BECOMING A LEARNING ORGANIZATION
FOR THE MEMBERS OF SERVUS CREDIT UNION

By

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A Thesis submitted in partial fulfillment of
the requirements for the degree of

MASTER OF ARTS

In

LEADERSHIP

We accept this Thesis as conforming
to the required standard

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ROYAL ROADS UNIVERSITY

November 2013

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ABSTRACT
This organizational leadership thesis explored how becoming a learning organization could support Servus Credit Union’s increased focus on sales to enhance the customer experience and adhered to the Royal Roads University Research Ethics Policy. An appreciative stance was applied within an action research methodology to enhance the understanding of what is involved in being a learning organization. Four interviews were conducted with external participants to learn from their experiences with learning organizations. An internal focus group was then conducted with Servus Credit Union District and Regional Managers to further explore what would be required to create an exceptional customer experience and to continuously improve. The following recommendations emerged from the research: involve employees in revitalizing the vision, mission, and values; integrate the vision, mission, and values into the performance management process; formalize a leadership development program; establish a cross-functional innovation team; and engage customers to understand their needs.
ACKNOWLEDGEMENTS

The decision to embark on this leg of my leadership journey has been life changing, and I am grateful to all those who played a part in helping me take that fateful step. Thank you to my cohort for allowing me to be part of an amazing community, including the wonderful faculty advisors who guided us over the last 2 years and modelled the way. Thank you to my supervisor, Guy Nasmyth, for your unassuming strength and wisdom since first residency; your insightful nudges helped me create something that at times, felt like a Franken-Master.

The support I received from my organization was wholly appreciated. I would not have been able to maintain at least some balance without having the full support of my Vice-President, Chuck McConnell, as well as my sponsor, Darrell White. Your commitment and enthusiasm for this research encouraged me to keep digging. Thank you to the participants of my focus group and interviews; your willingness to help was overwhelming. Thank you to my inquiry team of Leah Wuitschik, Paul Campo, Brenda Huizinga, Marie Mudry, and Laurie Hillis for your enthusiastic readiness to assist in all the ways you did; as well as the transcription expertise of Daphne Rintoul and editorial prowess of Shanaya Nelson. A special note of gratitude to Paul and Leah; our Skype sessions always re-energized me and brought the top of the mountain back into focus. I will always treasure the sharing of our leadership journeys.

To my parents, thank you for providing an upbringing that instilled in me the values that continue to guide me today. To my wonderful wife, Charmayne, thank you for being there through the craziness of the past 2 years. This would not have been possible without your support and strength. To Jordan, Meaghan, and Ethan, your impromptu hugs and encouraging words during the many long days reminded me of what is truly important—luv ya kiddos.
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CHAPTER ONE: FOCUS AND FRAMING

Servus Credit Union (SCU) is a member-owned, community-based financial institution with roots dating back to 1938 (Servus Credit Union [SCU], 2013c). The organization provides financial services to nearly 390,000 member-owners (customers) in more than 100 locations across the province (SCU, 2013c) and employs approximately 2,300 people (SCU, 2011a). Mergers have played an important role in the evolution of the organization, creating Alberta’s largest and Canada’s first province-wide credit union, with the largest merger occurring in 2008 when three of the four largest credit unions in Alberta agreed to amalgamate (SCU, 2008).

Significant change has transpired since then, as work continues on harmonizing many areas of the organization such as processes, procedures, and systems: “The internal foundational work that has been our primary focus since 2008 is becoming a solid and stable core from which we can grow” (Vice President Strategy & Governance, personal communication, April 19, 2013). Growth has continued during this harmonization, as four credit unions joined SCU in 2011 (SCU, 2011b), another credit union in 2012 (SCU, 2012), and an additional four branches were opened in 2012 (Vice President Strategy & Governance, personal communication, December 8, 2012). This mix of internal and external expansion is representative of SCU’s strategic imperative to be a strong supporter and steward of the cooperative system (SCU, 2011a, p. 7).

The organization has also been moving towards a sales culture since the merger in 2008, and my role as Director of Member Sales and Service was previously created to facilitate the alignment of a consistent customer experience by providing proactive advice utilizing a consultative sales strategy that reflects SCU’s vision:

If we are to deliver on our stated Vision of building a better world one member at a time it is critical for us to create an exceptional Member Experience that goes beyond providing what traditionally has been called great service. (SCU VP Strategy & Governance, personal communication, April 21, 2012)
Coupled with my responsibilities as a director, I was also assigned as project owner for the initial phase of developing SCU’s long-term delivery strategy to examine how the organization should invest resources into current and evolving channels, such as the branch network and eDelivery.

I anticipated that the action research undertaken in this inquiry would help inform many of the current and future initiatives within the organization as the focus moves from operational short-term needs to long-term strategic priorities. The President and Chief Executive Officer (personal communication, April 19, 2013) outlined this shift when he stated, “The next three years offer opportunity and potential for Servus. Rooted in the foundational work we’ve completed and have underway.” As the organization further defines the future, a critical component will be to understand the creative transformation required throughout the process.

The specific inquiry I explored was: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? This inquiry also explored the following sub-questions:

1. What is a learning organization?
2. What are the leadership qualities most valued by a sales-focused learning organization?
3. How would becoming a learning organization impact SCU’s strategic priorities to enhance the customer experience?
4. What are the potential challenges in becoming a learning organization?

**Significance of the Inquiry**

SCU’s leadership continues to focus on operational needs related to the 2008 merger but has expressed a definitive need to reinvent the organization: “By 2015, we will be a new Servus, providing exceptional member service that is rooted in innovation, inspired by opportunity and
serving member-owners who are strong and engaged advocates for our credit union” (SCU VP Strategy & Governance, personal communication, April 19, 2013). To realize these aspirations SCU will be guided by five imperatives: member experience, employee experience, financial performance, business processes, and governance and credit union relations (SCU VP Strategy & Governance, personal communication, April 19, 2013). Contained within the scope of this inquiry was a focus on the imperatives of member experience, employee experience, and business processes. Continued investment in employees is planned through leadership courses, organizational change management, fostering a team environment, and seeking improvements and efficiencies through the use of technology and improved processes (SCU VP Strategy & Governance, personal communication, April 19, 2013).

Buckingham and Coffman (as cited by Hunt & Weintraub, 2011) associated organizational values and practices with a high-performing work organization when they identified the linkage “between managerial practices and profitability, customer service, and employee retention” (p. 73), which are also reflected in SCU’s five strategic imperatives. Substantial demands of finite resources are necessary to realize these goals, emphasizing the critical need to correctly identify areas in which investment is needed. To fully realize this shared vision, the alignment of resources to the organization’s strategic priorities requires the engagement of individuals and departments to develop a common understanding of SCU’s goals and direction (Jamali, Khoury, & Sahyoun, 2006, p. 344).

A tremendous amount of change has occurred over the past few years during a period of rapid growth, and the organization has not “had the opportunity to step back and evaluate whether we are operating effectively or efficiently in all areas” (SCU VP Strategy & Governance, personal communication, April 19, 2013). The sponsor and Chief Operating Officer (COO) also
suggested this when he described some of the barriers facing managers in leadership positions as
“the amount of change going on and the demands placed on their time” (SCU COO, personal
communication, December 4, 2012). The COO further recognized the risks with continuing on as
is, both for the corporation and for the emotional engagement of individuals: “If you keep doing
what you’re doing you will keep getting the same result” (SCU COO, personal communication,
December 4, 2012).

To narrow the scope of my action research, I selected the District and Regional Managers
within operations who oversee the member-facing employees within retail and business banking
to be the focus of my inquiry. These key stakeholders represent a vital two-way link for the
exchange of information between the organization’s senior decision makers and those directly
responsible for delivering member sales and service. The Vice Presidents who lead the District
and Regional Managers, as well as the Senior Manager Leadership Development acted as agents
providing additional support. Advocates included other senior executives (e.g., Chief People
Officer) as well as the Human Resources department through their Learning and Leadership
Development teams. At the time that I conducted this research I saw myself as both an agent and
advocate, as I collaborated with these key stakeholders to support a future positive change.

Although SCU has grown consistently in the past, the President and CEO (personal
communication, April 19, 2013) expressed a need to approach things differently to generate
future growth, as “the uncertain longer term outlook will continue to be a challenge for us.”
Fisser and Browaeys (2010) linked this uncertainty to a need for a new approach when they
posited, “It becomes increasingly clear that many traditional management assumptions
underlying most of the measures to deal with a dynamic environment may not be valid anymore”
(p. 59). This increasingly complex and “rapidly changing competitive business environment”
(Ellis, Margalit, & Segev, 2012, p. 91) will require SCU to move beyond what enabled success in the past to avoid risking the long-term sustainability of the credit union: “Today’s problems come from yesterday’s ‘solutions’” (Senge, 2006, p. 57).

**Organizational Context**

SCU provides financial services to nearly 390,000 member-owners from more than 100 locations in 62 communities across the Province of Alberta (SCU, n.d.; see also Appendix A). The President and CEO reports to the Board of Directors, who are elected by and from the general membership. Reporting to the President and CEO are seven members of the executive leadership team who represent the functional business lines of the credit union (see Appendix B). The head office is located in Edmonton, with regional offices maintained in Lloydminster and Red Deer (representative of the legacy credit unions prior to the 2008 merger).

SCU was recognized as one of Alberta’s best workplaces in 2011 and is a Platinum Club Member in Canada’s 50 Best Managed program (SCU, 2011b). In 2012, SCU achieved an 85% member satisfaction score, up from 79% the year before (SCU, 2013b, p. 6), and with assets exceeding $12 billion the organization paid their member-owners a record payout of $46.1 million in profit share in 2012:

To have given back a record Profit Share to our members is something to be proud of. To have done so in a year of significant organizational change is even more noteworthy. Servus employees dedicated themselves to projects and programs that are fundamentally reshaping how we work with and for our member-owners. (SCU, 2013b, p. 6)

This significant change has impacted all areas of the organization, including strategic priorities and reporting structures. Although the organizational chart depicting who reports to the COO (see Appendix C) lists two separate Senior Vice President positions for retail and business banking, these roles have been combined until the organization has completed a banking system conversion, which is scheduled for fiscal year 2014.
In addition to the five imperatives for success that form the balanced scorecard, SCU’s *FY2014-FY2016 Strategic Business Plan* (SCU VP Strategy & Governance, personal communication, October 19, 2013) outlined a 3-year priority schedule encompassing 10 key priorities (see Figure 1). These priorities, in turn, will be pursued over the next 3 years with 79 key operational projects either completed or initiated within the next 3 years, dependent upon organizational capacity constraints (SCU VP Strategy & Governance, personal communication, October 19, 2013).

*Figure 1. The Servus Credit Union strategic planning framework.*

*Note.* From *2014–2016 Strategic Plan* (p. 8), by Servus Credit Union, 2013, Edmonton, AB, Canada: Author. Copyright 2013 by Servus Credit Union. Reprinted with permission.
The organization-wide scope of these initiatives involves every department at various levels and stages, requiring a significant amount of resources. By focusing on the imperatives of member experience, employee experience, and business processes the inquiry contained in this action research has the potential to assist the organization and individuals in dealing with the complex changes ahead. As Whitmore (2009) stated, “A listening, learning, coaching culture may provide the best chance of riding out the unsettling waves of change that businesses are facing” (p. 173). With multiple initiatives underway, SCU will require substantial coordination of effort to ensure alignment with the organization’s stated mission of providing advice-based financial products and services to its members through all stages of their lives (SCU, 2013b, p. 2).

When further considering the benefits of becoming a learning organization, the connection to SCU’s vision, mission, and values is evident:

We will also continue to measure and evaluate our performance and actions based on our beliefs, our Values. We seek to demonstrate the highest levels of Teamwork, Member Service, Fairness, Integrity, Community, Life / Work Balance, and Investing in Our People to remain true to the soul of our organization and ensure our employees and member-owners are proud to be part of Servus Credit Union. (SCU VP Strategy & Governance, personal communication, April 19, 2013)

**Systems Analysis of the Inquiry**

To understand the elements involved in becoming a learning organization and delivering on the desired customer experience, the leadership of SCU needs to consider the internal and external forces facing the organization. Accepting a system is composed of parts, an understanding of any system still requires an analysis beyond just looking at its parts: “We need to work with the whole of a system, even as we work with individual parts or isolated problems” (Wheatley, 2006, Chapter 8, “Change,” para. 9). Figure 2 illustrates the whole system context as it extends from an internal view out to external areas. The District and Regional Managers are
responsible for business results and the development of their teams as they drive corporate goals to the front-line employees who directly provide customer service.

Figure 2. Diagram of systems influencing Servus Credit Union’s retail and business banking.

Storbacka, Ryals, Davies, and Nenonen (2009) captured the symbiotic relationship of the internal and external systems when they stated, “Sales strategies have implications for the sales process and for the interface of sales not just with customers but also within the organisation” (p. 892).

Leaders need to consider the variety of influences that impact the focus for these District and Regional Managers as they are both internal and external in nature and, at times, contradictory, which places pressure on SCU’s imperative for financial sustainability while serving members’ best interests (SCU VP Strategy & Governance, personal communication, April 19, 2013). Although the provincial market provided solid growth in 2012, the uncertainty of the global economic market has offset this regional strength resulting in a fragile market (SCU VP Strategy & Governance, personal communication, April 19, 2013). This in turn impacts profit margins, as “lower interest rates and steady, modest levels of growth throughout Canada will mean continued pressure on SCU to remain efficient in its operations” (SCU VP Strategy & Governance, personal communication, January 11, 2012).
SCU also encompasses the particular social system of a cooperative, which influences interpersonal relationships within and outside of the organization. Since customers of a credit union are member-owners, boundaries are blurred as they also have a paradoxical influence on the organization by demanding a high level of service at a fair price along with the responsibility of ensuring organizational success: “Our members have a say in how we operate. As elected representatives on our board of directors, they are directly involved in strategic planning and decision making” (SCU VP Strategy & Governance, personal communication, January 11, 2012).

SCU must also balance growth with mitigating risk, as it operates in a highly regulated industry with tight restrictions on how the organization can conduct business. The Council on Financial Competition (2012) stated, “Regulation is intended to compel the industry to change—yet also slows the industry’s ability to do so” (p. 4). Senge (2006) discussed this interrelatedness when he stated,

All organizations sit within larger systems—industries, communities, and larger living systems. In one sense, it is illogical to think that the well-being of a company can be advanced independent of the well-being of its industry, its society and the natural systems upon which it depends. (p. 342)

With SCU still working to harmonize many areas of the organization, the leadership’s focus is on tactical areas and stretching the organization’s resources to manage the many competing initiatives: “With so many external and internal factors in motion we’ve been very busy bringing the credit union together into one organization” (SCU VP Strategy & Governance, personal communication, January 11, 2012). The multitude of activities involved in completing the merger highlights the need for leaders to manage the conflict that arises when allocating finite resources: “Conflict is particularly likely to occur at boundaries, or interfaces, between groups and units” (Bolman & Deal, 2008, p. 207). The potential for horizontal conflict exists amongst the executive leadership team, as these leaders make the overall decisions regarding
budgets and hold responsibility for determining where these resources are apportioned (Bolman & Deal, 2008, p. 207). Vertical conflict is also possible between levels when considering who has decision-making authority within the hierarchal structure (Bolman & Deal, 2008, p. 207). The organization has encouraged branch managers to treat their locations like franchises and do what makes sense in their markets to grow their business and generate the results expected, which is representative of a divisionalized form (Bolman & Deal, 2008, p. 83). However, many policies and procedures, along with approved authorization levels, require a centralized decision maker in areas such as loan approvals and interest rate discretions. This mechanistic structure is representative of many banking institutions “where decision-making flows down from higher levels of the organization” (Rodriguez, 2012, p. 10). This requires branch managers to act as persuasive advocates for their employees and customers while at the same time managing the political environment that is representative of the many competing interests within the organization (Bolman & Deal, 2008, p. 207).

SCU has also experienced turnover in key leadership positions within the operations team, adding to the cultural complexity of the 2008 merger and integrating these external managers who also bring their own experiences, values, and beliefs. Schein (2010) explained,

> The culture of a group can now be defined as a pattern of shared basic assumptions learned by a group as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems. (p. 18)

This turnover has created shifts in key areas such as leadership development, processes, and customer service. In circumstances with no clearly defined expectations most managers have defaulted to what they had done previously, based on their personally held values and beliefs. In essence, these leaders are forming their own sub-culture as they strive to create patterns for themselves in light of any ambiguity they are experiencing (Schein, 2010). Cramp and Carson
(2009) shared this view when they stated, “Organizations may often consist of sub-systems that do not work in harmony, have differing goals, or different views of how goals are to be achieved” (p. 75).

This has resulted in instances of what Senge (2006) described as the archetype of “fixes that fail” (p. 399) since the time and effort required of managers to learn new skills prevents them from bringing in new business. This creates a paradox, as investing in the development of their teams would allow the manager to shift the business development to the employee and permit the manager more time to develop leadership skills. Senge (2006) explained that a short-term fix “has unforeseen long-term consequences which may require even more of the same fix” (p. 399). Antonsen, Thunberg, and Tiller (2010) further supported this contradiction with research and showed that “time regularly set aside for necessary information updates and workplace learning is important in a hectic work situation with a strong focus on sales” (p. 1).

**Chapter Summary**

This chapter outlined the focus, framework, organizational context, and system analysis used for the basis of the work conducted in this inquiry into how becoming a learning organization can help SCU’s increased focus on sales to enhance the customer experience. The next chapter discusses the literature relevant to this inquiry and includes an examination of organizational culture, the concept of a learning organization, and organizational change.
CHAPTER TWO: LITERATURE REVIEW

This chapter contains key concepts from the literature to further explore the inquiry topic: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? The following sub-questions were used to further develop an understanding of a learning organization and its relation to the inquiry:

1. What is a learning organization?
2. What are the leadership qualities most valued by a sales-focused learning organization?
3. How would becoming a learning organization impact SCU’s strategic priorities to enhance the customer experience?
4. What are the potential challenges in becoming a learning organization?

Captured within this literature review are three main topics relating to the inquiry topic and additional sub-topics to establish a solid foundation to inform the inquiry. The key topics of organizational culture, the learning organization concept, and organizational change were compared and contrasted within literature sought from a variety of areas to provide a deeper understanding of this inquiry.

Organizational Culture

To ground the inquiry topic it is important to understand the organizational culture of SCU and what would be required to become a learning organization. In examining the many dimensions of a learning culture Schein (2010) acknowledged the challenge of understanding what constitutes a learning culture: “We have to recognize that even the concept of learning is heavily colored by cultural assumptions and that learning can mean very different things in different cultures and subcultures” (p. 373). The significance of culture is magnified by SCU’s
previous mergers and the integration of external individuals hired into key leadership positions bringing their own beliefs values and norms.

Trust and relationships

An interesting dichotomy of the concept of trust is the consideration of how it is required for an open and safe environment that allows people to take risks and make mistakes; therefore, the role of trust in relationships takes on added importance for the leaders of SCU with the many operational projects scheduled over the next 3 years. Schoorman, Mayer, and Davis (2007) suggested this when they described trust as “the ‘willingness to take risk’, and the level of trust is an indication of the amount of risk that one is willing to take” (p. 346). Kouzes and Posner (2007) further advanced the notion of trust when they suggested the involvement of control and vulnerability: “Building trust is a process that begins when one party is willing to risk being the first to open up, being the first to show vulnerability, and being the first to let go of control” (p. 227). In seeking to explain the decisions by participants in a trust game, Evans and Krueger (2011) also identified personal vulnerability and risk as key elements of trust. Lee, Caza, Edmonson, and Thomke (2003) extended the concept of risk when they linked the apparent desirable outcome of perfect competence to reduced performance, inhibited experimentation, and a lack of innovation; these authors suggested an organization may need to embrace the opposing values of competence and failure to thrive (p. 202).

In contrast, Gao, Jannssen, and Shi (2011) posited that trust between a leader and employee in itself is not sufficient for employees to voice concerns or recommend changes: “The relationship between trust and risk-taking behavior seems to be complex and may not be uniform across different conditions, indicating that theoretical frameworks including boundary conditions for trust effects are needed” (p. 795). Whitmore (2009) also considered a holistic perspective
when he suggested the element of risk taking is needed to fundamentally change the blame culture: “Not only does the fear of blame inhibit even the most calculated risk taking, it blocks honest recognition, identification, and acknowledgement of the inefficiencies in a system” (p. 31). Dimock and Kass (2007) also cautioned trusting relationships take time for a very specific reason: “Fear, a symptom of unresolved trust, is the most crippling feature in personal and group development” (p. 25). These divergent perspectives indicated trust is an essential component of an organizational culture to foster productive relationships and consideration needs to be given not only to the individual relationships but also to the environment they exist within.

Short (1998) stated, “Whether good or bad, effective or ineffective, relationships and their interactions are the organization’s DNA-they create and define organizations” (p. 16). Patterns develop as a result of these interactions, expressing how the organization functions and how things get done. Beugelsdijk, Koen, and Noorderhaven (2006) extended this concept with two hypotheses linking organizational culture to relationship skills, which in turn influence relationship performance. Bolman and Deal (2008) connected individual relationships to the effectiveness of employees and how an initiative can fail because of management style or tensions: “People are imperfect cogs in the bureaucratic machinery. They form relationships to fit individual styles and preferences, often ignoring what the organization requires” (p. 166). Senge (2006) further postulated many companies inadvertently train their managers to be advocates who recruit whatever support is needed to influence others; however, when this is not balanced with the appropriate inquiry skills to address more complex issues, these advocacy skills become counterproductive (p. 183).
Schein (2010) also posited an organization is made up of subcultures operating within the larger organization with many built around shared experiences and assumptions within functional lines affected by hierarchy, geography, and any other shared history. Yukl (2010) identified many interactions go beyond the relationship between leader and subordinate when he stated, “These contacts may involve subordinates, superiors of the boss, lateral peers, subordinates of lateral peers, and superiors of lateral peers” (p. 27).

**Leadership behaviours**

The role of leadership in change is significant and it will be essential for the leaders of SCU to have a comprehensive understanding of the process and support the change effort. Deliberating on the change component of leadership, Goleman, Boyatzis, and McKee (2002) expressed the importance of a leader’s coaching and democratic styles to build consensus to “ensure that people are brought into the change process in a way that builds their commitment” (p. 219). Succinctly positioned, Block (2003) stated, “Leadership is at the heart of any change process” (p. 331). Taormina (2008) reinforced this important role of leaders in the shift required to become a learning organization: “By virtue of the authority of their positions, leaders have considerable freedom to decide how their organizations will be run, and can thus be expected to play a major role in influencing the culture of an organization” (p. 86). This influence can also assist in sustainability when leaders understand and “appreciate their function in maintaining an organization’s culture” (Tsai, 2011, p. 2). Additional complexity is also created in the shift required to become a learning organization, as the subtler fundamental tasks necessary of leadership include being designers, teachers, and stewards (Senge, 2006, p. 321).

Luthans and Avolio (2003) expanded on these fundamentals and described the need for authentic transformational leadership: “The authentic leader is confident, hopeful, optimistic,
resilient, transparent, moral/ethical, future-oriented, and gives priority to developing associates to
be leaders” (p. 243). Luthans and Avolio further espoused the importance of authentic leadership
aligning to the organization’s mission and values (p. 248), which is also reflected in the
connectivity between a leader’s discipline in personal mastery and an organization’s
commitment to develop a leader’s capability to build “a shared vision and shared mental models
to guide local decision makers” (Senge, 2006, p. 136). Rijal (2010) reaffirmed the significance of
the transformational leader when she stated, “A transformational leader with a shared vision and
effective communication can enable members to understand the goals and the aspirations of the
learning organization” (p. 121).

Bolman and Deal (2008) posited a contrasting perspective regarding the relationship
between culture and leadership when they posed the question: “Do leaders shape culture, or are
they shaped by it?” (p. 269). Evidence of the effects culture can have on leaders was described in
researchers’ examinations of the ethics scandal of Enron (Bolman & Deal, 2008, p. 269) and the
Salomon Brothers’ aggressively “macho culture” (Sims, 2000, p. 66). Bligh (2006) also
questioned the impact of a leader on culture when she stated, “Scholars have emphasized that
leaders and managers cannot unilaterally impose a desired culture on their organizations”
(p. 397). Researchers do agree upon the clear interconnectedness of leadership and culture, as
Taormina (2008) articulated in his article: “Leadership behaviors and the domains of
organizational socialization are related to, and predictors of, organizational culture; findings that
have implications for both management and research” (p. 99). Similarly, Block (2003) suggested,
“The leadership-culture connection does impact the performance of the organization” (p. 318),
but also acknowledged further investigation is required.
In summary, this literature review compared and contrasted the cultural threads that permeate an organization along with the implications on trust and relationships as well as leadership behaviours. The divergent perspectives in the literature indicated trust is an essential component of an organizational culture to foster productive relationships and leadership is at the heart of any change initiative through building consensus and commitment (Kouzes & Posner, 2007, p. 122; Schein, 2010, p. 317). As Schein (2010) described, the literature review resulted in greater clarity: “When we learn to see the world through cultural lenses, all kinds of things begin to make sense that initially were mysterious, frustrating, or seemingly stupid” (p. 13). To further reduce the mystery, I also explored the concept of a learning organization at a deeper level.

**A Learning Organization**

There are various thoughts and opinions of what a learning organization is, and this ambiguity is further extended to the discussion on the potential for practical application of this framework. To reduce this ambiguity for the sponsoring organization, this literature review explored comparative and contrasting views on the definition of a learning organization, with a specific focus on team learning and collaboration as well as the relevance of a shared vision. This focus is important in contemplation of the many initiatives required to bring the three credit unions together, as well as the desire for SCU to reinvent itself in the future.

**Defining a learning organization**

One of the goals of this inquiry was to increase the sponsoring organization’s understanding of what a learning organization is and how it could enhance the customer experience. Although the concept of a learning organization has “attracted significant attention from both scholars and practitioners” (Bui & Baruch, 2010, p. 208) and “is no longer in its infancy” (Shipton, 2006, p. 233), there still remains little common agreement on the meaning of
what and how an organization learns (Goh, Elliot, & Quon, 2012, p. 93). When articulating why researchers have not achieved a consensus on the definition of a learning organization, Huang and Shih (2011) pointed to various researchers having their own perspectives such as “the adaptive perspective, the action perspective, and the perspective of institutionalization of experiences” (p. 624). Bui and Baruch (2010) further contended that the “lack of conceptual frameworks which build on a set of identified antecedents and outcomes” (p. 209) prevents the ability to easily test with quantitative methodology.

This lack of consensus of what a learning organization is has resulted in some researchers stating there are gaps in the concept of a learning organization (Caldwell, 2012; Grieves, 2008; Parding & Abrahamsson, 2010). Grieves (2008) stressed there is no commonly agreed upon practical underpinning framework and further suggested a paradox would exist even if there was consensus, as “this would constitute a contradiction to continuous innovation and to the very principle of the learning organization concept” (p. 469). Parding and Abrahamsson (2010) implied gaps exist in the concept of a learning organization due to its ambiguity, which “can include anything from planning systems for formal on-the-job training to the organization of the informal learning that occurs as people perform their work” (pp. 293–294). Building on the element of informal learning, Steenekamp, Botha, and Moloi (2012) asserted that learning organizations “fail to account descriptively or analytically, for the way learning and meaning-making also involves emotion as part of the socio-political process” (p. 386). Caldwell (2012) additionally claimed the concept of a learning organization cannot account for how learning to lead and leading to learn are shared within organizations and is “critically flawed” (p. 39).

While acknowledging these critical views, researchers have also presented compelling reasons for organizations to consider undertaking the evolutionary steps required for a more
traditional bureaucratic organization to embrace the complexities of a learning organization (Jamali et al., 2006, p. 337). Bui and Baruch (2010) claimed the focus of a learning organization is on “learning as a tool, a lever, and a philosophy for sustainable change and renovation in organizations in a fast-changing world” (p. 208). Garvin, Edmondson, and Gino (2008) stated, “Organizations need to learn more than ever as they confront the many challenges they face today such as intensified competition, advances in technology, and shifts in customer preferences” (p. 3). The linkages that exist between reasons to become a learning organization and the various definitions are the common threads of learning, changing, and improving (Weldy, 2009, p. 60).

Peter Senge’s (2006) learning organization framework was prominent within the literature, frequently incorporated into the work of other scholars and practitioners (An & Reigeluth, 2005; García-Morales, Llorens-Montes, & Verdú-Jover, 2006; Jamali et al., 2006; Kiedrowski, 2006), and formed the foundational interpretation for this literature review topic. Weldy (2009) reported researchers most widely accepted Senge’s (2006) definition of a learning organization:

Organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to learn together. (Senge, 2006, p. 3)

To facilitate this continuous expansion and learning, Senge (2006) posited five disciplines for a learning organization:

- personal mastery—clarifying personal vision, focusing energies, developing patience, and seeing reality objectively (p. 7);
- mental models—deeply ingrained assumptions that guide our actions (p. 8);
building a shared vision—creating a common sense of purpose and shared pictures of the future (p. 9);

• team learning—aligning and developing the capacity of a team to create the results its members truly desire (p. 218); and

• systems thinking—contemplation of the whole rather than individual parts (p. 6).

An important element of Senge’s (2006) framework is that all disciplines develop as an ensemble, making the process of integrating new tools very challenging; however, if done effectively “the payoffs are immense” (p. 11). In his fifth discipline of systems thinking, Senge fused the other disciplines together to create a mutually dependent yet coherent body of theory and practice (p. 12). Supporting this interrelatedness, Kefalas (2011) defined a system as a set of objects and their attributes connecting to each other and their environment to form an entity or a whole (p. 347). Kogetsidis (2012) corroborated this view and identified that a system’s parts and the interactions between those parts are two key elements of holistic thinking (p. 194).

A learning organization then is dynamic with a continuous cycle of individual and group actions interacting with their environment, which then engenders a response that is framed and interpreted within the organization and ultimately results in new knowledge (Davis & Daley, 2008, p. 52). According to Weldy (2009), becoming a learning organization is a “critical key to success for organizations to facilitate individual, team, and organizational learning leading to continuous improvement and innovation in business operations” (p. 61). An organization’s ability to continuously learn and improve involves a process, rather than an instant adoption of a new approach (Weldy & Gillis, 2010, p. 459), and is captured in the basic meaning of a learning organization, which Senge (2006) described as “an organization that is continuously expanding its capacity to create its future” (p. 14).
Team learning

For SCU to manage the challenges that come from a continuously changing environment it is important for teams to learn how to work together effectively through team learning (Decuyper, Dochy, & Van den Bossche, 2010; Senge, 2006). Alipour, Idris, and Karimi (2011) broadened the concept of team learning when they stated, “A learning organization enables individuals and team members to express their own ideas and perspectives” (p. 65), clarifying that organizational learning goes beyond simply developing a shared idea. This extension requires team members who complement and integrate each other’s knowledge, competencies, or creative thoughts (Burke, Salas, & Diaz, 2008; Senge, 2006). Lencioni (2005) also suggested a positive impact on performance can transpire “when people come together and set aside their individual needs for the good of the whole, they can accomplish what might have looked impossible on paper” (p. 4). This ability to accomplish the seemingly impossible and produce extraordinary capacity and results is the embodiment of teams that are truly learning (Senge, 2006, p. 9) and is where the “rubber hits the road” (p. 10) for the organization.

Within the literature, researchers made positive assertions regarding team learning as well as called for additional exploration. Senge (2006) posited less wasted energy ensues when teams are aligned since team members have an understanding of how to complement one another’s efforts (p. 217). Bui and Baruch (2010) echoed this when they hypothesized improved team performance and knowledge sharing are two outcomes of team learning (p. 215). Shipton (2006) took a prescriptive approach, however, and appealed for additional research to better understand what the individual learning tools are that promote organizational-level learning and to build a “stronger empirical case for the relationship between learning activity and organizational outcomes” (p. 241). In their study involving team learning, An and Reigeluth (2005) detailed the
following three conclusions: interdisciplinary teams can foster team learning by allowing people to learn what others do, sharing perspectives, and learning how they can improve their work collaboratively; teams can share information and knowledge in the process of collaborative problem solving; and a change-friendly culture can be fostered through continuous process improvement (p. 37). These findings support how collaborative relationships can promote team learning, which in turn cultivates a learning organization (Senge, 2006).

To foster collaboration and contribute to team learning individuals need to be aware of their mental models and be prepared to suspend their assumptions (Jamali et al., 2006; Kim, MacDonald, & Andersen, 2013; Senge, 2006). Linking the team learning discipline to effective communication, Jamali et al. (2006) stated, “It is through deep dialogue that individuals learn to suspend their assumptions and judgments and reflect individually and collectively upon emerging ideas and thoughts” (pp. 344–345). Kim et al. (2013) expanded on this when they posited, “Mental models guide what information we choose to observe, how we interpret the observed information, and how we make sense of the information to make a decision” (p. 293).

Encouraging individuals to set aside any potential defensive reasoning and consider their underlying assumptions enables those individuals to generate new knowledge through double-loop learning (Alipour et al., 2011; Argyris & Schön, 1996; Senge, 2006). It is important to note the development of mental models and underlying assumptions is inherently nonlinear and requires continuous attention in a changing environment: “A mental model that is effective at one point in time may quickly become suboptimal at a later point in time” (Uitdewilligen, Waller, & Pitariu, 2013, p. 131). Alipour et al. (2011) referenced this on-going aspect when they stated, “Learning in [a] learning organization is continuous and strategically tied to future
organization needs” (p. 64), which reiterates what Senge (2006) described as “generative learning” (p. 14) to enhance the capacity to create.

**Shared vision**

Although Senge (2006) espoused the need for generative learning to expand the ability to create, he also declared this would be meaningless if individuals are not enticed or connected by a shared vision they truly want to accomplish (p. 192). García-Morales et al. (2006) reinforced people participate in or support what they help create and further stated that a “lack of shared vision interferes with individuals’ ability to find innovative solutions collectively, for each individual is more committed to his own posture” (p. 25). This postulation was also reinforced by Heyman’s (2011) claim that collaboration is crucial for success so people contribute to solutions rather than “wander in distraction” (p. 15). García-Morales et al. (2006) maintained, “Shared vision is the outcome of a creative orientation and generative conversation closely linked to the ability to share a mental image of the future” (p. 23). Senge (2006) posited holding “creative tension” (p. 209) between vision and current reality is equally important for individuals and organizations. This connection between individuals and their organization is significant because the pictures people carry in their minds “will remain as isolated individuals’ visions unless they are shared to build up a picture of the future the organization seeks to create” (Bui & Baruch, 2010, p. 215).

In the literature, researchers described vision as the vehicle through which a company moves from its current reality to a desired future state (Mirvis, Googins, & Kinnicutt, 2010, p. 316) and as the ability to turn a common sense of purpose into an image of the future (Bolman & Deal, 2008, p. 255; García-Morales et al., 2006, p. 25). Stringer (2007) espoused the need for strategic planning to include a unifying vision to clarify the nature of the problems that brought
them together and “gain a more holistic understanding of the multitude of factors” (p. 150). Integrating Senge’s (2006) five disciplines, Liao, Chang, and Wu (2010) placed building shared vision at the top of a “Learning Organization Pyramid” (p. 3795) to instruct all activities within an organization as the vision “brings individuals together as one and is one, which will lead the company in a manner of which it was planned to be” (p. 3795). Mirvis et al. (2010) also captured the importance of vision when they defined a vision as a strategic direction that “presents a conceptual map of how a company moves from its current reality to a desired future state” (p. 316).

Jamali et al. (2006) stated, “When organizational goals and individual goals coincide – both revolving around learning – commitment and personal mastery become mutually supportive and reinforcing” (p. 343). This connectivity to personal mastery is necessary to provide the bedrock for developing a shared vision (Senge, 2006, p. 213). García-Morales et al. (2006) also supported this view; they hypothesized personal mastery is positively related to organizational learning and allows individuals to clarify and improve their personal vision (p. 24).

Kouzes and Posner (2007) spoke of animating the vision as a way to enlist others so individuals can “see and feel how their own interests and aspirations are aligned with the vision” (p. 141). Augmenting this perspective with the values and norms of the organization, Jamali et al. (2006) further suggested genuine alignment could “translate into vigor in the pursuit of a shared vision” (p. 344). This exploration on vision highlights the importance of the interdependencies between individuals and the organization and how a shared vision has the potential to bring other activities into alignment recognizing the tension between current realities and the desired future state.
In summary, this topic began with an examination of what a learning organization is, and, building on Senge’s (2006) work, it became evident there is a need to consider all five disciplines as an ensemble. However, to further illuminate the research while still remaining within the scope of this project, a deeper look into team learning revealed individuals need to suspend their assumptions to foster collaboration and a shared vision of the desired future is required to connect individuals to a common purpose. Considering the journey to becoming a learning organization encompasses continuous change, it was appropriate that I explore organizational change in further detail. As such, organization change is discussed in the following section.

**Organizational Change**

Becoming a learning organization significantly impacts the institution and requires commitment at all levels of SCU, with consideration given to both the internal and external environment of the organization. Steenkamp et al. (2012) opined organizational change within the vision of a learning organization is necessary to deal with the pressures of market share and globalization (p. 382), and Rijal (2010) stated, “The present day environmental pressure necessitates the transformation to a learning organization” (p. 121). Consequently, the area of change demands specific attention, as leaders within SCU have raised concerns regarding how much change the organization and individuals can manage with ongoing capacity and resource challenges. This literature review examines the key underpinnings of systemic change with special attention given to understanding change resistance and readiness.

**Systemic change**

Change, which is a natural part of organizational life at SCU, has been amplified by the 2008 merger; therefore, it is noteworthy that research has indicated only 30% (approximately
one-third) of organizational change efforts are considered successful (Armenakis & Harris, 2009; Burnes & Jackson, 2011; Mauer, 2010). Bolman and Deal (2008) asserted, “Organizational change is a complex systemic undertaking” (p. 378). Armenakis and Harris (2009) advised, “Organizational change is very complex and not to be taken lightly” (p. 135), which highlights why “change management is not a neat, sequential process” (Beckhard & Harris, 2009, p. 687). Kogetsidis (2012) illuminated a potential reason for unsuccessful change when he stated, “Typical organizational change approaches are not holistic enough, focusing almost exclusively on a particular type of change at the expense of the others” (p. 193). Many times this exclusivity is focused on the reason and structure for change and frequently neglects the human, political, and symbolic elements involved in change (Bolman & Deal, 2008, p. 394). Weisbord (2012) espoused the benefits of treating problems as systemic rather than discrete by bringing people together regardless of levels, status, function, gender, race, and hierarchy—to essentially get “the whole system in the room” (p. 331).

Bui and Baruch (2010) examined the complexities of change efforts from a systems perspective and described systems thinking as a “discipline for seeing the ‘structures’ that underlie complex situations, and for discerning high from low leverage change” (p. 217). Schein (2010) also expressed the criticality of systemic thinking to better understand the causal effects between forces as the world becomes more complex and interdependent (p. 371). Kogetsidis (2012) similarly argued change initiatives often fail because they focus on parts of the problem and ignore the whole in an effort to arrive at quick solutions: “Change can be managed more effectively if the various interconnected and interacting elements of the system are identified and the entire change process is managed systemically” (p. 190). Burke, Lake, and Paine (2009) also
concluded organizational change is increasingly likely to occur if interventions are conducted at the larger system level rather than the individual or group level (p. 955).

A lack of an over-arching strategy for the organization can result in strategies being developed within departmental silos with partial or no execution. One such example is a reactor style of strategy making that lacks a systematic approach, is neither strategic nor anticipatory, and tends “to follow the changes in the environment and cope rather than lead through innovation” (Wasilewski & Motamedi, 2007, p. 233). Kogetsidis (2012) suggested various “important systems methodologies have been developed over the years, such as soft systems methodology, system dynamics, complexity theory, interactive planning, critical systems heuristics, etc.” (p. 195). However, Burnes and Jackson (2011) claimed most leaders apply their own one or two preferred approaches rather than attempting to establish agreement (p. 135). This disparity in approaches makes it difficult for an organization to select the most appropriate framework and follow through on the execution.

In an attempt to provide a conceptual framework for large-system interventions Bunker and Alban (2009) grouped 12 methods into three groups: creating the future, work design, and participative work (p. 669). Kogetsidis (2012) also described other types of organizational change that frequently resulted in compensatory change in other dimensions, leading to the declaration that “change can be managed more effectively if the various interconnected and interacting elements of the system are identified and the entire change process is managed systemically” (p. 193). To account for the challenges that come with large-system interventions leaders need to work across organizational boundaries and consider the whole system (Bunker & Alban, 2009, p. 672). Broadening this perspective and expressing the potential for future
opportunities, Rook (2013) posited, “Boundaries can be considered to be places where perspective meet or diverge and new possibilities arise” (p. 38).

Complementing this need for a systematic approach, Armenakis, Harris, and Mossholder (2009) also stressed the effectiveness of any change strategy is also reliant upon the change agent and attributes such as credibility, trustworthiness, sincerity, and expertise (p. 577). Choi and Ruona (2010) went so far as to postulate that “individuals’ adoption of any change or innovation depends more on the interaction between change agents and change recipients than on the objective merits of ideas and products themselves” (p. 59). Linking this significance to leaders and culture, Steenekamp et al. (2012) argued, “A lack of leadership and support during times of change could negatively influence organizational culture” (p. 390). This was evident in interviews Cutcher (2009) conducted on branch managers of a credit union during a shift to a sales culture; Cutcher’s participants expressed their “impatience with employees who could not make the changes required by the new sales strategy” (p. 281). Ultimately, a leader’s actions and words greatly affect the schemata recipients have of change and the strategies employed (Armenakis & Harris, 2009, p. 135).

**Change resistance and readiness**

When considering the potential of success for any change outcome it is important for the leaders of SCU to consider the organizational context and how individuals perceive the change in relation to their beliefs, attitudes, intentions, and behaviours (Armenakis & Harris, 2009, p. 138). Armenakis et al. (2009) articulated individuals’ attitudes toward organizational change have often been conceptualized as resistance to change (p. 569), while Erwin and Garmin (2010) viewed resistance as multi-dimensional, involving behavioural cognitive and affective responses of individuals (p. 42). In his article, Lines (2005) put forward a range of behaviours, which he
categorized as being positive or negative toward the change as well as either strong or weak
behaviours in response to attitudes toward organizational change. If this assertion is considered
apposite, then an individual’s “negative reactions to change are not necessarily dysfunctional
obstacles or liabilities to successful change” (Choi & Ruona, 2011, p. 50). Erwin and Garmin
(2010) further extended this claim when they stated, “Others have challenged this perspective of
resistance to change because it precludes some of the more positive aspects and intentions of
resistance” (p. 40).

Burke et al. (2009) suggested resistance is not always bad, because it indicates people
care about the issues at hand, and dealing with the resulting actions is more a matter of
rechanneling the energy away from resistance (p. 956). Jick (2009) supported this view and
pointed to the amorphous nature of the phrase “resistance to change” (p. 413). Self (2007) added
clarity to this perspective and theorized resistance and readiness “are not polar opposites on a
linear continuum” (p. 11). Hicks and McCracken (2011) applied this view when they posited
subjective appraisal of an individual’s recognition of the need to change along with his or her
willingness and capability in making the required change: “Readiness for change is a major
determinant of the relative cooperation or resistance you can expect from an individual” (p. 82).

Armenakis et al. (2009) espoused the effectiveness of reducing resistance to change by
first creating readiness (p. 570) and further clarified “an organization’s collective readiness is
constantly being influenced by the individuals composing it” (p. 573). If leaders consider the
concerns individuals commonly raise during the change process as natural and based on
legitimate reasons, then “readiness for change is a more valid and practical concept to understand
employees’ attitudes toward organizational change than resistance to change” (Choi & Ruona,
2011, p. 53). Armenakis and Harris (2009) went so far as to prefer the term readiness over the
term resistance because it “is more congruent with the roles that coaches and champions play in introducing change” (p. 132). Subsequently, the change process should attempt to shape the attitudes toward the change and “target creating readiness for the change, not attempting to overcome resistance to it” (Self, 2007, p. 12).

The concept of readiness for change has its foundation in Kurt Lewin’s (1947) seminal work, in which he described the disequilibrium required to create the motivation to change as unfreezing (Burnes, 2009, p. 233; Schein, 2010, p. 301). Armenakis et al. (2009) further articulated readiness through unfreezing is “reflected in organizational members’ beliefs, attitudes, and intentions regarding the extent to which changes are needed and the organization’s capacity to successfully make those changes” (p. 569). Weisbord (2012) similarly acknowledged the relevance of unfreezing through disconfirming information, moving attitudes and behaviours, and refreezing the new desired behaviour (p. 101). Ultimately, Weisbord suggested the need to revise this concept to account for markets and technologies being in a “state of perpetual transition” (p. 101). Burnes (2009), conversely, addressed this criticism when he stated Lewin (1947) actually viewed change as an unpredictable, fluid, and iterative learning process, in which “the journey was more important than the destination” (p. 241). Watkins, Mohr, and Kelly (2011) also captured this repetitive theme in the literature when they contended there is no beginning middle and end in change: “We now see change as a continuous process, ongoing in every conversation we have, in every inquiry we make, in every action we take to ‘know’ or understand something about our organization and/or about the world” (p. 47).

Knowing and understanding why there is a need for change is the first step in any change process (Beckhard & Harris, 2009, p. 697; Hicks & McCracken, 2011, p. 82). Foundational to an organization’s ability to institute change is leaders’ recognition of the reliance upon employees
to, at the very least, accept the change (Jick, 2009, p. 404); this acceptance is difficult if the reasons for the change are not brought to employees’ attention or if employees do not personally believe a change is necessary (Hicks & McCracken, 2011, p. 82). W. W. Burke (2009) captured this when describing the pre-launch phase in which the leadership establishes the need for change: “If people in the organization see or feel no need for change, they are not likely to embrace the idea” (p. 743). To assist in creating the environment for change Lines (2005) declared creating readiness “often involves evoking an image of hostile environments that threaten the organization’s existence if not acted upon” (p. 22), while Chreim (2006) indicated, “Embracing the change was facilitated by the belief that the new technology would enhance one’s job or improve services to the customer” (p. 1271).

Lines (2005) highlighted the importance of organizational members’ attitudes towards the change and stated that at some point early on in the change process people will “make up their mind about the proposed change” (p. 21). Armenakis et al. (2009) identified a typology to help guide readiness efforts by considering the extent of readiness of the employees, as compared to the urgency of the change (p. 578). Based on Lewin’s (1947) basic model, Schein’s (2010) three stages of unfreezing, learning new concepts, and internalizing new concepts also described how human systems attempt to cope, grow, and survive through various degrees of disequilibrium (p. 300). Bridges (2004) similarly identified the need for individuals to embrace the “neutral zone” (p. 143) to avoid falling into the traps of either fast-forward or reverse when changes are happening.

Active participation and allowing people to participate in the implementation and potentially increase efficacy is another way change recipients can enhance valency (Armenakis & Harris, 2009, p. 130). This is particularly important since organizational change “often entails
a reallocation of power as some individuals take on more influential roles while others lose the previous control they had over people or resources” (Oreg, 2006, p. 79; Senge, 2006, p. 88). This transfer of control can in turn create conflict between perceived “winners and losers” (Bolman & Deal, 2008, p. 396) and result in a negative reaction from individuals (Jick, 2009, p. 406). In a related theme, Argyris and Schön (2009) promoted the sociotechnical systems’ conception of a learning organization, which focuses on the participation of teams of individuals in developing new patterns of work (p. 936). This helps to illustrate how engaging participants early in the change process also has the ability to create an effective change process (Bunker & Alban, 2009, p. 670). Weisbord (2012) further espoused the importance of stakeholders being involved in the decisions, as people “are more likely to carry out decisions [they] have helped make” (p. 98).

While exploring the relationship between resistance and readiness, researchers found the following prominent themes: (a) organizations must determine why change is necessary (Burke, 2009, p. 743; Burnes, 2009, p. 572; Choi & Ruona, 2011, p. 47); (b) stakeholders need to believe they are capable of the change (Self, 2007, p. 12) and have the ability to participate (Argyris & Schön, 2009, p. 936); (c) employees must understand that roles and authorities will change (Oreg, 2006, p. 80); and (d) stakeholders need to know the beneficial results from the change (Armenakis & Harris, 2009, p. 128; Chreim, 2006, p. 1271).

In summary, becoming a learning organization represents a significant impact for an institution; to increase the likelihood of success, change needs to be viewed systemically by taking into account the interconnected elements of the organization. Various methodologies were identified to undertake system-wide changes as well as the importance of change agents in this process. The literature suggested change resistance can be a positive because it shows individuals
care about the issues at hand and that readiness can be a proactive approach to unfreezing organizational members’ beliefs and can set the stage for the continuous change process.

Chapter Summary

This chapter provided an exploration of the literature to better understand the implications of becoming a learning organization and began with an examination of organizational culture with a focus on trust and relationships along with leadership behaviours. The concept of a learning organization was then analyzed with a specific view on the definition of a learning organization, team learning and collaboration, and the significance of a shared vision. The chapter concluded with an examination of systemic organizational change in addition to change resistance and readiness. In the next chapter the chosen methodology and overarching framework for this project will be described and explored.
CHAPTER THREE: INQUIRY APPROACH AND METHODOLOGY

This chapter presents the research approach taken for the inquiry including the methodology and alignment with the sponsoring organization. Next the project participants and selection criteria are presented followed by the data collection tools and analysis. This chapter concludes with a discussion of ethical considerations and how they applied to the inquiry.

Inquiry Approach

Although the limited scope of this project prevented the full application of an appreciative inquiry (AI) model such as the 5-D or 4-I models (Watkins et al., 2011, p. 83), the positive elements contained within the AI approach were used to frame the inquiry (p. 37) and answer the question: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? This inquiry also explored the following sub-questions:

1. What is a learning organization?
2. What are the leadership qualities most valued by a sales-focused learning organization?
3. How would becoming a learning organization impact SCU’s strategic priorities to enhance the customer experience?
4. What are the potential challenges in becoming a learning organization?

Stringer (2007) stated, “Action research is a collaborative approach to inquiry or investigation that provides people with the means to take systematic action to resolve specific problems” (p. 8). Coghlan and Brannick (2010) defined action research as “an approach to research which is based on a collaborative problem solving relationship between researcher and client which aims at both solving a problem and generating new knowledge” (p. 35). The basic
routine involves three steps: look, think, and act (Stringer, 2007, p. 9). In my inquiry, I followed Glesne’s (2011) advice that “the research process [be] collaborative and inclusive of all major stakeholders with the researcher acting as a facilitator who keeps the research cycles moving” (p. 23). These components, which are contained in the organizational action research model put forward by Rowe, Agger-Gupta, Harris, and Graf (2011), represent the approach taken in this inquiry and are captured in Figure 3. This figure outlines how key stakeholders were engaged in this inquiry project leading to the final approval of the report prior to transferring ownership of the recommendations to the organization to lead the interventions.

Stringer (2007) captured the communal nature of action research when he stated, “Action research seeks to engage people directly in formulating solutions to problems they confront in their community and organizational lives” (p. 34). This participative approach aligns with SCU’s mission of building “a better world—one member at a time” (SCU, 2013b, p. 2), and the organizational values of integrity, teamwork, community, and fairness (SCU, 2013b, p. 2). Further extending this connection, Stringer (2007) forwarded the notion of “community of interest” (p. 6) when he stated, “Action research is a participatory process that involves all those who have a stake in the issue engaging in systematic inquiry into the issue to be investigated” (p. 6). At the onset of this inquiry, I recognized the very undertaking of this research itself would have an impact; as Schein (2009) stated, “Everything you do is an intervention” (p. 655). I believe the potential exists for the collaborative relationships created by this action research to disseminate across the sponsoring organization.
Figure 3. The organizational action research approach utilized in this inquiry.

Note. From *RRU School of Leadership Studies Organizational Action Research (OAR)* (p. 1), by W. Rowe, N. Agger-Gupta, B. Harris, & M. Graf, 2011, Victoria, BC, Canada: Royal Roads University. Copyright 2011 by Royal Roads University. Reprinted with permission.

**Project Participants**

The selection process of the participants involved external and internal stakeholders, as “action research seeks to enact an approach to inquiry that includes all relevant stakeholders in the process of investigation” (Stringer, 2007, p. 34). This was guided by purposeful sampling to consciously involve individuals “on the basis of a particular set of attributes” (Stringer, 2007, p. 43). The rationale for involving external participants was to learn from individuals belonging to institutions currently considered to be learning organizations, as this is a relatively unknown
concept to the sponsoring organization. Senge (1994) stated it is important for people exchanging information to move beyond merely talking about a learning organization and to put it into practice, “because no single organization has the resources to conduct all the necessary experiments on its own” (p. 6). As per my original intent for this inquiry, the external participant group members were from separate organizations and consisted of two individuals from the financial services industry and two from other industries; these participants provided additional context on learning organizations.

The second group was drawn from the Regional Managers within Business Banking Operations and the District Managers within Retail Operations. My original proposal for this research was to have a minimum of six and a maximum of 12 participants to provide a satisfactory range for qualitative representation. I sent out 20 invitations to internal stakeholders and 10 agreed to participate, representing a 50% response rate. This internal group was selected on the basis that they represent a direct link between senior management in head office with the front-line employees who deliver customer service. These individuals are key stakeholders in the change process and have the ability to directly influence how sales routines shape the customer service experience. The inclusion of these stakeholders ensured “they have the opportunity to develop immediate and deeply relevant understandings of their situation and to be involved actively in the process of dealing with those problems” (Stringer, 2007, p. 32). Their sphere of influence encapsulates not only the organization’s business and customer service results for the primary lines of business, but also the experiences of approximately 1,200 employees.

Focusing on this stakeholder group also brought the scope of the research to a manageable level and contained the study to be within the organizational reporting lines of the sponsor. As the Director of Member Sales and Service, I am at a similar position level in the
organization as the internal participants; however, the internal participants and I report to different Vice Presidents. As such, I held no direct influence or control over participants when conducting the research and no power-over issues were evident during the inquiry. Involving these stakeholders also increased the potential for the change to occur as all of the internal participants ultimately report into the COO, who was also the organizational sponsor and was supportive of this research.

As the primary researcher, I was supported by an inquiry team that included a previous graduate of the Master of Arts in Leadership program from Royal Roads University, two members of my Royal Roads University cohort, an executive assistant and Senior Manager of Leadership Development of the sponsoring organization, an external transcriptionist, and a professional editor. The inquiry team members were required to sign a letter of agreement indicating their responsibilities and the requirement of confidentiality (see Appendix D). Members of the inquiry team helped to pilot both methods and provided valuable feedback on the relevance of the questions to the inquiry topic.

**Inquiry Methods**

This section outlines the research methods and data collection tools that were used for this inquiry. In addition, this section describes how the study was conducted and how the potential of role conflict as the primary researcher inside my own organization was addressed by balancing “a full organizational membership role and the research perspective simultaneously” (Coghlan & Brannick, 2010, p. 119). Prior to moving forward with the research, I pilot tested the inquiry methods with the inquiry team to clarify the inquiry topic and questions as well as to uncover any assumptions I may have had regarding the research (Glesne, 2011, p. 56).
**Data collection tools**

For the purposes of this research I employed two methods to contribute to the trustworthiness of the inquiry through triangulation (Stringer, 2007); these methods were further supported by the literature review. To ensure a diversity of perspectives were captured I employed multiple methods to collect the data, ensured the sources of data were comprised of external individuals and internal individuals across two different lines of business, as well as utilized an inquiry team (Glesne, 2011, p. 47). This diversity of perspectives provided additional richness and depth to the research, as “multiple means of data development can contribute to research trustworthiness and verisimilitude, or sense of authenticity” (Glesne, 2011, p. 48).

The research was conducted in two phases, with the initial phase of external interviews informing the second phase of an internal focus group. This exhibited the metalearning element of action research, as reflecting upon the action cycle from the first phase is also an action research cycle: “When content, process and premise reflections are applied to the action research cycle, they form the meta cycle of inquiry” (Coghlan & Brannick, 2010, p. 12). Considering the level of depth I sought to uncover in this research, I chose these narrative methods to allow participants to tell their stories (Glesne, 2011, p. 20), while at the same time aligning with the culture within a financial institution. Watkins et al. (2011) further suggested the use of stories within AI encourages participants to share experiences and values, along with their desire for the organization’s future: “Stories have power to engage the imagination in ways that diagnostic discussions cannot” (p. 147).

**Interviews**

The initial phase of data collection interviews engaged four individuals external to the organization and employed purposeful sampling of the participants with a snowball selection
method to establish a foundation for the subsequent cycles of the inquiry. The interview questions (see Appendix E) were revised as part of the pilot-testing process with members of my inquiry team, as I needed to “be prepared to let some questions fall to the ground” (Glesne, 2011, p. 110).

Interviews were selected as the first method because “the primary data in action research are derived from interviews with primary and key stakeholders” (Stringer, 2007, p. 68). This captured the purpose of engaging external individuals to better understand the concept of a learning organization from those who have experienced the successes and challenges within their organizations, which added additional rigour to the research (Stringer, 2007, p. 57).

Focus group

A focus group was chosen as the second phase of data collection to allow participants the opportunity to “express their experience and perspective in their own terms, without the constraints of interpretive frameworks derived from researcher perspectives, professional or technical language, or theoretical constructs” (Stringer, 2007, p. 74). I considered other narrative methods such as the world café or photovoice; however, the traditional business culture within the sponsoring organization aligned more appropriately with a focus group while still allowing the participants to tell their stories. As this phase of the research was informed by the previous cycle, the focus group questions (see Appendix F) were determined as a result of the Phase 1 interviews and forwarded to the participants in advance of the focus group. The questions were based on the appreciative stance within AI to realize a “powerful shift from the deficit perspective” (Watkins et al., 2011, p. 36) and tap into the organization’s positive core to unleash positive energy and improvement.
Study conduct

The following section describes the two phases of data collection used in this research, with telephone interviews conducted in the first phase and a focus group in the second phase. Although I was the lone interviewer and focus group facilitator, members of the inquiry team were engaged from pre- to post-study conduct. This increased the validity of the research so the outcomes of the study “were not based on the “perspectives, biases, or worldview of the researcher” (Stringer, 2007, p. 87).

Interviews

Phase 1 of the research involved interviewing external participants identified through a snowball sampling selection process to “obtain knowledge of potential cases from people who know people who meet research interests” (Glesne, 2011, p. 45). I gave consideration to the logistics of the interview itself with the preference for face-to-face sessions; however, I conducted all interviews by telephone due to geographical challenges. As the principle researcher, I conducted all interviews. I used two separate devices to digitally audio record the interviews to assist in data collection accuracy. Participants received a letter of invitation (see Appendix G) as well as a letter of consent (see Appendix H) to be signed prior to the questions being provided and the interview being conducted.

To facilitate an effective interview, I sent the questions to the participants in advance to allow them time to reflect on their experiences (see Appendix E). Stringer (2007) reinforced this approach when he described interviews as guided reflections: “It is a reflective process that enables the interviewee to explore his or her experience in detail and to reveal the many features of that experience that have an effect on the issue investigated” (p. 69). I ranked interview questions according to their priority to minimize potential impact of time constraints had
participants been unable to work through all of the questions (K. Gunning-Mooney, personal communication, 1 February 18, 2013); however, all questions were asked within the allotted time of the interviews. The participants were informed at the conclusion of the interview of their ability to review the transcribed data and resulting themes of their interview for a period of one month following the interview session, as outlined in the consent form.

To begin the snowball process, a mutual colleague identified an individual considered knowledgeable about learning organizations for the initial interview. I contacted this individual and she agreed to participate in a telephone interview. At the end of the interview I asked the interviewee to recommend individuals I could interview next based on our discussion and the participant’s knowledge of the subject matter. This process continued uninterrupted until the four planned interviews were conducted.

I scheduled the interviews to be 60 minutes in duration, with the actual interviews ranging in time from 28 min 32 s to 51 min 18 s. I conducted the interviews during the week and at various times during the day as a result of different time zones. Prior to beginning each interview, I reminded the interviewees that the session would be digitally recorded and they would have the opportunity to withdraw from the interview at any time. I then proceeded to conduct the interviews with the pre-determined and supplied questions (see Appendix E), asking further clarification questions when needed to ensure the accuracy of the information. I also encouraged interviewees to tell stories to expand on their thoughts, and this provided additional insight that I could not have captured through asking predetermined questions alone. These requests for clarification in addition to confirming if there was anything else the interviewee would like to add or share before moving on to the next question also represented what Stringer 

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1 Kim Gunning-Mooney has granted permission to be cited in this report.
(2007) described as member checking (p. 58). A professional transcriptionist transcribed the recordings, and I then used these manuscripts to begin initial analysis of the data and inform the questions used for the second phase, the focus group.

**Focus group**

Upon completion of the Phase-1 interviews, the inquiry team members and I began to analyze the data to understand the key elements, codes, and themes from the interviews to prepare questions for the Phase-2 focus group. Once I had revised the focus group questions based on the initial themes from the interviews, I pilot tested the questions with members of the inquiry team. This process to further refine the focus group questions improved the rigour of the research. As the participants were geographically spread across the Province of Alberta and people’s schedules were difficult to coordinate, I scheduled the focus group to be in conjunction with another meeting that was already planned to allow for the greatest number of possible participants and to prevent additional costs.

A member of my inquiry team sent invitations for the focus group session to the 20 Regional and District Managers with instructions to respond back to the inquiry team member if they agreed to participate (see Appendix I). Those attending the focus group were provided a letter of consent (see Appendix J), which all participants signed prior to taking part in the session. I sent the questions to participants the morning of the focus group (see Appendix F), which was scheduled for 4:00 pm.

Although I originally intended to have all attendees attend the focus group session in person, I chose to also arrange for a teleconference line to not preclude anyone from participating due to geography. The focus group began with seven people attending in person and three people teleconferencing in. As the sole researcher and facilitator, it was important that I allow equal
opportunity for input by all participants, particularly with some not physically present, and I am confident this occurred. Prior to asking the focus group questions I explained the nature of my project and the participants’ right to withdraw and, although I would be taking notes and digitally recording the session, any information that would be included in the report would be in an anonymized format. I also asked if participants had any questions before commencing the focus group. The session was recorded with two digital audio recording devices to ensure data were captured. I had scheduled the focus group to be 60 minutes; in actuality, the session was 52 minutes long. I asked the predetermined questions with additional clarification questions when appropriate. I also encouraged the participants to expand on their thoughts and share stories to supplement their answers. Participants built upon each other’s comments during the session. Upon completion of the focus group, I informed participants of their ability to review the transcribed data and resulting themes of the focus group for a period of one month following the session, as outlined in the consent form (see Appendix J).

**Data analysis**

Ryan and Bernard (2003) articulated how identifying themes in qualitative data is both essential and furtive: “Theme identification is one of the most fundamental tasks in qualitative research. It is also one of the most mysterious” (Abstract section, para. 1). To minimize this enigmatic nature, it was essential that I systematically analyze the data for patterns and relationships as the data were organized, integrated, and examined (Neuman, 2011). Stringer (2007) stated, “As people talk about their experience and perspective, their narrative is composed of a wide range of related and interconnected ideas, activities, and events” (p. 100); I took this advice into consideration when analyzing the data.
Stringer (2007) posited there are two processes available to distil the data: “a categorizing and coding procedure” (p. 98) or a process that “selects key experiences . . . and ‘unpacks’ . . . the elements that compose them” (p. 98). My focus was on the categorizing and coding procedure to consciously interpret the data based on the participants’ perceptions, and not on the process of performing the analysis (Stringer, 2007, p. 98). To ensure the analysis captured the meanings integral to the participants’ experiences, I applied the verbatim principle of “using terms and concepts drawn from the words of the participants themselves” (Stringer, 2007, p. 99). Coghlan and Brannick (2010) reinforced that using the participants’ own words in the coding increases authenticity, which is characterized by four process imperatives of being attentive to the data, intelligent in the inquiry, reasonable in making judgements, and responsible in making decisions (p. 23).

I analyzed the interview transcriptions using word-based techniques in an effort to discover themes within the data. The first technique used was word repetition, in which I created a list of unique words captured in the transcription and analyzed the number of times the word appeared (Ryan & Bernard, 2003, Word Repetitions section, para. 4). This analysis provided the opportunity for me to then begin “pawing” (Ryan & Bernard, 2003, Pawing section, para. 1) the data to “get a feel for the text by handling your data multiple times” (Pawing section, para. 1). Through this process I began to expose themes that formed the next layer of analysis called “Key-words-in-context” (Ryan & Bernard, 2003, Key-Words-In-Context section, para. 1). I identified keywords and then systematically searched for those terms within the data along with its immediate context: “Themes get identified by physically sorting the examples into piles of similar meaning” (Ryan & Bernard, 2003, Key-Words-In-Context section, para. 1). I then conducted another line-by-line analysis to compare and contrast the data, ask myself hypothetical

questions, compare lines with preceding or following statements, and effectively “compare answers to questions across people, space, and time” (Ryan & Bernard, 2003, Compare and Contrast section, para. 2).

I ran through the data analysis process multiple times and included members of the inquiry team in this process for additional perspective. To assist in this process I created a colour-coding chart to facilitate the numerous passes through the data (see Appendix K). I compiled interviewees’ comments under each question and colour coded the responses to maintain anonymity. I assigned a written code as I funnelled data through the multiple methods and also utilized input from the inquiry team. I then conducted another pass of the data, resulting in 18 colour codes; which were then transferred to a mind map (see Appendix L) that I had developed to further help discover patterns and themes. These 18 colour codes then fused into sub-themes under the four main themes represented by the colours of red (Finding 1), green (Finding 2), gold (Finding 3), and silver (Finding 4). These were then transferred back to the colour-coding chart as a final pass to further reflect on the participants’ comments and ultimately informed my findings.

Using this process, I initially analyzed the interview and focus group data separately and then combined the data holistically. I was able to minimize the potential for researcher bias in the interpretation of the data by consolidating, comparing, and contrasting the data as well as leveraging the diverse views of the inquiry team members. I shared the findings with the sponsor to ensure alignment in drafting the recommendations and to identify areas in which other organizational support would be required.

Throughout action research rigour must be practiced to ensure the outcomes are trustworthy. Stringer (2007) declared researchers must have “rigorously established the veracity,
truthfulness, or validity of the information and analyses that have emerged from the research process” (p. 57). Lincoln and Guba (as cited in Stringer, 2007) further suggested trustworthiness can be assessed by the attributes of credibility, transferability, dependability, and confirmability contained in the research, which were among the criteria considered when choosing research methods.

**Ethical Issues**

The action research conducted for this inquiry adhered to the ethical policies and review process as established by Royal Roads University (2011) *Research Ethics Policy*. In the absence of an internal ethics review, the sponsoring organization was also guided by the Royal Roads University process. As the primary researcher, I was responsible for ensuring this inquiry abided by the requirements established by Royal Roads University along with the three core principles contained within the *Tri-Council Policy Statement*: respect for persons, concern for welfare, and justice (Canadian Institutes of Health Research, Natural Sciences and Engineering Research Council of Canada, & Social Sciences and Humanities Research Council of Canada [TCPS2], 2010).

**Respect for persons**

This first principle of the *Tri-Council Policy Statement* (TCPS2, 2010) stated, “Respect for Persons recognizes the intrinsic value of human beings and the respect and consideration that they are due” (p. 8). This principle further espoused the need for a person’s autonomy in being able to choose without interference (TCPS2, 2010, p. 8). I conducted the research in a transparent manner with timely information provided to the participants outlining the purposes and processes of the study (Stringer, 2007, p. 55). All participants provided written
acknowledgement of consent, which included the option for participants to withdraw at any time, in effect empowering the research participants (Glesne, 2011, p. 166).

**Concern for welfare**

The *Tri-Council Policy Statement* (TCPS2, 2010) equates welfare of a person to the “quality of that person’s experience of life in all aspects” (p. 9) and includes the elements of the privacy and the control of a person’s information. I was aware of the need to maintain participants’ anonymity throughout the research. This included coding the data collected to remove any personal identifiers, storing these key codes separately, and ensuring all physical materials are securely stored when not in my presence, including all electronic data, which I encrypted with appropriate software.

**Justice**

The third principle of the *Tri-Council Policy Statement* (TCPS2, 2010) referenced the obligation to treat people fairly and equitably, but distinguished this from the need to treat people in the same way (TCPS2, 2010, p 10). To align with the focus of the inquiry, I used purposeful sampling of the participants, which guided the snowball method as well as the selection of focus group invitees. At the onset of the research I identified potential implications within the focus group method relating to the group’s social interactions. As a researcher I paid close attention to ensure group dynamics did not create vulnerability for any of the participants.

**Chapter Summary**

This chapter outlined the conduct of the action research project to answer the question: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? I explored the inquiry methodology along with the reasons why this approach was chosen. Project participants, data collection tools, study conduct,
and the approach to data analysis were also explored in detail. Finally, I discussed the ethical considerations for respect for persons, concern for welfare, and justice and detailed the integrity under which this inquiry was conducted. The next chapter will explain the study findings, conclusions, and the scope and limitations of the inquiry.
CHAPTER FOUR: ACTION INQUIRY PROJECT RESULTS AND CONCLUSIONS

This research was initiated to answer the question: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? I also posed the following sub-questions to explore this inquiry more deeply:

1. What is a learning organization?
2. What are the leadership qualities most valued by a sales-focused learning organization?
3. How would becoming a learning organization impact SCU’s strategic priorities to enhance the customer experience?
4. What are the potential challenges in becoming a learning organization?

This chapter begins with a presentation of the findings that emerged from analyzing the data from the external interviews and internal focus group. Conclusions drawn from the findings and relevant literature are then provided. To conclude the chapter, the scope and limitations of this inquiry are described.

Study Findings

One of the key drivers in selecting the interview and focus group data collection methods was due to the sponsoring organization being relatively unfamiliar with the concept of a learning organization, and this rationale was reinforced during the analysis of the data collected. Demographic differences were evident between the responses received from the external interviewees and the internal focus group participants. The initial interviews utilized the snowball selection method to learn from individuals belonging to organizations currently considered as learning organizations. All four interviewees were senior leaders, with three being on the executive leadership team for their respective organizations. The interviewees’ responses
integrated terminology commonly associated with a learning organization, as described in the literature review (see Chapter 2). Terms such as mental maps, shared vision, and systems were used in interviewees’ responses to the questions and in the personal stories they shared to further illustrate their thoughts. This is in contrast to the internal focus group whose responses did not reference these terms specifically; however, there were underlying motifs and common threads across both methods with differences in their weightings.

Recognizing that prominent themes surfaced from the analysis, the interrelatedness of these themes also acknowledges and further links the analysis together. The following four major findings emerged from the interviews and focus group:

1. Being a learning organization involves cultural change, empowered employees, and a safe environment.
2. Organizational growth requires a commitment to continuous learning and specific leadership attributes.
3. A shared vision and common purpose are essential to align individuals and the organization.
4. Collaboration and co-creation are supported by transparency and the sharing of information.

The findings were analyzed and supported by anonymous excerpts from four interviews, which I differentiated using colour codes (see Appendix K) of red (I-R), black (I-BK), green (I-G), and blue (I-B), along with excerpts from the focus group (FG). Quotes are cited using the code attached to each method in order to protect the anonymity of the participants.
**Finding 1: The need for cultural change, empowerment, and a safe environment**

When describing their personal and organizational experiences in becoming a learning organization the interviewees depicted the process as a journey rather than a destination; one interviewee described being “on a path that is pretty uncharted” (I-R) and emphasized, “It is a culture that is created that allows people to grow, learn, and develop” (I-R). I-BK described a learning organization as taking more of a systems-enterprise perspective in “getting out of our siloed approach” and requiring “a lot of courage.” Participants’ comments about culture were applicable to all levels and areas of the organization. Participants identified “shared accountability” (I-BK), “shared responsibility” (I-B), and “mutual respect” (I-BK, FG) as integral to a learning organization.

Participants described some cultural implications in being a learning organization as having an organization that people would “die to work for” (I-R), the ability to promote from within because career discussions are happening (I-BK), and having engaged employees: “We are seeing engagement scores of like 95%” (I-G). I-R highlighted the importance of enabling people to do their jobs, which I-B expressed as providing the support and time to move forward. One focus group participant described the need for an innovation team backed by staff and resources for research and development, while another participant expressed the need to deliver on improved processes previously promised (FG). Within the culture theme three sub-themes also arose from the analysis, consisting of change, empowerment, and safe environment.

**Change**

All four interviewees directly referenced the importance of change, and this was also an underlying theme within the focus group. I had considered expressing change as a separate theme; however, the majority of change references in the data related to the transformational
cultural change required to become a learning organization and how it created a safe
environment where individuals were empowered.

I-G articulated the time required to become a learning organization is not for the faint of
heart and referred to the potential concern to abandon ship too early:

I often talk about it as you are on the Titanic and the waiter has accidentally dropped an
ice cube out of a glass of scotch and we are all ready to abandon ship because there is ice
on the floor deck but it is not quite . . . the catastrophe yet.

Other participants also expressed needing time for change to occur, with one participant
stating, “We have been at this for a while” (I-B), and another participant explaining that shifting
a culture “has been the biggest challenge” (I-R). I-B further reported time is needed due to the
necessity of changing attitudes and some people being more receptive to change than others:
“For whatever reason they are reticent or maybe they don’t have the confidence or the
competence to really move forward as quickly.” While acknowledging changing an
organizational culture can take time, I-G also stated people can get “very excited about the
opportunities” when they start to see the change.

Expressing being a learning organization as a transformational journey, I-R described
team members working together through continuous learning to “define [their] organizational
culture.” I-B also discussed this continual nature and described it as an “organization that
continually tries to work on transformation and keeping current.” One focus group participant
highlighted the importance of this work and acknowledged, as the organization is getting bigger,
“it is harder to keep a common sense approach.” With this change being transformational,
participants considered the need to involve all levels to be paramount. I-G indicated change
management training within his or her organization is done at the same time with everyone from
the executive to the hourly worker, and across silos, as a way to engage and teach the
organization because “change management is a critical piece of being a learning organization.”
Empowerment

The topic of empowerment was raised multiple times within the focus group and was even noted during the session by one participant who noted that the subject of “empowerment come[s] up here . . . a ton of times on every question” (FG). The ability to make decisions was a prominent theme, as participants’ comments related to people at the right levels needing to be empowered to make decisions, feel confident, and have the ability to act on their feet (FG).

Participants identified barriers to empowerment such as policies becoming more rigid and lending limits for Financial Advisors (FG). Participants also expressed feelings of loss when one participant referenced how some things used to be: “We have lost all of that quick turnaround” (FG). Another participant linked this loss to less autonomy for employees: “We have lost a piece of that since the merger . . . [and] my ability to make decisions has gone like ten-fold backwards” (FG). One focus group participant identified the need to limit empowerment as it related to the significance of the decision, and another participant connected the concept of accountability with empowerment as needing to go “hand-in-hand” (FG).

A safe environment for learning from mistakes and taking risks

Interviews and focus group participants emphasized the importance of having a safe environment within a learning organization where people can learn from mistakes and be able to take risks (I-B, I-BK, I-R, FG). Participants identified a focus on moving forward and making the workplace a positive environment (I-B, FG). I-R further articulated this by affirming the need for “a culture that allows people to make mistakes . . . to learn from those mistakes and move forward and not be penalized.”

To be innovative, participants indicated an organization cannot be risk averse (I-BK), which as one focus group participant described as a potential to “just kind of stick in cement”
thinking about all the what-if scenarios. Taking risks also requires a lot of strength from employees, particularly from those who have been in their jobs for a long period of time and need to “step out of their comfort zone” (I-BK). One focus group participant highlighted the need for safety, as some people may be afraid to “not do the right thing” or afraid to “make the call.” Another focus group participant indicated supporting employees is paramount in a safe environment so that employees “aren’t living under fear that a call is going to be made” to the head office to make a customer complaint.

If leadership has trust in employees’ good intentions when they make decisions, then people have the ability to live with their mistakes, learn from them, and move forward (FG); reinforcing the critical nature of continuous learning from mistakes (I-R). One focus group participant indicated for people to truly be empowered they need to be supported when they make a mistake, understand why it happened and why they made that decision, then talk about “what they can do differently next time.”

**Finding 2: A commitment to continuous learning and specific leadership attributes is essential**

Interview and focus group participants identified continuous learning as a major contributor to growth for both an individual and organization (I-B, I-BK, I-G, I-R, FG). Underpinning this learning was the need for reflection (I-B, I-BK, I-G, I-R) as stated by I-R whose organization starts the year off by looking back at last year’s 3-year plan to see “what did we say we were going to do, and what did we accomplish.” I-BK spoke of reflecting on the organization’s weaknesses and inefficiencies and advised developing a strategic response that extends beyond a short-term view. Linking the need for both individual and organization reflection, I-B spoke about self-reflection as well as reflecting on things “at the system level.”
I-B also affirmed this form of reflection is not something that is just done once: “We reflect, we adjust, and we continue to implement.” While participants did not directly reference reflection in their comments, they did support the need to help people understand why things happened and what they could do differently in the future (FG). These comments are reflected in the three main sub-themes of personal growth and training, organizational growth and learning, and leadership skills and behaviours.

**Personal growth and learning**

While the topic of personal growth was frequently linked to learning from mistakes (I-B, I-R, FG), participants also articulated growth in other ways, such as people experiencing growth by taking on stretch assignments and moving around the organization (I-BK). One interviewee suggested being part of a learning organization is like being on a personal quest (I-G); while I-R stated, “You can’t expect everybody to know everything,” and I-B professed, “I don’t believe that you are ever there and ever done . . . there is always room for improvement.” Participants implied there was a paradox with long-serving comfortable employees being a strength while also being a challenge at the same time “if you need to shake things up” (I-BK). I-R described the biggest challenge as “shifting our mindset so that we can create impact through how we work.”

Participants discussed other tools and supports to assist in personal growth such as the use of a self-review tool (I-B) and the importance of receiving coaching to “take it to the next level” (FG). Another focus group participant highlighted the need to change product knowledge training so employees can better understand customer needs, while other participants suggested employees have a dedicated support line to credit adjudicators along with the technical support and abilities to do what is asked (FG). I-G espoused the ability to expand personal horizons,
value, and skillset in an organization that values learning is a critical component of a learning organization, and further stated, “We will hire for the soul and train for the role.” I-R also suggested individual and organizational growth is intertwined and surmised individuals in their organization are “growing as we grow as an organization.”

**Organizational growth and learning**

Learning and growth as it applied to the organization was expressed as “investments in education and capacity building of your staff” (I-BK); another participant asserted, “If you create capacity you will create capability” (I-G). One participant’s organization redesigned the Human Resources department as part of a work in progress to support the organizational vision and leadership development programs with the intent to “support these capabilities” (I-R). One focus group participant spoke of an innovation team that could research what the cost and net benefit of an initiative is to achieve what they would like, and another participant added to the comment, stating, “and the dollars to fund it” (FG). I-B echoed this need by stating, “A piece of being a learning organization is that you realize there is something that has to be done, and you invest in what you have to do to get there.”

Participants also identified needing to do things differently as a key element of organizational growth (I-B, I-G, FG). This included focus areas such as an organization investing heavily in process excellence to help drive initiatives forward (I-G); keeping current with research (I-B); and needing to clearly determine what is being done, when, and what is the expected outcome (FG). Participants also highlighted the need to focus on people in providing learning opportunities at all levels of the organization (I-B), to move people around the organization and have the right framework to support people in their educational quest (I-G), for a detailed training path for leaders (FG), and to invest in technical coaching and resiliency
training (I-BK). One interviewee described using a long-term view as a lens for business strategy (I-BK), which highlighted the length of time organizational learning takes. However, another interviewee explained how this individual’s organization is now doing things as a learning organization that leaders would not have considered doing 5 or 6 years ago; this participant’s organization was previously seen as a “sleepy hollow” (I-G) and is now able to “punch above our weight” (I-G).

**Leadership**

A significant amount of dialogue took place around the importance of leadership and the applicable skills and behaviours required for a learning organization in both the interviews and focus group. Participants identified leadership buy-in as foundational to moving any initiative forward (I-B, FG). A leader’s role in a learning organization is “considerably different than in an organization that is command and control” (I-G). Participants spoke of leaders who have confidence and lead to vision and values (I-R), provide emotional support (I-BK), are positive (FG), have the questions rather than the answers (I-G), model behaviours (I-B, FG) and commit to collective success (I-R, FG). I-G went further to say when a leader is collaborative in nature the leader can become the student and the student becomes the teacher.

When describing leadership skills and competencies, participants used terms and phrases such as “inspire” (FG, I-G), a “great coach” (FG), “communication” (FG), “facilitative” (I-G), “conciliatory” (I-G), “openness” (I-BK), “leading change” (I-BK), “building relationships” (I-B), “developing others” (I-B), and “committed to our collective success” (I-R). Participants in the focus group espoused the benefits of a good leader that included motivated enthusiastic and engaged team members who are rewarded for their work (FG). One focus group participant stated, “Someone that helps you grow versus someone who tells you how to grow.” Other
participants added comments such as a leader’s success is really based on the success of the
individuals they lead and good leaders push individuals in a positive way to achieve a goal
because they saw value in that person, subsequently earning the team’s respect along the way
(FG). One participant integrated a sports analogy with a coach knowing which player needs a
kick and which one needs a stroke because he is talking with his players (FG).

Finding 3: The importance of a shared vision and purpose

The elements of shared vision and purpose were prominent across the interviews.
Interviewees also identified systems thinking as linking the elements together (I-B, I-BK, I-R),
whereas the focus group comments centred mainly on barriers distracting the organization from
its purpose. I-BK described a learning organization as “trying to understand the complexity and
inter-dependencies, . . . getting out of our siloed thinking, . . . [and establishing a] shared mental
map of what success looks like.” Other participants included “alignment across the system” (I-B)
and “focused across the company the same way” (FG) as elements of a learning organization.
Contributing to this alignment is a vision that is very clear (I-B, I-R), using common language to
articulate “the same vision at all levels of the organization” (I-B), and sharing a long-term vision
by explaining the “vision of the future to others and gain their buy-in” (I-BK). To further support
a shared vision it is important for leaders to connect goals and priorities of individuals at all
levels to the broader vision, mission, and values (I-B, I-BK, I-G, I-R).

Participants illuminated the significance of alignment when describing instances of
distractions. I-BK spoke of a longer-term threat that required this participant’s organization to
develop a shared understanding with “a common sense of purpose” and “mobilize people around
a shared purpose about who we are.” With the potential to have a hundred things happening at
once, I-B stated, “You really have to say what is the important thing here.” Several individuals in
the focus group articulated the organization’s purpose as understanding the needs of the
customer and solving their problems, providing advice, personalized service, quick turn-around
times, and having strong relationships with the customers and ensuring they are not treated as
just a number. This was then followed with distinct comments from the focus group participants
around distractions, which included remarks about banking systems, policies and procedures,
sales training, and processes. One focus group participant indicated some are “necessary
distractions,” while another indicated, “There is probably quite a list of distractions” (FG)
keeping member-facing people from dealing with what they want them to deal with.

Finding 4: The power of “Co” and sharing

Participants identified the practice of bringing people together as a needed activity when
discussing what changes occurred within their organization to sustain a learning organization:
“We set about defining how we worked together” (I-R). Other interviewees mentioned the
benefits of moving people around the organization through job exchanges, secondments, and
transfers (I-B, I-BK). Within the interviews, terms began to coalesce under what one interviewee
described as “the power of co” (I-B). I-BK referenced the importance of communities of practice
to avoid silos, co-creation of a response by those who are champions and skeptics of the cause,
and collectively together the “sum is greater than the parts.” I-B identified the need for co-
planning, co-teaching, co-learning, co-reflecting, collaborative learning, and collaborative
inquiry models, as a learning organization “is about team learning.”

Closely integrated with the need for collaboration and team learning were the values of
communication, transparency, and sharing information (I-B, I-G, FG). I-G indicated that his
organization is transparent with some information that “other organizations wouldn’t necessarily
share openly.” Participants considered the sharing of business plans and performance
management plans at all levels to be important to share across the organization (I-B, I-BK, I-G, I-R). In I-R’s organization, employees “share top to bottom everybody’s performance plans” and the whole organization sees the alignment of divisional plans to the 3-year organizational plan. I-G also talked about sharing key process indicators with the organization, which correlated to another interviewee who stated, “We take the view there has to be a line of site for performance management” (I-BK).

I-B stated sharing knowledge in his or her organization goes beyond best practices and is really about those who have “certain skills and certain strengths to be able to share them and then provide the support for other people to practice and use them.” One participant in the focus group used mistakes as an example of a situation in which the organization needs to improve sharing and help others: “So this is an issue that has happened and this is what we found and let’s share it with our staff so everybody learns from that mistake” (FG). One interviewee extended the benefits of transparency to include those outside of the organization, which this participant found reinforced client loyalty; this can be done by “having open and transparent conversations with your clients so that they understand . . . the business you are in” (I-BK).

**Study Conclusions**

This research was conducted using an action research methodology with an appreciative stance. This approach resulted in rich information from the interview and focus group participants. By drawing on the study findings and relevant literature, this section proposes four interdependent conclusions that together address the main and sub research questions. The following four conclusions are described below along with the supportive literature:

1. A shared vision and renewed sense of purpose can align the priorities of individuals across organizational boundaries during times of cultural change.
2. A shift of mental models through dialogue can assist SCU in facilitating an increased focus on sales.

3. Visionary leaders acting as change agents can build strong relationships through coaching and a collaborative leadership style to provide a safe environment and motivate their teams.

4. A sustained commitment to team learning and collaboration with time for reflection can enhance the customer experience through individual and organizational development.

**Conclusion 1: A Shared vision and renewed sense of purpose can align the priorities of individuals across organizational boundaries during times of cultural change**

Emphasizing the importance of a shared vision, interview participants expressed the need to have a vision that is clearly understood by everyone in the organization and brings all other elements of a learning organization together. The focus group’s concern that distractions are keeping employees from focusing on what they should be is representative of this importance. Pratt and Ashforth (2003) stated, “Visions, like cultures, ideologies, and collective identities, make membership within a particular organization special, enriching, and meaningful” (p. 318); or as one interviewee advocated, where a “culture is created that allows people to grow, learn, and develop” (I-R). Establishing a vision however cannot be the sole responsibility of the senior leadership of SCU as articulated by Bolman and Deal (2008) who asserted “No amount of charisma or rhetorical skill can sell a mission that reflects only the leader’s values and needs” (p. 370). Senge (2006) seemingly agreed with this declaration when he stated most visions are imposed by a person or group and “at best command compliance—not commitment” (p. 192). This
was supported in the data with a need to mobilize people around a shared purpose and requiring individuals to buy-in.

Mirvis et al. (2010) also claimed there are risks of driving vision, mission, and values from the top down without fully engaging employees, along with “failing to ‘close the gap’ between preaching and practices” (p. 320). Jamali et al. (2010) further declared:

The real power of a vision is unleashed only when most of those involved in an enterprise have a common understanding of its goals and direction. . . . But it is also difficult to conceive of the pursuit of a common future and destination without commitment and trust. (p. 344)

This was reflected in the data by the expressed importance of a shared vision that connects the goals and priorities of individuals at all levels to the vision, mission, and values of the organization; to the extent of including specific metrics on individual performance plans to measure this area. Senge (2006) further articulated that to focus the energies and establish a common identity among diverse people, it is most important that a leader’s vision becomes “genuinely shared among people throughout all levels of their companies” (p. 193).

The importance of an enterprise-wide understanding as part of a shared vision, directly correlated with the prominent finding of transformational cultural change within the interviews. The data further recognized the move to a learning organization takes time and an organization-wide effort; which the literature emphasized as the need to manage the change process systematically (Kogetsidis, 2012) and at the larger system level (Burke, Lake, & Paine, 2009). Interviewees expressed this as trying to understand interdependencies by getting out of their siloed approach with a systems enterprise perspective. Findings from the focus group data articulated this challenge as well referencing the organization is getting bigger so it is harder to keep a common sense approach and ensure everyone is on the same page. This can be facilitated by helping individuals clarify their own personal vision and integrating those into the
organizational vision. Bui and Baruch (2010) described the discipline of shared vision requires that “people have to give up the idea that visions come from top management or from an institutionalized planning process; it will grow as people interact with their own visions” (p. 216).

Organizations that build shared visions continually encourage members to develop their own personal vision which is how shared visions derive their energy and foster commitment (Senge, 2006, p. 197). To inspire a shared vision leaders need to enlist others by having “intimate knowledge of people’s dreams, hopes, aspirations, visions, and values” (Kouzes & Posner, 2007, p. 17). Bolman and Deal (2007) claimed myths, vision and values can imbue an organization with purpose and endorsed the use of symbolism to “explain, express, legitimize, and maintain solidarity and cohesion” (p. 254). This was supported in the data as interviewees described people doing meaningful work and the presence of a strong sense of purpose within their learning organizations. With the significant work required since the 2008 merger, there was a need to focus more on short term solutions rather than long term goals, reflective of what Senge (2006) described as the eroding goals archetype (p. 394). With the banking system conversion scheduled for 2014 there will be an opportunity for SCU to reconfirm the purpose and vision for the organization by engaging its employees in this process.

**Conclusion 2: A shift of mental models through dialogue can assist SCU in facilitating an increased focus on sales**

When reviewing the literature it became evident mental models have the “capacity to influence the attitudes, views, actions, behaviours and decisions of the individual, including the capacity to assist and limit a person[s] actions and or decisions in the workplace” (Rook, 2013, p. 42). Often individuals are not consciously aware of the existence of mental models or assumptions and their impact on behaviour (Senge, 2006, p. 8). During the interviews
participants indicated one significant challenge for their organizations was shifting people’s mindsets to establish a change in their mental maps, even in situations in which the organizations were determining what success looks like. Schein (2010) suggested that changing basic assumptions can be extremely difficult, as it “requires us to resurrect, re-examine, and possibly change some of the more stable portions of our cognitive structure” (p. 28), which several study participants in this research described as particularly challenging for employees with long-term tenure.

Ellis et al. (2012) extended mental maps to an organizational level and highlighted their potential power to influence when they pronounced, “A broad and sophisticated organizational mental model ultimately helps individuals and organizations to make the right decisions and to select more adaptive behaviors” (p. 92). Exploring this relationship between individuals and organizations, Kim et al. (2013) claimed individual mental models could greatly differ from those at the group level because of different backgrounds and experience, which are further complicated by social and political factors such as power dynamics (p. 293). One participant identified the dynamic of needing to have allies on the senior management team when “trying to shake things up” (I-BK). Senge (2006) also raised a cautionary note in which teams and organizations can trap themselves “in ‘defensive routines’ that insulate our mental models from examination . . . [resulting in] skilled incompetence” (p. 172); this was reflected in the data when participants described the need for people to step out of their comfort zones as part of a learning organization (I-BK, I-G). To allow an organization to be generative in its decision making, a team’s mental models can be modified through double-loop learning by getting past any defensive reasoning and examining the underlying assumptions (Argyris & Schön, 1996; Kim et al., 2013; Schein, 2010). This modification would require people to suspend their assumptions
and to hold those assumptions up for questioning and examination (Senge, 2006, p. 226). The focus group participants captured this when discussing the need for trusting an employee’s good intentions when making a decision and allowing staff to learn from their mistakes.

SCU’s shift to an increased focus on sales was reflected by Chreim (2006), who articulated mental models as frames in two Canadian banks during an introduction of a sales culture. Chreim described the managerial frame of selling as being proactive and more caring of customers, which differed from the previous frame that focused on transaction-driven order taking (p. 1274). Chreim’s (2006) findings showed individuals who had a positive frame of equating sales with service and had efficacy in the area of sales demonstrated early adoption of the change to a sales culture (p. 1280). The focus group participants in my study described the positive frame of sales for SCU as putting the customer first by asking great questions and “always provid[ing] them ongoing sound advice—it is not just about today; it is about tomorrow.” However, when the employee viewed sales negatively and incompatible with the service frame currently held, an extensive reframing of sales was required (Chreim, 2006, p. 1280). The negative frame for SCU was articulated as selling customers “something they don’t really need” (FG).

Erwin and Garmin (2010) suggested these findings demonstrated individuals who embraced the change to a sales culture did so because the change was deemed consistent with their existing capabilities and culture (p. 45). These findings also highlighted for me the importance of a shared mental map for individuals and the organization of what a sales culture is. Building on this importance, Cutcher (2009) captured how one credit union’s sales strategy failed to account for the deep connections employees had for one another and their members, causing them to resist selling products even when it negatively impacted the employee’s
remuneration (p. 285). This was partially attributed to employees’ perceived contradictions of a sales and segmenting strategy with the credit union’s traditional philosophy of financial inclusion (Cutcher, 2009, p. 284). Employee connections to their members were also emphasized in the focus group, which participants described as building relationships with personalized service and knowing what their communities need.

With the many complex initiatives and operational projects underway at SCU there will be a need for individuals to engage in deep dialogue to help facilitate emerging ideas and allow individuals to suspend their assumptions (Jamali et al., 2006, pp. 344-345), which includes a need to balance inquiry with advocacy so creative outcomes are more likely (Senge, 2006, p. 186). This would be a valuable undertaking to address the various barriers raised by the focus group that are keeping front-line employees from focusing on the customer. The increased focus on sales is one of many goals for the organization, and by shifting mental models to recognize the longer-term patterns of change and the underlying structures producing those patterns critical decisions can be “based on shared understandings of interrelationships and patterns of change” (Senge, 2006, p. 190).

**Conclusion 3: Visionary leaders acting as change agents can build strong relationships through coaching and a collaborative leadership style to provide a safe environment and motivate their teams**

The topic of leadership was accentuated within the data, and participants made clear and definitive statements on what type of leadership behaviours and qualities foster and sustain a learning organization. Kouzes and Posner (2007) posited the quality of relationships between those who aspire to lead and those who choose to follow is what “matters most when we’re engaged in getting extraordinary things done” (p. 17). A strong relationship between leader and
follower is key to individual and organizational growth, as the findings indicated that leadership in a learning organization requires an emphasis on areas such as developing self and others, collaboration, coaching, supporting, inquiry, motivation, innovation, listening, and learning. This is in contrast to the command-and-control leadership style used in bureaucratic organizations (Jamali et al., 2006, p. 338) or the leadership style of an organization that is experiencing a business crisis and requires an urgent turnaround (Goleman et al., 2002). Additionally, Whitmore (2009) considered the impact of leadership style on employee retention and asserted, “Successful leaders of the future will have to lead in a coaching style rather than command and control” (p. 176). Further reflective of my inquiry data, Rijal (2010) synthesized the views of various authors and articulated the different role of leadership in a learning organization:

Leaders in learning organizations need to communicate a clear and compelling vision of the future organization to obtain commitment from the organizational members, encourage followers to respond to environmental uncertainty through creativity and innovativeness, change their mental models and encourage them to seek learning oriented behaviours and embrace continuous learning. (p. 121)

The ability to create and communicate a compelling vision of the future was contained in the data findings in order to gain buy-in over the long term and is reflective of how modelling the way by developing and inspiring a shared vision empowers and enables others to follow (Kouzes & Posner, 2007, p. 17).

Goleman et al. (2002) categorized many of the leadership competencies expressed in the data as personal competence, in how leaders manage themselves, and social competence, which determines how relationships are managed (p. 39). The findings contained an emphasis on team, collaboration and leaders being good coaches so people can take it to the next level. This is representative of a relationship in which the coach knows the personalities and needs of the people they are coaching. Hunt and Weintraub’s (2011) work also supported this finding; they posited the coaching relationship as a system and stated, “Effective coaching is largely
dependent on the nature of the relationships between managers and the people who work for them” (p. 101). Goleman et al. (2002) described the coaching leader as one who helps people identify their unique strengths and weaknesses, establishes long-term development goals, and plans on how to reach those goals (pp. 60–61). Focus group participants supported this assertion and described a good coach as one who engages in conversation and asks questions to help people grow instead of telling people how and is inspirational, motivational, and enthusiastic. The data findings also indicated the need to empower employees, which Rodriguez (2012) clarified is not sufficient to consider psychological empowerment at the individual level; “rather, it is necessary to consider empowerment as part of the climate of an organization” (p. 14).

Empowerment would require a safe environment for people to learn and develop, which was also identified in the data. Goleman et al. (2002) suggested the “best development processes create a safe space for learning, making it challenging but not too risky” (p. 234). The study findings highlighted the need to provide this safe space so people do not live in fear of making a decision on their own or fear making a mistake. Data from the interviews and focus group emphasized the opportunity for growth that comes with trying something new and learning from making mistakes. Kouzes and Posner (2007) supported this finding when they stated, “Promoting learning requires a spirit of inquiry and openness, patient, and building a tolerance for error and a framework for forgiveness” (p. 201).

**Conclusion 4: A sustained commitment to team learning and collaboration with time for reflection can enhance the customer experience through individual and organizational development**

Although individual and organizational development is indicated separately in this conclusion, the findings suggested they are inextricably linked. Interviewees described how
individuals were encouraged to take on challenging roles to stretch out of their comfort zones and go into other areas of the organization. This was beneficial to the individual who learned additional skills, as well as for the organization because the individual transferred his or her knowledge to other areas of the organization, which positions team learning as “a true corporate asset that needs to be fostered” (Fisser & Browaeys, 2010, p. 66). An and Reigeluth (2005) also concluded, “People can understand their work and organization more systematically by learning about other disciplines that are directly or indirectly connected to theirs and by getting a sense of the interrelationships among disciplines” (p. 37). The data findings also expressed the need for organizational support of an innovation team backed by sufficient resources to do the required research on potential products, or even small ideas that might be considered innovative. Schein (2010) advocated for this need when he declared, “A learning culture must therefore value reflection and experimentation, and must give its members the time and resources to do it” (p. 367).

Learning and collaboration can also extend beyond the organizational boundaries to enhance the customer experience. Storbacka et al. (2009) claimed compelling reasons exist for including the sales force in designing market intelligence systems; two reasons included their intimate knowledge of the customer relationship and their familiarity with the competitive environment. In the study findings, collaboration was further extended to an organization’s external systems and described as being connected with the local community and working with other peer companies to be part of a global community. One interviewee described how he or she had open and transparent conversations with clients so they could understand the business and why difficult decisions are sometimes made. Senge (2006) provided a similar example relating to a learning project undertaken by a bank to help clients clarify their development aspirations and
how the bank could improve (pp. 273–274), as well as how another company integrated a shared roadmap with a customer to enhance delivery and help with sales forecasting (Storbacka et al., 2009, p. 903).

To enable this collaboration, the importance of reflection was a prominent finding within the data along with the positive impact it had on individual and organizational growth. Participants described how individuals reflected on their strengths and weaknesses, and what they could do differently in the future to achieve more positive results. Participants also indicated that this reflection occurred at the organizational level to look back at what was planned and to compare that to what was actually accomplished. Senge (2006) explained the positive impact reflection could have on slowing down the thinking process to help people become aware of their mental models and to bring “key assumptions about important business issues to the surface” (p. 176). This is represented in the data findings with how reflecting on an organization’s inefficiencies could allow for a long-term strategic response instead of being based on a short-term view. Weldy (2009) also asserted, “The learning organization requires individuals, teams, and the organization as a whole to continuously learn and take action on the learned information as a means of improving organizational performance” (p. 64). This is an important consideration for SCU, as the significant work done to bring three credit unions together has not afforded the opportunity to look back and reflect on what has and has not been accomplished.

**Scope and Limitations of the Inquiry**

Factors emerged in both data collection methods that affected the scope and limits of my research inquiry; however, there were ultimately no adverse effects on the results of the research findings or conclusions, which are supported by the literature. The first limitation was related to the use of the snowball selection method for the initial four interviews, which in turn informed
the second data collection method of a focus group. While the initial prospective interviewee and all subsequent recommended individuals agreed to take part in an interview, all interviews were conducted by telephone, and I experienced challenges with scheduling and time zones. To ensure both data collection methods were completed in a timely manner, I scheduled the focus group based on a proposed interview time with the final interviewee. However, due to a need to reschedule the final interview 2 days following the focus group, the data collected from the final interview were not used to inform the focus group, but the data could still be included in the overall analysis. Considering the rich data collected in the first three interviews I am confident this event did not negatively impact the focus group questions or session.

The other limitations are related to the focus group and participants. As stated earlier, the session was scheduled to coordinate with another planned meeting to allow for a face-to-face session, since participants are geographically spread across the Province of Alberta. Although I was able to conduct the focus group, a significant number of potential participants were unable to attend in person, so I made the decision to offer individuals the option to attend in person or by teleconference. As a result, no flipcharts were used to ensure I did not put the individuals attending by phone at a disadvantage.

This approach also required me as sole facilitator to make certain participants had opportunity for equal participation regardless of input method (in phone or in person), which I was confident occurred based on the comments made in the focus group. The time of day also became a limiting factor as two of the three individuals who joined by teleconference had to leave the focus group prior to it ending, and seven of the 10 participants had attended a meeting for the majority of the day prior to coming to the focus group. Notwithstanding these limitations,
I noted there was good energy and interaction in the session and participants provided valuable input into this research inquiry.

**Chapter Summary**

In this chapter four study findings were presented along with the resulting conclusions that emerged from the data collected from the interviews and focus group. The findings and conclusions indicate the participants believed becoming a learning organization would support SCU’s increased focus on sales. This chapter also presented the scope and limitations of the inquiry, which must be taken into account when interpreting the results of the research. The following chapter expands on these findings and conclusions and presents SCU leaders with recommendations for implementation to help enhance the customer experience.
CHAPTER FIVE: INQUIRY IMPLICATIONS

In this chapter I offer recommendations for the leadership of SCU to consider for enhancing the customer experience. These recommendations are based on a synthesis of the literature, research findings, and conclusions to answer the following research question: How can becoming a learning organization support Servus Credit Union’s increased focus on sales to enhance the customer experience? The following sub-questions were also posed to explore this inquiry more deeply:

1. What is a learning organization?
2. What are the leadership qualities most valued by a sales-focused learning organization?
3. How would becoming a learning organization impact SCU’s strategic priorities to enhance the customer experience?
4. What are the potential challenges in becoming a learning organization?

In addition, this chapter discusses organizational implications and proposed areas of future inquiry to further increase the understanding of how being a learning organization can enhance the customer experience in a sales and service organization.

Study Recommendations

Grounded in solid literature, the study recommendations are based on the research findings and conclusions described in the previous chapter. Consideration was also given to the many current and future operational projects identified as priorities for SCU. The recommendations presented are as follows:

1. Involve employees in revitalizing the organization’s vision, mission, and values to create a shared sense of purpose and ownership.
2. Integrate the organization’s vision, mission, and values into the formalized performance management process.

3. Formalize a leadership development program to grow the self-awareness, relationship management, and coaching competencies of current and future leaders.

4. Establish a dedicated cross-functional innovation team to explore, evaluate, and recommend improvements or new ideas.

5. Actively engage customers to understand their needs and develop new ideas for enhancing the customer experience.

These recommendations are reflective of the five disciplines that comprise a learning organization (Senge, 2006), and attention was paid to the capacity and resources required to implement the recommended actions. Each of the recommendations is further explored below.

**Recommendation 1: Involve employees in revitalizing the organization’s vision, mission, and values to create a shared sense of purpose and ownership**

The importance of vision in moving towards a desired future state was evident throughout this research inquiry and was also highlighted in the literature (García-Morales et al., 2006; Liao et al., 2010; Mirvis et al., 2010). Senge (2006) further articulated building a shared vision is only one piece of a larger activity that includes “developing the governing ideas for the enterprise, its vision, purpose or mission, and core values” (p. 207). At the time of the 2008 merger, SCU leadership entrusted employees to vote on the organizational values at an all-employee meeting. To help guide the organization forward, seven values were selected and were supported by a newly crafted vision and mission brought about by a process that involved the executive leadership team and board of directors (SCU VP Strategy & Governance, personal communication, November 12, 2013).
The research indicated the merger took longer than expected with delays in harmonizing systems, processes, and products, even with employees’ extensive efforts undertaken throughout the organization. Bligh (2006) noted how difficult this could be when she stated, “Implementing post-merger integration successfully in complex organizations can be a very complicated and painful process, and at times may seem like an unattainable goal” (p. 418). As a result of this significant change and focus on short-term priorities, I recommend the SCU leadership reflect upon the original purpose of bringing the three credit unions together. The intent is to reconfirm the vision and strengthen the enrolment of individuals to a shared vision; as Steenekamp et al. (2012) argued, “A shared vision plays an important role in winning employees over to commit to organizational change” (p. 390).

Bolman and Deal (2008) claimed, “Vision turns an organization’s core ideology, or sense of purpose, into an image of the future” (p. 255). That image of the future has been inhibited by what was described in the research as necessary distractions, such as the banking system conversion scheduled for completion in 2014 (SCU VP Strategy & Governance, personal communication, October 19, 2013). In the span of these 6 years organizational reporting lines have changed, additional credit unions have joined, and the regular attrition of employees has occurred. This reveals that many current employees were not around during the creation of SCU’s vision, mission, and values.

I, therefore, recommend the SCU leadership reflect back on the reasons for bringing the three credit unions together in 2008 in order to reconfirm the vision, mission, and values and validate how they support the organization in reaching its desired future. Individuals could be engaged through various methods such as presentations, town-hall meetings, newsletters, and email communications. An internal vision, mission, and values awareness campaign for all
employees would follow in order to (a) further enhance the familiarity and understanding of the organization’s vision, mission, and values and (b) educate employees on how they can establish their own vision, mission, and values. Once this process has been completed, another organization-wide event would be conducted to help facilitate the connection of personal visions to organizational visions. This event represents how Park and Peterson (2003) suggested the organization’s purpose and shared vision of the moral goals of the organization can be “reinforced by remembrances and celebrations” (p. 44). Timing of these activities would be dependent upon the conclusion of the banking system conversion and could increase the symbolic significance of the events (Bolman & Deal, 2008).

This recommendation emphasizes the participation of employees within SCU, as professed by Senge (2006): “The origin of the vision is less important than the process whereby it comes to be shared. It is not truly a ‘shared vision’ until it connects with the personal visions of people throughout the organization” (p. 200). This process will also create a safe environment for all employees to suspend their assumptions and hold them up for observation as people consider what is important to them and their core beliefs. Ellis et al. (2012) suggested, “An efficient organizational learning process updates and enriches individuals’ mental models and also acts to increase congruence among individuals’ mental models” (p. 92), which can help individuals and organizations to make the right decisions.

**Recommendation 2: Integrate the organization’s vision, mission, and values into the formalized performance management process**

Study findings indicated that SCU employees are motivated to deliver a great customer experience when they understand their connection to the organization’s purpose and goals and can focus their activities on them. The research further indicated the importance of having a
harmonized performance management process that is holistic, transparent, and adheres to the vision, mission, and values of the organization. Integrating these elements into the performance management process increases alignment across the organization and improves shared accountability. Goleman et al. (2002) stated the need for human resource practices, such as performance management systems, to be in total sync with the desired outcomes, and if they are not, leaders must “change the rules, if need be, to reinforce the vision” (p. 222).

Currently, the performance plans for all employees are based on four of the five balanced scorecard imperatives: member experience, employee experience, financial performance, and business process. As SCU moved to a sales focus, an emphasis was placed on the financial performance section of employee performance plans for those who are responsible for delivering customer service within the Operations department. This is mirrored in Cutcher’s (2009) observation of another credit union that adopted a sales strategy and shifted their remuneration practices to stress the need to achieve individual sales targets, which determined employee performance measurements and increases in base pay (p. 281). Recognizing that reaching financial performance targets will enable the organization to continuously grow, it is important that individuals understand how they can contribute while maintaining a positive frame. Chreim’s (2006) study highlighted the importance of performance plan targets aligning to the values and mental frames of individuals, as those who equated sales positively with service fared better on their performance plans than those equating sales with revenue generation and lower quality of service (p. 1278). Engaging individuals in the process to integrate the vision, mission, and values into the performance management process allows people to see how their actions and behaviours can contribute to the overall purpose of the organization and facilitate a shift in mindset.
This recommendation would require the previous step of reaffirming the organizational vision, mission, and values and connecting these organizational elements with employees’ personal vision, mission, and values to create a shared sense of purpose and desired future. Reinforcing the value of individuals participating in this process, I recommend leadership involve individuals from every line of business and support area, as well as representation from all levels of the organization. Once all stakeholders agree on these goals, they will need to be shared with everyone in the organization so everyone is using common language and “articulating the same vision at all levels of the organization” (I-B).

**Recommendation 3: Formalize a leadership development program to grow the self-awareness, relationship management, and coaching competencies of current and future leaders**

The third recommendation that surfaced from the findings and conclusions of this inquiry is to provide current and future leaders with a formalized leadership program to enhance the development of self and others. Participants provided evidence that identified the need for leaders to reflect on their strengths as well as their weaknesses through an increased self-awareness so they could focus on the right developmental areas. Putting reflection into action, individuals can see the subtle patterns of reasoning that cause their behaviours, which allows them to open up their mental models for examination (Senge, 2006, pp. 172–173). Yukl (2010) articulated self-awareness as an aspect of having emotional intelligence and developing a good understanding of one’s needs, emotions, abilities, and behaviours, which then allows a leader to build on strengths to become more effective, and correct or compensate for any weaknesses (p. 219). Developing this emotional intelligence will also increase leaders’ capability to build stronger relationships and create a learning environment for their teams by setting a positive
example. Kouzes and Posner (2007) described how demonstrating this behaviour could positively impact outcomes when they stated, “Exemplary leaders know that if they want to gain commitment and achieve the highest standards, they must be models of the behaviour they expect of others” (p. 15).

Modelling the behaviour also allows for the formation of trusting relationships, which are fundamental to creating an environment where individuals can learn, feel safe, and be motivated to succeed. From their study of leadership programs, Goleman et al. (2002) claimed people make positive changes when “the relationships are filled with candor, trust, and psychological safety” (p. 163). Understanding it can be difficult to be the first to act, leaders send powerful signals when they are the first to open up and be vulnerable. The research identified the need to trust that individuals have positive intentions when they make decisions, and, if mistakes are made, to help individuals learn from them. A coaching-friendly context embraces this view of people’s mistakes being opportunities for learning and reinforces that “trust in the relationship between manager and employee is probably the most important element” (Hunt & Weintraub, 2011, p. 68).

Effective coaching, which participants indicated as an essential need throughout this inquiry, requires a leader to ask questions to further develop the abilities of their teams through self-discovery. These inquiry skills have the added benefit of helping to balance inquiry with advocacy. Senge (2006) espoused the benefits of balancing inquiry with advocacy as a way to tap into insights from other people to solve complex issues through dialogue and increase the likelihood of creative outcomes (pp. 183–187). This collaborative approach to leadership will also provide the opportunity for mutual inquiry and create a learning culture in which “colleagues edit and rewrite . . . stories about each other” (Short, 1998, p. 12).
Recommendation 4: Establish a dedicated cross-functional innovation team to explore, evaluate, and recommend improvements or new ideas

Participants underscored the need to continuously improve through a holistic approach that transcends departmental silos. This was described in the research as sharing when mistakes happen so improvements can be made across the organization, as well as individuals moving into other departments to collaborate, share their knowledge, and learn new things. Frequently, the outcome would be articulated as a change in process or an enhanced customer experience as a result of new perspectives. This was similar to what Fisser and Browaeys (2010) described as a critical task for one particular organization’s cross-functional team: “To learn from each other and to inspire and influence the rest of the organization” (p. 62). Further linking the individual and organizational aspects of learning together, An and Reigeluth (2005) concluded, “Interdisciplinary teams have the potential to facilitate organizational learning by fostering team learning, knowledge sharing, and systems thinking and by creating a change-friendly culture” (p. 37). This cross-functional approach encompasses what the research termed as the power of “co”—how the sum is greater than the parts. When individuals are deeply engaged in the process, their holistic understanding is increased and the organization benefits overall; as Weisbord (2012) described, “Systems can only be improved to the extent that everyone who works in them understands how they work” (p. 285).

What also came through in the research was the importance of diversity and mutual respect within the collaborative process. Participants deemed it important to bring individuals from different areas of the organization together for a common purpose so they could share their own unique perspectives; and should include the skeptics as well as those who are championing the cause for the process of co-creation (I-BK). Stringer (2007) echoed this approach when he
asserted, “The value is in connecting diverse groups of employees who may be in conflict to attain solutions through dialogue and negotiation” (p. 21). To facilitate this dialogue, I recommend leaders establish a formalized cross-functional team to explore innovative ideas, make recommendations, and test new ideas through experimentation.

This team would draw on different areas and levels of the organization and meet on a regular basis to work through specific assignments based on challenges or opportunities brought forward through various means in the organization. I suggest leadership permanently assign one full-time individual to this team to foster a safe environment for collaboration; in addition, other members could commit to a certain number of hours per month for a 6-month term. This rotation of team members will assist in planning and decision making, as well as increase the number of opportunities for individuals to share their knowledge and learn new knowledge as a result of their participation. The performance management process would include this assignment as part of the employee’s personal development and would ensure managers support the time required for the individual to participate. Senge (2006) asserted, “The organizations that will truly excel in the future will be the organizations that discover how to tap people’s commitment and capacity to learn at all levels of an organization” (p. 4); by connecting individual development and organizational growth, this cross-functional team has the potential to create this reality.

**Recommendation 5: Actively engage customers to understand their needs and develop new ideas for enhancing the customer experience**

The importance of building relationships with customers and understanding what their needs are was prominent within the research. Participants in the focus group particularly talked about taking the time to understand what is important to the customer so they could be provided the right advice and services. This understanding would require a concentrated focus by
members of the organization and is reflected in what Storbacka et al. (2009) described as part of the changing role of sales, with a move from operating in a short-term transactional manner to one typified by long-term relationships (p. 901).

Connected to the previous recommendation of interdisciplinary teams to examine and test new ideas, this recommendation extends to the external stakeholders to involve them in the co-creation of an enhanced customer experience, which as Fisser and Browaeys (2010) described, can also contribute “to the learning of the business teams and of the organization as a whole” (p. 65). This recommendation includes three initiatives, two of which involve a change to current processes. The first initiative would be to add an additional question to the current retail customer survey that is conducted by phone on a monthly basis to include a question that asks, “What change could SCU make that would have the most positive impact for you?” Determining the actual wording of this question is important, as “the data you get are only as good as the questions you ask” (Glesne, 2011, p. 113), and would involve piloting proposed questions with a sample group of customers. The second initiative would be to extend this question to the branch network by establishing a customer listening post at specific locations to capture a broader range of customers who would not be contacted as part of the regular phone survey. Currently, there is no formal process in place to capture the customer feedback employees receive in the branch network, so this suggestion would contribute additional customer insight to integrate into current and future decisions.

The third initiative in this recommendation would be to augment the current role of SCU’s Community Councils. These councils help SCU to be locally relevant by providing a connection and communications conduit with customers and their communities whose members act as ambassadors and advisors to SCU’s management and board of directors. The research
emphasized positive results occur when customers are educated about the business and are involved in creating solutions. If the advisor role of the council members is expanded to test new ideas from the innovations team as well as suggest their own ideas for improvements, there is the potential for better investment decisions and sustainable development for the organization (Senge, 2006, p. 275).

**Organizational Implications**

Even though a conscious effort was made to minimize the impacts to the organization in recognition of the many operational projects underway and capacity constraints, any change requires decisions about “what must change and how, as well as a process of implementation” (Bunker & Alban, 2009, p. 668). The organizational sponsor was involved throughout this research inquiry through the use of regularly scheduled meetings and has provided feedback and suggestions on the development of the recommendations to ensure the change efforts are feasible and can be supported by the organization. This section integrates the previous recommendations with the specific implications of system changes, change readiness and participation, and leadership, as well as what will be required overall. As Choi and Ruona (2011) expressed, “Organizations are in a continuous state of change and, to survive, they must develop the ability to continuously change themselves incrementally and, in many cases, in a fundamental manner” (p. 47).

**System-wide change**

Participants clearly articulated the need for these decisions to be made at the system level, rather than in silos (I-R, I-BK, I-G, I-B, FG), and these findings were supported by the literature (Bui & Baruch, 2010; Bolman & Deal, 2008; Burke et al., 2009; Kogetsidis, 2013; Schein, 2010; Senge, 2006; Weisbord, 2012). This holistic approach to change is required for these
recommendations, with both direct and indirect reliance on each other for successful implementation. Bolman and Deal (2008) posed another challenge when they claimed, “Learning is relatively easy when the link between cause and effect is clear. But complex systems often sever that connection” (p. 34). This break in causality further highlighted the need to integrate systems thinking as a discipline for “seeing the ‘structures’ that underlie complex situations, and for discerning high from low leverage change” (Bui & Baruch, 2010, p. 217).

Organizational implications may also occur if a systemic approach to change is not taken. Referring to the paradox of planning change in a linear phased approach, even though change is anything but, W. W. Burke (2009) indicated unanticipated consequences occur when the change is launched and the organization’s equilibrium is disturbed (p. 756). Kogetisidis (2012) further espoused if the interactions between the parts are ignored in an attempt to arrive at quick solutions for immediate results, the desired change outcome will likely fall short: “such approaches therefore offer inadequate solutions and result in change initiatives often failing to meet anticipated objectives” (p. 200).

**Change readiness and participation**

To increase the likelihood of success, it will be important for SCU to focus on change readiness and actively engage individuals early in the change process to facilitate the necessary changes in their assumptions, expectations, and impressions about the change, “which comprise individual readiness for organizational change” (Choi & Ruona, 2011, p. 51). Although each recommendation varies in the level of change required and will impact some more than others, Schein (2010) emphasized learning and change is not something leaders can impose on people: “Their involvement and participation is needed in diagnosing what is going on, in figuring out what to do, and in the process of learning and change” (p. 383). Armenakis and Harris (2009)
further supported this and asserted, “The merits of active participation in the change process are very high and without participation, genuine buy in to sustainable change is unlikely” (p. 130).

There are risks involved in attempting to force change on individuals who are not ready; as Jick (2009) stated, “No change will ‘work’ if employees don’t help in the effort. And change is not possible without people changing themselves” (p. 404). Oreg’s (2006) findings on the impact of change resistance on trust in management articulated the negative implications when a change process is not successful:

Lack of faith in the organization’s leadership was strongly related to increased reports of anger, frustration, and anxiety with respect to the change, to increased actions against it, and in particular to negative evaluations of the need for, and value of, the organizational change. (p. 93)

By being aware of these risks and the positive impact of having individuals participate in the change initiatives, there is evidence of more positive views of the change, reduced resistance, and improved goal achievement (Erwin & Garmin, 2010, p. 46).

**Leadership**

The implications for leadership are significant, as both the research participants and the literature indicated leadership in a learning organization requires a different approach and skillset. An initial step for the organization will be to define the desired future state of what leadership means for SCU (Senior Manager, Leadership Development, personal communication, November 5, 2013). Schein (2010) recognized one of the most difficult things for learning leaders to manage is coming to grips with their own lack of expertise and wisdom: “Once we are in a leadership position, our own needs and the expectations of others dictate that we should know the answer and be in control of the situation” (pp. 368–369).

Goleman et al. (2002) reflected this need for leaders to exhibit self-awareness and willingness to give up control and for leaders to “act consistently with their own values and with
the values of the organization they intend to create” (p. 221) through coaching, vision, democracy, and respect for people around them. Illuminating how the traditional organization utilizing a command-and-control structure requires only compliance and not commitment, Senge (2006) described what these organizations would sacrifice when he stated, “The committed person brings an energy, passion, and excitement that cannot be generated by someone who is only compliant” (p. 205). If leaders are not enrolled or committed, they will not bring the desire needed to create the organization’s sought-after future.

Creating this learning organization will require the organization to support both current and future leaders in their development, as the organization currently limits many leadership development opportunities to those who have direct reports today, and does not allow for the next generation of leadership to learn leadership skills until they are in the actual roles. By establishing a leadership development plan, the organization has the potential to individualize the training to increase the effectiveness as well as support the organizational succession planning (Senior Manager, Leadership Development, personal communication, November 5, 2013).

**Overall Implications**

Overall these recommendations took into account the stated capacity challenges facing the organization with much of the required change building on current processes and practices, with some new initiatives suggested. There are direct and indirect dependencies between the recommendations and, as with considering all five disciplines as an ensemble (Senge, 2006), these recommendations will together initiate positive change for the organization. It is important that senior leadership act upon the knowledge that change is needed in how things are done; as Watkins et al. (2011) noted, “It is very likely that the methods, models, and solutions that have worked in the past are now not only useless, but often counterproductive” (p. 238). This will also
require a long-term commitment of senior leadership, given that research participants were adamant that being a learning organization is more of a quest or journey, as these changes will take time, and requires full organizational support. Weldy and Gillis (2010) articulated this as more of a series of events, rather than one long episode: “Making the transition to a learning organization requires continuous work and improvements over-time. Efforts to make the successful transition to a learning organization involve a process or [series] of stages rather than an instant adoption of a new approach” (p. 459).

The research also identified additional implications for the organization as being a learning organization means people “invest in what you have to do to get there” (I-BK). Schein (2010) correspondingly advocated a key for the learning leader is to generate new responses and to try new ways of doing things, which “takes time, energy, and resources” (p. 367). I-G succinctly stated, “If you create capacity you will create capability.” Bunker and Alban (2009) captured the decreased potential for success without proper resources and declared, “Many change efforts fail because the implementation phase is inadequately resourced” (p. 680).

**Implications for Future Inquiry**

By asking how can becoming a learning organization support SCU’s increased focus on sales to enhance the customer experience, a wealth of information and insights were brought forward. However as with any new learning, new questions surfaced that would benefit from further research. This section poses three additional areas for study and future inquiry.

One realization from this inquiry was the impact of the 2008 merger of the three credit unions on the organization’s ability to prioritize initiatives and balance short-term needs with a long-term view. Although all three previous organizations were founded on co-operative principles, all three contained different sets of norms, beliefs, and customs stemming from their
own previous past mergers. The literature identified the cultural challenges that exist and ways to survive a “post-merger culture clash” (Bligh, 2006, p. 395), with leaders playing a key role in modelling behaviour that brings together and reconciles “the diverse interests of subcultures” (p. 401). The literature also proposed three ways for leadership to manage this clash of two cultures: (a) leave the two cultures to evolve in their own way, (b) allow one culture to dominate and overtake the other, or (c) blend the two cultures through selective learning processes or deliberating selecting elements of each culture (Schein, 2010, p. 294). However, since SCU experienced a merger of three successful credit unions, additional research on how leadership could manage the cultural change required from multiple companies coming together in one merger would provide valuable insight. To add further meaning, the lens of a learning organization and Senge’s (2006) five disciplines could be used to provide a comprehensive approach for enhancing the merged organization’s capacity to create its future.

Another topic for future research is how to effectively reward and recognize individuals in a learning organization that has a focus on sales. Cutcher (2009) identified individuals in a credit union refused to sell products even when it negatively impacted their pay because selling products did not align with how employees perceived themselves (p. 285). Recognizing that the changes required to become a learning organization can “threaten the intrinsic satisfaction that employees gain from their jobs” (Oreg, 2006, p. 80), an increased understanding of what is required of a formalized reward and recognition program to motivate the right behaviours is needed.

The last area suggested for future research is how empowerment can be facilitated in an organization experiencing large-scale change. While the literature and research emphasized the need for individuals to be empowered, Senge (2006) also noted, “Empowering the individual
when there is a relatively low level of alignment worsens the chaos” (p. 218). This supposition has significant implications for an organization that is managing the myriad challenges that come with bringing multiple organizations together and embarking on the journey to become a learning organization.

**Chapter Summary**

This research inquiry provided me with the opportunity to learn from individuals at other organizations about how being a learning organization contributed to their individual and organizational success, as well as what SCU employees felt was required to enhance the customer experience. Through the findings, conclusions, and recommendations, a clear indication of interdependence was found, as a change in one area has wide-reaching effects that cross boundaries. Although I will not be responsible for implementing the recommendations, the regular discussions with my sponsor and Senior Manager, Leadership Development indicate there is alignment with the strategic priorities of the organization and further discussions will be undertaken to discuss opportunities for involvement.

Five recommendations were provided in this chapter to instil a common sense of purpose and align the activities of the organization and individuals to a shared vision. Senge (2006) espoused that in effective learning organizations, people talk about being part of something larger than themselves and of being connected, and this feeling was echoed in the inquiry data. Timing for the implementation of these recommendations would be guided by the banking system conversion scheduled to be complete in 2014 (SCU VP Strategy & Governance, personal communication, October 19, 2013), as this is an opportune time to renew the organization’s purpose and provide additional symbolism for the proposed recommendations.
As my inquiry unfolded, I became aware of the need for a willingness to consider new ideas and perspectives, as well as the importance of participation in becoming a learning organization, both of which have implications for implementing the recommendations. Weldy and Gillis (2010) experienced a similar realization, leading to their postulation that “it is also evident from previous studies that adopting a learning organization culture requires continuous learning and participation by members from all organizational levels” (p. 467). The excitement and passion that permeated the dialogue on being a learning organization has provided me with a greater appreciation for individuals who want to grow, develop, and contribute to something larger than themselves.

At the heart of a learning organization is a shift in mind—from seeing ourselves as separate from the world to connected to the world, from seeing problems as caused by someone or something “out there” to seeing how our own actions create the problems we experience. A learning organization is a place where people are continually discovering how they create their reality. (Senge, 2006, p. 12)
REFERENCES


Servus Credit Union. (n.d.). *Brief corporate profile*. Edmonton, AB, Canada: Author.


APPENDIX A: SERVUS PROVINCIAL MAP

Note. From Brief Corporate Profile (p. 2), by Servus Credit Union, n.d., Edmonton, AB, Canada: Author. Copyright 2013 by Servus Credit Union. Reprinted with permission.
APPENDIX B: SERVUS EXECUTIVE ORGANIZATIONAL CHART

Note. VP = Vice President. From Chief Executive Officer (p. 1), by Service Credit Union, 2013, Edmonton, AB, Canada: Author. Copyright 2013 by Service Credit Union. Reprinted with permission.
APPENDIX C: SERVUS ORGANIZATIONAL CHART – CHIEF OPERATING OFFICER

Note. SVP = Senior Vice President; VP = Vice President. From Chief Operating Officer (p. 1), by Service Credit Union, 2013, Edmonton, AB, Canada: Author. Copyright 2013 by Service Credit Union. Reprinted with permission.
APPENDIX D: INQUIRY TEAM CONFIDENTIALITY AGREEMENT

In partial fulfillment of the requirement for a Master’s Degree in Leadership Degree at Royal Roads University, Kevin Tomkins (the Student) will be conducting an inquiry research study at Servus Credit Union to determine how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. The Student’s credentials with Royal Roads University can be established by contacting Dr. Brigitte Harris, School Director at [telephone number] or emailing her at [email address].

Inquiry Team Member Role Description

As a volunteer Inquiry Team Member assisting the Student with this project, your role may include one or more of the following: providing advice on the relevance and wording of questions and letters of invitation or analyzing data, to assist the Student and Servus Credit Union in an organizational change process. In the course of this activity, you may be privy to confidential inquiry data.

Confidentiality of Inquiry Data

In compliance with the Royal Roads University Research Ethics Policy, under which this inquiry project is being conducted, all personal identifiers and any other confidential information generated or accessed by the inquiry team advisor will only be used in the performance of the functions of this project, and must not be disclosed to anyone other than persons authorized to receive it, both during the inquiry period and beyond it. Recorded information in all formats is covered by this agreement. Personal identifiers include participant names, contact information, personally identifying turns of phrase or comments, and any other personally identifying information.

Personal information will be collected, recorded, corrected, accessed, altered, used, disclosed, retained, secured and destroyed as directed by the Student, under direction of the Royal Roads Academic Supervisor.

Inquiry Team Members who are uncertain whether any information they may wish to share about the project they are working on is personal or confidential will verify this with Kevin Tomkins, the Student.

Statement of Informed Consent:

I have read and understand this agreement.

_________________________  ___________________________  ___________________________
Name (Please Print)          Signature          Date
1. Reflecting on your personal experience what does being a Learning Organization mean to you?

2. What does being a Learning Organization mean for your organization in terms of innovation, customer service, quality, and performance?

3. In the work you do, how do you see your organization’s performance goals being linked to your organization’s business strategy and the vision, mission, and values?

4. In what ways has the culture of your organization changed as a result of becoming a Learning Organization? What leadership qualities were required to foster and sustain this change?

5. Reflecting on your experience in being involved with a Learning Organization what excited you the most?

6. As your organization evolved into a Learning Organization what were the biggest challenges that needed to be overcome?

7. What else would you like to add or share that has not already been covered?

8. Reflecting on our conversation today who else would you recommend I speak with about becoming a Learning Organization?
APPENDIX F: FOCUS GROUP QUESTIONS

1. What is your vision of exceptional customer experience?

2. To deliver on your vision, what would Servus Credit Union have to do better and what would have to change?

3. If you had the opportunity to be innovative for the organization what would you create, or re-create? What resources or support would you require?

4. What do you feel is required to support the ability to learn from mistakes and continuously improve?

5. If you were hiring a leader for a high performance team what two qualities or skills would you value the most? Why?

6. What else would you like to add or share today that has not already been covered?
APPENDIX G: INVITATION FOR AN INTERVIEW

[Date]

Dear [Prospective Participant],

I would like to invite you to be part of a research project that I am conducting as part of the requirement for a Master’s Degree in Leadership at Royal Roads University. My name is Kevin Tomkins and my credentials with Royal Roads University can be established by contacting Dr. Brigitte Harris, School Director at [telephone number] or emailing her at [email address].

The objective of my research project is to determine how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. In addition to submitting my final report to Royal Roads University in partial fulfillment for a Master’s Degree in Leadership, I will also be sharing my research findings with Servus Credit Union. The research data may also be used in future articles, journals, presentations, books, and be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI.

The research will consist of a narrative inquiry interview containing open ended questions guided by an appreciative stance and is foreseen to last one hour. The foreseen questions will refer to how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. In addition to submitting my final report to Royal Roads University in partial fulfillment for a Master’s Degree in Leadership, I will also be sharing my research findings with Servus Credit Union. The research data may also be used in future articles, journals, presentations, books, and be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI.

Your name was chosen as a prospective participant because you were identified by a mutual colleague as being an individual who is knowledgeable about Learning Organizations and has experience with the successes and challenges that accompany an organization’s development in this area.

Information will be recorded in handwritten digitally audio-recorded format and, where appropriate, summarized, in anonymous format, in the body of the final report. At no time will any specific comments be attributed to any individual unless specific agreement has been obtained beforehand. All documentation will be kept strictly confidential with all physical materials securely stored when not in my presence; including all electronic data which will also be encrypted with appropriate software. The data will be retained in a secure environment until December 2014 at which point, all raw data will be destroyed. If you withdraw at some point during the project, every effort will be taken to remove your individual data from the research. The resulting themes and transcription from your interview will be available to you to review for a period of one month following the interview date.

The final report will be provided to Servus Credit Union and also be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI for future review.

Please feel free to contact me at any time should you have additional questions regarding the project and its outcomes. There will not be a debriefing session however the transcription from
your interview and the resulting themes will be made available to you for a period of one month following the interview date for your review.

You are not compelled to participate in this research project. If you do choose to participate, you are free to withdraw at any time without prejudice. Similarly, if you choose not to participate in this research project, this information will also be maintained in confidence.

If you would like to participate in my research project, please contact me at:

Name: Kevin Tomkins

Email: [email address]

Telephone: [telephone number]

Sincerely,

Kevin Tomkins
APPENDIX H: INTERVIEW CONSENT FORM

My name is Kevin Tomkins, and this research project is part of the requirement for a Master’s Degree in Leadership at Royal Roads University. My credentials with Royal Roads University can be established by telephoning Dr. Brigitte Harris, School Director at [telephone number] or emailing her at [email address].

This document constitutes an agreement to participate in my research project, the objective of which is to determine how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience.

The research will consist of a narrative inquiry interview containing open ended questions guided by an appreciative stance and is foreseen to last one hour. The foreseen questions will refer to how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. In addition to submitting my final report to Royal Roads University in partial fulfillment for a Master’s Degree in Leadership, I will also be sharing my research findings with Servus Credit Union. The research data may also be used in future articles, journals, presentations, books, and be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI.

Information will be recorded in hand-written digitally audio-recorded format and, where appropriate, summarized, in anonymous format, in the body of the final report. At no time will any specific comments be attributed to any individual unless specific agreement has been obtained beforehand. All documentation will be kept strictly confidential with all physical materials securely stored when not in my presence; including all electronic data which will also be encrypted with appropriate software. The data will be retained in a secure environment until December 2014 at which point, all raw data will be destroyed. If you withdraw at some point during the project, every effort will be taken to remove your individual data from the research. There will not be a debriefing session however the transcription from your interview and the resulting themes will be made available to you for a period of one month following the interview date for your review.

You are not compelled to participate in this research project. If you do choose to participate, you are free to withdraw at any time without prejudice. Similarly, if you choose not to participate in this research project, this information will also be maintained in confidence.

By signing this letter, you give free and informed consent to participate in this project.

Name: (Please Print): __________________________________________________

Signed: _____________________________________________________________

Date: _______________________________________________________________
APPENDIX I: FOCUS GROUP INVITATION

[Date]

Dear [Prospective Participant],

I would like to invite you to be part of a research project that I am conducting as part of the requirement for a Master’s Degree in Leadership at Royal Roads University. My name is Kevin Tomkins and my credentials with Royal Roads University can be established by contacting Dr. Brigitte Harris, School Director at [telephone number] or emailing her at [email address].

The objective of my research project is to determine how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. In addition to submitting my final report to Royal Roads University in partial fulfillment for a Master’s Degree in Leadership, I will also be sharing my research findings with Servus Credit Union. The research data may also be used in future articles, journals, presentations, books, and be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI.

The research will consist of a narrative inquiry focus group containing open ended questions guided by an appreciative stance and is foreseen to last one hour. The foreseen questions will refer to how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience.

Your name was chosen as a prospective participant because of the key position you have representing a direct link between senior management in head office and the front line employees who deliver customer service. This also provides you with an opportunity to be involved in research that will potentially shape the future of the organization’s customer experience.

Information will be recorded in hand-written digitally audio-recorded format and, where appropriate, summarized, in anonymous format, in the body of the final report. At no time will any specific comments be attributed to any individual unless specific agreement has been obtained beforehand. All documentation will be kept strictly confidential with all physical materials securely stored when not in my presence; including all electronic data which will also be encrypted with appropriate software. The data will be retained in a secure environment until December 2014 at which point, all raw data will be destroyed. If you withdraw at some point during the project, every effort will be taken to remove your individual data from the research. However, as the event will be recorded, it may not be possible to identify a specific individual’s contribution thusly; the data will not be removed. The resulting themes and transcription from the focus group will be available for the participants to review for a period of one month following the event date.

The final report will be provided to Servus Credit Union and also be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI for future review.

Please feel free to contact me at any time should you have additional questions regarding the project and its outcomes. There will not be a debriefing session however the resulting themes and transcription from the focus group will be available for the participant to review for a period of one month following the event date.
Should a potential conflict of interest arise due to the information shared with other participants during the event, it will be the responsibility of the facilitator to ensure all participants are treated with respect and a safe environment is provided. As a participant, you are free to only provide information that you comfortable sharing with the group.

You are not compelled to participate in this research project. If you do choose to participate, you are free to withdraw at any time without prejudice. Similarly, if you choose not to participate in this research project, this information will also be maintained in confidence.

If you would like to participate in my research project, please contact me at:

Name: Kevin Tomkins

Email: [email address]

Telephone: [telephone number]

Sincerely,

Kevin Tomkins
APPENDIX J: FOCUS GROUP CONSENT FORM

My name is Kevin Tomkins, and this research project is part of the requirement for a Master’s Degree in Leadership at Royal Roads University. My credentials with Royal Roads University can be established by telephoning Dr. Brigitte Harris, School Director at [telephone number] or emailing her at [email address].

This document constitutes an agreement to participate in my research project, the objective of which is to determine how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience.

The research will consist of a narrative inquiry Focus Group containing open-ended questions guided by an appreciative stance and is foreseen to last one hour. The foreseen questions will refer to how can becoming a Learning Organization support Servus Credit Union’s increased focus on sales to enhance the customer experience. In addition to submitting my final report to Royal Roads University in partial fulfillment for a Master’s Degree in Leadership, I will also be sharing my research findings with Servus Credit Union. The research data may also be used in future articles, journals, presentations, books, and be published through the Thesis Canada Portal of Library and Archives Canada and ProQuest/UMI.

Information will be recorded in hand-written digitally audio-recorded format and, where appropriate, summarized, in anonymous format, in the body of the final report. At no time will any specific comments be attributed to any individual unless specific agreement has been obtained beforehand. All documentation will be kept strictly confidential with all physical materials securely stored when not in my presence; including all electronic data which will also be encrypted with appropriate software. The data will be retained in a secure environment until December 2014 at which point, all raw data will be destroyed. If you withdraw at some point during the project, every effort will be taken to remove your individual data from the research. However, as the event will be recorded, it may not be possible to identify a specific individual’s contribution; thusly the data will not be removed. The resulting themes and transcription from the focus group will be available for the participants to review for a period of one month following the event date.

Should a potential conflict of interest arise due to the information shared with other participants during the event, it will be the responsibility of the facilitator to ensure all participants are treated with respect and a safe environment is provided. As a participant, you are free to only provide information that you comfortable sharing with the group.

You are not compelled to participate in this research project. If you do choose to participate, you are free to withdraw at any time without prejudice. Similarly, if you choose not to participate in this research project, this information will also be maintained in confidence.

By signing this letter, you give free and informed consent to participate in this project.

Name: (Please Print): __________________________________________________

Signed: _____________________________________________________________
1. Reflecting on your personal experience what does being a Learning Organization mean to you?

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APPENDIX L: DATA ANALYSIS MIND MAP