**Innovative Research Journal of Sociology and Humanities**

ISSN(print 3050-6867, ISSN(online): 3050-6875

Volume 02 Issue 07 July 2025

DOI: 10.58806/irijsh.2025.v2i7n03

Page No: 95-100

# Metrics, Morality and Miniatures of the State: How Banking Institutions Govern Through Numbers in an African State

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**ABSTRACT**

This article explores how service metrics- Net Promoter Scores, complaint dashboards, and KPIs - function as moral and affective instruments of governance in Sierra Leone's postwar banking sector. Drawing on interviews and institutional documents from four banks, the study reveals how mid-level staff internalize metrics as ethical mandates, using them to demonstrate care, stage legitimacy, and interpret institutional worth. Rather than acting purely as tools of discipline, metrics serve as symbolic infrastructures that mediate trust and public expectation in an environment of infrastructural fragility. We conceptualize this dynamic as "metricized morality" and propose a meso-level model of governance, where staff act as moral brokers between institutional authority and citizen demand. The study fills geographic, sectoral, and conceptual gaps in the literature on quantification and governmentality by situating everyday metrics at the heart of moral rule. Metrics do not merely reflect service; they fabricate care, negotiate legitimacy, and govern effectively in fractured institutional environments.

**KEYWORDS:** Metricized morality, Affective governmentality, financial services governance, Postwar Sierra Leone, Meso-level governance, Quantification and legitimacy

**ARTICLE DETAILS**

**Published On:**
**16 July 2025**

**Available on:** https://irijsh.com/

## 1. INTRODUCTION:

### Governing by Numbers in Postwar Financial Institutions

In postwar Sierra Leone, where formal state authority remains fragile, financial institutions increasingly function not just as economic actors, but as moral regulators. Nowhere is this clearer than in how they deploy metrics - Net Promoter Scores (NPS), resolution timelines, service quality ratings, and customer segmentation data. These are - not simply to monitor performance. They are also involved in attempts to manufacture trust, signal legitimacy, and justify disciplinary action. Whilst serving as technical indicators, these numbers also function as symbolic weapons in a struggle over meaning, fairness, and who deserves service.

This article examines how private and public banks in Sierra Leone use service metrics as technologies of governance. Drawing from interviews with frontline service workers, operations managers, and institutional documents from Ecobank, Guarantee Trust Bank (GTBank), Access Bank, and the Sierra Leone Commercial Bank (SLCB), we show how metrics are entangled with affective governance - where numbers do the emotional and moral work of explaining failure, allocating care, and defending authority.

Our core question is: How do service metrics function as soft instruments of rule in a fragile postwar economy? Building on Foucault's (2007) notion of governmentality and expanding the literature on neoliberal governance in African states (Ferguson (2006), Mbembe (2001), Jaglin (2016), Soederberg (2013, 2014)), we argue that quantification in banking is not politically neutral. It is a form of power that renders both staff and customers visible, accountable, and rankable - while at the same time concealing infrastructural inequality and institutional opacity.

We seek to demonstrate that numerical governance in Sierra Leone's banking sector is both aspirational and fragile: an attempt to govern through data in a country where systems are underdeveloped, internet connections unstable, and moral expectations of service are often informalized and based on what Sierra Leoneans often refer to as connectocracy - based or you know or are informally connected to. Yet precisely in this fragility, metrics gain symbolic power - they are invoked not because they are always accurate, but because they offer banks a vocabulary of fairness, efficiency, and modernity in an unpredictable environment.

## 2. LITERATURE REVIEW:

**Metrics, Governmentality, and the Moral Economies of Financial Services**Michel Foucault's (2007) concept of governmentality - the rationality and techniques by which modern institutions shape the conduct of populations - has been central to debates on how governance operates through norms, classifications, and calculations rather than direct coercion. Governmentality foregrounds the subtle power embedded in procedures and knowledge systems, especially in how individuals come to regulate themselves through institutional logics (Dean, 1999; Rose & Miller, 2008).

Among the most powerful of these techniques is quantification. Metrics such as performance indicators, customer ratings, and service benchmarks do more than measure; they produce regimes of visibility, accountability, and normalization. Espeland and Stevens (2008) argue that quantification transforms social relations by making them comparable, calculable, and subject to hierarchical ordering. These systems of measurement discipline behavior, define value, and naturalize institutional standards under the guise of objectivity.

Recent work has extended these insights into the realm of data-driven governance. Scholars like Rouvroy and Berns (2013) and Amoore (2020) show how algorithmic systems and dashboards constitute a new layer of "automated governmentality," where digital metrics shape both institutional action and subject formation. These developments resonate with Zuboff's (2019) critique of surveillance capitalism, where data extraction and behavioral prediction produce novel forms of control and commodification. Metrics measure more than actions; they structure how institutions feel, act, and appear.

In this situation, metrics also take on moral and emotional dimensions. Davies (2015) demonstrates how workplace performance indicators and customer feedback systems reshape emotional life in the name of well-being and efficiency. Metrics become performative devices. They construct institutions as caring, responsive, and legitimate (Merry, 2016). This dynamic is particularly salient in service industries, where Key Performance Indicators (KPIs) and Net Promoter Scores (NPS) are not only managerial tools but also moral scorecards (Daston & Galison, 2007). Employees are encouraged to internalize these numbers as reflections of personal integrity and professional worth.

In the global South, particularly Africa, the literature on governmentality and metrics remains underdeveloped. While critical scholars such as Ferguson (2006), Mbembe (2001), and Jaglin (2016) have analyzed the politics of development, redistribution, and infrastructure, they often emphasize material delivery systems and clientelist politics over the symbolic and disciplinary power of quantification. Rottenburg's (2009) analysis of development indicators hints at this terrain, but does not extend it to financial service institutions or to the daily governance of customers and workers.

Moreover, the financialization of development - explored by Soederberg (2013, 2014) and Taylor (2017) - has shown how metrics around creditworthiness, financial inclusion, and service efficiency encode inequality, and produce new moral hierarchies. Yet this body of work largely focuses on macro-financial regimes or donor-led programs, rather than the everyday metrics within commercial banks and their affective effects on clients and staff. Similarly, African governance research has rarely addressed how numeric infrastructures shape self-conduct, emotional labor, and legitimacy claims in institutions like banks.

This article seeks to fill these critical gaps:

- Geographically, by providing an empirically grounded study of how metrics operate in Sierra Leone, a fragile, postwar society where institutional trust is uneven.
- Sectorally, by focusing on the banking sector, a crucial but understudied site of everyday governance through data.
- Conceptually, by extending the literature on governmentality to encompass the affective and moral dimensions of numeric rule - how staff and institutions internalize metrics as ethical obligations and reputational practices.

We build on the notion of "metricized morality" to show that in Sierra Leone's banking institutions, numbers do more than discipline - they perform care, stage trust, and assert political standing. Net Promoter Scores, CRM logs, and KPIs are mobilized to monitor staff as well as to perform institutional legitimacy in a country where service is uneven, infrastructure is fragile, and public confidence is scarce.

In doing so, our study contributes to a growing recognition that metrics are soft infrastructures of sovereignty - governing not by law or violence, but by calibrating attention, emotion, and perception. We argue that these affective regimes of justification constitute a distinctive form of rule in postcolonial financial systems. Metrics become moral artifacts: signs of competence, responsibility, and belonging. Yet, paradoxically, they also obscure the very material inequalities and systemic limitations they are meant to navigate.

## 3. METHODOLOGY:

**Tracing Governance in Numbers and Narratives**

This article is based on qualitative fieldwork conducted across four major commercial banks in Sierra Leone - both public and private in early 2025. Our primary data consists of semi-structured interviews with operations staff, service managers, call center officers, and IT personnel involved in customer experience and metrics reporting. These interviews were complemented by observations of customer interactions and internal service protocols, including complaint tracking systems, Net Promoter Score (NPS) dashboards, and Key Performance Indicator (KPI) reports where available.

Rather than treating interviews as neutral vessels of information, we read them as discursive performances and texts through which institutional rationalities are revealed, enacted, and sometimes contested. Drawing from critical discourse analysis, we focused on how staff spoke about service quality, metrics, morality, and legitimacy. Particular attention was given to the metaphors, emphases, and evaluative language used when describing their institutions' numeric performance.

Thematic coding was structured around three interpretive axes:

1. Legitimacy through numbers – how institutions use scores and data to claim reliability or care.
2. Metrics as discipline – how customer behavior is modulated through statistical visibility.
3. The morality of performance – how staff attach ethical weight to achieving certain scores or targets.

For instance, one Access Bank staff member described their NPS system as "our daily looking glass." This suggests an internalization of metricized self-surveillance. A GTBank officer spoke of CRM dashboards as "what shows who is serious in the job." This links data to moral judgment and organizational discipline. Meanwhile, at SLCB, a government owned bank, a manager described low NPS numbers not just as service failure but as "a sign the people are losing hope."

These narratives illustrate metrics in action as well as reveal how numbers become central to how institutions feel about themselves and how they want to be seen. The discourse of metrics was consistently framed in affective and moral terms. Staff routinely spoke of being "ashamed" of bad numbers, "proud" of turnaround rates, or "anxious" about quarterly evaluations.

By analyzing these discourses, we are able to trace how metrics function as technologies of both governance and self-perception. Whilst their origins might be traced to regulations by the central bank and added upon by management of individual banks, they are becoming internalized techniques that shape the everyday practices and ethical registers of financial institutions in Sierra Leone.

## 3. FINDINGS:

**Metrics as Moral Instruments of Rule** Across the banks studied (Access Bank, GTBank, Ecobank, and SLCB) metrics were not discussed as mere performance indicators. Instead, they were invested with ethical and affective meaning. They became signs of discipline, care, legitimacy, and even national service. In other words, in discourse and practice, numbers were moralized.

### 3.1 Net Promoter Score (NPS) as a Mirror of Worth

The NPS - asking how likely a customer is to recommend a service -is one of the most visible metrics in the institutions we studied. At Access Bank, one officer proudly noted, "Our NPS has gone from 56 to 68. That shows we're not just meeting needs; we're earning trust." Another said, "When your score drops, it's like a red flag on what makes you a good professional." These comments show how a numerical score designed for marketing has been internalized as a measure of moral standing among both staff and the institution.

One GTBank manager went further: "Every month, I go into the computers to see where we failed our people. I take it personally. If I see many 'detractors,' I feel we let everybody down." In this reading, th reaction to the customer's rating becomes more than private. It becomes a public test of the bank's social contract. The act of being recommended becomes is transformed to more than just a business goal; it becomes a moral achievement.

### 3.2 CRM Logs and Complaint Analytics as Surveillance Rituals

Customer Relationship Management (CRM) platforms were widely used to track complaint resolution, responsiveness, and staff engagement. But in the interviews, CRM was not framed in neutral terms. A GTBank staffer described the complaint log as "a confession to a priest… if your name comes up too much, it means something's wrong with your way of talking." At Ecobank, one officer likened it to "the black box of our airplane - you can tell who's steady and who's not."

This metaphor of the "confessional" reveals how CRM data becomes a moral archive. The goal becomes more than efficiency; it is institutional purification. When an officer at Access Bank said, "You must cleanse your name from unresolved complaints," she wasn't only describing task closure; she was describing ethical hygiene.

### 3.3 KPIs and the Governance of Emotion

Key Performance Indicators (KPIs) in these banks were not limited to raw numbers. They also included qualitative targets such as "customer tone," "attentiveness," and "empathy." These are formally unquantifiable values, but they were routinized through internal scoring, peer reviews, and managerial dashboards.

One frontline officer at SLCB said, "We're told not to just solve problems, but to make people feel served. And they measure that." The idea that feeling served could be a metric shows how metrics are stretched into emotional terrain. Performance in these situations becomes governance: through numbers, institutions shape how workers should feel, and how customers should feel served.

At Access Bank, a staffer explained, "We teach emotional intelligence because that's what keeps the NPS high. You must act like someone's peace depends on your reply. Yes, because sometimes it does." This positions service as an emotional craft and metrics as moral scorecards. Good numbers reflect virtue. Bad numbers reveal failure, not just professional, but ethical.

### 3.4 Moral Differentiation Between Banks

Interestingly, the discourse around metrics varied depending on whether the bank was private or state-owned. At GTBank and Access, metrics were seen as tools of competition and performance, and also as signs of modernity and trustworthiness. At SLCB, however, staff attached political weight to them. “This is a government bank, if we get low NPS, it’s not just the bank, they tell us it’s the government that is failing,” one SLCB manager said. “People see us as their state bank. Their complaints are not just customer issues, they’re national grievances.”

This discourse suggests that metrics are embedded within different moral regimes. In private banks, they affirm excellence. In public banks, they evaluate governance. Either way, they function as technologies of rule: quantifying public emotion, coding legitimacy, and holding institutions to account not only to their boards, but to the public moral imagination.

## 4. DISCUSSION OF FINDINGS

### Metrics, Morality, and the New Grammar of Governance

This study shows that in Sierra Leone’s banking sector, metrics are far more than managerial devices. They function as affective and moral instruments of governance that are used to claim legitimacy, discipline behavior, and stage trust. Net Promoter Scores (NPS), CRM systems, and Key Performance Indicators (KPIs) were consistently framed by staff as “looking glass” of institutional virtue, emotional intelligence, and national duty. These findings indicate that metrics have been internalized as moral scorecards that regulate workers do, but how they feel, and how they want to be perceived.

A key finding is the way staff moralize data: high NPS is seen as a sign of trustworthiness, while unresolved complaints trigger institutional shame. CRM logs were likened to “confessionals” and KPIs were discussed in terms of attentiveness and empathy. These narratives show that metrics operate as technologies of the self in the Foucauldian sense (Foucault, 2007; Dean, 1999), where employees internalize standards and govern their own conduct through them. This substantiates Rose and Miller’s (2008) insight that modern institutions govern indirectly - through norms, calculations, and aspirations.

This moralization of metrics aligns with Davies’ (2015) argument that neoliberal workplaces increasingly govern through emotional regimes and manufactured care. It also echoes Merry (2016), who shows that seemingly neutral indicators in global development arenas embed moral judgment. The Sierra Leonean case affirms these claims - but expands them into a new geographic and institutional space. Unlike Davies’ Euro-American focus on well-being capitalism, or Merry’s transnational development scene, this study demonstrates how metrics operate affectively in an African financial sector, where institutional fragility and public distrust are the backdrop.

The findings also resonate with Espeland and Stevens’ (2008) theory of quantification as a tool of social ordering and discipline. NPS dashboards and CRM logs record customer experience as well as shape how banks see themselves and justify their behavior. Similarly, Amoore (2020) and Rouvroy & Berns (2013) argue that algorithms and dashboards create new subjectivities through automated visibility. In this study, we observe a comparable process: staff members interpret dashboards as reflections of moral and emotional adequacy, not just performance. This extends their work into low-data, high-fragility environments, where metrics may be technically unstable but symbolically powerful.

Notably, our findings also show divergence from some dominant critiques. While scholars like Zuboff (2019) or Soederberg (2014) emphasize the extractive and coercive dimensions of data and finance, the Sierra Leonean banking staff often viewed metrics positively - as a way to prove moral seriousness, emotional competence, and social worth. This doesn’t negate their disciplinary function, but it highlights a more ambivalent and aspirational dynamic, where metrics are embraced as tools of care and professionalism even as they obscure infrastructural and systemic inequalities (Rottenburg, 2009; Soederberg, 2013).

Institutional differentiation emerged as another significant finding. At GTBank and Access Bank, metrics were associated with excellence, innovation, and global standards. At SLCB, a state-owned bank, the same metrics bore political weight, with poor ratings interpreted as signs of government failure. This difference supports Mbembe’s (2001) and Ferguson’s (2006) insights on how African state authority is symbolically loaded. However, this study adds an important empirical dimension: it shows that even in routine service data, different moral regimes are encoded depending on whether the institution is public or private.

Finally, this research helps fill three major gaps identified in the literature:

1. Geographic gap: While much work on governmentality and quantification focuses on the Global North or on humanitarian development spaces (e.g., Merry, Zuboff), this study is grounded in West African urban finance - a neglected yet crucial domain in governance studies.
2. Sectoral gap: Despite the rise of financialization in development literature (Soederberg, 2014; Taylor, 2017), few studies have examined how banks use service metrics to govern affectively within their own institutions. This work brings empirical specificity to that intersection.
3. Conceptual gap: By examining how metrics modulate emotion, self-regulation, and reputational labor, the study advances

the literature on affective governmentality (Davies, Amoore) and provides grounded examples of metricized morality at work.

Our study also opens up several avenues for deeper exploration into the political, moral, and affective life of metrics in African governance and service institutions. Future research may consider the following directions:

1. Comparative Regional Studies
2. While this study focused on Sierra Leone, similar research could explore how service metrics are mobilized across other West African countries with varying institutional capacities - such as Ghana, Nigeria, or Liberia. Comparative analysis could illuminate regional patterns and divergences in how metrics function as instruments of governance and legitimacy.
3. Sectoral Extensions Beyond Banking
4. The affective and disciplinary power of metrics is likely present in other service-heavy sectors such as telecommunications, healthcare, education, and local government. Studies that trace how different public and private institutions moralize and operationalize numbers could expand our understanding of the political economy of quantification in everyday African life.
5. Ethnographies of Data Infrastructure and Failure
6. Given the infrastructural fragility observed in Sierra Leone's banking sector, more research is needed on how breakdowns, omissions, and inconsistencies in data systems themselves become sites of governance. Ethnographic work on IT teams, data managers, and software procurement in low-resource settings could provide insight into how digital metrics are sustained - or not.
7. Customer Perceptions and Emotional Feedback Loops
8. This study focused primarily on institutional actors. Future work could explore how customers themselves interpret, internalize, or resist metricized systems like NPS surveys or other routinized checks. Do customers view these metrics as meaningful avenues of accountability, good customer service or as hollow bureaucratic gestures?
9. Gendered and Classed Experiences of Metric Governance
10. Further studies could interrogate how gender, class, and occupational status shape how staff experience and respond to performance metrics. Do women and junior workers bear a disproportionate emotional burden in maintaining scores tied to institutional reputation?
11. Historical and Genealogical Approaches to Metric Cultures
12. A longer-term perspective might trace how the current culture of numeric governance in banks emerged. What were the colonial, donor, or post-conflict reforms that introduced KPIs and NPS systems into Sierra Leone's financial institutions? A genealogy of data governance in the postcolonial state would enrich understanding of its present articulations.
13. Metrics, AI, and Emerging Digital Economies in Africa
14. As banks and other institutions increasingly adopt AI-driven analytics, chatbots, and biometric systems, research is needed into how automated metrics shape governance and subjectivity in Africa's digital economy. How do these technologies reinforce or challenge existing hierarchies of care, discipline, and visibility?

## 8. CONCLUSION:

### The Quiet Authority of Numbers

The findings from this study invite a rethinking of where governance happens and how authority is expressed in fragile postwar contexts. In Sierra Leone's banking sector, it is not grand strategies or public decrees that animate trust, but metrics - small numbers that speak loudly in settings of infrastructural uncertainty. From Net Promoter Scores to CRM dashboards, these metrics do not merely track service; they stage moral performance, mediate expectations, and signal institutional seriousness.

What this study also surfaces is a form of governance that is neither strictly top-down nor bottom-up, but meso-level - anchored in the practices of mid-tier actors like service workers, call center managers, and team supervisors. These workers operate at the intersection of institutional command and public demand. They are the custodians of metrics, tasked with converting abstract performance indicators into felt experiences of care and fairness. In this sense, they occupy a critical space in the machinery of governance - a tier that is often functionally central but conceptually overlooked.

By positioning bank workers as moral brokers in this symbolic economy of numbers, the study advances a more textured view of governmentality - not just as rule from above or resistance from below, but as a choreography of responsibility, reputation, and emotional calibration at the institutional middle. The meso-level workers absorb public dissatisfaction, translate institutional priorities, and internalize performance metrics as reflections of self-worth and civic duty.

This reframing also complicates traditional readings of metrics as tools of domination. Here, metrics act could not be seen as simply as disciplining devices (Espeland & Stevens, 2008; Zuboff, 2019). They are aslo as ethical scaffolds in situations where staff must perform modernity, accountability, and empathy on thin infrastructural ground. Their power lies less in precision than in plausibility - in offering a shared fiction of order and attentiveness in an unpredictable environment.

In examining this dynamic, the study contributes the notion of "metricized morality" and proposes a framework of affective regimes of justification - through which institutions express legitimacy not via law or coercion, but via affectively charged, reputationally loaded numbers. Metrics become sovereign miniatures, quietly carrying the burden of public service, institutional hope, and individual pride.

What is governed in this is not only conduct, but also atmosphere: the tone of voice in a complaint call, the waiting time in a queue, the subtle calibration of empathy in resolving a grievance. These meso-level performances remind us that in postwar governance numbers are not only about representing reality, however slippery that might be. They fabricate trust, negotiate blame, and sustain the fiction of institutional care.

In short, if governance once lived in decrees and directives, today it often resides in metrics managed by middle actors. True, the politics of the postwar unfolds in parliaments and press conferences. But it could also be seen in dashboards, ratings, and performance review meetings - where the middle tier does the ethical and emotional work of holding the state, the institution, and the citizen in fragile alignment.

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