Positive approaches to enhance customer-focused knowledge sharing culture in a financial services organization

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Abstract

This case study demonstrates the use of Appreciative Sharing of Knowledge (ASK) approach for creating and sustaining a customer-focused organization development culture in one of the largest financial services company in Finland. The positive approach to creating a knowledge sharing culture effectively addressed the resistance to change process inherent in any organizational change intervention. The study extracted the core values and knowledge enablers that were the foundation for the growth of the organization. Using individual and group interviews the authors collected and analyzed data for generating actionable recommendations at the individual, group, and organizational level. At the individual level, the capacity to reframe to see the positive, a component of Appreciative Intelligence®, was important. The case study is also a good example of using appreciative inquiry as a knowledge management tool.

Introduction

Approaches to enhance a customer-focused atmosphere in an organization can be broadly categorised into two. The first approach, which is the traditional one, assumes that by finding out the root causes of the less than satisfactory customer experience, we can fix the problems. The alternative approach takes the position that by analysing the memorable positive customer experience, we can identify what needs to happen to create more of such experiences. In this case study, we make use of the second approach, also known as appreciative inquiry (Cooperidder and Srivastva, 1987) to address challenges in knowledge management the case study organization had faced. A robust knowledge sharing system is necessary in an organization to maintain good customer service. When it comes to financial services, the issue becomes even more important since knowledge about customers is an important source of strategic advantage in this highly competitive sector.

Customer orientation is a topic of interest not only in marketing and strategic management literature, but also in management, innovation and service management literature. Research has shown that customer oriented culture (Athanassopoulos 2000), a capability to react to changing customer needs (Brady and Cronin, 2001), and a good understanding of a customer (Voss and Voss, 2000) increase customer satisfaction and create competitive success. Kumar and Whitney (2007) make a strong argument, that customer orientation is not about doing market research and studying customer behavior, but about

understanding what is fundamentally important to customers and what customers want to accomplish with the service and product a company offers. Attention needs to be paid to internal processes, organizational culture, and service climate when seeking to create customer orientation (Kennedy et al., 2003). According to Grönroos (2007) the principles of customer oriented service management include a reward system that accounts for experienced value and quality of the service, supports building a high quality service, decision making close to customers, low hierarchy, management support and measure of success in terms of customer experience. Schneider *et al.* (1998) make a strong argument that companies operating in business environments with slow growth, mature markets and high international competition can benefit from investing in customer oriented service climate.

In this study, the authors will discuss how customer orientation can be enforced by implementing Appreciative Inquiry as a method to engage all members of the organization to create a customer oriented culture and service climate. An Appreciative Inquiry intervention was conducted in a branch of a finance sector company in Finland. In the intervention, the members of the organization were first asked to share stories of situations where they had felt valued and appreciated by others. Individuals from different hierarchical levels of the organization were engaged in sharing experiences of what they appreciate and value in work and what they see as positive potential in the future. In this process, customer orientation emerged as a key operational value in the organization. The process resulted in defining propositions that support the organization to act to continuously to support the identified values related to customer orientation.

Appreciative Inquiry draws on a social constructionist approach, and thereby, seeks contribute to literature on service management by emphasising the day-to-day practices and meaning making among the employees as an aspect of customer orientation. Social constructionism embraces many variations in theoretical perspective, interests and methods

(Cunliffe, 2008; Hosking, 2011), but the common concern in constructionist research is the interest in the processes through which knowledge and/or reality are created in the everyday activities (Andrews, 2012). Knowing and doing are treated as a simultaneously occurring and intertwined practice and the process of knowing is understood as occurring in coordinated actions instead of in the knowing minds. Social constructionist approach to customer orientation draws attention to the ways by which members of the organization continuously join in creating the past, present and future through interpretation and meaning making (Gergen and Thatchenkery, 2004).

The results of the study show that in addition to creating management and organizational systems to support customer oriented service culture, companies need to pay attention to the ways by which the members of the organization construct the value of a customer. The study shows how customer oriented culture develops in the operational values in the day-to-day practices of the firm. Finally, the study shows how Appreciative Inquiry and Appreciative Intelligence approaches are beneficial in detecting and developing the customer oriented culture as a bottom-up process.

Theoretical background

Studies on service climate examine customer oriented organizational culture. This line of research is interested in how employees of a company experience service quality (Bowen and Schneider, 2014). Research has shown that practices, systems and behavior that are supported and rewarded within the firm have a direct impact on customer service and the quality of the service (Bowen and Schneider, 2014; Schneider et al., 1998). In a study on finance sector companies, Schneider et al. (1998) showed that companies which were the best in focusing on

customer needs and expectations also had a positive service climate. Bowen and Schneider (2014), in turn, have shown that a strong service climate leads to customer behavior which produces positive customer experiences.

Service climate is defined as "the shared perceptions of employees concerning the practices, procedures, and kinds of behaviors that get rewarded, supported and expected with regard to customer service and service quality" (Schneider *et al*., 1998: p. 151). Customer oriented culture, in turn, is defined an organization's ability to understand the customer's needs and wants. According to Narver and Slater (1990), it is one of the three aspects of market orientation. The other two are competitor orientation, *ie*. an understanding of the competitors' strengths and weaknesses in understanding and satisfying the customer' needs, and inter-functional coordination referring to the organization's capability to use its resources in creating superior customer value. (Narver and Slater, 1990.) Customer oriented organizational culture manifests itself, for instance, inboundary-spanning employees in the customer interface investing time and effort in creating a high quality service climate to the customers (Morgan *et al*., 2014).

There is a call for in-depth approaches to study customer oriented climate and culture in organization. Alvesson (2007) argues that the current theorizing on customer orientation builds on a superficial understanding of culture. Alvesson argues that, while seemingly powerful and explanatory, commonly used definitions are broad-brushed, non-informatively ambiguous, and tend to embrace a multitude of meanings. According to Alvesson, a more detailed approach with thick descriptions of individual cases and local meaning making instead of universal definitions are needed to understand the richness and complexity of customer oriented culture (Alvesson, 2013: p. 98). There is also research that shows that an important aspect of customer orientation in an organization is the internal social meaning making, and this calls for further attention to the use of language in internal

interaction between the different departments and functions within the organization (Rantavuo *et al.*, 2015).

Appreciative inquiry (AI) (Whitney, 1998) is a novel approach in studying customer orientation and it is used in this study to access the meaning making taking place among the members of the organization. Contrary to the most common methods of organizational development which focus on describing issues which might be problematic and rise difficulties in organization, AI focuses on the strengths in an organization and the ways by which knowledge building processes can be facilitated through incentives (Thatchenkery, 2005). Appreciative inquiry was first introduced by David Cooperrider and Suresh Srivastva (1987). The method builds on the social constructionist epistemology and it is closely linked to contemporary forms of action research. David Cooperrider *et al.* (2008) defined Appreciative Inquiry as follows: "In the most practical construction, Appreciative Inquiry is a form of transformational inquiry that selectively seeks to locate, highlight, and illuminate the life-giving forces of an organization's existence. It is based on the belief that human systems are made and imagined by those who live and work within them. AI leads these systems to move toward the creative images that reside in the positive core of an organization" (Cooperrider *et al.*, 2008).

Appreciative inquiry refers to both a search for knowledge and a theory of intentional collective action which are designed to help a group or organization as a whole to create a vision and ways to transfer the vision into practice. The process of appreciative inquiry begins with a grounded observation of the "best of what is" by using appreciative interviews or observations. The process then continues to visioning and collaboratively articulating "what might be". In the process, the consent of those in the system on "what should be" is encouraged, and everyone is collectively engaged in experimenting with "what can be" (Behara *et al.*, 2008; Luthans and Youssef, 2007).

Appreciative inquiry, in essence, is an attempt to generate collective image of a future by exploring the best of what is and has been. The basic rationale of appreciative inquiry is to begin with a grounded observation of the best of what is, articulate what might be, ensure the consent of those in the system to what should be, and collectively experiment with what can be. This rationale forms the three phases of appreciative inquiry. In the first phase, "Discovering the best of…", appreciative inquiries begin with a search for the best instances in the organization as experienced by the members of the organization. In the second phase, "what creates the best of…", the inquiry seeks to create an insight into the forces that lead to superior performance as defined by the members of the organization. In the third phase, " the best of…", the elements that contribute to the superior performance are reinforced and amplified, and engagement of people and processes are deepened. (Cooperrider and Srivastva, 1987.)

Methodology

The case organization is a local branch of a national bank and insurance company. It has 270 employees, 13 offices, and 130 000 customers in an Eastern region in Finland. The Group comprises approx. 180 independent member banks and a head unit. It is a co-operative with 1.4 million customer owners, 12,000 employees, and three business segments: Banking, Non-Life Insurance, and Wealth Management. The Group offers a diversified range of banking, investment and insurance services to both households and companies.

The study was conducted using an action research method, in which the researchers join the organization as developers (Eriksson and Kovalainen, 2008). Appreciative Intelligence® and appreciative inquiry approaches were used in the design of the study and in the organizational intervention (Lehtimäki *et al*., 2013; Parkkali *et al*., 2015;

Parkkinen *et al*., 2015; Thatchenkery and Metzker, 2006; Thatchenkery, 2005). The study was a part of a course called "Appreciative organizational renewal" held in University of Eastern Finland by professors Thatchenkery and Lehtimäki. After introduction to the topic of appreciative inquiry, a team of six master's students executed the project in the case organization. The project was run intensively in a time period of one month. The project schedule was tight due to the company's scheduling. The following steps of the appreciative inquiry (Thatchenkery, 2005) were used in the process:

Step 1.   Identification of life-giving forces (LGFs) and core values of organization

Step 2.   Expansion of LGFs or core values using appreciative interviews designed and conducted by the appreciative inquiry (AI) team

Step 3.   Thematic analysis of the data to undertake organizational analysis

Step 4.   Constructing possibility propositions

Step 5.   Consensual validation of the propositions

Step 6.   Creating and mandating an implementation team

Step 1. Identification of life-giving forces (LGFs) or core values of organization. Sixteen employees from different parts of the organization participated in the first meeting. The participants were bank's senior executives, i.e. bank-manager, finance-manager, marketing-manager and other employees from various managerial positions. The student team first introduced the topic and the steps of the project. The expected results of the project were talked about, and the confidentiality of information collected was highlighted. To identify the life giving forces and core values of the organization, the participants were, first, divided into pairs of two, and in these pairs, everyone told each other stories about experiences of what works best in the organization and examples of particularly pleasurable situations at work in the past. Everyone was then asked to share the story they just heard from their pair with everyone. This was followed by a conversation where employees assisted by the student team discovered what kinds of different organizational values were present in the shared stories. The most emphasized values were identified as life giving forces of the organization. The key

in the process was to identify operational values that appear in the day-to-day interaction between the members of the organization.

   Step 2. Expansion of LGFs or core values using appreciative interviews designed and conducted by the appreciative inquiry (AI) team. At the second stage, 12 employees from different parts and hierarchical levels of the organization were interviewed. Contrary to the unstructured storytelling, the focus was on follow-up questions, discussing the core values and life giving forces identified in the first session. The aim was to get further detailed information about how they were experienced in the organization. While the questions were more precisely stated than in the first session, the questions were open ended and the participants were encouraged to talk in their own words. The same questions were asked in all interviews, and the interviews were conducted by students individually so that each student interviewed two members of the organization. The interview questions were:

   a) Several people in your organization have identified cooperation/ expertise/ renewal/ development/ customer experience as a core value. Can you tell me something more about this?

   b) Can you describe two incidents where you found collaboration/ expertise/ renewal/ development/ customer experience at its best? When have you experienced a significant level of cooperation/ expertise/ renewal/ development/ customer experience in this organization?

   c) What are the factors or conditions that facilitate the existence of cooperation/ expertise/ renewal/ development/ customer experience here?

Steps 3 and 4. Thematic analysis of the data to undertake organizational analysis and constructing possibility propositions. In these steps, the interviews were analysed in order to create a matrix where on the rows are the life-giving-forces/core values as identified in the

case organization, and on the columns are the organizational factors as identified in the appreciative inquiry model (Thatchenkery, 2005). First, in the analysis of the data collected during the steps 1 and 2, the student team identified a total of 144 propositions. In the analysis process students discussed the interview results together, and the number of propositions was first cut down to 47 best propositions among team members. After that the final 20 propositions were chosen in cooperation with a representative of the case organization. The initial propositions created by the student team were built on themes which appeared most often in the shared stories and interviews.

The students followed the principles of inductive content analysis and identified topics and grouped them together into broader categories. In the team, there were students who had work in the organization before, which was helpful in getting further insight in the interpretation process and discussing what might and what might not work in the organization.

Step 5. Consensual validation of the propositions. The final 20 propositions were sent out as an online survey for over 250 employees. The respondents were asked to rank the propositions by evaluating how well the proposition is already in place in the organization, how important the proposition is for the organization, and how urgently the proposition should be put in place. The response rate was over 30% with 74 responses. Based on the results of the survey, five propositions with the highest percentage value and proportional value were chosen. The proportional value was calculated based on the average value of the three questions (questions a, b and c) of each proposition. The proportional value describes how feasible the proposition is, how soon the proposition can be implemented, and how much the proposition is already in the organization's practices. If the proportional value is high, the employees think that the proposition refers to something that is not yet taking place in the organization but could be implemented in the short term.

Based on the proportional value, first five propositions were selected as most important. Then, the ratings and values were assessed in relation to how well each proposition matched the perfect situation. After doing this using all three questions with each proposition, the percentage values were recounted to create a rank order where the best match was allocated a value of 100% and others were proportioned by the best match. Based on the final assessment, the best five propositions are:

1) Our bank management implements a low organizational structure -concept by substituting employees in customer service desks a few times a year (customer experience).

2) A supervisor shades, once a year, another supervisor for one day and gives him or her personal feedback/development proposals, how he/she can improve his skills (expertise).

3) Our bank takes care of the old customers. For the existing customers we regularly provide similar advantages than for the new customers (customer experience).

4) The bank has a chat connection with a support service, where experts answer employees' questions (collaboration).

5) Professional meetings are arranged so that the experts can share knowledge and experiences with each other (expertise).

These constitute five recommendations to be implemented in the organization. The recommendations relate to customer experience, expertise and collaboration. Also, all recommendations direct attention to the organizational structure, leadership, and incentives which are aspects of the fourth life giving force, the renewal and development.

Findings

The following four values were discovered as life giving forces for the case organization: 1. Collaboration, 2. Customer experience, 3. Expertise, and 4. Renewal and development (Table 1).

Insert Table 1 about here

The first core value, **collaboration,** consists of values such as teamwork, encouragement, willingness to succeed, appreciation, courage, community, and trust. The following excerpts show how these were present in the data:

> *"People are divided into teams and we collaborate within our own team but also within the other teams. All help others and the help can be found nearby."*
> *"Through collaboration, I improve my own results and the bank's success. It is easy to ask for help because we know each other. When we collaborate, we all have a nice place to work."*
> *"--,our aim is to involve all employees as much as possible."*
> *"The collaboration can be seen as a good working atmosphere."*
> *"I see collaboration as good communication. It is important to know what others are doing and to understand their job descriptions."*
> *"I think collaboration is at its best, when we share different work experiences with each other."*

> *"When someone learns something new, he or she shares it also to others. In this way we also learn from each other."*
>
> *"The persons of the teams are located close to each other so the professionals of the different expertise areas collaborate together."*
>
> *"The most important thing is, that we pursue collaboration and customer satisfaction."*
>
> *"The collaboration is reflected in daily work as in the overall customer care. For example, if the customer comes to bank to use bank services, we update also his insurances."*

The second value, **customer experience**, highlights customer orientation in the day-to-day work of the organization. The participants discussed the importance of a customer's ability to trust the customer service personnel so that a customer can get the service she or he needs. According to the members of the organization, good customer experience is associated with added value to the customer. An ability to listen to the customer needs and desires was considered as important in creating a good customer experience. The members of the organization described customer experience as follows:

> *"Speed, the best solutions and after-care are the keys for a good customer experience."*
>
> *"You need to be in a position that you can listen to and meet customer's needs. The customer plays a main role."*
>
> *"Humanity, closeness and working together are strongly related to the fact that we are interested in our customers. This creates the trust between the customer and the organization. As I said before, when we do so, the customer will succeed*

and our bank will succeed, and the customer relationship will grow and develop at the same time."

"A concrete example of this is, when a new customer comes to the bank. I don't take care of all things, because at least three other employees helps him or her during the same visit. I am able to trust that the customer is satisfied with all the services he or she has received. For example, if I have to cancel my appointments, it won't be a problem. I can trust that another employee takes care of my tasks in a short notice."

"Without expertise and collaboration, we would not have a good customer experience."

"A superior customer experience is created when a customer's need are filled by using the professionals of different expertise areas."

"It is important to somehow positively surprise the customer and to provide the solutions that she or he hadn't necessarily been able to think about."

"The quality of service is really important in a customer experience. Similarly, your mood has to be good so that also the customer experience is good."

Courage, willingness to succeed and conscientiousness were part of the third value, **expertise**. Courage to rely on one's own and the others' expertise was mentioned. The participants talked about conscientiousness as an ability to do the work meticulously and focus on one customer at a time. Conscientiousness can also been seen in the way by which the employees feel that it's their duty to find the right person to serve the customer even though it is not part of their job description. Willingness to succeed does not only refer to personal success but it is considered to be closely linked to conscientiousness. This can be seen, for example, in the statement*: "If we did not want to develop ourselves in our work, we would not be the biggest*

finance house in the country". This statement shows how the respondent is both conscientious towards the organization and shows willingness to succeed personally. There was a consensus that in order to develop themselves, they also have to have willingness to succeed. To succeed, organization needs both collaboration and expertise.

In the interviews, participants described expertise as follows:

"I think that the expertise is that we are able to do things what we are supposed to do and we rely on our own expertise and we know that we have skills to do that."

"Through the expertise, the best overall solution can be tailored to the customer."

"I use a term that we have an expert organization. For example, at the managerial level, we have so-called expert managers, who are responsible for certain services, for example, a financial manager."

"And we all have the goal to develop ourselves by means of professional pride."

"I also think that we all have the same attitude. If we did not want to develop ourselves in our work, we would not be the biggest financial house."

"My view is that the main thing that affects expertise is a person's own attitude."

"Expertise can be seen as trust between colleagues."

"When everyone has their own expertise area, it is possible to deepen their skills and increase their professionalism."

"I see that the collaboration develops expertise. First, we have to do our own work, and then, direct the customer to the next person who is an expert in another specific area in the organization."

Courage, activity and flexibility were identified as constituting the fourth value, **renewal and development**. The members of the organization considered it important that the organization has courage to reform existing practices, and on the other hand, a staff which has courage to change when the organization changes. In other words, courage and flexibility to change one's own behaviour and willingness to try new ways to operate was considered important. Also, an ability to be pro-active in improving practices was called for. Renewal and development was described as follows:

"-, we need to reform and be on the cutting edge, I again repeat professional pride and self-development."

"I think that renewal/development means that it is possible to change and that you yourself want to change."

"The regeneration of the policies (technical solutions such as web conferencing) are useful in order to stay up to date and beat the competition."

"We are not afraid of changing processes, instead, we have the courage to try."

"Here you can be creative and, for example, think, how the work could be done wisely. You have the opportunity to come up with your own solutions to problems."

There were also some cautious voices towards this core value. These voices brought up the day-to-day adversity towards change and interpretation of change as a programme of cost

reduction instead of a more positive renewal and improvement of operations. They described the value as follows:

> *"We renew slowly and reluctantly but still, we are trying."*
>
> *"The renewal can be seen as a reduction of costs and organizational change. For example, staff reductions."*
>
> *"I have that kind of impression that the finance sector is quite inflexible if we compare it to many other sectors and that's why this core value surprised me. But I think that it is good that we are aware that we should be more agile so we keep up with the competition. And then, I wonder about myself and my own work. I feel that I have been given the opportunity to develop. I have been given more responsibility according to what I have wanted and I have been able to change the tasks since I came here."*

At the end of the analysis process, the student team chose three final propositions to be implemented in the organization. Each proposition support some core value as identified by the members of the organization. These three propositions are:

> 1) Our bank management implements a low organizational structure -concept by replacing employees a few times a year in the customer service.
>
> 2) A supervisor shadows another supervisor for one day once a year, and gives him or her personal feedback and development proposals on how he or she can improve skills.
>
> 3) The bank has a chat connection with the support service where the experts answer employees' questions.

The first and the second propositions emphasise the employees' appreciation towards the involvement of managers in the day-to-day operations. Highlighting the importance of customer experience, there was a wish that the management would participate even more in the practical everyday work. When management replaces employees a few times a year, they can be more closely involved in improving the customer experience. Also, this was expected to play an important role in the development of expertise. It was hoped that the supervisors could observe each other and give personal feedback and development proposals on skill improvement. In this way, the supervisors would have an opportunity for personal development with peer support.

Support was given to the management approach based on leading with example. Many of the stories highlighted the flat organization model. For example, participants told that they can trust each other and they don't have to worry if work gets done if they are, for instance, on a sick leave.

The third proposition indicates that employees hope for a support service where they can ask questions and get immediate answers. The participants expressed that a good customer experience consists of quick action, collaboration, trust and expertise, and therefore, propositions tried to support all these factors. The student team made propositions which were related to chat lines. For example, by using chat, the employees could find help easier, share their knowledge and experiences, and deepen their expertise. This was seen as an opportunity to save time, because with a chat line, the customer service representatives would not need to queue on the phone to support services to confirm or ask some issues. It would also be easier to ask questions via a chat when a customer is with the employee. This is important since some issues are confidential. In addition, in the customer services, it is important to get the answers quickly. The organization should also arrange internal video conferencing with the

internet based tools, such as Lync, to connect the experts of the same expertise area and to support collaboration.

To conclude, customer experience emerged as the key value. The stories shared by the members of the organization emphasized that it was important to positively surprise the customer and provide unexpected extra value to the customer. Also, the importance of remembering the existing customers was brought up in improving the customer experience and strengthening customer relationship. Stories pointed out that customers are loyal to their bank, and thus, expect to be acknowledged by the bank. For example, one of the stories told how a customer felt appreciated when he was rewarded with a small gift, a reflector that can be attached to clothing so that as a pedestrian you are more visible in traffic in the fall and winter time, the dark months of the year. Therefore, three additional propositions related to customer experience were created. These include paying attention to the existing customers, offering home visits to customers who are not able to visit the branch do to health issues and nominating the best customer servant among the employees.

The operating values of collaboration and expertise were also linked to creating positive customer experience and they also highlighted the importance of building and sharing positive emotions among peers. There was a desire for arranging meetings where the experts share the same area of knowledge. The value of the meetings was seen in an opportunity to deepen expertise and share feelings and experiences which are related to the everyday work. In this way, employees would have more time to discuss issues in their area of expertise. The members of the organization expressed that sharing positive feelings inspires them in their work.

The operating value of renewal and change was more of an underlying value which did not materialize into a detailed value proposition. However, this value is inherent in the appreciation towards customers, peers and inclination to continuous development of

expertise. The findings demonstrate the embeddedness of customer orientation in organizational culture and climate and in the day-to-day activities in the organization.

Discussion and Conclusion

This paper has shown how appreciative inquiry can be used as a method to detect and support customer orientation as an aspect of organizational culture. The case study using an appreciative inquiry in a financial services organization shows how an intentionally bottom-up process of engaging members of the organization can be used to enhance customer oriented service climate. The organization discussed in this paper operates in a mature market, where price competition is high and gain in market share is slow. Within this competitive context, the large amount of new ideas for customer oriented organizational development produced in the process indicates that appreciative methods are beneficial in fostering service oriented organizational culture. Values and norms manifest themselves in organizational behaviour that either encourages or inhibits creativity and innovation (Martins and Treblanche, 2003), which in this case were related to building customer centred solutions and processes. With customer oriented organization culture and service climate the case organization can identify factors that are truly meaningful to customers. This allows for building customer centered competitive advantage instead of just competing on price alone (Kumar and Whitney, 2007).

The study joins service management literature by discussing customer orientation as an aspect of service climate and customer oriented culture. It also shows how customer orientation is not only manifested in the customer interaction but also in the day-to-day operations within the organization. Previous literature on service management has

elaborated on the importance of management and organization systems (Grönroos, 2007) and service climate (Bowen and Schnider, 2014). However, there are few studies that have taken the organization culture perspective and examined how members of the organization provide meaning to customer orientation continuously in the day-to-day operations. This study shows that customer orientation is embedded in the operating values and that customer orientation gains several meanings varying from positively surprising the customer to efficiency in customer knowledge sharing and interest towards continuous development of expertise to provide superior service to customers. Overall, the case study makes a strong push toward reframing customer care or customer-orientation using generative approaches. The data analysis have shown that with a disciplined methodology of focusing on what gives "life" to an organization, very specific and actionable recommendations can be generated to address a range of issues in organizations. They key to success in such OD approaches is the extent of involvement of various stakeholders in joining the inquiry. While this study was not longitudinal, we hope future studies will be able to take a long term view and assess how effective the appreciative inquiry approach might be at various time intervals (six months to three years, for example).

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Table 1. Life giving forces in the case organization.

Core Values	Organizational structure	Leadership	Decision making	Communication	Incentives	Organizational practices
Collaboration	The physical positioning of teams, teams, peer support, low organization,	Internal trust, low organization, equality	Low organization structure, selection criteria of employees	Mutual goal, peer support, information sharing, openness	Teams (success has influence on bonus), co-operation works in mental incentive, recreation (workplace health promotion)	The organization's advantage, job-sharing, customer satisfaction is requested, comprehensive customer satisfaction is requested, comprehensive customer processing
Customer experience	All the services "under the same roof"	Human proximity	Both employees and supervisors will pay attention to customers	Customer events, aftercare, technical development,	Positive feedback, customer experience has a causal effect to customer commitment	Customer's advamtage, human proximity, Customer events, responsibility, flexibility (time for customer's also in evenings), equality, evaluation of customer's needs
Expertise	Multiple skills, low organization structure, norms, organization with experts	Internal trust, responsibility, experts as leaders	Risk management, Education updates our knowledge	If you don't know you can always ask, information sharing	Education, efficiency, customer trust, providing access to education	Professional pride, Education (substance expertise), customer tailored solution
Renewal and Development	Flexibility, teams, agility, keeping up with the competition, profitability	Agility, Organization's value's concern everyone, continuous development, issues are on display, influence on attitudes, not giving the direct answers but generating thinking.	Opportunities to make independent decisions, personal risk-taking	Technical development, digitalization	Education, efficiency, development improves our operations and so improves motivation, job preservation, develop personal motivation	Teams, technical development, efficiency, using procedures, enthusiastic employees stay in organization