

*Report to Filene Research Institute*

How Organizations Shape the Meaning of Helping Others through Work:  
Potential Implications for Expanded Credit Union Membership

by

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## EXECUTIVE SUMMARY

In recent decades, many credit unions have exhibited a trend toward expanded membership. These changes have led some observers to note that credit unions are looking more and more like banks. While this trend has been seen by some as necessary to ensure the continued viability of the credit union movement, little is known about the potential implications of such changes on the way credit union employees view their work. This research begins to shed light on this subject by examining how employees in two organizations – a credit union and a retail bank – experience meaning in their work. I specifically focus on meaningfulness associated with helping others in the context of work. In examining these relationships, I applied an inductive approach to collecting and analyzing data. Data were collected through archival sources and semi-structured interviews of informants from both organizations.

The findings reveal two main categories of “recipients” of workplace helping – customers/members (“External Helping”) and subordinates, peers and managers (“Internal Helping”). The findings also show that while some similarities were evident between the two organizations, employees at the credit union and bank took very different paths to constructing meaningfulness through helping these categories of recipients. With respect to “External Helping,” the data show that features of the organization and members/customers fostered either a shared focus on members, and strong service relationships with members (credit union), or an emphasis on personal performance goals and transactional relationships with customers (bank). As a result of these unique areas of emphasis, credit union informants adopted a primarily “other-focused” path to meaningfulness, experiencing meaningfulness through self-expansion, while bank informants took a primarily “self-focused” path to meaningfulness, whereby meaningfulness was experienced in relation to personal development and self-enhancement.

The former was perceived to be associated with higher greater purpose and significance in work. With respect to “Internal Helping” at the credit union, this type of helping was linked to a heightened sense of community and shared organizational purpose, while at the bank, internal helping was associated with the development of positive interpersonal relationships and a sense of personal competence. Despite being engaged in similar tasks, the salient features of each organizational context provided unique cues and reinforcement for informants at the credit union and the bank to experience meaningfulness through internal helping in entirely unique ways.

The findings from this research suggest important differences in the meaningfulness of work experienced by employees at the credit union versus commercial retail bank. These differences were due in large part to differences in member characteristics, as well as organizational mission, practices and leadership. While this research suggests several practical implications for organizations, one important implication is that credit unions moving toward larger and more diverse memberships should be cautioned that employee work meaningfulness might be affected by this change. In such cases, credit unions should take care to implement strategies to ensure that employees still have opportunities to develop strong connections with members, to develop strong feelings of empathy toward members and to experience a sense of pride in serving the organization’s distinct membership. Moreover, growing credit unions should attempt to ensure that organization practices (selection, reward systems, socialization) are consistent with the organization’s cooperative mission, and that organizational leaders support strong connections with members and a clear sense of purpose associated with serving the credit union’s member population. This research suggests that these factors can foster more meaningful connections with members, and help employees to experience helping coworkers as linked to a strong sense of community and shared organizational purpose.

## INTRODUCTION

In recent decades, many credit unions have exhibited a trend toward expanded membership. These changes have led some observers to note that credit unions are looking more and more like banks. For example, Senator Paul Sarbanes has noted that "Credit unions have been growing at a rapid rate over the last few years...there has been consolidation in the industry that has led to a concentration of assets in the larger-sized entities, and larger credit unions have tended to appear similar to their bank counterparts" (Freeman, 2006). This trend has been seen by some as necessary to ensure the continued viability of the credit union movement, and in fact, research suggests that these changes have contributed to expanded investment opportunities for credit unions nationwide (Frame, Karels & McClatchy, 2002). However, very little work has been done to investigate the potential implications of such changes on the way credit union employees view their work. This research begins to shed some light on this subject by examining how employees in two organizations – a credit union and a retail bank – experience meaning in their work. I specifically focus on meaningfulness associated with helping others in the context of work. For purposes of this research, meaningfulness occurs when employees perceive work to be purposeful and significant (Csikszentmihalyi, 2003; Pratt & Ashforth, 2003; Wrzesniewski, 2003). Furthermore, I define helping others broadly as occurring when individuals perceive that they make a positive impact on others through their work (Rosen, Mickler and Collins, 1987).

This report is a summary based on the findings of my dissertation research.<sup>1</sup> I begin with an overview of my research contexts and methods. Next, I present a summary of my major findings with respect to how employees at each organization experience meaningfulness through

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<sup>1</sup> Cardador, M.T. 2009. Banking on Meaningful Work: How Organizations and Recipients Shape the Meaning of Helping Others Through Work. University of Illinois, Department of Business Administration.

helping others. I conclude with a discussion of these findings, as well as a presentation of practical implications for credit unions.

## **OVERVIEW OF CONTEXTS AND METHOD**

I applied an inductive approach to collecting and analyzing data, using a case study or “cross case” approach (Eisenhardt, 1989; Yin, 1984). The two cases sampled for this investigation were a credit union and a commercial retail bank. Both were sampled from the same geographic location – a large city in the Midwestern United States.

For the credit union, I selected the Policemen’s Credit Union (a pseudonym). The PCU subscribes to the cooperative principles of most credit unions, and provides financial products and services exclusively to employees and retirees of the City Police Department and their families.<sup>2</sup> The organization is administered by a Board of Directors composed entirely of current and former City police officers. At the time of study, its three branches served over 20,000 members, and the institution had assets in excess of \$303 million. The PCU is a not-for-profit financial cooperative insured by the National Credit Union Administration (NCUA).

For the comparison context, I selected Bankers Corp (a pseudonym). At the time of study, BCorp was a large privately held company representing over 785,000 shareholders and operating through 1,200 branch locations, located primarily in seven mid-western states. BCorp is a for-profit corporation governed by a board of directors composed primarily of presidents and chairpersons of other large companies. The company describes itself as a “sales and services organization,” and has core business in commercial and retail banking, mortgage financing and servicing, consumer finance, and asset management. BCorp is insured by the Federal Deposit

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<sup>2</sup> The CPOCU recently expanded its membership to serve full-time Employees of the City Office of Emergency Management Communications, and their families. This change took place several months after data collection for this project.

Insurance Corporation (FDIC). For purposes of comparison with the credit union in my sample, I chose to sample BCorp employees from: a) three branches of roughly the same size as the PCU branches; b) consumer banking only, since the PCU provides primarily consumer banking services.

The final sample consisted of twenty-two PCU informants and nineteen BCorp informants. Of the PCU informants, the sample was comprised of four executives, seven midlevel managers, and eleven frontline workers. For BCorp, the sample consisted of four executives, five midlevel managers and ten frontline workers. The informants sampled from each organization were roughly similar in age, gender and salary.<sup>3</sup> PCU informants had nearly twice the banking experience and organizational tenure compared to BCorp informants (nine versus five and a half years, and five versus two and a half years, respectively).

### Data Collection

I collected data through face-to-face, in-depth interviews. Consistent with methods used by organizational researchers, I utilized a semi-structured interview protocol (Marshall & Rossman, 1989). Though the interview protocol was slightly modified between each of the four waves of data collection in order to include additional questioning about emerging themes (Spradley, 1979), a common set of questions was asked of all participants. For example, all informants were asked to describe the ways in which they helped others through work, the reasons why helping was meaningful, how helping others influenced their attitudes about themselves, work and the organization, and how organizational practices influenced their perceptions. A common set of questions allowed for comparison across informants and

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<sup>3</sup> BCorp employees earned additional bonuses above and beyond their base salary, depending on their incentive pay. Average sellers could earn up to four thousand additional dollars annually, and top sellers could earn up to ten thousand additional dollars annually.

organizations. Interviews were performed on site at each of the branches, and lasted an average of one hour. All interviews were recorded and transcribed verbatim.

To facilitate my understanding of each context, I analyzed PCU newsletters and BCorp annual reports. These sources provided data that was reflective of the characteristics of each organization, and for which the organization had given significant attention to compiling for public or private viewing (Creswell, 2003). Thus, these materials facilitated further understanding of the organizational purpose and intended goals of each organization.

Finally, I collected information on economic factors and other employee variables of potential relevance to my results. These included wage and benefits information and informant level of education. I collected these data through a brief one-page survey completed by informants at the end of the interview.

### Data Analysis

I analyzed the interview and archival data collected using grounded theory (Glaser & Strauss, 1967). Consistent with the grounded theory method, I analyzed the data in an iterative pattern, linking the data to the emerging theoretical framework and vice-versa (Strauss & Corbin, 1989). My analysis comprised three main steps. The first step was the creation of provisional categories and first order codes (Locke, 2001). This step began with reviewing the transcripts and coding informant statements. Next, I drew on common statements to form provisional categories and first order codes (Miles & Huberman, 1994). The second step in the data analysis involved integrating the first order codes identified in the first step to create theoretical categories. In this step, codes and categories from each wave were consolidated for each organization. This step allowed me to examine intra- and inter-organizational similarities and

differences. The third, and final, data analysis step was to delimit theory by aggregating the theoretical categories identified in the previous step. This step involved developing the theoretical framework underlying the categories in order to understand how all the categories fit together into a coherent theoretical story.

## **OVERVIEW OF MAJOR FINDINGS**

In this section, I present a summary of the findings concerning the types of recipients that informants felt they helped through their work, as well as how and why helping these recipients was considered meaningful to informants. At the broadest level, my findings show that employees at both organizations perceived that it was meaningful to help four main groups of recipients through their work. I divide these groups of recipients into two categories: “External” (customers/members) and “Internal” (peers, subordinates and managers).

### Meaningfulness through External Helping

I use the term “External Helping” to refer to helping those who are served by the organizations – members in the case of the PCU and customers in the case of BCorp. Although PCU members are part owners of the credit union, I retain the term “External” in reference to credit union members because they are not employees of the organization. Furthermore, like “traditional” customers, they are the population toward whom organizational services and products are directed. I summarize my findings related to how and why external helping was viewed as meaningful at each organization, noting both the similarities and major differences.

One commonality was that informants in both organizations found it meaningful to provide financial services to others because of the perceived importance of finances in people’s lives. This commonality suggests that some paths to meaningfulness through external helping

may be chronically accessible via the type of industry. Another similarity was that informants at both organizations described members/ customers as demanding. This is in line with research which suggests that employees in many customer service contexts, who have a high volume of contact with customers, are prone to view customers as demanding and difficult in some ways (Bailey & McCollough, 2000). However, what was surprising, as well as a major difference between the two organizations, was that informants at PCU were able to construct a rationale for why members were so demanding, and were thus able to rationalize or justify negative member behaviors. Their ability to rationalize or justify this behavior was based on their positive views of, and reactions to, members (e.g., that they were “deserving” and that “it was a privilege to serve them”). This is consistent with theories of both attribution and identity which suggest that individuals will be prone to overlook the negative behaviors of individuals with whom they have affinity (Fragale, et al., 2009; Hogg, 1992).

Beyond these two broad similarities, however, major differences in the meaningfulness of external helping were evident between the PCU and BCorp. Figures 1 and 2 provide theoretical frameworks illustrating the unique paths to meaningfulness through external helping taken by informants at each organization. The divergence suggests that other sources of meaningfulness in conjunction with external helping may depend on the unique features of each organizational setting. Beginning with the PCU (Figure 1), informants described the organization as characterized by a collective social agenda (e.g., helping police officers realize their life’s goals) and trusting relationships with members. These organization features focused employees on the importance of serving members and encouraged employees to establish strong relationships with them. As informants noted:

I think credit unions are all about, really taking time to make a difference... When I have people at my desk, sometimes they need—for some reason, it’s like we are like that bartender or we’re the psychologist for them—I don’t know. They tend to open up and it’s like it’s a lot more

information than I need, but if you need to vent or you need to get it out, get it out. If you can come here and feel comfortable enough to unload, we're not gonna turn them away. It's part of the package. And with the police officers, there's just not a lot of places they can go to and feel comfortable and at ease and this is a place they do. (Branch Supervisor, 1115)

I mean, for some of the members, we get to know them... it's kinda personal. You know them by name, their family, so it's kinda like a family thing versus like if you were at a bank, you don't really get to know the people, you just see them every day or whenever they come in to do a transaction, but for our members, we see them regularly. So, we get to know them, their family, their spouses. (Universal Branch Representative, 1102)

Additionally, the specific practices of the PCU helped to foster and reward strong service relationships with members. The data show that PCU practices helped to ensure that those hired could develop relationships with police officers, and to communicate to informants why helping police officers was important. Additionally, the PCU rewarded employees – through internal promotion - who showed a passion for the organization's mission. These practices – selection, socialization, reward systems and involvement in police officer affairs - reinforced the importance of helping police officers to realize their life's goals, and stressed the importance of strong service relationships with members.

Furthermore, the leader behaviors exhibited by the CEO of PCU reinforced these practices by communicating a vision, leading by example, and helping employees to see the value of what they were doing. Thus, the CEO was critically important in “pulling everything together” or making sure that all the elements of the organization – its identity, mission and practices – were aligned with one another. The CEO's behaviors made it relatively easy for informants to help members, and enabled them to clearly see the unique value of helping this particular membership. In this regard, research has shown that employee relationships with customers are a function of the degree to which the senior managers a) are convinced of the value of these relationships, and b) communicate their commitment to employees (e.g., Kohli &

Jaworski, 1990). These leader behaviors encouraged informants to develop strong service relationships with customers. As one credit union executive stated:

I think the organization has done a wonderful job of saying, “Look past what’s good for you and never forget the fact that we’re here to serve the membership that serves us.” I’ve heard {the CEO} say that and as he—you kind of—I came here without a background in credit unions and so forth, and as he would articulate things like that, it would help me quickly get an understanding of why we’re here. We’re here to service the membership and it’s a different mindset of service in the membership than it is in service in the shareholders that we were there to serve in the commercial finance realm. (Chief Officer, 3214)

The CEO described his approach:

I think the single best thing that I can do is to myself, live it {the mission}. To lead by example, not show an ounce of hypocrisy. To only ask people what I would ask of myself, to demonstrate my very best so I’m in a position to ask them for their very best, to—with my actions, more so than with my words, to show that I understand what the mission is about and why it’s important. (CEO, 3217)

Relationships with members at PCU were characterized by personalized, dyadic relationships, engendering emotional connections between service provider and customer. This is consistent with what Gutek and colleagues (2002) have termed service relationships. As Figure 1 illustrates, these strong service relationships with customers helped to foster a strong sense of relational identification. Relational identification occurs when one defines oneself in terms of a given role or relationship with another individual (Sluss & Ashforth, 2007). Because they were ongoing, and engendered personal and emotional connections with members (Martinez, Patin & McNeil, 2007), service relationships with members were a valued part of PCU informants’ work identity.

As Figure 1 further illustrates, the unique features of the members encouraged informants to develop strong identification with the membership as a social group. Social identification occurs when individuals include a social group in their conceptions of self, or when they perceive the social group to be self-defining (Tajfel & Turner, 1979). As evidenced by the themes in the data, the unique features of the membership facilitated heightened empathy toward

the membership, and a sense of pride in serving them. These reactions facilitated a process similar to what Pratt (1998) has referred to as identification through affinity, whereby individuals come to identify with the target (in this case, police officers) because they believe that they and the target share similar values. As self-categorization theory would predict, the fact that members were easy to identify as a group, and were part of a social group with clear boundaries, made it easier for PCU information's to identify with them (Hogg & Terry, 2000). Furthermore, the fact that the membership was a social group that was highly valued, attractive and distinctive also fostered strong social identification with members (Ashforth & Mael, 1989; Hogg & Hains, 1996; Pratt, 1998).

This strong relational and social identification was central to how and why helping members was meaningful for PCU informants. By strongly identifying with members, PCU employees came to see their work as an extension of the work of the police officers. As identity theorists have described, when one identifies with an individual and/or social group, one's sense of self transcends his/her personal qualities and takes on qualities of the other person and/or members of the social group (e.g., Hogg & Terry, 2001; Sluss & Ashforth, 2007). This has been described as a process of self-expansion (Aron & Aron, 2000; Aron & McLaughlin-Volpe, 2001). By identifying strongly with the police officers, and thus including them in their self-concept at work, PCU informants were able to experience a heightened sense of purpose and significance in helping this special population, who did "truly meaningful work." This helped transform the meaning of helping members beyond the proscribed role of providing financial services and gave informants the sense that helping members was associated with greater depth and scope of impact. In doing so, it allowed informants to perceive that their work took on some of the same purpose and significance as the policing itself. In other words, PCU employees

came to view their work as meaningful because it was seen as an extension of the work performed by the police officers themselves – i.e., protecting and serving those who protect and serve. As one informant described it:

Probably one of the things I mentioned before was that you've got people {police officers} around there that have committed suicide, and knowing that that's one of the primary drivers for it is that they're not succeeding financially, knowing that this is more than just whether somebody gets a statement and looks at a piece of paper that says they have ten thousand dollars or fourteen thousand dollars in their account. This is a life-changing situation in a lot of cases and that makes me feel good. (Chief Officer, 3214)

Thus, an important and novel finding of this research is not that PCU informants came to strongly identify with police officers as individuals and as a group, but that in doing so they came to identify with the work performed by police officers. In turn, the meaningfulness of work for PCU informants came to mimic the meaning of police work itself.

Turning to BCorp, the comparison organization, it was clear from the findings that BCorp informants viewed helping customers as somewhat meaningful, but for very different reasons (see Figure 2). As was the case at the PCU, BCorp's organizational features – mission, leader behaviors, and practices - contributed to how and why employees were able to experience meaningfulness through helping customers. However, unlike the PCU, the organizational features of BCorp were characterized by a focus on wealth maximization and the view that customer service was a means to an end. That is, the means through which money could be made. When asked about customer relationships one executive joked:

Can I make a joke first? Have you ever heard of being a camp counselor is the greatest job in the world except that there are campers? Clients pay the bills. (District Vice President, 3238)

Consistent with this organizational frame, informants at BCorp described the practices of the organization – employee reward systems and high customer fees – as emphasizing high employee performance and the achievement of personal sales goals over the development of close customer relationships. As informants noted:

In kind of the way I just mentioned that money's more important than relationships with customers, really ... It's not something that I think a lot of us are proud of... we're technically supposed to be serving the customers. To hear that we're more preoccupied with making money than actually helping people doesn't sound very good. (Supervisor, 2234)

The true purpose of the organization is to grow share holder wealth is basically the purpose of the organization. I don't care what they say about customer service and all that, their job is to make an extra dollar without going overboard... I've seen them take some hits where I know the other two organizations wouldn't take hits, just to make sure that either their employees or their clients have benefited and other times I've seen them take their shareholder absolutely first and leave the rest of us behind. (Manager, 2223)

As Figure 2 shows, these features of the organization fostered transactional relationships with customers. While informants did report the occasional meaningful relationship with a customer, interactions with customers were largely consistent with what Gutek and colleagues (2002) have referred to as service encounters. These types of encounters were largely transactional, characterized by weak and fluid connections, and the sense that one does not see one's self in the other (Brass, Butterfield & Skaggs, 1998). Transactional relationships with customers provided BCorp informants with less certainty about how their work benefited customers, and further encouraged a focus on individual performance over relationships with customers.

The perceived features of BCorp customers (e.g., the fact that they were often "demanding" and "difficult to help"), did nothing to strengthen informant relationships with customers. While PCU employees were able to see the good done by members (and thus, to downplay the bad), BCorp informants did not have any personal or organizational "rationale" that would allow them to downplay negative customer characteristics. As a result, while PCU informants were able to develop strong identification with members, BCorp informants retained relationships with customers that were characterized by greater distance and less emotional connection. As scholars have noted, when individuals feel disconnected from others, they focus

their attention on their personal identities and needs (Brewer & Gardner, 1996; Wrzesniewski, et al., 1997).

As further illustrated in Figure 2, the transactional nature of relationships with customers, combined with the focus on individual achievement and performance emphasized by the organization, fostered meaningfulness through personal self-enhancement. BCorp informants described helping customers as meaningful because it was a means to their personal success in the company. For example:

If I wasn't successful with my customers, I don't think my company would care about me. And they care about me because I am successful with my customers. (Banker, 1131)

They {the customers} have the biggest impact to effect my outcome with the company. If they're happy, I do well. If they're not happy, then obviously I'm not doing well and I'm not gonna be around. (Banker, 1236)

To summarize, while some similarities were evident between the two organizations, employees at PCU and BCorp took very different paths to constructing meaningfulness through helping members/customers. The features of the organization and members/customers fostered either a shared focus on members, and strong service relationships with members (PCU), or an emphasis on personal performance goals and transactional relationships with customers (BCorp). As a result of these unique areas of emphasis, PCU informants adopted a primarily "other-focused" path to meaningfulness, experiencing meaningfulness through self-expansion, while BCorp informants took a primarily "self-focused" path to meaningfulness, whereby meaningfulness was experienced in relation to personal self-enhancement.

These findings further show that features of the organization and of members/customers were important to understanding how and why informants constructed unique paths to meaningfulness through external helping at each organization. While previous research has theorized a role for organizations in focusing employee attention on the value of customers

(Brickson, 2007), this research shows how the perceived value of customers translates into employee experiences of meaningfulness through external helping by either strengthening (PCU) or weakening (BCorp) informant relationships with customers.

### Meaningfulness through Internal Helping

At both organizations informants noted that it was most meaningful to help three groups of “internal” recipients through their work: subordinates, peers, and managers. Because these groups represent other employees inside the organization, as opposed to customers/members who are not considered employees, I refer to helping subordinates, peers, and managers as “Internal Helping.” In this section, I summarize the findings concerning the reasons how and why internal helping was considered meaningful to informants at each organization.

At the PCU, informants described internal helping as meaningful because it fostered a sense of community and a sense of shared organizational purpose. Sense of community occurs when individuals experience as sense of caring or belongingness within the collective (Blatt & Camden, 2007) and shared organizational purpose refers to employees having a common cause to which they can connect (Pratt & Ashforth, 2003). In contrast, informants at BCorp described internal helping as meaningful because of the opportunities it afforded for the development of a sense of personal competence and positive interpersonal relationships at work. Personal competence refers to the sense that one feels confident in one’s abilities and capable of meeting the goals and challenges of work (Baard, Deci & Ryan, 2004). Positive interpersonal relationships refer to mutually satisfying, dyadic relationships with others (Dutton & Heaphy, 2003).

As with external helping, the data on meaningful work through internal helping suggests that the unique features of each organization created opportunities for two distinct paths to meaningfulness to be realized. Beginning with PCU, leader behaviors – strong vision and communicating a sense of contribution – along with organizational practices that emphasized employee empowerment, provided a focus on developing and committing oneself to the collective goals of the organization. These organizational practices helped PCU informants to see how they were contributing to more than just the economic bottom line of the organization and to feel that they were part of a unique organizational community. As the CEO described it:

I think that it's important for people to understand—to have a purpose and understand what that purpose is and how they fill it. They need to know how they contribute as an individual. They need to feel a sense of being part of a team. They need to feel progression. So, I consider, in terms of my employees and my best ability to create a positive influence, is fostering an environment that helps them do all those things, that has a clear purpose, and that gives them a sense of belonging. (CEO, 3217)

At PCU, the accomplishment of collective goals became the path through which meaningfulness through internal helping was constructed. Thus, meaningfulness was experienced through the sense that employees were working together to accomplish a shared organizational purpose.

At BCorp, in comparison, the findings show that the approach to employee development was exemplified by coaching employees to meet aggressive sales goals, and by incentive and reward systems emphasizing individual sales goals. As noted, these factors focused employees on the value of personal ambition and individual initiative, and thus highlighted the importance of developing and committing oneself to personal performance goals. Consistent with these values, internal helping was considered meaningful because it resulted in a heightened sense of personal competence. For example:

It makes you feel like again, you know your job, you're doing what you need to do on a daily basis in terms of reading the updates and things like that that maybe other managers aren't doing, so it makes you feel like you're leading the pack a little bit or you can kind of gauge where you are against your peer group. (Manager, 2132)

However, positive interpersonal relationships were also an important source of meaningfulness through internal helping at BCorp. Managers described being able to develop positive relationships with subordinates through employee coaching and development, and informants described developing positive relationships by helping peers. While it may not be surprising that BCorp informants found it meaningful to establish interpersonal relationships with others in the workplace, what is surprising about this finding is that these positive interpersonal relationships did not seem to translate into a heightened sense of community, as was the case at PCU. While positive interpersonal relationships and a sense of community may seem similar on the surface, there are important differences. For example, a sense of community extends beyond the dyadic relationship to provide a sense that the individual is part of a valued and caring collective at work (Pratt & Ashforth, 2003). Thus, one can experience positive interpersonal relationships at work without experiencing oneself as part of a special or affirming community (Wrzesniewski, et al., 2003). Consistent with this distinction, while internal helping at BCorp promoted the positive interactions necessary to develop friendships with coworkers, BCorp informants did not come to see helping others as creating a sense of connection with the larger organizational community.

To summarize, these findings demonstrate the importance of the organization to the way in which employees constructed the meaningfulness of internal helping. Internal helping at PCU was linked to a heightened sense of community and shared organizational purpose, while internal helping at BCorp was linked to positive interpersonal relationships and a sense of personal competence. Interestingly, though PCU informants were also likely to be engaged in setting and attaining personal goals as part of their work, PCU informants did not describe a sense of personal competence as a major source of meaningfulness. Similarly, though the very definition

of “organization” means that individuals are working together to accomplish a shared purpose (Barnard, 1938), BCorp informants did not claim shared organizational purpose as a reason for work meaningfulness. Instead, and despite the fact that workers at both organizations were largely engaged in the same types of tasks, the salient features of the organizational context provided the cues and reinforcement for informants to experience meaningfulness through internal helping in entirely unique ways. At the PCU, internal helping was meaningful because it allowed employees to feel that they were achieving a collective accomplishment, while at BCorp internal helping was meaningful because it allowed employees to accomplish their individual goals.

## **DISCUSSION AND PRACTICAL IMPLICATIONS**

The findings from this research suggest that, despite doing similar tasks (e.g., issuing loans, taking deposits), and having the common goal of providing financial services, the employees at the two organizations in this study experienced important differences in the ways that they considered helping others to be meaningful. Furthermore, there were several factors that contributed to these differences. These factors included: the characteristics of those being helped (external vs. internal), the mission, practices and leader behaviors at each organization, and the degree to which features of the organization placed emphasis on the value of helping others.

This work has important practical implications for organizations generally, and credit unions more specifically. At the most general level, it may provide managers with a better understanding of how to foster greater meaningfulness among employees. As seen at the PCU, framing the values and purpose of the organization in terms of a broader social goal, rather than strictly profit maximization, can help employees feel a heightened sense of shared purpose at

work, which may be important for employee engagement and retention (Pratt & Ashforth, 2003). In contrast, when the values of the organization are framed primarily in terms of profit and individual performance, as was the case at BCorp, employees may experience greater opportunities to experience a sense of personal competence and self esteem. While it should be possible for employees to experience either path to meaningfulness in either organization, the data do not allow me to make conclusions about whether one path was better or more meaningful than the other. However, the data do show that PCU informants referred to meaningful work more often than BCorp employees.

A second practical implication of this research is that it suggests that it may be beneficial for organizational leaders to help employees to understand the “small picture,” by linking the broader purpose and mission of the organization to real people and relationships. While previous research suggests that transformational leadership and vision may foster employee meaningfulness by helping employees to see how their work links to a broader purpose (Arnold, et al., 2007), the findings presented here suggest that employees experienced helping as most meaningful when it was directed toward individuals or groups with whom they had regular and meaningful interpersonal contact. For example, informants felt that it was meaningful to help coworkers and members/customers, but rarely referenced meaningfulness in conjunction with helping society, the community or the organization as a whole. This suggests that helping employees to understand how their efforts help those with whom they have direct contact through work may provide the most direct route to meaningfulness.

Third, the differences between the PCU and BCorp suggest that the trend in credit unions toward larger and more diverse membership populations may run the risk of undermining a sense of connection with members, and may thus undermine member helping as a significant source of

employee meaningfulness. Nevertheless, the findings at PCU suggest several strategies that credit unions might use in retaining/improving employee-member relationships by fostering member identification. One strategy might be to segment a diverse membership into distinct and meaningful social groups (e.g., college students, retirees). As was seen at the PCU, when employees are able to more easily identify and appreciate the unique and distinctive features of the member group, they are able to develop stronger connections with members. Another related strategy would be to provide employees with training and socialization concerning the special needs and interests of their service population. As suggested by the findings at PCU, having a better understanding of and empathy for members helps to foster deeper service relationships and, in turn, a heightened sense of purpose. Still another strategy would be to foster employee involvement (at all levels) in organizations and events frequented by the member population. As seen at the PCU, this is not only an effective marketing strategy, but an important strategy for fostering greater employee connection with the member population.

A fourth practical implication of this work is that it demonstrates the importance of organizational leadership in fostering meaningful work through external and internal helping. As the findings show, while credit unions and retail banks may foster unique paths to meaningfulness by making the importance of helping others more or less salient, as seen at the PCU, transformational leader behaviors play an important role in ensuring that the all the elements of the organization align with respect to mission and purpose. Alignment is facilitated when leaders implement practices - such as employee selection, socialization and reward systems - that reinforce one another and provide employees with a clear sense of direction and common purpose. As the PCU case illustrates, the CEO provided employees with a clear sense of why the mission was important, as well as with a sense of how each employee could contribute to

accomplishing the mission. Further, he put in place a vision and specific organizational practices which were consistent with the mission. These factors helped employees to see the organization as a total system (Nadler & Tushman, 1980), and to better understand how internal and external helping contributed to the sense that individual goals could be advanced by furthering the organization's purpose. Consistent with the effect of transformational leadership, the CEO at PCU helped employees to infuse their work with greater purpose and generated commitment to the organization and its membership (Shamir, House & Arthur, 1993).

At BCorp, in comparison, the absence of strong leader behaviors – perhaps in some part due to the larger size of the organization – meant that employees often had trouble reconciling the conflicting aspects of the organization's mission (e.g., making money versus helping customers). This made it difficult for employees to see helping others as tied to a broader social goal beyond profit making, thus making it more difficult to experience a sense of purpose and significance through work.

To conclude, the findings from this research suggest important differences in the meaningfulness of work experienced by employees at the credit union versus the commercial retail bank. These differences were due in large part to differences in member characteristics, as well as organizational mission, practices and leadership. While this research suggests several practical implications for organizations more generally, one important implication is that credit unions moving toward larger and more diverse memberships should be cautioned that employee work meaningfulness may be affected by this change. In such cases, credit unions should take care to implement strategies to ensure that employees still have opportunities to develop strong connections with members, rather than the more transactional relationships associated with larger and more impersonal organizations. This might be accomplished through efforts to help

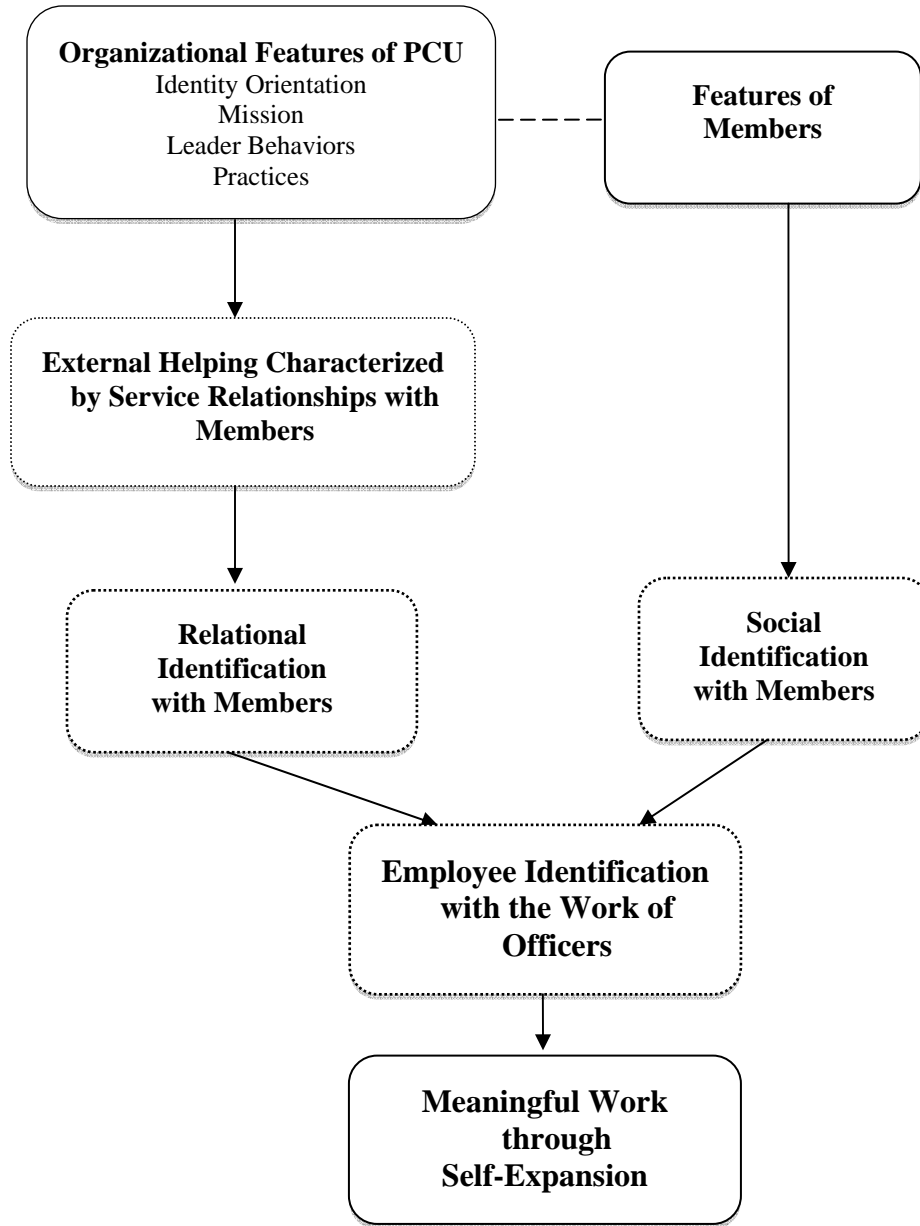
employees to get to know members better, to develop strong feelings of empathy toward members and to experience a sense of pride in serving the organization's distinct membership. Additionally, growing credit unions should attempt to ensure that organization practices (selection, reward systems, socialization) are consistent with the organization's cooperative mission, and that organizational leaders support strong connections with members and a sense of purpose associated with serving the credit union's member population. These factors will foster more meaningful connections with members and help employees to experience relationships with coworkers as linked to a strong sense of organizational purpose and community.

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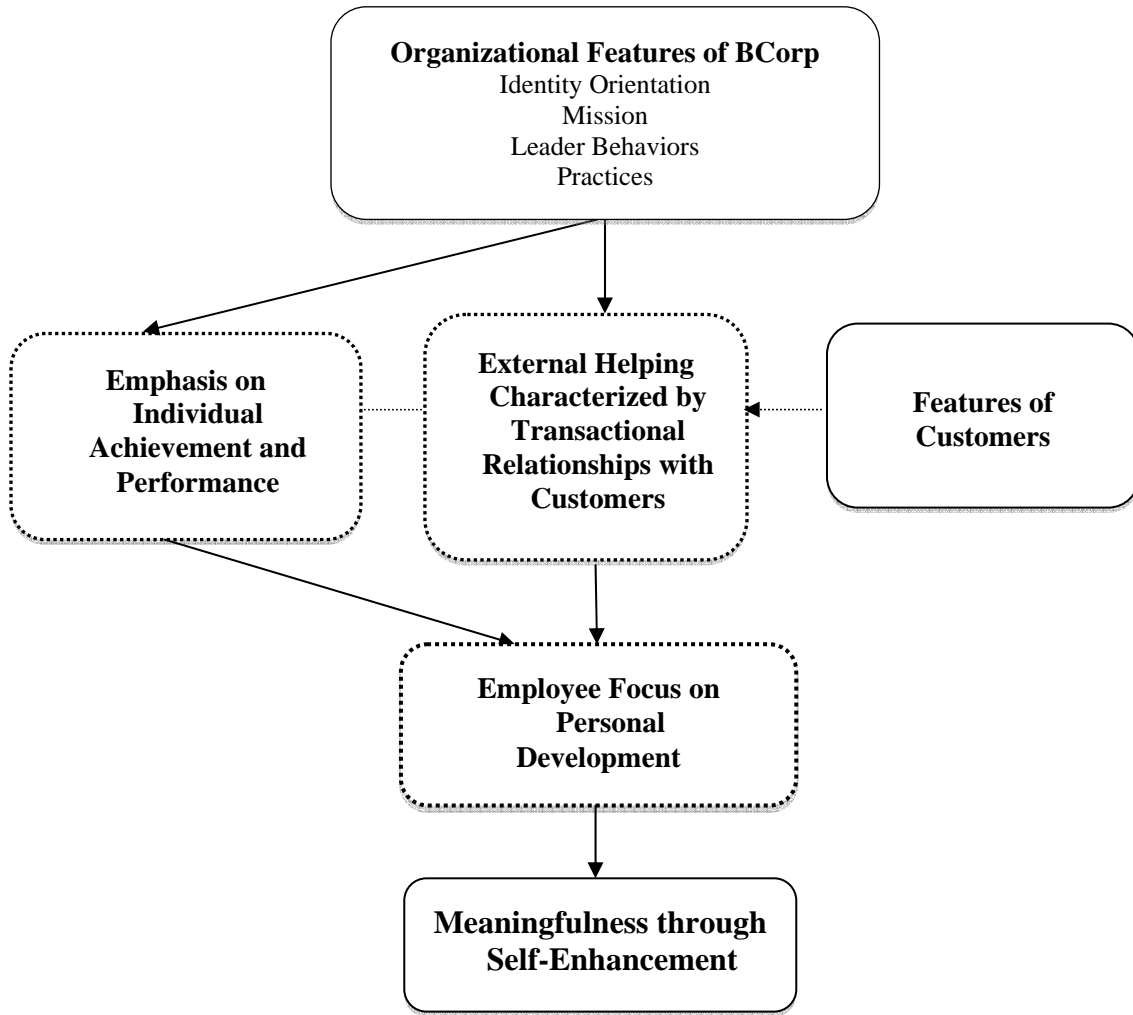
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**Figure 1: Theoretical Model of Meaningful Work through External Helping at PCU**



\_\_\_\_\_ Relationship based on themes in the data  
 ..... Relationship inferred from themes in the data

**Figure 2: Theoretical Model of Meaningful Work through External Helping at BCorp**



\_\_\_\_\_ Relationship based on themes in the data  
 ..... Relationship inferred from themes in the data