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## 8 Moving Money

### Money as an Interactional Resource in Kiosk Encounters in Finland

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#### **8.1 Introduction: Money as an Accessible Interactional Resource in Kiosk Encounters**

In kiosk encounters, the ultimate institutional goal is simple: the exchange of products and money; the clients get the goods they came to buy and the seller receives the payment. Paying as an activity is an obligatory part of the encounter; as the last part, it is also implicative of closing. That is, when paying is accomplished, the encounter can be brought to a close. However, we will show that although paying constitutes a specific phase in the encounter, money as a physical object is also often present from the very beginning of the encounter, and clients typically orient toward the imminent paying phase from the very start. Displaying, i.e., making the money observable to the co-participant, means that money is used as an interactional resource that affects the temporal and sequential trajectory of the whole encounter.

The Finnish kiosks studied here are small stores offering multiple services from lottery cards and betting to uploading travel cards for public transportation; and goods such as stamps, newspapers and magazines, candies, giftware, cards, cigarettes, soft drinks, and beer. Some of the services and goods, such as uploading travel cards or cigarettes, are located behind the counter or need to be requested from the seller. Some products have an individual barcode that the seller has to read; the codes for other frequently bought items are already on the counter, so that the seller does not even have to handle the item to read the price. The fact that the sales encounter generally progresses smoothly on a routine basis shows what a familiar and frequent type of activity going to a kiosk is in Finland. This also stems from the fact that the kiosks belong to a nationwide uniform chain (called R-kioski), and all function similarly (see also Sorjonen & Raevaara 2014).

A kiosk encounter typically involves certain chronologically organized phases, some of them realized in only some encounters. The core actions include either a verbal or nonverbal request(s) and paying. None of them necessarily requires verbalization. The client can, for example, bring a product to the counter and pay without speaking at all. This is, however, very rare. The following schema illustrates the typical phases of the encounter. We have separated the typical

actions especially relevant for paying with dash lines (for similar illustrations, see Raevaara & Sorjonen 2006: 127–128; Koivisto & Halonen 2009: 122–123). Our main focus is the evolution of the encounter to the point at which the money is transferred from the client to the seller. We do not systematically discuss what happens after this, e.g., if the seller gives the customer change.

- 1 S: greeting
  - 2 C: greeting
  - 3 C: request(s)
  - 4 S: ((grants the request(s)))
- 
- 5 S: inquiry regarding possible additional purchases (*tuleeko muuta* ‘come-Q else-PAR’ ‘anything/something else?’)
  - 6 C: negative answer, i.e., claiming no further purchases (‘no’)
  - 7 S: announcement of the price
  - 8 C: ((hands the money over to the seller))
  - 9 S: goes to cash register, comes back with change
- 
- 10 Thank yous + Goodbyes

One way to describe the payment phase is that it starts with the announcement of the price by the seller (turn 7) and is completed by the subsequent payment (i.e., when the payment is transferred from the client to the seller). However, we can also argue that the transfer from the request phase to the payment phase actually starts earlier, that is, when the seller makes an ‘anything/something else’ inquiry (turn 5, beginning indicated with a dashed line).<sup>1</sup> Elsewhere we have shown that while providing the last opportunity for the client to make more requests, the inquiry also indicates the seller’s preparedness to receive the payment. The client’s negative answer then serves as a ‘go-ahead’ for moving on to the payment phase (Koivisto & Halonen 2009). In fact, we found in most of the encounters a four-part sequence consisting of (1) ‘anything else’ inquiry, (2) negative answer, (3) announcement of the price, and (4) paying. This means that the ‘anything else’ inquiry is not so much a genuine inquiry for possible additional requests as it is a gateway to the paying sequence. That is, after the client’s negative answer, the participants have established a mutual agreement on the completion of the request phase and their preparedness to move to the paying phase.

<sup>1</sup> In Finnish, the grammatical design of the turn (typically *tuleeko muuta*, come-Q else-PAR), lacking any polar modifier such as *something* or *anything* in English, anticipates neither a positive nor a negative response but is in this respect neutral, which the English paraphrase does not convey (on the polarity of *some* and *any*, see, e.g., Heritage et al. 2007). For the sake of brevity, we will refer to this inquiry as the ‘anything else’ inquiry in the remainder of the chapter.

Even though paying typically is done in a specific sequential slot within the encounter, the participants can orient to the imminent payment already in the beginning of the encounter. We show this by examining how money as a physical object is handled during the encounter. We focus on (1) the client's ways of handling the money at the beginning of the encounter, (2) the timing of handing over the money in relation to the seller's announcement of the price, and (3) the ways in which the customer hands the money to the seller. We show that the money is often present from the outset of the encounter, and the way in which it is handled is used for managing the temporal and sequential trajectory of the encounter. In the next section, we present the general background of our study, after which we analyze the payment sequences in more detail.

## 8.2 Background

The present study can be placed within research on interaction in service encounters but with a very specific focus on money as an object. We are interested in cases where money is employed as a resource for *organizing* the interaction by, for example, making the payment phase imminent. The study can thus be seen as part of the emerging field of research on the use of physical objects as resources in interaction. In the introduction to their edited volume, *Interacting with Objects*, Nevile et al. (2014) make a distinction between objects as situated resources and as practical accomplishments. As situated resources objects are used to manage interactional demands and relevancies, while as practical accomplishments objects are formed, constituted, and potentially altered in and through social interaction. In kiosk encounters, one of the goals of the encounter is the exchange of money from the client to the seller (a practical accomplishment), but it is also used as a situated resource to organize the interaction during the encounter. In Nevile et al.'s terms (2014: 15) we focus on money as an object for managing interactional order in kiosk encounters.

As money is the foundation for all trade, including kiosk encounters, it is in a sense self-evidently and nonaccountably present in them. However, it is exactly this status, we argue, that allows money to be used as a resource that, for example, indicates whether all the requests have been made or whether a client is in a hurry. Furthermore, money as a physical object, comes in various forms – coins, bills, and cards – and, consequently, has various semiotic and multimodal dimensions. Money can be shown and seen, but it can also be, for example, heard. For these modalities, the various multifaceted objects connected to handling money, such as wallets, purses, pockets, or cash boxes and tills can also be used as resources (cf. Matthews 2014: 386).

Approaching money as an interactional resource means that actions should be understood as profoundly multimodal and simultaneous while at the same time sequential. Goodwin (2002: 19, also 2013: 21) describes this 'multiplicity of

temporalities' as emerging from chains of prior actions providing participants with a dense, rich 'now' which contains diverse resources of language, gestures, and objects in hand. Displaying money, whether this means showing it visually or making it audible, can be used to establish or maintain interactional space in kiosk encounters. For us, 'common interactional space', as studied and theorized by Mondada (see, e.g., 2009, 2014), is a central concept. Common interactional space captures not only the ideal of the spatial arrangements of the context that are needed for encounters but also the time dimension in which this space can and should be created. In this space, "mutual orientation is achieved through the establishment of a common focus of attention, creating an interactional space, shaped by the bodies of both persons, becoming now co-participants to a joint action" (Mondada 2009: 1983, 1994–1995; see also Mortensen 2009; Keisanen & Rauniomaa 2012). The concept of interactional space in kiosk encounters has been applied in research by Raevaara and Sorjonen, who showed (2006: 132) how customers use their body movements to establish their role as customers and create a joint interactional space for launching requests in kiosks (see also, e.g., Mortensen & Hazel 2014). In this chapter, we argue that interactional space does not even need physical proximity; it can be established and preserved through using an object, money, by making it sensorily available – visible or audible. For example, in the phase of the encounter in which the customer and the seller do not share eye contact or are not facing each other, the customer can make their money perceivable by, for example, bouncing coins audibly in their hand. By this action they create a common interactional space in which they indicate through the sound that they are ready with their purchases and thus ready to pay.

Even though studying objects and the use of space is already an established line of research (see, e.g., Goodwin 1981; Streeck 1996), explicit focus on paying and money exchange has only recently evolved, since the late 2000s. In addition to our own previous research (Halonen & Koivisto 2009; Koivisto & Halonen 2009) on the topic, money as a physical object organizing interaction has been studied in streetwise sales by, for example, Llewellyn and Burrow (2008), in a bar by Richardson (2014), in street-market stalls by vom Lehn (2014), and in a gallery by Llewellyn (2015). These studies show how timing and ways of displaying money (or some other payment equipment) are crucial in organizing the interaction. Even though the settings in these studies are different from ours, the careful use of space and time, and the employment of cash money and cards to project upcoming actions seems parallel.

### **8.3 Data**

Our data come from 175 video-taped kiosk encounters in Southern Finland with two different sellers, recorded during the fall of 2002 by the research

Institute for the Languages of Finland. What is particular in the data presented in this chapter, in relation to the present practices in kiosks (or anywhere in trading markets), is that in 2002 most clients still paid in cash, thus operating with notes and coins. Furthermore, Finland changed currencies from the Finnish mark to the euro at the beginning of 2002. Some debit and credit cards were also in use in the data, and ‘displaying money’ seemed to work similarly with them, independent of the paying medium.

In our previous research (Halonen & Koivisto 2009; Koivisto & Halonen 2009), we focused on the announcement of the price as the marker of a shared understanding of the phase of the encounter. For this chapter, we have divided our data into analytic categories based on the function of the price announcement in relation to actual paying. That is, the announcement of the price can function as either an indication of readiness to receive payment or an actual request for payment. A shared feature for all the encounters in the data is that the seller does not produce the price announcement at the point when they become knowledgeable of the total price of the purchases (e.g., after reading the bar code(s)), but at the point when it is clearly established that the client does not intend to make any further requests and all the action related to fulfilling these are completed. The clients, on the other hand, seem to monitor the seller’s readiness to receive the payment and accommodate their actions to it. In Table 8.1, we have divided our data into three categories with respect to the timing of payment in relation to the seller’s announcement of the price of the purchase.

In the ‘on-time payments’ (115/175), the default cases, money has already been made visible by the client before the price announcement, but is kept in the client’s own space until the price announcement, after which the client gives the money to the seller. In anticipatory payments (36/175), the money is ‘pushed’ to the seller, that is, to the common space before the announcement. This practice gives the impression that the client is in a hurry. In delayed payments (16/175), displaying money is delayed in relation to the announcement turn. That is, it is not delayed in any dispreferred or problematic way. In a few other types of cases (8/175), the client and the seller are involved in some other activity, such as chatting, or the clients do not buy anything but have come in to ask something, for example. In this chapter, we analyze and discuss the three types – default, anticipatory and delayed – in that order.

Table 8.1. *Distribution of the timing of payment*

Default cases: ‘On-time payments’	115
Anticipatory payments	36
Delayed payments	16
Other	8
<b>All</b>	<b>175</b>

#### 8.4 On-time Payments: Money Made Visible before Announcement of Price

We start our analysis with the most frequent cases in our data. In these cases, the client hands over the money to the seller directly after the price is announced or simultaneously with it. This way of handling the money is the 'default' option, employed by the majority of the customers. Besides the timing of handing over the money, i.e., 'on time', we observed another recurrent feature. In these cases, the client makes observable preparations for paying even before the actual paying sequence. That is, the client shows preparedness to either pay by having the money available and observable from the start, or by starting a visible search for it right after their request. This resembles what Richardson (2014: 184–196) calls 'preselected payments' in her analysis of paying in bars. Typically, the client in kiosks comes to the counter holding their wallet but starts to dig out the money only after the request, or in the case of multiple requests, after the last one. At this point, the client has the money ready, but they wait for the 'go-ahead' (i.e., the price announcement) from the seller before actually paying. The client thus shows early orientation toward the ultimate goal of the interaction, the exchange of money and goods, already at the beginning of the interaction. Early preparedness also indicates orientation toward the progressivity of the encounter (see also Richardson 2014: 177).

Figures 8.1–8.3, from three different encounters, are taken from the same place in the sequence, that is, when the clients have just made their requests. In



Figure 8.1



Figure 8.2



Figure 8.3

Figures 8.1 and 8.2, the client is in the process of opening his wallet, whereas in Figure 8.3, the client already has a suitable note between her two fingers. The note is also clearly visible to the seller.

Let us look at the progression of one of these default cases in more detail (see Figure 8.1).



**Excerpt 8.1 (T516; CUS = customer, SEL = seller)**

((CUS comes to the picture holding his wallet))  
 01 CUS: *hyvää huomen[ta.*  
*good morning.*  
 02 SEL: *[>(no)< hei.*  
*PRT hello.*  
 03 (0.2)  
 04 CUS: *kymmenen sarjal \*#<lip:[pu>; \**  
*ten-trip ticket.*  
*\*opens wallet\**  
*#fig.8.4*



Figure 8.4

05 SEL: *[Helsingin sisä[inev °(vai)°;]*  
*inside Helsinki (area.)*  
 06 CUS: *[joo: ]*  
*yeah.*  
 07 *sisä+ne. +*  
*inside.*  
 sel *+reads barcode+*  
 08 *\*+(1.0) \* (1.6)*  
*\*takes a note fr w\**  
 cus *+starts to take the ticket out-->1.11*  
 sel *ja sitten muu-ta.h=*  
*and then(PART) else-PAR*  
*and then anything else.*  
 10 CUS: *=ei \*#muuta; (.) tällä [kertaa°.*  
*nothing else; (.) this time.*  
*\*starts handing note--->*  
 fig *#fig.8.5*



Figure 8.5

```
11 SEL:                [kakstoista ja  
                        twelve and  
12   kahdeksan1ky+mmen*#tä kiitos;  
   eighty thank you;  
                        -->+  
cus                    -->*  
fig                    #fig.8.6
```



Figure 8.6

- 13 (5.4) ((SEL works at the cashier))  
 14 SEL: (ja) sei:tsemän kaksikymmentä ole hyvä.  
           and seven twenty here you are.  
 15 CUS: kii↑tos;  
           thank you

When the recording starts, the client approaches the counter holding his wallet. Simultaneously with his request, he opens his wallet (line 4, Figure 8.4). While responding to the seller's clarification question, he draws out a note, which suggests that he knows the price of the product in advance, or at least knows that the note is enough to pay for the product (lines 6–7). However, he does not hand over the money nor place it on the counter; he keeps the note in 'home position' (Sacks & Schegloff 2002), close to his body (Figure 8.4). That is, the money is still in his personal physical space. At the same time, it is in their joint interactional space, and thus mutually perceivable. It is only after the seller has produced the closing implicative 'anything else' question that the client starts to move his hand holding the money gradually toward the seller (Figure 8.5). The seller takes the money from the client's hand after putting the ticket on the counter (that is, after having fulfilled the request). Simultaneously, she announces the price (lines 11–12; Figure 8.6). The turn formulation, NP, suggests that the price announcement is indeed an announcement rather than a request (Halonen & Koivisto 2009). The seller's announcement of the price and 'thank you' are produced in the same turn and within the same prosodic unit, which further demonstrates that the seller does not have to wait for the payment. In general, price announcements do not typically function as requests for payment but rather as announcements of readiness to move on, to receive the payment. 'Thank you' then marks receipt of the payment (see also Koivisto 2009).

Excerpt 8.2 shows a case in which the client presents two requests in two different turns. As in the previous excerpt, the client has her wallet visible in her hands, but she opens it only after the last request, which shows orientation toward the imminent paying sequence and may also function as an index for the completion of the list of requests.

### Excerpt 8.2 (T514)

- ((C walks to the counter holding the wallet and the research brochure))  
 01 SEL: +huomenta?  
           good morning?  
           +walks to counter-->  
 02 (.)  
 03 CUS: huomenta;  
           good morning;  
 04 (0.4)+  
       sel -->+

```

05 CUS:   hookooällän kymmene matkan kortti.
          HKL's ten trip ticket.
06       +(1.0)      + (0.8)
          sel        +reads barcode+
07 SEL:   ja sitte   muu-ta   [vielä. ]
          and then(PART) else-PAR still
          and then anything else.

08 CUS:                                     [sit *lot]too; (0.2) kolme
                                                  then lottery; (0.2) three
                                                  *starts to open wallet--->

09       rivii.hh
          rows.hh
10       (.)
11 SEL:   tulee kos joke>rei[ta<.
          do you want Jokers.

12 CUS:                                     [ei #tuu jokerii.*
                                                  no Jokers.
                                                  -->*

fig      #fig.8.7

```



Figure 8.7

```

13       *(3.0)      *
          cus        *takes note out of w*
14 SEL:   ja sitte.
          and then.
15 CUS:   kiitos ei muu°ta°.
          that's all thank you.
16 SEL:   n:eljätöist **kuus#kymmentä+.
          fourteen sixty.

          sel        +puts purchases on the counter+
          cus        *starts handing the money-->
          fig      #fig.8.8

```



Figure 8.8

17 (0.2)  
 18 SEL: \*kitos::;  
           thank you  
       cus ->\*

19 (6.0)  
 20 SEL: ja viisneljäkymmentä näi.  
           and five forty there you are.  
 21 CUS: joo kiit:os;  
           yeah thanks;

In this encounter, the client starts to open her wallet when producing the second request (line 8). The wallet is fully open in line 12, which is when she produces an answer to the seller's specifying question (line 12, Figure 8.7). At this point, she shifts her gaze from the seller to her wallet, thereby also shifting her attention from verbal interaction to the solitary activity of taking out a suitable amount of money. She takes out a 20-euro note while the seller works at the lottery machine. As in Excerpt 8.1, however, she does not place the note on the counter nor does she try to hand it over before the seller has completed the 'request phase', i.e., has gathered all the requested items and placed them on the counter. Upon completion of this activity, the seller announces the price (line 16, Figure 8.8) and the client starts to extend her arm toward the seller (i.e., give her the money, Figure 8.8). Again, the price announcement turn is formulated as an NP. 'Thank you' is produced at the same moment as when the seller takes the note from the client's hand.

The analyses in this section showed that the clients indicated their preparedness to pay early on in the encounter but did not initiate the paying sequence

itself (i.e., transfer of the money). Typically, they had the wallet in their hand and took out the money simultaneously or directly after the (last) request. However, the clients held the money in their own space until the seller indicated readiness to receive the payment by announcing the price. The detectable signs of the completion of the request sequence (e.g., seller has put all the requested items on the counter) also served as an indication that the seller was ready to receive the payment. The clients were thus prepared to pay, but closely monitored the seller's activities and left the control of the progression of the encounter to the seller. In the next group of cases, we see how the presence of physical money clearly affects the way in which the encounter is organized.

### **8.5 Anticipatory Payments: Client Pays before Price Announcement**

The second most frequent groups of encounters are those in which the client pays early, that is, prior to the announcement of the price. The customer is thus 'proffering payment' (see Richardson 2014: 209). Paying early means that the client begins the paying phase on their own initiative, before the announcement of the price. This typically happens simultaneously with the last request. There are two possible accounts for early payment:

- (1) Speeding up the progression of the encounter. Typically, this gives the impression of 'being in a hurry'. In these cases, the request is 'small', commonplace and apparently recurrent (a single bus ticket, a newspaper, etc.). The client places the money on the counter or gives it directly to the seller at the beginning of the encounter, i.e., when making the request. In so doing they may indicate haste, the routine character of the request and the fact that the requested item is the client's only purchase.
- (2) The encounter contains talk beyond the actual business itself. For example, in some of the encounters in our data the seller provides information on the ways in which the client can order an electronic travel card. The client may then show their willingness to get back to the ongoing purchase activity by handing over the money on their own initiative and resuming the main line of talk and moving toward the end of the encounter.

In terms of money handling, the money was transferred to the seller in two distinct ways. The client put the money in the seller's hand (1/3 cases) or placed it on the counter (2/3 cases). We provide an example of each type. Both cases represent the routine type of encounter in which the payment is carried out simultaneously with the request and the impression of being in a hurry is conveyed. The money is thus not merely preselected (cf. Richardson 2014) but also handed to the seller even before the verbal request (line 3).

**Excerpt 8.3 (T522)**

```

01 CUS:  hei;=
         hello
02 SEL:  =hei;
         hello
03      * (0.2)
cus     *hand with coins towards counter-->
04 CUS:  kerta*#lip°pu°.
         a single ticket
         -->*
fig     #fig.8.9

```



Figure 8.9

```

05      +(1.4) *(0.6) * (3.0)          +
cus     *opens w*
sel     +reads barcode, takes ticket out+
06 SEL:  se on 1euroneljä,kymmentä +kiit;ti;          +
         that's one euro forty thank you
         +takes coins from counter+
07      *(5.2)                          *
cus     *takes ticket and puts it to w*
08 SEL:  >j[a< nä:]in;
         and like this;
09 CUS:  [k' tti;]
         thanks;

```

In Excerpt 8.3, the client puts the money on the counter simultaneously with the request (line 4, Figure 8.9). Her initiative is also shown in her greeting the seller first, as usually the seller is the first to greet (Raevaara & Sorjonen 2006: 128; Lappalainen 2009). The fact that the payment is carried out early from the seller's perspective is evident in the seller's conduct: after the request and the payment, the seller does not yet take the money from the

counter. Instead, she reads the barcode and takes a ticket from the drawer, that is, fulfills the request, which suggests that she is not ready to receive the payment at this point. After completing all the sequences that are required for fulfilling the request, she announces the price and thereby shows her readiness to receive the payment. As in Excerpt 8.1, the seller's 'thank you' is produced in the same turn and in the same prosodic unit with the price announcement. Here, the seller picks the coin(s) from the counter at the moment she says 'thank you'. The client, again, speeds up the encounter not only by giving the money simultaneously with the request but also by opening her wallet immediately after putting the coin on the counter and continuing to keep it open in anticipation of change. Each move and its timing is thus designed to spare time, displaying a strong preference for rapid progressivity (see also Kuroshima 2010; Richardson 2014: 184). What is noteworthy is how the client's behavior affects the seller's behavior. In contrast to Excerpts 8.1 and 8.2, there is no 'anything else' inquiry, which is the seller's way of displaying an understanding of the client's activity orientation. Placing the money on the counter at the beginning of the encounter is thus a sign of having no more than one request. What is also noteworthy is how the client makes the payment detectable to the seller: dropping the coin(s) on the counter makes an audible sound (beginning of line 4). The client's way of handling the money thus results in a condensed encounter and some of the typical sequences are not realized. Furthermore, the detectable presence of money (both visibly and audibly) during the encounter sustains the interactional space and shows orientation toward rapid completion of the institutional task.

Consider another case. Here, the client puts the money in the seller's hand.

#### Excerpt 8.4 (T566)

```
((encounter starts when previous client is still at counter))
01 CUS:  hei.
         hello
02 SEL:  hei;
         hello
03      (0.2)
04 CUS:  ^*i_lta*leh:°ti°.
         ((name of a newspaper))
         *step*
         ^starts handing the money--->
05      +(0.3)
         sel +starts to extend arm--->
06 SEL:  #i_se_o_yh+^de [!euro°n°.
         that's one euro.
         -->+
         cus  -->^
         fig  #fig.8.10
```





Figure 8.10

```

07      (.)
08 SEL: kiit+ti;      +
        thank you;
        +reads barcode+
09      *(4.4)      *
        cus *takes paper from stand*
10 CUS: ki[ititi; ]
        thanks;
11 SEL: [>ole hylvä<_
        you're welcome,

```

This encounter starts when the previous client is still standing in front of the counter. As in Excerpt 8.3, but unlike in most kiosk encounters (Raevaara & Sorjonen 2006: 128), the client establishes contact with the seller by greeting first. After the greetings, the client makes a verbal request (Iltalehti, name of a newspaper), simultaneously stretching his right arm toward the seller (lines 4 and 5; see Figure 8.10).

Interestingly, the requested item is located in a stand in front of the counter, which means that the client would not have to ask the seller to give it to him. The need for a verbal request might be partly because the previous client is still standing in front of the counter and the newspaper stand. In response to the client's initiating action, the seller stretches out her arm and announces the price. That is, the ordering of the obligatory sequences changes in response to the client's behavior: the seller reads the barcode after receiving the money and simultaneously thanks the client (line 8). Thus, as in the other cases, thanking is a way of claiming and marking the receipt of money (see also Koivisto 2009). In addition, as in the previous excerpt, there is no 'anything else'

inquiry. The whole encounter then shows considerable adjustment on the part of the seller.

In Excerpts 8.3 and 8.4 we saw that clients actively steered the interaction toward completion by directing the money to the seller 'early', prior to the announcement of price, which gave the impression of being in a hurry. In these cases, in contrast to the 'on-time payments', it was the client who set the pace of the encounter. Interestingly, the seller did not decline the payment (as the bartenders do in similar cases in Richardson's 2014: 209–222 data) even though it was misplaced. Instead, the seller then adjusted her actions to the client's actions by 'speeding up', that is, skipping some sequences (such as the 'anything else' question) or changing the order of the obligatory phases (such as reading the barcode late, only after receiving the money). Early payments thus result in a 'condensed' encounter, and the way in which the clients handle the money affects the trajectory of the encounters, i.e., organizes its course.

### **8.6 'Delayed' Payments: Preparedness to Pay Not Visible at Outset**

In the last group of cases the client is not ready to pay when the price is first announced. These cases could thus be considered deviant cases in comparison to 'on-time' and 'early' payments, where the orientation toward the progressivity of the encounter and its outcome (paying and exchange of goods) is clearly visible. However, we show how also in these cases, the client displays orientation toward the upcoming paying phase. Delays can often be accounted for by the fact that the client is occupied with tasks related to other objects or has difficulties finding their wallet or a suitable amount of money right away. These things typically happen when the client is able to walk to the counter straight away after entering the kiosk instead of having to wait in line. Standing in line gives the client the opportunity to prepare for paying while waiting. In the 'delayed' cases, it is the absence of money that organizes the interaction, i.e., affects its temporal and sequential trajectory.

In Excerpt 8.5 we see that even though the client does not have the money readily available, they start an observable search for it as soon as possible by, for example, going through their pockets. Even though going through one's pockets is an activity carried out in one's personal space, it is still publicly produced in the participants' interactional space, thus displaying orientation toward the pending, obligatory phase of the encounter. This means that these cases also have a visible orientation toward the progressivity of the encounter on the client's part. In fact, our data had no cases in which the client just stood idly and did nothing while the seller fulfilled the request.

We look at one case of delayed payments, focusing on its beginning. Before the actual encounter starts, the client has been talking to the members of the research group (off camera), and the seller has been observing them. After this,

the client walks straight to the counter holding up an envelope indicating that what he needs is a stamp (line 1). At this point, it becomes clear to the seller what the client wants, and, consequently, she initiates the encounter by making a candidate understanding of the requested item ('so a stamp', line 2) (Sorjonen 2018).

### Excerpt 8.5 (T743)

```

01      * (0.6)
      cus      *walks to counter holding up an envelope--->
02 SEL:  +>eli< kirjjemmerk°ki°.*      +
          so a stamp
          +looks at stamps in her hand+
      cus      -->*
03      (0.2)
04 CUS:  kirjjemmerkin os[t#*an ↓joo.
          I'm buying a stamp yeah.
          *starts to dab pockets-->
      fig      #fig.8.11

```



Figure 8.11

```

05 SEL:  [e:likä kuuskyt sent°tiä°.
          so sixty cents
06      (0.8) + (0.2)      + #*(2.2)      *
      sel      +reads barcode+
      cus      *takes w from breastpocket*
      fig      #fig.8.12

```



Figure 8.12

07 SEL: jos mä liimaan sen siihen viä >(saman tein)<.  
 if I stick it on it right away  
 (0.2)  
 09 CUS: joo se o hyvä.  
 yeah that's good  
 10 # (1.0) \* (2.0)  
 cus \*starts to dig into coin pocket--->1.16  
 fig #fig.8.13



Figure 8.13

11 SEL: \*ton:ne inoin.  
           right there.  
       sel \*puts the stamp on  
 12 (0.6)  
 13 CUS: joo.  
           yeah.  
 14 (1.2)  
 15 SEL: se on nyt siinä valmiina sit<sup>o</sup>te<sup>o</sup>. \*  
           now it is ready there then  
       cus --> \*  
 16 \*(1.0) \* ^ (0.8) ^  
       cus \*looks at coins\*           ^hands coins^  
 17 SEL: kit<sup>i</sup>ti;  
           thanks  
 18 (4.2)  
 19 SEL: ^<sup>i</sup>ja nelkyt <sup>i</sup>senttiä; ^  
           and forty cents  
           ^hands the exchange coins^  
 20 CUS: kitti;  
           thanks

The client's first action when he reaches the counter is to put his briefcase in front of the counter. While providing a confirming response to the seller (line 4), the client puts the envelope on the counter and immediately after this, starts patting his pockets, evidently in search of his wallet. This activity begins slightly before the seller's price announcement and thus shows strong orientation toward paying. Even though he did not yet have the money ready when placing the envelope on the counter, putting the search on display shows his orientation toward paying. It takes up to 12 seconds (a fairly long time in the context of a kiosk encounter) after the price announcement before the client is actually able to give the money to the seller (Figures 8.11–8.13).

What is noteworthy is that the seller orients toward the delay not by just standing and waiting but by performing additional tasks that are not part of the routine service: she offers to stick the stamp on the envelope (line 7). Since this is quickly done, she also provides a verbal commentary which comes close to being small talk, which is typically initiated in the 'silent' sequences of the encounter (Raevaara & Sorjonen 2006: 146) (lines 11 and 15). By doing these extra things, she avoids creating the impression of waiting impatiently. In addition, the way in which the price announcement is formulated ('so sixty cents') may reflect the client's initial unpreparedness at the point at which the price was announced. Even though at the local level the turn seems to be formulated as a 'result' of the client's prior confirmation (line 4), longer formulations in price announcements (such as clauses and the employment of turn-initial particles) may also be used to give a client more time to take out their money (Koivisto & Halonen 2009; cf. also Sorjonen & Raevaara 2014 on requests).

In the case of delayed payments, the apparent ‘problem’ is that clients are not ready to pay when the price is announced and/or the paying sequence is prolonged. However, we have seen that although the clients are ‘late’ in their paying with respect to the timing of the price announcement, they begin the search for money as soon as possible, thereby orienting toward the norm of ‘early preparedness’ and progressivity. The seller may adjust to the delay by ‘slowing down’ their activities through, for example, the design of the price announcement (see Halonen & Koivisto 2009; cf. also Sorjonen & Raevaara 2014).

## 8.7 Conclusions

In this chapter we have analyzed how money, as a physical object, is used for displaying orientation toward the progression of the interaction. More specifically, we have shown how displays of money can be used to manage the temporal and sequential trajectory of the payment phase in kiosk encounters. We focused on the client’s ways of handling the money at the beginning of the encounter, the timing of the handing over of the money in relation to the announcement of the price by the seller, and the ways in which the customer handed the money to the seller.

In Section 8.4 we analyzed default cases, in which the clients held the money in a visible way but kept it in their own space until the price announcement turn and the detectable completion of the request sequence. The clients thus indicated their preparedness to pay early on in the encounter but did not initiate the paying sequence itself, leaving the control of the progression of the encounter to the seller. In the anticipatory payments, the clients directed the money to the seller’s space early, during their request (Section 8.5). In these cases, in contrast to the ‘on-time payments’, it is the client who sets the pace of the encounter. The seller then adjusted her actions to those of the client by ‘speeding up’, or changing the order of the obligatory sequences, resulting in a ‘condensed’ encounter. This practice treats the encounter as routine-like, easy and quick, and shows that the client is in a hurry. In the cases in which the money was not displayed at the time the seller announced the price, the cases we called ‘delayed payments’ (Section 8.6), the client still searched for their money in a clearly observable manner. In this way the clients showed their understanding of the default structure of encounters, i.e., even though they were not initially prepared for paying, they were preparing to do so. In general, it can be said that the way in which money is handled and the close monitoring of the timing of the paying showed an orientation to a short and routine-like encounter that requires little time and effort. This also manifested a strong common ground between the participants (cf. Enfield 2006; see also Sorjonen & Raevaara 2014).

This chapter has shown how the elementary ingredient in encounters at shops – the transfer of money from the seller to the client – is in fact both *an accomplishment* and a *situated resource* for organizing the interaction (Nevile et al. 2014). In most of the encounters, the client and the seller align with each other's actions so that client does not pay until the seller is ready to receive the payment. The seller, on the other hand, does not typically announce the price until the client has indicated that they are ready to pay. This – a smooth and coordinated transfer of money from the client to the seller – is clearly an interactional accomplishment. However, we have also seen that money as physical object can be used as a resource, to steer the interaction in a nonaccountable way. For example, the client can place a coin or a note to the counter or give it to the seller early, before the seller has indicated readiness to receive the payment, thus showing willingness to complete the encounter as soon as possible. This shows that money as physical object is a resource that is used to organize, e.g., speed up the encounter. We have thus seen that the handling of money is intertwined with the sequential organization of the encounter but also has its own life that happens simultaneously with the verbal conduct.

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