# Management Learning

# Reviews

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this volume was seeking 'to develop the capacity for reflection and reflexivity and managers and citizens so that chaos can be addressed, accepted and, when possible, controlled or managed.' Or again, 'Postmodern management and organizational theory thus seeks to reconstruct organizations by restoring a sense of harmony and balance in our species, our institutions, and our theories.' McPostmodernism for a new age. Or perhaps I'm missing the irony.

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## Expressing America: A Critique of the Global Credit Card Society,

GEORGE RITZER. Thousand Oaks, CA: Pine Forge Press, 1995. 240 pp. £11.50. ISBN 0-8039-9044-8 First a word of warning: if you intend to buy this book with your credit card beware! If you do so, you may feel guilty after reading it!

*Expressing America* is a timely review of the spread of credit card society. Like Ritzer's earlier book *The McDonaldization of Society*, which used the fast food outlet to explore the impact of modernism on society, this book uses credit cards as a metaphor to critique the Americanization of society. Yet Ritzer largely confines himself to the USA and the impact of credit cards on North American society. Herein lies the flaw of the book: the analysis is not a global one, as indicated in the title. Some attention is paid to Japan, Germany and France but the rest of the world receives scant attention, except within the context of the Americanization of other nations. He does, however, make some useful distinctions between Americanization and globalization. These, however, appear in the last chapter; his argument would have benefited had they appeared earlier on.

Where Ritzer is strong is on the linkage between high and low theory. He maintains that the credit card has become a means to obtaining other important contemporary American icons such as Coca-Cola, Levis, Marlboro, Disney and McDonald's. Because of its role as a means to an end, the credit card as an icon has escaped analysis. The other icons have occupied the ivory towers of meta-theory as they are ends and are measurable in terms of consumption. The credit card as a part of micro-theory has escaped this level of analysis and this book sets out to redress this trend.

The book offers a useful insight into the credit card society we now occupy

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and points out the dangers of using credit cards. It lapses on occasion into a polemic on the dangers of credit card use and on occasion reads like a selfhelp guide to those who have problems, spending disorders or are likely to abuse credit cards. This despite his claim to offer a sociological analysis of credit cards rather than what he terms the 'more customary psychological analysis' which locates the problem as one of spending disorders and victim blaming. He then, on the same page, goes on to compare credit card abuse as requiring similar government measures to the anti-smoking warnings and controls exercised over the tobacco industry: 'just as smoking harms people's physical health, excessive credit card debt harms their financial health' (p. 81).

His analysis of the financial system and its responsibilities and manipulation of the credit card system firmly locates the onus at a corporate and government level. The book scores when Ritzer brings his sociological mind to the analysis of credit cards, less in the listing of anecdotal tales of credit card woe suffered by individuals and families, or the potential for abuse in terms of fraud and secrecy or privacy. While making interesting reading they contribute little to our understanding or analysis of the problems.

The book also seeks to expand the debate into what Ritzer terms 'Credebels', which includes debit cards, electronic funds and automated clearing houses. The analysis here is less focused, though a brave attempt is made to predict the future with regard to these new means of credit transfer.

Overall, the book is a useful analysis of contemporary culture and the role and impact of credit cards on this society. It highlights the importance of examining and subjecting to analysis the mundane and ordinary, in order to shed light on the deeper realities of consumer capitalism. The analysis of what the future holds and the response of consumers to these changes are not explored and the reader is left wondering and longing for more. All in all, not a bad way to be left.

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## Institutions and Organizations,

W. RICHARD SCOTT. London: Sage, 1995. 178 pp. £14.95 (pbk). ISBN 0-8039-5653-3 Richard Scott introduces himself and his book by explaining the role institutional theory has played in his professional career. A first reading of *Institutions and Organizations* leaves one with the impression that this book is an attempt to illuminate the background and history of institutionalism so that others might also realize their ties to this school of thought. In this regard, the book provides a much needed summary of the direction the New Institutionalism in sociology and organizational studies is taking. (Readers interested in reading more deeply in this field might consult Powell and DiMaggio, 1991; Scott and Meyer, 1994; Thomas et al., 1987.) A second reading, however, shows that the book provides a substantial discussion of the long history leading to today's theoretical and empirical research in institutions. It is in this area that Scott's book proves most successful: analysing the role previous 'non-institutionalists' have played in laying the