
Dealing with diversity: a matter of beliefs

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Abstract

This article is based on the experience of a pilot training on “dealing effectively with diversity” for branch office bank personnel in The Netherlands. We conclude that being successful in serving ethnic minority clients is a matter of beliefs, playing a more decisive role than specific “intercultural” competencies. The experience of Rabobank shows that learning to deal with diverse clients, then, will only be effective if it is part of a larger change process, and if training is just one of several interventions: impressions and lessons learned from work in progress.

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Imagine you enter a local bank in the foreign country you have just moved to, to start a new business. You are dressed for the occasion, starting with a smile and the best you can do in the local language, hoping to switch back to English rather soon. This is the bank that you want to partner with, that you hope will see the opportunities in your business plan and that will provide some start-off financing. The financial advisor behind the counter compliments you for your first steps in the local language, inquiring if you still may prefer to speak English. She listens well, summarizing your questions to the point. She is attentive to the fact that you may not understand all the intricacies of the local banking system, offers explanations without becoming patronizing. She is sharp in analysing your business plan, and transparent in what is needed in order to ensure financing by the bank. In a nutshell: say you just had one of these unbelievably positive client experiences, you are lyric about that bank and the financial advisor – independent, in fact, of getting your financing or not.

Now imagine you are a non-western migrant to the country (in case you have not imagined so already), and the experience is still the same. Imagine how many friends you will tell.

Now imagine that you are a retail and commercial bank seeing the potential of clients from minority backgrounds. You have done your analysis, and you see that there are a number of highly attractive clients in these groups, next to a large segment of clients of little commercial fit with your bank’s strategy. And you know that in the long run, your market success will be largely fuelled by your ability to tie the high-potential minority clients to your bank.

You can imagine that the clients’ experience you have just had in your head is what the bank dreams of.

Rabobank’s ambition

Enter Rabobank, the Dutch co-operative bank, and one of the leading retail-banks in the country. Next to having the right products and advertising, they said, the “moments of truth” for doing business with minority clients will be when they enter the local bank, talking to the front-line personnel. And since the situation described above was not the daily reality in many branches (of, in fact, any bank in Holland), Rabobank thought these front-liners could benefit from a training on how to better deal with diversity as part of the larger, overall efforts to support the diversity aims of the bank.



Rabobank's office for diversity strategy had commissioned an external consulting firm to design a training module for their front-liners about dealing with diversity. Two consultants/trainers from Kessels & Smit, The Learning Company, were asked to support Rabobank with a short pilot on this module, and help to integrate an approved or improved version into the competency-based training system for the whole of Rabobank.

And now could begin a detailed account of which methods to use in a successful training on diversity, which competencies proved critical in dealing with cultural differences. All to follow below. Our, Rabobank's office of diversity and consultant's, most intriguing finding, however, was that what is crucial for dealing with diversity successfully are not so much certain competencies (in the sense of "strategies and abilities to do"), but the advisor's mindset, his or her way of thinking about their own role and the minority clients entering the bank. It sounds like a truism at bare sight, yet one that could easily be forgotten when designing competency-based training programs. We clearly perceived of the training as only one intervention, fitting in a larger process in which to convince people in the organisation of the importance of being successful with diversity. On the other hand, we thought that somewhere down the road of creating acceptance for diversity, there must be specific intercultural competencies people need to have, not just general, not diversity-specific communication skills. Now we have our doubts.

First experiences from the pilot phase

But let's go back to our concrete experiences within the pilot programme. We took the originally designed four-hour-training module as a starting point for the pilot programme, perceiving the whole process as one of experimentation and continuous learning as we were moving forward. That original module included three main elements – an introduction round linked to the topic, an exercise inviting people to reflect on their perceptions about diversity, and, with most time allocated to it, a role-play with a professional training-actor around own cases, based on a model of conflicting communication styles.

The participants in our first pilot training found working on their own cases in dealing with "diverse" clients most helpful as they felt it offered them very practical insights and tips to improve these interactions. However, a lot of them said that they did not see why this training was about "diversity", as they felt the training did not help them to better deal with ethnic minority clients.

A better title for them seemed "dealing with difficult clients", for which they rated the module highly. As our intention was to support front-liners specifically in dealing with diverse clients, we reacted to this feedback by asking participant explicitly to bring in cases that for them related to diversity. Still, the training was perceived to be more about "difficult clients", and in that quite effective. In the participants' perception, diversity was not much of an issue when they dealt with an individual client. For them, diversity was mainly linked to language (clients that did not speak Dutch well), or norms about gender-roles (clients that requested to be helped by a male advisor rather than a female). In addition, many participants were looking for instructions on how to act in a set of what they perceived as "typical" situations, e.g. if one should offer coffee to a Moroccan client, "knowing" that many Moroccans prefer tea, or if one should offer anything at all during Ramadan.

Are there specific intercultural competencies?

Clearly, we had a problem with our training design: whereas the objective was to help participants to deal with diversity more effectively, they did not see the link between the competencies practiced in the training (communication skills as asking good questions, summarizing, and reflecting, that is, making a summary which goes beyond mere content, but respectfully makes implicit thoughts and emotions explicit), and the situations in which they were confronted with a client from a diverse background.

We experimented with putting more emphasis on a model of differences in communication styles (adapted from C. Storti by the original designers of the module) in subsequent trials of the module, assuming that the specific intercultural competence might be the ability to recognize different styles and adapt one's own style accordingly. The effect of that intervention was similar to using cultural dimensions, e.g. by Hofstede or Trompenaars: the knowledge about these various styles created an understanding that there are differences, and a first best guess about what those differences might be with regards to an unknown client. However, there are no recipes: making contact and adapting one's style to the client's will have to happen on a one-by-one basis. Accordingly, we noticed that client advisors with a wide repertoire in communication styles were much more effective than others.

As the original training design was not competency-based, we went back to the drawing

board to define the specific intercultural competencies the training would have to practice. Yet the question posed a dilemma: is there a set of particular intercultural competencies, or is dealing with diversity just using social and communicative skills under more difficult circumstances? If we are seeing someone dealing with diversity very effectively, what exactly are the skills that person is putting into practice? Is using a wide repertoire in communication styles specific to intercultural encounters, or is it useful for any client interaction? If the answer to this question is that dealing with diversity is about using social and communicative skills under difficult circumstances, no wonder that participants found it difficult to recognize anything diversity-specific in the training – at the end of the day, it was about the same competencies they used in their daily practice with white, majority clients.

A question of beliefs

The breakthrough experience in understanding more about what was going on for us was a discussion in one of the groups. One advisor was telling about his positive experience with a Chinese client who hardly spoke Dutch, and we were trying to find out what made him deal so effectively with that particular client. The advisor said something like:

I simply decided that this client would not leave my bank without being helped by me to his satisfaction.

And so he used his hands and drawings on a piece of paper, tried to find others who could translate, and finally solved the client's problem. Talk about using a wide repertoire in communication styles! However, one of the advisor's colleagues reacted: "but don't you believe that migrants in Holland should learn to speak Dutch?" and most other participants agreed.

The crucial difference was in the belief. You could interpret this finding using the model of "logical levels", as proposed by Robert Dilts[1] (see Figure 1). The model describes different levels inside and outside of an individual. Interventions on a higher level greatly influence lower levels. For example, someone having a belief that diversity is the moral hobby of the top and has no commercial implications will probably not invest a lot of time to develop capabilities and strategies to deal with diversity, and will therefore not show very effective behaviour in situations involving diversity. Or, take the advisors as an example. The effective participant implicitly formulated a belief about the client, probably a statement like: "a client, regardless of where he comes from, should be

helped". Many of the other participants had the belief "migrant clients in The Netherlands should learn to speak Dutch". The belief of the first participant made him activate his creativity and competencies in being most helpful (level of capabilities), allowing to behave effectively (looking for possible translators, drawing on a piece of paper), and thereby satisfying the client (situation).

On the contrary, the belief of the other advisors that migrants should learn Dutch stood in their way in dealing with diverse clients successfully, as we found out working with them. As such, there is probably nothing wrong with this belief, and it would be very acceptable for debate in a political discussion. For their role as advisors, however, the belief that migrants should learn Dutch inhibited the participants to become creative in helping their client.

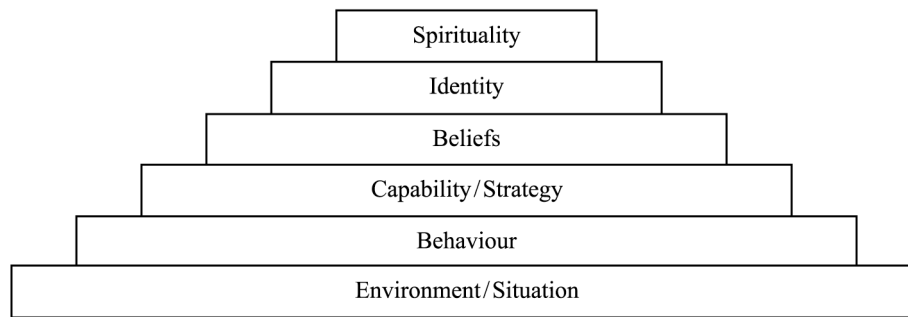
This mechanism might remind you of how prejudice works, yet it is more than that. Believing that migrants should learn Dutch is not a prejudice. And if you have had nine bad experiences with clients from a particular group, however unrepresentative your sample may be, it will be difficult to activate effective beliefs about the tenth client from the same group, who might be the one that the bank you work for would like to attract. An effective advisor is aware of the fact that she has had bad experiences, and that the beliefs she has developed based on these experiences could stand in her way when serving the tenth client. She can put the thoughts stimulated by the bad experiences aside, and trust that she will quickly recognize those clues that help her in making good choices in how to serve that client well.

Dealing with diversity: developing competencies and beliefs

All of this means that improving the way front-line personnel deals with diverse clients is a question of competencies and beliefs. Concerning competencies, we found that a wide repertoire in styles and more general communication skills are crucial. Yet, advisors will use these competencies only if they are aware of how beliefs influence their feelings and behaviour, and if they are ready to adopt beliefs that are more effective for dealing with diverse clients.

One could then say that the rest is easy – problem analysed, solution found – we are adjusting the training module so that it intervenes on the level of beliefs, and delegate improving the communicative competencies to the more general modules around that topic. Yet "intervening on

Figure 1 The model of “logical levels”



beliefs” is more difficult said than done, for two main reasons.

Firstly, we experienced that there is a high degree of social desirability around beliefs about ethnic minorities, making it difficult to engage participants in a conversation about these very beliefs, and that they could stand in their way when helping ethnic clients. Many participants came into the training declaring that they treated all clients the same, that they did not have any preconceptions at all about any group of clients.

Secondly, while you do not learn if you do not want to, even more so you do not change your beliefs if you do not want to. For some advisors, their ineffective beliefs were directly linked to who they felt they were as a professional (identity level). For example, some female advisors felt that being a good financial advisor meant that there was no difference between them and their male colleagues, and that therefore no client should make that distinction based on their gender. Again, the belief is not necessarily right or wrong, but it can stand in the way of being client-oriented when the client asks for a male advisor. In fact, this case brings us closer to the question of where you draw the line between adhering to your own norms and values (e.g. about non-discrimination), and adjusting to the other. If your beliefs are so very much tied to who you think you are as a person or a professional, you do not change them based on a four-hour training module on Wednesday morning.

Yet that second obstacle bore part of the solution. Our initial most effective intervention was to hold preparatory meetings with the first-line managers. We asked them to prepare participants for the training, pointing out the strategic rationale for the bank, clarifying individual learning needs, and communicating verbally and by their actions their beliefs about what it meant to be a good professional at the bank. The managers, in fact, set an example of effective beliefs (e.g. “I am a good advisor if my client leaves the bank and feels really helped”, or “a professional can make mistakes in

dealing with clients, but he learns from them”), linking them not to the moralistic notion of having to be fair or non-discriminatory, but to the very identity of a professional at Rabobank.

A whole system approach

Our intervention links diversity to organisational culture, and to the other efforts Rabobank has been undertaking to better strategically position the bank for minority clients. Much of these other efforts were about starting at the basics – informing people about the potential of clients from ethnic groups, establishing the business case for the strategy, and raising interest in the issue. What we noticed that with all of these conversations, the beliefs of some key players changed, and creative new ideas emerged on how to better serve the needs of minority clients.

If we perceive organisational culture, in a nutshell, as the values (identity) and norms (beliefs) that guide behaviour in the organisation, and if effective behaviour towards diversity is linked to the beliefs of the individual actors, then the intervention the first-line managers above made were changing culture. Which in turn underlines that being successful in diversity as an organisation is not a question of the tricks of a happy few, but part of a larger learning effort without ready-made recipes, involving the daily reality at the workplace.

Conclusions

What happened, in fact, is that in order to reach the desired learning, we needed to leave the barriers of the traditional classroom setting, perceiving of learning as something that is most effective when taking place as part of daily work.

The pilot project ended with these experiences. We are now translating our insights into a learning

programme that targets both, financial advisors and first-line managers.

First-line managers play a key role in creating a learning environment (not just about dealing with diversity), but have often not yet had a chance to learn how to stimulate knowledge sharing and learning of others. With regards to diversity, we are planning to work with them on their own beliefs, and how they can recognise effective behaviour of financial advisors.

For financial advisors, our initial target group, we are looking at possibilities to work as much as possible in their work reality, and together with the first-line manager as facilitator of the advisors' learning. We will need to work in the teams as they

co-operate on the work-floor, as this is the place where beliefs are shaped, and where the advisors can support each other in using effective beliefs under the at times difficult circumstances at inner-city branches.

And if everything goes well, come to Holland next year, and open a bank account. You will know where to go.

Note

- 1 Changing Belief Systems with NLP, Dilts. R., Meta Publications, CA, 1990. The application of Dilts' model in this case owes much to my colleague's Robert van Noort's interpretation of Dilts' work.