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MULTIGENERATIONAL EMPLOYEE ENGAGEMENT STRATEGIES WITHIN  
THE CREDIT UNION INDUSTRY

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A Research Project  
Presented to the Faculty of  
The George L. Graziadio  
School of Business and Management  
Pepperdine University

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In Partial Fulfillment  
of the Requirements for the Degree  
Master of Science  
in  
Organization Development

---

by  
Dana Simpson  
August 2010

This research project, completed by

DANA SIMPSON

under the guidance of the Faculty Committee and approved by its members, has  
been submitted to and accepted by the faculty of The George L. Graziadio  
School of Business and Management in partial fulfillment of the requirements for  
the degree of

MASTER OF SCIENCE  
IN ORGANIZATION DEVELOPMENT

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## Abstract

The purpose of this study was to identify effective engagement strategies for each generation of the work force in a credit union. Credit unions are nonprofit financial organizations dedicated to the common good of their members. Like many other organizations, credit unions are struggling to survive the current economic recession. An important tactic for surviving (if not thriving) during this recession is to ensure that employees are engaged, as engaged employees tend to produce more, deliver better products and services, and help the organization outperform the competition. While models exist for enhancing employee engagement, these tend to be one-size-fits all and it is questionable whether these models would be effective for engaging all employees in an organization. In particular, employees from different generational cohorts tend to exhibit dramatically different mindsets and workplace behaviors. Given that there are four widely varying generational cohorts in today's workforce, it is critical to understand how each cohort might uniquely become engaged.

This study utilized an appreciative inquiry design to solicit participants' ideas about effective management and engagement strategies by generation along with their ideas about how a multigenerational workforce could be supported in working together. Twelve participants across the four generations present in today's workforce were included in the study. Participants engaged in sharing stories about their work and helped identify effective management strategies by generation, factors to support multigenerational work together, and engagement drivers by generational cohort. Data collection and data analysis were performed collaboratively by the researcher and participants.

Key findings were that preferred management strategies included improved rewards and bonuses, working at home and flexible schedules, improved two-way communication, cross training, improved technology, and better retirement plans. Participants reported no problems with multigenerational work and expressed that flexibility and motivation to be a team player are critical for sustaining positive work together. Generations differed regarding their preferred engagement drivers. Traditionalists wanted more conversations about their retirement, Boomers wanted more participation in decision making and problem solving, Xers wanted flexible hours and increased two-way communication, and Millennials wanted better technology.

The limitation of this study was a small sample size and using a limited range of data gathering tools. Further research is advised to continue to build understanding of multigenerational work.

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## Chapter 1

### Introduction

The current recession has been likened to the Great Depression, as personal income and the gross domestic product in the United States continue to decline while unemployment escalates. Employees' sense of job security has eroded as they feel increasingly marginalized and uncertain about whether they will survive the next downsizing, reengineering, or job description re-profiling effort (Bardwick, 2007).

As employees experience these economic pressures and increasing job uncertainty, it seems reasonable to conclude that their employee engagement (the time, talent, and effort employees dedicate to their work) also is lessening. Engagement is critical to job success; yet, experts maintain that engagement is decreasing in work environments. The Corporate Executive Board (2009) reported that the number of disengaged employees has risen to 45% in the past year. The board explained that these employees are not leaving their jobs despite their disengagement and unhappiness.

It is equally likely that where engagement is lacking, voluntary employee turnover may rise and productivity may lessen. This is a concern at any time; however, it is particularly troublesome in the current economic crisis. Retaining unproductive employees and losing desired employees can result in highly detrimental results. However, little research has examined these effects to date.

Further exacerbating these issues is the existence of a multigenerational workforce. While strategies exist for increasing employee engagement, most of these seem to take a one-size-fits-all approach that does not acknowledge the

reported differences between generational cohorts. For example, the oldest generation currently in the workforce—the Traditionalists who were born between 1922 and 1942—are believed to value dedication, sacrifice, and hard work (Zemke, Raines, & Filipczak, 2000). In contrast, Baby Boomers, who were born between 1943 and 1960 “focus on their own needs and self-fulfillment” (Hicks & Hicks, 1999, p. 249). Based on their substantial differences, strategies to increase engagement among Traditionalists might vary widely from those strategies that work with Baby Boomers. Insights and practices related to increasing engagement generation by generation need to be developed.

The issues of economic crisis, waning employee engagement, and a multigenerational workforce are particularly concerning to the credit union industry, given the increasing turnover and financial troubles the industry has faced. Based on these collected factors, it is critical to understand how the multigenerational credit union workforce can be effectively engaged for optimal business results despite a challenging economy.

#### *Purpose of the Study*

The purpose of this study was to identify effective engagement strategies for each generation of the work force in the credit union industry. Three research questions guided this study:

1. What management strategies did members of each generation identify as effective?
2. What factors support multigenerational work together?
3. What factors did members of each generation believe would enhance their engagement?

An appreciative inquiry intervention was used to help answer the research questions.

### *Study Setting*

This study was conducted at the corporate offices of “ABC” Credit Union located in the western United States. The researcher is the director of training and development and reports directly to the vice president of human resources.

ABC opened in 1933 at the height of the Great Depression when thousands of banks around the country were closing their doors. ABC is a nonprofit, member-owned financial institution dedicated to serving the educational community in its state. At its inception, it was a state-chartered credit union.

The credit union had grown to \$1 million in assets by 1951, \$18 million by 1964, more than \$67 million by 1974, and nearly \$100 million by 1983. In the early 1990s, it opened a separate real estate lending department. Today, its assets have surpassed \$500 million, making it one of the largest credit unions in its state.

The credit union’s members elect ABC’s Board of Directors, all of whom serve on a voluntary basis. The Board of Directors establishes the strategic direction and operating policies for ABC to ensure that members’ needs are served. ABC is partially a union environment as of 2000. It is affiliated with the AFL-CIO and several southern California labor councils.

The credit union is led by a chief executive officer, senior executives, vice presidents, assistant vice presidents, directors, managers, supervisors, and back

office and branch staff. The credit union currently employs 232 staff (65 male, 167 female).

ABC's involuntary turnover for 2009 steadily increased month after month (see Figure 1) due to high incidence of employee misconduct, including company policy violations, ABC code of conduct violations, and other egregious acts. Layoffs also have occurred. The only month that did not exhibit high involuntary turnover was July 2009—perhaps as a temporary period of employee self-correction due to the dramatic number of terminations in June 2009.

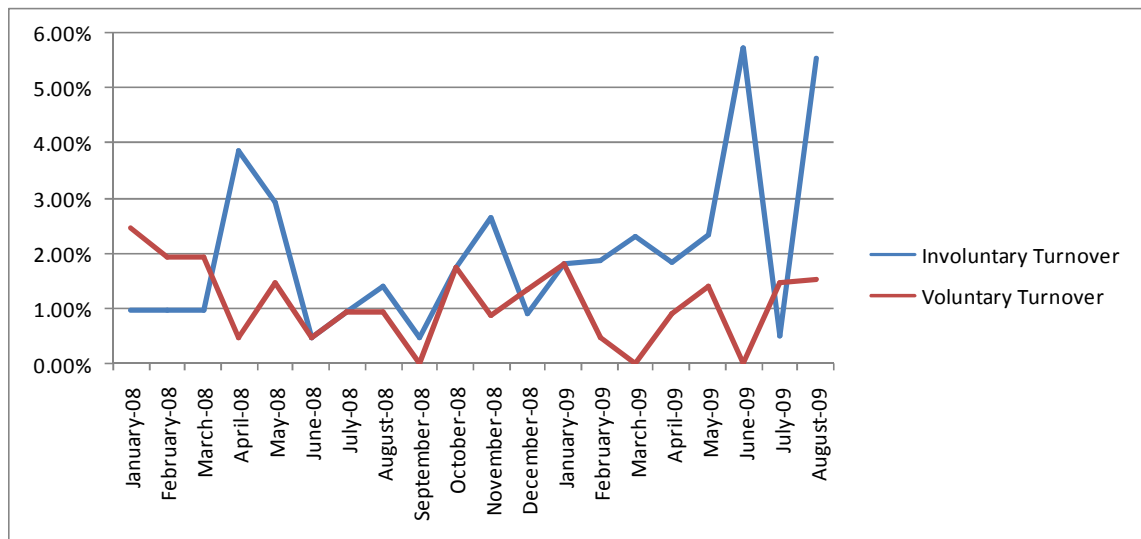


Figure 1

### *ABC's Voluntary and Involuntary Turnover*

Additionally, while 2008 exhibited a decreasing trend in voluntary separations from January to September, October 2008 through August 2009 showed several spikes in voluntary turnover (see Figure 1). It has been difficult to determine the cause for the turnover. Additionally, measures to enhance retention have not been taken. Further, the bottom-line value of retention has not been calculated or communicated to ABC leaders.

In exit interviews, departing employees expressed their appreciation for the rewards, people, locations, and products at ABC. They also stated that the company should “not change a thing.” Despite their relative satisfaction, departing employees also voiced criticisms related to the turnover rate, lack of consistency, decline in morale, constant management changes, staffing issues, and needing more work support on their jobs. They explained that lack of work supports results in poor member service. This suggests that they had some satisfaction for ABC, but did have needs that had not been met.

It is critical for ABC to deepen its understanding of its employee base to help stem voluntary turnover. Further, the credit union employs staff from each generational cohort in the workforce. Therefore, it would be helpful to understand what might encourage factors for employees in general as well as for each of these cohorts, specifically.

#### *Importance of the Study*

This study added to the body of knowledge on the uses of appreciative inquiry. Published studies on the uses of this intervention with credit unions or applied to the topic of engagement were not found, although they might exist.

This study’s findings also added to the body of knowledge on credit unions and multigenerational engagement strategies. In particular, approaching these concepts from the positive orientation of appreciative inquiry offered unique insights into the challenges of engagement of the various generational cohorts.

The study organization, in particular, gained important insights for engaging its workforce by being part of this study. Additionally, other organizations who wish to understand how engagement practices might need to

be adapted for each generational cohort can benefit from the findings of this study. Specifically, human resources, training and development, and organization development consultants can benefit from these findings.

### *Organization of the Study*

This chapter reviewed the background, purpose, setting, and importance of the study. Chapter 2 provides a review of relevant literature, including an examination of theory and studies on the credit union industry, engagement, and generational cohorts.

Chapter 3 presents the methods used in this study. The study utilized an appreciative inquiry intervention that was conducted in February 2010. The intervention helped identify steps for ABC to move toward its goal of being the best place to work.

Chapter 4 presents the study results that were produced through the appreciative inquiry intervention. Chapter 5 provides a discussion of the results, including conclusions, practical recommendations related to transforming the organization, limitations of the study, and suggestions for additional research.

## Chapter 2

### Literature Review

The purpose of this study was to identify effective engagement strategies for each generation of the workforce in the credit union industry. This chapter reviews literature related to the credit union industry, employee engagement, and generational cohorts in support of this study.

#### *Credit Union Industry*

The first credit union was created in 1844 among a group of weavers in Rockdale, England, who established the Rockdale Society of Equitable Pioneers. The weavers sold shares in the company to raise capital that they used to buy goods at below-retail prices. The weavers then sold the goods at a savings to the members who held shares in the company. In doing so, they became the first credit union.

The credit union movement spread to Germany by 1850, to Canada by 1901, and to the United States by 1908. Today's credit unions are financial institutions formed by an organized group of people with a common purpose to pool their assets to provide loans and other financial services to each other. For nearly a century, credit unions have provided a safe place for their members (in credit union terminology) to save and borrow at reasonable rates. Credit unions now serve more than 70 million people in the United States.

The National Credit Union Administration is the federal agency that charters and supervises federal credit unions. It also insures savings in federal and most state-chartered credit unions across the country through the National



Credit Union Share Insurance Fund, a federal fund backed by the full faith and credit of the United States government.

### *Guiding Principles*

The Credit Union National Association's Cooperative Alliances Committee developed seven cooperative principles that reflect the commitment to serving members and their communities. These principles were inspired by the Rockdale Society of Equitable Pioneers:

1. Voluntary membership. Credit unions are voluntary, cooperative organizations, offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political, or religious discrimination. Many cooperatives, such as credit unions, operate as not-for-profit institutions with volunteer board of directors. In the case of credit unions, members are drawn from defined fields of membership (e.g., teachers, employees of certain industries).

2. Democratic member control. Cooperatives are democratic organizations owned and controlled by their members, one member one vote, with equal opportunity for participation in setting policies and making decisions.

3. Members' economic participation. Members are the owners of the credit union. As such, members contribute to and democratically control the capital of the cooperative. Members benefit in proportion to their transactions with the cooperative rather than on the capital invested. For credit unions, which typically offer better rates, fees, and services than for-profit financial institutions, members recognize benefits in proportion to the extent of their financial transactions and general usage.

4. Autonomy and independence. Cooperatives are autonomous, self-help organizations controlled by their members. If the cooperative enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the member and maintains the cooperative autonomy.

5. Education, training, and information. Cooperatives provide education and training for their members, elected representatives, managers, and employees so these individuals can contribute effectively to the development of the cooperative. Credit unions place particular importance on educational opportunities for their volunteer directors and on financial education for their members and the public (especially youth). Credit unions also recognize the importance of ensuring that the general public and policy makers are informed about the nature, structure and benefits of cooperatives.

6. Cooperation among cooperatives. Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, state, regional, national, and international structures.

7. Concern for community. While focusing on member needs, cooperatives work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.

These seven principles are founded in the philosophy of cooperation and the central values of equality, equity, and mutual self-help. Additionally, consistently superior customer service is essential because credit union members also are customers. Credit unions are consistently rated higher in

customer satisfaction than any other type of financial institution. The principles and corresponding practices discussed in this section distinguish credit unions from banks and other for-profit institutions.

### *Challenges*

The current economic recession has been deeply destabilizing for the financial industry. In 2008 and 2009, financial giants such as Goldman Sachs, J. P. Morgan, Wells Fargo, Citibank, Bank of America, and others faltered and some banks were forced to close.

Credit unions, meanwhile, have witnessed declines in their net worth ratios; decreased loan growth; and increased delinquencies, charge offs, and bankruptcies. Overall downward trends are detectable in the industry itself, with the number of credit unions decreasing from 7,966 to 7,905 in the United States. Turnover also is increasing while employee engagement appears to be decreasing (Credit Union National Association, 2009). A recent assessment indicated a decline in the number of employees available to service credit union members. If there aren't enough members to serve, then the credit union is more apt to downsize. These findings suggest that credit unions are vulnerable during economic downturns and they must undergo their own metamorphoses to survive.

### *Summary*

Credit unions have a long history of cooperative practices to enhance the common good of its members. However, the current economic recession has imposed challenges for credit unions, which have seen declining net worth ratios and other adverse industry statistics. Turnover also is increasing, further

undermining the stability and viability of these organizations. It is important to identify and pursue opportunities for credit unions to survive the economic downturn. A sound first step may be strengthening the employee base of the organization by enhancing worker engagement. This is the focus of the next section.

### *Employee Engagement*

Employee engagement refers to “the extent to which people enjoy and believe in what they do and feel valued for doing it” (Wellins, Bernthal, & Phelps, 2005, p. 1). Accordingly, engagement is associated with a sense of pleasure and satisfaction about one’s job. Engaged employees contribute “discretionary effort to work in the form of extra time, brainpower, and energy” (Towers Perrin, 2003, p. 10). This section discusses the factors that enhance engagement and why engagement is important. Engagement as it applies to the credit union employees also is examined.

### *Engagement Drivers*

Three intrapsychic factors are believed to act on the employee’s level of engagement: locus of control, motivation, and fear. Locus of control has been associated with engagement (Castellano, 2009). Locus of control refers to an individual’s belief about who controls one’s fate and influences the things that happen in one’s life (Rotter, 1954). Locus of control can be internal (control resting with oneself) or external (control resting with others). Individuals with an internal locus of control believe that the events in their lives result primarily from their own behavior and actions and that they have the ability to drive their efforts and purpose in life. Thus, employees with an internal locus of control are more

likely to dedicate effort to their work and take other actions to achieve success. It follows that people with an internal locus of control tend to be more engaged (Towers Perrin, 2003).

Motivation also is believed to act upon the employee's engagement level. In Maslow's (1943) seminal article, "A Theory of Human Motivation," he theorized that humans experience needs and the quest to fulfill those needs inspire (motivate) them toward effort. Thomas explained (2009) motivation can be intrinsic (a drive for internally experienced rewards) and extrinsic (a drive for external rewards). Thomas argued that today's employees tend to be intrinsically motivated—specifically, that they are driven to achieve the rewards of meaningfulness, choice, competence, and progress. This view of employee motivation is closely associated with the definition of engagement presented at the opening of this section. Incorporating Maslow's (1943) view that people take action to fulfill their perceived needs, it follows that intrinsically motivated people take actions that result in engagement (Frank, Finnegan, & Taylor, 2004).

Finally, fear and anxiety are believed to detract from the employee's ability to take productive actions and to engage at work (Bardwick, 2007; Rachman, 1990). The American Psychological Association (2010) defined fear as a rational reaction to an objectively identified external danger that may induce a person to flee or attack in self-defense. In the case of the workplace, some immediate external dangers are the loss of one's income, which can have tremendous impacts on the rest of one's life. Given the present economic crisis, this is a real danger for many individuals. Other potential workplace dangers are too numerous to mention. However, these could range from physical threats in the

case of dangerous jobs (e.g., construction, commercial fishing, law enforcement); psychological threats in the case of workplace bullying; or threats to self-esteem in the case of being denied promotion. Bardwick (2007) asserted that employees are feeling anxious and fearful and, no matter how hard they work, employees believe their jobs are not secure.

Rachman (1990) explained that employees go through three stages with regard to a fearful trigger: apprehension (anticipating the fearful event); psychophysiological shifts (e.g., changes in breathing, heart rate, muscle tension); and behavioral response (e.g., fleeing the situation, fighting, freezing). Due to the all-consuming nature of fear, it is understandable that employees would have difficulty feeling enjoyment and dedicating effort and energy to work once anxiety or fear is triggered.

Based on their research, Hewitt Associates (2010) identified 22 drivers of employee engagement that they organized into six categories, including people (leadership, managers, and coworkers); work (including one's work motivation and the nature of one's work); compensation; opportunities; organizational procedures; and quality of life (see Table 1). Hewitt Associates explained, "Our research indicates that these drivers account for about 85% of the factors that influence employees' perceptions of their work experience" (para. 1).

Hewitt Associates' (2010) work is consistent with findings by the Corporate Executive Board (2009), which has suggested that leadership issues, inadequate rewards and recognition, and lack of employee empowerment are key factors that undermine engagement. Hewitt Associates' model also points to the concepts of locus of control, intrinsic motivation, and fear that were discussed

earlier in this section. These collected factors could be used as a diagnostic tool for analyzing the factors facilitating and undermining engagement at an organizational, group, or individual level.

Table 1

*Engagement Drivers*

Category	Drivers
People	leadership, managers, and coworkers
Work	intrinsic motivation, influence, work tasks, resources
Compensation	Pay, benefits
Opportunities	Career opportunities, recognition
Procedures	Policies, human resources
Quality of life	Work-life balance, physical work environment, safety

*Importance of Engagement*

Considering that engagement refers to employees dedicating time, energy, and talent to work, it is understandable that employee engagement tends to result in increased output, valued business results, competitive advantage, customer satisfaction, and decreased attrition at an organizational level (Castellano, 2009). Towers Perrin (2003) found in their research that “Companies with higher levels of employee engagement outperform their competitors in terms of profitability” (p. 13). Saks Fifth Avenue found that helping to increase their employees’ engagement translated into heightened customer retention, engagement, and satisfaction (Bates, 2004).

*Summary*

The outcomes of engagement reveal why firms must pay attention to employee engagement, even when unemployment is at an all-time high and workers are hanging onto their jobs. Simply put, organizations with engaged

employees produce more, deliver better products and services, and outperform the competition (Bates, 2004; Castellano, 2009; Towers Perrin, 2003). Thus, engagement is a critical concern for companies across industries and sectors, regardless of the external economic conditions. Further, it is reasonable to conclude that when global economic conditions are poor, enhancing employee engagement is even more important, given the increased fear employees may be facing (Bardwick, 2007).

Engagement is particularly relevant for credit unions, especially given the link between engagement and customer satisfaction (Bates, 2004) and the vital role of customers in credit unions. The Hewitt Associates' (2010) model of engagement drivers may be useful in helping to diagnose and enhance employees' engagement. However, a drawback of this model is that it does not provide insights about how to tailor it for specific employees. In particular, it is possible that what enhances engagement for employees from one generational cohort might actually discourage engagement for employees from another generational cohort. Examining the generational cohorts present in today's workforce and considering how engagement might vary across these cohorts is the focus of the next section.

### *Generational Cohorts*

Strauss and Howe (2000) defined generational cohorts as "people whose common location in history lends them a collective persona" (p. 3). Four generational cohorts comprise today's workforce (Lancaster & Stillman, 2002). These include the Traditionalists who were born between 1922 and 1942, the Baby Boomers who were born between 1943 and 1960, Generation Xers who



were born between 1961 and 1980, and Millennials who were born between 1981 and 1999.

Each generational cohort has been influenced by certain political, social, and historical events as well as other trends that occurred during their lives (especially their formative years) that shaped their perceptions, expectations, and behaviors (Sogo, 2001). The result is what Strauss and Howe (2000) called a *peer personality*. Strauss and Howe found that these individuals' values, expectations, and behaviors remain relatively unchanged throughout their lifetimes. Therefore, the peer personality can exert significant influence on organizational behaviors and outcomes. Relevant to this study, it was anticipated that the peer personality would affect what factors would enhance and what factors might inhibit engagement.

#### *Impact of Multigenerationlism*

The peer personality can mean that people within the cohort understand each other and can relate well with each other, due to their common experiences, mindsets, and approaches (Sogo, 2001; Strauss & Howe, 2000). Hart et al. (2009) concluded based on their research that people in diverse groups tend to gravitate toward others who are likeminded. Hart et al.'s research was performed on college students who were asked for their views on a given topic and then were allowed to choose whether they wanted to view or read information supporting their own view or material opposing their point of view. Two thirds of the students chose to read information that supported their own point of view.

Based on Hart et al.'s (2009) findings, it would be expected that people within the same generational cohort would seek each other out in the workplace and would tend to work well together (Sogo, 2001). However, when multiple generations are brought together to interact, the result can be a clashing of cultures that results in unproductive conflict, misunderstanding, and lack of output (Strauss & Howe, 2000). The following sections provide a detailed description of each generational cohort.

### *Traditionalists*

The Traditionalist generation consists of those individuals born between 1922 and 1942. The population is currently estimated at 75 million (Gravett & Throckmorton, 2007). It is likely that only the younger members of this generation are still in the workforce, as those born in 1942 were age 68 (three years beyond retirement age in the United States) at the time of this study.

Many Traditionalists lived through Black Thursday (the stock market crash on October 24, 1929) and the ensuing Great Depression (Zemke et al., 2000). Their encounter with scarcity, hardship, and profound unemployment likely had strong influences on their expectations and consequent behaviors.

The Traditionalist group also has lived through significant military events (Gravett & Throckmorton, 2007). The most prominent was World War II, including events such as the Attack on Pearl Harbor, the Battle of Midway, the Invasion of Normandy, the Battle of Iwo Jima, and the bombing of Hiroshima and Nagasaki. Other important military events for this cohort included the Korean War and the Bay of Pigs Invasion. Some of these events were shocking departures from life as they had known it—such as the bombing of Pearl Harbor, which ushered the

United States into World War II, and the bombing of Hiroshima and Nagasaki, which have been the only wartime use of nuclear weapons to date. Other events were galvanizing symbols of patriotism, such as the Invasion of Normandy and the Battle of Iwo Jima.

This is a generation whose members learned at an early age that they could accomplish amazing things by putting aside individual needs and wants and working together toward common goals (Gravett & Throckmorton, 2007). The Traditionalist-dominated workplace ran smoothly, largely utilizing a hierarchical or military-type command-and-control structure. In the workplace, Traditionalists are proud of their ability to execute on projects. They look for direction and follow the requests of their managers with no questions asked. Gravett and Throckmorton (2007) concluded that an apt one-word description for Traditionalists is *loyal*.

### *Baby Boomer*

The Baby Boomer generation followed and was raised by the Traditionalists. Boomers are those individuals born between 1943 and 1960. This generation is currently estimated to be 80 million (Gravett & Throckmorton, 2007).

Boomers were raised by Traditionalist parents who had experienced significant hardships. The Traditionalist parents responded by doing everything they could to create a world for their Boomer children where opportunities and prosperity abounded (Gravett & Throckmorton, 2007). From bell bottoms and mood rings in their youth to Brooks Brothers suits and Rolex watches in their adulthood, the raising and maturing of the Baby Boomers has been accompanied

by an unprecedented explosion in consumer products. This generation also witnessed the popularization of the television. In 1952, 4 million television sets made their way into American homes. The economic prosperity and parental support many enjoyed throughout their formative years earned them the distinction of being the *Me generation*, to signify their focus on pleasure and the pursuit of self-enhancement.

Formative events for this group included the Vietnam War (which meant, for many, protesting against the war), sit-ins, love ins, Woodstock, and the Watergate scandal. A prevailing sentiment at this time was experimentation with drugs, love and sexual encounters, politics, and social forms. The Watergate scandal, which caused the resignation of President Nixon, bred deep distrust of the government among many Baby Boomers (Gravett & Throckmorton, 2007). The idealistic Boomers saw the flaws in the way the world was being managed and believed they had the idealism, education, and sheer numbers on their side to change it. These factors earned Boomers the distinction of being *optimistic*.

A final distinction of the Boomer generation is that it is the largest generation of its century, exceeding Traditionalists by 5 million, Generation X by 34 million, and Millennials by 4 million individuals. A trait stemming from the sheer size of the generation is competitiveness. Gravett and Throckmorton (2007) reflected that one simply cannot be born and raised with 80 million peers competing for everything from a place on the football team in an overcrowded high school to a place in the college of their choice to placement with their dream company without becoming competitive oneself.

Boomer employees vary considerably from their older Traditionalist counterparts (Gravett & Throckmorton, 2007). Whereas Traditionalists operated in a conformist, command-and-control culture, Boomers were raised to challenge authority, change the status quo, and communicate freely. Gravett and Throckmorton dubbed Boomers the “change of command” generation (as a counterpoint to the Traditionalists’ command-and-control mindset). Thus, Boomer employees are apt to speak up if they believe it necessary. Inquiring and questioning is an acceptable part of communication in the Boomer work environment.

### *Generation X*

Generation X followed the Baby Boomers and consists of those individuals born between 1961 and 1980. Current estimates are that the size of the generation cohort is 46 million individuals (Zemke et al., 2000).

Formative life experiences for the Xers included the Cold War, the fall of the Soviet Union and the Berlin Wall, the famine in Somalia, the explosion at Chernobyl, and the introduction of the Internet (Zemke et al., 2000). Major American institutions such as the presidency, the military, organized religion, and corporate America also were brought into question (Gravett & Throckmorton, 2007). Generation Xers became “latchkey kids” to parents working long hours and children of “broken families” as the United States divorce rate tripled during the birth years of Generation X. Historians have nicknamed the Xers as *the street-savvy generation* because many endured their parents’ divorce, one-parent families, step families, working parents, violence on television, violence in their communities, and the breaking down of traditional values and sources of

comfort. Due to these foundational events, the generation earned the distinction of being *skeptical* and, as a result, they tend to distrust the permanence of institutions as well as personal relationships.

Instead of placing their faith in institutions, Xers turned to placing their faith in themselves as individuals (Gravett & Throckmorton, 2007). As a result, Generation Xers are an extremely resourceful and independent generation who count on their peers and themselves to get things done and do not hold onto hopes of another person or institution rescuing them.

In the workplace, Xers are comfortable with diversity and do not consider it an issue because many have been exposed to diversity throughout their formative years. Due to their experience managing their personal lives, Xers want to exercise their independence in the workplace as well. This introduced yet another approach to control in the workplace, which Gravett and Throckmorton (2007) called *self-command*. This understandably conflicts with Traditionalists' hierarchical command-and-control approach as well as Boomers' change of command approach.

### *Millennials*

The youngest generation currently in the workforce is the Millennial generation, consisting of those individuals born between 1981 and 1999. Current estimates of the size of the generational cohort are 76 million individuals (Gravett & Throckmorton, 2007). A sizable portion of this cohort has not yet reached legal work age.

Many of the Millennials are still in their formative years. Formative experiences for those who have entered the workforce include the two Gulf wars,

terrorist attacks on United States soil including the 1993 World Trade Center bombing, the 1995 Oklahoma City bombing, and September 11, 2001. They also have regularly witnessed violence through media and the Internet. Millennials maintain strong and often continuous connectivity to their social networks through cell phone and Internet. These events have earned this generation the distinction of being *realistic* (Gravett & Throckmorton, 2007).

An additional defining trait of Millennials includes appreciation of diversity, as they have been exposed to widely diverse populations through media, technology, and personal experience. Gravett and Trockmorton (2007) predicted that Millennials bring a *diversification expectation* to the workplace, meaning they expect the workplace to resemble the diverse world in which they have grown up.

Raised by highly communicative and participative parents, the Millennials have been included in major family decisions since they were old enough to point (Gravett & Trockmorton, 2007). From deciding where to go on family vacation to which computer to buy, Millennials have always been part of the day-to-day negotiation of their home lives. They tend to bring an empowerment expectation to the workplace as a result. As a result, in contrast to Traditionalists' command-and-control, Boomers' change of command, and Generation Xers' self-command approaches, Millennials call for no-command or collaboration approaches. Thus, Millennials welcome diversity and enjoy team activities.

### *Summary*

It is clear that each of the generational cohorts present in today's workforce grew up within a unique social context. That is, the formative experiences of Traditionalists, Boomers, Xers, and Millennials have dramatically

differed, resulting in dramatically different mindsets and workplace behaviors. It is important to be aware of each generation's characteristics that support their work environments and the unique behaviors that accompany these generations.

It would be beneficial for companies—and, specific to this study, credit unions—to understand the unique characteristics of each generational cohort in order to manage and motivate their employees appropriately. What seems clear from this discussion is that drivers of engagement would not be consistent across all four cohorts. Therefore, it is necessary to determine how these factors vary by generation. Determining these generation-specific factors requires additional research.

### *Conclusion*

Credit unions are nonprofit financial organizations dedicated to the common good of its members. Like many other organizations, credit unions are struggling to survive the current economic recession. An important tactic for surviving (if not thriving) during this recession is to ensure that employees are engaged, as engaged employees tend to produce more, deliver better products and services, and help the organization outperform the competition (Bates, 2004; Castellano, 2009; Towers Perrin, 2003).

While models exist for enhancing employee engagement (Hewitt Associates, 2010), these models tend to be one-size-fits all and it is questionable whether these models would be effective for engaging all employees in an organization. In particular, employees from different generational cohorts tend to exhibit dramatically different mindsets and workplace behaviors. Given that there



are four widely varying generational cohorts in today's workforce, it is critical to understand how each cohort might uniquely become engaged.

The present researcher's contention based on her human resources experience in credit unions is that organizations struggle to keep employees across generations engaged expressly because human resources practices tend to be one-size-fits-all. Very little consideration has been given to generational cohorts and how policies and tactics might need to be adapted accordingly. To strengthen employee engagement in credit unions, it will be necessary to develop practices to attract, adapt, and engage each generation. This requires further study and was the focus of the present study.

## Chapter 3

### Methods

The purpose of this study was to identify effective engagement strategies for each generation of the work force in the credit union industry. This chapter describes the methods that were used in this study. The appreciative inquiry method is described first, followed by a discussion of the participants, intervention, and data collection and analysis procedures.

#### *Appreciative Inquiry*

Appreciative inquiry is an intervention designed to help organizations focus on the positive and create more of what they want through a process of appreciating the strengths and assets they already possess (Cooperrider & Srivastva, 1987; Watkins & Mohr, 2001). This departs dramatically from deficit-based approaches that had dominated organizational diagnoses and interventions.

Appreciative inquiry is both a process and a philosophy. Its process engages participants in constructing their best imagined future, built on the best of what currently exists. As a philosophy, participants are focused on learning what works well rather than focusing on what is not working. Appreciative inquiry is considered a contemporary adaptation of Lewin's (1946) action research framework, which held that the health of any social system depends upon actions taken by those within the system to participate in successive cycles of experimentation and data gathering. Appreciate inquiry, in particular, relies upon storytelling techniques and positive questioning to ignite collaboration and the knowledge sharing among participants.

An appreciative inquiry intervention was chosen for this study because it would allow for a collective vision of engagement practices to emerge from the multigenerational employee population in the study organization.

### *Participants*

A total of 12 employees participated in the intervention. Three participants were included from each of the four generational cohorts present in the workforce (Traditionalists, Baby Boomers, Generation Xers, Millennials). Demographic data including pseudonym, department, years of service, and current role in the company were gathered (see Table 2).

Table 2

### *Study Participants*

Generation	Departments Represented	Tenure
Traditionalists N = 3	Business Development Consumer Lending Member Support	Range: 10-40 years Mean: 21 years
Baby Boomers N = 3	Member Support Collections Risk Management	Range: 1-13 years Mean: 6 years
Generation X N = 3	Card Services Teacher's Service Association Facilities	Range: 3-8 years Mean: 6 years
Millennials N = 3	Training (2) West Covina Office	Range: 1-8 years Mean: 4 years

Each participant was required to sign and return a consent form indicating their agreement to participate in the study (see Appendix A). Signed consent forms were kept in a locked cabinet in the researcher's desk separate from the data. All study data collected were confidential and stored on the researcher's

password-protected computer. Upon completion of the study, all raw data were deleted permanently from the researcher's computer.

### *Intervention*

The 8-hour intervention was facilitated by the researcher in eight modules (see Appendix B). The first module provided an overview of the day and the purpose of the intervention. The second module presented an overview of the appreciate inquiry using the metaphor of two pictures—one of a beautiful ocean and one of a polluted ocean.

The third module initiated appreciative data gathering utilizing one-on-one interviews (see structured interview protocol in Appendix C). The interviews consisted of seven questions. The first two questions solicited participants' position and tenure with the organization. The remaining questions addressed the three research questions proposed in this research (see Table 3).

The fourth and fifth modules engaged participants in data analysis, wherein two pairs grouped together to form a four-person group. They became increasingly excited about every question that was extended throughout the experience. In the groups, each pair shared the findings (stories) from their interviews. The four-person group then identified the themes evident in the collection of stories discussed.

For the sixth module, the researcher reconvened the total group. Within the large group, each four-person subgroup presented the themes they identified. The large group then prioritized the total list of themes to determine which themes were most important to the group.

The seventh module engaged the group in envisioning their future. They were instructed to create a visual image and provocative proposition of what an exceptionally good organization looks like when the chosen themes are at their best. The large group was broken down again into the four-person groups to create these visions. Upon completion of the images and propositions, each subgroup presented their works to the rest of the group. The eighth module closed the intervention and the researcher thanked the participants.

Table 3

*Interview Questions by Research Question*

Research Question	Interview Question
1. What management strategies did members of each generation identify as effective?	<p>1. Tell me a story about a time in your life when you felt particularly excited, involved, creative and successful on the job. Look at your entire experience. Give the details of what happened, who was there, what you did, and so forth.</p> <p>2. Tell me what it is that you value most about yourself, your work, and organization.</p> <p>3. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any way to advance fully, what three wishes, in order of priority, would you recommend that would make ABC the best employer (of choice)?</p>
2. What factors support multigenerational work together?	4. Please refer to the overview when addressing this question. (View the differences in mindset and the non-negotiable). What makes the multigenerational workforce able to work together at ABC?
3. What factors did members of each generation believe would enhance their engagement?	<p>5. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any way to advance fully, what three wishes, in order of priority, would you recommend for keeping the employees from different generations engaged?</p> <p>a. Strategies for managing managers from different generations</p> <p>b. Strategies for managing staff members from different generations.</p>

### *Data Collection and Analysis Procedures*

Participants interviewed each other in pairs and participated in a group discussion as part of the larger intervention, which lasted 8 hours in duration. Themes identified from the interviews as well as the propositions and themes created by the subgroups were collected and are reported in this study. Consistent with the principles of action research, participants were engaged as co-researchers in this study. Therefore, data analysis occurred collaboratively between the researcher and the participants during the context of the intervention.

### *Summary*

This study utilized an appreciative inquiry design to solicit participants' ideas about effective management and engagement strategies by generation along with their ideas about how a multigenerational workforce could be supported in working together. Twelve participants across the four generations present in today's workforce were included in the study. Participants engaged in sharing stories about their work and helped identify effective management strategies by generation, factors to support multigenerational work together, and engagement drivers by generational cohort. Data collection and data analysis were performed collaboratively by the researcher and participants. The next chapter reports the results of its research.

## Chapter 4

### Results

This chapter presents the results of the study. The data reported below were produced through the interviews conducted during the appreciative inquiry intervention. Preferred management strategies are presented in the first two sections. The remaining sections reports factors supporting multigenerational collaboration, engagement drivers by generation, and provocative proposition statements created by participants are presented last.

#### *Management Strategies by Generation*

The groups easily identified their preferred management strategies (see Tables 4 and 5). The energy increased in the room as the ideas of possibility were explored. The named strategies were improved rewards and bonuses (two groups), working at home and flexible schedules (two groups), improved two-way communication (two groups), cross training (one group), improved technology (one group), and better retirement plans (one group).

Table 4

#### *Management Strategies Identified by the Groups*

Group 1	Group 2	Group 3
Best rewards across the board	Communication (Management and Staff)	Improved bonuses for productivity for support staff as well as sales
Work at home opportunity	Flexible scheduling	Increased employee input for major projects, decisions
Cross training	Improved technology	Better security for future (retirement)

Table 5

*Management Strategies by Generation*

	Group 1	Group 2	Group 3
Traditionalist	*Training on technology; Direction from managers	Set Guidelines: Stick to them	Workflows; reinforce procedures
Boomers	Guidance; No favoritism; *Recognition	Solicit input and incorporate ideas	*Acknowledge programs; specify assign/advancement
Xers	*Open door communication; *Recognition	Prove trustworthy; *Individuality versus Team dynamics	Space; Direction; Feedback
Millennials	Given variety of tasks; *Feedback; *Recognition; Group Activities	*Allow 4 creativity; Emphasis the positive	*Encourage feedback; *Communication; Train on tools/toys gadgets; *Flexibility

\* Indicates common themes across groups and generations

*Improved Rewards and Bonuses*

Employees expressed the need for ABC to recognize its employees.

Recognize the staff members for their work and contribution to the organization.

They would like to see opportunities for people to receive recognition, in some cases public recognition.

*Working at Home and Flexible Schedules*

Another theme was the ability to work at home and have a flexible schedule. Employees voiced considerable excitement as they discussed these ideas. A flexible schedule refers to a regularly repeating weekly work schedule that is anything other than five consecutive 8-hour days in a 7-day period for full time employees. Participants expressed interest in working compressed weeks, where they would work a specified total number of hours based on the position's



percent time. For example, a 100% position would equal 40 hours. A flexible schedule could involve working 8:00 a.m. to 6:30 p.m. with a half-hour lunch. In this scenario, the employee would work 10-hour days every Monday through Thursday and have Fridays off. A second example is for the employee who fulfills an 80% position (32 hours each week). A flexible schedule for this employee could involve working 8:00 a.m. to 6:00 p.m. with a half-hour lunch Monday through Wednesday and 8:00 a.m. to 11:30 a.m. on Thursday.

Another type of flexible scenario features the employee working a specified total number of work hours each work day and being at work during a daily "core work period." However, the employee has some flexibility around the exact daily start and end time. For example, for a 100% position (40 hours per week), the employee might work 9:00 a.m. to 5:00 p.m. with a 1-hour lunch Monday through Friday. Each day might start between 8:00 a.m. and 9:00 a.m. and it may end between 5:00 p.m. and 6:00 p.m. For a 90% position (36 hours per week), the employee's core hours might be 8:30 a.m. to 5 p.m. with a 1-hour lunch Monday through Thursday and 8:00 a.m. to 12 p.m. Friday (no lunch). The employee would then have flexibility to start between 8:00 a.m. and 8:30 a.m. and end between 5:00 p.m. and 5:30 p.m. each day.

Participants also offered suggestions for holiday leave record keeping. For a full-time employee, one holiday is 8 hours in duration. For part-time employees, the holiday hour value is prorated based on the employee's percent of full time. If a holiday falls on a day the employee is scheduled to work fewer hours than the value of the holiday, the employee receives holiday credit for the difference. This

results in holiday credit hours that the employee can arrange to take off at a later date.

If a holiday falls on a day that the employee is scheduled to work more hours than the value of the holiday, the employee will "owe" the company the difference in time between the hour value of the holiday and the hours the employee was scheduled to work. Table 6 provides examples of these holiday time keeping considerations.

Table 6

*Holiday Timekeeping Approaches: All Classified and Professional Staff*

Employment Category	Holiday and Work Day Relationship	Effect on Employee
All Classified and Professional Staff	Holiday falls on the employee's scheduled day off.	The employee receives a holiday credit for the day that can be used on a later date. The holiday credit is 8 hours for full time employees or prorated for part-time employees.
	Holiday falls on the employee's scheduled work day that is shorter than the holiday the employee is eligible to receive.	The employee takes the holiday off and receives a holiday credit for the difference in time between the value of the holiday and the length of the scheduled work day.
Overtime Eligible Classified Staff	Employee is assigned to work on a scheduled holiday.	The employee receives the regular day's pay plus premium pay at time and one-half for all hours worked on the holiday.  Supervisors may approve an employee's request for compensatory time off instead of monetary payment.

(Table 6 Continued)

Employment Category	Holiday and Work Day Relationship	Effect on Employee
Overtime Eligible Professional Staff	Employee is assigned to work on a scheduled holiday.	The employee receives the regular day's pay. The employee receives one day of holiday credit, based on full-time equivalent, to be taken at another time. There is no premium pay. If working on the holiday results in the employee working more than 40 hours in the work week, the employee receives overtime for hours worked over 40.
Overtime Eligible Classified and Professional Staff	Full-time employee works four 10-hour days on an alternative work schedule. The holiday falls on a day that the employee is scheduled to work.	The employee is off work for 10 hours but the holiday is only valued at 8 hours to the full-time employee. The employee owes 2 hours of time that may be taken from vacation leave or accumulated compensatory time, if any.
Overtime Exempt Classified and Professional Staff	Holiday falls on a work day that is longer than the amount of holiday time off the employee receives.	<p>The employee takes the holiday off and may either adjust his or her work effort to make up for the difference, OR have the difference in time between the employee's scheduled work time on the day and the value of the holiday deducted from the employee's vacation leave balance.</p> <p>The difference in time between the employee's scheduled work time and the value of the holiday may not be recorded as leave without pay.</p>
Overtime Exempt Classified and Professional Staff	Employee is assigned to work on a holiday.	The employee receives the regular day's pay and 8 hours of holiday credit for a full-time employee (prorated for a part-time employee).

### *Improved Two-Way Communication*

While employees explained that improved communication from leadership was critical to the business, they also shared that they want to be heard and have some input regarding major projects and decisions. Communication continues to be a theme within the large group as well as the smaller groups. The strategy of enhancing organizational communication would deepen the employee engagement because corporate messages would be better understood.

The groups also uncovered the desire for being encouraged to give and receive feedback. They want to be able to freely receive relevant feedback and provide pertinent feedback. By having this type of autonomy, people will be able to openly offer and solicit input.

### *Cross Training*

Employees also shared that it would be advantageous for the credit union to cross train its people, as this would equip them to take on more responsibility and also prepare employees for their next role in the company.

### *Improved Technology*

Participants also expressed the desire for improved technology and stated that the organization would benefit from this. They believed the technology is dated and obsolete and that by improving the software, the credit union could enhance its service to members. Outside of this particular conversation, one person mentioned that it would be great if someone could share information regarding the new programs on the web such as Facebook.com, Google, Wiki, and overall computer skills.

### *Better Retirement Plans*

They also expressed the desire for a more secure retirement. The topic of security was raised in the form of retirement. Employees were concerned about their future financial safety. Many of the employees who have been with the organization for a while miss the feeling of security.

### *Strategies for Managing Managers from Different Generations*

Participants also were asked to identify preferred strategies for managing managers from different generations (see Table 7). Analysis of the themes suggests that three strategies in particular are preferred by managers across generations:

1. Soliciting feedback: considering individuals' and others' feedback.

Listening to input and allowing for feedback would help to strengthen the manager function at ABC.

2. Enhancing communication: Increasing organizational communication is believed to lead to an environment where members are free to share openly.

3. Allowing for the flexibility of ideas: There are never enough ideas and members emphasized the need for flexibility and being open to others' ideas.

All these strategies were gathered to solidify the needs of each generation and provide a means to review, target, and easily respond to those generations. Although appreciative inquiry is designed to accentuate the positive, speaking about this positive truth brought up something that the staff acknowledged as a deficit: Employees wanted to share their disappointments; however, they are dedicated to ABC.

Table 7

*Managing Managers from Different Generations*

	Group 1	Group 2	Group 3
Traditionalist	*Input and feedback  Ongoing direction  Clear assignment, communication of goals	*Open to new ideas; *Communication	Formats,   *Specific deadlines, Goals
Boomers	Encouragement  *Individual feedback, *Encouragement see growth	*Flexible to ideas	*Freedom of ideas *Communicative environment
Xers	Freedom in workflow *Flexibility with projects, support ideas	*Flexible to ideas; Communication	“How can we help you?” Be open to adjustment to suit independence
Millennials	Space to work *Clear communication tools and knowledge	*Flexible to ideas; Communication	Will to change; Technology

\* Indicates common themes across groups and generations

*Factors Supporting Multigenerational Collaboration*

Overall, employees believed that the current employee base worked well together. They also clearly identified the differences and similarities of each of the generations and were able to distinguish all four of the multigenerational groups (see Table 8). Each group provided their own description of how multigenerational collaboration happens at ABC. Employees shared the same value in the positive beliefs regarding communication between the generations. They reported that the generations rely on each other for their strengths.

Table 8

*Supporting Multigenerational Work*

	Group 1	Group 2	Group 3
Overall	We communicate between the generations, relate, appreciate our differences and gifts	Different experiences, diversity, rely on each other for their strengths, flexibility, teach each other	*Multiple roles filled that complement each other, open communication of opinions and ideas, diversity of experiences for a job well done!
Traditionalist	Structured, take pride in their work	Chain of command structure; loyal to friends, family, peers and job; follow through; follow directions	Strength, commitment, follow through
Boomers	Open and welcome change competitive for common good	Positive outlook, motivation, team players, speak up, peacemakers	Experience, leadership, and direction
Xers	Faith in themselves and peers. Comfortable with diversity	Skepticism, play it safe, individualistic independence, can handle own tasks, but look to peers for some guidance	Diversity, new ideas, and ability to see all points of view
Millennials	Open to collaboration, new technology, and modern concepts	Collaboration, work well with others	Teamwork, supportive, and openness. New ideas "outside of the box"

\* Results suggest that the group appeared to misunderstand the question.

*Engagement Drivers by Generation*

Participants named engagement as a key factor that would make ABC the employer of choice. Each generation appears to have different engagement drivers. The Traditionalists want have more conversations with the powers about their retirement. The Boomers reported wanting more organizational participation in decision making and problem solving. They believed there are critical

decisions being made and problems being solved and that employees could help with these important tasks. The Xers expressed their desire for flexible hours. They also desired increased two-way communication, which would enable them to have an active voice and be heard. They believed this kind of communication would lead to better decisions. The Millennials reported that technology was important for their jobs and that ABC could benefit by having more updated equipment, software, and training. Table 9 presents identified engagement drivers by generation.

Table 9

*Engagement Drivers*

	Group 1	Group 2	Group 3
Traditionalist	Retirement benefits; improve working environment (flex hours); *training on technology	Leadership; project assignments, company loyalty	Security (retirement plan), dependability, *continued structure
Boomers	*communication; job stability; retirement benefits	Advancement opportunities, individual rewards, input in decisions	Flexibility, approachability, *opportunity for solving problems
Xers	*Technology; communication; flex hours	Independent work options; flex work method, support job functions	*Opportunity to work in different environments, *be heard, *less supervision
Millennials	*Technology; recognition for work done well; ability to work on other projects	Communication and feedback methods; *new technology and ongoing technology development; input to programs tools	Technology; diversity; global thinking

\* Indicates common themes across groups and generations



*Provocative Proposition Statements*

A final exercise of the intervention was to create positive provocative statements. These reminded employees about their connection to ABC and to each other. Also, employees shared that they wanted to deliver the message that they matter and they are willing to work together, communicate, and be supportive *today* (see Table 10). Thus, any decisions that are made must be made with the present in mind.

Table 10

*Provocative Proposition Statements*

Group	Possibility or Provocative Statement
1	ABC: Where you Matter! Theme: Retirement; technology; rewards; happy people
2	Our Future Lies in the Happy Present Theme: Structure; employee input; incentives; future
3	All Persons are Connected to Each Other By Teamwork: Communication, support, guidance, sharing, leadership Theme: Communication and connecting

\* Indicates common themes across groups and generations

## Chapter 5

### Discussion

The purpose of this study was to identify effective engagement strategies for each generation of the workforce in the credit union industry. Three research questions guided this study:

1. What management strategies did members of each generation identify as effective?
2. What factors support multigenerational work together?
3. What factors did members of each generation believe would enhance their engagement?

This chapter provides a discussion of the results, including identification of conclusions, recommendations, limitations, and suggestions for additional research.

### *Conclusions*

#### *Management Strategies by Generation*

Study findings suggested that the key management strategies across generations concern rewards and recognition. This is similar to contentions by Cacioppe (1999) that rewards are one of the loudest and clearest ways organizational leaders can send a message about what they consider important. He added that a key way people's behavior is influenced is through how they are measured and rewarded. Reward strategies also can encourage development and learning by stimulating risks taking and trying new initiatives. Importantly, rewards can be set for individuals or teams. Individual and group rewards should be utilized within the credit union industry.

Additionally, the findings suggested that communication needs to improve between leadership and members of the credit union. Argenti and Forman (2002) explained that employees internalize the attitudes and practices of communication that go on within their organizations. This gives leaders an unparalleled opportunity to further establish trust or to generate anxiety. ABC has a few selected ways of communicating with employees, such as presentations and e-mails. However, increasing the amount of corporate communication, whether through memos, letters, reports, online statements, and newsletter releases, can help a great deal. Based on these findings, it is important for ABC to examine their rewards and communication practices and consider how these might be adapted to further enhance employee engagement.

#### *Factors That Support Multigenerational Work*

According to the interviews with the 12 employees, working well together was not a problem. Participants emphasized in particular that flexibility and motivation for being a team player were critical for supporting multigenerational work together. Martin and Tulgan (2002) emphasized that the manager's role in supporting multigenerational work is to ensure that everyone understands that the work is what unites them and that collaborating to get a lot of great work done every day is why they' are here. Additionally, the manager should help everyone understand that talented people of every age are unwilling to contribute their creativity to directionless organizations or teams where they produce less value and receive less credit. ABC employees are pleased with the degree that they appreciate each other gifts. Based on the findings from this study and from

Martin and Tulgan (2002), it appears that ABC leaders should assure that they are continuing to support work across the generations.

### *Engagement Drivers by Generation*

Engagement refers to employees dedicating time, energy, and talent to their work. Wellins et al. (2005) described engagement as “the extent to which people enjoy and believe in what they do and feel valued for doing it” (p. 1). Employee engagement generally leads to increased output, valued business results, competitive advantage, customer satisfaction, and decreased attrition at an organizational level (Castellano, 2009). Gubman (2004) emphasized that while various organizational and job factors (e.g., job fit, company culture) can influence engagement, employees’ passion for their work was the most critical ingredient to engagement. Participants’ passion for their work and their desire to be engaged was evident throughout the intervention in this study.

In the credit union industry, employee engagement and having a passion for work are key. Credit union employees represent this engagement and passion by going out of their way to help members, by being honest with the members and acting on behalf of the members. Credit unions outperform banks and larger financial institution in several areas. Mark Meyers, chief executive officer of the Filene Research Institute in Madison, Wisconsin, studied the importance of employee engagement in financial services. Based on data from McKinsey and Company and a series of roundtables with 34 credit unions around the country, Myers concluded, “Engaged employees are one of several variables that lead to higher overall satisfaction at credit unions.” He further concluded that employee engagement is better at credit unions and community banks than at

regional or national banks (cited in Gensing-Pophal, 2010). He pointed out that credit unions outperformed banks in key member satisfaction areas, such as “employees go out of their way to help me” (9.7% better than banks), “employees are being honest when they speak to me” (8.8% better), and “I feel like employees act on my behalf with the rest of the company” (11% better). Myers added that engagement leads directly to positive member perceptions and feedback.

Traditionalists wanted to have more conversations about retirement with leaders. Many Traditionalists felt that meeting certain financial goals was the primary factor determining when they would retire. Since the recent release of ABC’s Defined Pension Plan, the Traditionalists voiced their concerns about not having enough money for their retirement years ahead. In contrast, findings from a study by MetLife suggested that 83% of pre-retirees and 90% of retirees from the Silent generation are confident that they have enough money to live comfortably until at least age 85 (The MetLife Mature Market Institute with Mathew Greenwald & Associates, 2005).

The major engagement drivers for ABC are decision making, problem-solving, flex hours, communication, and technology. Employees did not indicate that either of these drivers were deal breakers. No one insisted upon a corporate response and even asked to see this report after its conclusion. However, the employees participating in the appreciative inquiry experience enjoyed providing their thoughts concerning their generation.

### *Recommendations*

To continue fostering the healthy collaboration that the employees feel regarding supporting the generations (according to the interviews), steps to ensure the preservation of mixing generations must be followed. Martin and Tulgan (2007) advised leaders to initiate conversations about generations, ask people about their needs and preferences, offer options, personalize your style, build on strengths, and pursue different perspectives. ABC would benefit by offering classes regarding generational information (such as generational differences) to help increase dialogue between the generations.

When employees are able to get their issues out in the open, the issues become less personalized. The credit union could enhance the employee experience by asking generational preference questions in feedback surveys, interviews, coffee with the President meetings, and exit interviews.

The ideal state for ABC would be to create options for their diverse workforce. In the same way that the credit union supports its employees in rewards and recognition, using the appropriate incentive for each generation will help employees to work successfully together. Based on this study's results, ABC employees are comfortable working with people from other generations. This is a strength on which ABC can build. It also would be helpful to recognize the unique strengths of ABC employees and encourage employees to build on their own strengths through allowing them to shine in leadership roles, team projects, and empowering decision making practices.

Allowing people to shine in this way would benefit ABC. The generational groups would have the chance to be creative and innovative on the job. Fostering

an organization that gathers and embraces new ideas from the different generations (e.g., through blended incentives, new hires videotaping their new hire experiences in branches, or choosing their own benefits by being given a sum of money).

Lastly, choosing people with varied backgrounds and perspectives to work on projects together would be advantageous to the organization. Leaders at ABC and throughout the credit union industry are advised to implement these recommendations.

### *Limitations*

Two limitations affected this study. First, there is disagreement among demographers about the generational groupings in terms of both the years that bound each cohort; the size and name of each cohort; and the characteristics and social, economic, and political events that define each cohort (Lancaster & Stillman, 2002; Paine, 2006). For example, Jurkiewicz and Brown (1998) argued the focus should be on life stage rather than generational grouping. Paine (2006) added that wide differences exist regarding how generational cohort membership manifests itself in individual behavior.

Second, the sample size was relatively small. It is like the resolution of a photograph: With just a handful of pixels you cannot see anything. As you increase the number of pixels (data points), you move from a fuzzy images to a clear view of reality. You can see small details that a low resolution would miss, plus see larger elements much more accurately. Having only 12 participants across the generational cohorts could have decreased the responses and

outcomes of the appreciative inquiry experience. Future studies could increase the sample size to achieve stronger results.

#### *Directions for Additional Research*

Continued research is necessary to deepen understanding about multigenerational work together. Given the current unpredictability in the economic and the business world and with weak employee engagement levels, keeping employees motivated and engagement will be a continuing challenge. As more skills are shifting, it is important to know what requirements need to be adjusted in the organization. The present study could be repeated within other settings and with larger sample sizes to confirm and extend the present findings.

#### *Summary*

Organization development consultants and practitioners seek to help clients develop solutions that are right for particular organizations and situations, rather than to promote a one-size-fits-all that treats all organizations as fundamentally the same. This study validated the essential knowledge of finding the right engagement strategies for the credit union industry. Organization development consultants and practitioners would benefit by being mindful when practicing of all the multigenerational groups that make up the workplace. These groups contribute a great deal both as groups and as cross-functional collaborators. The practitioner must pay close attention to the issues relating to the differences and strive to build on the possibilities. The findings gained from this study might be useful for the credit union industry or any industry.



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Appendix A  
Informed Consent Form

## INFORMED CONSENT FOR PARTICIPATION IN RESEARCH ACTIVITIES

Participant: \_\_\_\_\_

Principal Investigator: Dana Simpson

Title of Project: Discovering Multigenerational Employee Engagement Strategies in the Credit Union Industry.

I \_\_\_\_\_, agree to participate in the research study being conducted by Dana Simpson under the direction of Dr. Terri Egan.

2. The overall purpose of this research is:

To use appreciative inquiry to develop a better understanding of the factors that keep employees from different generations engaged at work.

3. My participation will involve the following:

Participation in interviews and group activities that will explore the positive aspects of multigenerational employee engagement strategies in the workplace.

4. My participation in the study will (explain the expected duration of the study).  
The study shall be conducted in (provide the location of the project)

Is to help ABC to discover multigenerational employee engagement strategies that can improve upon the employer/employee experience.

The intervention will last as long as 8 hours. The study shall be conducted at a suitable location at [address omitted] such as in training room. Tables and chairs will be provided along with office supply materials.

5. I understand that the possible benefits to myself or society from this research are:

A greater awareness of engagement strategies that may increase quality of work-life and productivity across and within different generations in the workforce. A better understanding of how Appreciative Inquiry can help an organization to think differently about change.

6. I understand that there are certain risks and discomforts that might be associated with this research. These risks include:

I understand that there are no known physical risks to participating in this study. The psychological risks of participating in this study are minimal but include the risk of emotional discomfort from disclosing personal stories or observations of my own choosing. I understand that through such disclosure I risk receiving unknown responses from other participants. For example, others may disagree with my perceptions. Or a discussion may make me uncomfortable. However I understand that the appreciative inquiry process is designed to be very positive and that the researcher will make every effort to insure a respectful environment.

8. I understand that I may choose not to participate in this research.
9. I understand that my participation is voluntary and that I may refuse to participate and/or withdraw my consent and discontinue participation in the project or activity at any time without penalty or loss of benefits to which I am otherwise entitled.
10. I understand that the investigator(s) will take all reasonable measures to protect the confidentiality of my records and my identity will not be revealed in any publication that may result from this project. The confidentiality of my records will be maintained in accordance with applicable state and federal laws. Under California law, there are exceptions to confidentiality, including suspicion that a child, elder, or dependent adult is being abused, or if an individual discloses an intent to harm him/herself or others. I understand there is a possibility that my medical record, including identifying information, may be inspected and/or photocopied by officials of the Food and Drug Administration or other federal or state government agencies during the ordinary course of carrying out their functions. If I participate in a sponsored research project, a representative of the sponsor may inspect my research records.
11. I understand that the investigator is willing to answer any inquiries I may have concerning the research herein described. I understand that I may contact (Terri Egan (*Terri.Egan@pepperdine.edu*) if I have other questions or concerns about this research. If I have questions about my rights as a research participant, I understand that I can contact Terri Egan, Ph. D at Pepperdine University by phone (949)542-7875.
12. I will be informed of any significant new findings developed during the course of my participation in this research which may have a bearing on my willingness to continue in the study.
13. I understand that in the event of physical injury resulting from the research procedures in which I am to participate, no form of compensation is available.

Medical treatment may be provided at my own expense or at the expense of my health care insurer which may or may not provide coverage. If I have questions, I should contact my insurer.

14. I understand to my satisfaction the information regarding participation in the research project. All my questions have been answered to my satisfaction. I have received a copy of this informed consent form which I have read and understand. I hereby consent to participate in the research described above.

---

Participant's Signature

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Date

---

Witness

---

Date

I have explained and defined in detail the research procedure in which the subject has consented to participate. Having explained this and answered any questions, I am cosigning this form and accepting this person's consent.

---

Principal Investigator

---

Date



Appendix B  
Intervention Agenda

## Discovering Multigenerational Employee Engagement Strategies in the Credit Union Industry

Structured Appreciative Inquiry Intervention

### Facilitator Outline

(Sample of 28 employees)

Time	Activity	Objective	Activity Props and Resources
8:30 - 9:00	<b>Introduction to Day</b>	<ul style="list-style-type: none"> <li>▪ Welcome</li> <li>▪ Thank participants for their presence.</li> <li>▪ Share reason(s) they were selected.</li> <li>▪ Goal of the intervention</li> <li>▪ Show pictures</li> </ul>	2 pictures of an ocean 1) beautiful 2) ocean filthy
9:00 – 9:30	<b>Images</b>  <b>Defining Appreciative Inquiry</b>	<ul style="list-style-type: none"> <li>▪ Facilitate: Ask participants to describe each image by words. Second, write their responses on an easel. Third, ask if they were placed on a huge, expensive water project that needed problem solving attention. Ask participants would they place their time and emphasis on the filthy or the beautiful picture. (Many more words would be used to describe the filthy pictures than the beautiful one.) Conclude the images piece by asking “Why would we place our time, effort and emphasis on the image that we don’t want for our outcome.</li> <li>▪ Facilitator: Extend the day’s agenda and Define Appreciative Inquiry.</li> </ul>	Write on an easel the words that they are using for each picture.  Agenda and Appreciative Inquiry Handout
9:30 – 10:30	<b>Appreciative Inquiry Intervention— Begin with Task 1: Appreciative Interviews</b>	<ul style="list-style-type: none"> <li>▪ Facilitator: Divide the 30 employees into pairs</li> <li>▪ Extend instructions for Task 1</li> <li>▪ Task 1: Tell me a story about a time in your life when you felt particularly excited, involved, creative, and successful on the job. Look at your entire experience. Give the details of what happened, who was there, what you did and so forth.</li> </ul>	-Use pre-list to make the pairs -Ask participants to refer to their handout. (Instructions for Task One: Select a partner whom you do not know well or someone you’d like to know better. On the “Tell me” activity, say to the person “Tell me a story...” Participants will share highlights of their stories to another pair. )

Time	Activity	Objective	Activity Props and Resources
10:30 – 10:45	Break		
10:45 – 11:45	<b>Appreciative Inquiry Intervention—Task 2: Share Stories</b>	<ul style="list-style-type: none"> <li>▪ You and your partner work with two other interview pairs to share the highlights of your partners’ stories. As you share stories in turn around the circle, each person in the circle listens for major “themes” in the stories.</li> <li>▪ A theme is a word, idea, concept that identifies what is important in the stories people are telling about times of greatest excitement, creativity or reward. Examples such as “feeling fun and achievement,” “clarity about a common purposes,” or “high level of involvement” are phrases of themes.</li> </ul>	Ensure there are enough chairs.
11:45 – 12:45	Lunch		
12:45 – 1:45	<b>Appreciative Inquiry Intervention—Task 3: Identify Common Themes</b>	<ul style="list-style-type: none"> <li>▪ As a table group, identify all the themes from your stories. List all these themes, and after having a conversation about these, select themes that, as a group, you believe are common among many of the stories and important for understanding what is present when people are feeling excited and fulfilled.</li> <li>- <i>Consider Generational groups descriptions (Refer to list. )</i></li> </ul>	Ensure there are easels around the room.
1:45 – 2:00	Break		
2:00 – 3:00	<b>Appreciative Inquiry Intervention –Task 4: Prioritizing the Themes</b>	<ul style="list-style-type: none"> <li>▪ In this task, the whole group will create a way to determine which themes have the most importance (energy) for this group.</li> <li>- <i>Consider Generational groups descriptions (Refer to list. )</i></li> </ul>	Have participant s circle patterns of themes.
3:00 – 4:00	<b>Appreciative Inquiry Intervention—Task 5: Creating Visual Images and Possibility Statements</b>	<ul style="list-style-type: none"> <li>▪ In the task create a visual images and provocative proposition of what an exceptionally good organization looks like when the chosen themes are at their best.</li> <li>-<i>Consider the Generational groups descriptions (Refer to list. )</i></li> </ul>	
4:00 – 4:30	Close	<b>Thank the participants for their participation.</b>	

## **Appreciative Inquiry Intervention – Participant Instructions**

### **Agenda**

#### **Task 1:**

- Select a partner that you do not particularly know that well or that you want to know better.
  - Interview your partner for 15 minutes; then switch roles and your partner will interview you.
  - Jot down words, phrases, quotes, anything that stands out for you as exciting and important as you listen. It is not necessary to take detailed notes. Just capture enough to help you recall the story so that you can retell it later in the next part of the process.
1. Tell me a story about a time in your life when you felt particularly excited, involved, creative and successful on the job – look at your entire experience. Give the details of what happened, who was there, what you did and so forth.
  2. Tell me what it is that you value most about yourself, your work and organization.
  3. What makes the multigenerational workforce able to work together at ABC?
  4. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any way to advance fully, what three wishes, in order of priority, would you recommend that would make ABC the best employer (of choice)?
  5. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any way to advance fully, what three wishes, in order of priority, would you recommend for keeping the employees from different generations engaged?
    - Strategies for managing managers from different generations.
    - Strategies for managing staff members from different generations.

#### **Task 2:**

You and your partner work with two other interview pairs to share the highlights of your partners' stories. As you share stories in turn around the circle, each person in the circle listens for major "themes" in the stories.

A theme is a word, idea, concept that identifies what is important in the stories people are telling about times of greatest excitement, creativity or reward. Examples such as "feeling fun and achievement", "clarity about a common purposes", or "high level of involvement" are phrases of themes.

1. Identify themes: Each person (briefly) retells the story they heard from their interview partner. As the stories are told, notice and list

the themes you hear in the stories. Look for high points, life giving forces, ideas that “grabbed you”. You are looking for ideas about what life was like for that person when they were at their best.

2. Each person at the table shares the story told by their partner. Listen carefully to the stories from each person in your group and make a personal list of the themes that you hear embedded in the stories.

### **Task 3:**

Identify Themes:

As a table group identify all the themes from your stories. List all these themes, and after having a conversation about these, select themes that, as a group, you believe are common among many of the stories and important for understanding what is present when people are feeling excited and fulfilled.

1. Select 3-5 Major Themes:
2. From your group’s list, come to agreement on 3-5 themes for your group. As a group, select the themes you believe are most important for creating an effective and exciting organization.
3. Write the 3-5 themes on the sheet provided.
4. Post your sheets on the wall.

### **Task 4:**

Prioritize Themes:

In this task, the whole group will create a way to determine which themes have the most importance (energy) for this group.

1. Each of you has 3 dots to use on the list of Themes listed on the charts displayed on the wall.
2. Individually read the charts and decide on 3 of the Themes that you personally feel you would most like to have as a part of the organization.
3. Use only 1 “dot” per theme and place it to the right of the theme.

***-Consider Generation group descriptions (Refer to list. )***

### **Task 5:**

In the task create a visual images and provocative proposition of what an exceptionally good organization looks like when the chosen themes are at their best.

1. Prepare for this task  
-Move into new groups of \_\_\_\_\_ that you have not worked with before.

-Discuss the themes on the charts and choose the themes your group agrees are most important to be present in this excellent organization.

-Write the 3-5 themes on chart paper.

***-Consider Generational group descriptions (Refer to list. )***

2. Creating a visual image

-Create a visual image of the organization when these Themes are present and expressed. (Your group can create a picture, images, "perform" an image, etc. be as creative as you like!) Use materials at hand and others you might discover.

3. Constructing Provocative Proposition or "Possibility Statement"

-Provocative Proposition is the visual image put into words. It is a positive image of the ideal organization. Your Provocative Proposition makes clear your vision for the organization.

-As a group, have a dialogue about your visual image and put it in words.

-Write your statement in large print on a chart page.

-Be prepared to present your Provocative Proposition and image to the whole group.

## **Facilitator Closing Debrief**

### **Stories**

What were the most compelling stories that came out of this interview workshop?

### **Learnings**

What were other learnings/applications reported in this interview?

### **Wishes**

What were the three wishes for the organization?

### **Values**

What were the individual values?

What was the core value for the organization?

### **Quotes**

What were the most quotable quotes that came out of the interview?

### **Implications**

What did you learn through this interview that will make a difference to how you and the complain plan and manage future strategies?

Appendix C  
Structured Interview Protocol



## Structured Interview Protocol

### **Purpose and Objective**

The purpose of this thesis is to discover multigenerational employee engagement strategies in the credit union industry.

### **Statement of Confidentiality**

1. This project is research being conducted in fulfillment of the Master of Science in Organization Development degree through Pepperdine University.
2. Participants' responses will be kept confidential and utilized solely as a thesis resource. After the thesis is submitted, all files where participants can be identified by job title or code will be deleted permanently from my password protected computer.
3. Participants will be audio and videotaped.
4. Participants' employee standing will not affect employment.

### **Process**

The researcher will contact participants to set up a convenient time for the interview. During the interview, the researcher will ask the questions detailed below and will take notes on the participant's answers. The participant will be given the opportunity to add any additional information they deem important to the topic being researched.

1. What is your job title?
2. Length of time with the credit union.
3. Tell me a story about a time in your life when you felt particularly excited, involved, creative and successful on the job. Look at your entire experience: Give the details of what happened, who was there, what you did and so forth.
4. Tell me what it is that you value most about yourself, your work and organization.
5. Please refer to the overview when addressing this question. (View the differences in mindset and the non-negotiable. )What makes the multigenerational workforce able to work together at ABC?
6. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any way to advance fully, what three wishes, in order of priority, would you recommend that would make ABC the best employer (of choice)?
7. Imagine ABC 3 years from now as the best employer in the credit union industry. If you could develop or transform the credit union in any

way to advance fully, what three wishes, in order of priority, would you recommend for keeping the employees from different generations engaged?

- Strategies for managing managers from different generations
- Strategies for managing staff members from different generations.