



ing infrastructure. While Lazor admits not every idea of the thousands received over the last year or so has succeeded, a surprising number have done very well, particularly in the areas of customer outreach, problem resolution, and service.

“It is part of PNC’s corporate culture to create an institution that employees feel connected to,” notes Lazor. “We want them to feel proud to work here,

and—in general—to create a product and service suite that they would feel confident recommending to family and friends.” Such a program comes at a time when many U.S. banks are struggling for organic growth and struggling for new ways to cement relationships with customers.

Yet in an environment dominated by M&A activities and non-bank competitive

distractions, it can be truly challenging to “bake in” innovation by, literally, giving it meeting time, budget, and priority.

“What we try to emphasize with this program is follow-through,” notes Lazor. “It’s not enough to float an idea that will never actually be owned and play out. It is important for those who offer ideas to feel a sense of accountability.”

— Lauren Bielski

Better banking, by the book

Most times that management succession comes up, the issue is, “Who do I find to replace me?” and “Where and when do I find them?” In other words, the discussion begins with the manager being “succeeded.”

But the other side of succession is that of the successor, who is either a new face on the block, or a familiar face that staff has to begin accepting as “the boss.”

Being the new man or woman in the CEO’s seat is a challenge. Getting the bank’s managers to come together as a team in spirit, not just name, is the goal, but how to do it? Robert Chapman found himself in such a spot a few years back.

Reflecting on that time, Chapman says he tried to get things rolling with a new strategy. As he recalls with a chuckle, the staff thought he’d lost his mind.

“You want us to what?”

Chapman, who goes by “Bob,” is a reader. He’s always got two or three books in progress. His favorite non-fiction reading consists of books about leadership.

As president and CEO of United Bancorp, Inc., Tecumseh, Mich., a \$731.5 million-assets, two-bank holding company, this is no academic interest.

In 2004, Chapman had finished consultant Jim Collins’ *Good to Great: Why Some Companies Make the Leap ... and Others Don’t*. He found the book inspiring and wanted to bring some of its principles to managing United.

He proposed to have all the managers read *Good to Great* and similar books, and to attend meetings to discuss what could be practically applied at United.

Innovation Get your team on the same page... literally

This was met with something less than enthusiasm.

“They said that they had no time to take a day away from work and do these kinds of things,” Chapman recalls.

He held the sessions anyway, but was disappointed in the impact. After about a year he had to admit that he “hadn’t moved the needle at all.”

Finding a guru

While ruminating on how to retool what he believed would be a healthy process for United, Chapman met consultant Robert Pasick, a leadership expert and business coach, and a faculty member at the University of Michigan’s Ross School of Business Administration. Chapman explained what he was trying to do, and Pasick agreed to become the effort’s facilitator, assigning business books in consultation with Chapman.

The 12-banker management team doesn’t just read the books and compare thoughts over lunch. Chapman says that Pasick brings structure to the original concept by assigning team members to complete projects, exercises, and presen-

tations based on lessons taught in the various business books that they read.

Bringing in a professional to run these sessions seems to have led to a change in heart among the managers.

“They like the books,” Chapman says, “and they push them down further into the organization.”

Each month, the management team holds its regular meeting, and an hour to an hour-and-a-half of that is devoted to a book-based session led by Pasick.

Building on books

Chapman says *Good to Great*—which he’s reread four or five times, so much does he like it—has provided a skeleton of sorts for the entire effort.

“It’s about what drives great companies,” Chapman explains, “which is a culture of execution and engagement.”

Meanwhile, other books read by the group have helped along the way.

One is *The Five Dysfunctions of a Team*. This is one in a series of “Leadership Fables” written by Patrick Lencioni, management consultant. The book opens with a quote: “If you could get all the people in an organization rowing in the same direction, you could dominate any industry, in any market, against any competition, at any time.”

Chapman himself says the lessons of this book “is helping our executive team come together. The book is all about building a cohesive team, the issues you face in doing that, getting over the fear of conflict, getting the necessary level of commitment, and more.”

— Steve Cocheo