

CHAPTER 7

The Choice Structuring Process

Once the biggest bank in its market, First Bank of Commerce had been overtaken in several key areas by smaller competitors. A number of these smaller, more agile competitors had chosen specific lines of business on which to concentrate and dominate. Meanwhile, FBC had continued to try to compete everywhere, still acting like the grand institution it once was. In the past decade FBC had made very few strategic choices other than to keep on doing what it was doing.

Not surprisingly, this lack of decisiveness and initiative had produced two problems. First, Wall Street analysts had come to see FBC as a slow-moving dinosaur. Second, investors had learned to love FBC's more narrowly targeted competitors. Several firms FBC had once considered buying now had stock market caps high enough to buy FBC . . . with ease.

FBC had been an autocratic institution for more than fifty years. CEOs had always retreated to their executive offices and made decisions that were to be carried out dutifully by the organization, but in the past decade, this system had worked less and less effectively. The industry had become far more complicated and begun changing at a pace never seen before. Rather than retreating to his office to make decisions, the previous CEO retreated to his office to avoid decisions.

In the face of this inertia and drift, Horst, a thirty-five-year veteran of the bank, had come to the helm. He knew FBC and everybody in it well, but the market had hung an albatross around his neck, calling him the “safe inside choice,” bound up in the internal culture and the mindset that had produced the current problems. And he had to admit that he looked the part, from his conservative dress to his thinning silver hair to his slow, deliberate speaking style.

But Horst knew the bank needed a strategy and it needed one in a hurry. The crew was demoralized. Shareholders were ready to jump ship. Even the regulators were expressing concerns about the long-term viability of the bank. According to FBC tradition, he should go off, think deeply, and come back with a strategy, but he knew that this wouldn't work. He didn't have all the answers. He needed the help of his senior managers to make choices, and he needed them to be fully committed emotionally to those choices.

Going against the bank's history and culture, he drew together some of his most trusted senior managers to create a strategy collaboratively. The group included: Mitch, the head of retail banking; James, the head of corporate banking; Pamela, the head of corporate strategy; Neil, the head of credit cards; and Wally, the head of the emerging electronic banking business.

The group and its mandate represented a challenge from the beginning. First, everyone assumed that the exercise was largely a charade, and that Horst would eventually make the strategy decisions himself, especially if his thinking diverged from the group's. Second, most of the group members saw themselves as vying for Horst's job and therefore felt more competitive with one another than collaborative. Third, they really didn't trust each other. There had been flare-ups between several of them and their views of the future of the banking business differed substantially.

For Horst, however, the die was cast. He was going to pursue a strategy collaboratively whether his team believed him or not.

The Problems with Group Choice-Making

Horst faced a classic Responsibility Virus infection. At FBC, the governing values had already undermined effective collaboration. In keeping with the *win, don't lose* injunction, his colleagues didn't really want to listen to one another, lest they become convinced their own point of view is wrong, which would be seen as a loss.

To *maintain control*, they didn't want to engage in open-ended brainstorming that might lead in unanticipated, and uncomfortable, directions. And finally, to *avoid embarrassment* and *stay rational* they might prefer not to reveal any point of view and the logic behind it, for fear of being criticized in a way that made them feel belittled and perhaps angry.

Bob Abelson, a psychologist, has described the human tendency to treat our beliefs as if they were possessions as we struggle to maintain the illusions of "victory," "control," and "dignity."¹ Those "possessions" often include a rich personal

mythology, divorced from observations and others' criticisms, that we fear will be put at risk if we engage in truly collaborative behavior. As a result of this defensive posturing, groups rarely bring to decisionmaking any more firepower than that provided by a single individual.

That's how groups like Horst's risk one or more of four negative outcomes of group decisionmaking:

1. No consensus. The group never engages the problem sufficiently to reach a choice. It simply postpones making a decision and suffers whatever costs accompany delay—a well-established tradition at places like FBC.
2. Bad consensus. The group reaches a poor decision because it does not make full use of the logic and data from all members to make a robust choice. Instead, the Responsibility Virus causes the logic and data of the over-responsible member to be weighed solely or at very least too heavily, and the logic and data of the under-responsible members to be ignored or suppressed as these members retreat and watch. This is commonly known as “groupthink.”² It is a mechanism of selective collusion around sub-optimal commitments, which psychologists have long described in terms of conformity pressures, fear of conflict, and anxiety caused by the fear of abandonment.³
3. False consensus. The group appears to reach a choice, when in fact under-responsible members simply have not voiced their opposition. In such situations, the silent parties typically drag their feet in taking action on the choice, subsequently undermine the choice, or ask at a future point that the choice be revisited. As Paul Nickerson has pointed out, we maintain many

theories about what others think—and even about what they think we think—that are often false.⁴ In other words, we kid ourselves, choosing to believe whatever serves our purposes.

4. Weak consensus. The parties eke out a consensus for which there is minimal enthusiasm and commitment. Such choices typically get unwound or reversed at the first sign of trouble. A weak consensus is the path of least resistance, the next best thing to making no decision, often prompted by a directive coming from on high to make a decision quickly.

The Requirements of a Group Choice-Making Process

The challenge for Horst at FBC, and for all leaders, is to find a choice-making process for groups that:

- Produces robust and compelling choices, and
- Does so without violating the governing values, thus triggering the Responsibility Virus.

Robust and compelling choices come from sound logic applied to valid and representative data. The only way we can be sure we have sound logic and valid data is if both are subjected to thorough and open testing. We can only be sure that we have representative data if we draw it from all relevant group members.

But once again, testing is inherently frightening because it threatens to violate *win, don't lose*. A representative selection of data is hard to achieve when members withhold it to avoid subjecting it to the frightening prospect of testing. And

each person brings his or her own personal, idiosyncratic baggage to the conversation, challenging enough for others to comprehend, let alone deal with. That's why an environment of safety and encouragement is essential for a successful group choice process.

To provide an environment in which the group members feel comfortable supplying their data and reasoning, we first need to understand how they form their opinions.

How We Reason

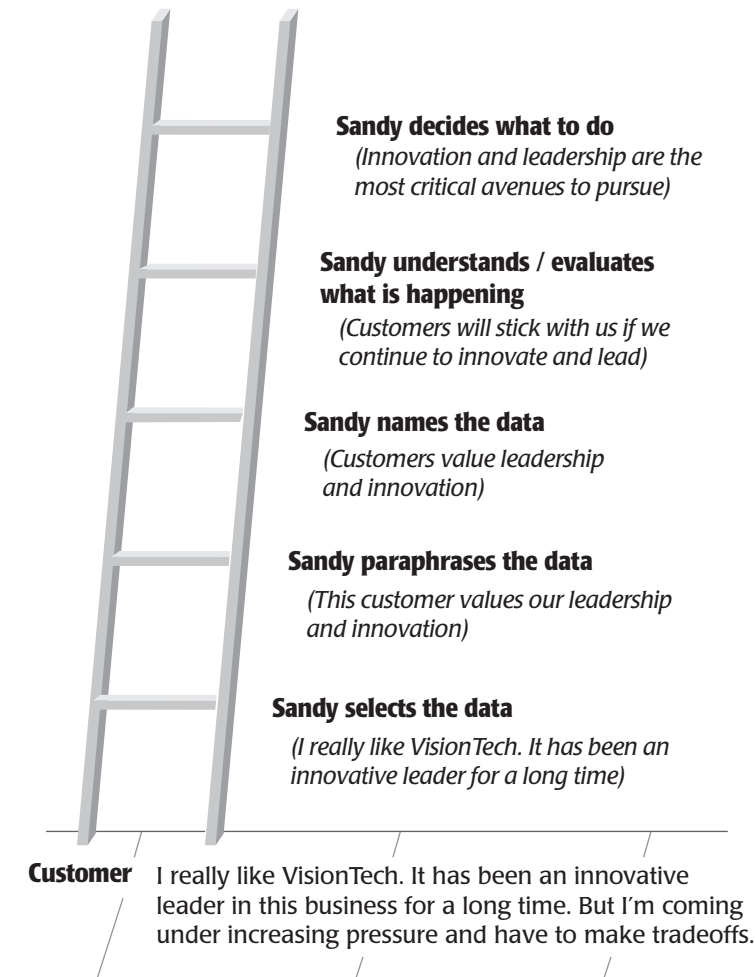
Each member of a group will have data from his or her experiences, data that is applicable in some way to the choice at hand, and a personal logic structure for considering the choice. Left to their own devices, the members may draw from the pool of data available to them—results, past experiences, and so on—and add to the data any number of layers of reasoning or inference to reach a conclusion.

Let's say that Sandy, a VP at VisionTech, an innovative manufacturer of office products for business customers, goes out to interview an existing customer, and in doing so gathers data in the form of a customer's opinion. However, because she's human, she doesn't remember everything she hears. Instead, she selects some data to register loud and clear and other data to ignore.

Sandy selects as truly important the first half of the customer's statement—"I really like VisionTech. It has been an innovative leader in this business for a long time." What fails to register with her is the latter half—"But I'm coming under increasing cost pressure and have to make tradeoffs."

She then tries to make sense of the data by applying successive layers of logic to it, first paraphrasing it in order to store it (creating a "sound-bite"), then naming it (as we'd

FIGURE 7.1 The Ladder of Inference



name a computer file), then evaluating it as to consequences, and finally arriving at a choice of action.

In her choice-making, Sandy is climbing something Chris Argyris terms the Ladder of Inference.⁵ As she moves upward, the inferences applied remove Sandy further and further from

the initial data. Anybody other than Sandy would have a difficult time intuiting the specific reasoning steps that take her from the data to the conclusion. Also, as she climbs, whatever errors may have occurred in her initial data selection become magnified many times over.

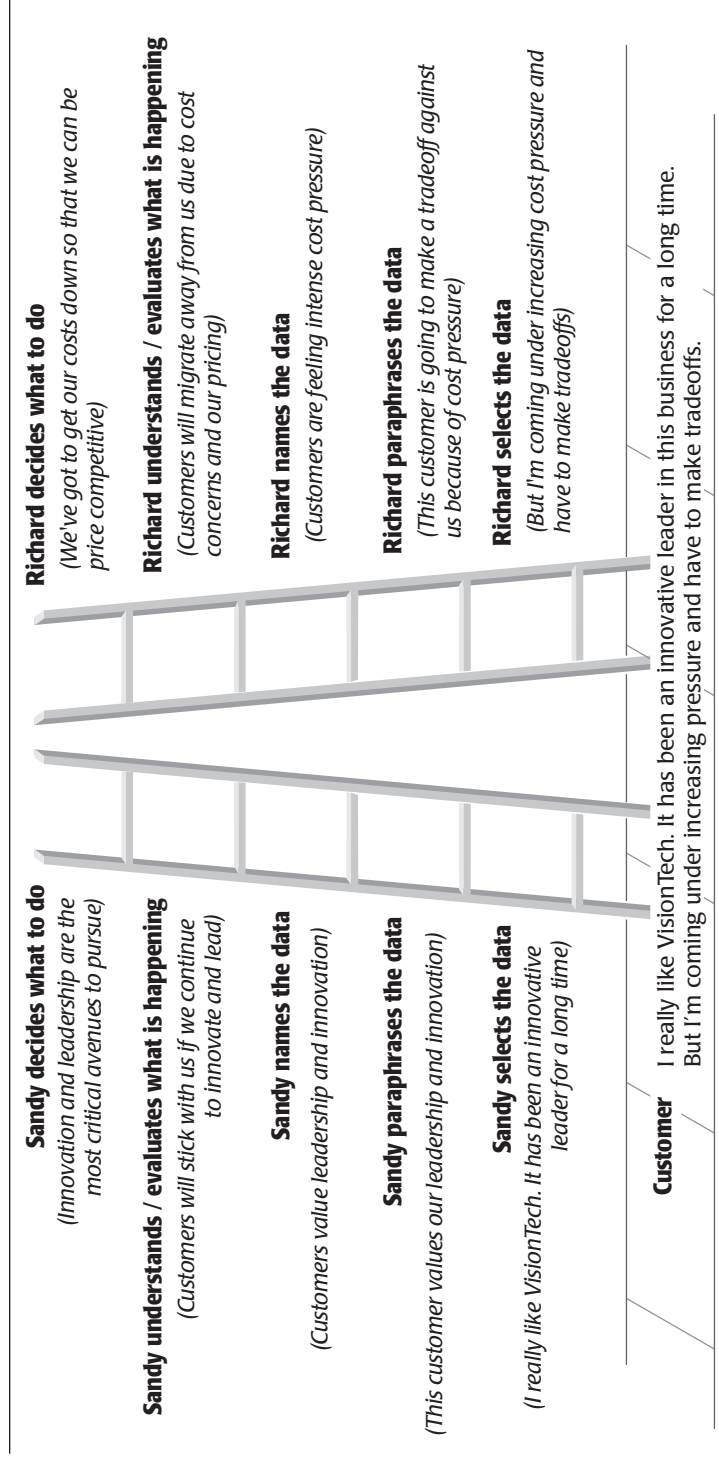
The only way to overcome problems such as flawed or incomplete data is by making the data and the logical inferences explicit, and then subjecting them to testing by the other members of the group. By vetting the data and logic in an open and challenging discussion, the Ladder of Inference is validated and a robust choice can result.

But the choice also must be *compelling*; that is, it must generate group commitment to take actions based on the choice. To generate this kind of commitment, each group member must feel that the group properly weighed his or her individual contribution of data and logic. This represents a challenge for the choice process in two respects.

The first challenge arises because fundamental disagreements can occur anytime each member of the group applies his or her own pattern of reasoning to their own accumulated data. In other words, individual group members can look at the same body of evidence and reach conclusions that are highly contradictory. They develop “Dueling Ladders of Inference.”⁶

Sandy and Richard, another VisionTech VP who was at the same meeting, pick up on different pieces of the customer’s message. The difference is as simple as paying attention to the first half versus paying attention to the second. However, as each manager adds reasoning to the incomplete and conflicting data, the differences multiply, and Sandy and Richard reach conclusions that are irreconcilable. At that high level of inference, neither manager can understand how the other got to his or her conclusion. Standing at the top of

FIGURE 7.2 Dueling Ladders



their separate ladders, each begins shouting that the other “simply doesn’t get it.”

To be compelling for Sandy and Richard, any choice must bridge the chasm between their very distinct conclusions.

But as we’ve seen before, fear, and the Virus it spreads, make it very difficult for group members to make explicit what drives them to their conclusions. The governing values push them to withdraw rather than risk an embarrassing or defeating challenge to their data and logic.

Key Design Features of a Group Process

Ridding our conference rooms of the Responsibility Virus requires steps that address the governing values.

To avoid violating the value of *win, don’t lose*, the process must disassociate options from individuals. Options must be owned by the group. If an option falls by the wayside as it is processed and considered, it is the group’s option, not a single individual’s. This is particularly important for those individuals who are particularly sensitive to not being seen to be losing by others in a group. The process should also avoid creating points of tension where conflicting opinions seek to prevail over each other. Rather, conflicting positions should be resolved based on the assembling of new data, which the conflicting parties can then see as legitimate.

To avoid violating the value of *maintain control*, all individuals must feel that they can meaningfully influence any aspect of interest to them, whenever they feel the need. If they have particular interest in a given option, they must feel that they alter the manner in which that option is considered. If they are skeptical about a given option, they must be given the right to set the test for the option and the standard of proof for the test. They must never feel that they have no

recourse during the process but to either grab the reins or withdraw. This is particularly critical for the individuals whose pattern is to withdraw when they feel that they are losing control of a situation.

To avoid violating the value of *avoid embarrassment*, the process must once again disassociate options from individuals. Group members should not fear that by introducing an option, they will have that option forever hung around their neck, then dismissed in a manner that causes embarrassment. Again, some individuals are hyper-sensitive to the feeling of embarrassment because they feel intellectually inferior to others in the group. For this reason, the process also must seek complete, even extreme inclusiveness. The group must draw out every option, no matter how outlandish. That way no one will be viewed as pushing his own radical agenda, only to have such options dismissed as too extreme. This also ensures that group members can *stay rational* because there is a logical, not emotional, reason for including every option.

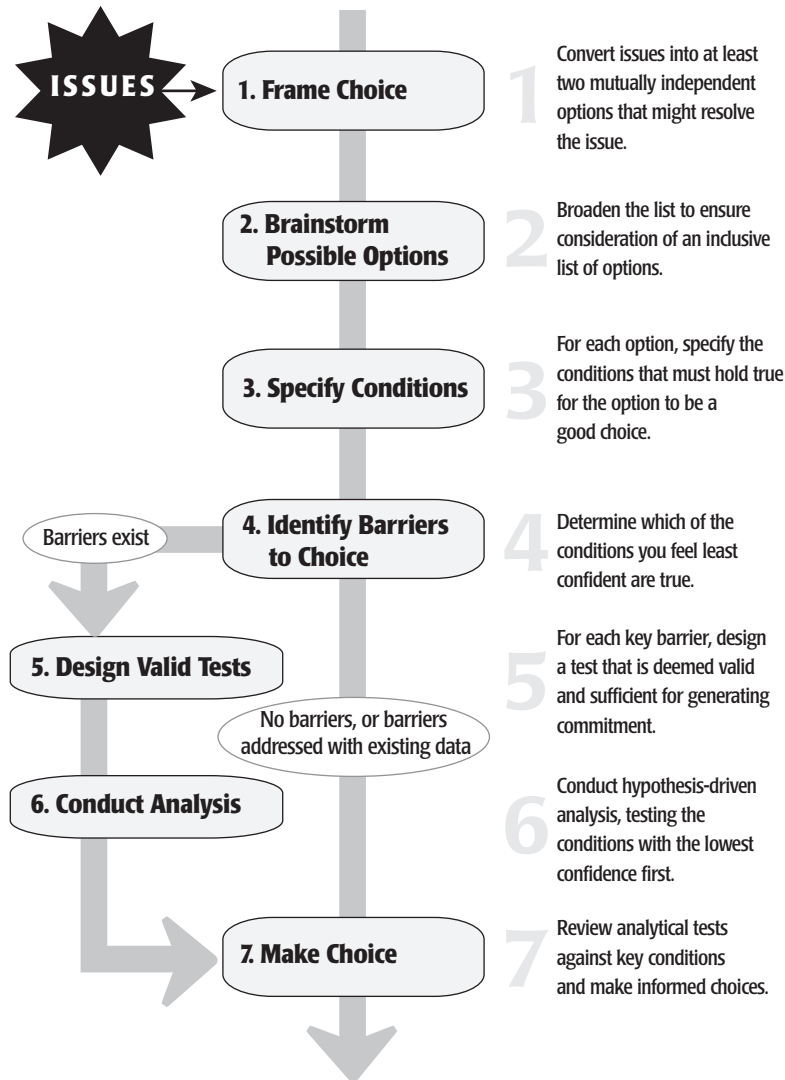
Overall, the group process must inoculate against the downsides of the governing values, including the extreme manifestations that are present due to the specific personal baggage group members bring to the table.

The Choice Structuring Process

When Horst first asked for my help in creating a new strategy for FBC, I used a tool I'd created called the Choice Structuring Process.

Horst used the opportunity of an initial choice-setting meeting to reinforce the message that he did not intend to make the choice himself, but rather to make the choice as a group. Many group members did not fully believe him, but

FIGURE 7.3 The Choice Structuring Process



the initial signal helped them choose not to retreat into an under-responsible stance. Then we worked our way through the seven steps.

1) Frame Choice

As a general rule, until a choice is framed *as a choice*—as a point at which an irreversible commitment is converged upon—it cannot be made. Furthermore, until a choice is framed as a choice, the group members will not truly engage in the process, because they cannot yet understand the consequences of the choice.

The group must look beyond the problem or issue at hand to discern the type of tradeoff the problem embodies and the type of choice the problem requires. Until a minimum of two mutually exclusive options are identified that would neutralize the issue or problem, the choice is not framed.

A fundamental commitment to openness of the group process (otherwise it is not a group process) requires that, if any member of the group feels that a given option is important, then it should be included in the choice set. Culling an option about which a particular individual feels strongly not only invites embarrassment, in violation of the governing principle, but it will probably cause that individual to withdraw into an under-responsible stance—in such cases, often called a sulk—perhaps for the rest of the process.

However, somebody else in the group may take umbrage at a choice's being explicitly considered. Perhaps they consider the choice dangerous. They may feel that the process will get out of control with such a choice on the table. Concerns of this sort must be taken seriously; otherwise the process violates the governing value of maintaining control. A person with this complaint must be assured that if at any point the

discussion of that choice appears to start veering out of control, it will be brought back into control using the process.

At FBC, the group concluded that the critical choice was whether to stay broadly based and make the breadth really work to FBC's advantage, or to pare businesses to focus on a narrower range and utilize the focus to win decisively in those arenas. Identifying this choice helped the group engage, because everyone understood the consequences of the choice. Each executive now knew that, depending on the outcome of the deliberation, the business they were running might be sold off.

This was an especially important issue for Neil, the head of the credit card business. Neil had always been miffed because whenever narrowing the portfolio was discussed, the example used was credit cards. Neil believed that this reflex happened because credit cards would be the easiest to divest, not necessarily the wisest. And as a bit of a scrapper who had worked his way up the industry by working in the least sexy businesses, he always feared that he was treated as a second-class citizen by his executive peers.

But by listening to the group discuss a number of ways FBC could narrow its portfolio, Neil became convinced that the group was willing to engage the tougher choices. They weren't just looking for the easy answer, or to dismiss him or his business.

2) Brainstorm Possible Options

Framing the issue as a choice identifies a subset of options, but the next task is to broaden the list.

The objective in this step is to be inclusive rather than restrictive of the number and diversity of options on the table. Later in the process the team will refine and prune the list. Again, it is important to create an atmosphere in which options can be put on the table without fear of embarrassment. Options should be welcomed, not carefully vetted for inclusion. Certainly they should never be trivialized or dismissed. The later steps of the Choice Structuring Process will weed out options that are not viable.

An option should be thought of as a narrative or scenario, a happy story that describes a positive outcome. The story should have internal consistency in its logic, but does not need to be proven at this point. In fact, no one need even assert that it is valid. As long as we can imagine that it *could* be valid, it has made the cut until later, when the time comes for testing. Characterizing the options as stories helps ensure that they are not seen negatively as *your opinion*, *biased*, or *unsubstantiated*. They are simply ways of thinking that may or may not be proven to have validity. This characterization helps meet the goal of inclusiveness, ensuring that more radical, out-of-the-box ideas are put on the table. There is plenty of time for the process to reduce the option set, but the process will underachieve if the range of options is limited at the front end.

Characterizing options as stories also helps group members discuss the possibilities. People think most easily in stories. It is much easier for someone to tell me a story about why this option could well make sense, rather than give me the data and logic that support this option.

In this step it is critical to create a climate that discourages passive, under-responsible behavior by welcoming options enthusiastically. It is also important to discourage over-responsible behavior, helping the most likely perpetrators

recognize that the whole group is engaged and they do not have to take charge.

At their first meeting, the FBC group came up with six options. At their second meeting, they added three more for a total of nine. Toward the end of the second meeting, they marveled collectively that they had come up with and were going to consider such radical ideas. One option was the status quo. Another contemplated maintaining the current broad portfolio but seeking to leverage it for competitive advantage. However, six options entailed dramatically narrowing the portfolio by selling off existing businesses and buying new ones. Under any of these six options, the bank would be radically transformed. The final option, raised by Horst, was the “exit option” in which FBC would put itself on the block. Several members of the group were staggered that Horst had introduced this possibility, thinking that he would consider it out of the question.

The group also expressed surprise that exiting the credit card business and the corporate business made the list without the vigorous opposition of the heads of those respective divisions. But the spirit of inclusiveness and thoroughness trumped such parochial and turf-protecting concerns.

3) Specify Conditions

Before an option can make the cut as something to which the group could commit themselves, they must specify the conditions that would need to be substantiated in order to believe that the story is sound.

To identify these key conditions, I use a process I call “reverse-engineering,” filling in the Ladder of Inference for

each option. Starting from an assumption that the conclusion is valid, we want to fill in the logic and data that would have to hold true. At this stage of the process, we are still not interested in any group member's opinions as to *whether* the conditions pertaining to a given option *are* true. We just want to know *what would have to be true* for every member of the group to feel committed.

This third step in the process invites those in the group with reservations about a particular option to speak out. Making the origins of these reservations clear will enable each possibility to be tested in public, rather than tested privately in the minds of group members. If the conditions survive the test, the public validation will generate commitment to action. If conditions are invalidated, then the generator of the option will see that the option has been fairly considered and failed on its merits.

The process continues to tack away from win/lose and emotionally charged situations. Every member's conditions are given equal consideration to ensure that there is no reluctance caused by fear of embarrassment. Options are reverse-engineered by the group, not the individual who raised the option. Nobody is allowed to voice opinions as to conditions that they believe do not hold true, in order to stay away from unhelpful win/lose dynamics.

At the end of reverse-engineering, each group member understands the logic of each option and the conditions that would have to hold for all members of the group.

The FBC group reverse-engineered the nine options and, despite the radical possibilities embedded in the options, remained calm and friendly throughout.

Though this step was not supposed to evaluate options, the group looked at the conditions for two of the

options and felt, to a person, that these conditions were so implausible that they should be dropped from the list. This would not be surprising except for the fact that one of the two options eliminated was the status quo. That is to say, the group felt that the conditions necessary for the status quo to prevail were so implausible that the option needed no further consideration. That meant an end to the bank's strategy, as they knew it. Each member of the group was committed to change.

4) Identify Barriers to Choice

The fourth step in the Choice Structuring Process executes a 180-degree flip. In the previous step, we stayed far, far away from opinions as to whether or not conditions held true, and rather asked the abstract question: What conditions would have to hold true? Now we want to know what conditions each member of the group feels *are least likely to hold true*. These conditions define the barrier to the group's finding the option in question to be compelling. The status quo will prevail over any option until such time as each of these barriers is overcome.

In this step it is extremely important to pay close attention to the member of the group who is most skeptical that a condition actually holds true, because he or she will represent the greatest impediment to the selection and pursuit of that option. For example, a condition for the (mythical) "Expand the Product Line" option is that customers prefer a broader product line to greater product-performance features. The VP of sales, based on his years of experience with customers, is skeptical. In fact, he believes the opposite to be true. The VP of sales will overtly or covertly work to prevent or undermine the "Expand the Product Line" option until

such time that he is able to convince himself that customers actually do prefer a broader product line to greater performance features.

Skeptical group members must be encouraged to raise, not suppress, concerns. It doesn't matter why the person is concerned, just that he or she is concerned. And once a concern is raised, the group must take such issues seriously. If the concern is ridiculed or dismissed, other potential problems will be unilaterally suppressed as the individuals with doubts slide into an under-responsible stance, not wishing to face such public embarrassment. If the group does not take up a member's concern as a group, the individual raising the concern will feel singularly responsible for addressing it, which is equally problematic.

If the key skepticisms of the members are drawn out and taken seriously, it helps each member feel that he or she is maintaining control. They won't worry overly much that an option they feel is nonsensical will be approved, because they are able to ensure that their conditions are taken seriously. By the same token, they needn't worry about their favorite option being dismissed. Only analytical testing, which they will help design, or agreement of every member of the group can remove an option from consideration.

In addition, if the options, conditions, and barriers are treated as products of the group rather than an appendage of specific individuals, then the fears generated by the threat of losing and of suffering embarrassment are significantly reduced. All of the above reduces the likelihood that any group member will become passive, or, conversely, try to seize control.

At FBC, Horst's group identified and prioritized the barrier conditions for each of the seven remaining options. Since

the concerns of all parties were being taken into account with respect to each option, no one felt the singular responsibility to defend a given option against the concerted opposition, even when that option would have a very direct impact on his or her own bailiwick.

After reflecting on the conditions and barriers, the group found itself united in its feeling that two more options were fundamentally infeasible. One of the dismissed options would have made Neil's business the centerpiece of the whole strategy, and various members had from the beginning harbored concerns about Neil's objectivity. So to the rest of the group, Neil's concurrence on the dismissal of this option was a pleasant surprise. After this meeting to define barriers, several group members were shaking their heads, wondering where they had picked up their obviously flawed impression of Neil's partisanship and inflexibility.

5) Design Valid Tests

Once key barrier conditions are identified, they must be tested in ways the entire group will find compelling. The test may involve surveying a thousand customers or speaking to only one supplier. The test may entail crunching thousands of numbers or avoiding any. The critical issue is whether the decisionmaking group regards the test as valid.

The most skeptical member of the group is the most critical for test design. Typically, he or she will have the highest standard of proof for the test, and building his or her commitment to the choice will be the most challenging. However, without his or her commitment, the "consensus" will inevitably be false.

The ultimate goal is to design tests that will enable each member of the group to put hand on heart and commit both to making a choice and to taking action on the choice if the analysis confirms the condition.

Group members may have quite different and incompatible tests that they view as valid, resulting in the need to apply multiple tests for a given condition. However, in practice, groups tend to find themselves coalescing around a single acid test, especially if they take their cue from the most skeptical member of the group.

The FBC group was mortified when I told them of my intent to allow the group's most skeptical member to set the standard of proof and to lead in the design of the test in question. They voiced a heartfelt concern that this would lead to the setting of stratospherically high standards of proof that could never be met, thereby providing an implicit veto over options by skeptical members.

I asked the group to give it a try and, to their amazement, not one member set a test or a standard of proof that the group considered excessive. By the time test design rolled around, the group members were comfortable that they were not going to get out of control, they wouldn't be embarrassed, and they were not trapped in a win-or-lose situation. As a result, no one felt excessively responsible for setting a test that would eliminate an option of concern to him or her alone. Each group member took personal responsibility for setting tests for the minimum standard of proof that enabled the group to be convinced, rather than tests designed to kill the option.

Test design on the remaining five options went smoothly, achieving ready agreement among all group members.

6) *Conduct Analysis*

Conducting the analysis prescribed by the test design brings in two key design features.

The first is what I call “the lazy man’s approach to choice.” This approach sequences the analytical testing of conditions in the reverse order of the group’s confidence. That is, the condition the group feels least likely to hold up is tested first. If the group’s suspicion is right, the relevant option (or options) will be eliminated without any of the other conditions being tested. If the group’s suspicion is proven wrong, then the condition with the next lowest likelihood of confirmation is tested, and so on.

Since testing is often the most expensive and time-consuming part of the choice process, this lazy man’s approach can save enormous amounts of resources. If an average option has four or five barrier conditions that must be tested, the lazy man’s approach, by going to the harshest first, on average reduces the testing to two or three conditions.

Second, the key design feature is that the member of the group who is most skeptical that the test will confirm the condition oversees each analysis. This assures the skeptic that the test is being carried out using rigorous standards. If the skeptic comes back to the group saying that the analytical test has confirmed the condition, then the whole group will find the result compelling.

The broadest option and the most narrowly focused product option were the two the team was most skeptical about, so these two were tested first and eliminated. The sell option was set aside as the last resort, to be explored in more detail only if no other option was found to be feasible.

That left two options in active consideration. The first involved shrinking to three businesses: the wealth management market for higher-income, higher net worth individuals; electronic banking for retail customers broadly; and the small business market. The second option involved getting out of the manufacturing of financial products (for example, mutual funds, mortgages, loans, and so on) and becoming a broad-based distributor of third-party products using an advanced electronic banking platform.

7) Make Choice

Now it's time to make a choice—usually the most difficult, acrimonious, and time-consuming part of the entire process. The setting for these meetings is usually off-site, with participants surrounded by binders of analyses. In the past, these meetings tried to frame and make choices in one fell swoop. With the stakes high and the Ladders of Inference obscure, this is a fertile breeding ground for the Responsibility Virus. In the past, such conversations threatened all the governing values by way of defeat, loss of control, embarrassment, or loss of rationality. The participants chose either to withdraw and wait for the opportunity to passively resist later or to seize control to try to drive through to their desired conclusion.

But with the Choice Structuring Process, the choice-making step becomes a simple, anti-climactic step. The group has a shared understanding of the logic structure underpinning each option. The group has designed tests for each condition that act as a barrier to choice. For each condition, the most skeptical member has set the standard of proof and has overseen the analytical test.

The group needs only to review the analytical test results and make the choice dictated in advance by the particular pattern of test results. In essence, the choice is pre-sold; there is no need for serious debate at this late juncture. And there is no cause for the Virus to flare up, because the governing values are not threatened.

At FBC, the critical test of the distribution option was whether the margins in that business were sufficient to maintain acceptable profitability without the manufacturing businesses. They weren't, and this eliminated the distribution option and focused the group on the viability of the wealth management/electronic banking/small business option.

Rigorous testing validated the conditions of this option. The group approved this option at its final meeting. There was little acrimony, only resolve to go forward and make the strategy work. In contrast to the feelings of members at the outset, the group now felt like a team. They had a renewed sense of confidence that they could work together productively to solve the challenges that faced them.

Chapter 7

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2. Janis, *Groupthink: Psychological Studies of Policy Decisions and Fiascoes*, 1982.
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4. Nickerson, *Psychological Bulletin*, 1999.
5. Argyris, *Overcoming Organizational Defenses: Facilitating Organizational Learning*, 1990.
6. The term "dueling ladders" was coined by a consulting colleague of mine, Diana Smith of Action Design.