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IMPACT OF CORPORATE CASUAL WEAR ON
PRODUCTIVITY IN THE WORKPLACE

A Project
Presented to the
Faculty of
California State University,
San Bernardino

In Partial Fulfillment
of the Requirements for the Degree
Master of Business Administration

by
Joe Luis Hernandez
December 2001

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Approved by:




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11-20-01

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ABSTRACT

In today's workplace there are many reasons why businesses are encouraging their workforce to dress in a more casual manner. Personnel within the workforce who dress casually report improvements ranging from morale to customer relations after the implementation of more relaxed dress codes. Although these attitudes do not thoroughly represent this study in its entirety, from the employees' perspective, dropping neckties and high heels in favor of open collars and flats has been received with much favor.

In addition, it will be necessary to consider whether or not business casual dress facilitates the tearing down of social and communication barriers. These impediments tend to exist between higher and lower paid employees. With everyone wearing corporate casual, all of the employees within a corporation appear homogenous. That is, the perceptions of power hierarchies are not visible, at least from the viewpoint of non-employees, as in this case study, the credit union members.

This is not to say that the power structures do not exist; they still remain in tack, only less noticeable to the public. More casual attire for employees may create a climate of increased productivity and morale, increased

job satisfaction, and improved communication across organizational hierarchies; these will be the focal point of this study.

If, by the conclusion of this research, increases are found not to be the case, informality in the dress code could possibly be the resultant cause of a loss in productivity. This could conceivably be due to the increased laxness within the workplace. Whereas, an apparent valid strategy to energize morale, job satisfaction, and communication, may in fact be detrimental to all of these goals. Based on these concerns, this research is of great interest and benefit to those whose decisions reflect the corporation's dress code policies.

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CHAPTER ONE

BACKGROUND

Introduction

In this era of downsizing and cutbacks within major corporations and individually owned companies as well, there is a trend in corporate policy that has drawn universal raves from its employees. In many work settings, the policy of business casual has rapidly increased in near mania proportions.

In 1992, 24% of businesses surveyed by the Society for Human Resources Management, or SHRM allowed casual attire at the office, and nearly 75% of those permitted it on just one day of the week. By 1999, 95% of employers polled by SHRM had a dress-casual allowance, and more than 40% of those businesses permitted it every workday (Los Angeles Times, 2001).

Historically, institutions such as banks, law firms, corporations and government agencies have employed men and women who dressed for work in formal business suits, viz., ties, skirts and dresses. In today's work environment, this restrictive dress code has given way to a more vibrant and relaxed presence, i.e., the business casual look.

IBM, the bastion of formality in the corporate world, has also gone through a major change within its organizational culture. Even this well-fortified institution cherishes the benefits of the business casual look. Other large companies who nurture and promote the business casual look include: General Motors, Bic, PepsiCo and American Express.

California's current energy crisis has impelled government officials to do their best to liberalize the dress codes of their workforce. This was dictated by higher temperature setting requirements on thermostats within every department.

San Bernardino County has just approved its new dress code policy (Press Enterprise, 2001). This new policy stipulates what is acceptable and what is not acceptable. Although employees can wear khaki pants and sleeveless dresses they must realize that inappropriate attire, e.g., Tube top, Lakers jersey, is distressing to the working environment and would be cause for disciplinary repercussion.

At the state level, the Department of Personnel Administration distributed a memo in mid-May advising department heads to review dress code policies for state

workers because thermostats in offices are set at 78 degrees.

Here in the Inland Empire, some companies have been business casual for years for reasons other than the current crisis. At ESRI in Redlands, employees have always worn casual clothing. Karen Hurlbut, a spokeswoman for ESRI "The idea behind having a relaxed dress code is so people can be more comfortable. A lot of people work long hours which can be tough for many people to do when they're wearing a tie or a suit versus something more casual," explained Hurlbut (Press Enterprise, 2001).

At first, Best, Best & Krieger, a law firm in the city of Riverside allowed their employees to dress casual on Fridays of each week. Then as other law firms in Southern California began to switch to everyday casual, Best, Best & Krieger followed suit.

Business-wear experts caution that business casual wear may possibly transform the employee's attitude towards work itself, from the traditional working practices towards a more lackadaizical attitude concerning work. Experts warn that employees must remember they still must represent the company or entity they work for.

Victoria Seitz, Cal State San Bernardino marketing professor, who wrote the book Dress, Body Language and

Etiquette, and often speaks at business seminars about the subject, said it's a good idea for supervisors to provide dress code parameters.

"They have to because people are going to take it to the limit." She said. "If it's all written up, then they can point to that (viz., the policy) and say you're in violation."

The general belief is that coming to work dressed comfortably allows freer movement. And if employees feel freer, there will be more creativity and innovation, increased morale, enhanced communication, greater loyalty and improved productivity.

Corporate Culture of Arrowhead Credit Union

Established on March 8, 1949, by the Employees of San Bernardino County, Arrowhead Credit Union's (ACU) Corporate culture is manifested in the established values of the organization. These values stress teamwork, member focus, and fair treatment of employees, as well as innovation and ethics. ACU operates efficiently only when these values are shared among all employees and passed on to new employees joining the Credit Union.

These values can be described as desires or wants of people that guide their behavior. An employee's learned

values guide behavior on and off the job. Thus if an employee's values are important, it will guide the person's individual behavior in all situations, both right or wrong. Corporate culture then is derived from the employee's basic set of values about right and wrong, such as a learned belief that stealing from the Corporation is wrong.

New employees are exposed to Arrowhead's corporate values when filling out the job application, as the corporate values and service standards are written into the job application. A potential employee must sign a statement, which indicates they understand these values, and they will be expected to let these values guide their behavior while at work. Once hired, Arrowhead's culture is inculcated through formalized training programs that all newly hired employees are afforded.

Arrowhead's service standards not only stress corporate mandated standards which must be met when working with members, but also require employees to mentally adjust their attitude when working with members. An example of this culture is taken from our service standard given to new employees, which reads: "Serving members extends to all credit union personnel. If you are

not serving a member face to face or on the phone, you are serving a fellow cohort who is," (ACU employee handbook).

Upholding these service standards is not a matter of personal choice; they are expected to be adhered to by everyone and are to be applied to co-workers as well as members. Another example of this culture is the Arrowhead's spirit of service, which reads, "Our spirit of service is an attitude based on certain values and beliefs about people, life, and work that leads a person to willingly serve others and take pride in his or her work." The CEO may influence the culture, but the culture actually becomes real when people interact and work together, with newer employees learning from the tenured experienced employees.

Concluding that the potential of a less restrictive dress code would have a more positive impact in the workplace, ACU has re-defined its dress code guidelines. The credit union has now implemented its own *corporate casual* policy. Since its implementation in the summer of 1999, these changes has been received favorably by the employees of the credit union.

The purpose of this report is to explore the value of business casual within ACU's corporate culture. This study sought to answer questions concerning employees' attitudes

towards corporate casual wear. For example, How do employees of Arrowhead Credit Union feel about the informality of corporate casual? Using Likert scale questionnaires, all employees who have direct contact with ACU members were asked to disclose their agreement or disagreement with each statement contained in the questionnaire. Each response was given a numerical score to reflect its degree of attitudinal favorableness and these scores were totaled to measure the respondent's attitude.

Based on the fact that Arrowhead Credit Union has already concluded that corporate casual wear will benefit the company, they have implemented their own casual dress code policy. This research project provides the data necessary for managers to make informed decisions regarding informal attire in the workplace. In chapter three, the research instrument will be presented and the implications of its findings will be discussed.

Based on informed data from the questionnaire, the results should provide a sound basis to determine the appropriateness of implementation and the difficulty of maintaining dress code policies that may or may not eventually erode productivity of the workforce.

CHAPTER TWO

REVIEW OF THE LITERATURE

Corporate Dress Code through Time

The Modern suit originated in America in the 19th century. Originally called a lounge or leisure suit it was designed for gentlemen to wear while relaxing at home. The suits confused and frustrated Europeans who perceived various distinct, yet subtle class distinctions into design, viz., the stripe of a pant and the weave of a vest, none of which was evident in the single-fabric American constructions (Goldstein, 2000).

At the turn-of-the-century, working-class men started buying an inexpensive machine-made suits produced by, then familiar companies such as Hart, Schaffner, and Marx (Goldstein, 1999). The suits will typically be worn at social events. In contrast, upper-class men who considered themselves members of the democratic New World, followed this trend, albeit, with their own brand of snobbishness. These gentlemen chose to wear their leisure suits to work—to the consternation of elders who continued to wear frock coats, striped trousers and vests. Young people dressing casually for work to the annoyance of stuffy elders.

Corporate Dress in the 1900s

Although there is a marked difference between the business attire of today and that of early 1900s, there has been one enduring common denominator—a neat, conservative look. The typical manager just before World War I dressed formally, almost funereally. Black or dark blue suits with the custom. Loose-fitting jackets fell an inch or two above the knees and were worn open to reveal a many-buttoned vest with a watch chain. Attired so, the person's jaw sat on a tall, stiff collar that enclosed a somber necktie. High-buttoned, sharply pointed shoes poked from the bottoms of his cuffless trousers (Wingo, 1987).

Women in offices and shops wore frilly blouses and ankle length skirts. The serious place of business forbade daring outfits sometimes seen on the streets, such as hobble skirts that ended between the calf and the ankle.

Also in the early 1900s, young men usually sported a lankier look than their bosses did—closer fitting suits, often dark brown and gray as well as navy blue. Their machine-made suits did not last as long as the fully tailored outfits of top management. To compensate, factories supplied two pairs of matching trousers for each jacket (Wingo, 1987).

"Every man wore a shirt with detachable collar and cuffs," says Jack Hyde, head of the men's wear design and marketing at the Fashion Institute of Technology in New York. "There were no washing machines to speak of, so men wore their shirts three days in a row but changed their cuffs and collars daily."

1910-20s

Military styling began to infiltrate corporate fashions during World War I: high waists, snugger fits and belts. Doughboys returning from Europe were fed up with the drabness of the uniform, but they were hooked on many of its comforts. They demanded natural padding, softer, permanent collars and smarter lines in their civilian clothes.

Sales of wristwatches surpassed those of pocket watches by the end of the decade; they also contributed to the demise of the vest, where the pocket watch was stored. By 1920 most young men had adopted the leisure suit as their dress-up uniform, much to the consternation of elders who continued to wear frock coats, striped trousers, and vests. The leisure, or sack suit evolved from its shapeless form to a more fitted, three-button jacket, often worn with cuffed trousers. Men still wore

stiff, detachable collars, but soft, attached ones were gaining popularity.

1930s

Despite the stock market crash and the Great Depression, the elite dressed with style. Businessmen stepped out in glamorous suits in checks and subtle plaids; jackets had wide shoulders and trousers had double pleats. Particularly popular was the English Drape suit.

Esquire in 1934 called it "the way to dress if you are so sure of yourself under the New Deal that you are unafraid of offering a striking similarity to a socialist cartoonist's conception of a capitalist." Working women also adopted chic suits, which they complemented with matching hats, gloves, bags, and shoes.

1940s

With young men off fighting in Europe and Asia, men's fashion at home became more somber.

Wartime cloth restrictions, which forbade the sale of vests, patch pockets, and the two-trouser suit, helped create the trend. Manufacturers also stopped churning out cloth-eating double-breasted suits. Before the war, double-breasted suits made up almost 50% of all suits made; by the end of the '40s they accounted for only 12%. Suits got slimmer, with narrower trousers and shorter

jackets. The patterns of the '30s disappeared as men opted for dark suits or conservative chalk stripes (Goldstein, 1999).

1950s

Post-war American working women adopted a feminine look, rushing to buy sweater sets and Coco Chanel's knit suits. Fashion followers embraced Christian Dior's New Look, with its tiny waist and billowing skirt. Critics noted that Dior's skirts used up to 20 yards of fabric, which they found wasteful after the austere war years. Men's suits continued to shrink. Natty Italian cuts moved into boardrooms and offices in the late '50s. That meant natural shoulders, trimmer lines, tapered trousers, narrow silk ties and pointed shoes. The style dominated a decade, with one big change. Three-button jackets were replaced when President John Kennedy showed up at press conferences in two-button suits.

1960s

President Kennedy wore a two-button suit to a televised debate with Richard Nixon, and overnight it emerged as the look that expressed youth—and youthful thinking. When Kennedy went hatless to his inauguration, the hat industry died. Jackie Kennedy favored Oleg

Cassini's suits, a style that American women found perfect for the office (Goldstein, 1999).

Miniskirts in the late '60s put personnel directors in a dither. How high should they allow skirts to rise at work? In Britain skirts were rising so high they were called pelmets (for pelvis helmets). Most companies decided to ban skirts that ended any higher than just above the knee. The crisis resolved itself in the '70s as fashions brought skirts back to knee length and below.

1970s

European designers, who had begun to infiltrate America in the 1960s, insinuated themselves into business fashion. Nehru jackets may have been rare in corporate wardrobes, but business shirts gained personality with loud patterns and long lapels. In 1970, approximately 80% of shirts sold by Arrow, then the largest shirt-maker, were anything but white; six years earlier the reverse had been true. And, increasingly, shirts were cut from brave new synthetic fabrics. Ties screamed with color and ballooned in size, with knots the size of small apples. The women's movement popularized pantsuits in the office, but slacks were still banned from high-end restaurants.

1980s

The 80s were more about conspicuous consumption and flaunting power. Wall Street men brought suspenders back into fashion and donned contrast collars. Women were told that looking like men—still suits and short hair—was the surest path to success. By 1985 linebacker-like shoulder pads were in every power-woman's wardrobe. At the end of the decade Donna Karan finally offered chic clothes for working women. Meanwhile, Giorgio Armani broke through as the first European designer to become a Wall Street must-have.

1990s

Blame it on the rise of techno-geeks, marketing by Gap and Levi's, or the creativity of human resource managers, but the suit succumbed to khakis and jeans as the required office wear. In 1994 magazines were full of tech entrepreneur rants against the suit. "If you don't have anything to say wear a suit," Bing Gordon, the co-founder of Electronic Arts told FORTUNE. To be a "suit" is to be anti-tech, uncreative, living in the past. In other words, dull.

Anne Hollander, fashion historian and author of Sex and Suits, a book on the history of dress, compares the

plight of the suit to that of the skirt in the 1970s, when feminists boasted, "I don't own a skirt."

Factors Impacting Corporate Dress

In spite of the difference between the business attire of today and that of early 1900s, there has been one enduring common denominator – a neat, conservative look that represents professionalism at its best. In the 1970s, major corporations often provided new hires a copy of John Molloy's book, Dress for Success.

It was expected that corporate executives would demand his book to be treated like the dress code bible. Published in 1975, the book provided a detailed guide to correct business attire, complete with photographs, line drawings, even diagrams on how to properly tie a tie, i.e., the Windsor knot, half Windsor, or four-in-hand. It was an immediate success, which has been proved by its numerous printings, along with more than 775,000 copies of its sequel, The (underline title but don't accept change) Woman's Dress for Success Book, which was published in 1977.

What Frederick W. Taylor, the time and motion pioneer, was to scientific management, John T. Molloy, the author of both dress-for-success books, is to the

managerial dress code. Mr. Taylor placed the choice of clothing that should be worn to the office on a completely new footing. Rather than picking one's clothes on the basis of the most recent fashionable designer's trend, or even according to what you or your spouse thinks looks good, he suggested that the selection of accessories, viz., tie and shirt color, should be based on valid empirical research (Keichel, 1983).

As a former prep-school teacher, Molly conducted research for more than a decade in which he consulted both individuals and corporations alike, on matter of business attire. According to Molloy's vocabulary of wardrobe science, "a particular outfit doesn't look terrific, it rests well with a specific audience". For example, a man's black raincoat was proved via tests to convey a lower-middle-class image with most audiences.

Not surprisingly, the look that tested most favorably was the old Ivy League standard (See figure 1).

Figure 1.

The Ivy League Look

-
- blue or gray two-piece suit of conservative cut
 - white or light pastel shirt with long sleeves
 - neatly patterned tie darker than the shirt
 - dark over-the calf socks
 - wingtips or other plain laced shoes
-

Molloy prescribed these items as the standard uniform for managerial hopefuls, while allowing for minor variations that would avoid any offense or undo harm to various audiences' exploitation based on regional differences. In Detroit for instance, local preferences of women favored brown suits because that color came across as more acceptable than blue. This regional variation was isolated to the Detroit area specifically, as other regional nuances occurred randomly in other metropolitan areas (Keichel, 1983).

With good cause, Molloy styled himself "America's first wardrobe engineer" (Kiechell, 1983). His basic message transcended regional or industry differences. His message was to:

- 1) Use clothing as a tool to help you get ahead.

- 2) Find out which outfits are agreeable each relevant segment of the population.
- 3) Wear them without concern for originality.

Informality in the Workplace

The fact that organizations have adopted more relaxed policies regarding business casual dress codes to cultivate a climate of informality in the workplace is not in question. Accounts of innovative, high-performance, high-involvement organizations by highly regarded authors such as Kanter, Lawler, Peters, and Waterman, repeatedly use terms such as *informality*, *casualness*, and *spontaneity* to describe such firms. A climate or theme of informality is viewed as a central component of their culture. Proponents claim that such a climate can boost employee morale, creativity, and even overall performance (Morand, 1998).

The most prevalent evidence of contemporary informality exists within dress codes that are relaxed more so than others. IBM, which has been historically regarded as a bastion of formality in the corporate world, has undergone a major realignment of its organizational culture by abandoning the traditional protocol of blue suits. Instead, IBM's dress code paradigm has radically

shifted to the degree that now they encourage their employees to come to work dressed casually. General Motors, PepsiCo, and American Express are other noted corporations that have adopted casual dress code policies. Overall, companies have adopted less restrictive dress codes because they believe it will enhance employee satisfaction and morale.

Degrees of formality and/or informality must be understood in light of a number of specific behavioral and contextual elements. (See figure 2). Formality and informality are, in this sense, viewed as two types of social situations that are *organized* in different manners, all depending on specific communication rules and codes of interpersonal comportment.

Figure 2.

Forms of Decorum

1)	linguistic cues
2)	various emotional expressions
3)	modes of decor
4)	architecture

Consider two distinct social scenes. In the first scenario, a group of individuals are dressed in casual

attire and are seated around a table socializing in an enjoyable and casual atmosphere. Their bodily postures are relaxed; some lean back in chairs with arms clasped behind their necks, legs crossed, and feet propped up.

Interruptions among the individuals, side exchanges, and multiple topics occur simultaneously. Conversational levity, and sporadic laughter are observed. Ranges of emotions are expressed. One person is eating a sandwich; another is drinking soda, a third stares briefly out the window. This setting and the behavior in it would be described in broad terms as informal (Morand, 1998).

In contrast, the opposite scene would include a group of individuals wearing formal business attire, seated around a conference table, sitting upright in chairs, exhibiting a common focus of attention, and engaged in serious, deliberate tones of discussion (solemn facial demeanor and so on) would be defined as a relatively formal situation.

Looking more closely in the informal setting, specific elements of language can be identified. Informal language as that which uses "in-group" speech patterns—speech elements that are characteristically found among close friends, close-knit work groups, and so on. This includes the use of first names or nicknames, the use of

slang phrases, phonological slurring ("Hey" instead of "Hello," Gimme a hand with this, will ya?" rather than "Would you please give me a hand with this?"), and so forth. In contrast, formal speech is highly standardized. Word choices are more deliberate and include more formal terms. Sentences in formal speech are also more or less grammatically proper, with the speech fully enunciated and articulated.

In formal contexts, turns at speech are highly regulated. There are few interruptions; one person speaks, the floor is then explicitly turned over to (or requested by) another, who then speaks in turn. Informal conversations show greater leeway in terms of both topic and conversational interruptions. Moreover, in formal business contexts, the topic of conversation is serious and always related to work. In informal conversation, the topic may shift back and forth between work and non-work topics, punctuated perhaps with laughter and joking.

Nonverbal and postural cues also differ. In informal situations, as noted, such postures as putting one's feet on a desk, leaning back in a chair, and clasping one's hands behind one's neck are present. Formal posture on the other hand is more stiff and attentive. Such distinctions are blatantly found in the armed forces, where "at

attention" contrast with the relaxed "at ease." Moreover, informality is associated with greater latitude of emotional expression; with formality there is absence of emotional expression.

Finally, situational elements such as physical décor, furnishings, layout, lighting, and physical artifacts can contribute to an overall feeling of formality or informality. Formal settings use more Spartan, businesslike décor and furnishings. Participants are usually seated in a symmetric, orderly pattern; there is often a hushed, subdued atmosphere. In contrast, informal situations are marked by more variation and less orderliness or concern for the status quo.

Given these descriptions of formality and informality, is it possible that such elements contribute to organizational creativity and innovation?

Free-Flowing Communication

One hallmark of successful high performance firms is the existence of communication networks that entail multiple and spontaneous communication ties among personnel. These may take place in informal conversational norms, making people more likely to initiate spontaneous conversations with other. Contact is not restricted to

official reporting relations or pre-designated lines of communication.

One feels freer to drop by another's office, interrupt a conversation, and so on. These types of communication networks are important factors that enable companies to adapt successfully to the demands of turbulent, uncertain environments. Business cannot always wait for a formal meeting to be called.

Creativity

Informality and dress and comportment can certainly lead to greater creativity. This link may be direct. If in conversation individuals feel free to interrupt, voice spontaneous thoughts, switch topics, or have few constraints on topics, then more creative ideas will likely be generated.

This is quite similar to rules for brainstorming, a freewheeling mode of interaction with few constraints on what is said. This link to creativity may also be indirect. For instance, if informal norms regulate organizational members' selection of potential clothing to be worn on the job, this same norm may symbolize to members that they also have greater freedom of choice and room for individual initiative regarding other aspects of work (Morand, 1998).

Social Familiarity

Some might claim that an atmosphere of joking and of conversational and situational laxity is more appropriate for a bar or party atmosphere. This may be a valid caveat, but the fact is that an informal social, even "fun" atmosphere is not antithetical to work. If employees have internalized a strong work ethic and sense of occupational devotion, there is no reason to frown on developing affective ties at work. Enjoyment of a work atmosphere can be important for these people.

Status Leveling

In bureaucratic organizations, the very trappings of formality often reinforce status distinctions. The hushed atmosphere, the palatial scope, the formal décor of executive suites can impart a very daunting aura.

Subordinates use formal terms of address, i.e., Mister and Sir, and are otherwise cautious and circumspect in language usage ("Excuse me, sorry to bother you, but if you are not too busy, I have a small question"). This formality also extends to other behaviors. Subordinates assume greater physical interpersonal distance; they stand or sit at respectful attention in the presence of

superiors, don't broach familiar subjects unless asked to, and don't initiate laughter or joking behavior.

In contrast, the informality present in organic firms dissolves these status symbols. When informal norms of conduct are established, bosses become more approachable. Superiors and subordinates mingle and interact as equals, "Hey, Jack!" is far more informal than "Good morning, Mr. Dithers."

It should be recognized, however, that behavioral formality also has a place in organizational settings. Formality has traditionally been associated with such bureaucratic workplaces as banks, insurance companies, and government agencies. Many businesses aware of the contemporary trend toward informality, especially regarding dress, have queried whether they should try to move their companies toward greater informality.

Formality may be appropriate and play an organizationally functional role where the very nature of work calls for regimented, routine, and impersonal working relations. One outcome of formality is the reinforcement of legitimate authority and the more ceremonial aspects of work. In other words, the trappings of formality can underscore the fact that work is a serious undertaking that is physically and psychologically distinct from play.

Paying attention to our mode of dress, our enunciation, our impersonal emotional demeanor and whose turn it is to speak.

Informality, in contrast is, likely to be functional where routine procedures or interpersonal discourse is less important. Informality works well in a working climate where contingencies require rapid and innovative communication patters, and where the work force has internalized a strong sense of dedication to organizational goals.

In view of this, such firms as banks, insurance agencies, and government bureaucracies might benefit from some degree of formality, whereas high-tech and other innovative companies would more likely benefit from a relatively informal atmosphere.

Informality might also prove useful in some service sector organizations-a rapidly growing area- in which the development of emotional ties and a cultural atmosphere of friendliness and respect between employees and clients are viewed as important.

Not all organizations fit neatly into one of the two extremes. Nevertheless, one sure generalization is that there exists a global trend-pertinent to almost all

contemporary corporations, at least to some degree-toward greater innovation, flexibility, and hence informality.

Organizations have instituted casual clothing policies as a way of cultivating informality in the workplace. Those desiring to cultivate informality on a more far reaching level have additional avenues. For one, statements of corporate culture or philosophy can profoundly shape behavioral norms and organizational climate. Thus, a company might develop an explicit statement to the effect that its culture is informal, that it values creativity and innovation.

CEOs and other top executives serve as symbolic, ceremonial figureheads who influence the setting and modeling of cultural norms. Thus, one should observe the behavioral style and manner of the CEO and other top executives. Do they come to work in shirtsleeves, maintain an informal style of interaction, run meetings sitting on top of a desk, call impromptu meetings, drop in on people, manage by walking around, and so on? Also, what style does the office décor of the CEO and of other managerial areas reflect (Morand, 1998)?

To some degree, organizations also engineer linguistic norms, such as through policies related to forms of address. Formality and hierarchy are typically

manifested by asymmetric exchanges of naming. Bosses call subordinates by their first names, while subordinates often feel constrained to the title form (Ms., Mr.) in addressing superiors. To instill mutual informality, many companies have instituted policies of "universal first naming" all employees are explicitly on a first-name basis with all others. Examples include General Electric, Hewlett-Packard, Corning Inc., United Parcel Service, and Mars Inc. Even secretaries and blue-collar worker in these firms address the CEO this way.

Organizations may employ architectural configurations and décor to foster an ambiance of informality. Some firms intentionally design offices with escalators rather than elevators because this encourages greater frequency of informal face-to-face contact among personnel.

Its important to emphasize that if its to succeed, informality must exist in a context which employees are highly committed to and have internalized the overall goals of an organization. When such is not the case, informality can result in too much laxness or a breakdown of order.

Informality works best when it is perceived as being consistent with the overall goals and values of a corporate culture. The message to the employees must be

that informal behavior and ambiance are part of the company's way of succeeding at its core competencies and its mission, and definitely not as any relaxation of standards for quality and excellence (Morand, 1998).

CHAPTER THREE

METHODOLOGY

The Arrowhead Experience

Ever since Arrowhead Credit Union instituted a more relaxed business wear policy, it appears that it has been well received by its employees. Corporate casual wear puts them more at ease in the workplace and it appears that it has made going to work something that is part of life rather than apart from it.

All ACU branch employees who have direct member contact were asked to complete questionnaires consisting of statements that express either a favorable or unfavorable attitude toward the credit union's current corporate casual environment. The respondent was asked to agree or disagree with each statement. Each response was given a numerical score to reflect its degree of attitudinal favorableness and scores were totaled to measure the respondent's attitude.

A total of 232 questionnaires were distributed to branch employees that have direct member contact. These employees included Tellers, New accounts personnel, and Supervisors. A total of 167 questionnaires were completed

and returned which represents a 72% response rate. What follows is a summary of the major findings.

Findings

Overall, the targeted group of employees surveyed are happy with Arrowhead Credit Union's corporate casual wear policy and the climate of informality that it fosters. The returned questionnaires reported the following employee opinions:

A primary finding concerning corporate casual wear is the impact on productivity. While 92% of the respondents favor the option of wearing business casual wear everyday, 42% feel just as productive wearing business casual in the workplace. While 35% of the respondents feel improvement in their level of productivity, 23% state that wearing corporate casual has not impact on productivity.

It's worth noting that 50% of the respondents agree that wearing corporate casual increases employee morale, while only 12% disagree. The remaining 38% feel wearing corporate casual has no impact employee morale.

Another significant finding concerns members of ACU and their interactions with the respondents. 42% of respondents perceive members as being more comfortable doing business with them when wearing corporate casual,

while 46% feel corporate casual does not impact the members comfort level. This finding strongly suggests that members tend to be more comfortable and are more apt to ask questions when employees are more dressed like themselves. For example, members who may be nervous about discussing their financial matters may be even more intimidated if approached by someone dressed in full professional attire. Only 12% perceive members feel less comfortable doing business with an employee dressed in corporate casual.

Another finding worth mentioning is that 62% of the respondents sense that members respond to who the employees are and not what they are wearing. This suggests that ACU employees do a good job in gaining rapport with the members which then leads to cementing long term relationships.

Also, 86% of respondents feel a strong sense of self-confidence when they interact with members in a business casual atmosphere. When conveying self-confidence it's sending a message about how one feels about oneself, other people and the job that's being done. It's interesting to point out that 81% of respondents feel members enjoy seeing them in corporate casual wear. In spite of the fact that wearing corporate casual everyday

is optional, 27% of respondents still feel that dressing in more professional way is just as important as job knowledge.

Wearing corporate casual is seen as an employee benefit by 68% of the respondents and 67% agree there is enough variety offered at the corporate store. One frequent comment coming out of questionnaire responses was affordability. Respondents clearly assert that corporate casual wear should be more reasonably priced. This has an important implication given that almost 50% of the respondents work on the teller line and most work part-time.

Employees of ACU have reacted very favorably towards the implementation of the changes in the corporate dress code policy. By and large there is an opinion of enhanced spirit of productivity, morale, self-confidence in the workplace. There is also an opinion that this informal ambiance has no negative impact on member relations.

While wearing corporate casual is an employee perk, emphasis should always be placed on professionalism. But more importantly, embracing the core values within the domain of the credit union is what really matters.

CHAPTER FOUR

SUMMARY

Arrowhead Credit Union has adopted a corporate casual policy as a way to cultivate a more informal ambiance and encourage employees to embrace its corporate culture. The credit union emphasizes professionalism in the workplace is one of its core values and the essence of corporate casual.

Employees of Arrowhead Credit Union were asked to respond to a questionnaire about their attitudes towards corporate casual and their beliefs about its impact on member relations.

Conclusions

The core values management needs to ensure its employees are embracing are:

- Honesty and Integrity
- Be Proactive
- Work Smart and Deliver Value
- Respect for People
- Professionalism
- Teamwork and Work/Life Balance

Informality should be exuded as part of the company's way of succeeding at its core competencies and its mission.

Arrowhead Credit Union's move to corporate casual wear is right on target. This move has been quite positive. It puts the manager and employees on a more even playing field. Invariably, it puts employees more at ease in the workplace while not sacrificing professionalism. It makes going to work something that is part of life rather than apart from it. An employee should be able to come of as a professional without having to dress like one.

Recommendations

Continue to seek reasonably priced top quality brands for corporate wear with the logo embroidered on in the same color as the polo shirt—employees will seek the product out. Continue to keep the merchandise at the credit union store updated seasonally just like a retail store. Heavier jackets featured in the winter, and beach blankets in the summer. Even in nontech industries such as financial services, wearing clothing, carrying umbrellas and golfing with golf balls with the company logo on it is in vogue. Having employees wear or tote or use items with

the credit union's name and logo on it is good advertising.

It also goes without saying that good grooming habits, viz., proper hygiene, styled hair, shined shoes, manicured nails, are requisite. Also, contrary to a popular school of thought, consistent clutter in the workplace is not an indication of a busy individual, it's just an indication of clutter. It's not professional.

Arrowhead Credit Union should have reason to be positive on dressing down in corporate casual. Employees are the image of Arrowhead Credit Union so when wearing corporate casual, there should always be a neat and professional appearance. A neat and professional appearance contributes to the positive impression we make on our members.

When wearing corporate casual Arrowhead Credit Union employees should be expected to be neatly attired and groomed during the working hours. Also, when representing the credit union in company sponsored events. A good clean appearance bolsters poise and self-confidence and greatly enhances the image of the credit union.

Professionalism in the workplace should always be the essence of corporate casual.

APPENDIX A
QUESTIONNAIRE

QUESTIONNAIRE

Fellow employees and Management, I'm currently enrolled in the MBA program for working professionals here at California State University San Bernardino. One of the requirements in this program is to complete a Master's Project for which I'm currently working on. I selected "Corporate Casual Wear in the Workplace" as my topic for my project and I would like to gather some information from you. Please take a few moments to complete this questionnaire.

Are you satisfied with our dress code policy? (please circle your answers)

1 2 3 4 5
Very Dissatisfied Very Satisfied

Do you like the option of wearing corporate wear everyday?

Yes	No
-----	----

Do you feel that there is enough variety offered at the corporate store?

Yes	No
-----	----

How much value do you place on corporate wear as an employee benefit?

1	2	3	4	5
Low value				Highest Value

How confident do you feel wearing corporate casual when talking to our members?

1 2 3 4 5
Not confident Extremely Confident

How do you think members feel about our corporate casual wear?

1 2 3 4 5
Totally Dislike Totally Like

I find that members respond to who I am not what I'm wearing

Strongly Agree Agree Neutral Disagree Strongly Disagree

I find that wearing corporate casual makes members feel more comfortable doing business with me

Strongly Agree Agree Neutral Disagree Strongly Disagree

I find wearing corporate casual increases job morale

Strongly Agree Agree Neutral Disagree Strongly Disagree

I feel more productive when wearing corporate casual

Strongly Agree Agree Neutral Disagree Strongly Disagree

I feel corporate casual should be more for back office personnel

Strongly Agree Agree Neutral Disagree Strongly Disagree

I would prefer to dress in a more professional way. Appearance is just as important as job knowledge

Strongly Agree Agree Neutral Disagree Strongly Disagree

I find that our current Corporate Casual policy is unnecessary

Strongly Agree Agree Neutral Disagree Strongly Disagree

Other comments about our current corporate casual wear policy?

A little bit about yourself:

Gender: ☐ Male ☐ Female

In which of the following age groups would you place yourself?

☐ 18-24 years ☐ 25-34 years ☐ 35-44 years

☐ 45-54 years ☐ 55-64 years

What is your position at Arrowhead Credit Union?

☐ Financial Services Representative (Platform area)

☐ Member Services Representative (Teller Line area)

☐ Supervisor/Branch Manager

Which branch office do you work at? Please specify _____

How long have you been with Arrowhead Credit Union

☐ Less than 1 year ☐ 1-3 years ☐ 4-6 years

☐ 7-9 years ☐ 10-13 years ☐ 14-16 years

☐ 17-20 years ☐ Over 20 years

Which best characterizes your ethnic background?

☐ African American

☐ Asian/Pacific Islander

☐ Hispanic

☐ White/Caucasian

☐ Other, Please specify _____

Thank you for your cooperation and assistance. Please return your completed questionnaire to your Branch Manager or Branch Service Manager.

Sincerely,

Joe Hernandez
Highland Branch Manager

APPENDIX B

GRAPHICAL RESULTS

Frequencies

	N Valid	Missing
Are you satisfied with our dress code policy?	165	2
Do you like the option of wearing corporate wear everyday?	167	0
Do you feel there is enough variety offered at the corporate store?	162	5
How much value do you place on corporate wear as an employee benefit?	167	0
How confident do you feel wearing corporate casual when talking to our members?	162	5
How do you think members feel about our corporate casual wear?	164	3
I would prefer to dress in a more professional way. Appearance is just as important as job knowledge	165	2
I find that members respond to who I am not what I'm wearing	167	0
I find wearing corporate casual make members feel more comfortable doing business with me.	164	3
I find wearing corporate casual increases job morale	166	1
I feel more productive when wearing corporate casual	164	3
I feel corporate casual should be more for back office personnel	166	1
I find that our current corporate Casual policy is unnecessary	159	8
What is your gender?	163	4
In which of the following age groups would you place yourself?	165	2
What is your position at Arrowhead Credit Union?	167	0
Which branch office do you work at?	167	0
How long have you been with Arrowhead Credit Union	167	0
Which best characterizes your ethnic background	159	8
Other comments about our corporate wear	167	0

Frequency Table

Are you satisfied with our dress code policy?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	3	1.8	1.8	1.8
	Dissatisfied	16	9.6	9.7	11.5
	Neutral	35	21.0	21.2	32.7
	Satisfied	53	31.7	32.1	64.8
	Very Satisfied	58	34.7	35.2	100.0
	Total	165	98.8	100.0	
Missing	No Response	2	1.2		
Total		167	100.0		

Do you like the option of wearing corporate wear everyday?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	154	92.2	92.2	92.2
	No	13	7.8	7.8	100.0
	Total	167	100.0	100.0	

Do you feel there is enough variety offered at the corporate store?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	108	64.7	66.7	66.7
	No	54	32.3	33.3	100.0
	Total	162	97.0	100.0	
Missing	No Response	5	3.0		
Total		167	100.0		

How much value do you place on corporate wear as an employee benefit?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lowest value	8	4.8	4.8	4.8
	Low value	12	7.2	7.2	12.0
	Neutral	34	20.4	20.4	32.3
	High value	63	37.7	37.7	70.1
	Highest value	50	29.9	29.9	100.0
	Total	167	100.0	100.0	

How confident do you feel wearing corporate casual when talking to our members?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not confident	2	1.2	1.2	1.2
	Low confidence	4	2.4	2.5	3.7
	Somewhat confident	17	10.2	10.5	14.2
	Very confident	34	20.4	21.0	35.2
	Extremely confident	105	62.9	64.8	100.0
	Total	162	97.0	100.0	
Missing	No response	5	3.0		
Total		167	100.0		

How do you think members feel about our corporate casual wear?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dislike	1	.6	.6	.6
	Neutral	31	18.6	18.9	19.5
	Like	49	29.3	29.9	49.4
	Totally Like	83	49.7	50.6	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

I would prefer to dress in a more professional way. Appearance is just as important as job knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	16	9.6	9.7	9.7
	Agree	28	16.8	17.0	26.7
	Neutral	62	37.1	37.6	64.2
	Disagree	39	23.4	23.6	87.9
	Strongly Disagree	20	12.0	12.1	100.0
	Total	165	98.8	100.0	
Missing	No response	2	1.2		
Total		167	100.0		

I find that members respond to who I am not what I'm wearing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	42	25.1	25.1	25.1
	Agree	62	37.1	37.1	62.3
	Neutral	32	19.2	19.2	81.4
	Disagree	20	12.0	12.0	93.4
	Strongly Disagree	11	6.6	6.6	100.0
	Total	167	100.0	100.0	

I find wearing corporate casual make members feel more comfortable doing business with me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	24	14.4	14.6	14.6
	Agree	45	26.9	27.4	42.1
	Neutral	76	45.5	46.3	88.4
	Disagree	15	9.0	9.1	97.6
	Strongly disagree	4	2.4	2.4	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

I find wearing corporate casual increases job morale

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	30	18.0	18.1	18.1
	agree	53	31.7	31.9	50.0
	Neutral	63	37.7	38.0	88.0
	Disagree	16	9.6	9.6	97.6
	Strongly disagree	4	2.4	2.4	100.0
	Total	166	99.4	100.0	
Missing	No response	1	.6		
Total		167	100.0		

I feel more productive when wearing corporate casual

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	19	11.4	11.6	11.6
	Agree	38	22.8	23.2	34.8
	Neutral	69	41.3	42.1	76.8
	Disagree	33	19.8	20.1	97.0
	Strongly Disagree	5	3.0	3.0	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

I feel corporate casual should be more for back office personnel

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	3	1.8	1.8	1.8
	Agree	12	7.2	7.2	9.0
	Neutral	22	13.2	13.3	22.3
	Disagree	73	43.7	44.0	66.3
	Strongly Disagree	56	33.5	33.7	100.0
	Total	166	99.4	100.0	
Missing	No response	1	.6		
Total		167	100.0		

I find that our current corporate Casual policy is unnecessary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	4	2.4	2.5	2.5
	Agree	7	4.2	4.4	6.9
	Neutral	36	21.6	22.6	29.6
	Disagree	67	40.1	42.1	71.7
	Strongly Disagree	45	26.9	28.3	100.0
	Total	159	95.2	100.0	
Missing	No response	8	4.8		
Total		167	100.0		

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	22	13.2	13.5	13.5
	Female	141	84.4	86.5	100.0
	Total	163	97.6	100.0	
Missing	No response	4	2.4		
Total		167	100.0		

In which of the following age groups would you place yourself?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	70	41.9	42.4	42.4
	25-34	33	19.8	20.0	62.4
	35-44	28	16.8	17.0	79.4
	45-54	23	13.8	13.9	93.3
	55-64	11	6.6	6.7	100.0
	Total	165	98.8	100.0	
Missing	No response	2	1.2		
Total		167	100.0		

What is your position at Arrowhead Credit Union?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial Services Representative	58	34.7	34.7	34.7
	Member Services Representative	79	47.3	47.3	82.0
	Supervisor/Branch Manager	30	18.0	18.0	100.0
	Total	167	100.0	100.0	

Which branch office do you work at?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Barstow	9	5.4	5.4	5.4
	Big Bear	3	1.8	1.8	7.2
	Chino	13	7.8	7.8	15.0
	Corona	15	9.0	9.0	24.0
	Crestline	6	3.6	3.6	27.5
	Del Rosa	8	4.8	4.8	32.3
	40th St	3	1.8	1.8	34.1
	Fontana	12	7.2	7.2	41.3
	Highland	12	7.2	7.2	48.5
	Loma Linda	9	5.4	5.4	53.9
	Mt Vernon	11	6.6	6.6	60.5
	Rancho	13	7.8	7.8	68.3
	Redlands	12	7.2	7.2	75.4
	Rialto	14	8.4	8.4	83.8
	Riverside	12	7.2	7.2	91.0
	Sierra Way	11	6.6	6.6	97.6
	Victorville	4	2.4	2.4	100.0
	Total	167	100.0	100.0	

How long have you been with Arrowhead Credit Union

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	55	32.9	32.9	32.9
	1-3 years	70	41.9	41.9	74.9
	4-6 years	27	16.2	16.2	91.0
	7-9 years	4	2.4	2.4	93.4
	10-13 years	8	4.8	4.8	98.2
	14-16 years	2	1.2	1.2	99.4
	Over 20 years	1	.6	.6	100.0
	Total	167	100.0	100.0	

Which best characterizes your ethnic background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	African American	10	6.0	6.3	6.3
	Asian/Pacific islander	2	1.2	1.3	7.5
	Hispanic	57	34.1	35.8	43.4
	White/Caucasian	83	49.7	52.2	95.6
	Other	7	4.2	4.4	100.0
	Total	159	95.2	100.0	
Missing	No response	8	4.8		
Total		167	100.0		

Other comments about our corporate wear

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No comment	107	64.1	64.1	64.1
	Corporate wear should be more reasonably priced	21	12.6	12.6	76.6
	Don't enjoy wearing expensive clothes	1	.6	.6	77.2
	I like being able to wear corporate casual	18	10.8	10.8	88.0
	I don't have or wear corporate casual	2	1.2	1.2	89.2
	Corporate Casual wear is still professional	3	1.8	1.8	91.0
	Corporate casual should be worn with dressier clothes	2	1.2	1.2	92.2
	I don't feel professional when I'm wearing corporate casual	3	1.8	1.8	94.0
	We should get a new corporate shirt on our anniversary date	1	.6	.6	94.6
	Our members like our corporate wear	1	.6	.6	95.2
	I don't like corporate wear	2	1.2	1.2	96.4
	We should wear uniforms	1	.6	.6	97.0
	Corporate casual is not professional	2	1.2	1.2	98.2
	We shouldn't be required to wear a belt with pants	1	.6	.6	98.8
	Some members don't like our corporate casual look	1	.6	.6	99.4
	Need pictures of what is actually available	1	.6	.6	100.0
	Total	167	100.0	100.0	

Frequencies

Statistics

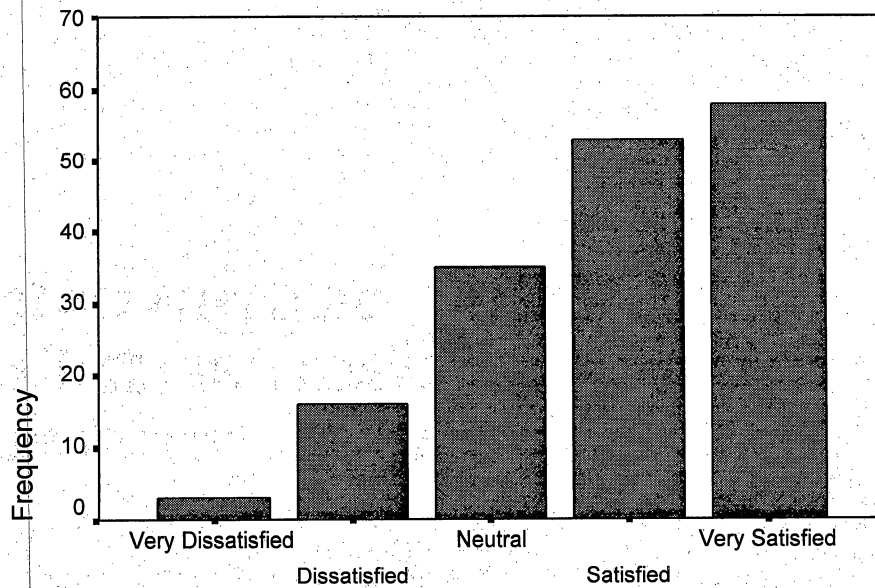
Are you satisfied with our dress code policy?

N	Valid	165
	Missing	2

Are you satisfied with our dress code policy?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	3	1.8	1.8	1.8
	Dissatisfied	16	9.6	9.7	11.5
	Neutral	35	21.0	21.2	32.7
	Satisfied	53	31.7	32.1	64.8
	Very Satisfied	58	34.7	35.2	100.0
	Total	165	98.8	100.0	
Missing	No Response	2	1.2		
Total		167	100.0		

Are you satisfied with our dress code policy?



Are you satisfied with our dress code policy?

Frequencies

Statistics

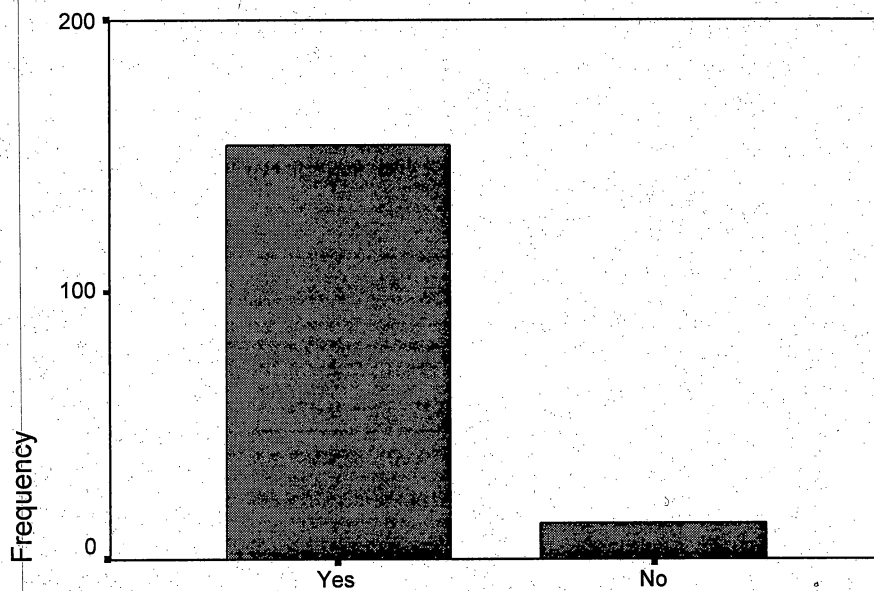
Do you like the option of wearing corporate wear everyday?

N	Valid	167
	Missing	0

Do you like the option of wearing corporate wear everyday?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	154	92.2	92.2	92.2
	No	13	7.8	7.8	100.0
	Total	167	100.0	100.0	

Do you like the option of wearing corporate w



Do you like the option of wearing corporate wear everyday?

Frequencies

Statistics

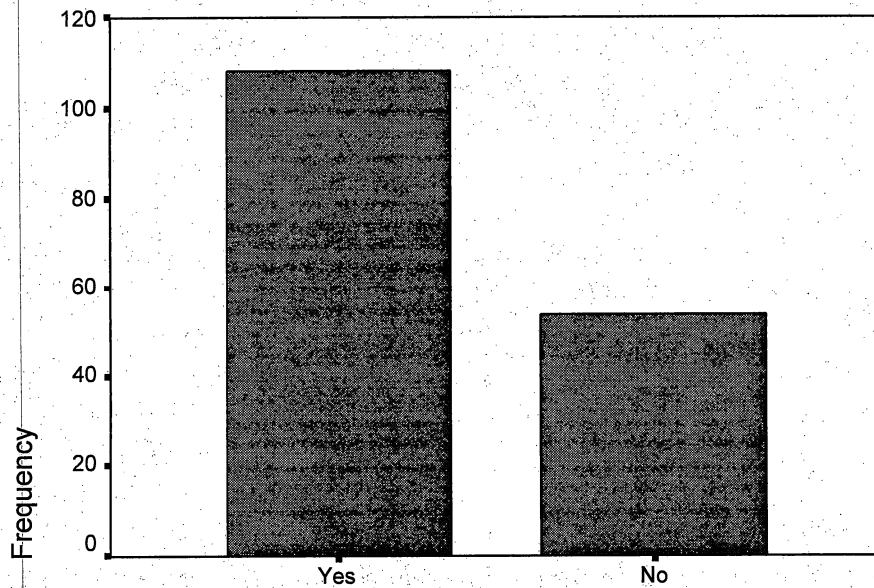
Do you feel there is enough variety offered at the corporate store?

N	Valid	162
	Missing	5

Do you feel there is enough variety offered at the corporate store?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	108	64.7	66.7	66.7
	No	54	32.3	33.3	100.0
	Total	162	97.0	100.0	
Missing	No Response	5	3.0		
Total		167	100.0		

Do you feel there is enough variety offered at



Do you feel there is enough variety offered at the corporate store

Frequencies

Statistics

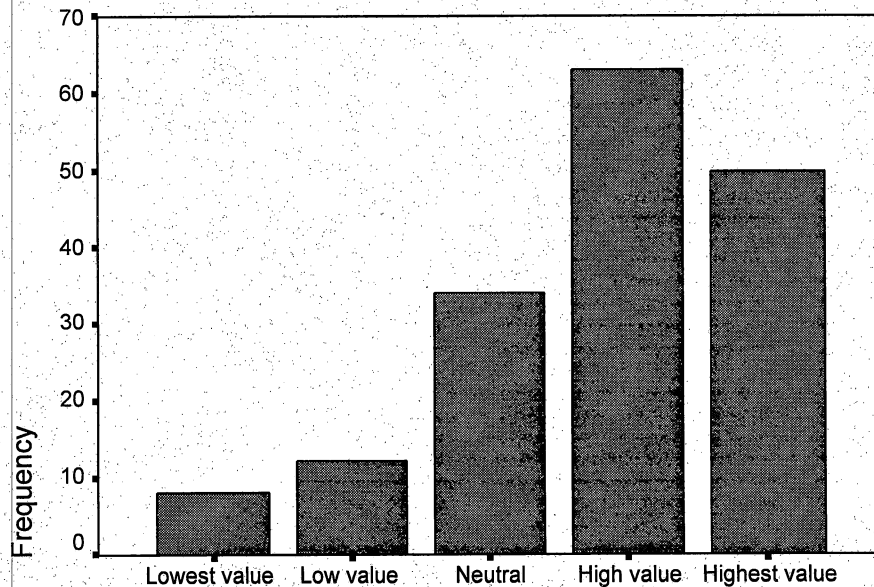
How much value do you place on corporate wear as an employee benefit?

N	Valid	167
	Missing	0

How much value do you place on corporate wear as an employee benefit?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lowest value	8	4.8	4.8	4.8
	Low value	12	7.2	7.2	12.0
	Neutral	34	20.4	20.4	32.3
	High value	63	37.7	37.7	70.1
	Highest value	50	29.9	29.9	100.0
	Total	167	100.0	100.0	

How much value do you place on corporate w



How much value do you place on corporate wear as an employee

Frequencies

Statistics

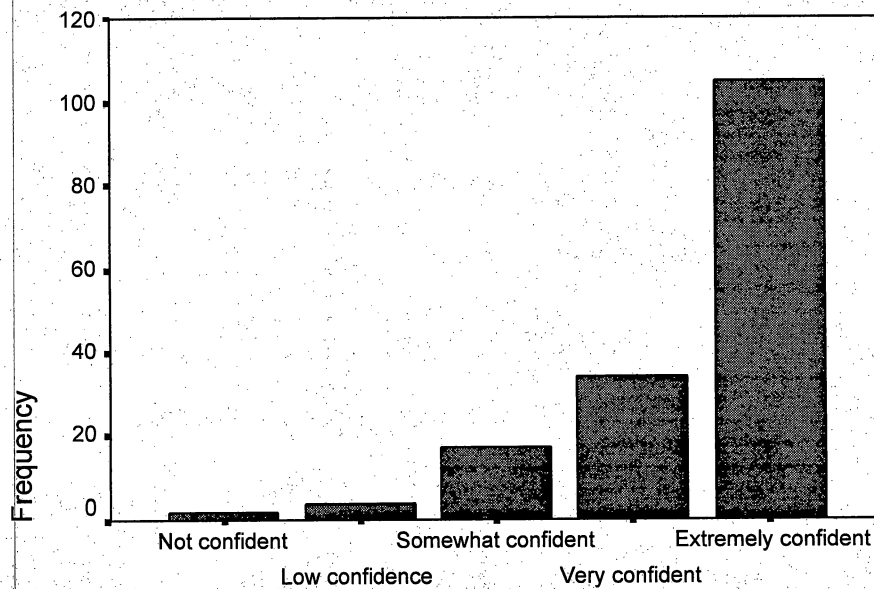
How confident do you feel wearing corporate casual when talking to our members?

N	Valid	162
	Missing	5

How confident do you feel wearing corporate casual when talking to our members?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not confident	2	1.2	1.2	1.2
	Low confidence	4	2.4	2.5	3.7
	Somewhat confident	17	10.2	10.5	14.2
	Very confident	34	20.4	21.0	35.2
	Extremely confident	105	62.9	64.8	100.0
	Total	162	97.0	100.0	
Missing	No response	5	3.0		
Total		167	100.0		

How confident do you feel wearing corporate



How confident do you feel wearing corporate casual when talking

Frequencies

Statistics

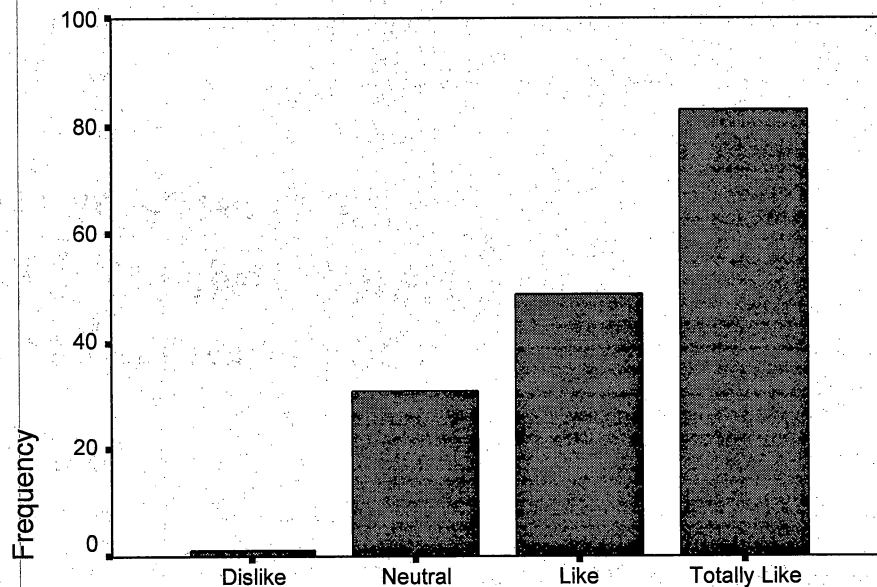
How do you think members feel about our corporate casual wear?

N	Valid	164
	Missing	3

How do you think members feel about our corporate casual wear?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dislike	1	.6	.6	.6
	Neutral	31	18.6	18.9	19.5
	Like	49	29.3	29.9	49.4
	Totally Like	83	49.7	50.6	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

How do you think members feel about our cor



How do you think members feel about our corporate casual wear

Frequencies

Statistics

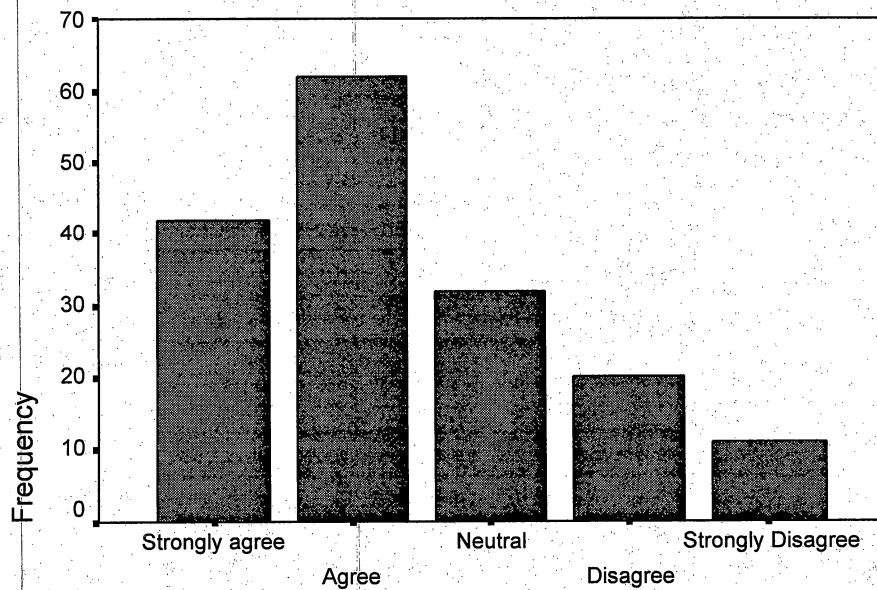
I find that members respond to who I am not what I'm wearing

N	Valid	167
	Missing	0

I find that members respond to who I am not what I'm wearing

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	42	25.1	25.1	25.1
	Agree	62	37.1	37.1	62.3
	Neutral	32	19.2	19.2	81.4
	Disagree	20	12.0	12.0	93.4
	Strongly Disagree	11	6.6	6.6	100.0
	Total	167	100.0	100.0	

I find that members respond to who I am not



I find that members respond to who I am not what I'm wearing

Frequencies

Statistics

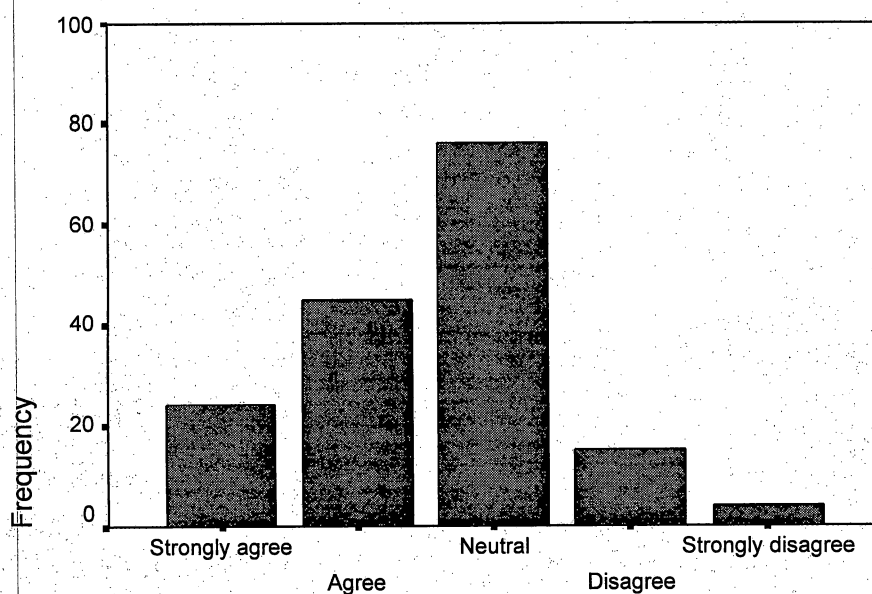
I find wearing corporate casual make members feel more comfortable doing business with me.

N	Valid	164
	Missing	3

I find wearing corporate casual make members feel more comfortable doing business with me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	24	14.4	14.6	14.6
	Agree	45	26.9	27.4	42.1
	Neutral	76	45.5	46.3	88.4
	Disagree	15	9.0	9.1	97.6
	Strongly disagree	4	2.4	2.4	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

I find wearing corporate casual make membe



I find wearing corporate casual make members feel more comfort

Frequencies

Statistics

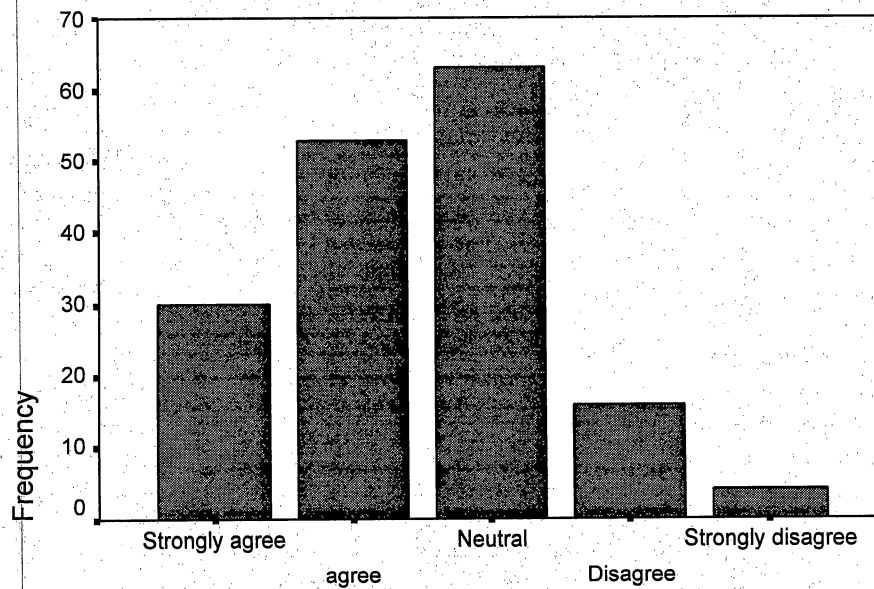
I find wearing corporate casual increases job morale

N	Valid	166
	Missing	1

I find wearing corporate casual increases job morale

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	30	18.0	18.1	18.1
	agree	53	31.7	31.9	50.0
	Neutral	63	37.7	38.0	88.0
	Disagree	16	9.6	9.6	97.6
	Strongly disagree	4	2.4	2.4	100.0
	Total	166	99.4	100.0	
Missing	No response	1	.6		
Total		167	100.0		

I find wearing corporate casual increases job



I find wearing corporate casual increases job morale

Frequencies

Statistics

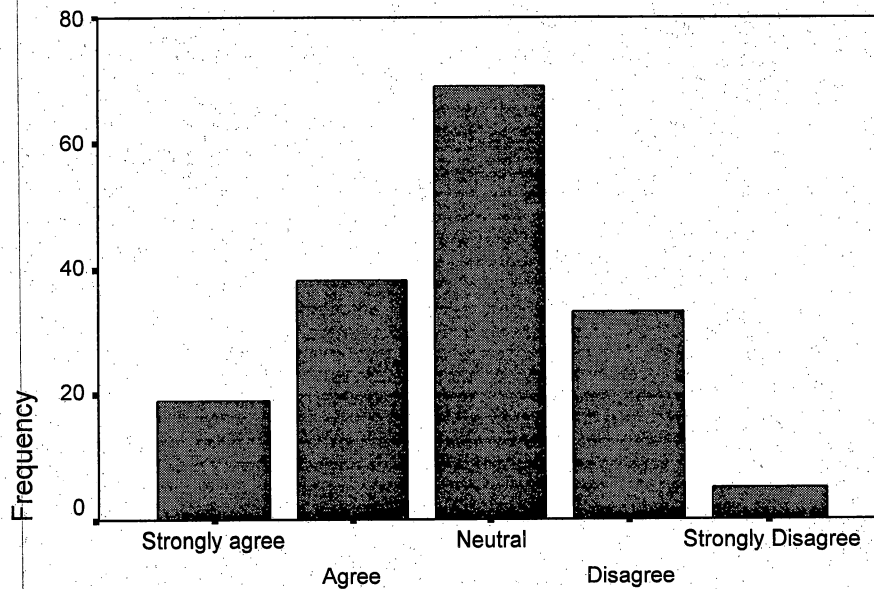
I feel more productive when wearing corporate casual

N	Valid	164
	Missing	3

I feel more productive when wearing corporate casual

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	19	11.4	11.6	11.6
	Agree	38	22.8	23.2	34.8
	Neutral	69	41.3	42.1	76.8
	Disagree	33	19.8	20.1	97.0
	Strongly Disagree	5	3.0	3.0	100.0
	Total	164	98.2	100.0	
Missing	No response	3	1.8		
Total		167	100.0		

I feel more productive when wearing corporat



I feel more productive when wearing corporate casual

Frequencies

Statistics

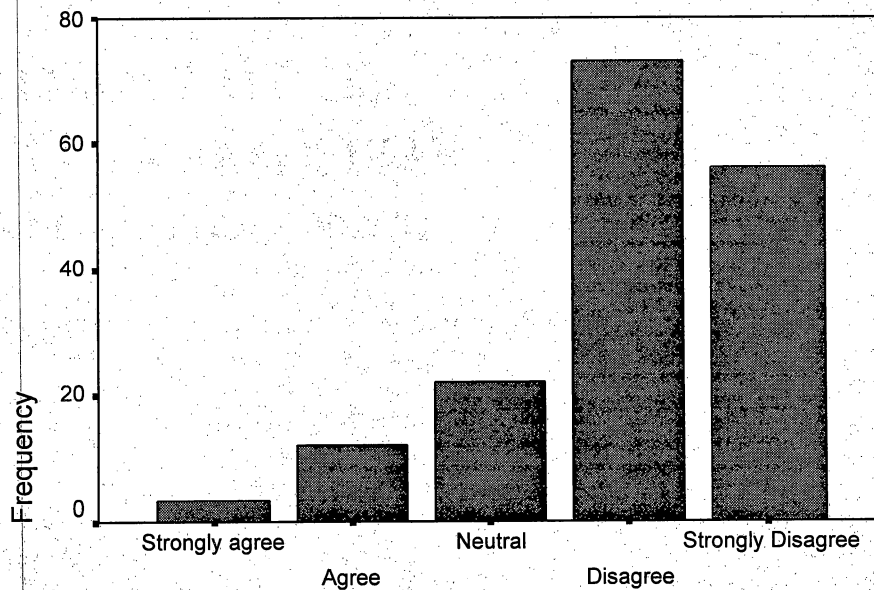
I feel corporate casual should be more for back office personnel

N	Valid	166
	Missing	1

I feel corporate casual should be more for back office personnel

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	3	1.8	1.8	1.8
	Agree	12	7.2	7.2	9.0
	Neutral	22	13.2	13.3	22.3
	Disagree	73	43.7	44.0	66.3
	Strongly Disagree	56	33.5	33.7	100.0
	Total	166	99.4	100.0	
Missing	No response	1	.6		
Total		167	100.0		

I feel corporate casual should be more for bac



I feel corporate casual should be more for back office personnel

Frequencies

Statistics

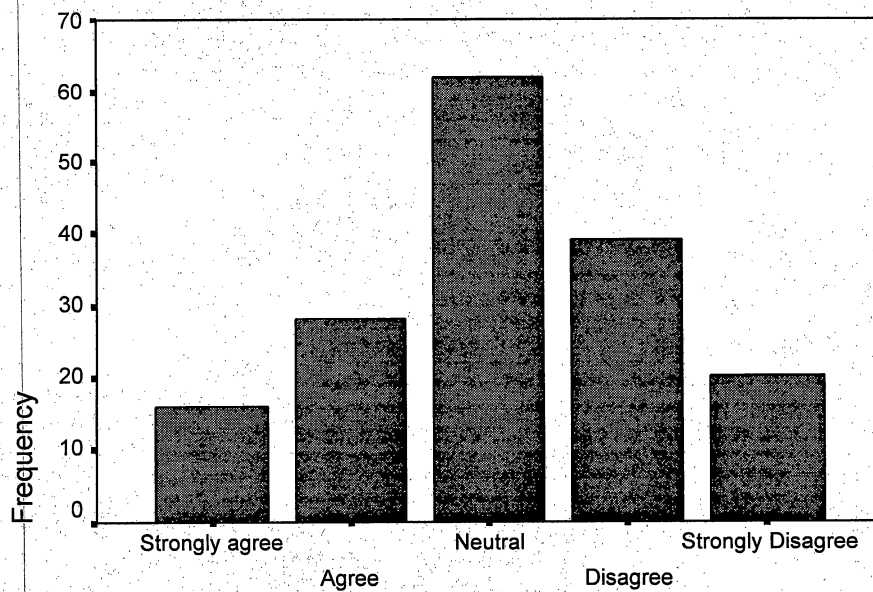
I would prefer to dress in a more professional way.
Appearance is just as important as job knowledge

N	Valid	165
	Missing	2

I would prefer to dress in a more professional way. Appearance is just as important as job knowledge

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	16	9.6	9.7	9.7
	Agree	28	16.8	17.0	26.7
	Neutral	62	37.1	37.6	64.2
	Disagree	39	23.4	23.6	87.9
	Strongly Disagree	20	12.0	12.1	100.0
	Total	165	98.8	100.0	
Missing	No response	2	1.2		
Total		167	100.0		

I would prefer to dress in a more professional



I would prefer to dress in a more professional way. Appearance is

Frequencies

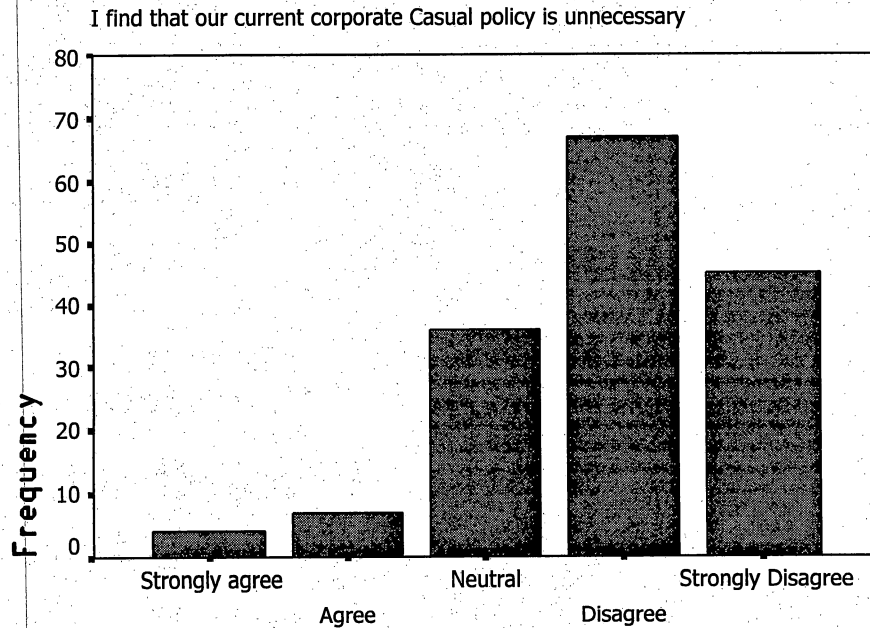
Statistics

I find that our current corporate Casual policy is unnecessary

N	Valid	159
	Missing	8

I find that our current corporate Casual policy is unnecessary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly agree	4	2.4	2.5	2.5
	Agree	7	4.2	4.4	6.9
	Neutral	36	21.6	22.6	29.6
	Disagree	67	40.1	42.1	71.7
	Strongly Disagree	45	26.9	28.3	100.0
	Total	159	95.2	100.0	
Missing	No response	8	4.8		
Total		167	100.0		



I find that our current corporate Casual policy is unnecessary

Frequencies

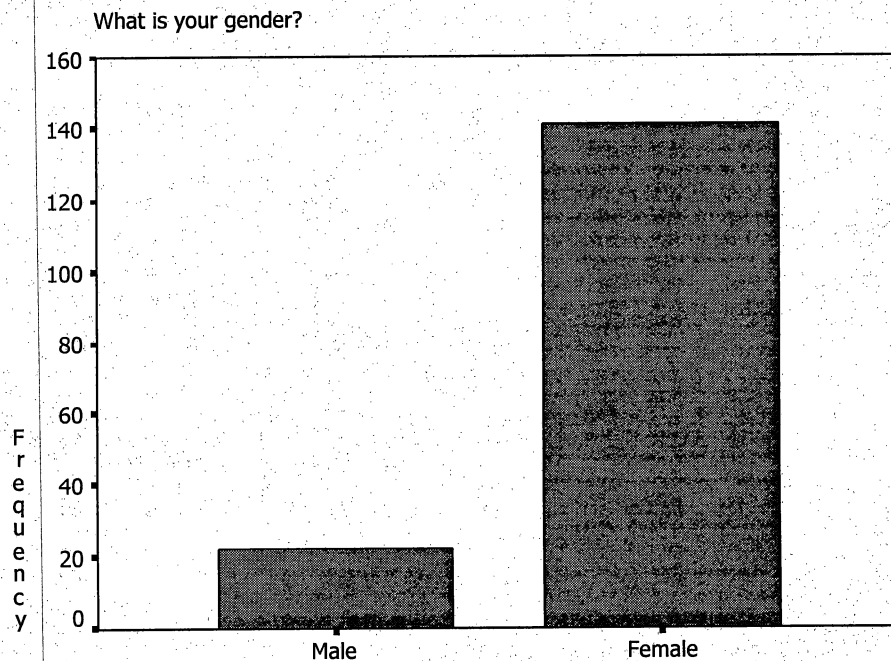
Statistics

What is your gender?

N	Valid	163
	Missing	4

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	22	13.2	13.5	13.5
	Female	141	84.4	86.5	100.0
	Total	163	97.6	100.0	
Missing	No response	4	2.4		
Total		167	100.0		



What is your gender?

Frequencies

Statistics

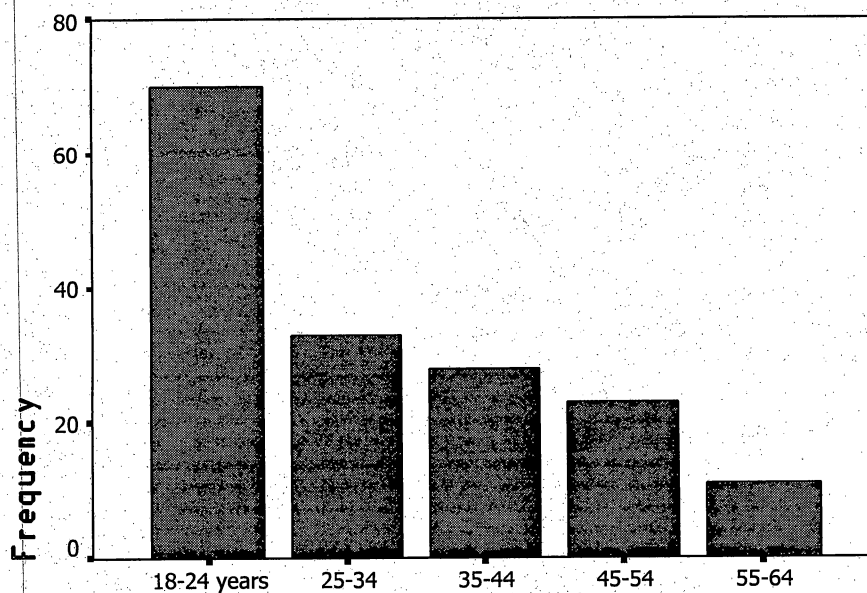
In which of the following age groups would you place yourself?

N	Valid	165
	Missing	2

In which of the following age groups would you place yourself?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	70	41.9	42.4	42.4
	25-34	33	19.8	20.0	62.4
	35-44	28	16.8	17.0	79.4
	45-54	23	13.8	13.9	93.3
	55-64	11	6.6	6.7	100.0
	Total	165	98.8	100.0	
Missing	No response	2	1.2		
Total		167	100.0		

In which of the following age groups would you place yourself?



In which of the following age groups would you place yourself?

Frequencies

Statistics

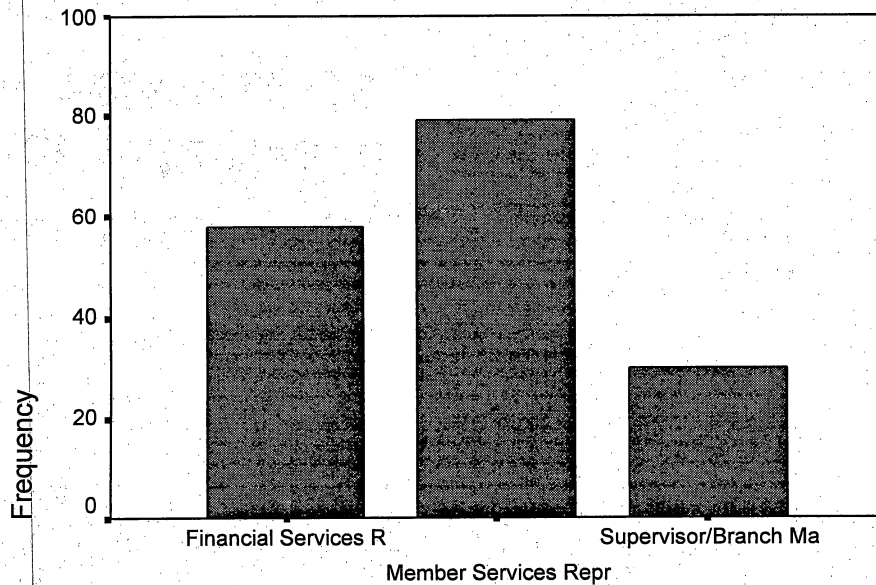
What is your position at Arrowhead Credit Union?

N	Valid	167
	Missing	0

What is your position at Arrowhead Credit Union?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial Services Representative	58	34.7	34.7	34.7
	Member Services Representative	79	47.3	47.3	82.0
	Supervisor/Branch Manager	30	18.0	18.0	100.0
	Total	167	100.0	100.0	

What is your position at Arrowhead Credit Un



What is your position at Arrowhead Credit Union?

Frequencies

Statistics

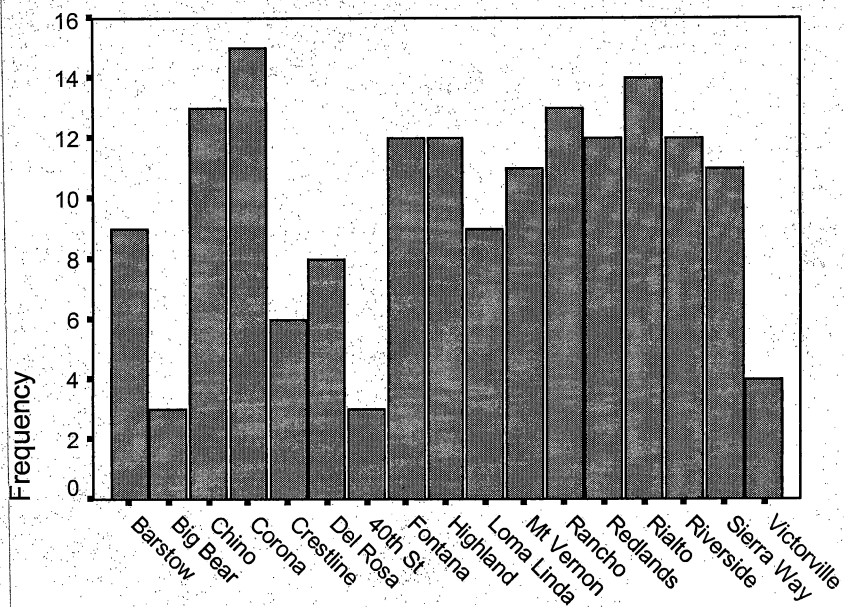
Which branch office do you work at?

N	Valid	167
	Missing	0

Which branch office do you work at?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Barstow	9	5.4	5.4	5.4
	Big Bear	3	1.8	1.8	7.2
	Chino	13	7.8	7.8	15.0
	Corona	15	9.0	9.0	24.0
	Crestline	6	3.6	3.6	27.5
	Del Rosa	8	4.8	4.8	32.3
	40th St	3	1.8	1.8	34.1
	Fontana	12	7.2	7.2	41.3
	Highland	12	7.2	7.2	48.5
	Loma Linda	9	5.4	5.4	53.9
	Mt Vernon	11	6.6	6.6	60.5
	Rancho	13	7.8	7.8	68.3
	Redlands	12	7.2	7.2	75.4
	Rialto	14	8.4	8.4	83.8
	Riverside	12	7.2	7.2	91.0
	Sierra Way	11	6.6	6.6	97.6
	Victorville	4	2.4	2.4	100.0
	Total	167	100.0	100.0	

Which branch office do you work at?



Which branch office do you work at?

Frequencies

Statistics

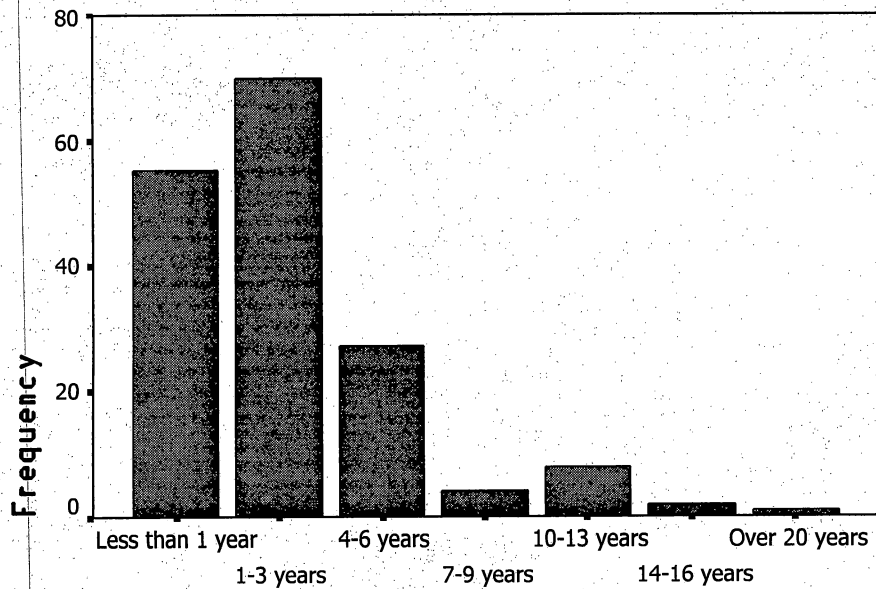
How long have you been with Arrowhead Credit Union

N	Valid	167
	Missing	0

How long have you been with Arrowhead Credit Union

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	55	32.9	32.9	32.9
	1-3 years	70	41.9	41.9	74.9
	4-6 years	27	16.2	16.2	91.0
	7-9 years	4	2.4	2.4	93.4
	10-13 years	8	4.8	4.8	98.2
	14-16 years	2	1.2	1.2	99.4
	Over 20 years	1	.6	.6	100.0
	Total	167	100.0	100.0	

How long have you been with Arrowhead Credit Union



How long have you been with Arrowhead Credit Union

Frequencies

Statistics

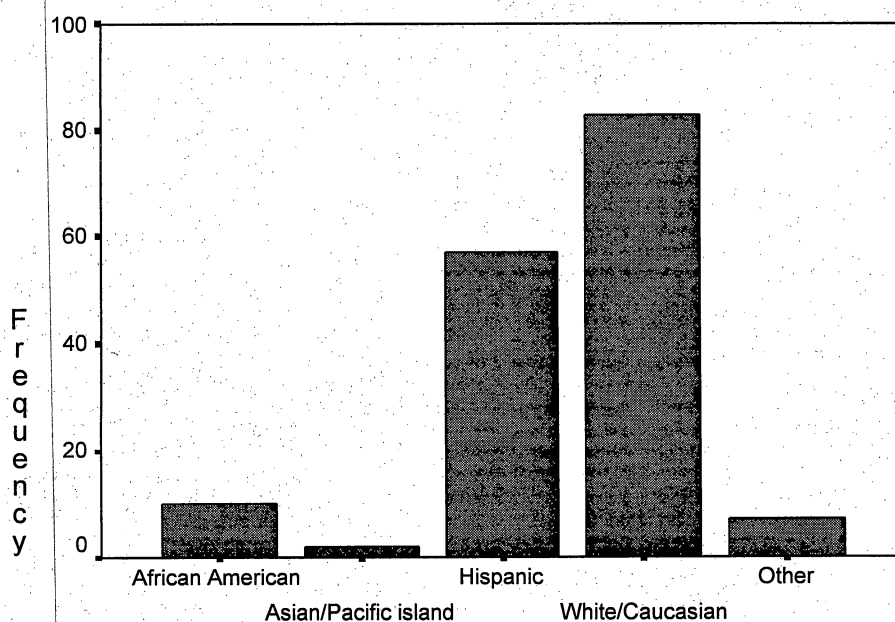
Which best characterizes your ethnic background

N	Valid	159
	Missing	8

Which best characterizes your ethnic background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	African American	10	6.0	6.3	6.3
	Asian/Pacific islander	2	1.2	1.3	7.5
	Hispanic	57	34.1	35.8	43.4
	White/Caucasian	83	49.7	52.2	95.6
	Other	7	4.2	4.4	100.0
	Total	159	95.2	100.0	
Missing	No response	8	4.8		
Total		167	100.0		

Which best characterizes your ethnic backgrou



Which best characterizes your ethnic background

Frequencies

Statistics

Other comments about our corporate wear

N	Valid	167
	Missing	0

Other comments about our corporate wear

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No comment	107	64.1	64.1	64.1
	Corporate wear should be more reasonably priced	21	12.6	12.6	76.6
	Don't enjoy wearing expensive clothes	1	.6	.6	77.2
	I like being able to wear corporate casual	18	10.8	10.8	88.0
	I don't have or wear corporate casual	2	1.2	1.2	89.2
	Corporate Casual wear is still professional	3	1.8	1.8	91.0
	Corporate casual should be worn with dressier clothes	2	1.2	1.2	92.2
	I don't feel professional when I'm wearing corporate casual	3	1.8	1.8	94.0
	We should get a new corporate shirt on our anniversary date	1	.6	.6	94.6
	Our members like our corporate wear	1	.6	.6	95.2
	I don't like corporate wear	2	1.2	1.2	96.4
	We should wear uniforms	1	.6	.6	97.0
	Corporate casual is not professional	2	1.2	1.2	98.2
	We shouldn't be required to wear a belt with pants	1	.6	.6	98.8
	Some members don't like our corporate casual look	1	.6	.6	99.4
	Need pictures of what is actually available	1	.6	.6	100.0
	Total	167	100.0	100.0	

[illegible]

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