context of other professions facing ongoing societal changes. For example, in the emerging tensions between university administrators trying to introduce online learning platforms and professors resisting it, administrators represent increased public pressure to reduce costs of education, while faculty resist control over their professional autonomy, at the possible expense of their public image.

This research also contributes to the literature on online communities. It represents the first endeavor to investigate the role of occupational online communities dynamics (rather than organizational or professional group dynamics) in helping their members deal with a new identity threat. This research reveals that occupational online communities are well equipped for providing social buffering and support for their members, but not for engage in institutional action. Unlike organizations and professional groups, such online communities may not have practices and culture for engaging with the external constitutes. Moreover, such online communities are unlikely to engage in debate on issues pertaining to their group identity. While on the internet in general some communities are classified as bonding (support of likeminded) and bridging (looking for different opinion) communities, Norris found that trade/professional association online communities were among the highest on the bonding function (even higher than religious groups) and had no significant value for the bridging function (Norris 2004).

Future research should consider four open questions that our work poses with respect to occupational online communities. First, whether and how occupational online communities may emerge that are specifically aimed at facilitating institutional change? There are plenty of examples of online communities that trigger societal changes (e.g., Egyptian revolution and other political action groups). However, it is not clear if such engagement has been witnessed for an occupational online community. For example, if a professional association starts an online community, would such association have more proactive community response? Second, are there professional online communities that have more room for negotiating their identity and jurisdiction of their profession? In other words, is it possible to have a bridging online occupational community? Finally, to which degree reaction of a professional online community that we observed is due to the nature of online interactions versus the nature of

professionalization? In other words, is it possible that private offline interaction of bankers among themselves are equally negative and reactive, and that institutional action taken by the professional association of bankers is a façade that hides lack of acceptance of responsibility or willingness to change the banking profession. Finally, can actions of online community leaders change the dynamics that we have observed? Had some leaders engaged in critical self-reflection, voiced some dissent with the prevailing discourse of blame, and engaged with regulatory bodies, would the community follow them or would they simply lose their status and become ostracized?

All in all, as identities have become increasingly related with work and jobs and as the public opinion on occupations has at times become cynical and critical, people have had to make sense of and respond to changes in the way others view their occupation. They have been able to do so by participating in online communities that provide contexts in which to discuss work-related matters among peers. Understanding how people deal with the new taint of an occupation over time and through participation in online discussions is a worthwhile pursuit. We hope that this paper will inspire future research to continue examining these issues.

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TABLES, FIGURES, AND VIGNETTES

Table 1: Normalizing tactics from Ashforth et al., 2007: 158-159

<i>Occupational ideologies:</i> Conferring more salutary meaning on occupation
Reframing: Infusing the work with positive value and/or negating its negative value.
Recalibrating: Adjusting the implicit standards to evaluate the scale (how much) and/or valence (how good) of the tainted components.
Refocusing: Shifting attention from the tainted aspects of an occupation to the non-tainted aspects.
<i>Social buffers</i>
Social buffers: Distinctive in-group(s) providing a bulwark against identity threats
<i>Confronting clients and public perceptions</i>
Confronting public perception of taint: Extolling value of the work and / or rebutting specific issues; using humor to soften taint
Confronting client perceptions of taint and clients behaviors that contribute to taint: Extolling value of the work, the worker, and the client. Acting contrary to occupational stereotype.
<i>Defensive tactics:</i> Typically reactive means of adapting to status quo
Avoiding: Tactics allowing one to evade attributions of dirt

Gallows humor: Dark humor acknowledging taint, thereby relieving tension
Accepting: Just deal with it. Resigning that one cannot affect certain events; tolerating the status quo stoically
Social comparison. Comparing oneself to others perceived as worse off, thereby drawing self-enhancing inferences.
Condemning condemners: Criticizing those who criticize them, thereby impugning their legitimacy as critics
Blaming and / or distancing from clients. Pinpointing clients as the cause of the stigma and / or separating oneself from clients.
Distancing from role. Separating oneself from stigmatized aspects of the work.

Figure 1: Ratings of Bankers’ honesty and ethics from Gallup poll, 1997 – 2009

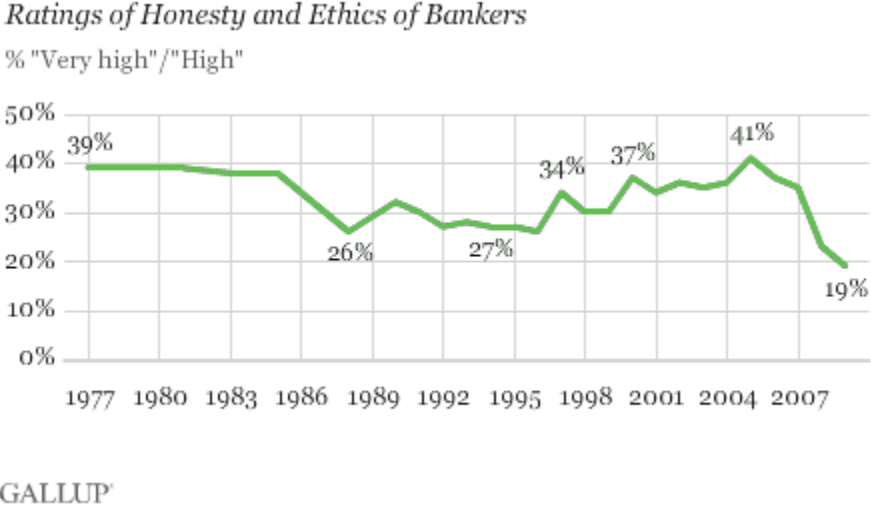


Table 2: Characteristics of respondents for exploratory interviews

		Interviews
Gender	Male	8
	Female	5
Years of banking experience	< 2yrs	3
	2 – 5 yrs.	3
	5-15 yrs.	4
	> 15 yrs.	3
Position	Bank manager	3
	Compliance officer	3
	Customer representative	4
	Teller	3

Vignette 1: Conversation on alternative explanations for the economic crisis (extract)

Participant W: “Call me stupid, but I still fail to see how current rules exploit consumers. [Politicians] are just using this an excuse to push forward their reform agenda that was pushed to the side.”

Participant X: “I'm mixed on this. The regulating agencies don't really enforce the laws on the books as it is...If they did, I think a lot more banks would be in trouble. I don't think the banks and financial institutions need more regulation, I think the cushy government jobs regulators have, need to actually start doing the work. If they do though, I think the number of fines, closures, and written agreements would easily double from current levels. Like I said - mixed bag.”

Participant Y: “Yep, [Participant X]. I never really have watched television news much, but even less now. I can't stand it when I see some consumer protection "expert" get on a talking head show and start droning on about how poor consumers were left hanging out to dry because there were no laws (or regulators) to protect them. It's really a crock of carp that has been shoved down the public's throat without any questioning.

I blame folks like [politicians] and their ventriloquist talking head media dummies for spreading this false and misleading idea.”

Participant Z: “How about we place a chunk of the blame on the consumers who don't know how to manage their debt properly? None of this would have happened if people weren't so busy trying to keep up with the Joneses...”

Vignette 2: Conversation on happenings in the banking industry and society's perceptions of them (extract)

Participant W: “ Those evil profiteering banks: “JPMorgan Chase & Co. says its third-quarter profit jumped 23% because the banking giant was able to set aside less money to cover loan losses.” [quote from Wall street Journal included in thread]. I'm awaiting the announcement that some member of congress is calling for an investigation on how they can be allowed to make this much money...”

Participant X: “they set the bar kind of high for the rest of us poor smucks...”

Participant Y: “Don't you have some TARP money to repay? 🙄”

Participant Z: “TARP? I'm sorry...I don't speak Spanish.”

Vignette 3: Conversation on proposed new regulation of the banking industry (extract)

Participant W: I was just watching a few minutes of the Senate debate on S. 3217. [Senator M] just proposed an amendment that would force the break up of our 6 largest banks. He says "To[o] big to fail, means to[o] big to exist."

Participant X: “what a mess! they need to get a clue, buy a vowel or something....”

Participant Y: “why do we need banks? Why doesnt [the President] just give money to everybody when we need him to(which he knows when we realllllly need it anyway)”

Participant Z: “Why does everyone think so many banks are being shuttered and sold to other banks? To decrease the number of objectors when nationalization day comes about. Fewer community banks mean customers get used to a "distant" and "unapproachable" corporate owner, so will they miss it when the owner becomes Uncle Sam?”

Table 3: Normalizing tactics observed in BankerOC threads

(The numbers in parentheses in the first column correspond to the number of times the corresponding tactic appeared in utterances in the theoretical sample. Excluded from the counts were situations of the utterance was restated as part of citing earlier statements by others. Tactics are ordered by total number of utterances).

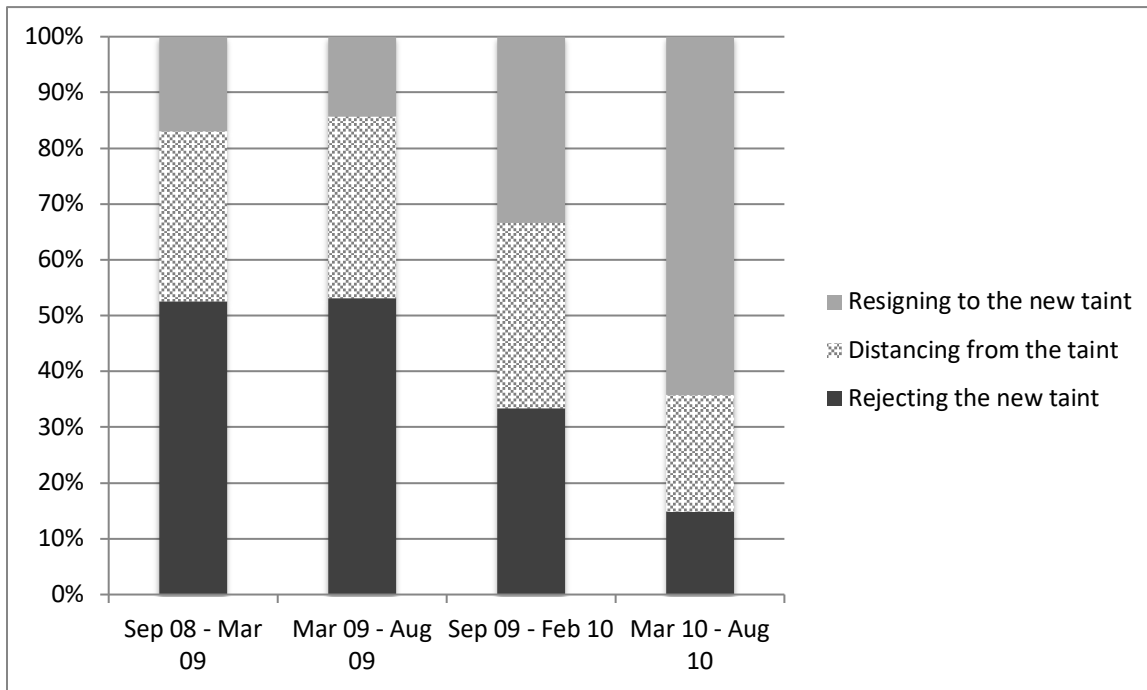
Second order concepts: Tactics	First order observations: Thread quotes
<p>Blaming: Assigning responsibility to others (total n = 163)</p> <p>Blaming: Directly passing blame (n = 112) Rejecting the moral taint, passing it on to other groups.</p> <p>Blaming: Condemning the Condemners (n = 51) Rejecting societal perceptions of the occupation and expressing that the occupation is a scapegoat, unfairly accused of wrongdoing</p> <p>Social Comparison (n = 97) Distinguishing among different segments of the occupation and industry and presenting some as tainted and others as untainted. Differentiating between bank employees and their management.</p> <p>Accepting, Just dealing with it. (n= 53) Resignation that one cannot affect certain events; tolerating the status quo stoically.</p> <p>Circumstantiating (n = 32) Explaining controversial work practices as a result of a complex set of circumstances and particulars.</p> <p>Diverting conversations (n = 32) Talking about or stirring up online</p>	<p>“There is more than enough blame to go around in this whole deal from consumers, subprime lenders, appraisers, RE agents, the investors who purchased MBS, etc. It really seemed to be a perfect storm that created this quagmire.”</p> <p>“I'm sorry for the rant but I have worked in the financial industry for over 30 years with the last 15 years being in regulatory compliance and people like Mr Frank has absolutely no ideal what goes on in the real world and how these "off the cuff reactions" affect the legitimate bankers in particular the community bankers.”</p> <p>“I have no sympathy at all for the very large institutions, and I think these clowns on Wall Street are the epitome of entitlement thinking.”</p> <p>“I've never been concerned what people think about my chosen profession, and your kids shouldn't be concerned either.”</p> <p>“Combine the sub-prime lending standards of the late 90's with the low rates of the mid-00's, and you had an over-supply of buyers which pushed up home prices. (...) More and more creative ways were found to shovel additional bodies into the financial fodder.”</p> <p>“Soccer is not a sport, anyone knows that!” (in a discussion about regulatory changes in finance</p>

Second order concepts: Tactics	First order observations: Thread quotes
<p>discussions toward non-work related issues.</p> <p>Conceding negative changes in the occupation (<i>n=30</i>) Affirming simultaneously that the occupation and industry as a whole have changed and become tainted but that individual practices had remained untainted.</p> <p>Reframing (<i>n = 24</i>) Infusing the work with positive value and/or negating its negative value</p> <p>Recalibrating (<i>n= 16</i>) Adjusting the implicit standards that are used to evaluate the scale (how much) and/or valence (how good) of the tainted components.</p> <p>Refocusing (<i>n= 13</i>) Shifting attention from the tainted aspects of an occupation to the non-tainted aspects.</p> <p>Distancing from role (<i>n= 6</i>) Separating oneself from stigmatized aspects of the work.</p>	<p>industry).</p> <p>“The banking business just ain't what it used to be.....”</p> <p>“I dunno, but I am considering starting my own AMC [Asset Management Company]... with these new appraisal guidance and rules, I have no idea how a community bank will be able to comply with the requirements, prohibitions, and excessive 'independence' requirements.”</p> <p>“To me, the irony is that credit unions and small community banks have the same basic interest at heart - the good of their customers /members /shareholders /community.”</p> <p>““Banking” doesn't end at the cube walls...not when it's a career and not just some job you fell into and happened to stick with out of convenience...”</p> <p>In a thread discussing contemporary perceptions of banking: “Compliance related fields are clearly growth opportunities. Commercial lending should be back on the uptick, but I wouldn't want to be a mortgage lender anytime in the future...”</p> <p>“I can't keep it all in my head any more. I've got to start playing the lottery.”</p>

Table 4: Normalizing tactics and categories of reaction to the new moral taint

Third-order concepts: Categories of reaction to new moral taint	Normalizing tactics
<i>Rejecting the taint:</i> Refuting the existence of the taint or its validity by blaming other groups' behavior or understanding and providing circumstantial explanations for the new situation of the occupation.	<ul style="list-style-type: none"> • Directly passing the blame onto others • Condemning the condemners • Circumstantiating
<i>Distancing from the taint:</i> Placing a distance between one and the new taint by elaborating distinctions between tainted and untainted aspects of the occupation, by distancing from one's role or, by abruptly stopping to talk about it.	<ul style="list-style-type: none"> • Social Comparison • Distancing from role • Diverting conversations
<i>Resigning to the taint:</i> Recognizing the existence of taint, admitting the validity of criticisms and recognizing changed in the occupation, and emphasizing non-tainted aspects of the work.	<ul style="list-style-type: none"> • Accepting, just dealing with it • Reframing, Refocusing, Recalibrating • Conceding negative changes in the occupation

Figure 2: Reactions to new taint at BankerOC, Sep. 2008 – Aug. 2010.



Vignette 4: Conversation on how to present regulatory changes in positive light

Participant W: "I have been asked to submit a summary on the compliance changes (REPSA, Reg E. etc) for our Bank newsletter with a positive spin. Can anyone help me with this - point me to some recent articles, etc.???"

Participant X: "You can always say: Well, it could have been worse... No, wait that's scheduled for NEXT year!"

Participant Y: "... with a positive spin: The recent flood of new laws and regulations affecting the bank's compliance responsibilities have left our heads positively spinning...."

Participant Z: The positive spin is compliance has a more secure job. Seriously, the positive spin is that consumers are generally intended to receive more meaningful information. Even if we don't think that is always the result, we'll have fun implementing the new requirements as a team. Attitude has a lot to do with this. (...) The positive spin of this thread are a few great comments that made me smile. Thanks."

Vignette 5: No followers for a call to speak up publicly and influence regulatory changes

Participant X: "All of the new oversight councils and agencies, notably CPFA, merely ADD TO the existing regulatory burden; there's nothing said about HUD relinquishing its mortgage oversight role, or FTC relinquishing its privacy/unfair practices role, etc. CPFA is simply ANOTHER layer of regulation. (...)we need to speak out on this one, even if Dodd and Frank are unlikely to begin handling this until after they deal with healthcare. We more than most know the quicksand of the many, occasionally overlapping and duplicative federal, state and local laws and rules we must address. It's time to organize our thoughts and let our customer-voters and Congress know what we think...."

Participant Y: "I don't [know] about you folks, but I am definitely worried about the industry being able to afford paying the expense of all the changes that will come if the proposed Consumer Protection Agency becomes a reality. I'm not kidding."

Participant Z: "Article details that 90% of the fees are paid by 10% of banking customers...sort of like taxes, 90% of taxes paid by less than 10% of the people. Of course, congressional wonks will say this is an abuse of the poor. I contend that if you didn't write checks that you didn't have money to cover, this would go away."

Vignette 6: Unanswered call for organizing and voicing opinion to shape the new regulation

OC administrator 1: The [regulatory office] wants to get it right the first time.(...) To get to that point, banker input is vital. You're the ones in the trenches who can read the proposals and can spot troublesome language. We know that writing a comment letter is something many of you simply don't have time for -- but it doesn't mean you don't have insights into what's good, what's bad, what might need to be tweaked. So, we have a plan. In a conversation with the [regulatory office] last week, we pledged to establish a forum in which you can provide your input. (...) We will submit a comment letter on behalf of BankerOC. We're over 50,000 strong -- so we should have a strong voice. This is a way for it to be heard. Even if you just have a single point to make on a single proposal -- do it. (...) It's in all of our best interests to help flesh these things out. We're going to have to live with the finished product, so we'd better try to shape it into the best end result possible.

Participant W (first reply): Thanks for all you hard work.

OC administrator 2: We welcome your thoughtful comments. "Me too" comments are also appreciated as they add volume and support to another's comments. It is NOT our intent to specify who made what comments, or identify the bank that person is registered from. But please, this doesn't mean there is a free

ride to just voice a criticism. "This proposal won't work, it's nuts" is not helpful. If a proposal doesn't work, why doesn't it. These must be constructive.

Participant X: "This is an excellent idea. Most of us have so much to do that taking the time to write an individual comment letter is just not feasible. Reading these proposed regs and making comments here for a comment letter will be much more efficient. Thank you!"

Participant Y: "Great idea."

Participant Z: "Fantastic idea! I can't wait to see everyone's comments. It will get all of us thinking!"

OC administrator 3: "We really appreciate your support for this effort, but we'd really like to see some comments on the individual proposals."

This was the last post of the thread that thus remained empty of actual comments aimed at shaping the new regulation.

Figure 3: Process model of dealing with new moral taint at BankerOC

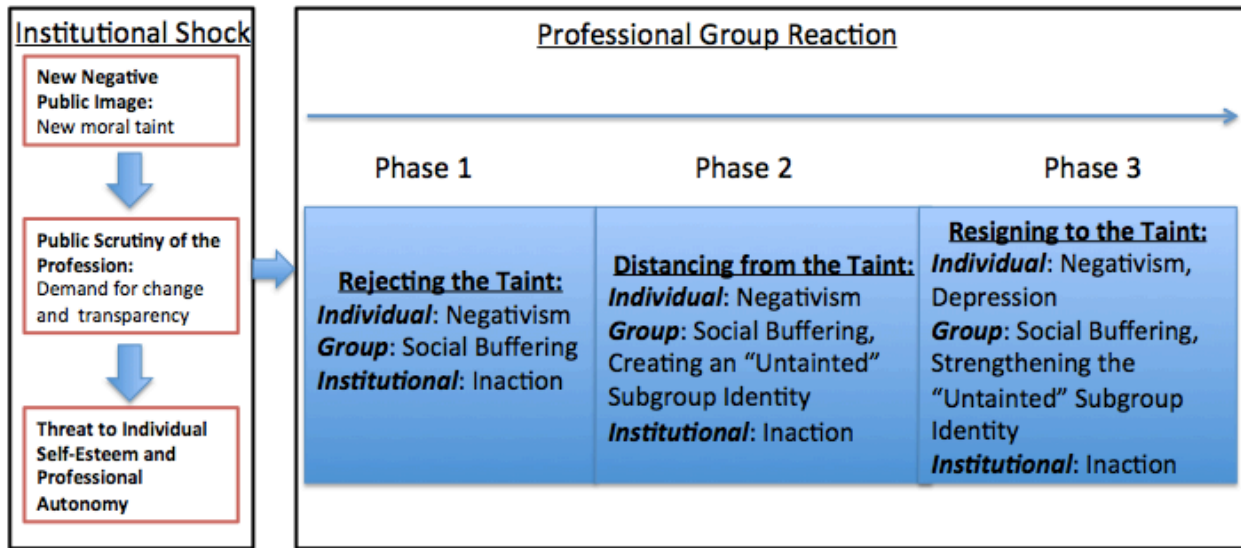


Figure 4: Online occupational community dealing with new taint

