

ENSURING QUALITY LEADERSHIP IN INSURANCE: FRAMING LEADERSHIP
EFFICACY USING A SOCIAL CONSTRUCTIONIST APPROACH

by

Kaila Dawn Todd

An Abstract

of a thesis submitted in partial fulfillment
of the requirements for the degree of
Master of Arts
in the Department of Communication
University of Central Missouri

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ENSURING QUALITY LEADERSHIP

ABSTRACT

by

Kaila Dawn Todd

The purpose of this phenomenological case study was to define effective leadership within the State Farm Insurance® family of companies. The researcher used a multi- frame perspective to analyze the social construction of leadership in various State Farm® agents' offices. Four themes emerged: structural, human resources, political, and symbolic. The researcher proposed a leadership efficacy model for leaders across the industry to follow. This research will likely impact leadership within insurance agents' offices, as well as provide a foundation for other organizations with similar leadership structures to model.

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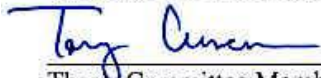
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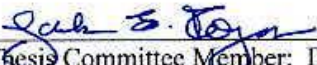
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CHAPTER ONE INTRODUCTION

The insurance industry is constantly adapting to new technologies, laws, products, and customer expectations. Leaders in the insurance industry are seeing increased demands to fill a variety of roles within the organizations in which they are a part. PwC (2017b), an audit and assurance company that specializes in consulting, cybersecurity, privacy, and human resources among 29 different industries, reports that insurance CEO's are more concerned about industrial disruptive threats over regulation, speed of technological change, changing customer behavior, and new market entrants than CEO's of any other industry sector surveyed. The roles leaders in the insurance industry are expected to take are quickly changing due to this disruptive environment. As technology develops and communication patterns shift, the practicality of traditional leadership characteristics is becoming almost obsolete. Current leaders in the insurance industry are now dealing with customers who have access to more information than ever, increasing cyber threats, lack of trust in businesses, and an increasingly volatile market (PwC, 2017a; PwC, 2017b; PwC, 2017c). Mills, Hanley, Spoth, and Mais (2017) argue the 2016 election results may cause federal regulation shifts away from key policy issues implemented during the Obama era. Uncertainty regarding systemically important financial institutions (SIFIs), Dodd-Frank, and the Department of Labor's Fiduciary rule, combined with varying state regulations complicates the industry even further. The rapid pace of this industry poses new and unique challenges in the realm of leadership. However, the need for effective leadership remains.

This raises questions regarding leadership efficacy in the constantly changing insurance industry. There has been significant research regarding leadership efficacy in the insurance industry, yet no clear answer has emerged for what it means to be an effective leader in the 21st

century in this field. Leadership theories previously applied to teams mimicking those in the insurance industry include Theory X and Theory Y (McGregor, 1960), forms of Managerial Grid (Blake & Mouton, 1985), path-goal theory (House & Mitchell, 1974), Fiedler's contingency theories (Fiedler, 1965 as cited in Hall, 2011), values leadership (Fairhold, 1991 as cited in Hall, 2011), and self- leadership paradigms (Sims & Lorenzi, 1992). While applicable in some static situations, many of these theories have not taken into account the dynamic needs of leaders in the insurance industry, including legal, customer service, sales and technological factors.

In this paper, the researcher is not looking to provide one theory as the ultimate answer to defining effective leadership for insurance teams. Rather, leadership should be viewed as a dynamic, social construct which should be constantly revisited. The researcher agrees with Bolman and Deal's (2009) conclusion that organizations need to rethink the role of the leader. The researcher offers Bolman and Deal's (1997) four leadership frames as a lens to analyze State Farm[®]'s leadership and encourage the use of models that account for the dynamic element of leadership in insurance. It is vital that a leadership model be found that can adapt and change with changing technology, customer expectations, regulations, and industry norms. Bolman and Deal's (1997) leadership framework does not provide one ultimate answer, but rather, provides four different lenses to analyze and react to any situation a leader may encounter. As the industry and variables affecting the industry continues to evolve, a framework perspective can grow and change with the trends in the industry. Further, prior leadership research often focuses only on the leader. Senge (2005) advocates that there needs to be a total shift as to how organizations view leadership, moving from leadership traits found in the leader to a total awareness of the intrapersonal and interpersonal interactions of leaders and followers.

Purpose of the Study

Bolman and Deal (1997) propose four frames to evaluate and understand leadership. These four frames are structural, human resources, political, and symbolic. Howard, Logue, Quimby, and Schoenberg (2008) explain in their analysis of Bolman and Deal's four organizational leadership frames that the use of multiple frames allows for organizations to expand beyond static leadership theories and embrace a more dynamic, systems level perspective. Sowell (2014) clarifies often leaders are guided simply by a linear, problem solving view of their role. Sowell posits this approach clouds other lenses which could provide a more effective framework to view a situation.

The research is clear that in a dynamic environment, such as at State Farm[®], a multi-frame perspective of leadership is the most effective. However, it is unclear if State Farm[®] is currently using a multi-frame perspective justifying further exploration of leadership within State Farm[®]. Once the utilization of multiple frameworks has or has not been established, it is important to understand the difference in perspectives and experiences of multiple levels within the organization, as well as recommended strategies to meet the multiple framework model.

Statement of the Problem

From a leadership perspective within the insurance industry, State Farm[®] serves as an ideal research target. They are the largest insurance company, with 19,000 agents servicing 84.4 million policies across the United States (State Farm Mutual Automobile Insurance Company, 2017). State Farm Insurance[®] provides assistance to their agents through a leadership hierarchy. Independent State Farm[®] agents act as independent contractors to the State Farm[®] family of companies. Each agent has an assigned marketing sales leader to help them achieve maximum success. The marketing sales leader also serves as a marketing advisor and a liaison to resources

such as Administrative Services and Agency/Sales Resources (State Farm Mutual Automobile Insurance Company, 2016).

In 2015, Michael L. Tipsord became Chairman, President, and Chief Executive Officer of State Farm Mutual Automobile Insurance Company[®] (Company Overview, 2018). There have since been structural changes to State Farm[®], including a 2017 announcement that eleven facilities were being closed (State Farm[®] Announces Plans to Consolidate Facilities, 2018). These eleven facilities employ over 4,200 people. State Farm[®] is making a move towards streamlining processes and concentrating employees in larger locations (State Farm[®] Announces Plans to Consolidate Facilities, 2018).

The problem examined by this study is the perception of leadership efficacy by the marketing sales leader, agents, and agents' staff. Hatami, Prince, and Uster (2013) explain effective leadership is an "essential ingredient" for sales success. In the researcher's experience from their time employed as a State Farm[®] Agent's team member, there has been a difference between the leadership encouraged by the company and the leadership which led to teams meeting their goals. Leaders with the best resume for leadership positions were not always able to effectively lead all of their team to meeting company goals. During the researcher's tenure under one specific sales leader, less than half of the reporting agents were motivated to reach sales goals in multiple different regional promotions.

For example, a previous sales leader the researcher worked under created a promotion where agents' teams hosted a call night. All agents and agents' teams who participated received free pizza compliments of the sales leader. The team with the largest volume of quotes during the call night received a larger, different prize. Despite the free food and potential for prizes, only about a quarter of the agents under this sales leader even participated. The promotion did not

serve its intended purpose because many of the teams who participated were already hosting their own call nights. This promotion did not provide any new incentive or motivate teams to increase their sales. However, this individual sales leader exhibited all of the traits that State Farm[®] looks for in a leader. They were persistent, encouraging, helpful, and goal driven. They were even mimicking a promotion that had worked for another sales leader in another state. Regardless, they failed to motivate over half of the agents that reported to them. This led the researcher to question if leadership efficacy should be determined by traits alone, or if there were other factors that influence leadership efficacy.

The researcher began looking into this phenomenon and came to the conclusion that those trait based leaders were not inspiring enough. They were not a loud enough cheerleader for their agents or agents' teams. However, yet again, even when a leader was the perfect cheerleader sending out weekly email encouragements and visiting offices to congratulate them when they were on track to meeting goals, the results at the end of the quarter did not reflect these efforts. Boichuk and colleagues (2014) observed a similar phenomenon in a study of business to business insurance companies. They found that some leadership strategies would foster group cohesiveness and push teams to meet goals, while the same strategy led to learned helplessness and performance failure in other teams. What about these leaders was able to inspire some teams to surpass goals, yet did not even have an impact on other teams they worked with? Was the issue the leader? Was there a disconnect in what each team needed from a leader and what this sales leader was doing? Neither trait based leadership nor inspiration-style leadership provide a clear bright line for what constitutes an effective leader in the insurance industry, and specifically at State Farm[®]. Ingram and colleagues (2005) explain further that sales leadership research often exclusively emphasizes leadership style, leadership- member relationship, or

structure and role clarification. The researcher agrees with Ingram and colleagues (2005) that our current understanding of leadership is limited and needs to expand in a new direction.

The world of insurance is nuanced and dynamic. PwC (2017b) conducted a study of CEO's from five different sectors: insurance, entertainment and media, banking and capital markets, power and utilities, and healthcare. They found that insurance CEO's faced heavier disruption threats to their growth and success than any other industry in three of the four areas surveyed: over regulation; speed of technological change; and changing customer behavior. PwC (2017c) explains that within the past year, the insurance industry has shifted its Enterprise Risk Management strategy, causing shifts in business and operating models. In addition, technology is changing and new tax regulations have been put into place. Ninety-three CEO's of insurance companies ranked effective leadership as the number one strategy in overcoming the disruptive nature of the industry and achieving success (PwC, 2017b). Consequently, the study of leadership in this area should reflect this industry's specific, changing needs.

Therefore, the researcher is proposing leadership efficacy to be defined as utilization of the four frames of leadership proposed by Bolman and Deal (1997). These four frames account for the dynamic needs within the insurance industry by providing leaders four different lenses to measure their efficacy. The researcher believes the four different frames will shape leadership in each situation differently. Therefore, accounting for the differences in how a leader is able to motivate one agent's team, while other teams remain stagnant. By determining whether both the leaders and followers experience a leadership style in the same manner, this study can ultimately provide strategies for leaders to practice that encourage better perceptions of a leader's role from all levels within an organization.

Significance

The significance of this study is that it reveals how team members interpret the efficacy of leaders who utilize or fail to utilize a multiple frame perspective approach to leadership. This provides the beginning stages of groundwork for a shift at State Farm® and in the insurance industry leading to a new generation of leaders. Muir (2007) explains that an increase in leadership efficacy can lead to deepened customer relationships, team cohesion, member empowerment, and increased business or sales. This study reveals differences in perceptions of leadership by those in power as well as the members of the organization. This expands the implications of this level of significance because the differences in perceptions can provide valuable information to members or leaders of other organizations and spark conversations about the social construction of leadership in their own organizations.

This study advances strategies for implementing a change from static leadership theories to a holistic, multi-frame leadership perspective. This has profound implications for organizations with similar characteristics to the insurance industry. Those organizations dealing with factors such as a fast-paced atmosphere, high government regulation, or technology changes can all benefit from a shift to leadership as a dynamic, social construct as opposed to traditional leadership theory.

Further, it contributes to the growing body of research advancing leadership as a social construct and dynamic concept. The idea of leadership as a social construct has only recently emerged in communication research, dating back to a study by Alvesson and Sveningsson (2003a). A database search in Academic Search Complete by EBSCOhost of key words “leadership” and “social construct” revealed only four articles since 2010. This study further builds on Hall’s 2011 findings that organizations construct leadership expectations through the use of symbolic interaction, meaning making, and “native” talk.

Thus, the following research questions are proposed:

RQ 1: Does State Farm[®] effectively meet Bolman and Deal's four theoretical frameworks of leadership?

RQ 2: How do State Farm[®] team members interpret the level at which their leaders fail to practice Bolman and Deal's leadership frameworks within their organization?

RQ 3: How can a State Farm[®] agent implement leadership strategies to meet all four of Bolman and Deal's theoretical frameworks?

CHAPTER TWO REVIEW OF LITERATURE

In order to answer the research questions, it is vital to first understand the intersection of leadership theory and social constructionism. This review of literature will first explore the history of traditional leadership theory. Second, this review will explain the shift from traditional leadership theory to modern leadership theories, including social constructionism. Lastly, an ontological shift to a social constructionist paradigm is proposed for this study.

Traditional Characteristic Based Leadership

Leadership theory and the academic study of leadership began to emerge in the 1950's and 1960's. The beginning stages of leadership theory followed a strictly scientific approach.

Theory X and Theory Y. The first major leadership theory was published by McGregor. McGregor (1960) advanced two separate theories for leadership and management: Theory X and Theory Y. Theory X is the traditional view of leadership as control and authority. Under this approach, the leader has all of the power and provides the motivation for the employee to work through threat of punishment. Essentially, Theory X argues that the only reason that people work is to get paid and provide for their basic safety and needs. Theory Y integrates goals and responsibility into the leadership equation. Theory Y posits that employees can be internally motivated, instead of motivated only by threat of punishment. During this time, leadership began to be studied as a phenomenon that affected organizational communication. There is little to no research testing these theories specifically in the insurance industry. However, McGregor (1960) applied Theory X and Theory Y to organizations similar to those within insurance industry, thus it is safe to assume that leadership in the insurance industry at this time mirrored either the Theory X or Theory Y approach.

Path-goal theory. While McGregor's research focuses on motivation, House and Mitchell (1974) advanced a leadership theory that posits leadership efficacy is determined by a leader's influence on employee work goals, personal goals, and the paths that they take to obtain these goals. This theory was known as the Path- Goal Theory. The degree of efficacy is determined by the tasks assigned by the leader under this theory. The more ambiguous the task, the more satisfied the subordinate and thus the more effective the leader. The more specific the task, the less satisfied the subordinate and thus, the less effective the leader. Path-goal theory was presented as a theory to explain organizations, like insurance companies. However, there were no follow up studies specifically testing this theory in the insurance industry so it is difficult to say if this theory can adequately explain leadership in the dynamic environment that is the insurance industry.

Managerial grid. Another popular leadership theory that emerged during this timeframe was the managerial grid. Blake and Mouton (1985) assert that leadership in organizations occurs on a grid where one axis is concern for people and the other axis is concern for production. Different types of leaders fall at varying points of carrying about people and production. The Managerial Grid focuses on leaders creating an environment for employees to meet goals through actions that are based on where they fall on the managerial grid. However, this model fails to take into account many other factors that leaders in the insurance industry face each and every day. Rather, it relies solely on preconceived character traits that a leader possesses.

Leadership specific to the insurance industry was not specifically studied up until the 1980's. Prior to these studies, broad assumptions about leadership theory were applied to the insurance industry. These theories were characteristic or trait based leadership theories that have mainly become obsolete in practice. Academic research no longer believes that leadership is

simply a list of characteristics or traits that a person holds. Rather, a shift has begun to occur in the late 1980's and early 1990's under which leadership became less about character traits and more about impression management and inspiration.

Impression Management/ Leadership as Inspiration

This new era of leadership research split in many directions. This review will cover three of the most popular in organizational communication research. Further, two leadership theories have recently emerged with direct ties to the insurance industry will be discussed.

First, there has been a shift in some research to value leadership theories. Fairholm (1991) argues leadership should be framed in terms of the values of the organization. Leaders should be a cheerleader who represents those values of the organization. This theory shifts the focus to a value-driven, change-oriented leadership philosophy capable of meeting the needs of fast-paced industries. While the research on value leadership is not specific to the insurance industry, the effects of this theory are visible within the insurance industry. State Farm® proudly proclaimed their values by saying they were "Like a Good Neighbor." All-State did the same with their "You're in Good Hands" motto. Geico showed they valued their customer's time with their "in fifteen minutes or less" campaign. These are not just phrases used in advertisements, but, at least from the researcher's experience with State Farm®, are ways for the company to communicate their values. Values leadership theory would posit that effective leaders in these organizations be champions of these values.

Self- leadership. Sims and Lorenzi (1992) advance a theory of self-leadership in which the role of the leader is shifted because leadership is viewed in an exclusively social context. Essentially, the definition of leadership changes under self-leadership to the relationship between a manager and their employees. Stronger relationships facilitate an environment that is

conducive to constructive criticism and success under this model. The self-leadership model posits the key to motivation is relationships through social interaction.

Social learning theory. Next, another leadership theory that emerged was social learning theory. Essentially, social learning theory adapts an environment in which the leader's primary goal is to teach. Senge (1996) posits that under a social learning paradigm, leaders should not be making decisions. Rather, leaders should be instilling principles in their followers. These principles should enable their followers to make decisions based on the organization's values before those issues even reach management.

Transformational leadership. Perhaps one of the most studied theories of leadership in regards to insurance is transformational leadership. Fan, Hwang, and Cheng (2006) conducted a study that revealed ten important competencies for leaders to instill in their trainees in Thailand. Yang (2011) found that leaders in life insurance sales play the role of mediating or moderating to increase the job satisfaction of their team members in Taiwan. Yang (2014) evaluated transformational leadership and employee trust in four large insurance companies in Taiwan. Yang (2016) found leadership role identification and workgroup cohesiveness were foundations to transformational leadership in the life insurance industry in Taiwan. Chotechuong and Vesdapunt (2015) advanced a new managerial internal marketing strategy for life insurance in Thailand. These studies were conducted in Asia, so the applicability of the findings in the United States may be questionable as other research has indicated that Eastern and Western civilizations prefer different types of leadership and communication styles.

Kalkavan et al (2015) posit transformational leadership is made more effective when management focused on employee satisfaction, motivation, innovation, and leader effectiveness rankings. While this model that expands on the transformational leadership model showed

promising results, it has only been tested on a small insurance company in Turkey, so the results cannot be generalized at this time. While these studies are important stepping stones building up to this research study, the quantitative nature and cultural differences of these studies cannot be used to draw assumptions for leadership in insurance in the context of this study.

Leaders as storytellers. There is also minimal research on leaders as storytellers within the insurance industry. Paus and Dobre (2013) found that leaders should break down statistics using explanations or examples in the insurance field. Leaders in the insurance industry often talk in numbers. However, this study would articulate that storytelling which reinforces value systems and invigorates the followers' sense of creativity lead to increased production.

Once researchers realized that trait based leadership theory couldn't account for a myriad of situations, the theory and research shifted in the late 1980's and early 1990's. The trend became leadership as inspiration and impression management. Leadership research exploded and researchers began to look into leadership in different contexts, including within the insurance industry by the 2000's. While the specificity and frequency of new research was helpful in partially explaining leadership efficacy in the insurance industry, the research continued to miss a key component of the leadership process. The focus remained on the leader, and ignored more than half of the equation by not considering the subordinate as a vital component to the meaning making process and determining leadership efficacy.

While research on leadership has been extensive over the last fifty years, research specific to the insurance industry is relatively new and sparse. A majority of the research which does exist is quantitative in nature due to the actuarial nature of the insurance industry (Chiang-Ku, Bao-Huey, and Chen-Liang, 2006; Duska, 2001; Miller and Yang, 2015; Yi-Feng, 2011; Yi-Feng, 2014; Yi-Feng, 2016). While these quantitative studies describe the job satisfaction levels

of employees under different leadership styles, they do not explain *why* employees are satisfied or dissatisfied. They also do not provide a deeper understanding of the essence of the phenomenon of leadership in the insurance industry. These studies have also not come to agreement on how the efficacy of a leader can be determined. Further, to this point, the qualitative research has been focused on the actions or traits of the leader and not on how the subordinate is receiving or interpreting messages from leadership. Therefore, further qualitative research into the social construction of leadership is justified to gain a full understanding of how both leaders and subordinates experience leadership in the world of insurance and to develop a definition of efficacy in leadership in the insurance industry.

CHAPTER THREE THEORETICAL FRAMEWORK

The researcher proposes an ontological shift to leadership as a socially constructed phenomenon for this study. Building on the works of Pearce and Cronen (1980), Alvesson and Sveningsson (2003a/b), Fairhurst (2007), Fairhurst and Grant (2010) , and Hall (2011), the researcher offers an explanation of the ontological shift as well as a summary of Bolman and Deal's multi-frame perspective in the following theoretical framework.

Leadership as a Social Construct

Hall (2011) built upon the works of Alvesson & Sveningsson (2003a/b) and Fairhurst (2007) to explore employee sensemaking of leadership in an insurance branch office. Hall (2011) found that because of social construction, middle managers have a more complex position than found in previous communication literature on leadership. This study was particularly insightful because the social construction framework revealed that leadership roles were being reconstructed constantly, even during the focus groups meant to evaluate the leadership roles in the organization. Grint (2005) and Grint and Jackson (2010) explain the traditional view of leadership is fundamentally flawed because it does not account for the context, the relationships, or the unofficial power distribution in an organization. They explain a shift to a constructivist paradigm is necessary. DeRue and Ashford (2010) further propose that leadership is constructed through a two-pronged process in which first, individuals claim and grant power through leader/follower identities, and second, the role identities of leader and follower are adopted and endorsed by the organization.

Fairhurst and Grant (2010) provide a guide to social constructionist leadership research which the researcher closely followed while conducting this study. Social constructionist research regarding leadership is relatively new, but has increased in popularity over the past five

decades. Unfortunately, the definition of social construction is not always clear in this research. Fairhurst and Grant (2010) propose the following tenets for social constructionists to follow in their research. The most basic of their tenets is that “people make their social and cultural worlds at the same time these worlds make them.” This tenet is offered as an alternative to typical Western intellectual traditions in which Truth is objective and predetermined. The second tenet is reality is not an objectifiable truth that can be revealed through science. Rather, meanings are negotiated within specific contexts, meanings must be formed through consensus, and it is probable that those meanings will be contested. All of this occurs because our reality is constructed through social processes. The final tenet defines the role of language and communication within social constructionist research. Within this theoretical framework, language is more than just a mirror to an objective reality. Language is reality. According to Fairhurst and Grant (2010), language is not simply the transmission of information, but rather is the medium by which the negotiation and construction of meaning takes place. These renegotiated meanings become reality; therefore reinforcing the notion that language and communication are reality.

Multi-Frame Perspective

Bolman and Deal (1997) advance four frameworks to view problems in organizations. The four frameworks are four different perspectives that allow leaders in organizations to view problems in different ways, thus allowing for a complete understanding of factors either positively or negatively affecting an organization. The four frames are structural, human resources, political, and symbolic.

Structural. When utilizing the structural frame, the focus is shifted to how responsibilities are split, the organizational hierarchy or lack thereof, and any rules and

regulations enforced by the organization. Bolman and Deal (1997, p. 47) identify six assumptions for the structural frame:

1. Organizations exist to achieve established goals and objectives.
2. Organizations increase efficiency and enhance performance through specialization and appropriate division of labor.
3. Suitable forms of coordination and control ensure that diverse efforts of individuals and units mesh.
4. Organizations work best when rationality prevails over personal agendas and extraneous pressures.
5. Structures must be designed to fit an organization's current circumstances (including its goals, technology, workforce, and environment).
6. Problems arise and performance suffers from structural deficiencies, which can be remedied through analysis and restructuring.

Essentially, the structural frame helps leaders to establish clear goals, roles, responsibilities, and accountability mechanisms. If an organization or individuals within an organization is exhibiting confusion, ineffectiveness, apathy, or hostility, Bolman and Deal (1997) argue there is likely a structural problem which needs to be remedied by clear communication, realignment, and establishment of procedures. Bolman and Deal (1997) refer to these problems as structural tensions broken into two categories: differentiation and integration. Differentiation refers to the allocation of work, while integration refers to the synchronization or timeline of the works completion.

Human resources. The human resources frame is more concerned with relationships, organizational satisfaction, and retention. Under a human resources frame, it is the leader

responsibility to train, support, and encourage participation. Bolman and Deal (1997, p.122) list four key assumptions for the human resources frame:

1. Organizations exist to serve human needs rather than the converse.
2. People and organizations need each other. Organizations need ideas, energy, and talent; people need careers, salaries, and opportunities.
3. When the fit between an individual and system is poor, one or both suffer. Individuals are exploited or exploit the organization- or both become the victims.
4. A good fit benefits both. Individuals find meaningful and satisfying work, and organizations get the talent and energy they need to succeed.

The emphasis of the human resources frame is on human needs and relationships (Bolman & Deal, 1997). Therefore, if a problem exists with member motivation, detachment, or isolation, under the human resources frame, the leader should work to invest in the people within the organization. Bolman and Deal (1997) suggest creating development opportunities, encouraging autonomy, fostering self-managing teams, rewarding members, sharing the wealth and promoting from within as some potential ways to invest in the people of the organization.

Political. In contrast, the political frame emphasizes the power structure. The political framework looks at the gain and loss of scarce resources and negotiations of power. Bolman and Deal (1997, p. 194-195) list five basic assumptions to the political frame:

1. Organizations are coalitions of assorted individuals and interest groups.
2. Coalition members have enduring differences in values, beliefs, information, interests, and perceptions of reality.
3. Most important decisions involve allocating scarce resources- who gets what.

4. Scarce resources and enduring differences put conflict at the center of day to day dynamics and make power the most important asset.
5. Goals and decisions emerge from bargaining and negotiation among competing stakeholders jockeying for their own interests.

The political frame posits that politics will always be at play within an organization, but it is up to the leaders of the organization to “learn to acknowledge, understand, and manage political dynamics, rather than shy away from them.” (Bolman and Deal, 1997, p. 194) Essentially, this shifts the leader's role to managing conflict and empowering all members within the organization.

Symbolic. Lastly, the symbolic frame analyzes the organizational culture and climate. This is accomplished by looking at the symbols, behaviors, rituals, myths, and stories behind the organizational culture. Bolman and Deal (1997, p. 253) outline five assumptions for the symbolic frame:

1. What is most important is not what happens but what it means.
2. Activity and meaning are loosely coupled; events and actions have multiple interpretations as people experience life differently.
3. Facing uncertainty and ambiguity, people create symbols to resolve confusion, find direction, and anchor hope and faith.
4. Events and processes are often more important for what is expressed than for what is produced. Their emblematic form weaves a tapestry of secular myths, heroes, and heroines, rituals, ceremonies, and stories to help people purpose and passion.
5. Culture forms the superglue that bonds an organization, unites people, and helps an enterprise accomplish desired ends.

Bolman and Deal (1997) argue members of organizations establish and carry on traditions through vision, stories, and rituals. The symbolic frame is useful when members or leaders are experiencing a loss of meaning or purpose, or if they are stuck in the past. The symbols used, whether they are myths, values, vision, heroes, heroines, stories, rituals, ceremonies, metaphors, humor or play, are the “basic building block of culture” within an organization. This not only shapes the culture of the organization, but also its unique identity and character, which is pivotal for organizational success.

Bolman and Deal’s (1997) theoretical frameworks serve as the best model to use for this study. The researcher is not looking for a groundbreaking theory that explains all of the organizational communication at State Farm® between marketing sales leaders and their subordinates. Rather, the researcher is looking for a dynamic model that can lead to leadership strategies and a holistic approach to leadership in organizations. Bolman and Deal’s model fits this need by providing four different perspectives for leaders to best understand the intricacies of each unique and dynamic problem encountered in the insurance industry. It has also been tested and updated since its release in the 1980’s and serves as the best multi-framework perspective for leadership.

Hall’s (2011) findings regarding middle managers and social construction of leadership justify a replication with slight alterations, leading to the thesis of the researcher’s study. Hall (2011) only explored leadership in the insurance industry as a social construct in regards to sense making. However, Fairhurst and Grant (2010) posit that social constructionist research must fully encompass an interaction- not just focusing on sense making, but rather on reality creating. Fairhurst (2011) suggests that social constructionist research on leadership should re-evaluate the power of framing situations when determining leadership efficacy. Thus, the research questions

proposed expand on Hall's 2011 study to include a multi-framework perspective to analyze the social construction of leadership and perception of leadership efficacy.

CHAPTER FOUR METHODOLOGY

In order to answer the research questions, the following qualitative, phenomenological case study was conducted.

Qualitative Approach

The researcher chose a phenomenological approach to this case study to help understand the experience of a specific phenomenon, leadership efficacy, on a State Farm[®] marketing territory. Phenomenological studies focus mainly on the lived experience of the participants (Creswell, 2013). The specific phenomenon studied in this study is leadership efficacy. A defining feature of a phenomenology is that the researcher will give their own account of the phenomenon or experience, thus allowing the researcher to ‘bracket’ out the researcher’s experience from the work. The researcher has been employed by three different State Farm[®] agents in two separate marketing territories over the past seven years. The researcher has worked under two marketing sales leaders. One marketing sales leader seemed markedly more effective at providing leadership and guidance to the agency sales teams than the other, which is what sparked interest in this study. While this does give the researcher access to participants with a shared experience, clarifying this information also serves as an important step to recognize bias and help the reader to understand the effect of the phenomenon on the researcher and participants.

Data Collection Procedures

The researcher did not begin recruiting participants or collecting data until the Institutional Review Board (IRB) reviewed and approved this study (Appendix E). Once IRB

approval was obtained, the study began. First, the researcher recruited participants and began collecting data.

Sample and participant recruitment. Participants for this study were recruited from State Farm[®] insurance agents, agent team members, sales leaders, and agency sales specialists in mid-Western states. Participants were over the age of 18 and had experience in the insurance industry. Participants were recruited from five different State Farm[®] sales territories in mid-Western States.

With the ontological and methodological shift to leadership as a social construct in this study, the researcher believed it imperative to analyze each agent's office as if it were its own organization which is connected to the larger organization of State Farm[®]. The goal was to interview six different individuals from each sales territory: one sales leader, one agency sales specialist, one agent, and three agent team members. This would have resulted in interviews from five different sales leaders, five different agency sales specialists, five different agents, and up to fifteen agent team members, equaling approximately thirty interviews.

The researcher was provided with a list of three cities within each sales territory by a State Farm[®] representative. The researcher used StateFarm.com's Agent Locator to obtain the contact information (email and phone number) of an agent from each city. In the event of multiple agents in a city, the researcher chose the first agent on the Agent Locator list. The three agents from each sales territory were sent an invitation to participate in this study (see Appendix A). Due to time and budget restraints, the first agent to respond and volunteer to participate from each territory was interviewed for this study. Other participants were sampled using a snowball, convenience sampling technique. Each agent who agreed to participate was asked to provide the contact information of their sales leader, agency sales specialist, and agent team members. These

other potential participants were then sent an email asking them to participate (See Appendix A). The researcher followed up to the email with a personal phone call to schedule the interview.

Interviews. The researcher conducted the interviews. The preference was that interviews were conducted face-to-face. However, due to the geographic differences between the participants and the researcher, some interviews had to be conducted over the phone. The following two sections outline the data collection procedure for face-to-face interviews and phone interviews.

Face-to face interviews. All participants provided a signed informed consent before the interview begins (See Appendix B). The interviewer verbally reviewed the informed consent form, before giving the participant time to read and sign the form prior to the start of the interview. Once informed consent was obtained, a demographics survey was administered by the interviewer (See Appendix C). The demographics survey asked about age, years of experience in insurance, current occupation, gender, and ethnicity.

Next, the researcher conducted a semi-structured interview (See Appendix D). Each interview was audiotaped. Minimal notes were taken during the interview. The interviews were partially transcribed after the interview was completed.

Phone interviews. All participants were emailed an informed consent form before the interview begins (See Appendix B). The interviewer verbally reviewed the informed consent form, before giving the participant time to read and sign the form prior to the start of the interview. The participant scanned and emailed the sign informed consent form back to the interviewer before the interviewer began the interview questions. Once informed consent was obtained, a demographics survey was administered by the interviewer (See Appendix C). The

demographics survey asked about age, years of experience in insurance, current occupation, gender, and ethnicity.

Next, the researcher conducted a semi-structured interview (See Appendix D). Each phone interview was audiotaped. Minimal notes were taken during the phone interview. The phone interviews were partially transcribed after the interview was completed.

Participants

Interviews were used to collect data over a six week period. The researcher conducted 21 interviews. There were four sales leaders, one agency field specialist, seven agents, and nine team members interviewed. The participants ranged in age from 25 to 64, with an average age of 41.9. All 21 participants were white. There were 10 males and 11 females interviewed. The respondents ranged in years of experience with State Farm[®] from less than one year to 31 years. The average number of years of experience with Sate Farm was 11.8. While the range of years of experience in the insurance industry did not change, the average number of years of experience within the industry overall increased to 12.9.

There were four complete data units collected and three incomplete data units. A complete data unit included representation from a sales leader, an agent, and at least one team member. Incomplete data sets included two sets which were missing participation from a sales leader and one set which was missing participation from a team member.

Data Analysis Process

The data was analyzed according to Creswell's explanation of phenomenological thematic data analysis (2013). According to Creswell, thematic data analysis is a six step process. The first step was to bracket the data. This means the researcher must first provide her own experience of the phenomena to present a clear picture of any bias to the reader from the

beginning of the study, which also allows for easier validation of data. The second step of Creswell's process was to review the data and develop a list of significant statements shared by the participants. Per Creswell, these significant statements were to be commonly occurring and help to explain the experience.

The next step was to group the significant statements into larger units, called themes. This step revealed common subjects in individual narratives given in the interviews among multiple participants. After the common themes were identified, the fourth step was for the researcher to write a textural description of the experience. The textural experience is what the participants experienced. Creswell (2013) stresses how vital it is to use verbatim examples from the participants in this step.

The fifth step was to write the structural description of the experience. Creswell (2013) reveals that the structural description explains how the experience happened. Here, it is more important for the interviewer or researcher to provide information about the setting and context of the phenomenon. The final step was for the textural and structural description to be combined into what is referred to as the "essence" of the experience (Creswell, 2013).

Data Validation

Data were validated through two separate means by the researcher. First, the researcher used a bracketing technique by providing an account of her own experience with the phenomenon to help the reader understand and clarify the researcher's potential bias. Second, the data was triangulated through the comparison of interviews, current literature and State Farm[®] training protocols for marketing sales leaders, agents, and agents' team members.

CHAPTER FIVE RESULTS

Summary of Results

The four emerging themes were Bolman and Deal's four frames: structural, human resources, political, and symbolic. Data analysis revealed sub-themes under each of the overlying themes between individual data sets, for individual data sets, and for specific positions. Sub-themes were further developed and discussed which enable the researcher to determine if State Farm[®] effectively meets Bolman and Deal's four theoretical frameworks and how team members interpret the level at which their leaders practice or fail to practice the four frames. Thus, the four themes also serve to answer the first two research questions. The following chapter introduces each theme and corresponding sub-themes.

Theme I- Structural

The first theme the researcher found exhibited a lack of evidence of a socially constructed structural framework within each data set and between positions. In beginning to answer the first research question, each position within a data set needed established role clarity, a clear distribution of responsibilities and a functioning accountability mechanism in order for State Farm[®] to effectively meet Bolman and Deal's structural frame. The interviews revealed three specific sub-themes, all centering on vagueness within the role of team members, the role of agents, and the role of sales leaders.

Team member. Within this sub-theme, the researcher discovered that agents and team members have a strong respect for the position of team member. When asked about the role of a team member, one agent described them as an extended arm of the agency while one sales leader referred to them as the heart and soul of the company. While it was clear that this position was

appreciated, the role, duties, and responsibilities of the team member overall remains unclear as verbalized by sales leaders and agents within interviews. However, when the researcher analyzed the data sets for each office individually, a much clearer image emerged as to the role of a team member.

Together, the data set was able to clearly define the duties of a team member, but when looking at only the sales leader's response or only the agent's response, the role remained unclear. For example, within Territory A, a consistent image of a team member exists. Sales Leader A described team members as the one creating impressions for the customer. Agent A continued that team members are the best at being aware of customers on a personal level. Team member A added they have evolved to helping the office grow through both sales and a manager type role. Within this data set, a clear image of the responsibilities and role of this team member emerge.

The same pattern appeared among all of the full data sets analyzed. The sales leader depicted the role of the team member in a broad sense. One sales leader said "team members are really the tip of the spear. They are interacting with customers more frequently than anyone else in the company. They are creating those impressions for our customers." Other sales leaders referred to team members as "the hardest working person in the company" or "the frontline with the customer base." These descriptions do not specifically address what it is those team members do on a day-to-day basis.

The agent was more specific about the duties that were expected. For example, one agent said, "[A] team member's role is to make a living for themselves by selling policies. That is their number one priority." Another agent described team members as "...an extended arm of my agency. They are how we are able to fulfill our vision and mission." A third agent focused more

on the character of a team member. This agent said, “[a] team member’s job is to serve the public, and to do it with honor. A good team member makes the sale because they do it for the right reason, and the customer can feel that.” Another agent had a similar response when they said, “Team members are hands down the heart and soul of what people think of when they think of State Farm®. They are the first line of defense... Team members are generally the best at being aware and taking care of and knowing customers on a personal level, which creates incredible amounts of value for our customers.” Lastly, one agent said that a team member’s job was simply “...to execute what has been asked of their agent, which is the marketing and sales of products to clients.” While the answers the agents gave were much clearer about the responsibilities of a team member than those of the sales leaders, there is still a sense of vagueness as to what exactly a team member does in the office.

In all data sets, the duties and responsibilities were not perfectly clear until the researcher reached the team members’ answer. Team members were able to provide a direct response to what their duties and responsibilities were within the office. For example, one team member reported, “[m]y job is sales. We have to make a certain number of outbound calls to reach new people each day.” Another team member reported, “[m]y role is to write and service customers with a last name L-Z. I also help with claims, payments, and questions.” The team member in one agency reported that “I am the office manager. I pay the bills, I oversee that the emails are sent to the correct team member to be worked. I make calls to everyone who is late on their bills. I kind of just oversee everyone. I take care of bills and payroll.”

It is interesting to note that there were two distinct ways in which agents and sales leaders communicated about the sales component of a team member’s role. The language used was either that of production or of protection. For example, one agent said their team members had

been responsible for helping them to *protect* 33 lives in the last quarter of 2017. In contrast, another agent revealed it was their team's responsibility to market and sell life insurance. Although the responsibility is the same, the way in which it is communicated to the team member is different and reinforces different values and cultures within each office. The first reinforces a culture of service and caring, while the second reinforces a culture which values results first. Agents and team members should be conscientious of the implications of their language choices when communicating role responsibilities to team members.

Agent. The agent's role received the most overall variance in role expectations from the other positions. Team members' expectations of their agent varied from cliché mission statements, to increased business presence, to simply just- they're the boss. One team member said, "My agent's role is to protect people and to help them prepare for the unexpected." Another team member described their agent's role as "...to increase [their] market share and [their] influence in the community, while leading and coaching our team."

Agents defined their own role in varying ways. One agent revealed in their interview that "[m]y role is almost unquantifiable. I have to take a handful of different people with different opinions, ideas, background knowledge- unifying them in order to help achieve or maintain a goal or a level of success that benefits thousands of others." Another agent told the researcher that:

There was no way for me to work beside everyone and still get a vision of what's happening from a high level. So now, I see my position more as training, accountability, more training, more accountability, interviewing to find new team members. And again, I go back to, if somebody has the will to do this job, which is a hard thing to find in people

honestly, but if they have the will, it is my job to figure out what brings that out in them and to train and coach the skill.

While some agents viewed their role as leader of the team, some defined their role in relation to the customer. For example, one agent said, “[m]y main goal as the agent is to be meeting with customers, to get people in front of me all day long.”

All four of the sales leaders mentioned a mutual trust and respect for independent contractor agreement when describing the role of the agent. The sales leaders essentially summarize the role of the agent as whatever the agent wanted to do as long as it was legal and ethical. Sales leaders emphasized the local component. For example, one said, “[a]n agent is the most important job in the company. We pride ourselves on being IN the neighborhood, and we do that by having more than 18,000 local agents. They connect the policyholder to State Farm®.” Another sales leader said “[t]he agent is to provide the complete package of protection and planning to new and existing customers.” Sales leaders answers varied from “[t]he agent’s role is to take the brand promise, offer it to the customer, and then stand there on that promise when it’s time to deliver” to “...the agent’s role is to grow their business. That should be their number one priority.” One sales leader mentioned that they have agents who are content just servicing their current book of business with no desire to grow. These agents just want to maintain.

The role ambiguity and role freedom that agents possess seemed to bring a similar response from the sales leaders. It was best described by this metaphor from one of the sales leaders:

If you tell me I need accountability at the gym, every morning, I can come at 6 am, here’s what I need to accomplish, and here are my goals... If I am there every morning at 6 am, and you are there for a week, then you begin to not show up, I’m not going to show up at

6 am anymore. I'm not there for me, I'm there for you. So we'll have a conversation.

Have you chosen to sleep in? Have you chosen to not come in? If so, I respect that but if not- we're all adults here. You decide and I'll fully support you. If you decide to stay home, that's your choice.

Agents have the most freedom in choosing their role within State Farm® of any of the positions that were interviewed. However, with this freedom comes a grave responsibility. The agents who were clearly able to explain their role, their responsibilities, their function within the interview had team members who clearly knew what their responsibilities were. The agents who were not as clear in communicating their direct role during the interview had team members who were overwhelmed by the whirlwind of activity that happens each day and unclear about what their own specific goals were. This would lead the researcher to believe the construction of leadership begins with clearly identifying what one's own role is within the organization, which then opens the door for a conversation about other roles and responsibilities to be filled.

Sales Leaders. Team members and agents did not have a clear understanding of the duties and responsibilities of the sales leader. However, all four sales leaders were fairly unified in the description of their own job. The role of the sales leader is hiring new agents, developing new and underdeveloped agents, and providing support to all agents within their sales territory. One agent further elaborated that “[s]ales leaders are the synaptic junction between corporate State Farm® and the independent contract agents of State Farm®. All corporate initiatives flow to more than 18,000 agents through 529 sales leader positions.”

Despite being the only position with a unified role response, the other positions do not have a clear understanding of the role of sales leader. One third of team members interviewed did not know what the role of the sales leader was. One team member said, “Our sales leader is

[agent name] as well.” Every question this team member was asked about their sales leader was answered with “my agent does...” It became clear that this team member did not know their sales leader, much less the role that their sales leader played. The remaining two thirds described a sales leader’s role as accountability and mentorship for their agent, which is true to an extent but largely neglects the hiring and development components of a sales leader’s position. One team member who was interviewed responded by saying, “[h]onestly, I don’t know. I think of my sales leader and what [they] do. [They] come in and talk to (agent). I know that [they] come in and sit down with us, showing us the numbers we need to hit, and this is how we do it. I guess, just kind of keeping everyone in line? I don’t know” The role of the sales leader to team members was largely portrayed in relation to their office only. One team member said, “[they are] a mentor. Of course, [they] have their role with State Farm®. I’m not sure what [they’re] required to do, but I know from our agency standpoint, [they have] monthly meetings with the agent to make sure things are running properly.”

Agents did have a better understanding of the role of sales leader than team members. However, some of the expectations that agents had of their sales leader really aren’t a part of their role. For example, one agent specified “[a] sales leader’s job is to hire quality people and lead their specific group towards company goals. Their job with me is a little bit less, because we are a higher performing agency, so we don’t need the oversight.” The role of the sales leader is not oversight of the office, but rather, development of the agent and team member within the office. Another agent was frustrated that they had tried to take a client problem to the sales leader, but the sales leader was unable to help because it was not within their role. Another agent had a similar response, “A sales leaders role is to be the one closest to the ground in order to

assist agents as the first level primary responders to help answer questions, to help share new information, changes that are coming, to help explain the why behind what's going on.”

There was definite tension in the interviews with the agents between role expectation and what each sales leader was doing. One agent understood the difficulties of the role of sales leader. This agent stated:

I think the sales leader is the liaison between the direction State Farm® corporate wants to go and us. To me, the sales leader position is the hardest in the company because they have to hear it one way and present it another, because we aren't employees. So a sales leader has to take in information in a sometimes rather rough way, and position it to agents as to why this direction the company is taking would be beneficial to them.

Conversely, not all of the agents were as understanding. One agent even said:

Well, here's what I think a good sales leader would do, all I can tell you is what I think a good sales leader would do. They would make an appointment and come to your office regularly, they would know my plans they would know who my team members are, and they would know what their objectives were, and they would take time to visit with them and be positive and congratulate them on any success. But none of that happens anymore. I mean, when they don't try to really develop a personal relationship with you. You know, and it's okay because the bottom line is, I guess, those people, can't really at the end of the day, give me what I need to be successful. I have what I need to be successful, but it's always nice to have another cheerleader. That because it's difficult day after day, year after year, and especially, January 1 comes in. You start new. Everything that happened in the last 365 days is gone, and you start all over again, and you know, that's the way it is.

It is uncertain if the responsibilities of the sales leader have been clearly communicated to the agents or team members. This missing link in the communication clearly explains the structural tension between the old Agency Field Executive (AFE) and the rebranded Sales Leaders. Agents had a clear expectation of what their AFE would do for them. They were told the Sales Leader was replacing the AFE. However, roles have shifted just enough that the violation of their role expectations is causing confusion, apathy, and hostility, as predicted by Bolman and Deal (1997).

Theme II- Human Resources

The second theme the researcher found in interviews was evidence of a human resources framework within each data set and between positions. In order to meet this frame, there must be evidence of an emphasis on human needs and relationship (Bolman and Deal, 1997). The interviews revealed four specific sub-themes: caring, collaborative, committed, and corporate culture.

Caring. Throughout the majority of the interviews, the common thread to any question related to the office or sales territory environment was that State Farm® feels like family. There was an emphasis placed on how much they care about each other. Team members from one agency emphasized they often spent time together outside of work. One team member said, “[h]onestly, we have a family inside of here. Everything we do outside of work involves everyone that works here too. Birthday parties, it doesn’t matter, we’re very close knit. We are a family.” One agent starts every Monday with touching base with all of their team members together, to find out what is going on in their life. They made sure to add these are not just “hey, how was your weekend, good, cool” type of chats, but often would take close to an hour. Another agent mentioned, “[w]e try to help each other out, like, I have one who is pregnant and

she couldn't come in today, and another with major issue with a parent. So you know kind of juggling things to make it all work. That's what they do- take care of each other." Other agents strived to foster this same sense of community. One agent said:

I think the reason that I have low turnover is we're all moms (you don't have to be a mom to work here, we just happen to all be moms) so I tell them, we have high goals, and I have high expectations, but I never want you to miss a family thing because of work. Just make sure we have full coverage here. Every PTA meeting, if you need to pick your kids up, if your kids are playing sports, don't miss anything with your families. I think that's important, that they know I care about their personal lives.

One sales leader emphasized the need for fellowship before every business meeting to build relationships with each other. Another sales leader blatantly said, "[t]hose on my team care for each other." Even in offices that were steeped in negativity, admittedly overwhelmed, or focused on how things used to be, agents and team members seemed to have this type of bond when talking about their relationship with each other and the environment it created.

Collaborative. There was also a culture of sharing evident in the agencies that the researcher conducted interviews in. Whether it was agents calling other agents to get advice on how to handle a conflict, or team members coming together to create a new marketing strategy, most of the participants interviewed found the collaborative nature pivotal to their success. One team member said, "[w]e get things done together. It's never 'I', it's 'we.' No one person can be successful alone, that's the mentality we have." An agent from a different data set added:

Everybody loves the energy. Customers have even said, I just love the energy in your office. I want people to come to work and be happy, I want it to be a fun environment, I want to laugh, I don't want to be 100% serious. But they know, I'm not afraid to come in

and lay down, and let's get our act together. They all get on board and believe in our agency vision and purpose. We've had really high goals and we've hit them every time by working together.

Sales leaders mirrored this same collaborative element in the environment they are trying to create. One sales leader said, "I try to promote the sharing of ideas and mentoring. If everyone performs better, then everyone wins." Another sales leader furthered, "I grew up in an era where the agency team was a team and we did things together. I try to hold on to that." The collaboration and sharing of information and advice crossed all paths: team member to team member, agent to team member, team member to sales leader, agent to agent. Although never directly stated, there is a stronger together mentality. These responses demonstrate that the social construction of a collaborative environment is not unilateral, but rather multilateral and shared between the positions. Bolman and Deal (1997) argue it is essential this type of interpersonal leadership not only come from one person or level in order to foster group effectiveness and individual satisfaction.

Committed. The researcher found that in all positions (team members, agents, and sales leaders), individuals who were interviewed were committed to the mission and vision of their agency or territory. It was more apparent from the agents and sales leaders, but only because of the phrasing. Agents and sales leaders seemed to be able to very easily communicate a slogan, a motto, or a value statement. For example, one agent effortlessly worked into our interview that State Farm® had been the number one auto insurance company since 1942. It seemed completely natural and not out of place in the context of how this agent spoke. Additionally, one agent mentioned the extra time their team at the office in order to meet goals. This agent said, "What I also find is they (my team) work a lot after hours, and I don't ask them to do that. I think it's

because I give them so much freedom with their schedules, and it makes them happy personally. When someone is happy personally, they will do better professionally.”

Team members seemed to struggle with how to verbalize those values. However, the actions they spoke of still reflected the same core values to which they were committed. For example, one team member said, “It is a great group. If one of us has to be out, the others will step in and help if there are things that need to happen while they are gone. We can count on each other and that makes it a great office to work in.” The team is committed to the good neighbor mission, to the point of being a good neighbor to the person in the desk next to them. However, the team member was not able to fully communicate that idea to the extent that an agent or sales leader was able to.

Corporate Culture. This sub-theme was fascinating as it was the only ‘negative’ note about the current culture and environment. Ten of the twenty-one participants made reference to their displeasure with the current changing corporate culture and how they were actively trying to fight that negativity from bleeding into their offices or sales territories. The negativity they are referring to is the centralization of State Farm[®]’s underwriting, service, claims, and bank teams. One team member, who recently made a career change from working for claims to working in an agent’s office, said:

There is a difference between working in claims and working in agency. Moving to agency was the best thing that I ever did and I love it. Working in claims is a totally different environment, to the point of if you click off of the monitor, you have to say why and if you’re going to the bathroom, why? Then you have four minutes to do that and get back or you have to explain why you were gone for longer than four minutes. It’s

different. It's a different environment. It's the top, they don't see it, they don't get it, they don't understand.

A different team member discussed that they felt the centralization was inhibiting their ability to help customers the way they felt a good neighbor should be able to. This team member said:

When I need help, my peers and my leader help me to do my job, to help the customers that need to help. State Farm[®], in recent years, has lost sight of that. I don't think they've lost sight of the customer, but I think they've lost sight of how, we have employees who have to be able to help these customers in order for this business to be a good business. And so, if you're not providing that adequate help, then you're cutting off your employees ability to be able to provide the help that customers need. I think they have lost sight of what State Farm[®] meant years ago, like a good neighbor.

Three different agents mentioned the relatively new CEO and how they felt recent changes were disrupting and dismantling the culture of a 100 year organization. One agent described the corporate environment as it "...used to feel like family, and I think that's part of where the disconnect started happening, because I feel like, when I used to call underwriting I was getting honest, true help from someone who cared, like family. Now it's just like, everybody's pissed off at everything. There's a lot of pressure on them, and I don't want that on my team." One agent added:

If I were to look at corporate level- Honestly, in the last two years it's changed a lot. With the current CEO, I'm not real clear about what our leadership or mission is? Where our vision for the company is? Because the message keeps changing. This is an amazing company and there are so many amazing people, so I don't mean to be negative. The culture, if you would have asked me five years ago, I would have said, is unstoppable. I

would have never imagined that you could dismantle the culture of 100 year old organization in a couple of years. I think it's still in there, because you have long term employees, but there is so much about it that is static now. So much negativity behind the scenes. I don't feel connected to corporate anymore.

Multiple team members and agents expressed they no longer had a voice or a connection to State Farm[®] corporate. This disconnect appears to stem from the changing corporate culture, from one of a good neighbor to a culture that sales leaders, agents, and team members do not connect with.

One agent explained:

... I remember sitting in a meeting early on and they would read letters from clients about some amazing above and beyond something that the agent had done. They were proud of it. They would talk about being "Like a Good Neighbor" There was a speaker that came one time and was talking about how as he looked at the company and he was a consultant, you know, he felt like a good neighbor was not just that marketing thing. It was an actual value that ran throughout the company, throughout operations and everything. I think what happened was when they decided to go from each zone having an operations center there, with all the people who had years and years' experience, had built their family in those communities and moving them to four operation centers in the United States, they lost a lot of people because they didn't want to move, they lost the culture, the good neighbor culture. And so what they have now at these operations centers are people who haven't been taught that culture. And so that centralization, I think, has resulted in that moto becoming no longer a central value of the company. That I feel is one of the biggest mistakes State Farm[®] has ever made.

One sales leader actively makes attempts to preserve the “old school State Farm[®]” feel. Another sales leader discussed how difficult it was to maintain the good neighbor culture without help from State Farm[®] corporate. This sales leader said, “I’m trying to be cautious because I’m so limited about what I’m allowed to do. Ten years ago, we had a budget to do promotions, we had a budget to do activities, and we don’t any longer. This is the biggest obstacle I have in my role- how do I make agents feel a part of something and feel special? How do I maintain that culture in this environment?”

Bolman and Deal (1997) state “organizational change is a complex systemic undertaking” (p 378). The paraphrased consensus from these ten sales leaders, agents, and team members seemed to be- “We are not happy with the changes but we would still not rather work for any other company. State Farm[®] is still the best at what it does.” It is clear that the team members, agents, and sales leaders interviewed are committed to State Farm[®]. However, they are not committed to the current organizational and structural changes. Bolman and Deal (1997) argue change fails when it is based largely on “data gathering, analysis, report writing, and presentations” and it neglects human, political, and symbolic elements (p 394). According to the data collected and Bolman and Deal’s analysis, State Farm[®] should reconsider these change initiatives with a more creative and participatory approach or they risk failure.

Theme III- Political

The researcher was looking for evidence of a socially constructed political framework within each data set and between positions to establish the third theme. The interviews revealed three specific sub-themes: how agents managed their time and resources, how sales leaders managed their time and resources, and conflict.

Part one- agents. Largely, agents managed their time one of three ways, which created three sub categories under this theme, including: team accountability, team development, and client- focused activities.

Team accountability. Each agency that the researcher interviewed had a different method of holding the team members accountable. Agents and team members fell within two categories in regards to team accountability. The first was accountability based on trust. For example, two team members and the agent from one office all made a point to tell the researcher in their separate interviews that the agent was not a micromanager by any means. The team accountability was established based upon trust and proven results. One agent said, “What I feel is most important is that I trust my team, because I can’t possibly see and talk to every single client.” One team member added, “[w]e have a weekly meeting to review numbers look at what’s going on. Look at the calendar for next week to make sure everyone’s on the same page.” However, other teams functioned just as effectively with agents who were described as “...having a finger on the pulse at all times...” This second team accountability mechanism bordered on micromanagement. The team member who quipped that the agent had a finger on the pulse at all times continued, “[n]umbers is [their] big game... [They] knows what we have to do yearly, monthly, weekly, daily. If we fall behind, it becomes an emphasis, a push, to make sure we stay on track to meet our goals...”

The agents also seemed to be in agreement about why some method of accountability had to be in place. Multiple agents described the day as a “whirlwind in which we never know what debris will end on our desk.” One agent compared working in a State Farm® office to snorkeling. This agent described this analogy as the best description of agency that they had ever heard:

I don't know if you've never snorkeled or anything, if you're in the water, it is very easy to be looking down and swimming along, and then look up, and the boat is pretty far away. That's what we live in. You can put your head down and work in this business, and look up and realize you are really far from where you wanted to be goals wise, but you're still working. Just like you were still snorkeling.. but it's a very hard swim to get back to the boat, back to your goals now, because it's against the current. That is a perfect description of agency, because it is so easy to float away from your goals, so you have to manage yourself in such a way that your eye is always on the boat.

One agent emphasized this sort of accountability by saying, "We just have to block the calendar as we can. Knowing that's our goal. So we could get interrupted. But then, that's what we go back to, that's where we were and then okay and I finished that, I got interrupted for five minutes, now I got to get back to my plan." Agents seemed to be in agreeance that they needed to spend a significant amount of time on team accountability, even if that only looks like keeping one eye on the "boat" all the time.

Team development. The next area in which agents said they spent the most time was in developing their teams. One agent said that they wanted their team to always know they were the most important thing to them, and one way they could show that to them was by investing in them. One team member's response was reflective of this sentiment. This team member said, "[Agent name] always tells us, if we see something that we don't understand or we've never heard of, come to me. I can't help you if you don't come to me. [They are] busy, but [they] will make time." The agents that were interviewed have a heart for training their team to care about their customers to the same extent the agent does. One agent shared:

And again, everything I say, I've stolen because I did it wrong in the past until someone showed me a better way- if you're on a basketball team or baseball team, you will train for three to six months before you play an actual game, but in business, you get three practices and then you're in the game. You're talking to someone. And it shouldn't be that way. These are lives we are talking about, this is people's livelihoods and their financial future and their assets we're protecting, but yet, a very large percentage of agents (not just in State Farm[®], but in the industry), give team members three practices and then throw them into the game. And that's not how it works in sports, and it shouldn't work that way in business either.

Another agent shared that they are "just real" with their team. By "just real," this agent meant they don't expect perfection, but they want to provide the resources to their team so that their team is getting it right in the 85%+ range. One participating agent stated, "Occasionally, we're going to make mistakes, and then we'll fix it together, whatever it takes, we will fix it and I'll help you." The most poignant examples of team development were those moments of self-reflection in which agents were honest about their past failures and how they have learned to train their team better because of it. One agent shared in their interview:

Training with team is scheduled on the calendar. Even with the best intentions, we can fall by the wayside. So with a new team member, I schedule time on my calendar "we're going to do this for two hours on Monday, this for two hours on Tuesday" I didn't do that in the beginning, and I really failed a lot of my team members, because you just get busy, and you think, oh they'll learn it by experience, but they don't. Early on, I thought they failed me, but really, as a leader, I was failing them. Now I spend an enormous amount of time training early on.

Client-focused activities. Lastly, agents spend the rest of their time on client-focused activities. From networking around town to conducting insurance policy reviews with clients, agents prioritize time to serve and thank their current book of business. Agents exhibited a level of respect for their policyholders by reserving time to work directly with the clients. One team member added “[Agent name] will clear [their] schedule; rearrange [their] schedule to get someone in who we just got a letter and they are cancelling in three weeks. Get them in here, get them in here now, [they] will say.” One participating agent furthered, one of my priorities is “...taking care of things that are items that would affect the relationship of the client and agency if they're not addressed.” Another agent was direct and said, “I prioritize current customers always. They are my number one.”

Part Two- Sales Leaders. Largely, sales leaders managed their time one of two ways: selective investment or inclusive investment.

Selective investment. Selective investment sales leaders were those who viewed time as a currency which agents needed to earn before it is freely given. One participating sales leader said, “80% of my results come from 20% of my team. It’s my goal to push it to 30%. My currency for those 34 agents is my time. Everyone is given the same tools and the same opportunity and then they make a choice. The ones that choose to come along, that’s where I go spend my time.” These sales leaders invited everyone to all agent meetings once a year, but only extended invites to further training and developmental meetings to those agents who were completely engaged in being a high achiever, to those agents who had proved that they wanted it. One sales leader said, “There are agents who appreciate me, but they like what they’re doing. They’re not going to change. Going back to mutual trust and respect, I give them what they need when they need it. I base it on the want to or engagement. If they want to grow and get better,

that's where I spend the majority of my time." The attitude from these sales leaders was one of trust and respect, but complete, blunt honesty. As one sales leader put it:

I am in a position where I have complete respect for the independent contractor agreement- the agents can do what they want and I respect that underlying tone- I respect the decision that you are going to make to either work harder and sell more, or to not. But I'm also going to ask you to respect my decision that if you can't help me meet the goals that we need to meet to reach our growth, then I'm going to find someone else who will do it. It's a mutual respect.

Inclusive Investment. The sales leaders under the inclusive investment category would invite all of their thirty-plus agents to every event that they host. They made it apparent that even though everyone was always invited, some agents still never showed up. They are still invited back every time. One sales leader said:

In fact, I make an effort to include everyone in everything. I have an agent who has been an agent for 25 years, [they are] completely disengaged. [They don't] even have one licensed team member working for [them]. It's that bad. But [they're] getting ready to celebrate 25 years with State Farm® and I'm taking [them] to lunch! I want to maintain that relationship in case [they] ever needs anything from me, [they] know [they] can come to me. So I'll take time out of my day to do that, even though I'm never going to get anything from a production or commission stand point out of this agent. It's important. I'm the connection to State Farm® for that person. I'm just not going to give up.

Another sales leader was adamantly inclusive. This sales leader said:

I don't discount anybody. I want a relationship with everyone. Not all of them want to engage at a high level. I make sure that every agent that I have, even those who are totally disengaged, some other sales leaders will not spend any time at all on them, because they don't want to waste their time. I will tell you, you are wasting your time with them. When you go see them, because nothing is going to change. However, what I look at is- I need to make sure everyone in that office knows who I am, I need to be there at a very minimum of once a year, so if something happens, whether it's a weather catastrophe or something happens with the agent. That the team knows me and trusts me. Or if something happens with the agent, that the agent's spouse knows me and trusts me.

These agents did admit that for the sake of time, they sometimes have to prioritize calling back a high producer today, and getting back to the middle income producing agent first thing tomorrow morning. There is still some level of "my time is my currency." However, it is less that the currency has to be earned, and more that the currency is equally shared and the agents to lose if they choose not to show up, participate, and engage.

Part Three- Conflict. Agents and sales leaders both claimed to approach conflict in a proactive manner. However, team members revealed that agents did not always take as proactive of an approach as the agents thought. Another team member revealed, "With customers, [Agent name] will get both sides of the story and go from there. I feel like sometimes [they] takes the customer side too much, just so that the customer leaves happy." One team member said, "I feel like, a lot of times, with people who work here, [Agent name] likes to give people the benefit of the doubt. That does not work. You cannot do that. We've had two past employees in the past two years, both of which were here way too long. They were cancerous. It was ridiculous.

Everyone hated their job, it was horrible, but [they] wouldn't let them go." However, this team member's agent said,

I do not want to wake up and feel dread about something that I should have dealt with yesterday, but I didn't. So in order for me to sleep at night, I need to deal with it that day, or at least, start the process of dealing with it. The longer you avoid it, the bigger the problem. So we need to fix it. Someone told me once, I'm a bulldozer, if there is a problem, I will charge right through it, and I will, because I'm an internal person. If I don't start to fix it, I will dwell on it forever.

One agent described their conflict management style as proactive, yet a team member from their agency said, "[Agent's name] is very open and direct, but [they] wants to have control of the situation on [their] own because [they're] the agent and this is [their] business that [they've] worked so hard for so [they] usually wants to handle whatever situation comes up on [their] own with minimal input."

The agent and team member from this next data set were on the same page about how the agent would handle conflict. The agent said they handled conflict with "...addition by subtraction. Eliminate either the cause of contention, frustration, obstacle remove the individual that is causing division." The team member indicated, "[h]is expectation from up front is that we as adults can manage that and take care of some of those conflicts. Now, as the agent, he is going to step in if that can't be resolved. Whether that's sitting down and discussing with one party, both parties, depending on the situation, it could lead to firing or disciplinary action, but that's the last thing that (agent) wants to do."

One team member detailed, "[t]o some extent, [Agent name] is even encouraging conflict. If there is something that you don't feel is right, [their] door is always open. You can

come back and obviously professionally, but discuss what may or may not be going on.

[They're] very receptive to that. And [they] want to change. If there is an issue that we do need to adjust, then we adjust." However, this team member's agent indicated that they are not always as open to conflict as the team member might believe:

If someone has a small conflict, I am as open to discussion as I can be. Probably one of my worst leadership skills is when somebody really has a blow up; I don't deal with it well. It usually ends up in termination to be honest. Because I feel like it's a respect thing to keep open communication going, and I'm very open about things that are going on in the agency, goals, I'm very open. I make it very clear that I want people to be open.

Before team members revealed this, it was evident that the approach may not be as proactive as claimed by the number of "we just don't have conflict in this office anymore" statements agents were making. Agents were easily able to talk about past conflict, but no agent brought up current conflict in their interview. One agent further illustrated this point when they said:

I have had in the past team members that literally would try to sabotage another team member and then you know once you get enough documentation and have had a few conversations, then you know that person's just not a fit anymore and as stressful as that is and as anxious as that makes me as soon as it's over, everything's better. Like I said, when I come to the front door and I unlock it, I don't I don't want to be stressed about what I'm coming into, it just doesn't work for me. I have learned to not let team members hold me hostage.

There was also a slight language difference in the way that agents and sales leaders talked about their proactive approach to conflict. Sales leaders said that they would invite conflict.

Agents said that they had an open door policy about conflict. By its very nature, an open door policy is more of a passive approach than a proactive approach.

One agent shared a unique conflict management approach they had used in their office for years successfully which really was the only proactive approach that an agent revealed to the researcher in terms of handling or managing conflict.

Honestly, I see life as a Venn diagram and each relationship and individual in our office. It's going to be entirely unique to each person so any one team member and myself may have a large amount of our circles that are overlapping and each individual team member and another team member may have only a portion that is overlapping but there's a very small amount of everyone's desires, interests, lives, knowledge that overlap amongst the four or five of us that are in the office. That overlap is key. We cannot stray into the individual areas that aren't overlapping or aren't concentric circles. I stumbled upon it true dumb dead luck because I will never forget opening my office as scratch agent, and I've got these two employees who couldn't be less similar right like they just had nothing in common whatsoever. He was a sports nut. She hated all of that. Single guy in his early 20s and mom/ wife in her 30s. Their lives just didn't have commonalities and so I just literally started to ask do you like this, do you like this... then we found that three or four things that were common. The dynamic in the office was always fantastic after this because we would watch a certain show at lunch that everyone enjoyed and we would laugh about it and giggle and find it silly. We would eat certain foods that both of them liked instead of one thing or another. So like it was just this little thing, but it was something I always carried in the back of my mind as to how to best align different people from different worlds. That's always been my strategy is to try to find that center

point on the Venn diagram where everyone overlaps and keep your focus there and try to stray from getting out into the weeds. We're not going to go down that road.

Despite the agents' attempt to be proactive, many team members revealed they were unhappy with their agents' conflict management style.

Sales leaders each had a unique relationship with conflict. One sales leader related the conflict they have to deal with to the industry: "The insurance business- before we even get to work, we are already in conflict. We have a very complicated product, people are naturally skeptical. We are in a gray area virtually every day. So I invite more conflict, by saying I see more potential than what you're delivering. I want to engage the agent and say this is what I think you're capable of doing." Another sales leader grappled with how to handle conflict caused by recent corporate changes. This sales leader said, "[a]gent's want personal contact, but it's not cost effective to keep it that way. State Farm® is a very expensive organization, so if we want to keep our agency force happy and pay them what they want to be paid- then we have to cut costs somewhere to keep our customers from going to Geico to save 15% or more. That message creates conflict."

Sales leaders also dealt with interpersonal conflict on their agency teams. One sales leader said:

I am open to conflict and I think if you don't take conflict head on it just continues to fester and will blow up at some point in a bigger way than if it were just handled initially. In general, agents are type A personalities, have a drive to be successful. Typically, they always think they are right, and it's difficult to get them to see another perspective. I have even told agents, I don't need you going down the street singing Kumbayah with each other, but you all will respect one another and represent the State Farm® brand.

Another sales leader felt the interpersonal conflict the most when they were blamed for playing favorites within their agency team. This agent responded with:

I have had conversations because of “favoritism”- trouble get’s stirred and become toxic when it’s never in the light. I don’t enjoy conflict... I don’t enjoy it to the point where I’d rather have it than not, I’d rather have it and be done then always out there stirring. Those are great conversations though. It gives me the opportunity to recommunicate to them, here’s why it appears to you that I’m playing favorites. The criteria are the same for my ‘favorites’ as it is for you... They have chosen to play, but you haven’t. They’re capable. You’re capable. The bottom line is, if someone raises their hand and says ‘I want to do that’ I will say ‘Great, I’ll show you how, but I can’t do it for you’.

The participants of this study exhibit what Bolman and Deal (1997) refer to as a “quasi resolution of conflict.” In this style of conflict management, organizations break up conflict and send these smaller units of conflict out for the assigned individuals to make a decision on. In this specific case, agents are handling their own team members. Sales leaders are handling their own agents. Under this format of conflict resolution, the decisions are not consistent. Instead, the decisions merely keep the organization functioning at a base level (Bolman and Deal, 1997, p 200). Under this approach, State Farm® could benefit from a more explicit, relational conflict management style that was more consistent.

Theme IV- Symbolic

The researcher was looking for evidence of a socially constructed symbolic framework within each data set and between positions to discover the fourth theme. The researcher was looking to see if stories, rituals, ceremonies, and symbols revealed themselves. The interviews

revealed three specific sub-themes: community service, value statements, and lack of direct branding.

Community service. Agents felt that the way they lived out the State Farm[®] brand was through their dedication to their local community. Most of the agents interviewed were a living model of the “like a good neighbor” slogan. These agents host events, sponsor local charities and youth sports teams, and are active in their churches and community programs. When these agents were talking about giving back to their communities, there was a strong, but positive, nonverbal response. Their facial expressions were excited and passionate. Their gestures became more animated. The researcher could see and hear the joy that serving their community gave them.

One agent stated:

Last year, I didn't order one piece of mail, not one lead. I didn't do anything. What I did was, I am very active in six organizations. I am on five boards. Every community event that there is, we have a tent out and we are out serving. I donate between \$40 and \$50k per year to different organizations. All my bills are mainly giving to the basketball team, the booster club.. I'm very well known in the community, but it's because I invest there. I invest in youth teams. That's what my brand is. It's referrals. It's relationships. When you get out in the community, when you show the community that you are invested in them, it creates a brand where people see that.

Another agent indicated that they wanted their team to serve the community while clocked in at work:

I volunteer at the Children's elementary school, at the kids day care, at the church. I do a program where we read individually with different students. I am making my team members volunteer one hour a week starting this year outside of the office in a voluntary

capacity, not for any way, shape, or form to have a benefit related to the office, but just purely so that everyone can get a lot of, you know, when you give of yourself, your time, your energy, your resources to someone or something else, it makes you feel like you're giving to something bigger than yourself. It's very validating, it's very satisfying, it's rewarding, and it makes you, you know, feel better...

Another agent showed how involved they were in the community and in giving back to the community:

We have all of the Chamber of Commerce events, we have downtown (Town), Inc. We have our churches, we have United Way, We have events on a regular basis throughout the year downtown so hosting and sponsoring those events is a big part of how we've built our brand. we sponsor the little league teams, we do things with the school, we do project graduations, we do a booth at our county fair which has over 100,000 people attending, we do things like 911 simulators, we handout school supplies. First of the year, we have a customer appreciation movie for the children. We have senior event days where we do free movies.

As yet another agent said, "Generosity is never wasted." Truly, these were altruistic endeavors.

There was also a second, smaller group of agents who told the researcher about their community service and charity, but it was self-serving. The nonverbal response as they were talking about the activities that they partake in was similar to the cold reading of a resume instead of sharing a passion for the community. One agent even said, "We try to support the things that are important to the community, so things like a local chili cook-off event in the fall. Whatever it may be, so that it feels like this business is charitable and whatnot." Some of the

agents within this second category were less blunt. Instead, they indicated that they wanted to do more community service, or it was something that they needed to do. One agent said,

We have not done as much of that as we should have and that's part of our plans for this year to find some local events that we would like to participate in. I have- regarding my team- I'm 64 my next employees 61 and I have a 45 year old, and I have a 25 year old, so every one every one of us is in a different stage in our life and family, so it's a little bit difficult. The one that's 25 just had a baby. So she's got a seven month old at home. The other one has teenagers. The other one has, you know, on an adult child, grand baby on the way. And so we do try to present ourselves, maybe individually outside the office. You know that we work for State Farm[®] and we wear State Farm[®] gear and things like that, but we haven't done as much of that as we need to.

The emphasis is still placed on benefit to the agent, however. Even with the minimal amount of community service, this agent was concerned about how it would affect their bottom line.

This second group of agents was also giving back to their communities. This charity work cannot be discounted. However, it would appear that these agents were doing it for the wrong reasons. They were doing it to serve themselves and their agency. In an industry and within a company that prides itself on relationships based on trust, the risk of a customer finding out about the self-serving interests of these agents is high. This lack of authentic charity could ultimately ruin these trust based relationships. Essentially, those agents who give back to their communities in a completely genuine fashion have no risk, but the potential for high benefit. Those agents who are giving back to their community in a self-serving manner may reap short term benefits, but it also comes at an extremely high risk if those ill intentions were ever to be revealed to the public.

Value statements. Sales leaders reported they lived out the legacy of State Farm® through their value statements. Sales leaders were much more adept at using grandiose verbiage off of the cuff to explain why State Farm® was such a successful insurance company. Sales leaders reported the way they lived the brand was by teaching others to be able to pass it on by instilling value statements into agents and team members. These value statements are essentially just reasons to prefer State Farm®. One sales leader said:

My job is to connect those dots, so that we don't get disconnected from what the brand stands for: quality conversations, doing things the right way. We see in the newspaper all the time now where other companies are getting busted for not doing it the right way. I want to high achievers, who bring results but in the right ways, not doing anything the customer doesn't need or want. We can lose track of what it is that we are doing, so I break it down. How do I describe my value? This is what we are trying to create.

It was important to the sales leaders that these statements were not just words they spoke, but core values they lived by. As one sales leader specified:

We are a neighbor. That means so much- there whenever they need you. Our brand, our culture, is so different than most.. we care about people, our customer, our agents, our employees... It's important to me that in this 21st century world where you don't necessarily have to see someone, that you still act like a good neighbor. That I am still there in person to help them. Our culture and slogan is what makes us who we are.

Another agent added, "[t]he State Farm® brand is wrapped up in what is a good neighbor? Looking out for others, paying attention, being kind, being honest, day in and day out, with everyone I bump into. To me, that is how I live out the brand."

The agents that work under these sales leaders see these core values being lived out and it makes a positive difference in the influence that these sales leaders have over the agents. For example, Agent C reported that Sales Leader C "...is the embodiment of traditional, old-school State Farm®... and I think that's what you need from a leader. Everyone respects [them]. Everyone trusts [them]." Agent B reported that Sales Leader B "...came to my son's wrestling match last Monday. Things like that make you really like somebody." These truly are not just value statements, but individuals who value being a good neighbor, and being there to help life go right.

Lack of direct branding. Team members largely struggled with how they implemented the State Farm® brand into their daily activities. The branding they referred to was almost exclusively symbols through the logo. One team member said, "I have a State Farm® t-shirt, does that count?" while another team member quipped "I mean, [Agent name] just gave us a new State Farm® shirt." Two team members mentioned the State Farm® logo on their email signatures. One team member mentioned the logo on the outside sign. One team member was unwavering: they were not employees of State Farm®, so it was not necessary for them to live out the State Farm® brand. This team member said, "All I know is I'm not an employee of State Farm®. I work for an agent. That is drilled in my head, so I guess I would say no, I don't incorporate the State Farm® brand as much." This is significant evidence of disconnect between these team members and the culture embodied by these agents and sales leaders. The full story, the full rituals, they clearly exist for agents and sales leaders, but appear to be lacking in the group of interviewed team members.

CHAPTER SIX DISCUSSION

This chapter will provide further analysis of the themes by answering the posed research questions. The answer to the third research question will be coupled with a potential model for State Farm[®] to more fully implement Bolman and Deal's framework. Next, the implications of this study will be developed. The limitations of this study will be discussed, before finally recommending future research.

Theoretical Frameworks of Leadership

In answering the first research question, which asks if State Farm[®] effectively meets Bolman and Deal's four theoretical frameworks of leadership, the answer is no. While there are elements of each frame present in each data set, there is not enough evidence to support they have effectively met the frames at all three of the levels analyzed: team member, agent, and sales leader. The researcher found that each level had a strong grasp on at least one of the frames, but was severely lacking in the others.

Team members could define their own role under a structural framework more effectively than either of the other positions. The sales leaders excelled under the human resources frame. The agents could most easily describe their leadership style in terms of the political frame, so in terms of how they allocated time and money.

While this may seem beneficial as these groups could hypothetically build off of one other's strengths, it appears more likely that these differences in understanding of leadership are increasing specific tensions. Structural tensions exist because team members have a sense of role ambiguity in regards to the role of agents and sales leaders. Bolman and Deal (1997) predict that this will lead to confusion and apathy. The ways in which some of the team members delivered

“I don’t know what my sales leader does” leads the researcher to believe this apathy already exists.

The sales leaders have a strong grasp on forming relationships and creating those environments for relationships to flourish. Yet, agents reported they feel like they are on an island separate from corporate, that they feel disconnected. Both of these are symptoms that Bolman and Deal (1997) list as tensions that occur under the human resources framework when people feel they are not being invested in by the organization. Although the sales leaders are investing in the agents, often at their own expense, the sales leader is being seen as the liaison to the company, not the company itself. Agents who were under the old leadership structure are feeling devalued because the company has stopped investing in them the way that it used to. These investments varied from corporate sponsored promotions to more regular face-to-face all agent meetings, but are rarely ever happening anymore. There is an element of a lost culture.

Social Construction of Leadership within State Farm[®]

In social constructivist research, it is vital to focus on the followers’ interpretations of leadership, which is the purpose of this second research question. When analyzing how State Farm[®] team members interpret the level at which their leaders practice Bolman and Deal’s leadership frameworks within their organization, this study revealed four elements of team members’ understanding of leadership at State Farm[®]. First, team members widely do not understand the responsibilities of the positions above them. Bolman and Deal (1997) explain that this is problematic because a lack of clarity and predictability of roles within an organization creates an environment of confusion, poor communication, and low morale. Role clarity comes with an increase in clear and open communication. Role ambiguity can only lead to further tensions.

Second, team members feel connected to their agencies, but disconnected from State Farm[®]. The messages from corporate are confusing and overwhelming, as cited by three different team members in interviews. Team members cannot work to their full potential if they feel disconnected from the organization that is supposed to be backing the promise they are making to customers.

Third, many team members were not aware how their agent prioritized their time. This is troublesome because the agents overwhelmingly prioritized team development and team training, yet most of the team members did not recognize this in their interviews. This means there is either a problem with the message that is coming down from the agent or how that message is being interpreted. It is important for the team members to know they are a priority. This shifts the political balance in the office in a favorable manner for all involved because the team member now sees the agent as someone who is fighting for their own interests.

Last, team members need a strong grasp on the symbolic frame of leadership. The team members who were interviewed lacked a clear understanding of the value of State Farm[®]. They did not reference corporate myths, legends, or heroes. They did not incorporate value statements into their interviews. Sales leaders and agents who are complaining about the lost “good neighbor” culture have an opportunity to teach that culture to these team members who exhibited little knowledge of how to live out the “good neighbor” brand during their interviews.

Ultimately, the stronger the team member is and the more they understand all four frames of leadership, the stronger the organization as a whole will become. State Farm[®] agents and sales leaders must develop not only sales training, but also leadership and organizational culture development opportunities as well.

Model/ Recommendations

The following recommendations serve as the base model for beginning to correct the leadership gaps that were revealed in this study, thus addressing the third research question.

1. To address the issue of role clarity, the researcher suggests that roles must be clearly established for team members, agents, and sales leaders.
 - a. Agents and Sales Leaders must develop a more concrete, practical answer to what their role is. That role needs to be communicated clearly to team members. This may mean revisiting the roles of team members as well.
2. To address tensions stemming from corporate cultural changes, the researcher suggests that State Farm[®]:
 - a. Begin investing in agents as they used to before the leadership structure change. This mean providing sales leaders with a promotions budget and it means more face-to-face meetings (AND)
 - b. Engage in creative and participatory change. The agents must be included in this change. They must feel they have a connection to corporate. They must feel they have a voice that is being heard (AND)
 - c. Remove some of the static from the messages coming from the top. Clarify the vision and mission as a company and find a way to get the agent's buy in to that vision and mission.
3. To address quasi-resolution of conflict, the researcher suggests State Farm[®] agents invest in further conflict management trainings.
 - a. Conflict needs to be viewed in a positive light. Agents and Sales Leaders must be more open to conflict. Conflict is not a sign that there is something wrong. Rather,

lack of conflict is indicative that an organization may be “apathetic, stagnant, inflexible, or unresponsive” (Bolman and Deal, 1997, p 207).

4. To address the issue of empty symbolism, the researcher suggests:
 - a. Agents and Sales Leaders must promote and continue to live the “good neighbor” culture. This culture is the organization’s life source.
 - b. State Farm® corporate needs to focus time and research dollars on reintroducing that culture into our four centralized hubs to better integrate thousands of new workers into the State Farm® brand.
 - c. Team members need to be better integrated into the symbolic cohesiveness of the State Farm® brand. Team members must be able to not only articulate the meaning behind the good neighbor brand, but also how they live out the brand in their daily lives.
 - d. Sales leaders must have difficult conversations with their agents about the intent behind their community service. Ultimately, community service for self-serving reasons comes at an extremely high risk which the agents need to be made aware.

Implications

These results have three implications within the insurance industry, future leadership scholarship, and social constructivist research.

Industry. Although this study is specific to the State Farm® family of companies, this study can be applied to the entire insurance industry because of the similarities in needs of insurance companies. The leadership analysis can be applied outside of the insurance industry to almost any sales or customer service organization with a hierarchal structure. The insurance industry specifically is a volatile market that needs effective leadership strategies to overcome

the disruptive threats of the market. A multi-frame perspective accounts for many of the factors which contribute to the volatile market, such as structures and laws in place or political influence. The researcher suggests that a multi-frame perspective of leadership would not only be beneficial to State Farm[®], but on a wider scale, the entire insurance industry. Implementing an effective multi-frame perspective of leadership means increased role clarity which will increase productivity, decrease employee turnover, and increase staff morale (Bolman and Deal, 1997). Bolman and Deal further, it means a more positive, team-oriented, caring environment. It means increased employee autonomy and entrepreneurship. It creates an environment that is hands-on and value driven. Ultimately, a multi-frame perspective leads to a more profitable and successful organization.

Leadership. Leadership theory is evolving. This study is just one step towards a broader understanding of the impact that the symbols we use, our language choices, and our culture have on who we value as a leader and why we choose the individuals that we do to be leaders within our organizations. Although the positions that were used in this study are specific to the State Farm[®] family of companies, there are broader implications for the styles of leadership which match each position.

By example. The research would suggest that those in lower level positions have the ability to lead their organizations by example. This level of leadership also plays a large part in the culture of the organization. The culture is essentially the life force of the organization, what allows it to last beyond the current members. Individuals at these lower level positions without any power still have the opportunity to lead by example.

Leadership and management. Those individuals who are playing a dual leadership and management role can learn from some of the mistakes of the leadership equivalent at State

Farm[®]: Agents. This type of leader needs to branch out away from the role of “micromanager” or the person who is always telling others what to do and find ways to invest in the people which are under them. This shift in focus will balance out the four frames and make this type of leader well-rounded.

Leadership by influence. Leadership by pure influence is rare. However, the researcher believes the State Farm[®] Sales Leader model is an excellent model by which motivated individuals can create a collaborative, caring, committed environment. This type of leadership must be further explored in other industries to see if State Farm[®]'s success can be replicated.

Social constructivist research. This study found similar results to the Hall (2011) study with the addition of the multi-frame perspective. Interestingly, the multi-frame perspective allowed the researcher to more easily break down each situation that emerged from the interviews. The frames established four different lenses to view each situation. This framework sets up future social constructivist research by broadening the perspective of what is being analyzed. The multi-frame perspective also provided a check list of sorts to analyze each situation from multiple angles. This was imperative for the thematic analysis of this study. For example, when analyzing each situation, the researcher would ask: What role is this individual playing? (structural frame) What is the environment in this office? (human resources frame) Is this a conflict situation? (political frame) What does this mean in relation to the State Farm[®] brand? (symbolic frame) As other researchers move forward using a social constructivist paradigm, the researcher strongly suggests the use of a multi-frame perspective.

CHAPTER SEVEN

CONCLUSION

Limitations

The researcher encountered several limitations while completing the study. Although these limitations were minor, there are still four worth noting: small team member sample size, securing agency field specialist participants, incomplete data sets, and lack of diversity in participants. Ultimately, these limitations do not significantly change the impact of the findings of this study.

First, the researcher anticipated that a full data set would include at least two team members. The researcher would have preferred to have more than one team member per data set participate to obtain multiple perspectives and experience from the lowest level of the organization. There were numerous factors out of the researcher's control. In order to obtain full sets of data, the researcher had to use a snowball participant recruitment method to secure team members' contact information after the agents' random recruitment process. Unfortunately, some agents only provided contact information for one of their team members. One agent respectfully declined the interviewers' request to interview their team. There was also a limited amount of time to conduct the study. By the time the researcher scheduled the interview with agents, requested contact information, waited for team member contact information, and reached out to schedule the interviews with team members, the six week timeline for data collection was nearly exhausted.

Second, the response from Agency Field Specialists was extremely low. The researcher only ended up conducting one interview with an agency field specialist. While the researcher feels having information from another population and another unique perspective on the

phenomena of leadership would have added another layer of depth to this study, the data collected was rich enough to provide a clear picture of State Farm® leadership within the state of Missouri. Ultimately, some quotations from this interview are used as further evidence during the discussion; this interview was not included in the thematic analysis because of the need for complete and similar data sets to analyze.

Third, the study was limited by incomplete data sets. The researcher planned to obtain five complete data sets for this study. There were four complete data sets and three incomplete data sets. The incomplete data sets limited the researcher's understanding of each experience with leadership because the researcher only had access to two of the three perspectives involved.

Two of the incomplete data sets were missing sales leaders. These sets were incomplete due to a lack of response from the sales leaders. The lack of a response is a response in and of itself. One of these sets included a team member who did not even know the name of their sales leader. The other data set included an agent who did not speak ill of their sales leader, but who would reframe every question about their sales leader with "a *good* sales leader *would...*" or "if I was a sales leader, I would..." Both of these are further evidence of a communication and leadership gap between these sales leaders, agents, and teams represented in these incomplete data sets because they showcase a weak interpersonal relationship.

One of the incomplete data sets was missing at least one team member. This agent respectfully declined the researcher's request for contact information for their team, as the team needed to stay on track with their day and this is a busy time of year. The environment in this particular office was cold. The secretary was uninterested when the interviewer entered. The team was either helping a client or on the phone the entire time the interviewer was in the office for the interview with the agent. No one was up and about, moving or talking to each other. The

declined request did not come as a surprise when coupled with the answers given in their interview. This agent described their office environment as one of accountability and high expectations in regard to attendance, how time is spent, and efficient use of time. Again, although the researcher was not given a complete data set, the lack of data and the way that the request was declined provide plenty of room for further analysis and did not completely hinder the study.

Lastly, it is slightly problematic and concerning that all 21 participants of this study were of the same demographic. The researcher took every effort she could to obtain a broader representative sample. The researcher obtained random cities from within each sales territory and chose the first agent on the StateFarm.com agent locator tool. This was not purposefully a non-inclusionary study, but the only participants who responded were caucasian. State Farm®'s website lists 19 awards that State Farm® has won for diversity and inclusion in the workplace, including *Best Companies for Multicultural Women*, *Top Diversity Business Advocate in U.S. Asian Markets*, *Black Data Processing Associates Top 100 Employer*, and a perfect score on the *Human Rights Campaign Corporate Equality Index* in 2017. This would lead the researcher to believe that State Farm® is a diverse and inclusive company. However, the sample of participants for this study is not representative of that diversity. In social constructivist research, this is especially important to note.

Future Research Recommendations

This study was very enlightening as it revealed some very poignant components of State Farm®'s leadership structure and important areas where sales leaders, agents, and team members can focus to optimize efforts and achieve their goals. However, the researcher hopes that further research will be conducted with a larger, more diverse sample of participants to broaden the

study to be more inclusive of the national State Farm[®] brand, as opposed to the mid-west State Farm[®] brand. Additionally, the researcher recommends this study be replicated in other states to determine how the experience of leadership changes in different sub-cultures across America.

The interviews were a valuable source of data for a research project of this timeline. However, with a longer timeline and larger budget for travel expenses, the researcher recommends incorporating focus groups in future replications. If Hall (2011) is any indicator for future results, the social construction component of this research would be magnified in a group setting where individuals are building off of each other and constructing together what it means to be a leader in this organization. The researcher recommends conducting focus groups with only individuals who hold one position, and then also between individuals with differing positions.

In conclusion, this study found that State Farm[®] Insurance fails to effectively meet Bolman and Deals four leadership frames. The messages coming from State Farm[®] corporate leadership are often misinterpreted or unclear. State Farm[®] has a rich history, but a sense of a lost culture currently. It is vital that State Farm[®] implement the model provided to establish clear roles and expectations, spread the Good Neighbor culture, institute an operative conflict management strategy, and prioritize doing what is right. The gaps in leadership efficacy revealed by this study must be purposefully corrected if the State Farm[®] legacy is to live on.

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APPENDICES

APPENDIX A: Participant Recruitment**EMAIL INVITATION**

Subject: Leadership within State Farm®: Invitation to participate in a study

Hello [potential participant name]-

My name is Kaila Todd. I am a graduate student at the University of Central Missouri. I am inviting you to participate in a study I am conducting as part of my Masters degree in the Department of Communication under the advisement of Dr. Nicole Freeman.

In addition to being a graduate student, I have also worked for three different State Farm® agents over the last seven years as I have relocated for my studies. Over the last seven years, I have seen many different leadership styles and strategies. Each style was different, which piqued my interest about what it means to be an effective leader within State Farm® and led to this research project.

I am conducting interviews as part of a study to increase our understanding of leadership within State Farm®. The interview takes around 45 minutes and is very informal. We are simply trying to capture your thoughts about, perspectives on, and experience with leadership at State Farm®.

As a/n [employee of State Farm®, State Farm® Agent, State Farm® agent's team member], you are in an ideal position to give us valuable first-hand information from your own perspective.

Your responses to the questions during the interview will be kept confidential and participation is voluntary. There is no compensation for participating in this study. However, your participation will be a valuable addition to my research. The results of this study could lead to a better understanding of what it means to be an effective leader within the State Farm Insurance® family of companies. Please help me by participating in a short 30-45 minute interview that will explore your experience with leadership at State Farm®. If you are willing to participate, please send me an email at ktodd@ucmo.edu and suggest a day and time that works for you between [a window of dates will be provided upon IRB approval]. I will travel to you, or if it is more convenient for you, we can also do a phone interview.

If you have any questions about this study, please contact me (Kaila Todd) at ktodd@ucmo.edu, or my advisor, Nicole Freeman, at nfreeman@ucmo.edu. If you have any questions about your rights as a research participant, please contact the UCM Research Compliance Officer at (660) 543-8562.

Thanks!

FOLLOW UP SCRIPT- DIRECT CONTACT MADE

“Hello [potential participant name]-

How are you? Thank you for taking time out of your day to talk to me. The reason for my call is that I am following up on an email invitation to participate in my research project that I sent to you on [date]. I would like to clarify any questions or concerns that you may have, and if you choose, schedule a time for an interview. Do you have any concerns about participating?”

[answer any questions or concerns the potential participant has]

“Participation in my study is voluntary. I can travel to you on your schedule, or if it more convenient, we can do a phone interview. Would you like to schedule an interview?”

If answer is yes- “Wonderful! What day of the week works best for you?” [schedule interview]

“Perfect, thank you so much. I will be sending an email to confirm our appointment to you at [email address]. If you change your mind about participating or need to reschedule, please let me know. All of my contact information will be included in the confirmation email. Thank you again for your time- I am excited to learn more about your experience with leadership. Have a good day!”

If answer is no- “I understand, [name]. Thank you for taking the time to talk to me today. If you change your mind, please let me know. I would love to include your insight in my study. Have a good day!”

FOLLOW UP SCRIPT- VOICEMAIL

“Hi [potential participant name]-

This is Kaila Todd with the University of Central Missouri. I am following up to an email that I sent you on [date]. Please give me a call back at 417-733-4118. Thank you!”

CONFIRMATION OF INTERVIEW DATE/ TIME EMAIL

Hello [potential participant name]-

Thank you for talking with me today. I wanted to confirm with you that we will be meeting on [date] at [time]at [place] to complete a short 30-45 minute interview for my thesis.

Participation in this study is voluntary and you will not be penalized in any way for withdrawing.

If you decideto withdraw from the study, need to reschedule your interview, or have any additional questions, please emailme (Kaila Todd) at ktodd@ucmo.edu or call me at 417-733-4118. You can also contact my advisor, Dr. NicoleFreeman, at nfreeman@ucmo.edu. If you have any questions about your rights as a research participant, pleasecontact the UCM Research Compliance Officer at (660) 543-8562.

Thanks!

APPENDIX B: Informed Consent

Title of Study: Ensuring Quality Leadership in Insurance: Framing Leadership Efficacy using a Social Constructionist Approach

Identification of Researchers: This research is being done by Kaila Todd under the advisement of Dr. Nicole Freeman. We are with the Department of Communication at the University of Central Missouri.

Purpose of the Study: The purpose of this study is to explore leadership efficacy within the State Farm Insurance® family of companies.

Request for Participation: We are inviting you to participate in a study on leadership efficacy at State Farm. It is up to you whether you would like to participate. If you decide not to participate, you will not be penalized in any way. If you do choose to participate, you may also decide to cease your involvement at any time without penalty. If you do not wish to answer any of the questions, you may simply not answer them. You may withdraw your data at the end of the study. If you wish to do this, please tell us before the conclusion of the interview. Once the interview is complete, we will code all of the data and not know which interview responses are yours. Your identity will be kept confidential.

Exclusions: You must be at least 18 years of age to participate in this study. You must currently be employed by State Farm Insurance®, be a State Farm Insurance® agent, or be a team member for a State Farm Insurance® agent.

Description of Research Method: This study involves completing a short demographic survey and a 30-45 minute interview. The survey will ask you about your age, years of experience in insurance, current occupation, gender, and ethnicity. The interview will include a series of questions about your experience with leadership at State Farm Insurance®. The interview will be audio-recorded. The interview process will take roughly 30-45 minutes to complete.

Privacy: All of the information we collect will be confidential. The interviews will be one-on-one in a private setting. This will prevent other research participants from seeing or hearing your answers. We will not record your name or any other information that could be used to identify you in any stage of the research process. The audio recordings of your interview will be kept secure in a locked file cabinet. The transcriptions of the interviews will be kept confidential on a password protected computer, as well as on a flash drive that will also be kept in a locked file cabinet. Pseudonyms will be used when reporting data in the transcriptions and final report. The finalized thesis will be shared with the Graduate School at the University of Central Missouri and State Farm Insurance®, as well as submitted for publication to academic journals. Again, participation in this study is voluntary.

Explanation of Risks: The risks associated with participating in this study are similar to the risks of everyday life.

Explanation of Benefits: You will benefit from participating in this study by getting firsthand experience in communication research. You may also enjoy completing the interview.

Questions: If you have any questions about this study, please contact me (Kaila Todd) at ktodd@ucmo.edu, or my advisor, Nicole Freeman, at nfreeman@ucmo.edu. If you have any questions about your rights as a research participant, please contact the UCM Research Compliance Officer at (660) 543-8562.

If you would like to participate, please sign a copy of this letter and return it to me. The other copy is for you to keep.

I have read this informed consent and I agree to participate.

Signature: _____ Printed name: _____

Date: _____

Person obtaining consent: _____

APPENDIX C: Demographics Survey

Please answer the following questions.

What is your age? _____

What is your gender? _____

What is your ethnicity? _____

What is your current position within State Farm®? _____

Have you held any other positions within State Farm®? _____

If yes, what previous positions have you held with State Farm®? _____

How many years have you worked for State Farm®? _____

How many years have you worked within the insurance industry? _____

APPENDIX D: Interview Questions

Interview Questions for Sales Leaders

- 1) What does the word leadership mean to you?
- 2) What, in your opinion, is the kind of Leadership that your organization most values and rewards? What experiences have led to your conclusions?

STRUCTURAL FRAME

- 3) How would you define your role as a sales leader?
- 4) How would you define an agent's role?
- 5) Are there any processes in place to help you determine what is expected of you? Of agents? Of agents' staff?

HUMAN RESOURCES FRAME

- 6) What type of environment do you try to create as the sales leader?
- 7) How do you establish and maintain that environment?

POLITICAL

- 8) How do you decide where to allocate your time and efforts as the sales leader?
- 9) How do you handle conflict as the sales leader?

SYMBOLIC

- 10) Are there any events or activities that you host or take part in which you feel add value to the culture of your organization?
- 11) How do you incorporate the State Farm[®] brand into your day to day activities as sales leader?

Interview Questions for Agency Field Specialist

- 1) What does the word leadership mean to you?
- 2) What, in your opinion, is the kind of Leadership that your organization most values and rewards? What experiences have led to your conclusions?

STRUCTURAL FRAME

- 3) How would you define your role at State Farm®?
- 4) How would you define the role of your Sales Leader?
- 5) How would you define an agent's role?
- 6) Are there any processes in place to help you determine what is expected of you? Of a sales leader? Of agents? Of agents' staff?

HUMAN RESOURCES FRAME

- 7) What type of environment does your sales leader try to create?
- 8) How do they establish and maintain that environment?
- 9) What do you think of this environment? What about the strategies used to establish and maintain it?

POLITICAL

- 10) How does your sales leader decide where to allocate their time and efforts?
- 11) How do you feel your sales leader handles conflict?

SYMBOLIC

- 12) Are there any events or activities you take part in which you feel add value to the culture of your organization? Who organizes them?
- 13) How do you incorporate the State Farm® brand into your day to day activities?

Interview Questions for Agents

- 1) What does the word leadership mean to you?
- 2) What, in your opinion, is the kind of Leadership that your organization most values and rewards? What experiences have led to your conclusions?

STRUCTURAL FRAME

- 3) How would you define your role as an agent?
- 4) How would you define the role of a sales leader?
- 5) How would you define the role of your team members?
- 6) Are there any processes in place to help you determine what is expected of you? Of a sales leader? Of your office staff?

HUMAN RESOURCES FRAME

- 7) What type of environment do you try to create within your office?
- 8) How do you establish and maintain that environment?
- 9) How would you describe the environment that your sales leader attempts to create? What steps do they take to establish the environment in your territory? How effective are those steps?

POLITICAL

- 10) How do you decide where to allocate your time and efforts as the agent?
- 11) How do you handle conflict in your office?
- 12) Does your sales leader effectively allocate their time and efforts? Why or why not?

SYMBOLIC

- 13) Are there any events or activities that you host or take part in which you feel add value to the culture of your organization?
- 14) How do you incorporate the State Farm® brand into your day to day activities?

Interview Questions for Agents' Team Members

- 1) What does the word leadership mean to you?
- 2) What, in your opinion, is the kind of Leadership that your organization most values and rewards? What experiences have led to your conclusions?

STRUCTURAL FRAME

- 3) How would you define your role a team member?
- 4) How would you define an agents' role?
- 5) How would you define a sales leaders' role?
- 6) Are there any processes in place to help you determine what is expected of you? Of agents?
Of sales leaders?

HUMAN RESOURCES FRAME

- 7) How would you describe the environment in your office?
- 8) Who plays the largest role in maintaining the office environment? How do they do that?

POLITICAL

- 9) How does your agent allocate their time and efforts? Do you think that's effective?
- 10) How does your sales leader allocate their time and efforts? Do you think that's effective?
- 11) How does your agent handle conflict?
- 12) How does your sales leader handle conflict?

SYMBOLIC

- 10) Are there any events or activities you take part in which you feel add value to the culture of your organization? Who hosts these events? Do you think they're effective?
- 11) Are you encouraged to incorporate the State Farm[®] brand into your day to day activities?
How so? Do you?

APPENDIX E: Institutional Review Board Approval Letter

Office of Sponsored Programs and Research Integrity
Administration 315
Warrensburg, MO 64093
Office 660-543-4264
Grants/Contracts: osp@ucmo.edu
Compliance: researchreview@ucmo.edu

Exempt Review
11/16/2017
Protocol Number: 943

Dear Kaila Todd:

Your research project, 'Ensuring Quality Leadership in Insurance: Framing Leadership Efficacy using a Social Constructionist Approach', was approved by the University of Central Missouri Human Subjects Review Committee on 11/15/2017.

If an adverse event (such as harm to a research participant) occurs during your project, you must IMMEDIATELY stop the research unless stopping the research would cause more harm to the participant. If an adverse event occurs during your project, notify the committee IMMEDIATELY at researchreview@ucmo.edu.

The following will help to guide you. Please refer to this letter often during your project.

- If you wish to make changes to your study, submit an "Amendment" through Blackboard under the "Amendment and Renewals" tab. **You may not implement changes to your study without prior approval of the UCM Human Subjects Review Committee.**
- If the nature or status of the risks of participating in this research project change, submit an "Amendment" through Blackboard under the "Amendment and Renewals" tab. **You may not implement changes to your study without prior approval of the UCM Human Subjects Review Committee.**
- **When you have completed your collection of data, please submit the "Final Report" found on Blackboard under the "Final/Renewal Report" tab.**

If you have any questions, please feel free to contact me at researchreview@ucmo.edu.

Sincerely,

A handwritten signature in black ink that reads "Kathy Schnakenberg".

Kathy Schnakenberg
Program Administrator/Research Compliance Officer
Office of Sponsored Programs and Research Integrity
University of Central Missouri