12-2011

The Creation of an Inclusive Culture: A Case Study of the Midwestern Region of a Large Retail Banking Organization

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The Creation of an Inclusive Culture:
A Case Study of the Midwestern Region of a Large Retail Banking Organization

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A thesis submitted in partial fulfillment of the
requirements for the degree of
Master of Arts in Organizational Leadership at
St. Catherine University
St. Paul, Minnesota

December 1, 2011

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Preface

I was introduced to the topic of inclusive culture a few years ago and found an immediate attraction. Since then, I have become increasingly more passionate about the importance of creating a culture that embraces personal differences and strengths, and builds upon them for the good of the individual and the organization. Similarly, I have also become more passionate about leaders expanding their perception of diversity beyond the ideas of ethnicity or cultural background. I strongly believe that leaders must come to see diversity as a broad, ever-expanding concept that can include any array of differences, such as learning styles, world views, backgrounds, experiences, personal preferences, perspectives…the list goes on and on.

This combination of a broader view of diversity and the creation of an inclusive culture resonates with me on a personal level as well. I may not appear on the outside to be especially diverse when compared to others within my organization, nor do I speak a different language at home or come from a significantly different background. I am however, in the broader sense of the term, diverse. Unlike the celebrated leader in the American culture – and the celebrated leadership persona within my organization – I am not necessarily an outspoken, bold public figure that embraces the spotlight or takes steps to ensure I am both seen and heard. This is not who I am. I am what Badaracco's *Leading Quietly: An Unorthodox Guide to Doing the Right Thing* (2002) refers to as a quiet leader. I prefer behind-the-scenes roles. I am humble, reserved and reflective, and my care for others and their perspectives plays a strong role in my leadership style. I am self-disciplined and persistent, and always listening, thinking and strategizing, soaking up information to learn as much as possible before taking action.

Though this description may seem encouraging, it is not widely accepted or recognized as a valuable leadership style. My time in the MAOL program, however, has helped me to claim

my own leadership style and to value the unique perspectives that I bring to my team and organization. If it were not for these experiences, I cannot say that I would be the leader that I am today. It is this experience that has driven me to explore the topic of inclusive culture and the expanded perspective on diversity.

Though my example demonstrates the less visible aspects of diversity, this thesis purposefully focuses on both the less visible *and* visible aspects of diversity. I believe that leaders and organizations must first come to recognize, value and embrace the different perspectives, backgrounds and insights brought about by visibly diverse individuals, before they can successfully embrace the less-visible aspects of diversity. I am hopeful that this thesis will create conversation around this topic. I also hope that it will influence those who read it to become more aware of diversity in the broader sense of the term, and to watch for ways in which they can help create a more inclusive culture at their organization.

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Abstract

Through a case study of the Midwestern region of a large retail banking organization, this thesis set out to explore how the organization has worked to create an inclusive culture, as well as the associated challenges, measurement opportunities and outcomes of those activities. Though this case study focused on these efforts across the Midwestern region, the organization itself is one of America's largest financial institutions and employs over 275,000 team members. A comprehensive literature review, conceptual and relational content analyses of the organization's website, and interviews with seven leaders from the region were used in this research.

The results of this research coincide with existing theoretical literature and add a practical perspective that connects existing theory to practice. As Chavez & Weisinger (2008) suggest, an organization can create an inclusive culture by "draw[ing] out and act[ing] on the unique perspectives" of its diverse workforce (p. 332). This case study explores how a region of one organization has done this. More specifically, this study highlights the important roles that cultural awareness, affinity groups and diverse groups and communities have played in the creation of an inclusive culture within the organization. This study also addresses the array of measurements that the organization has used in gauging the success of its inclusion efforts. It also outlines a number of positive outcomes of the organization's efforts, including affirmative community response and increased business development, among others. Furthermore, this study notes the challenges this organization has faced with time and support to create an inclusive culture. Lastly, this study also presents a number of opportunities for future research around the topic of inclusive culture.

Chapter 1: Introduction

In modern-day America, diversity is everywhere: It is in our classrooms and conference rooms, at our local café and right next door. It has become a natural part of our lives. Each and every one of us is diverse in our own way, even if it is not visible on the surface. We each think, act and feel differently than the person sitting next to us on the bus, or in front of us in line at the bank. We each see the world through our own lenses, and make sense of it in our own ways. When we interact, we gain insights into how others process information, while we simultaneously share information about ourselves. It is this interaction with diverse ideas, perspectives and individuals that helps us to learn from one another and constantly grow. It is this same interaction and diversity that brings about new ideas, creativity and innovation – factors that Senge (1990) suggests are essential for organizations to survive and succeed in the 21st century.

Though many organizations celebrate diversity as a strength, few capitalize on its potential. Similarly, though many organizations may employ team members from various backgrounds, ethnicities, etc., few are truly inclusive and create a culture that recognizes and values the individual differences that each individual presents. Within organizations, individuals bring together more diverse perspectives than one may think. Each individual carries with them not just their past experiences, skills and knowledge, but also their own world views, cultural backgrounds and strengths. It is this array of factors (and more) that plays into one's perspective. Research suggests that by "draw[ing] out and act[ing] on the unique perspectives" of a diverse workforce, leaders can create an inclusive culture that utilizes these individual differences as organizational resources (Chavez & Weisinger, 2008, p. 332). The challenge remains, however, that most organizations and leaders have yet to act on this opportunity. Whether due to the divide

between theory and practice, the absence of a strong, metric-driven business case, or a lack of knowledge regarding how to proceed, the consequence remains the same. Leaders are missing out on the endless potential that comes from not just recognizing these diverse perspectives, but embracing and leveraging them.

In this thesis, I explore the efforts that one organization has used to create a more inclusive culture. Through a review of existing literature and an in-depth case study of the Midwestern region of a large retail banking organization, I have worked to connect the dots between theory and practice. I have also explored the outcomes of these efforts, as well as some of the measurement opportunities and challenges that leaders face in creating an inclusive culture within the retail banking industry.

Chapter 2 now presents the analysis of the conceptual context. The remaining chapters will discuss the topics as follows: Chapter 3: Methodology, Chapter 4: Findings and Analysis, and Chapter 5: Summary, Recommendations and Conclusions.

Chapter 2: Analysis of Conceptual Context

Though the idea of an inclusive culture may be new to some, it has gained a fair amount of attention in literature over the last few years. Many scholars and popular authors have begun to discuss what an inclusive culture looks like, as well as the associated benefits and challenges. In this section, I will review existing literature while I begin to expose what seems to be a noticeable gap between scholarly, organizational theory, and proactive development of inclusive cultures. More specifically, I will review the following topics before discussing my research methodology, findings and conclusions:

- Diversity context and connection
- Discussion of key concepts
- A leadership framework for creating an inclusive culture
    - Modeling the way
    - Inspiring a shared vision
    - Challenging the process
    - Enabling others to act
    - Encouraging the heart
- Organizational steps to inclusion
    - Cultural assessment
    - Leader readiness
    - Connecting to the organization
    - Changing systems and practices
    - Tracking success
- Leadership challenges
- A unique opportunity: The service sector and retail banking
- Summary and research direction

Diversity Context and Connection

Over time, the makeup of the American population has continued to evolve. The workforce, for example, is now more diverse than ever before. This diversity presents organizations with a variety of new opportunities and challenges. Though established laws,

Affirmative Action programs and civil rights legislation provide basic guidelines for developing a diverse workforce, there remains a strong need for leaders to learn how best to manage and leverage these workforces.

According to Barak (2000a), leaders must begin to recognize that the traditional view of diversity – which generally refers to differences such as "race, ethnicity, gender and disability, as well as age and sexual orientation" – is no longer broad enough to address the variety of diversities that exist in the modern workforce (p. 50). Instead, the concept of diversity must be expanded to include both the "observable, readily detectable attributes ('visible diversity') such as race, gender or age, and diversity of less visible or underlying attributes ('invisible diversity')" such as world view, learning style, cultural background, etc. (Barak, 2000a, p. 51). This broader view of diversity is integral to organizational success today. As Stevens, Plaut and Sanchez-Burks (2008) point out, this broader view of diversity not only includes all employees – whether traditionally thought of as minorities or non-minorities – but also enhances positive intergroup relationships by recognizing everyone's differences.

Broadening the organizational perspective of diversity, however, is not enough to begin capitalizing on the benefits of diversity and creating an inclusive culture. According to Giovannini (2004), diversity on its own, whether visible or invisible, is "neither intrinsically positive, nor negative" (p. 22). Rather, how diversity is managed and embraced will determine the effect it has on the organization. Research suggests that by learning to value and encourage diversity, not simply recognize it, leaders can begin to leverage their workforce more effectively. Thus, in order to reap the full benefit, they must actively work to make positive cultural changes within their organization. Leaders must create an inclusive culture that helps the organization

continuously embrace its diverse stakeholders. They must work to position diversity as an essential characteristic of the organization, and connect it to the organization's success.

Discussion of Key Concepts

Many sources provide meaningful descriptions of inclusive cultures. Independently, they provide valuable insights. Taken collectively, however, they provide for a more comprehensive, holistic perspective that is necessary for leaders and individuals to understand before embarking on a journey of inclusion.

According to Wasserman, Gallegos and Ferdman (2008), an inclusive culture "recognizes, respects, values and utilizes the talents and contributions of all the organization's people – current and potential – across multiple lines of differences" (p. 78). Wasserman et. al (2008) also note that leaders within an inclusive culture often even seek out these differences in individuals, as they recognize the power that comes with sharing and valuing these diverse perspectives. Miller (1998) provides a very similar description, but also adds that an inclusive culture allows individuals to bring their whole selves to work. Instead of trying to fit an organizational employee ideal, individuals are encouraged to be themselves. They are also encouraged to embrace their own style and approach, and to share their unique perspectives and experiences, as this provides individuals and the organization with even more avenues to success. Pless and Maak (2004) provide yet another description of an inclusive culture. They suggest that by embracing the whole individual, an inclusive culture helps individuals contribute in more meaningful ways. As a result, individuals reach and/or perform at their highest potential, which is beneficial to both the organization and the individual.

As a whole, many sources agree that an inclusive culture takes the concept of diversity to another level: It actively includes, embraces and leverages the spectrum of diverse perspectives individuals offer. An inclusive culture creates an environment where individuals are proud to share their diverse perspectives, as they know the organization values them and encourages them to continue to learn and grow. Doezalek (2008) states this most simply of all: An inclusive culture helps an organization to "mobilize, enhance, or 'operationalize' diversity" in such a way that it can more fully "value and use the talents and strengths of [its] diverse populations" for the benefit of all involved stakeholders (p. 54).

Any discussion on inclusive culture would not be complete without touching on the idea of organizational success. Various times throughout the above discussion, the idea of organizational success has been alluded to. This is because numerous sources point to the idea that creating an inclusive culture can position an organization for even more success.

A challenge arrives, however, in trying to define success. According to the Merriam Webster Dictionary (2011), success is defined as the "degree or measure of succeeding;" "a favorable or desired outcome;" also "the attainment of favor, wealth or eminence." Just as this definition suggests, there are numerous ways to look at success. The idea of organizational success is no different. There is no specific definition of success that applies to all organizations. Rather, organizations often hold a unique perspective on what success looks like and how it is achieved. Even more, this idea of success will often vary within the organization by department, initiative, etc., and across industries.

Regardless of how an organization specifically defines success, the above dictionary definition remains helpful. For the purposes of this thesis, organizational success will be viewed

in the broadest of terms: as achieving a preferred outcome. This is done intentionally to allow for a broad discussion of inclusive culture within organizations.

A Leadership Framework for Creating an Inclusive Culture

As Kouzes and Posner (2007) so simply note, "the work of leaders is change. And all change requires that leaders actively seek new ways to make things better, to grow, innovate and improve" (p. 164). Creating an inclusive culture, at its essence, is very similar to leading any change initiative. As Lockwood (2005) and Miller (1998) both point out, creating an inclusive culture requires powerful motivators and a carefully considered strategy, as well as strong, committed leadership.

Kouzes and Posner's (2007) five practices of exemplary leadership – modeling the way, inspiring a shared vision, challenging the process, enabling others to act, and encouraging the heart – present an ideal framework for understanding the leadership requirements for creating an inclusive culture. These practices will be discussed briefly here and echoed throughout the remainder of this Conceptual Context section.

As with most any change initiative, when working to create an inclusive culture, it is imperative that leaders **model the way** for others and lead by example. This often includes taking extra precautions to ensure leaders exhibit inclusive values, and that they align their actions with these values. This is most often visible in the ways in which leaders interact with individuals, lead discussions and select project teams, consider alternatives and solve problems, and recruit diverse team members. By taking steps to encourage the sharing of perspectives, and demonstrating the value that they place on these perspectives, leaders effectively model the way

for the creation of a more inclusive culture. They set the tone and encourage others to interact in a similar manner.

The idea of **inspiring a shared vision** is also essential to creating an inclusive culture. By developing and actively communicating the organization's vision for inclusion, leaders invite all members of the organization along on the journey. In this way, they not only demonstrate inclusive behavior, but also help create discussion around and understanding of the organization's vision for an inclusive culture. This discussion further helps to build the commitment and momentum necessary to bring that vision to life.

In order to create an inclusive culture, leaders must be willing to take a stand and **challenge the way the organization currently operates**. As Lockwood (2005) points out, the changes required to create an inclusive culture often extend deep into the organization. These changes can include established structures and organizational design, systems, requirements, procedures and practices, among various other areas. With this sort of deep change required, challenging the process may often be necessary to create an inclusive culture.

When leaders take steps to demonstrate the value they place on individuals' perspectives, they create an environment of trust. In this environment, individuals feel more supported and trusted to share their ideas. This atmosphere of trust invites additional collaboration and often increases individuals' confidence and overall engagement with one another and the organization. In this way, leaders **enable others to act**. They create a feeling of trust that encourages others to contribute in meaningful ways.

By encouraging the heart, leaders connect to individuals and to the inclusive culture initiative on a deeper level. By demonstrating genuine interest in individuals and their perspectives, and recognizing their contributions, leaders build more meaningful relationships.

They also come to more fully recognize the opportunity and power within an inclusive culture. As they experience more meaningful interactions, leaders come to understand how impactful it is for individuals to feel valued and empowered. It is this feeling that leaders must leverage to bring the vision of an inclusive culture to life. By helping all individuals recognize the power in valuing and embracing one another, leaders **encourage the heart** of those within the organization, and help them contribute to the creation of a more inclusive culture.

As noted above, Kouzes and Posner's practices of exemplary leadership provide an essential framework for leaders embarking on an inclusive culture journey. It is important for leaders to recognize, however, that the practices will be used differently and in different combinations at various points along the journey.

Organizational Steps to Inclusion

Guided by an understanding of inclusive culture and the related leadership practices, leaders can now begin their journey toward inclusion. Research proposes that the steps toward developing an inclusive culture can be many and varied. Lockwood (2005) and Miller (1998) both suggest that the essence of this journey consists of self-examination, setting expectations and developing a strategic approach to change and implementation – ultimately, an organizational change process. While Miller (1998) provides a comprehensive approach to this process, many other sources (Lockwood, 2005; Wilson, 2004; Cox & Blake, 1991) support and supplement it with various adaptations. These activities can be broken out into five steps: Cultural assessment, leader readiness, connecting to the organization, changing systems and practices and tracking success. Each of these steps will now be discussed.

Cultural Assessment

Honestly assessing the current state of an organizational culture is often the first step toward inclusion. Sources agree that this step is not only helpful, but necessary for many reasons. Depending on the current state of the culture, the approach to creating an inclusive culture will vary based on the organizational needs, current practices, etc. Additionally, in many organizations, cultural and structural biases are built into what seem to be natural relationships, policies and practices. As Kersten (2007) mentions, these biases are often not clearly recognized because they have been accepted over time and are no longer questioned. For example, in many organizations, there may be an unofficial but well-established way of presenting new ideas to upper management. If an idea is coming from a lower-level individual, this process often involves a variety of filters and approvals before the idea can be surfaced. Simply because this is the way the process has always worked does not necessarily mean that it is the most appropriate approach. When working to create an inclusive culture, practices and processes like this must be challenged. Leaders must honestly evaluate if the organization's processes and practices are contributing to the creation of an inclusive culture, or if they are simply acting as impediments.

A variety of tools are available to help leaders assess the culture of their organization. However, very few focus on inclusion. Diversity Training University International (2010) has created the Organizational Inclusion Assessment Toolkit which leverages surveys, key informant interviews, archival and focus group research. This tool is designed to help leaders measure where an organization is at in terms of achieving an inclusive culture, identify cultural competency gaps, and suggest actions the organizations can take to create a more inclusive culture. Still in the early stages of acceptance, the Organizational Inclusion Assessment Toolkit has been piloted at various municipalities and community organizations, as well as educational

institutions and businesses. Few additional, formal tools like this exist. Many sources, however, provide less-formal measures for assessing the inclusion of an organization. For example, Barak and Cherin (1998) provide a 14-point scale as a potential measure of inclusion-exclusion. With or without the assistance of formal or informal assessment tools, Schein (2009) suggests that individual and group interviews must accompany any cultural assessment. Likewise, he advises against depending solely on surveys or questionnaires, noting that these methods alone are not reliable gauges of deeper organizational culture.

Many sources support the idea of continuous cultural assessment as a necessary tactic when working to create a more inclusive culture. The cadence, depth and tools used for this ongoing assessment will vary by organization, and often correspond with the tool(s) selected for the initial cultural assessment. Research suggests that organizations plan for more frequent (e.g., monthly or bi-monthly) assessments and discussions as they set out on their inclusion journey. Over time, and as the organization makes progress towards the desired inclusive culture, regular, less-frequent (e.g., quarterly, bi-annual and/or annual) assessments, check-ins or inclusion summits, are generally appropriate. Regardless of the assessment tools, cadence or depth selected for this ongoing assessment, Hyter and Turnock (2005) suggest that leaders must always be on the lookout for opportunities to improve. Additionally, any opportunities leaders see to create practical, measurable objectives, and appropriate interventions, should be noted.

Leader Readiness

Upon completing a thorough examination of their organizational culture, leaders are then charged with developing a strategic approach to inclusion and working to bring the vision of

inclusion to life. Miller (1998) and Wilson (2004) both note that this approach often begins by working with and coaching leadership teams, and developing coalitions of champions.

To begin, leaders must first identify other leaders throughout the organization who exhibit inclusive behaviors and value the diverse perspectives of their employees. This not only helps to inspire a shared vision among leadership, but also helps create a core group of advocates to assist in managing and leading the change. Miller (1998) suggests that identifying inclusive leaders and creating core groups of advocates also creates support opportunities for leaders to share insights and practices, learn from one another, and build peer coaching or mentoring relationships – ultimately preparing and enabling other leaders to act even more inclusively and continue modeling the way.

With this core group of advocates in place, Miller (1998) then suggests that it becomes critical that these leaders are outfitted with the skills, practice, coaching and insights needed to work together, hold people accountable and build trust across the organization. Throughout this process, direct communication will be vital. Miller (1998) goes on to mention that it will also be essential that these leaders are able to act as mediators and problem-solving entities as they recognize and engage in conflict. Ultimately, it is during this time that these leaders must prepare to communicate, moderate and demonstrate how the organization's vision, mission and values are upheld by creating an inclusive culture. It is this preparation that will help leaders to inspire a shared vision and enable others to act as they begin working with the organization to create an inclusive culture.

Connecting to the Organization

Developing and providing the organization with a motivating and inspiring reason to change is the next task for leaders. During this time, the need for change and the long-term organizational implications must be made clear not only to leadership, but to all members at every level of the organization. Miller (1998) and Lockwood (2005) both suggest that leaders must now actively communicate and connect how the inclusion efforts relate to the organization's strategic goals, long-term vision, future success and competitive edge. It must also be made clear that inclusion is not only a desired change, but is imperative to the continued success of the organization and to all of its members. Though an organization can be successful without an inclusive culture, when leaders create an inclusive culture and leverage the unique skills, talents and perspectives of each individual, they set the organization up for even more innovation and creativity, improved decision making, and ultimately, even greater success than would otherwise be possible. This message must be openly communicated, shared and bought into across the organization. In other words, this is a key time for leaders to start actively and outwardly inspiring a shared vision and encouraging the heart.

As leaders begin to outwardly communicate the vision for an inclusive culture, Dolezalek (2008) warns that leaders must take extra precaution to ensure that the proposed change initiatives are well defined and consistently communicated. Mixed or contradictory signals will cause confusion and resistance that can derail the inclusion process all together.

Of similar importance, communication will be key from this stage out. Wilson (2004) and Barak and Levin (2002) suggest that making a deliberate effort to conduct all organizational communication through open channels that every member has access to is absolutely necessary. This openness will go a long way in building the trust and understanding that are critical to

creating an inclusive culture. Without trust and belief in the initiative, nothing will change: Members of the organization will not be committed enough to break down barriers and challenge the current processes; nor will they put forth the energy and patience to build relationships or step outside of their comfort zone (American Society of Civil Engineers, 2006).

In addition to communication, Giovannini (2004) also adds that establishing responsibility and accountability, as well as recognition and rewards, will help everyone recognize how serious the organization is about inclusion.

Changing Systems and Practices

With a solid foundation built for the inclusion initiative, Dolezalek (2008) and Kersten (2007) agree that leaders must begin taking collective, active steps toward changing systems that are limiting and realigning practices with inclusion. During this time, leaders should return to notes taken during the initial cultural assessment to determine specific practices, processes, etc. for deeper investigation. Leaders must also actively work to identify and eliminate obstacles that prevent individuals from performing at their highest potential.

Furthermore, Schomer (2000) suggests that by creating a meaningful dialogue between individual contributors and leaders, areas of opportunity can be examined and reconstructed in ways that support and enable an inclusive culture, not impede it. By leveraging various perspectives to reconstruct organizational practices and processes, leaders are again demonstrating inclusive behaviors and modeling the way. They are also helping members of the organization learn to recognize and value these diverse perspectives. As a whole, this not only requires leaders to lead the way and challenge the existing processes, but results in creating new structures and practices that more fully empower and enable others to act.

As individuals become more familiar with each other and with more inclusive interactions, it will also be important that leaders provide feedback and coaching. A variety of opportunities for this coaching will develop. As the organization responds to the inclusion initiative, individuals will begin to recognize the range of perspectives that exist within the organization, and will likely face situations that may be unfamiliar or uncomfortable. For example, if individuals are not used to sharing their perspectives, it may at first be uncomfortable to do so. Likewise, when individuals share their perspectives, they may be more likely to hear opposing views, as others now feel more empowered to share or challenge back. This more engaging interaction creates meaningful dialogue that can help individuals learn and grow. It also creates opportunities for greater collaboration and innovation that can lead to a variety of benefits. In the end, by partaking in inclusive conversational practices and fostering collaboration, leaders have even more opportunities to model the way and encourage others to act.

Miller (1998) also suggests that in addition to providing individuals with feedback and coaching, leaders should work to establish partnerships and mentoring relationships across the organization. This helps to broaden the range of interactions that individuals have with others and allows them to experience more diverse perspectives. It additionally ensures that individuals not only interact with others in similar functional areas, but also with individuals with whom they may never interact in their day-to-day work.

As a whole, all of these activities – creating dialogue, redeveloping processes and practices, providing feedback and coaching, and establishing partnerships and mentor relationships – help leaders enable individuals to act and partake in the dynamic creation of a

more inclusive culture. These activities also provide leaders with an array of opportunities to model the way, exhibit inclusive values and enlist others in the inclusion process.

Tracking Success

A variety of organizational metrics can be leveraged to measure the results and effects of creating an inclusive culture. As with all business initiatives, Giovannini (2004) notes that developing benchmarks for success makes good business sense and can give greater weight to the business case around creating an inclusive culture. Lockwood (2005) adds that these metrics can include organizational "demographics, accountability, productivity, growth, profitability" and employee retention, among others (p. 5). Towers Watson (2011), a global organizational effectiveness consulting group, also recommends the measurement of employee engagement, suggesting it provides insights into both the emotional and rational connection individuals have with the organization. They further advocate that employee behaviors, attitudes and engagement play a significant role in organizational success.

Despite the possible metrics that sources suggest, it is important that leaders recognize there is no single way to measure the success or effects of an inclusive culture. Rather, each and every organization will likely need to determine the appropriate metrics required to measure its own inclusive culture initiative. For example, if a retail banking organization wants to measure the results of its inclusive culture, it may look to employee and customer satisfaction scores. These scores could be used to demonstrate that, by creating a more inclusive culture where employees and customers feel welcomed and embraced, they rate their satisfaction with the organization higher. On the other hand, a marketing organization looking to measure the success

of its inclusion initiative may develop some sort of metric that measures the level of creativity, innovation or collaboration amongst the team members.

Regardless of the metrics used, leaders and organizations must understand that the creation of an inclusive culture requires long-term commitment and may not show immediate returns. Just like any other initiative, though, measuring success and tracking progress is an important step. It not only allows members of the organization a direct line of sight into what leaders deem important, but also provides leaders with yet another opportunity to align organizational success with the inclusive culture initiative.

Leadership Challenges

As leaders guide their organizations toward a more inclusive culture, they will face a number of challenges. These challenges often include selling the organization on the benefit of creating an inclusive culture, and understanding the competencies leaders must exhibit in order to effectively lead and manage a diverse workforce. Confronting outdated views and ineffective ways of working, and sustaining an inclusive culture over time will also present challenges.

As Gilbert and Ivancevich (2000) note, even though creating an inclusive culture is the right and ethical thing to do, leaders face challenges when it comes to obtaining organizational buy-in. In many organizations, the primary challenge revolves around the need to show immediate returns on investments. Barak (2000b) comments that this often makes it challenging for leaders to assign resources to social initiatives, such as creating an inclusive culture, as the return may not be immediately evident.

Recognizing that few hard metrics exist to show the return on investment of creating an inclusive culture, sources often refer to indirect but relevant benefits that relate to the

organization's bottom line. Cox and Blake (1991), for instance, point to variations on organizational savings, improved attractiveness to diverse candidates and new market opportunities. Chen, Sawyers and Williams (1997) add improved decision making – ethically speaking and otherwise – and Barak (2000a) adds increased job satisfaction, organizational commitment and well-being.

Looking outside of the immediate organization, sources also list a variety of direct and indirect customer and community-centric benefits. Bhattacharya and Sen (2003) note that these benefits can include improved customer impressions of the organization, as well as enhanced identification and relationship with the organization. Marin and Ruiz (2007) add that improved perception of organizational social responsibility is also a potential benefit. Finally, Sirdeshmukh, Singh and Sabol (2002) also suggest that increased and sustained customer loyalty, and even resilience to negative information about the organization have also been noted as potential benefits. Ultimately, even though immediate, direct economic metrics may not be available to bolster the argument for creating an inclusive culture, sources suggest that various internal and external benefits may exist and should be leveraged in making the case for inclusion.

Chang and Tharenou (2004) suggest that another challenge to creating an inclusive culture centers on the competencies leaders must exhibit in order to manage a diverse workforce successfully. They state that a successful leader in a diverse setting must be a good communicator and a continual learner who is adaptable and interested in those with whom he or she works. They also suggest that this leader is culturally aware and sensitive, recognizes different perspectives, and sees each individual as an individual, not just as a member of a culture or specific group. Chang and Tharenou (2004) continue that this leader is respectful when interacting with all individuals and uses humor, honesty and direct communication.

Interestingly enough, the characteristics and competencies Chang and Tharenou (2004) point out align very well with Kouzes and Posner's (2007) practices of exemplary leadership, which have been echoed at various places throughout this conceptual context. If Kouzes and Posner were to suggest a similar statement about leaders who successfully manage diverse workforces, it would likely read something like this: These leaders are active learners who speak from the heart and work to create a climate of trust, while facilitating relationships and collaboration. They create a spirit of community and encourage the heart of all individuals with whom they work. They are personally involved and focus on empowerment, teamwork and trust, and recognize contributions and the inherent value that each individual holds. Again, they model the way, inspire a shared vision, challenge the process, enable others to act and encourage the heart. Ultimately, even though leading a diverse workforce may require some seemingly new capabilities, it comes down to the need for good, solid, dedicated leadership that exhibit the practices of exemplary leadership as outlined by Kouzes and Posner (2007).

Dealing with outdated views and ineffective ways of working is yet another challenge leaders may face when creating an inclusive culture. Dolezalek (2008) supports Kouzes and Posner's (2007) assertion that leaders must be prepared to challenge existing processes, search for opportunities and take risks. As with any change, this can cause resistance among members of the organization, as this process often replaces the familiar with uncertainty. Sources suggest that leaders can reduce this resistance by reiterating the organizational imperative for inclusion and connecting the inclusion efforts to the long-term success of the organization. As with many challenges that arise when creating an inclusive culture, communication remains a key to resolution.

Lastly, regardless of an organization's commitment and starting point, Miller (1998) advises that sustaining an inclusive culture will remain a constant challenge. In order to sustain this culture, the organization must work toward continuous improvement. Leadership at all levels of the organization must play an integral, ongoing role in ensuring that the inclusive culture becomes embedded into organizational operations, systems, practices, etc. Likewise, ongoing measurement of inclusive practices will also be an important part of maintaining the culture. To create an inclusion effort that can stand the test of time, Miller (1998) adds that leaders must also work to constantly broaden their view of inclusion so that it evolves with the scope of diversity to always include, embrace and leverage the various differences that will inevitably develop.

A Unique Opportunity: The Service Sector and Retail Banking

An inclusive culture extends beyond an organization itself. Sirdeshmukh et al. (2002) and Bhattacharya and Sen (2003) suggest that an organization's focus on inclusion can extend to the surrounding community and to those who interact with the organization. Richard (2000) also supports this notion and suggests that organizations that directly interact with customers (specifically the service sector) may see added benefit to creating an inclusive culture.

With the service sector continuing to expand, the number of interactions between employees and customers continues to grow. Each interaction presents an opportunity for the organization to build a relationship with the customer and influence his or her perceptions of the organization. The retail banking industry offers an especially unique opportunity in which to study the development of an inclusive culture.

Due to the handling and exchange of personal and financial information, trust, respect and the culture within a banking organization are of utmost importance, both for employees and

leaders, as well as customers. For example, customers must feel a certain level of trust before handing over money, sharing their social security number, signing for a loan, or discussing the challenges they face in paying off their debt. This level of trust and focus on the organizational culture is unique to the banking sector, as these same factors rarely play a role in other service organizations' interactions with customers or employees (with the exception of health care). To magnify this opportunity, the banking industry is still working to recover stakeholder trust after facing significant scrutiny in response to practices and industry culture over the last few years.

As the banking industry continues to rebuild its credibility with stakeholders, many organizations also face mergers and acquisitions. As these organizations join workforces, organizational practices and cultures can often be at odds. This provides banking organizations with even more reason to work toward creating an inclusive culture that can leverage the various perspectives, skills and abilities of their even-more-diverse workforce.

Summary and Research Direction

Despite the attention that various sources have paid to the concept of creating an inclusive culture, there remains a noticeable gap between scholarly, organizational theory and proactive development of inclusive cultures. Consequently, the benefits that most literature ascribes to the creation of an inclusive culture tend to be soft and/or theoretical in nature, as opposed to hard, measurable benefits that can be linked to the organization's bottom line. Thus, it becomes difficult for leaders to justify the benefit (e.g., in financial metrics, standard employee relation measurements, etc.) of creating an inclusive culture, even though theory suggests it is a vitally important aspect of competing in the increasingly diverse marketplace.

The following research explores the efforts that one organization has used to create a more inclusive culture. The outcomes of these efforts, as well as some of the measurement opportunities and challenges that leaders face in creating an inclusive culture are also explored.

Chapter 3: Methodology

This research set out to explore a retail banking organization's efforts to create an inclusive culture within its Midwestern region. The guiding research question for this thesis was as follows: How have leaders at a retail banking organization worked to create a more inclusive culture and what, if any, have the effects been on the organization and its stakeholders (e.g., employees, leaders, customers, community, etc.)? In answering this question, I also probed to understand:

- What, if any, of the benefits identified in existing literature have been experienced by the organization?
- What means or metrics is the organization using to measure the effects of the inclusive culture initiative, and why?
- What challenges have leaders faced in creating and maintaining a more inclusive culture, and how have they worked to overcome them?

Before discussing my case study methodology, I first provide a brief description of the organization for additional context.

The Organization

The retail banking organization identified for use in this study has proactively worked to create a more inclusive culture throughout the organization over the last seven years. For this reason, as well as those listed above regarding the unique opportunities that exist within retail banking, I have chosen to study this organization. On its website, the organization identifies itself as a "diversified, community-based financial services company, [that] provides banking, insurance, investments, mortgage and consumer and commercial finance through more than

9,000 stores, 12,000 ATMs, the Internet…and other distribution channels across North America and internationally" (2011). Though the organization itself is one of America's largest financial institutions and employs over 275,000 team members nationwide, this case study specifically examines the efforts to create a more inclusive culture across the Midwestern region.

Case Study Methodology

This research used a case study methodology that employed website content analysis and interviews, in addition to a comprehensive literature review. I began with the literature review, which was continued throughout the remainder of the research. The website content analysis – both conceptual and relational analysis as outlined by Colorado State University (2011) – and interviews followed.

Prior to beginning the conceptual content analysis, specific coding categories (e.g., what to code, how, etc.) were determined after a thorough review of the Diversity section of the organization's website. Pages were printed for coding on July 12, 2011 in effort to create a snapshot in time of the website. This was also done to avoid challenges with coding a live website in which content could be updated at any time. The conceptual content analysis (also known as thematic) was then performed on the printed website pages. This analysis involved quantifying and tallying the presence of certain terms, themes, etc. on the pages. This allowed me to rank concepts based on the number of times a given topic was mentioned on the site. The findings from this analysis were then used to develop the relational content analysis, which helped me to go beyond tallying the presence of terms and themes, and look at the relationships that existed between them. More specifically, this helped highlight key messages and concepts, deduce meaning and learn about the organization's goals, focuses and culture in relation to

diversity and inclusion. Upon coding the website content, I used self-addressed memos (Maxwell, 2005) to help me document findings and themes, ideas, concepts, etc., as I processed the information so it could later be compared, contrasted and used to supplement the interview findings. Overall, this content analysis was leveraged to create the interview questions and added greater context and meaning to the interview findings.

Upon completing the website content analysis, I performed seven interviews with leaders from various positions within the Midwestern region of the organization. The interviews ranged in length from 22 minutes to 76 minutes, with a planned length of 45 minutes. Each interview consisted of 13 open-ended questions (available in Appendix A) derived from insights gained through website content analysis. Many of the interview questions were followed up with clarifying sub-questions. Six of the interviews were conducted in person. One was conducted over the phone due to schedule conflicts. The order of the interviews was based on availability.

All interviews were conducted during the month of August during a 15-day time period. Each was digitally recorded and transcribed within 48 hours of recording. Upon completing the transcriptions, I again utilized self-addressed memos while I reviewed the transcripts and developed coding categories. I then coded the data into the developed categories according to the processes outlined by Rubin and Rubin (1995) in *Qualitative Interviewing: The Art of Hearing Data*. Finally, I reviewed the coded content, categories and results looking for connecting strategies (Maxwell, 2005) to form a more complete picture of the inclusion efforts, effects, challenges, benefits, etc. During the process, I also watched for alignment and/or misalignment within the organization, as well as how the findings supported or did not support the existing research discussed in the Conceptual Context section.

Interview Participants

Subject selection for the interviews was purposeful, and established contacts within the organization were leveraged to gain introduction and access to the appropriate leaders. The leaders interviewed included the regional vice president of diversity and inclusion, a district manager that also serves on the organization's diversity council, the branch manager of an urban branch that serves a population comprised primarily of ethnically diverse groups, two enterprise-level affinity group leaders and two local affinity group leaders. The range of leaders selected for these interviews was also purposeful and done in effort to gain insights into the various levels of leadership within the organization, and across different primary roles. As there was only one regional vice president of diversity and inclusion and one district manager (for the select district), the selection for these interviews was based on position held. Three branch managers from equally diverse branches were invited to participate in the research, however, only one responded and was available during the month the interviews were held. Five affinity group leaders, each from a different affinity group, were invited to participate in this research. Four of these leaders responded to the invitation and were interviewed. Table 3.1 lists each of the seven leaders by role and indicates gender, ethnicity and time at the organization. All interviews were confidential and coding (e.g., A, B, C, etc.) was used in place of subjects' names. The name of the organization and the specific branch location have also been concealed.

Table 3.1: Overview of Leaders Interviewed

	A	B	C	D	E	F	G
Role	VP Diversity and Inclusion	District Manager	Branch Manager	Enterprise Diversity Leader	Enterprise Diversity Leader	Local Diversity Leader	Local Diversity Leader
Gender	Female	Male	Male	Male	Female	Male	Male
Ethnicity	Caucasian	Caucasian	El Salvadorian	Liberian	Asian American	Puerto Rican	Middle Eastern
Time at the Organization	23 yrs.	6 yrs.	6 yrs.	5 yrs.	5 yrs.	10 yrs.	7 yrs.

Validity

As a graduate researcher, I have come to understand the importance of validity and the challenges associated with using qualitative methods. My bias as a proponent for the creation of an inclusive culture could have influenced the information I gathered throughout this study, as well as how I interpreted and reported the information. However, I have taken thoughtful steps to incorporate various validity tests as Maxwell (2005) recommends, to both minimize my bias and strengthen my research results and validity.

- **Rich data:** I conducted a number of in-depth interviews with a diverse group of leaders that held a variety of positions, at various levels, within the organization. I recorded and transcribed each interview to ensure all discussion was captured verbatim. I also conducted a website content analysis that was used in conjunction with the interview findings, coding worksheets and literature review.

- **Respondent validation:** While I reviewed the interview transcripts and interpreted findings, I also solicited feedback from my interview subjects to ensure I was accurately interpreting the information.

- **Watching for negative cases and discrepant evidence:** As I reviewed, coded and interpreted my findings, I also watched for findings that ran counter to existing research

and theories. Furthermore, I worked with and solicited feedback from my thesis advisor to consider and remove my personal biases or any flaws in my methodology or logic.

- **Triangulation:** By collecting information from a diverse set of leaders, performing a website content analysis and conducting a thorough literature review, I have worked to reduce the risk of chance associations and biases that may otherwise be present.

- **Comparison:** The combination of website content analysis and interviews provided me with a number of opportunities for comparison, both between the content analysis and interview findings, but also between interviewees.

Despite the validity tests incorporated into this research, I recognize that I am not a professional researcher, but rather a graduate student who has undertaken her first major research project. By working closely with my thesis advisor and leveraging various methodology and research design texts, I am confident that any significant flaws or validity threats have been reduced or avoided.

The following chapter now presents the findings and analysis of the research discussed above. The chapter is divided into four sections, each corresponding to one of the research questions/sub-questions previously mentioned.

Chapter 4: Findings and Analysis

The research was conducted in a phased approach during the time span of two months. Since the conceptual and relational analysis had a sample size of one (the organization's website), no effort was made to compute statistical significance. Instead, the number of coded entries for a given category was used to order and rank the topics. To analyze the interview findings, the sum of the coded entries for each category was calculated along with the standard deviation, mean and median. The median was then used to rank the categories. The median was used for ranking purposes instead of the mean because it is less likely to be skewed by a single individual who mentioned a topic significantly more than others (i.e., if individual A mentions a topic 5 times, but individual B mentions it 45 times, individual B will skew the mean of the category, however, the median remains consistent). The interview questions and complete results of the conceptual and relational content analysis and interviews can be found in the Appendix. The following section discusses each of these approaches' analysis and findings. Key findings will be highlighted throughout this chapter in call-outs like that listed to the right. Note that the tables in this chapter list the entire

> ***Key Findings*** *will be called out throughout this chapter.*

concept nomenclature (e.g., Groups: Diverse Groups Ethnic and Otherwise), but for ease of reading, the finding and analysis discussion will simply list the abbreviated concept name (e.g., Groups).

Conceptual Content Analysis

The research began with the conceptual content analysis of the Diversity section of the organization's website, which contained 26 pages. Over 1,150 items were coded into more than

50 distinct categories. Categories were then compared and combined based on similarities to

form 33 concepts. The top 10 concepts coded within the conceptual content analysis are listed in

order of frequency in Table 4.1. The complete results of this analysis are available in

Appendix C.

Table 4.1: Conceptual Content Analysis Top Results

Terms/Concepts (explicit and implicit)	Count	Percent of Coded Entries	Rank
Groups: Diverse Groups Ethnic and Otherwise	243	20.9%	1
Diversity: Diversity, Different Viewpoints	127	10.9%	2
Community: Communities, Outreach, Support	102	8.8%	3
Diversity Training: Cultural Awareness, Training, Classes	77	6.6%	4
Success: Benefits of Diversity, Improve Results	70	6.0%	5
Team Members: Workforce, Team Members, Team	68	5.9%	6
Development: Growth and Development	59	5.1%	7
Service: Outstanding Customer Service	50	4.3%	8
Commitment: Commitment to Diversity, Diversity as Business Imperative	50	4.3%	8
Leadership: Leaders, Managers, Best Practices	42	3.6%	10

The review of the coded terms and concepts from the conceptual content analysis

produced a number of key observations. First, the top three most frequently referenced concepts

– "Groups," "Diversity" and "Community" – made up just over 40% of all the items coded, with

20.9%, 10.9% and 8.8% respectively. The disproportionate frequency of these terms suggests a

strong, consistent message on the website about the organization's focus on diverse groups,

diversity and different viewpoints, and involvement of the community. This focus was reiterated

across the site with statements like "Diversity makes [the organization] a better, stronger

company and a better place to work. It enables [the organization] to better serve [its] diverse

customers' needs and provide outstanding service to [its] customers and communities" (2011,

The Business Case for Diversity). A variety of other statements also reiterated this point, directly

referencing the various diverse groups the organization both employs and serves. This focus

aligns well with Barak's (2000b) perspective on creating an inclusive culture, which suggests that recognizing differences and expanding the organization's reach into its community are essential.

Moving down the list, the coded concept of "Diversity Training" appears as the fourth most frequently referenced concept, at 77 entries or 6.6% of the total. As Dolezalek (2008) and Chavez and Weisinger (2008) point out, diversity and cultural awareness training are frequently used activities in many organizations. These sources also suggest that diversity and cultural awareness training are most successful when aligned with organizational objectives and used in a proactive (as opposed to reactive) manner. Cox and Blake (1991) agree with this and add that this sort of training and awareness must be made an ongoing effort within the organization, not a one-time effort. On its own, the conceptual content analysis seems to suggest that diversity training and cultural awareness are a priority for the organization. However, the specific uses, intent and frequency of this training are unclear without greater context, some of which will be provided through the relational content analysis and interview findings.

Returning to the results of the conceptual content analysis, "Success" resides as the fifth most frequently referenced concept, with 70 entries or 6.0% of the total. "Commitment" sits slightly lower and ties with "Service" for the eighth most frequently referenced concept (with 4.3% of the total entries). The ranking of these concepts – being in the top ten – is especially promising, as this suggests that the organization recognizes the importance of diversity, clearly calls out its role in the organization's success and serving its customers, and is committed to the efforts. The site specifically mentioned that "Diversity at [the organization] is a business imperative," and that "aligning with [its] customer base, engaging [its] communities and attracting and retaining talented individuals is critical to [the organization's] success" (2011,

Women/Diverse Business Owners). Many sources (Chavez and Weisinger, 2008; Gilbert and Ivancevich, 2000; Giovannini, 2004) would echo this statement and note that leveraging diversity and explicitly recognizing it as a business imperative results in a number of benefits for the organization and its stakeholders. Sources also agree that a strong, consistent commitment is equally important to any inclusion efforts.

"Team Members" and "Development" were the sixth and seventh most frequently referenced concepts, with 5.9% and 5.1% of the coded entries, respectively. "Leadership" came in tenth with 3.6% of the coded entries. The combination of these three concepts suggests that the organization recognizes the dependence upon team members and leaders in the organization's diversity and inclusion efforts. It also suggests that the organization recognizes the close ties that these efforts have with various aspects of personal and professional growth and development. This idea, which is reiterated in the relational content analysis and the interview findings, is supported by a number of sources including Katz and Miller (1996) as well as Gilbert, Stead and Invancevich (1999).

Generally speaking, the results of this conceptual content analysis align very well with existing literature. However, there is one notable exception. The concept of "Inclusive Culture" does not make it into the top ten results. Rather, it resides at number 18. For an organization noted as being proactive in creating an inclusive culture, this is an unexpected finding. This finding was a key driver of the relational content analysis.

> *Key Finding: Though the organization frequently references the role that diversity plays within the organization, the concept of inclusion was much less frequently – explicitly or implicitly – referenced across the site.*

Relational Content Analysis

With a baseline understanding of the key concepts covered on the website, I then moved on to perform the relational content analysis. To direct this section of the research, I relied on a guiding question that surfaced based on the above-mentioned ranking for "Inclusive Culture": What does the organization's website communicate about its perspective on inclusion/inclusive environment/culture? In other words: When the organization does refer to inclusive culture, what is the organization saying in that section? With this question in mind, I coded each section within which the concept of inclusion/inclusive culture appeared. Over 140 items were coded into 41 different categories. Similar to the conceptual content analysis, these categories were then reviewed and combined based on similarities to form 24 concepts. Table 4.2 lists the top ten concepts coded within the relational analysis. Note that the concept of "Inclusive Culture" is coded in this analysis. This was done to provide a baseline of the number of sections coded on the site (i.e., there were 15 sections coded, thus there are 15 counts for "Inclusive Culture"). The concepts that fell below the top ten ranks received significantly fewer counts and will not be discussed at this time, however are available in Appendix C.

Table 4.2: Relational Content Analysis Top Results

Terms/Concepts (explicit and implicit)	Count	Percent of Coded Entries	Rank
Groups: Diverse Groups Ethnic and Otherwise	21	14.9%	1
Inclusive Culture: Inclusive Culture/Environment	15	10.6%	2
Team Members: Workforce, Team Members, Team	15	10.6%	2
Diversity: Diversity, Different Viewpoints	14	9.9%	4
Diversity Programs: Diversity Council, Affinity Group, Programs	12	8.5%	5
Community: Communities, Outreach, Support	9	6.4%	6
Leadership: Leaders, Managers, Best Practices	8	5.7%	7
Success: Benefits of Diversity, Improve Results	7	5.0%	8
Diversity Training: Cultural Awareness, Training, Classes	7	5.0%	8
Development: Growth and Development	6	4.3%	10

A review of the relational content analysis provides a deeper understanding of the organization's perspective on inclusion. Similar to the conceptual content analysis, "Groups" was the most frequently coded concept with 14.9% of the total coded entries. This again suggests a strong focus on the various diverse groups (ethnically diverse and otherwise) that the organization employs and serves. Even more insightful was the finding that this concept was referenced multiple times in several of the coded sections and thus appeared even more frequently than the concept "Inclusive Culture" itself (which made up 10.6% of the total coded entries). Of similar interest, the concept "Team Members" tied "Inclusive Culture" as the second most frequently referenced concept, again with 10.6% of the total coded entries. "Diversity" was a close fourth with 9.9% of the total coded entries. The combination of these top three most frequently referenced concepts suggests that when the organization addresses the creation of an inclusive culture, it also recognizes the integral roles that diverse groups, team members and a broader view of diversity play in these efforts. For example, the site stated that the organization works to "create an inclusive environment where people seek different viewpoints to improve their teams and results" (2011, Diversity and Accessibility). The section went on to reiterate that "diversity is an integral part of [the organization's] success" (2011, Diversity and Accessibility). The site also mentioned that "all team members are responsible for helping to make [the organization] a truly inclusive environment," calling out the role that each individual has in bringing these efforts to life (2011, The Business Case for Diversity). Even more, the site also noted that "team members should expect to work in an environment where each person feels valued for individual traits, skills and talents, and

Key Finding: When addressing inclusive culture, the organization focuses heavily on the diverse groups – ethnically diverse and otherwise – that it serves and employs, and recognizes the importance of subscribing to a broader view of diversity.

has the opportunity to fulfill ambitions and contribute to the success of the company" (2011, Our Diversity Mission). Ultimately, these concepts and the specific statements the organization makes align extremely well with various sources (Dolezalek, 2008; Pless and Maak, 2004; Wasserman, Gallegos and Ferdman, 2008), highlighting nearly every aspect of an inclusive culture discussed in the Conceptual Context section.

Stepping down the list of relational content analysis results, "Diversity Programs" comes in as the fifth most frequently referenced concept at 8.5%, with "Community" coming in sixth with 6.4% of the total coded entries. In referring to ways in which the organization works to create an inclusive culture, the site noted that team member networks (one of the diversity programs) play a significant role in community outreach. Little detail was provided around this outreach, however, this theme came up numerous times in the interviews and will be discussed shortly.

The site also introduced another way in which its diversity programs help the organization interact with its diverse communities to create an inclusive environment. The site stated that the organization works to "build relationships within the communities [it] serve[s] through the development, inclusion, and utilization of certified minority-, women- and disadvantaged-owned business enterprises" (2011, Corporate Supplier Diversity). These relationships allow the organization to interact with and support its surrounding communities in ways beyond traditional community outreach and volunteer efforts. Barak (2002b) supports this approach and notes the importance of organizations recognizing their communities and the responsibilities that organizations have as members of communities.

Continuing down the list of the most frequently referenced concepts, "Leadership" comes in seventh with 5.7%, and "Success" is tied for eighth with "Diversity Training" at 5.0% of the

total coded entries. The concept of "Development" comes in as the tenth most frequently referenced with 4.3%. The combination of these four concepts is promising and suggests that the organization recognizes the role that leaders, training and development play in successfully creating an inclusive culture. For example, the site noted that the organization's Enterprise Diversity Council, which is made up of a cross-section of team members and leaders, "makes recommendations to [the organization's] executive management team and helps ensure [the organization is] making measurable progress in: Diversity education, recruiting and placement efforts of diverse team members, [and] building a senior management team inclusive of color, women, and other diverse groups" (2011, Enterprise Diversity Council). The site also mentioned that the organization "offers diversity classes to [its] managers and team members to help participants understand why diversity and creating an inclusive environment are important to [the organization's] success" (2011, Training). It also noted that the "team member networks [are] devoted to professional growth and education," among other things (2011, Creating an Inclusive Environment). Lastly, the site suggested that "diversity councils, resource groups, and training all help make [the organization] an inclusive environment for everyone" (2011, Diversity Yesterday, Today and Tomorrow). In statements like these, the interplay of these concepts becomes clearer, as does the organization's stance on how the concepts work together to aid in creating an inclusive culture. Looking to existing literature, Chavez and Weisinger (2008), Curtis and Dreachslin (2008) and Gilbert and Ivancevich (2000) all agree that leadership, training and development are integral factors in successfully creating an inclusive culture.

As a whole, the conceptual and relational content analyses provide a framework for understanding the organization's publicly communicated stance on diversity and inclusion. The conceptual content analysis presents an important finding: Though the organization frequently

referenced the role that diversity plays within the organization, the concept of inclusion was much less frequently – explicitly or implicitly – referenced. This finding was a key driver in developing the relational content analysis, which was aimed at developing a deeper understanding of the organization's stance on inclusion.

Generally speaking, the relational content analysis suggests that when referencing inclusion, the organization recognizes the importance of subscribing to a broader view of diversity (i.e., expanding beyond ethnicity into age, lifestyle, religion, ability, sexual orientation, background, etc.). In subscribing to this broad view of diversity, and recognizing the various diverse groups it serves and employs, the organization also addressed the active roles that leaders and team members must play in creating an inclusive culture. Similarly, the organization also mentioned how its various diversity programs help it reach out to its communities, create cultural awareness, implement training and assist in development – all of which work together to help create a more inclusive culture. Finally, the organization's communication around inclusion suggests that it is the sum of these efforts that help lead the organization to success in business, and with its employees, customers and communities.

Collectively, the content analyses set forth a framework of the organizational stance on inclusion and diversity and begin to answer the primary research question for this thesis: How have leaders at a retail banking organization worked to create a more inclusive culture and what, if any, have the effects been on the organization and its stakeholders (e.g., employees, leaders, customers, community, etc.)? This analysis also begins to answer some of the related sub-questions regarding the benefits of this work, measurements and challenges. In preparing for the interview portion of this research, I used this framework and the research question and sub-

questions to drive the development of the interview questions. The findings and analysis of the interviews will be presented next.

Interviews

As previously stated, seven interviews were performed with leaders from various positions within the organization. The interviews were digitally recorded and transcribed within 48 hours of completion. More than 2,540 items were coded into over 60 distinct categories. Categories were then divided out into four primary topics that aligned with the research question and sub-questions. Table 4.3 lists the topics along with the sum of coded entries. The average standard deviation, mean and median are also listed for each topic.

Table 4.3: Overview of Interview Topic Results

Topic	Sum of Coded Entries	Average Standard Deviation	Average Mean	Average Median
Strategies	1,709	7.1	10.6	9.4
Measurements	269	6.9	6.4	2.7
Outcomes	187	2.5	2.7	2.3
Challenges	376	6.5	4.5	1.6

Generally speaking, the occurrence of these topics aligns well with those mentioned in existing literature and as expected based on the topic dispersion throughout the interview questions (see Appendix A for a complete list of the interview questions). The specific findings for each of the four topics will now be presented and analyzed. Due to the respectively high average median of the "Strategies" topic (9.4 vs. 2.7, 2.3 and 1.6), the findings and analysis for this topic will be discussed in greater detail. The complete tables for each of the topics can be found in Appendix C.

Strategies: How Have the Leaders Worked to Create a More Inclusive Culture?

As mentioned above, the "Strategies" topic presented with the highest average median (9.4) of the four topics. Within this topic, 1,709 items were coded into 23 different categories. Each of the seven interviews coded a given term or concept to varying degrees. Table 4.4 lists the top seven topics that presented with a median of 14 or higher. The sum of coded entries, standard deviation, mean and median are also listed. The median was then used to rank the categories. The complete list of results is available in Appendix C.

Table 4.4: "Strategies" Top Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Cultural Awareness: Understanding/Knowledge of Different Cultures and Communities, Insights, Mirroring Community	238.0	13.4	34.0	36.0	1
Team Member Networks: Team Member Networks, Communities of Action, Networks with Structured Positions	261.0	25.5	37.3	35.0	2
Community: Community Events and Partnership	168.0	2.7	24.0	23.0	3
Communication: Communicate, Get the Word Out, Collaborate	124.0	9.4	17.7	18.0	4
Leadership: Leadership Buy-In and Support, Leaders at Every Level	131.0	11.7	18.7	16.0	5
Diversity Programs: Diversity Programs (Internal), Diversity/Diversity-Sponsored Events	103.0	6.6	14.7	15.0	6
Diversity: Diversity, Different Viewpoints, Groups	131.0	10.6	18.7	14.0	7

A review of the "Strategies" topic results provides a deeper understanding of the efforts the interviewed leaders have leveraged in working to create a more inclusive culture. Though supported by existing theoretical literature, this study presents far more insight into the practical application of specific strategies used to create an inclusive culture. This will be discussed along with the ties to existing literature, alignment with the previously discussed organizational steps to

inclusion, as well as Kouzes and Posner's (2007) practices of exemplary leaders. Due to the length of this section, it will be divided using subheads listing the concept.

Cultural Awareness

The topic of "Cultural Awareness" presented as the number one most frequently referenced topic of all the "Strategies," with a median of 36. Encompassing all components of cultural awareness and building an understanding of another culture or community, this topic was addressed multiple times by each of the seven leaders as a foundational aspect of creating an inclusive culture. During the interviews, many leaders mentioned that this awareness is not only gained through interaction with customers and the surrounding communities, but also in daily team member-to-team member interaction. Leaders stated that this interaction helps individuals become more aware of the unique perspectives, similarities and differences that each individual and culture presents. In turn, the leaders suggested that this awareness often brings a curiosity to learn more, and creates an environment where there is greater appreciation, value and understanding of the diversity that each individual brings with them – ultimately encouraging the heart of those individuals. Leaders also suggested that this awareness brings insights that can help individuals work more effectively with one another and with customers, enabling them to act with confidence and contribute in more meaningful ways.

As many leaders noted, cultural awareness not only serves as a foundational aspect upon which an inclusive culture can be built, but also presents the organization with a unique way in which it can better serve its diverse customers and communities. As one leader shared, expanded cultural awareness allows us to "mirror the communities that we serve." Another leader elaborated on this stating, "We reflect the communities we serve…we engage our community in

trying to understand what issues they have, what their struggles are, and how we can help them."

Yet another leader also noted, "If you don't have the right staff to…serve [diverse populations], you're going to be missing the boat." These leaders are all referring to the efforts the organization has made to leverage the unique perspectives, insights and cultural awareness of diverse team members, and to use these insights to better serve its diverse communities and make them feel more welcomed and included.

More specifically, the leaders shared that better service to communities is achieved through purposeful team member recruitment and placement within branches that enable the organization to mirror the diversity of the surrounding community. For example, if a branch serves a large Hispanic population, the organization has found it beneficial – for customers, team members and for business – to employ team members at that branch that come from a similar background, or have experience with and/or knowledge of the Hispanic culture, Spanish language, etc. Many branches serve multiple diverse populations and thus, the organization has made efforts to align its team members with each of those diverse groups. One leader commented on this noting that when you enter branches in diverse neighborhoods, you will immediately notice that there are "six or seven ethnicities represented" among the team members. He continued, suggesting that this is "strategic" on the organization's part, and that providing exceptional customer service comes down to "know[ing] your customer" and making them feel welcomed.

Key Finding: The organization leverages purposeful team member recruitment and placement to mirror the customers and communities it serves, gain insights into the communities, and create a more welcoming, inclusive environment.

Many leaders commented that this placement also provides the organization a direct line of sight into different populations. As these leaders shared, diverse

team members' experience with various cultures allows them to interact more effectively with customers, often times speaking in their native language, addressing culturally specific questions and the like. In turn, this allows the organization to more naturally learn the specific needs and challenges its diverse customers face, and to leverage those insights to drive improvement. The use of these insights has been shown to have a positive impact on the organization's ability to serve diverse customers, both improving business and creating a better place to work. For instance, the organization may learn through team member and customer interaction that a specific demographic often holds a culturally based perception of American banking practices. By leveraging this insight and working with team members and customers to learn more, the organization can develop solutions to help proactively address this perception. For example, creating educational publications that team members can use to better communicate and educate customers about American banking practices may help correct this perception and lead to better customer service.

Taken as a whole, this discussion suggests that the organization and its leaders recognize the foundational role that cultural awareness plays in the creation of an inclusive culture. It also highlights the role that cultural awareness plays in helping the organization mirror its customers, gain insights into the communities, and help customers and team members, regardless of demographic, feel welcomed and valued for their diverse perspectives. Though this concept is theoretically represented in existing literature, the above examples provide actionable ways in which service organizations can leverage diverse team members to create a more inclusive culture within the organization and with its customers.

Team Member Networks

With a median of 35, the concept of "Team Member Networks" came up frequently in each of the interviews. This concept not only builds on the discussion of cultural awareness, but provides additional insight into the organization's approach to creating an inclusive culture. One leader referred to the team member networks as the organization's "secret sauce," noting that the networks operate at local, regional and enterprise levels across the organization, allowing the most relevant and meaningful application of efforts. Another leader echoed this sentiment, referring to the team member networks as "the big ones," suggesting that the networks are a key way in which "the culture is built," both from the top down and the bottom up.

All seven leaders discussed how these groups play a number of unique roles within the organization and the community, but the organization's website most succinctly described them: "[The organization] has team member networks that align with [its] company strategy and are devoted to professional growth and education, community outreach, recruiting and retention, supporting business development, and customer insight" (2011, Team Member Networks). Each of these roles was addressed by the leaders, many of whom provided detailed examples of their own involvement and addressed how the networks act as key drivers of the inclusion efforts. The leaders often mentioned how the networks' activities help to create greater cultural awareness and appreciation of differences. They also mentioned how this awareness and appreciation again helps team members and customers feel more welcomed and included in the organization and its activities.

In addition to addressing the various roles the team member networks play, the leaders also made note that the networks are created around ethnic groups as well as passions and interests that team members share. For example, the organization's team member networks

include a variety of ethnic-related groups, such as the Middle East Network, Native Peoples Network or the Asian Connection, as well as topic- or interest-related groups, such as the Environmental Green Group, Young Professionals Network and Boomer's Connection, among others. A number of leaders suggested that by creating this diverse range of networks, every team member, regardless of background, ethnicity or interest, is sure to find a network in which he or she wants to participate. Additionally, each leader also noted that any individual can join any network regardless of background, experiences, etc. For example, a Hmong individual can join the African American team member network. Likewise, an individual with little exposure to green practices can join the Environmental Green Group. Ultimately, the manner in which the team member networks encompass a broad range of diversity, and invite all individuals to join, further aids in the creation of an inclusive culture.

In addition to the inclusive nature of the team member networks, leaders also frequently addressed the leadership and development opportunities that coincide with joining the networks. Many leaders spoke of the personal growth and development they and others have experienced from partaking in the team member networks and leading various efforts. They also often mentioned the important role that the leaders of these networks play in driving the inclusion efforts across the organization, developing more inclusive leaders and spreading the vision for an inclusive culture. Though not explicitly stated, each leader also addressed how the team member networks present opportunities to enact Kouzes and Posner's (2007) practices of exemplary leadership: modeling the way for others within the organization, inspiring a shared vision for inclusion, challenging the process and

Key Finding: The organization relies heavily on its team member networks to drive the inclusion efforts across the organization and within communities, develop more inclusive leaders and spread the vision for an inclusive culture.

existing ways of working, enabling others to act and get involved, and encouraging the heart by making all individuals feel welcomed and valued.

As a whole, the organization's team member networks play a significant role in the organization's efforts to create an inclusive culture. The networks not only take a lead role in a variety of efforts across the organization and within communities, and provide leadership and development opportunities, but are inclusive of all team members and enable the work that helps to create an inclusive culture. Turning to existing literature, these team member networks and their leadership teams operate much like the theoretical core group of advocates that Miller (1998) and Wilson (2004) note are a vital part of creating an inclusive culture. Additionally, as many leaders mentioned, and as Miller (1998) also suggests, these groups create support opportunities for leaders to share insights and practices, learn from one another, and build peer coaching or mentoring relationships. Again, though the use of a core group of advocates is referenced in existing theoretical literature, this study provides real and actionable insights into the ways in which organizations can put this theory into practice.

Community

In discussing the third most frequently referenced topic, "Community" (median of 23), leaders often connected this topic with cultural awareness and team member networks. They also repeatedly alluded to or mentioned that the organization's efforts to create an inclusive culture extended beyond the organization itself and into the surrounding communities.

During the interviews, many leaders shared examples ranging from detailed accounts of community events, to broad comments about the organization's connection with the community through various avenues, such as financial literacy training, event sponsorship and partnerships.

In speaking of these community interactions, every leader mentioned that the team member networks play a key role in leading the community efforts. They also mentioned that those community efforts, and the interaction with the communities, lead to greater cultural awareness and understanding for team members, as well as insights about the community and the cultures. As noted above in the conceptual content analysis, this focus on community aligns well with Barak's (2000b) theoretical perspective on creating an inclusive culture. He suggests that expanding the organization's reach into its community is essential. Though this perspective is supported by existing theoretical literature, the practical application of including the community in inclusion efforts is not widely discussed in existing literature, and thus this research provides greater insight into this practical application.

Communication

The topic of "Communication" was the fourth most frequently referenced concept with a median of 18. In referring to their inclusion and diversity efforts, every leader mentioned the importance of communication, generally speaking of communication in two ways: "getting the word out" and vehicles used to do so. In terms of "getting the word out," the leaders spoke about the importance of informing others about their events, activities and networks, and inviting them to join, further inspiring a shared vision for inclusion. They also spoke about how this communication helps build greater cultural awareness and exposes team members to new ideas, different cultures and world views, potentially enabling them to act in new ways and challenge existing processes with new ideas.

In terms of the communication vehicles, the interviewed leaders mentioned various formal and informal means of communication that all team members can access – making the

communication itself inclusive in nature (i.e., communication does not just go out to certain

individuals or groups). These vehicles for communication included internal websites, blast e-

mails, flyers, dashboards, town hall meetings and newsletters, as well as word of mouth and

invitations from leaders. In addition, the leaders stated that communication was not only a

vehicle for creating awareness of the inclusion initiatives, and introducing team members to

different cultures and ideas, but also for connecting the initiatives to the organization's success.

Various sources (Barak and Levin, 2002; Lockwood, 2005; Miller, 1998; Wilson, 2004) support

the theoretical approach of linking the inclusion initiative to the organization's success, as well

as conducting communication in open channels that all team members can access. Again, unlike

most of the existing literature, this study provides concrete examples of how an organization has

put this concept into practice.

Leadership

Rounding out the top five most frequently referenced concepts, an additional key concept

adds to the picture of the organization's efforts to create an inclusive culture. Similar to the

above discussed efforts, the concept of "Leadership" (median of 16) aligns well with existing

theoretical literature, yet provides practical examples of how and why the organization has put it

into practice.

During the interviews, leaders consistently mentioned how the various levels of team

member networks enable the organization to create buy-in for the inclusion efforts at all levels of

the organization, not just among the top leaders. One interviewee also consistently pointed out

the noteworthy importance of lower-level leaders, suggesting that "until you have mid- to entry-

level managers really bought into this concept and why it's important...[you won't get] much

traction." Other leaders echoed this comment, noting that these leadership positions – in addition to the leadership positions within the team member networks – are key drivers in the day-to-day actions that create an inclusive culture. Again, though not explicitly stated, the interviewees implied that it is the lower-level leaders who must model the way with inclusive action on a daily basis, inspire a shared vision for inclusion amongst their team, and encourage the heart of each and every individual. As one leader mentioned, this allows every team member to "bring their whole self to work" and be proud of what they contribute.

Diversity Programs

"Diversity Programs" resulted as the sixth most frequently referenced concept (with a median of 15). This concept includes a variety of internal programs and events including but not limited to: diversity business councils, diversity seminars or conferences, team member network sponsored job fairs and networking events, diversity webinars, socials or round tables, etc.

According to the leaders, these diversity programs play a notable role in the organization's efforts to create an inclusive culture. During the interviews, each leader discussed the roles that these programs play internally in bringing diversity and inclusion to the forefront of team members' minds, and bringing team members together to learn from one another, rally around common causes and create an ongoing diversity and inclusion conversation across the organization. The leaders also noted that these programs help in creating greater cultural awareness within the organization, and providing leadership and development opportunities. Again, though addressed theoretically in existing literature, this exploration provides a deeper line of sight into practical ways in which organizations can create and leverage diversity programs to help create a more inclusive culture.

Diversity

Completing the list of the top "Strategies" concepts, "Diversity" comes in as the seventh most frequently referenced concepts with a median of 14. Though this may not truly seem to address how the organization is creating an inclusive culture, every leader mentioned a broad view of diversity and different viewpoints several times as important factors in the organization's efforts.

As mentioned in the content analyses and alluded to in the discussion of team member networks, the organization and its leaders have made a conscious effort to adopt a broad view of diversity. This was reiterated throughout the interviews. For example, leaders mentioned such aspects of diversity as: "differences in thought, differences in education…cultural background…opinions…experiences," "viewpoints…different walks of life," "various cultures, religions, ethnicities, color, age, sex, marital status, sexual orientation…height, weight, hobbies, talents," and much more. Clearly, these leaders have adopted a wide view of diversity, and as many noted, this has helped them in their efforts to create an inclusive culture. As one interviewee noted, having a broad view of diversity has allowed him to better recognize "the sum of all that is unique," and to ensure that each individual feels recognized and valued for the uniqueness they bring to the organization – yet again encouraging the heart and making the organization a more welcoming place for everyone.

"Strategies" Summary

This review of the "Strategies" topic undeniably provides a deeper understanding of the efforts this organization has leveraged in creating a more inclusive culture. In addition to

aligning with a number of the previously discussed steps to inclusion, such as leader readiness and connecting to the organization, these efforts are also widely supported by existing theoretical literature, and provide great insight into practical actions organizations can take to create a more inclusive culture. Similarly, these efforts also present numerous examples of the ways in which leaders across the organization must leverage Kouzes and Posner's (2007) practices of exemplary leadership to successfully create an inclusive culture.

Despite this close alignment with existing inclusion literature, the above discussions of interview findings tends to focus more heavily on diversity, the different aspects of it, and learning from diverse team members and customers, than on the topic of inclusion. Though this may seem to contrast with the expectation of a more inclusion-focused discussion, it aligns well with existing literature that addresses the role that diversity plays in creating an inclusive culture.

As stated in the Conceptual Context, diversity on its own, whether visible or invisible, is "neither intrinsically positive, nor negative" (Giovannini, 2004, p. 22). Rather, how diversity is managed and embraced will determine the effect it has on the organization. Research suggests that by learning to value and encourage diversity, not simply recognize it, leaders can begin to leverage their workforce more effectively. Thus, in order to reap the full benefit, they must create a culture that "recognizes, respects, values and utilizes the talents and contributions of all the organization's people – current and potential – across multiple lines of differences" (Wasserman et. al, 2008, p. 78). Furthermore, existing literature also suggests that leaders within an inclusive culture often even seek out these differences in individuals, as they recognize the power that comes with sharing and valuing these diverse perspectives (Wasserman et. al, 2008). Looking at the above "Strategies" discussions through this lens, the organization's strong focus on diversity becomes clearer.

This look back to existing literature not only adds greater clarity to the organization's heavy focus on diversity, but also brings to light the remaining opportunity the organization faces as it continues to create a more inclusive culture. As previously stated, an inclusive culture takes the concept of diversity to another level; it actively includes, embraces and leverages the spectrum of diverse perspectives individuals offer. An inclusive culture also creates an environment where individuals are proud to share their diverse perspectives, as they know the organization values them and encourages them to continue to learn and grow. Though this was addressed in the above findings, this is where the organization faces the most opportunity to continue to move its efforts forward. Currently, many of the organization's inclusion efforts focus heavily on diversity and are led through formal programs and practices (i.e., team member networks, community events, team member recruitment and placement, etc.). The challenge remains for the organization to find ways to more fully integrate these activities into the daily interactions between team members. Likewise, it will be important that leaders continue to and expand upon their actions to recognize and embrace the diverse team member and customer perspectives, taking steps to ensure this happens on an even broader basis, and with more leaders and more teams, and at all levels of the organization. This opportunity is reiterated in the "Challenges" topic, which will be discussed at the end of the chapter.

__Key Finding:__ Currently many of the organization's inclusion efforts focus heavily on diversity and are led through formal programs and practices. The challenge remains for the organization to find ways to more fully integrate these activities into the daily interactions between team members, and to ensure this happens on an even broader basis, and with more leaders and more teams, and at all levels of the organization.

The next section will now address the measurements the leaders have leveraged to gauge the success of the inclusion efforts. Outcomes and challenges will then be addressed.

Measurements: How Have Leaders Measured the Inclusive Culture Efforts?

The "Measurements" topic presented with the second highest average median (2.7) during the interviews. Within this topic, 269 items were coded into six different concepts. Table 4.5 lists the top three concepts, each of which presented with a median of 4.0 or larger. The sum of the coded entries, the standard deviation, mean and median are also listed and ranked according to median. The complete list of results is available in Appendix C.

Table 4.5: "Measurements" Top Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
General Measurement: Monitor, Trends, Track; Volunteer Hours, Participation, Feedback	101.0	13.0	14.4	7.0	1
Recruit, Retain, Promote, Exit: HR-Type Metrics for Programs	70.0	9.9	10.0	5.0	2
Survey: Team Member Surveys, Customer/Demographic Surveys	37.0	4.0	5.3	4.0	3

In reviewing the top concepts that came out of the "Measurements" topic, "General Measurement" was by far the most frequent, with a median of 7.0. During interview coding, this concept was intentionally left somewhat vague, as it was intended to encompass the variety of unique measurements that the leaders and the organization use to measure the success and effects of the inclusion initiatives. As the name of the concept suggests, this topic includes tracking volunteer hours, tracking community and team member participation in events, monitoring community demographic trends in relation to team member demographics, receiving and incorporating feedback, monitoring performance goals at events, and much more. Though this concept includes an assortment of various measurements, the frequency suggests an important

takeaway: The organization relies on a variety of unique measurement practices to monitor the success and growth of its inclusion initiatives. As Giovannini (2004) and other sources note, measuring the effects and results of inclusion initiatives can be challenging. Giovannini (2004) also notes that organizations must measure and track their efforts in ways that are meaningful and actionable to the organization.

Moving down the list of "Measurements" concepts, "Recruit, Retain, Promote, Exit" rests as the second most frequently mentioned concept with a median of 5.0, followed by "Survey," which produced a median of 4.0. Unlike the previously discussed concept, these concepts are more consistently used across organizations and industries to track a variety of initiatives (Wooten, 2008; Giovannini, 2004). During the interviews, six of the seven leaders mentioned these concepts as ways in which the organization measures and tracks its inclusion efforts. When referring to "Recruit, Retain, Promote, Exit," each of the six leaders noted that these metrics were used in an overarching manner to track the recruitment, retention, promotion, exit rates, etc. of various diverse groups and subsets across the organization, and from one location to the next. Many of these leaders also mentioned that these same metrics were used to compare individuals who actively partake in the diversity and inclusion initiatives (such as team member networks) to those who do not. Some leaders hinted that there was a trend suggesting increased retention and promotion of individuals who partake in team member networks, but this was not stated with certainty.

Similar to the above-mentioned comparison of one group or subset to another, leaders also mentioned this comparison in relation to surveys. When referring to "Survey," most of the leaders spoke about the use of surveys to assess the internal culture of the organization. Many leaders also noted the use of surveys to assess and track customer experiences with the organization, customer perceptions of the culture within the retail branches, and customer demographics. As many leaders mentioned, the insights the surveys provided are often "sliced and diced" in various ways to understand the perceptions, involvement, experiences, etc. of various diverse groups, both in terms of customers, as well as team members. The leaders noted that the survey results are then used to create action plans in attempt to remedy any concerning issues, and continuously tweak the organization's practices and policies. Overall, each of the leaders who mentioned the use of these surveys spoke favorably about their use, suggesting that the action plans were often successful in driving continuous improvement.

Key Finding: *The organization leverages both a variety of unique measurements and standard metrics/tactics to evaluate the effects of its inclusion and diversity efforts. None of these measurements, however, directly align with the discussed outcomes of the inclusion efforts.*

Taking these "Measurements" concepts as a whole, it seems clear that the leaders and the organization make notable efforts to measure the effects that the inclusion and diversity efforts have on team members and customers, and that the results are used to drive positive change. It also seems, as one leader suggested, that the organization has struck a "balance" with the measurement of these efforts. Though it is important to track results and progress, this leader mentioned that "[it is] not what drives people to do this work," rather, "people who volunteer to lead these [efforts]…[are] passionate about it…[and] want to make a difference."

The following section will discuss the outcomes of the organization's inclusion efforts. Interestingly enough, few of the outcomes directly relate back to the above discussed measurements.

Outcomes: What Have the Outcomes Been of the Inclusive Culture Efforts?

"Outcomes" came in as the third most frequently addressed topic, with an average median of 2.3. Within this topic, 187 items were coded into 10 different concepts. Table 4.6 lists the top four concepts, each of which presented with a median of 4.0 or larger. The sum of the coded entries, the standard deviation, mean and median are also listed and ranked according to median. The complete list of results is available in Appendix C.

Table 4.6: "Outcomes" Top Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Business Development: Positive Community Response, Earn Business, Gain Additional Community Insights	45.0	4.1	6.4	7.0	1
Internal Relationship Building: Networking, Mentoring, Coaching	41.0	5.8	5.9	6.0	2
Good Will: Feels Good to Give Back, Makes Sense for Everyone, Better Place to Work	28.0	2.8	4.0	5.0	3
Development: Growth and Development, Leadership Development	24.0	2.4	3.4	4.0	4

In reviewing the top concepts that came out of the "Outcomes" topic, "Business Development" was the most frequently mentioned with a median of 7.0. Each of the leaders mentioned this multiple times throughout the interviews, often speaking about a positive community response to the work done to create a more inclusive culture. Generally speaking, leaders commented that the community response was often seen in the form of feedback and

customer testimonials, increased business (i.e., more accounts opened, a wider variety of services used, etc.), increased frequency of visits to the bank, and a variety of more personal responses (such as inviting team members to community events, meals or religious ceremonies). One leader commented on the community responses noting that "as [the organization] recruit[s] more diverse team members, more languages are represented within [the] branches, the more thankful the different community groups are," and the more they frequent the branch.

When speaking about the effects of the inclusion efforts, leaders often addressed the concepts of "Internal Relationship Building" (median of 6.0) and "Development" (median of 4.0) together. Alluded to above in the "Strategies" section, the leaders frequently referenced the ways in which involvement in the inclusion and diversity initiatives provides opportunities for team members to grow and develop personally and professionally. Many leaders also mentioned that involvement in the inclusion efforts helps build relationships across the organization through networking, mentoring and coaching. Again, though not explicitly stated, many leaders spoke of how this has helped them to enable others to act through this relationship building, while also providing an opportunity to model the way for up-and-coming leaders. A number of the leaders also shared their personal experiences related to growth and leadership development, noting that their involvement in the inclusion and diversity work has provided them opportunities that would not otherwise have been possible. Leaders spoke of opportunities to network with individuals across the organization, work with senior executives on projects or in mentor/mentee relationships, and lead large groups of people, among other opportunities. Many leaders also mentioned how the leadership opportunities they have had with their inclusion work has translated over to their full-time job and helped them to lead more effectively and inclusively on their own teams.

Finally, the concept of "Good Will" presented with a median of 5.0. Though not explicitly stated, when speaking of this concept, leaders frequently discussed how this work encourages their heart and those of others, while also helping them to continue modeling the way for others. Specifically, many leaders spoke of the fulfillment they feel when partaking in the diversity and inclusion work, commenting on the ways the work makes a difference within the communities and the organization. One leader noted that his work with the inclusion and diversity initiatives makes him feel like he is not just a part of the organization to do his "day job," but rather that he is "actually [t]here working on something else that would benefit [himself] and [his] community." Similarly, the leaders also mentioned how the inclusion and diversity work has helped them to feel a greater connection to the organization and a sense of pride to work for the company. Finally, the leaders also mentioned a greater sense of engagement and of fulfilling a duty by helping to make the organization a better place to work for each and every diverse team member. As another leader commented, "it just makes the job and the experience more fulfilling."

Key Finding: The organization has experienced a number of positive outcomes in response to its inclusion initiatives including but not limited to business development, relationship building, good will and personal development.

Looking at the "Outcomes" concepts as a whole, it seems that the organization's initiatives to create an inclusive culture have resulted in an array of positive outcomes, for the community, business and team members. Reiterated by various sources, these outcomes align with existing theoretical literature and provide more concrete examples of the benefits of creating an inclusive culture.

The final interview topic, "Challenges," will now be discussed before moving on to a recap of the key findings.

Challenges: What Challenges Have Leaders Faced in Creating a More Inclusive Culture?

Last, but certainly not least, the "Challenges" topic presents with an average median of

1.6. Within this topic, 376 items were coded into 12 different concepts. Table 4.7 lists the top

four concepts, each of which presented with a median of 3.0 or larger. The sum of coded entries,

standard deviation, mean and median are also listed and ranked according to median. The

complete list of results is available in Appendix C.

Table 4.7: "Challenges" Top Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Differing Support: Different Levels of Buy-In, Support or Involvement by Location, Business Line or Leader to Leader	67.0	10.0	9.6	8.0	1
Involvement: Indifferent People, Delay in Involvement	41.0	5.3	5.9	3.0	2
Support: Infrastructure, Tech and Resource Support	38.0	6.3	5.4	3.0	2
Volunteer Time: Time Requirements Outside of Regular Job	50.0	11.4	7.1	3.0	2

In reviewing the most frequently mentioned concepts that came out of the "Challenges"

topic, some of the concepts have been alluded to in the discussion above. These challenges also

expand upon three of the four challenges mentioned in existing literature. Formerly discussed,

these challenges include selling the organization on the benefit of creating an inclusive culture,

confronting outdated views and ineffective ways of working, and sustaining an inclusive culture

over time. Though existing literature also suggests that organizations are often challenged with

the competencies required to lead a diverse workforce, this was not mentioned during the

interviews.

The most frequently mentioned "Challenges" concept, "Differing Support," presents with a median of 8.0. Six of the seven interviewees commented on this challenge, many of whom provided examples to illustrate how the support for inclusion and diversity can vary by location, business line or from one leader to another. Some commented on the challenges of working at a location or in a position that did not allow for full involvement in the activities. Others mentioned the challenges associated with having a leader who was less supportive or aware of the inclusion initiatives than others. Regardless of the specific accounts, each of the leaders who commented on this concept mentioned varying support as a real and ongoing challenge and something that must be overcome on a continuous basis as leaders and individuals join and leave the organization, transfer to new positions, etc.

Similar to "Differing Support," each of the seven leaders interviewed commented on the challenge of dealing with "Involvement," which resulted in a median of 3.0. Many of the leaders mentioned that getting team members involved was often a challenge. The leaders noted that team members often dismiss the inclusion and diversity efforts as another "extracurricular" activity, and do not recognize the tie back to the organization and its success. This relates to another of the most frequently mentioned "Challenges" concepts (also with a median of 3.0), which was "Volunteer Time." Though only five of the seven leaders mentioned this challenge, there is a clear tie between "Volunteer Time" and "Involvement."

As many leaders noted, most of the inclusion and diversity initiatives are led by volunteers who give up their own time to plan, lead and partake in the activities and events. The time required of the team members to lead these initiatives can be significant and requires an ongoing commitment. As one leader noted, "It's easy to burn out when you're doing this kind of work," because there is always more to do. Another leader added to this and suggested that the

volunteer nature of the inclusion efforts – both at a leadership level and for any team member

interested in getting involved – may keep some team members from partaking in activities and

events all together. For example, he shared that some team members may feel they are too busy

to step away from their work, others may not want to take time from their personal lives (during

non-work hours) to attend events, and yet others may not feel their position provides them the

opportunity to get involved because their role is based on interaction with customers. As another

leader also suggested, many team members may not fully understand or buy in to the reasoning

for the diversity and inclusion initiatives all together, which can lead to a perceived attitude of

indifference and a lack of involvement.

Similar to "Involvement" and "Volunteer Time," the challenge of "Support" also

presented with a median of 3.0. Six of the seven interviewees mentioned this concept, many of

whom mentioned it with a specific caveat: Though the organization does provide financial

support for these efforts, additional resources and infrastructure would be helpful. The additional

resources the leaders mentioned ranged from dedicated conference lines for holding team

member network calls, to business cards for use when
meeting with community partners. Similarly, a few
leaders also mentioned additional infrastructure-type
support for these efforts. For example, one leader brought
up the need for a more efficient and effective way to bill
conference line usage back to the team member
network's budget, as opposed to the team member's
manager's budget.

Key Finding: Consistent support for the inclusion initiatives at all levels of the organization, involvement of team members, and time required to partake in the inclusion activities all remain challenges for the organization. This supports the earlier discussed opportunity the organization faces to find ways to more fully integrate inclusion into daily interactions at all levels of the organization.

Overall, this review of the top "Challenges" concepts provides a consistent picture of the main challenges the leaders have faced in creating and maintaining an inclusive culture: Support and time. Though it may not be clear at first glance, these concepts do create greater context around and align with the previously discussed challenges existing literature mentions. Selling the organization on the benefit of creating an inclusive culture requires that the organization, its team members and leaders all understand the opportunity that creating an inclusive culture presents. This requires support and communication at all levels of the organization to bring the vision for inclusion to life, and time to do so. Similarly, confronting outdated views and ineffective ways of working also requires that same support from various levels. It is with this support that leaders can confront and overcome outdated views and ways of thinking, and help change indifference to passion. Finally, each of these challenges comes together in the challenge of sustaining an inclusive culture over time. As Miller (1998) mentions, it is the ongoing efforts, consistent communication and continued support across the organization that will help the organization sustain these efforts and continue to expand the inclusiveness of its culture.

Recap of Key Findings

This review of the various topics expressed during the interviews and content analyses provides a deeper understanding and concrete, practical and actionable strategies that the organization have leveraged in the creation of an inclusive culture. This review also provides insight into the challenges these leaders have faced in creating an inclusive culture, and the measurements and outcomes that accompany these efforts. The key findings called out throughout this chapter provide interesting insights into the organization's efforts and ongoing opportunities – and provide additional avenues for future research.

- Though the organization frequently references the role that diversity plays within the organization, the concept of inclusion was much less frequently – explicitly or implicitly – referenced across the site.

- When addressing inclusive culture, the organization focuses heavily on the diverse groups – ethnically diverse and otherwise – that it serves and employs, and recognizes the importance of subscribing to a broader view of diversity.

- The organization leverages purposeful team member recruitment and placement to mirror the customers and communities it serves, gain insights into the communities, and create a more welcoming, inclusive environment.

- The organization relies heavily on its team member networks to drive the inclusion efforts across the organization and within communities, develop more inclusive leaders and spread the vision for an inclusive culture.

- The organization's inclusion efforts focus heavily on diversity and are led through formal programs and practices. The challenge remains for the organization to find ways to more fully integrate these activities into the daily interactions between team members, and to ensure this happens on an even broader basis, and with more leaders and more teams, and at all levels of the organization.

- The organization leverages both a variety of unique measurements and standard metrics/tactics to evaluate the effects of its inclusion and diversity efforts. None of these measurements, however, directly align with the discussed outcomes of the inclusion efforts.

- The organization has experienced a number of positive outcomes in response to its inclusion initiatives including but not limited to business development, relationship building, good will and personal development

- Consistent support for the inclusion initiatives at all levels of the organization, involvement of team members, and time required to partake in the inclusion activities all remain challenges for the organization. This supports the earlier discussed opportunity the organization faces to find ways to more fully integrate inclusion into daily interactions at all levels of the organization.

Though this exploration provides greater depth and more practical, applicable insights into the creation of an inclusive culture, there remains a number of limitations to this research and a variety of opportunities for future exploration – both of which will be addressed in the following chapter, along with recommendations and conclusions.

Chapter 5: Summary, Recommendations and Conclusions

Summary

    This case study explores the practical side of how leaders within a retail banking organization have worked to create a more inclusive culture, adding significant depth and insight to existing theoretical literature. As discussed above, these efforts rely heavily on the organization's involvement in the community and an ever-expanding cultural awareness. Likewise, the organization's team member networks play a vital role in both of these efforts. These networks also play a significant role in creating conversation and awareness around diversity and inclusion, and gaining insights into the unique and diverse customers and communities the organization serves and employs. Throughout the organization's efforts, open communication and a broader view of diversity both contribute to the creation of an inclusive culture. Furthermore, the organization's various diversity programs also help spread cultural awareness, show support for community and team members, and recognize the unique backgrounds, perspectives and experiences that each individual brings to the organization, whether as a team member or as a customer. Throughout this exploration, it has also become clear that consistent leadership support for these efforts remains of significant importance. Ultimately, it is these leaders' commitment to the inclusion efforts, and abilities to act as exemplary leaders – modeling the way, inspiring a shared vision, challenging the process, enabling other to act and encouraging the heart – that, combined with the variety of organizational efforts, help this organization succeed at creating a more inclusive culture.

    In addition to exploring how these leaders have worked to create a more inclusive culture, this study has also examined the challenges these leaders have faced, as well as the measurement and outcomes that accompany these efforts. Though many of these challenges,

measurements and outcomes align with existing literature, this case study effectively provides additional, practical examples of these topics and builds on the base of existing literature. For example this case study provides a consistent picture of the primary challenges these leaders have faced in creating and maintaining an inclusive culture: Support and time. Whether it is from leadership or individuals, support and buy-in to the vision for inclusion remains a challenge within the organization. Similarly, the time required to collectively work to create an inclusive culture also remains a challenge, as many of the efforts are led by volunteers who must devote their own work or personal time to help bring the vision for inclusion to life. Measurement, on the other hand, remains less of a challenge for this organization (i.e., though it was mentioned as a challenge, it was not a frequently mentioned concept across the interviews). It seems that the leaders and the organization have made notable efforts to measure the effects that the inclusion efforts have on team members and customers, and that the results are used to drive positive change. It also seems that the organization has struck a fair balance with measurement – recognizing its importance in tracking the progress of its initiatives, but not looking to it as the only gauge of success.

Looking at success, this case study suggests that the organization has experienced an array of positive outcomes, both for the community and for team members, in response to its efforts to create an inclusive culture. As echoed above, though these outcomes may not be tied to hard, financial metrics, it is clear that these leaders and their organization have recognized the potential that exists in creating an inclusive culture, and that the outcomes thus far have been especially promising for business, communities and team members.

Limitations

Due to the breadth of this study, a number of limitations exist within the various portions of the research.

Content Analysis

When looking at the content analysis, it is important to reiterate that only the Diversity section of the organization's website was coded for the above discussed analyses. Though this may seem to be the most relevant section of the website to learn about the organization's diversity and inclusion efforts and perspectives, it must be recognized that there are likely other areas of the website in which the diversity and inclusion efforts are addressed. Without performing the analyses on the organization's entire website, this analysis only provides a snapshot of insight into the organization's publicly communicated perspective on inclusion.

Interviews

Though the above presented interview findings generally align well with existing theoretical literature, steps to inclusion and Kouzes and Posner's (2007) practices of exemplary leadership, a few important notes must be made. Due to the various focuses of this thesis – exploring not only the strategies, but also the outcomes, measurement and challenges of creating an inclusive culture – additional, more in-depth research would be required to fully document and understand each of these topics more completely.

Looking to the "Strategies" findings, it is important to note that the efforts and activities discussed above may not apply to different organizations, especially those outside of the retail banking sector. Likewise, it is important to note that because these strategies are explored

through the eyes of leaders within the organization, this does not necessarily mean that individual contributors (i.e., non-leaders/managers) would suggest the same strategies.

The "Measurements" findings likewise present similar limitations. Though this study supports existing literature and provides practical examples of the ways in which this organization has measured the effects of its inclusive culture initiatives, it is important to reiterate that organizational needs for measuring inclusion efforts will vary by organization. Likewise, it is important to note that the metrics explored here may not suffice for all organizations. As research points out, it is important for leaders to find metrics that fit their unique organizational needs and present meaningful, actionable measurements for their specific organization.

Moving on to the "Outcomes" findings, I initially hoped to discover more hard, financial outcomes and metrics tied to the organization's inclusion initiatives. Unfortunately, these were only vaguely alluded to but never directly addressed during the interviews. Similar to the above interview findings, it is also important to note that because these outcomes are explored through the eyes of leaders within the organization, this does not necessarily mean that individual contributors would experience the same outcomes of the inclusion initiatives. Likewise, these outcomes may or may not be applicable to other organizations, whether within the retail banking industry or elsewhere.

Similar to each of the above discussed topics, the "Challenges" topic also presents limitations, as the challenges discussed here are all presented through the eyes of leadership. It is likely that if additional research were conducted and were to include individual contributors as well as leaders, the uncovered challenges of creating an inclusive culture may include many more concepts.

Future Research

   This study presents a number of opportunities for future research. Though this study

provides a variety of practical examples and insights into the creation of an inclusive culture,

additional, more in-depth research across multiple organizations would be required to fully

document and understand each of the topics in greater detail. This would likely provide a more

standard, structured approach to the creation of an inclusive culture, so that leaders could follow

an established path to create such a culture within their organization. Additionally, this study also

highlights opportunities for future research in exploring the topic of inclusive culture from a

wider view of perspectives, including leaders across an organization, non-leaders and individual

contributors, additional stakeholders, etc. Finally, this study and the key findings present a

number of specific opportunities for additional research including but not limited to:

- How do other organizations communicate externally via their websites about their inclusion efforts? How does this communication align with internal practices, communication, etc.?

- How and/or have other service organizations leveraged purposeful team member recruitment and placement to create a more inclusive culture for their customers? What have the results been of these efforts?

- How do team member network-type groups contribute to the creation of an inclusive culture in other organizations? How do these groups operate?

- How can organizations create inclusion initiatives that are not only based on formal programs and practices, but are integrated more fully into daily interactions?

- What other challenges are organizations facing when working to create an inclusive culture? How can these be overcome?

Recommendations

As discussed in existing literature and echoed here, there are a number of ways in which leaders and organizations can begin working to create a more inclusive culture, and a number of potential benefits for all involved. As other leaders and organizations embark on the journey to create a more inclusive culture, many of the general learnings from this study apply and provide important starting points and considerations. To begin, it is of utmost importance that leaders and individuals come to understand the power that rests in subscribing to a broader view of diversity – one that recognizes and values the myriad of differences and uniqueness that each and every individual brings to the organization, whether as an employee, customer, community member, supplier, board member, etc. This broader view of diversity is the foundation upon which an inclusive culture can begin to be built. While this foundation is being established, it becomes even more important for leaders and organizations to find ways to leverage the uniqueness that these individuals bring to the organization. The ways in which these uniquenesses can be used will vary from one organization to the next, but it must be done in a manner that is meaningful to the organization and its stakeholders. Similarly, creating leadership groups at various levels that can actively drive the vision for inclusion and find meaningful ways to realize it is also an extremely important starting point. Finally, any efforts would be futile without the attempts to gain buy-in and involvement of leaders and individuals across the organization. For without this buy-in and involvement, an inclusive culture will live only in theory and never come to life in daily interactions.

Conclusions

Diversity has become a natural part of our lives in modern-day America. Diversity is literarily everywhere we look – especially if we subscribe to a broader view of diversity. Each and every one of us is diverse in our own way, even if it is not visible on the surface. Though many organizations celebrate this diversity as a strength, few are capitalizing on its potential by becoming inclusive. This case study of a retail banking organization presented one organization and its leaders that have recognized this potential and are actively working to expand and sustain the inclusive culture they have created.

As this thesis reiterated, an inclusive culture can extend beyond an organization itself into its surrounding communities. This is especially true within the service sector, in which there are even more benefits to be had for various stakeholders. This thesis supports this statement and suggests that the retail banking industry may have even more to gain than the average organization within the service sector. In the retail banking industry, the interactions between employees and customers are often more complex than those within the general service sector. Due to the handling and exchange of personal and financial information, trust, respect and the culture within a banking organization are of utmost importance, both for employees and leaders, as well as for customers. Supported by the case study in this thesis, the unique interaction that takes place within retail banking provides a distinctive opportunity for retail banking organizations to capitalize on the creation of an inclusive culture. As this thesis suggested, the benefits of these efforts can be manifold and will likely effect team members, leaders and communities alike.

Though this thesis has presented an organization that has successfully created and is working to maintain an inclusive culture, the larger challenge of inclusion remains the same.

Most organizations and leaders have yet to fully understand and act on the opportunity to create an inclusive culture. Whether due to the divide between theory and practice, the absence of a strong, metric-driven business case, or a lack of knowledge regarding how to proceed, the consequence remains the same. Leaders are missing out on the endless potential that comes from not just recognizing diverse perspectives, but embracing and leveraging them. It is my hope that this research will play a role in continuing the conversation about inclusion, and helping leaders to understand the potential that rests in the diversity within each and every individual.

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Appendices

Appendix A: Research Instruments

Interview Questions

A. Demographics

    1. What is your title at [the organization] and what are your primary responsibilities in that role?

    2. How long have you worked for [the organization]?

    3. (For Branch and District Managers only) What primary demographics does your branch/district serve?

B. Definitions and Rationale

    4. Talk to me about what comes to mind when you hear the phrase "diversity and inclusive culture/environment" at [the organization]?

    5. Thinking about your experience with [the organization], how do you define inclusive culture/environment?

    6. Why do you think [the organization] has made efforts to create a more inclusive culture/environment? Do you think this is important? Why?

C. Behaviors that Develop an Inclusive Culture/Environment

    7. Please describe any steps, processes, activities, etc. that leaders at [the organization] have leveraged in attempt to create a more inclusive culture/environment.

        To the best of your knowledge (if applicable/not addressed in B):

        i. Have leaders at [the organization] leveraged any form of cultural assessment to evaluate the current culture/environment of the organization, or any cultural/environmental changes over time? If so, please share.

        ii. How, if at all, has leadership at [the organization] prepared leaders across the organization for, or supported leaders in, the creation of a more inclusive culture/environment?

        iii. How, if at all, have leaders at [the organization] shared the vision for an inclusive culture/environment across the organization and with team members at various levels?

iv. How, if at all, have leaders at [the organization] work to change or align systems and/or practices in ways to support the creation of a more inclusive culture/environment?

8. How, if at all, has leadership at [the organization] tracked and/or measured the progress of the inclusive culture/environment efforts?

9. What components/efforts to create a more inclusive culture/environment do you think have been the most successful? Unsuccessful? Why?

10. Successful or not, what components/efforts do you think are most important to create a more inclusive culture/environment? Why?

D. Effects of an Inclusive Culture/Environment

11. Thinking about the inclusive culture/environment efforts at [the organization]:

   a. What do you think have been the benefits of this work? This could be things you've seen, experienced or heard of, etc. (positive outcomes)
      i. Consider: Organization, internal stakeholders such as employees and/or leaders, and external stakeholders such as customers, communities, suppliers, etc.

   b. What challenges or obstacles has [the organization] faced in this work and how have they been overcome, if at all? Again, this can be things that you've seen, experienced or heard of, etc.
      i. Consider: Organization, internal stakeholders such as employees and/or leaders, and external stakeholders such as customers, communities, suppliers, etc.

   c. How have people reacted to these efforts?
      i. Consider: Internal stakeholders such as employees and/or leaders, and external stakeholders such as customers, communities, suppliers, etc.

E. Current Climate of Inclusion

12. In your opinion/experience, do you feel that [the organization] has created a more inclusive culture? Why/why not? Share some examples to support your thoughts.

F. Suggestions

13. What, if any, are your suggestions or recommendations for leaders at [the organization] to continue to/create a more inclusive culture/environment?

Appendix B: Sample Consent Form

The Creation of an Inclusive Culture:
A Case Study of a Large Retail Banking Organization

Introduction:
You are invited to participate in a research study investigating the creation of an inclusive culture within a retail banking organization. This study is being conducted by Kate Sherlock, a graduate student at St. Catherine University under the supervision of Sidney VanDyke, a faculty member in the Master of Arts of Organizational Leadership program. You were selected as a possible participant in this research due to your role in the retail banking organization and involvement in inclusion initiatives. Please read this form and ask questions before you agree to be in the study.

Background Information:
The purpose of this study is to explore the practical relationship between inclusive cultures and organizational success, as well as the role leaders play in creating and sustaining an inclusive culture. Approximately 10 people are expected to participate in this research.

Procedures:
If you decide to participate, you will be asked to agree to an in-person or over-the-phone interview. This study will take approximately 45 minutes over a single session. If an in-person or over-the-phone interview is not possible, there is potential for an e-mail interview. This process could take time over the span of a one-week period and would include between two and five e-mail interactions. Regardless of the interview procedure, I may request follow-ups or clarification as needed.

Risks and Benefits of being in the study:
The study has minimal risks. There are no direct benefits to you for participating in this research.

Confidentiality:
Any information obtained in connection with this research study that can be identified with you will be disclosed only with your permission. In any written reports or publications, no one will be identified or identifiable and only group data will be presented.

I will keep the research results in a locked file cabinet in my office, and only I and my advisor will have access to the records while I work on this project. I will finish analyzing the data by July 1, 2012. I will then destroy all original reports and identifying information that can be linked back to you. Digital recordings and transcriptions of the interview will be retained for one year before being destroyed.

Voluntary nature of the study:
Participation in this research study is voluntary. Your decision whether or not to participate will not affect your future relations with St. Catherine University in any way. If you decide to participate, you are free to stop at any time without affecting these relationships.

Contacts and questions:
If you have any questions, please feel free to contact me, Kate Sherlock, at 952-994-7763. You may ask questions now, or if you have any additional questions later, the faculty advisor, Sidney VanDyke (651-254-3067), will be happy to answer them. If you have other questions or concerns regarding the study and would like to talk to someone other than the researcher(s), you may also contact the faculty advisor. You may keep a copy of this form for your records.

Statement of Consent:
You are making a decision whether or not to participate. Your signature indicates that you have read this information and your questions have been answered. Even after signing this form, please know that you may withdraw from the study at any time.

I consent to participate in the study and to have the audio from the interview digitally recorded.

_____

Signature of Participant   Date

Table C.1: Conceptual Content Analysis Complete Results

Terms/Concepts (explicit and implicit)	Count	Percent of Coded Entries	Rank
Groups: Diverse Groups Ethnic and Otherwise	243	20.9%	1
Diversity: Diversity, Different Viewpoints	127	10.9%	2
Community: Communities, Outreach, Support	102	8.8%	3
Diversity Training: Cultural Awareness, Training, Classes	77	6.6%	4
Success: Benefits of Diversity, Improve Results	70	6.0%	5
Team Members: Workforce, Team Members, Team	68	5.9%	6
Development: Growth and Development	59	5.1%	7
Service: Outstanding Customer Service	50	4.3%	8
Commitment: Commitment to Diversity, Diversity as Business Imperative	50	4.3%	8
Leadership: Leaders, Managers, Best Practices	42	3.6%	10
Customers: Customer Base, Insights, Needs	36	3.1%	11
Diversity Programs: Diversity Council, Affinity Group, Programs	36	3.1%	11
Recognition: Awards, Recognition	27	2.3%	13
Recruitment: Recruit, Hire, Attract	25	2.2%	14
Relationship Building: Networking, Mentoring, Coaching	24	2.1%	15
Language: Languages, X-Speaking, Bilingual, Translation	16	1.4%	16
Retention: Retain, Retention	16	1.4%	16
Inclusive Culture: Inclusive Culture/Environment	15	1.3%	18
Measure: Measurement, Monitor	14	1.2%	19
Communication: Communication/Collaboration	8	0.7%	20
Growth: Diverse growth segment, Earn Business/Business Development	8	0.7%	20
Competitive Advantage: Competitive Advantage, Compete	7	0.6%	22
Strategy: Strategic, Strategy	7	0.6%	22
Good Place to Work: Good/Better/Great Place to Work	6	0.5%	24
Innovation: Innovate, Creativity	6	0.5%	24
Affirmative Action: Affirmative Action	4	0.3%	26
Promotion: Promote, Promotion	4	0.3%	26
Stakeholders: Stakeholders, Value to Stakeholders	4	0.3%	26
Working Relationship: Relationship, Interaction	3	0.3%	26
Multicultural Marketing: Multicultural Marketing, Marketing to X	2	0.2%	30
Corporate Social Responsibility: Corporate Social Responsibility	2	0.2%	30
Diversified: Diversified	1	0.1%	32
Placement: Placement	1	0.1%	32

Table C.2: Relational Content Analysis Complete Results

Terms/Concepts (explicit and implicit)	Count	Percent of Coded Entries	Rank
Groups: Diverse Groups Ethnic and Otherwise	21	14.9%	1
Inclusive Culture: Inclusive Culture/Environment	15	10.6%	2
Team Members: Workforce, Team Members, Team	15	10.6%	2
Diversity: Diversity, Different Viewpoints	14	9.9%	4
Diversity Programs: Diversity Council, Affinity Group, Programs	12	8.5%	5
Community: Communities, Outreach, Support	9	6.4%	6
Leadership: Leaders, Managers, Best Practices	8	5.7%	7
Success: Benefits of Diversity, Improve Results	7	5.0%	8
Diversity Training: Cultural Awareness, Training, Classes	7	5.0%	8
Development: Growth and Development	6	4.3%	10
Service: Outstanding Customer Service	4	2.8%	11
Relationship Building: Networking, Mentoring, Coaching	3	2.1%	12
Recruitment: Recruit, Hire, Attract	3	2.1%	12
Retention: Retain, Retention	2	1.4%	14
Measure: Measurement, Monitor	2	1.4%	14
Growth: Diverse growth segment, Earn Business/Business Development	2	1.4%	14
Recognition: Awards, Recognition	2	1.4%	14
Customers: Customer Base, Insights, Needs	2	1.4%	14
Commitment: Commitment to Diversity, Diversity as Business Imperative	2	1.4%	14
Placement: Placement	1	0.7%	20
Multicultural Marketing: Multicultural Marketing, Marketing to X	1	0.7%	20
Good Place to Work: Good/Better/Great Place to Work	1	0.7%	20
Innovation: Innovate, Creativity	1	0.7%	20
Communication: Communication, Collaboration	1	0.7%	20

Table C.3: "Strategies" Complete Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Cultural Awareness: Understanding/Knowledge of Different Cultures and Communities, Insights, Mirroring Community	238.0	13.4	34.0	36.0	1
Team Member Networks: Team Member Networks, Communities of Action, Networks with Structured Positions	261.0	25.5	37.3	35.0	2
Community: Community Events and Partnership	168.0	2.7	24.0	23.0	3
Communication: Communicate, Get the Word Out, Collaborate	124.0	9.4	17.7	18.0	4
Leadership: Leadership Buy-In and Support, Leaders at Every Level	131.0	11.7	18.7	16.0	5
Diversity Programs: Diversity Programs (Internal), Diversity/Diversity-Sponsored Events	103.0	6.6	14.7	15.0	6
Diversity: Diversity, Different Viewpoints, Groups	131.0	10.6	18.7	14.0	7
Diversity Training: Cultural Awareness, Training, Leadership Development	67.0	5.1	9.6	12.0	8
Program Levels: Local, Regional, Enterprise	71.0	8.0	10.1	12.0	8
Commitment: Commitment to Diversity, Diversity as Business Imperative, Strategic Choice	102.0	12.8	14.6	11.0	10
Engagement: Engagement, Participation, Involvement	76.0	8.4	10.9	11.0	10
Diversity Champions: Passionate, History of Service	41.0	6.9	5.9	4.0	12
Language: Languages, X-Speaking, Bilingual, Translation	23.0	3.8	3.3	3.0	13
Volunteer: Volunteerism, Volunteer in Community	21.0	2.7	3.0	2.0	14
Action Plans: Action Plans, Actionable	25.0	6.5	3.6	2.0	14
Value: Show Value Towards Efforts, Recognize Efforts	12.0	2.4	1.7	1.0	16
Brand: Represent Wells Fargo Brand	10.0	2.1	1.4	1.0	16
Office of Diversity: Diversity Consultants, Paid Diversity Positions	41.0	8.9	5.9	1.0	16
Team: Team Bonding, Team Work	15.0	2.9	2.1	0.0	19
Internships: Intern, Internship	2.0	0.8	0.3	0.0	19
Solicit Support: Funding, Support, Specific Talent	14.0	3.4	2.0	0.0	19
Honor Cultures: Honor or Promote Cultures	10.0	2.7	1.4	0.0	19
On Boarding: On Boarding Resources, Follow Up	23.0	6.0	3.3	0.0	19

Table C.4: "Measurements" Complete Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
General Measurement: Monitor, Trends, Track; Volunteer Hours, Participation, Feedback	101.0	13.0	14.4	7.0	1
Recruit, Retain, Promote, Exit: HR-Type Metrics for Programs	70.0	9.9	10.0	5.0	2
Survey: Team Member Surveys, Customer/Demographic Surveys	37.0	4.0	5.3	4.0	3
Success: Measuring Success	12.0	2.4	1.7	0.0	4
Diversity Publications: Rankings and Measurements	16.0	3.9	2.3	0.0	4
Evaluation: Diversity Metrics or Measures Incorporated	33.0	8.2	4.7	0.0	4

Table C.5: "Outcomes" Complete Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Business Development: Positive Community Response, Earn Business, Gain Additional Community Insights	45.0	4.1	6.4	7.0	1
Internal Relationship Building: Networking, Mentoring, Coaching	41.0	5.8	5.9	6.0	2
Good Will: Feels Good to Give Back, Makes Sense for Everyone, Better Place to Work	28.0	2.8	4.0	5.0	3
Development: Growth and Development, Leadership Development	24.0	2.4	3.4	4.0	4
Reputation: Organizational Reputation	18.0	3.0	2.6	1.0	5
Recognition: Awards Received	10.0	1.9	1.4	0.0	6
Competitive Advantage: Competitive Advantage	7.0	1.5	1.0	0.0	6
Innovation: Creativity and Innovation	3.0	0.8	0.4	0.0	6
Productivity: Efficiency and Productivity	9.0	2.0	1.3	0.0	6
Stockholder Value: Increased Value to Stockholders	2.0	0.8	0.3	0.0	6

Table C.6: "Challenges" Complete Interview Results

Terms/Concepts (explicit and implicit)	Sum of Coded Entries	Standard Deviation	Mean	Median	Rank
Differing Support: Different Levels of Buy-In, Support or Involvement by Location, Business Line or Leader to Leader	67.0	10.0	9.6	8.0	1
Involvement: Indifferent People, Delay in Involvement	41.0	5.3	5.9	3.0	2
Support: Infrastructure, Tech and Resource Support	38.0	6.3	5.4	3.0	2
Volunteer Time: Time Requirements Outside of Regular Job	50.0	11.4	7.1	3.0	2
Communication: Communicate, Get the Word Out	8.0	1.2	1.1	1.0	5
Measurement: Hard to Measure	16.0	3.1	2.3	1.0	5
Reputation Management: What to Share	60.0	11.8	8.6	0.0	6
Acceptance: Acceptance in to New Communities, New Languages	27.0	5.5	3.9	0.0	6
Less Diversity at Top: Fewer Diverse Leaders Higher Up	11.0	2.7	1.6	0.0	6
Backsliding: Backsliding, Constant Effort, Follow Up	15.0	4.1	2.1	0.0	6
Culture Change: Culture Change is Difficult	20.0	7.1	2.9	0.0	6
Cultural Sensitivity: Fine Line Between Culture and Religion, Appropriate Communication	23.0	9.4	3.8	0.0	6