TRUST AS ESSENTIAL TO ENHANCED TEAMS IN A THAI INSURANCE COMPANY

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Abstract

A route to competitiveness is for a company to become a learning organization in developing high performance teams (HPT). In this insurance company case study, the company decided to double the size of its Consumer Lines Business within five years, by raising the performance of its agency distribution teams. The researcher used the learning organization concept, plus Action Research methods and Organization Development Intervention. This paper selects the variable of 'trust' as a highly significant element of a successful team. Research results showed that the use of the learning organization concept supported HPT development. The positive relationship patterns and HPT behavior provided a deeper understanding. The research results also revealed the positive impact of HPT behavior on productivity.

Key words: learning organization, high performance team, ODI, trust, commitment

บทคัดย่อ

เส้นทางสู่ความสามารถในการแข่งขันสำหรับองค์กรที่จะปรับเปลี่ยนเป็นองค์กรแห่งการเรียนรู้เพื่อพัฒนาทีมที่มีขีดสมรรถนะในการแข่งขันสูง บทความนี้เป็นกรณีศึกษาของบริษัทประกันภัยที่ประสงค์จะพัฒนาธุรกิจลูกค้ารายย่อยให้เพิ่มขึ้นเป็นสองเท่าในระยะเวลาห้าปี โดยการยกระดับผลการทำงานของทีมงานช่องทางการขายผ่านตัวแทน ผู้วิจัยได้ใช้องค์ประกอบขององค์กรแห่งการเรียนรู้เป็นเครื่องมือหลัก ผสานกับการวิจัยเชิงปฏิบัติการและการแทรกแซงเพื่อการพัฒนาองค์กร ในการวิจัยนี้ บทความนี้เลือกตัวแปรคือ "ความไว้วางใจ" เป็นตัวแปรหลักสำหรับความสำเร็จของทีม ผลการวิจัยได้แสดงถึงการใช้องค์ประกอบขององค์กรแห่งการเรียนรู้สนับสนุนการพัฒนาทีมที่มีขีดสมรรถนะในการแข่งขันสูง รูปแบบความสัมพันธ์เชิงบวกระหว่างองค์ประกอบขององค์กรแห่งการเรียนรู้และพฤติกรรมของทีมที่มีขีดสมรรถนะในการแข่งขันสูงช่วยก่อให้เกิดความเข้าใจของผลกระทบขององค์ประกอบขององค์กรแห่งการเรียนรู้ ผลวิจัยยังเปิดเผยให้เห็นถึงผลกระทบในเชิงบวกของทีมที่มีขีดสมรรถนะในการแข่งขันสูงต่อระดับของผลิตภาพ

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INTRODUCTION

To survive fast moving competition, economic crises, political uncertainty, climate change, and new technology, businesses have to focus on both capital and human assets. High flexibility and adaptability to adjust their capabilities and knowledge to fit the rapidly changing environment are needed. Management has to ensure that employees acquire the necessary competencies and knowledge.

Firms need to design working environments that stimulate employee development through a continuous learning process. Leaders need to find a way to transform teams to become high performance teams (HPT) where team members show a strong team commitment and dynamism to reach the shared vision and goals. The learning process plays a key role in helping management and employees to acquire, generate, learn, share, and store new knowledge and to adapt their knowledge to correct previous errors. This research tests whether forming HPT in a supportive learning organization environment will help that organization to accelerate business growth.

This research is a case study focusing on a long-established Thai subsidiary of an international insurance company. It formulated a vision to achieve sustainable business growth. To support that vision, it was thought necessary to elevate team performance to a higher level. The concept of team development through a learning organization and HPT behavior was accepted by the company management if research could show how this could work in pilot branches of the Agency Department. The relationship between learning organization building blocks and HPT behavior formed the conceptual framework. An important element was the effect of Thai culture.

LITERATURE REVIEW

Teams, their Formation and Characteristics

An organization could be seen as a living organism that seeks to adapt and survive in changing environments (Morgan, 2006). Leaders must engage stakeholders in any significant change process. Change could be made through forming appropriate teams, in response to competitive challenges (Cohen & Bailey, 1997). Teams are now a key ingredient of success, as they can provide flexibility in responding to the dynamic market place. An organization needs to integrate people, their capabilities, knowledge, skills, experiences, and perspectives (Irani & Sharp, 1997). Teams have been studied in various aspects: team learning behavior (Gibson, 2006); team performance (Williams & Castro, 2010); team effectiveness (Ross, Jones, & Adams, 2008); and as high performance teams (Castka, Bamber, Sharp, & Belohoubek, 2001).

A team is a group of people who work with commitment, complementary skills, and interdependence, to accomplish shared outcomes and common goals (Savelsbergh et al., 2010). Teams produce positive synergy between their members through complementary

skills and experience: their joint contributions are greater than the sum of individuals (Senior & Swailes, 2004). The intelligence exhibited by teams is greater than the aggregation of individual members (Senge, 1993).

To form a team, members need to progress through different stages. Members' minds have to become more receptive, and interpersonal relationships and trust have to be built. Tuckman (1965) presents four stages in a linear model: forming, storming, norming, and performing. Kur (1996) demonstrates a non-linear model which allows team members to freely move between those development stages. His model also describes the need for a learning process that allows team members to share, debate, learn, understand, and evaluate their mindsets: this additional stage is called "informing".

Team effort outperforms mere individuals in situations that are complex, unclear, tough, and cross-functional. However, the team performance might not be good enough to drive the organization performance, especially in a difficult situation. Katzenbach & Smith (1993) define the high performance team as a team that produces extraordinary outcomes compared to similar teams based only on reasonable expectations. Kur (1996) depicts how a high performance team constantly satisfies the needs of stakeholders. It frequently outperforms other teams in delivering similar products and service under similar circumstances. Research reveals common key characteristics of HPT team members: they show strong commitment to the shared vision, purpose and goals (Kets de Vries, 1999), possess high interpersonal skills and work with high flexibility and creativity (Colenso, 1997), have complementary competencies (Margerison & McCann, 1984), and practice interactive and open communication (Chen, 2002). Interpersonal trust is a key element.

The Development of Trust and Commitment through Communication

Working as a team requires a high level of collaboration. Interpersonal trust is essential in building strong collaboration between members (Shockley-Zalaback, Ellis, & Winograd, 2000). Members need to find alternatives in creating "team spirit" that enfolds all members in a deep, continual, and mutual relationship to sustain their cooperative behavior (Erdem, Ozen, & Atsan, 2003). Gruenfeld, Mannix, Williams, & Neale (1996) suggest that the team needs to establish trust before members can have interactive open communication in sharing information to produce useful decisions. Politis (2003) points out that there is a positive relationship between interpersonal trust, communication, knowledge acquisition and sharing, and problem solving. There are various factors which affect the interpersonal trust level, such as technical competence, openness, ownership of feelings, reliability, professional credentials, and belief (Ding & Ng, 2010). There is the likelihood that when members achieve a higher level of trust they will take a higher risk to cooperate, work, and share information with team members, which will lead to a higher level of team performance (Costa, 2003). Thus, trust plays a vital role in supporting team development and driving team performance. Abrams et al. (2003) list five trustworthy behaviors: (1) act with discretion, (2) be consistent between word and deed, (3) ensure frequent and rich communication, (4) engage in collaborative communication, and (5)

ensure that decisions are fair and transparent.

Communication plays a key role in an organizational effectiveness (Hargie, Tourish & Wilson, 2002). Open communication creates trust between supervisors and employees (Thomas, Zolin & Hartman, 2009), and employees often feel negatively about their job if they receive inadequate and unclear information (Pettit, Goris & Vaught, 1997). At the team level, team communication significantly helps support team performance (Savelsbergh et al., 2010; Senior & Swailes, 2004). Communication contains two key aspects: the ability to speak out, and open communication (Wheelan, 2005). These aspects support members in learning from each other and in daring to share data. A team with interactive open communication can influence interpersonal trust (Gardiner & Whiting, 1997).

The four levels of communication in this research are based on the ladder of inference designed by Senge et al. (1994): (1) sharing facts; (2) contributing opinions and solutions; (3) adding constructive criticism; and (4) sharing personal stories and issues. These key factors are used to measure the development of interactive and open communication in this research.

With a solid foundation of interpersonal trust, and interactive open communication, team members demonstrate a higher level of commitment: they are eager to make extra effort to achieve the team goals. Team commitment is a psychological attachment which each individual feels toward the team (Pearce & Herbik, 2004). Mowday, Porter, & Steers (1982) define organizational commitment as the relative strength of an individual's identification with an involvement in a particular organization. Three key characteristics are: a belief in and acceptance of the organization's objectives and values; a willingness to exert extra effort on behalf of the organization; and a strong desire to maintain the status of the organization. Team commitment is correlated with teamwork and management style (Nijhof, de Jong, & Beukhof, 1998). The individual's identification with the team (Bishop and Scott, 2000) is adapted in this study from Bishop and Scott (2000). Its three characteristics are: (1) strong belief in team goals and values, (2) a willingness to exert considerable effort on behalf of the team, and (3) a strong desire to maintain membership in the team, are used key factors to measure the development of team commitment in this research.

How teams learn is a critical determinant because it enhances teams to raise performance and gain greater competitive advantage (Chan, Pearson, & Entrekin, 2003). Edmondson (1999) states that team learning behavior has a positive relationship with team performance. It consists of the activities of team members in acquiring, generating, transferring data or knowledge, and adapting it to improve team performance. Building the learning behavior teams must stimulate familiarity, interpersonal relationship, and trust among team members. These reduce the fear of taking the risk of admitting and sharing previous mistakes and errors in order to gain feedback from team members. Edmonson (1999) calls this 'psychological safety'. In driving team performance and encouraging team members to develop their learning behavior, a team leader's role is to force learning (Garvin,

2000) and provide support to the teams (Senior & Swailes, 2004). Team leaders should lead, monitor, and coach the team members and provide feedback to them (Savelsbergh et al., 2010).

None of the studies described here involved Thai culture. Sriussadaporn & Jablin (1999) focused on communication competence in Thai organizations under the influence of Thai culture. Thai subordinates do not normally challenge their bosses. They do not want to make the boss 'lose face'. Managers would not solicit opinions from subordinates (Fieg, 1989). Thais still respect older people and follow seniority systems, especially in the rural areas of Thailand.

A Learning Organisation

'Learning organization' has been a popular idea since 1990. Scholars define it from various perspectives, but their common theme is the process of behavior change in acquiring, transferring, and utilizing knowledge to create continuous learning and development in order to improve operational effectiveness and efficiency, and to attain the goals (Garvin, 1993). It is how the employee, team, and organization continue their knowledge and skills development to become smarter than competitors. An organization could not drive its businesses solely with single loop learning but needs double-loop learning (Argyris & Schön, 1978).

There are four core conditions for a supportive learning environment (Garvin, 2000): (1) recognize and accept differences, (2) provide timely feedback, (3) stimulate new ideas, and (4) tolerate errors and mistakes. Developing a supportive learning climate in a team, with free and open communication where individual opinions are welcomed and mistakes are not penalized, leads to an enhanced level of team interpersonal trust (Garvin et al., 2008; Kontoghiorghes, et al., 2005). Team members achieve higher team interpersonal trust when they share the same vision and goals (Dirani, 2009). Strengthening the relationship between a leader and subordinates expands the level of trust that then stimulates a higher level of team commitment (Song et al., 2009).

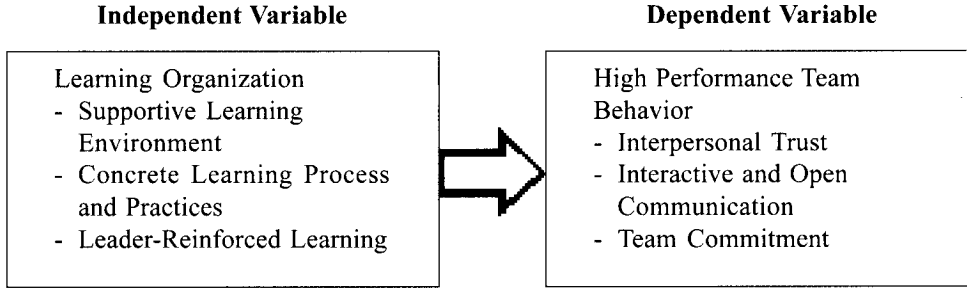
Although there are many studies of learning organizations, there is no simple way to install it. The route used by Goh (1998) focuses on three fundamentals: supported learning, employee competencies and knowledge acquisition, and support for mission and vision. These three involve: knowledge transfer, shared leadership, and an experimental organizational culture. Garvin et al. (2008) advocates three building blocks: a supportive learning environment, concrete learning processes and practices, and leader-reinforced learning. The first encourages teams to share and transfer data. Employees must feel comfortable and safe from risk when they share data and tell how they learnt from previous mistakes and successes. This is supported by the concern of Edmondson (1999) for Psychological Safety. Leaders should urge employees to appreciate differences, accept mistakes, and be open to new ideas, as these support creativity and innovation. Lastly, leaders and managers should be seen to encourage employees to spend time on problem identification, knowledge transfer, and reflective post-audits. Dialogue is a critical activ-

ity in driving the flow of communication among team members (Senge, 1993).

METHODOLOGY

The first Organisation Development Intervention (ODI) stage in this study is Pre-ODI. This stage identifies problems, gathers data and conducts a preliminary diagnosis, provides feedback to the management, and engages in joint diagnosis of the problems. This stage demonstrates the existing situation. In the actual ODI itself, the main objectives are to form the teams' behavioral skills. The Post-ODI stage assesses the evidence of improved skills and trust. The ODI has various actions at the individual and group levels, such as participatory learning, coaching and mentoring, and team goal setting. Insurance branch participants form groups of 5-6 people from six locations. The theoretical framework for this research identifies independent variables, and considers their influence on dependent variables (Figure 1). ODI allows an examination of whether a learning organization can influence insurance branch managers and their team members to acquire the essential behaviors needed to become a HPT.

Figure 1: Relationship between variables



Source: Author

A mixed methodology is used in this action research. For quantitative research, two survey questionnaires collect data from the participants, at the Pre and Post ODI stages. For qualitative research, two research techniques, participant interviews and team behavioral change assessment, produced deeper feedback for better understanding. Four techniques promote qualitative validity: triangulation, data triangulation, reflexivity, and participant feedback (Johnson, 1997; Morrow, 2005).

The two quantitative questionnaires were: a Learning Organization Survey, to assess the organization against criteria for being a learning organization to determine benchmarks and measure independent variables (Garvin et al., 2008); and a High Performance Team Survey, developed from various sources, to measure the level of interpersonal trust, interactive open communication, and team commitment of branch managers and their team members. Both questionnaires were adjusted to fit Thai culture. A pilot study involving 15 insurance employees found that both questionnaires were reliable, with an

overall Cronbach alpha of $\alpha = .917$ for the Learning Organization Survey, and $\alpha = .981$ for the High Performance Team Survey. The in-depth semi-structured interviews, for both branch managers and team members, were also subject to successful reliability tests.

There were thirty four participants from six branches, randomly selected using four key selection criteria and team composition/size). Hill et al (2005) recommend a minimum sample size of eight to fifteen participants, and one or two interviews with each participant. To gain deeper understanding, the researcher interviewed twenty four participants (70.5% of total participants). Each group contained one branch manager as a group leader and three employees working in the branch. Their feedback is used in the qualitative data analysis.

In the quantitative methodology analysis, Pair Sample Statistics and Pair Sample Test were used to measure improvements after the ODI. Pearson's Correlation Coefficient test and Consensual Qualitative Research (CQR) Data Analysis Step were used to assess the relationships between variables. The interview data was segmented to reflect learning HPT behaviors domain and was categorized into core ideas based on Trustworthy Behaviors (Abrams et al, 2003) for interpersonal trust, the Ladder of Inference (Senge et al, 1994) for interactive and open communication, and the individual's identification involvement with the team (Bishop and Scott, 2000) for team commitment. To explore the learning organization domains, CQR data analysis step was applied to the qualitative data, which was then segmented to reflect learning organization domains, categorized into core ideas based on four supportive learning environment conditions, three processes of concrete learning process and practices, and three tasks of the leader-reinforced learning (Garvin, 2000).

RESEARCH FINDINGS

The findings indicated that the ODI created a significant impact on HPT behavior development. There was clear supportive evidence from both quantitative and qualitative data analyses to support this. After the ODI, the mean values of all variables increased, and the interview comments from branch managers and team members describe positive development.

The Effect of a Learning Organization

The ODI made an impact on the learning organization development on branch managers and team members. Everything sprang from the improvements in branch managers' listening skill. Most of them realized that paying attention in listening to their team members provided many benefits. They gained a higher level of interpersonal trust from the team members. They gained a better understanding of their business operations through many details. They were able to provide better guidance and advice to solve daily issues. Also, they learned bad news from the team members at an early stage as nobody was afraid to report mistakes and failures. Furthermore, team members felt more comfortable

to talk to the branch managers because there was a sense of security and fairness in the working environment. Team members also learned to listen to each other. They were very open to new initiatives and differences. Nobody was blamed for unintentional mistakes.

This working atmosphere developed a supportive learning environment as all members listened to each other, based on trust. The environment stimulated everyone to share their ideas, experiences, thoughts, and mistakes. Nobody felt embarrassed or belittled by thinking differently or by being a minority. Team members were willing to offer assistance to fix declared mistakes or failures. Seeking advice from the team members about problems became the common culture in this working environment.

When a problem occurred in the branch, team members lost their reluctance to work together in problem solving. This helped them to improve their service and performance to meet clients' demands. They gained the opportunities to exchange knowledge and experiences and learn from each other.

The finding also disclosed two other interesting points. First, the branch managers required longer time to develop their questioning skill in order to lead team discussions. Second, it was quite difficult for the branch managers to develop learning practices skill due to their lack of experience and understanding.

The working environment became very friendly, and supported learning. All members commonly worked on the same issues and gained a better understanding of each individual's roles and responsibilities. The barrier between work functions was diminished and people were able to see the connections and linkages across functions. This started to produce a tighter relationship among team members. This closer relationship united team members to become a team. They were no longer working alone in an isolated environment. They saw the operation from a holistic viewpoint and understood the impact caused by one function to another function. It was critical for the branch managers to educate the team members about shared goals and values. When the members shared the same goals and values, they developed team commitment. Team members would not only help each other to do extra work but would also be willing to change their behaviors to improve team performance. They gained a strong passion and hunger for team success. The glue for all this was their interpersonal trust.

Some statements from the interviews are shown below. (BM = Branch Manager, M = Team Member)

Table 1: Comparisons between the pre and post ODI on Interpersonal Trust

Pre ODI	Post ODI
Branch Managers' Statements	
BM 8_South: "My team always shares information in both formal and informal meeting; however, there is still some limitation to saying everything. They don't want to make a straight comment because they respect seniority".	**BM 8_South:** "Currently I see improvement of interpersonal trust among my team members. They trust each other. They share information and stories with each other. We are very open for any comment, regardless of seniority".
BM 18_West: "There is a low level of communication among team members and everybody just focuses on their work. M20_West is so isolated and doesn't have any interaction with her colleagues".	**BM 18_West:** "I work closely with my team and I am happy to assist them. Sometimes they ask for help on their personal issues and I keep those confidential. I actively listen to my team and they are very open to me. We work as a team and support each other".
Team Members' Statements	
M10_South: "We trust each other up to a certain level but I still withhold some part of information because I am afraid to be humiliated or embarrassed. There is a big wall between me and BM 8_South. It is difficult for me to talk to him".	**M10_South:** "I am not afraid to be blamed by BM 8_South. He is my comrade and I want to consult with him when I get a problem. I can talk to him about anything. I also share with my team about my work issues and personal issues. We are friends".
M21_West: "I feel lonely and don't want to communicate with anybody about my problems and mistakes. I try to do everything myself. When I make a wrong decision I always get a hard time from my boss".	**M21_West:** "My manager listens to my voice and tries to understand my thinking logic and rationale. I don't fear to talk and express my feeling to her".

Table 2: Some Statements on the Impact of a Learning Organization on Trust

Pre ODI	Post ODI
Branch Managers' Statements	**BM 1_Central:** "Today I can accept a mistake as a
BM 1_Central: "There is a gap between me and team members especially with M3_Central and M4_Central. They rarely seek my advice. Generally if there is any mistake caused by my team I won't provide guidance to solve it. I will push them to fix it by themselves".	part of team learning. I don't hesitate to support my team members to fix it when they make a mistake. I gain more personal trust from M3_Central and M4_Central. There is a lower barrier between them and me. They come to see me more often".
BM 29_North: "I didn't believe and trust my team mates when I first joined the team in January. They worked in the old fashion. If someone made a mistake I would get angry and complain about it. Nobody wanted to visit my office".	**BM29_North:** "If somebody makes a mistake I talk to him to find out the root cause. My priority is to solve the problem. I might admonish him to be more careful next time. Finally I gain their trust. We are very close after three months and I also learn about their personal stories.
Team Members' Statements	
M05_Central: "BM01_Central doesn't provide much feedback and support to me because we are working in different functions. There is a lack of communication across functions. If I make any mistake I rarely seek advice from him".	**M05_Central:** "BM01_Central won't get angry if someone makes a mistake. Generally he checks the cause and helps you to find a proper solution. I recently had a really good experience. He helped me to clean up my problem and he kept his word. Now I am not reluctant to seek his advice if I get a problem".
M33_North: "BM29_North was quite aggressive and very rigid in his management style. Everybody must follow his instruction. I couldn't estimate BM29_North's reaction if I got a problem. How would he treat me?"	**M33_North:** "We don't feel bad with a mistake but we help each other to fix it. BM29_North asks about the cause before he advises a solution. He might ask us to be very careful next time. I am happy to report my problem to BM29_North. I keep no secrets from him. We trust each other".

CONCLUSION

The development of a learning organization created a positive impact on the development of HPT behavior. Branch managers played a significant role in leading such development. Listening to the team members is a primary required skill for developing other components. The research provides clear supportive evidence that a learning organization can be developed through an ODI. The mean values of each criterion increased after the ODI, and a majority of the interviewees provided feedback which supported this finding. The increased trust was obvious.

To internalize the behavior, branch managers need a longer period of ODI to practice leader- reinforced learning skill, especially in listening and questioning skills, so that these skills would gradually become natural. This is a primary step to enhancing interpersonal trust between everyone in the team. In the interviews, many positive comments were made about the increase in interpersonal trust. An activities tool could be designed, to support branch managers in practicing the required skills and to measure skill development. Branch managers, with help from the researcher, could initiate projects during the early stage of the ODI program.

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