
Three Questions to a More Enlightened Business



By Loic Sadoulet , INSEAD Affiliate Professor of Economics, and Gerlinde Silvis , Rabobank's former Chief Human Resources Officer

By regularly “checking-in” with employees, leaders create emotionally sound companies able to help drive organisational change.

Rabobank, the Dutch multinational financial services company, came from humble but proud beginnings as a cooperative of small agricultural banks providing finance to Dutch farmers. So, when the push for fast growth through derivatives and secondary market trading left it mired in the *LIBOR* interest rate-rigging scandal, the consequences shook the organisation to its foundations. Morale plummeted, stakeholders were anxious and employees ashamed of their workplace. Many questioned where the bank's values now lay and how, or even if, the organisation could redeem itself in the eyes of its stakeholders.

With the workplace stressed and unable to move forward, a cultural programme was introduced to revitalise its internal culture by turning around morale and changing the way the organisation went about its business. Recognising that company culture stems from collective behaviour, the bank

set out to change “group thought” by getting closer to individuals, assisting them to take a closer look at their own values, drivers and behaviour.

Through a series of two-day modules, interspersed with fieldwork, the cultural transformation programme encouraged employees at all levels to take a closer look at their actions; the way they interacted with their colleagues and subordinates; and the implications this had for the shape of the organisation. In between the modules, participants returned to the workplace and integrated what they had learnt into practice, supported by mentors chosen for their integrity rather than seniority within the company.

Central to this programme, and key to encouraging a change in the way people interacted, was the introduction of the check-in, a process by which team members took time at the start of meetings to enquire about each other’s mental, physical and emotional health.

Checking in is a concept well developed in airline and education industries, but still quite novel in the corporate world, and requires leaders to open team meetings by getting members to ask each other three questions:

- How are you feeling?
- Is there something distracting you from being fully present at this meeting?
- What is your intention for this meeting?

To better understand the effects this procedure had on employee emotions and decision making, co-author (and then, chief HR officer at Rabobank) Gerlinde Silvis conducted 14 case studies and surveyed 767 bank employees - research which formed the basis for her paper, [Emotional boarding using the ‘Check-In’](#). Although a positive result was expected, the extent to which the three questions changed both the culture of the bank and the way it operated were vastly underestimated.

A “red thread” linking the entire organisation

Silvis found that the process of checking in created a communal focus amongst employees and a willingness to cooperate. More people were open to exposing the difficulties they were facing, both personally and in the workplace; they felt able to show their vulnerability and to seek and offer help.

“Doing a check-in gives energy,” the chairman from one of Rabobank’s head office departments noted in his responses to the survey. “It is a process you start and you learn as you go, delving deeper to gain a better understanding of how people operate.”

Some respondents stated that sharing emotions and identifying a common goal led to a reduction in competition and brought out a readiness to help each other, instead of trying to address and push through only their own discussion points. Tensions and uncertainties were brought out into the open and discussed.

Another said, “Asking questions deepens the way you interact, it creates trust. The check-in creates a space to share emotions.”

People cultivated empathy; they learnt to see each other from a different perspective and interacted accordingly. It also created a mutual understanding for individual positions and questions. The check-in was described by one respondent as a “red thread” which stretched across the organisation connecting people, creating a starting point for discussion.

Interestingly, about 60 percent of those surveyed found that as well as creating closer emotional binds, checking in before a meeting created a moment of reflection which helped individuals to become ‘fully present’ and allowed the group as a whole to close the issue of the previous meeting and focus on the topic at hand. In short, it helped them to ‘land’ and to be more aware of the ‘here and now’.

Customising the check-in

Managers used the check-in in different ways. Some checked-in once a week – first thing Monday morning – others would check-in at the start of every meeting, up to three times a day. While most used the questions as originally stated, others changed the language to suit the team. “You shouldn’t get lost in the process, it should be effective,” one leader noted. Overall, leaders recognised that to be effective they had to set the right example and have the courage to display their own vulnerability.

Of those interviewed, 63 percent regarded the check-in as a valuable tool while 34 percent considered it of limited value.

A bank transformed

It is fair to say that the check-in led to a new management style within Rabobank, one not based solely on rationality, but founded on a degree of emotion. The quality of discussions within meetings improved and leaders were encouraged to listen more, creating a more balanced decision-making process.

The bank's cultural transformation programme had extraordinary results. In less than 18 months, it had connected with 45,000 staff. There was a visible change not just within teams but across the organisation. Morale was noticeably more positive as the frontline people in the company were given a voice, they felt listened to and felt that their values were more in touch with the organisation.

A new corporate culture had developed by asking three simple questions.

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