



How digitalization reconfigures organizational practices in the banking sector

Farah, Fardosa

Shante, Noras

Karlsson, Olivia

School of Business, Society & Engineering

Course: Bachelor Thesis in Business Administration

Course code: FOA230

15 cr

Supervisor: Silvia Bruzzone

Date: 2020-06-08

Preface

This research was conducted during the COVID19 pandemic in spring 2020 for a bachelor's degree in International Business Administration at Mälardalen University. During these challenging times, several people were involved in the making of this thesis possible. We would like to take the opportunity to show our gratitude towards the people involved. First of all, we thank our supervisor Silvia Bruzzone who guided and aided us through this work. We would also like to show our gratitude to the case companies, the employees who were kind enough to be part of our thesis virtually in this time of difficulty, MDH who provided us with solutions and options, and our opponents for their contribution and feedback. Lastly, we would like to show our gratitude to our families who were very patient with us and supported us through this work.

Abstract

Date: 2020-06-08

Level: 15 ECTS

Institution: School of Business, Society & Engineering, Mälardalens University

Authors: Olivia Karlsson, Noras Shante, Fardosa Farah

Tutor: Silvia Bruzzone

Keywords: Digitalization, Swedish Banks, CRM, ERP, Organizational Practices, Workflow

Research question: How does digitalization reconfigure work practices in the banking sector? A study on Enterprise Resource Planning (ERP) and Customer Relationship Management (CRM)

Purpose: As digitalization is complex in the bank, infrastructure needs to change in order to accommodate new work practices. Different changes are associated with work practice reconfiguration and infrastructure, additional changes can be associated with the interaction of these infrastructure with the employees. As digitalization is an ongoing process in today's society and banks, the need for understanding how banks work internally with it and view the impacts of digital tools on their work practices is interesting to look at.

Method: In this study, a qualitative approach has been applied to gather information where semi-structured interviews have been conducted with respondents from different banks in Sweden to get deeper insights on the subject and to answer the research question.

Conclusion: From the data collected, it is evident that digital transformation in the bank requires the complete breakdown of old ideas and replacement with new practices. A common threat for the bank sector was that old structures and business systems needed to be replaced with more modern tools to follow digital development and gain competitive advantage. It was interesting to see that work routines in the banks are the primary means of organizations accomplishing their goals which means that changing these practices with help of CRM and ERP is an essential part of the organizational transformation. Organizational strategies aligned with digitalization facilitated good work practices as processes became more efficient, reduced the cost of operation, and contributed to customer satisfaction.

Table of Contents

1 Introduction	6
1.1 Background.....	6
1.2 Problematization.....	8
1.3 Research Question.....	10
1.4 Research Purpose.....	11
1.5 Delimitation.....	11
1.6 Thesis Outline	11
2. Literature and theoretical review	13
2.1 Digitalization	13
2.2 Digitalization in the banks	14
2.2.1 Digital infrastructure.....	14
2.3 Digitalization’s Impact on Organizations	17
2.4 Organizational effectiveness.....	18
2.5 Organizational practices and workflow.....	20
2.6 Theoretical Summary.....	22
3 Methodology	24
3.1 Qualitative research.....	24
3.2 Sampling technique	24
3.3 Data collection	28
3.3.1 Primary and secondary data	28
3.3.2 Semi-structured interview	28
3.3.3 Interview procedure	29
3.4 Data analysis.....	30
3.5 Method reflection and study validity/reliability	30
3.6 Ethical consideration	31
3.7 Limitation.....	31
4. Empirical Findings	33
4.1 Digital tools and their impacts.....	33
4.2 Implementation process, challenges and uncertainties	35
4.3 Organizational goals and practices	36
4.4 Organizational effectiveness in regard to work practices	38
5. Analysis	42
5.1 Current digitalization status in the banks.....	42
5.2 Digital solution implementation in the banks	44

5.3 Realization of organizational goals with CRM and ERP	46
5.4 Organizational perspective on effectiveness.....	47
6. Conclusion	49
6.1 Further research	50
Bibliography	51
Appendix 1.....	61

1 Introduction

This chapter aims to provide the reader with an understanding of the main areas which this thesis will cover. The background describes the subject being studied and digitalization in general. The problematization provides the relevant problems building up to the foundation for the research focus of this study as well as the research question and the purpose of this research.

1.1 Background

Global industries are digitalizing their operational processes and services. The financial market is not an exemption to this statement. The financial world exponentially digitalizes its way of operating to minimize costs, increase efficiency, and provide customers with benefits. The need for innovative, technical solutions and services providing efficiencies within this sector continues to grow. Industry leaders within this sector are forced to recognize that digitalization is a strategic imperative within all aspects of the firm's operational processes and requires integration (Forbes, 2019). Standardized operations are adapted accordingly within banks' employees and the practical approach in conducting sales and service. A digitalized market means more adaptation in sales and service to support growth (Swedbank, 2018).

The transformational advancements conducted in technological departments globally within areas such as artificial intelligence, data analytics, and cloud computing are transforming the world as we know it. Industries are currently being redefined, forcing them to improve and alter their business models. Simultaneously, companies and organizations must continue to promote the generation of value and unparalleled opportunities internally. This transformation of systems will affect not only the business world but also change the way people conduct their ways of life and work relations. The potential for ongoing digitalization of firms and organizations occurring is existent and will contribute to impactful benefits for customers, the environment, and society (World Economic Forum, 2017).

Digital developments are rapid, impacting the way people conduct their daily routines. The way that businesses and public services are functioning is therefore also shifting to accommodate the rapid digital developments. Digitalization provides opportunities that create process efficiency for people (Schou & Hjelholt, 2018). The rate at which digitalization procedures and technical developments are done within sectors of the public and private companies will accelerate. Companies may face unpredictable challenges and changes in societal behavior that need to be taken into account (The Danish Government, 2016).

When observing the traditional business models of banks, alongside the financial services provided by these financial organizations globally that operate within the global financial system, it is observed that the design is developed based on financial and non-financial leverages. They contribute to the current success and dominance of the financial sector. With technological developments and innovations being integrated into the business models of firms, the financial service industry will face challenges through potential digital disruptions. Transformational challenges due to digitalization are going to have to be taken into consideration for global, regional, and local banks along with financial intermediaries. A developed and adapted design is needed (Scardovi, 2017).

When taking a look at the products and services being offered in today's market, they have become more intelligent and interconnected through electronic components, data storage, hardware, and software compared to the past. Through the development of new business models in the need of accommodating more developed products and services, aspects of the business such as processes, value chains, and additional services can be digitalized. These technological potentials facilitate digitalization and are crucial in relation to the digital transformation of different company's business processes (Porter & Heppelmann 2015).

As the business processes may be altered alongside technological potentials and advancements, requirements from the customers must also be taken into consideration throughout the process of digitalizing an organization. They play a vital role in how businesses choose to operate, and it is crucial for businesses to take the customers' needs into consideration throughout business development procedures and work practices (Schallmo & Williams, 2018).

The cause for why digital technological development needs a place in the business process development plan is because digitalization can be established to initiate a more cooperative relationship within companies creating greater flexibility and enhancing the performance of work practices. It also enables job creation in alignment with greater productivity and enhances self-determination among employees. On the flip side, companies are said to observe challenges connected to digitalization in terms of the material conditions of workers. It may contribute to co-dependency among workers in correlation to the highly sophisticated systems imposed through digitalization. (Ales, et al, 2018).

As digitalization is a shift that is already in movement, more integrated frameworks of knowledge about the phenomenon is crucial for the successful implementation of it within organizations. Furthermore, the continuation of deepening research about effective digitalization frameworks within organizational models alongside an interdisciplinary approach will enable stakeholders to react effectively when observing the way digital transformation continuously impacts employment relations (Ales, et al, 2018).

When discussing the concept of organizational effectiveness in work practices, it is defined as a company's ability to provide higher levels of consumer value through effective work practices than its rivals can provide. Value in this context is linked to the perceived benefits in which consumers believe they will receive from the offering on the market (Hunt & Duhan, 2002). This organizational effectiveness is directly linked to the organization's marketplace position and financial performance (Hunt, 2010). When discussing this regarding how it is linked to digitalization, it is crucial to observe and recognize how central the concept of effectiveness work practice is in relation to the nature of organizations.

1.2 Problematization

Organizations in general, seem to enjoy two kinds of strategic advantages. One that is said to be transitory as in being in the right place, with the right product and at the right time and the other which comes from adopting processes that mobilize organizations in keeping it ahead of its competitors (Chorafas, 2001). Banks and the financial sector at large are susceptible to change in technologies and are exposed to immense pressure as businesses expand and new entrants establish themselves in the market. Thus, digitalization is the driving force behind how businesses are conducted today and how services, and products are developed in the banking industry. Some believe that digitalization is transforming from a challenge to a

robust enabler of both customer experience and effective operations in the banking industry (PwC, 2020). Digitalization in banking can be stated as the use of digital technologies in order to facilitate banking transactions and to reduce operational costs (Bhutani & Paliwal, 2015).

Since technologies can bring changes in business processes and provide the possibility of moving out of the past toward a more efficient and robust future, organizations are progressively anticipated to incorporate digital technology into their business practices to improve competitiveness (Henderson & Venkatraman, 1993). In a not so distant future, people expect robots to do the job for them and it should be equally direct to visualize the future banking system with its own form of artificial intelligence (Harchekar, 2018). AI-enabled tools have already been implemented in the bank which is allowing them to solve customer problems in a cost-efficient way (Harchekar, 2018).

Digitalization helps to differentiate one banking institution from another and creates better market competition and with it, thus, customer expectations of the banking system have changed. Online banking is one of the most popular payment methods used today. Research done in 2018 has shown that 84% of the Swedish population use internet banking today as their preferred method and 86% of all transactions in the banks constitute digital transactions. That shows that there is a shift in the ways business is done in the banks making it easier for customers to choose from a wide range of financial transaction possibilities (Statista, 2019). The aim is to improve the satisfaction of the customers and also to allow financial institutions to outline potential clients for future needs (Valenduc & Vendramin, 2017).

For banks, digitalization has contributed to transformation of their core business model, it has become one of the most important sources for increasing profitability and market differentiation through the reduction of costs and improving service quality (Paulet & Mavoori, 2019). A lot of research has been done about digitalization in the banks in Sweden but not enough has been done about the impacts it has on work practices in the sense that it affects the nature of work in the organization as in what tasks and how to best perform them for the organization to operate efficiently. Some of the problems which employees face come down to the work practices that must change to uphold efficiencies throughout the transition period of digitalization (Deloitte, 2020).

The impact of digitalization on work practices can be negative or positive. The digital services used in the bank allow banking transactions from home without visiting bank offices and spending time in queues and all the services are available for 24x7 for the customers (Joshi & Parihar, 2017). The prime impact of technology is regenerating business activity with the power of cloud computing and IT to manage “information, speed calculations, accelerate sharing, reduce marginal costs, and improve the scalability of operations” (Muro et al, 2017, p.6). On the other hand, many banks are struggling with big data management which is preventing the banks from using the full potential of the technology. Yin et al. (2018), pointed out that technology overload, such as mobile application overload, information overload, communication, and interruption overload, has become progressively frequent in the digital workplace. Even though digitalization has enhanced the banking process it also has its challenges which include altering customer behaviour in ways that it becomes difficult to meet their demands and increased competition from fintech.

Westerman et al (2014) also mentioned another issue in digitalization where they argued that digital transformation is a major change and can only be achieved by engaging in at all level employees across the organization. They further added that digitalization increases transparency in the organization, but they can also bring resistance to change. Explaining that people may perceive increased transparency as a threat to their role. Customers are also becoming more autonomous for basic transactions and at the same time have more demands when it comes to the sophisticated ones (Paulet & Mavoori, 2019). Today banks will have to consider this new situation to attain their desired goal and maintain or improve their efficiency in a competitive environment. This paper concerns how this evolution has influenced their efficiency in work practices. Thus, the knowledge gap the authors are trying to fill in this study is how digitalization impacts organizational work practices by taking a closer look at banks in Sweden.

1.3 Research Question

For this research, the following research question was designed.

How does digitalization reconfigure work practices in the banking sector?

A study on ERP and CRM

1.4 Research Purpose

The purpose of this research is to gain a deeper understanding of the impacts that digitalization has on organizational work practices by taking a closer look at ERP and CRM. As digitalization is complex in the bank, infrastructure needs to change in order to accommodate new work practices. Different changes are associated with work practice reconfiguration and infrastructure, additional changes can be associated with this interaction of these infrastructure with the employees. As digitalization is an ongoing process in today's society and banks, the need for understanding how banks work internally with it and view the impacts of digital tools on their work practices is interesting to look at. As such, the above research question was formulated. The authors hope to contribute to the general understanding of the subject of how banks work with today's digitalization.

1.5 Delimitation

The authors decided to delimit the focus of the study due to the limited time frame under which this research has been conducted and the subject of interest which is considered to be broad. Digitalization and organizational work practices are both huge subjects and studying each on their own alone will need a lot of time and resources. Thus, the authors delimit the focus of the study to choosing ERP and CRM and researching their impacts on organizational work practices in some selected banks in Sweden which in this case will be delimited to Swedbank, SEB, and Handelsbanken. The authors want to emphasize that other external factors that affect the banks such as policy regulations and security are not the scope of this study.

1.6 Thesis Outline

Chapter 1: Provides background information on the phenomenon of digitalization and organizational work practices as well as a problem discussion that leads to the aim of this thesis and its intended contribution.

Chapter 2: Discusses the theoretical framework and literature review focusing on digitalization in general, digital tools CRM and ERP, organizational effectiveness and organizational work practices. It further displays a theoretical summary that guides the reader to the intended focus of the thesis.

Chapter 3: Presents the methodology and practical framework together with the method of data collection, introduction of the case companies, method criticism, ethical consideration, and finally limitations of this study.

Chapter 4: Displays the empirical findings as in the data collected from the case companies.

Chapter 5: Discusses thoroughly and analyses the findings while looking at the connection to the theories.

Chapter 6: Serves as the ending chapter, presenting the concluding remarks for the thesis and finally leaves suggestions on future research and thereby followed by the bibliography and the appendixes

2. Literature and theoretical review

In this chapter, the authors will present a theoretical framework and literature review that are related to the study.

2.1 Digitalization

Digitalization is a social trend that has exploded in recent times that will have consequences for how people, companies, and society will organize themselves in the future. Articles, conversations, and lectures on digitalization continue to grow steadily. Everyone wants to be part of this change and those who do not change risk being less competitive. Despite the advances in digitalization, not many can define what the term means (Hagberg & Jonsson 2016). Edvardsson, et al (2018) argue that there are two concepts in English for the Swedish term "digitalisering" which is digitization and digitalization that can be translated in two different ways and which have different meanings. Digitization means that different forms of analog data are converted to digital data, while digitalization is about the increased use of digital technology, such as computers, and mobiles, by both individuals and organizations

Companies are in the midst of the transition from computer architecture, such as hardware as a capital asset, to data as a new form of capital. Data is regarded as an asset that companies are becoming more aware of as technological developments have consequences for companies' strategies, characteristics, and business opportunities (World Economic Forum (2016). Digitalization is a rapid transformation across different aspects of the business, as it is the most important source of enormous opportunities for growth and development and an important source of risk at the same time (World Economic Forum, 2017). Digitalization itself is not a simple movement. It is an ongoing process that has no end in the traditional sense and is driven by accelerating computing power (World Economic Forum, 2016).

Digitalization is the continuous use of digital technology across all possible social and human activities. According to Edvardsson et al. (2018), companies can use digital technology to adapt the business model and increase the opportunities for revenue and value creation (Edvardsson et al. 2018).

2.2 Digitalization in the banks

With the introduction of the internet and smartphones, new consumer behaviour has constantly emerged affecting all businesses. In retail banks, customers require multiple interaction points with a clear focus on digital banking. Putting banks in a situation where it serves them to minimize physical contact and refer customers to Internet banking instead (Bihari, 2011). This reduces costs and increases customer availability (Bihari, 2011). Resulting in services becoming more volume-based and economies of scale become crucial for banks that focus on the mass market (Bihari, 2011).

Like all other industries, the financial sector and commercial banks are rapidly forming a new form of business due to rapid improvements in technology and digitalization. The trend of digitalization in the financial sector and commercial banking is affecting the cost-saving potential and even generating new revenue streams. The improvements that digitalization has made in the financial sector so far are mainly for day-to-day banks and knowledge-intensive services, such as internet banking and payment solutions (Isern, & Pung, 2007).

Pohjola (2015) also points out that the right use of digitalization can give the financial sector more stability in profitability, and well-being. Digitalization development has led the banks to restructure their operations in order to be able to offer new digital services and be competitive. The big banks have succeeded in the first wave of digitization where today's customers can buy their shares and transfer money using digital services such as bank ID. The next digitalization wave is, for example, when the bank will try to automate counselling and self-service (Kundu & Datta, 2015).

2.2.1 Digital infrastructure

Digital infrastructure is defined as digital tools and systems such as cloud computing, data analytics, the internet of things, etc. that offer collaboration and communication to support business processes (Nambisan, 2017). Digital infrastructures are a new form of information technology artifact and their properties and effects are fundamental in understanding the impacts of digitalization (Tilson et al., 2010). Such technologies can be used to improve process-related efficiency by allowing crowdsourcing that engages potential customers but

also provides the engagement of a diverse set of people in all stages of the business process (Nambisan, 2017). Customer relationship management (CRM) and enterprise resource planning (ERP) are the most popular cloud softwares used in banks today. While ERP allows immediate management through the integration of different departments in the business, CRM goes one step ahead by helping organizations maximize their customer-centric aspect. (Gupta & Shukla 2002). They further added that, combining ERP and CRM organizations become more operationally efficient and more effective in their customer relationships at the same time

Customer Relationship Management - CRM

Customer relationship management (CRM) system has been identified as one of the most ground-breaking technological innovations in the business domain as it entails an immense potential to enhance employee's work efficiency and makes it easy for the organization to interact with customers (Li & Mao, 2012). It is an important tool to understand organizations' customers more systematically by "identifying a company's best customers and maximizing the value from them by satisfying and retaining them " (Kennedy, 2006, p. 58). It obtains the purpose of allowing management to understand their customers and the multiple factors impacting customer retention and loyalty. This, in turn, provides management with sufficient information to create and build long-lasting customer relationships (Rigby et. al. 2003; Lavender 2004; Leverin & Liljander 2006; Thakur 2014; Al Hawari, 2015). When customer relationships are created and become improved, companies benefit from it resulting in growing customer loyalty and increased retention among stakeholders. In this, there is a competitive advantage being created within the market (Ngai, 2005; Brun et al., 2014; Sayani, 2015). Following the previous statements, it has been stated that Customer Relationship Management tools increase long term efficiencies in being competitive in terms of creating a positive impact on bank performance, providing them a competitive edge (Sin et al., 2005).

Researchers have placed CRM benefits under two main categories: operational benefits and strategic benefits (Arnett & Badrinarayanan, 2005). The operational benefits are said to be the operational savings of the organization that comes as a result of improved internal efficiency (Iacovou et al., 1995). At the strategic level, it also helps increase effectiveness within the distribution channels and business operations by indicating how existing distribution channels work and how to make them more effective through different business

operations. CRM systems also contribute to the effectiveness of achieving increased monetary returns and profits through business operations (Reinartz, 2006). It enables companies to redefine their processes such as marketing, productivity in sales and front-line efficiency to improve operational efficiency which in turn results in a reduction of customer-related costs (Reichheld, 1996).

One form of CRM that has recently been used is Electronic Customer Relationship Management (e-CRM) that is, a combination of hardware, software, applications, and management's commitment to building new business opportunities in a digital manner (Dyche, 2001). eCRM takes on a variety of different forms and works to align processes within the business to the customer strategies being supported by technology. In this, business change is created through the development of business processes in alignment with knowing the customer (Rigby et al., 2002; Rosen 2001).

Enterprise resource planning (ERP)

Enterprise resource planning systems are large software systems that provide solutions for administrative and core business processes. ERP systems were initially used by large manufacturing companies. However, banks that are adopting ERP systems are not just following the manufacturing companies but rather have some unique technology and business-related motives to use ERP systems (Fuß et al, 2007). According to Hedman & Barrel, (2003), ERP systems offer integration at the data level because they operate on a shared set of data. Because of its modular structure, it also allows the integration of different functional areas in the business (Fuß et al, 2007). To enhance efficiency and operational benefits, redesigning business processes is deemed to be helpful to banks and to streamline operations adopting ERP systems are inevitable (Oliver & Romm, 2002; Shang & Seddon, 2002).

Previous research has shown that ERP allows firms the ability to sustain operational efficiencies in the long run as well as to attain both financial and non-financial benefits (Nicolaou & Reck, 2004; Kettinger et al., 1994; Mata et al., 1995). Hedman & Borell, (2002) also argue that ERP systems are most of the time implemented to improve some aspects of the organization, e.g. strategic, operational or management, etc. Hitt, et al (2002) also indicate that ERP implementations have resulted in improvement in business processes, increased productivity, and improved integration between business units. Van der Zee & De Jong,

(1999) believe that for organizations to achieve the aforementioned benefits, it is required to adopt organizational changes.

Glass, (1998) believes ERP systems to be deterministic technology that organizations should align their organizational structure, business processes, and work practices to the integrated system of ERP. Harrison & Van Hoek, (2002) pointed out that ERP implementations in an organization result in improved customer service quality and quicker information flow within the organizational hierarchy and across all business units. Chen & Popovich, (2003) explain how CRM technology is supported by ERP technology to create a single data unit. ERP when successfully implemented connects all areas of the company including human resources, financial systems, external suppliers, and customers into shared data and visibility (Chen, 2001).

2.3 Digitalization's Impact on Organizations

Organizations and leaders are also changing as a natural response to strategy changes to manage effective mass markets, innovation, knowledge management, and human resources (Dess & Picken 2000). Technology is an important reason for this, which has a major impact on organizational change and the ability of organizations to predict the future (Dess & Picken 2000). Organizational adaptability is a continuous learning process that creates the prerequisite for innovation, which also increases the organization's ability to manage change (Caballero & Kingston 2009).

Burnes (2004) argues that change is something that affects all organizations and that the rate of change has never been faster. In addition, Burnes (2004) considers that changes are required for organizations to remain competitive in the market. Digitalization has both the potential to create new business opportunities and the power to destroy highly successful business models. In today's digital ecosystem, traditional companies, no matter how well-established they are, need to fight to keep up with the rapid change (Weill & Woerner, 2015).

Digitalization has led to changes in how people consume which also changed how organizations work to meet such changes (Caballero & Kingston 2009). Burns and Stalker (1961) argue that organizational change is constantly occurring in the form of new technology and new market conditions. This creates new problems that require organizations to be open and flexible to adapt to their environment. Burns & Stalker (1961) also argue that more flexible organizational forms are needed to manage a changing environment. The

authors point out that there is no guarantee of finding an optimal organizational form that can handle the environmental requirements, it is rather a good organizational adaptability based on the highest management ability to interpret different circumstances and act against them.

2.4 Organizational effectiveness

Organizational effectiveness is an important aspect in organizations, and people research it more often attempting to explain. However, the definition and concept of efficiency are ambiguous leading to different descriptions of organizational effectiveness (Wesley, 2008). Quinn & Rohrbaugh (1981), argue that organizational effectiveness is a central theme in organization theory and despite the attention given to effectiveness its definition has proven to be elusive.

However, the central definition of organizational effectiveness is how efficiently an organization can meet its established goals and objectives (Business dictionary, 2020). Georgopoulos & Tannenbaum (1957) define organizational effectiveness as the extent to which an organization with certain resources fulfils its objectives without debilitating its resources and without putting a strain upon its members. Bedeian, (1987) states that traditionally, meeting or surpassing organizational goals was defined as organizational effectiveness. The concept of effectiveness is further explained through the outlook of the company in organizational productivity meaning how they accomplish company objectives but also organizational flexibility meaning how they establish adjustments to internal organizational change. It is also explained from the perspective of how successfully they adapt to external organizational changes as well as the absence of intra-organizational strains and incompatibility between organizational subgroups (Georgopoulos & Tannenbaum, 1957).

Friedlander & Pickle (1968) highlighted that a systemic way of seeing organizational effectiveness should be the intersection of profitability, employee satisfaction, and societal value. Gibson et al. (1973) also argued that organizational effectiveness should work towards aligning structure, process, and the behaviour of the organization, which is defined in terms of short-term productivity, job satisfaction, efficiency, adaptability, and development towards long-run survival. Some researchers indicate that people (employees) are the driving force such that the base for effectiveness in an organization is as a result of the achievement of the individuals' performance within the company (Sparrow, 2014).

Fry & Slocum (1984) argued that the effectiveness of workgroups is affected by decisions on technology and structure. A structural contingency model of organizational effectiveness states that environment and technology are connected to the structure and complexity of the companies (Katz and Kahn, 1966; Thompson, 1967). However, there is criticism that organizations have multiple goals and the criteria for defining effectiveness are ambiguous (Hall, 1980, Cameron, 1981). To solve the problem, different approaches e.g., Competing Values Approach of Quinn and Rohrbaugh, (1981); have emerged throughout the years. The criteria for effectiveness can be described in broad terms e.g. profit or survival of an organization or a narrower focus based on functions e.g. hierarchical roles or processes in an organization based on members and components (Carlsson & Hedman, 2007). Carlsson & Hedman (2007) believe that the computing value model (CVM) comprises diverse elements of effectiveness and performance. Competing Value Framework is a theory developed by Quinn & Rohrbaugh in 1981 that was conducted to find out the major indicators of effectiveness. The authors present three dimensions underlying the concept of effectiveness. The first dimension is related to organizational focus that is the internal focus which emphasizes the wellbeing of the organization itself and the external focus which is placed on the organizations' environment.

The second dimension is the organizational structure which involves the contrast between stability which emphasizes the need for top management and control, flexibility which emphasizes adaptability and change in the organizational structure. The third dimension of CVM theory is related to organizational means and ends in a more result-oriented way e.g. planning and goal setting to an emphasis on an outcome (Quinn & Rohrbaugh 1981). The three-dimensional competing value model defines four effectiveness models. These are the 1) human relations model (HR), 2) open systems model (OS), 3) internal process model (IP), and 4) rational goal model (RG). The HR model places a huge focus on people and flexibility and in that case, would emphasize the effectiveness criteria which has cohesion and morale as means of effective and human resource development as the end goal. The OS model has effectiveness criteria that it places a great deal of focus on organization and flexibility which has readiness for means effectiveness and growth, external support, and resource acquisition as the end goal.

RG model places focus on organization and control and would emphasize effectiveness criteria which has plans and goals as means and productivity and efficiency as the end goal.

The fourth one is the IP model which has effectiveness criteria that places a great deal of focus on people and control and would stress stability and control as the end goal while information management and communication as the means to get there (Quinn & Rohrbaugh 1981). Even though the model has opposing values, organizational effectiveness may require stableness and flexibility as well as synchronized internal and external focus on organizational work practices (Quinn & Cameron, 1988). Effectiveness work practices in organizations requires modern processes that can leverage emerging technological capacities. Organizations and individual employees require a digitalized environment that encourages idea generation and development while ensuring good working practices. In today's technology, an empowered vision of organizational effectiveness requires a more agile way of coordinating and getting a holistic view of the health state of the company (Nöhammer & Stichlberger, 2019).

2.5 Organizational practices and workflow

Organizational practices can be defined as a combination of the effort to invest in new technology and to upgrade employee performance to achieve optimal financial and operational performance (Mandal, 2012). It consists of a framework where organizational strategies, the culture of the organization, people management, and technology play a role in developing the work practices of the company (Mandal, 2012). Organizational strategies linked to organizational practices are defined as the adoption of different courses and allocation of the organizational resources for achieving objectives and goals in the long term. In this context, organizational culture can be defined as the shared behaviour and values that aim to solve problems within an organization. These definitions are both linked to the work practices of an organization (Chandler, 1963). Extensive studies have been conducted where a close connection has been observed between the technology adopted within an organization, the tasks in which have been performed by operatives, and the interpersonal interactions alongside organizational satisfaction among the employees (Trist & Bamforth, 1951).

When it comes to defining workflow, the definition of an organizational workflow can be referred to as the sequence of operational practices, a group of employees conducting operational processes, or a person acting as a part of the value chain creation process (ISO 12052, 2006). The workflow of an organization can also be defined as the automation of a process within the business and relates to a combination of tasks and components being

coordinated to provide efficiencies (Ayed, et al, 2009). Within organizational management, a workflow is linked to resources within the organizational practices in the sense of a resource being assigned to a workflow activity with expectations to perform the work in a specific order and within a timeframe to contribute to the organizational goals. A resource in this context is defined as an actor or process participant. As resource elements change over time, a workflow lifecycle reflects the organizational goals to improve their performance within business practices in observing and analysing past, present, and future elements within the workflow (Muehlen, 2004).

When observing organizational workflow from a more abstract or birdseye perspective, it may be viewed as the representation of real work in a practical sense. This meaning that the flow can be described in referring to a service, document, or product that will undergo a transformational process of being developed or transferred from one step to another in a systematic sense (development of a product from one form to another). (ISO/TR 16044, 2004). In defining and conducting the execution of these different inter-organizational tasks, there may be interdependent elements of the execution in which potentially implies temporal constraints and conditions, impacting the business process. Such workflow tasks can be conducted and operationalized within one individual company, within multiple organizations or a combination of both. Respectively, these sets of tasks in which are to be operationalized and coordinated are either considered to be intra-organizational workflows or inter-organizational workflows, depending on how the organization at hand operates (Ayed et al 2009).

With digital developments such as the internet and digital computing technologies, many organizations are becoming more complex in terms of their internal operational processes as these businesses are developing into a more geographically dispersed way of operating and executing tasks through their business partners and operations. Thereby the workflow will be impacted. In the process of designing the workflow and structure, cross-organizational factors must be taken into consideration and require the managers to conduct discussions with involved employees of the impacted organization and unit (Van der Aalst, et al, 2004).

In a study conducted to observe that job characteristics contain important links between organizational context and how individual units of an organization respond in operation and practice. It has shown in the study that the workplace tool that had been developed at the

time, technology, may have contributed to a level of uncertainty, influencing the workflow practices within organizations and the current structural arrangements of the time (Brass, 1981). Often, there are discrepancies between the actual workflow process of the organizations and management's perception of the workflow processes implemented. Integrated and thoroughly designed workflow strategies become crucial in relation to these discrepancies between the actual workflow processes and perceived workflow processes (Van der Aalst, et al, 2004).

To keep everything moving at a steady pace within organizational procedures, workflow in management, and practice is crucial. With a steady pace to getting everything within an operation to move at the same pace from beginning to end, there comes a level of consistency that creates reliability within the organization's procedures. Through a steady workflow, predicting the outcome, and creating qualitative service becomes simplified. With a consistent flow of operational procedures, the quality of service and procedures tends to improve, minimizing the potential costs for poor delivery, quality, and service (Earley, 2016).

To maintain a functional workflow, it is crucial to balance demand and capacity within operational procedures and to optimize awareness in terms of benchmarking limitations within the organization. Through the benchmarking of limitations, constraints can be identified, implemented, and designed to keep the organization within its operational limits of operating efficiently so that it through a steady workflow can provide consistent service. The constraints of the workflow must be well maintained and managed, implementing the key to success by avoiding uncertainties through proper planning of the flow and procedures, along with setting expectations with enough time margin (Earley, 2016).

2.6 Theoretical Summary

The theoretical framework discusses digitalization and the different dimensions of effectiveness within organizational work practices which are the fundamental foundation of this thesis. As presented in the literature review, the definition of organizational effectiveness has been discussed for many years and has always ended up in differing views. After reading through the different models, it was clear to the authors that organizational effectiveness is connected to organizational work practices. All the definition of effectiveness that researchers

propose essentially are about “how well” (Connolly,1980; Schuler & Jackson, 2014) the organization is achieving against its objectives when it comes to achieving the desired level of output, desired level of resource utilization, desired efficiency of processes in converting inputs to outputs, or the desired level of stakeholder satisfaction leading to organization achieving their goals or targets (Etzioni, 1964; Georgopoulos & Tannenbaum, 1957; Hall, 1978; Price, 1972) the concept of organizational goals is defined as “a desired state of affairs which the organization attempts to realize” (Etzioni, 1964, p.6).

Therefore, organizational work practice for this research will be studied in terms of the business processes and how well the realization of the goals of the organization in question is achieved. Since the authors are conducting a qualitative study with the help of employees from three different banks with different goals and work practices, the authors decided to take a multidimensional view on organizational goals and practices that are similar to that of the balanced scorecard thus work practices will be looked at from the perspective of the specific organization in terms of their business processes and how digitalization restructured their work practice in achieving their desired goals.

3 Methodology

The following sections cover the method selection and description of the data collection process. The purpose of this chapter is to describe methodological choices authors decided to make.

3.1 Qualitative research

When the authors decided to study this specific research question, it was considered that a qualitative method was best suited for the collection of the empirical material as it gives deeper insights into the topic of interest and thus best suits this research question. Jacobsen (2002) states that a qualitative approach is best suited when researchers are interested in getting more clarity in what lies in a concept or phenomenon as it involves how people interpret and understand a given situation. To attain that the authors decided to conduct an inductive research. Bryman (2001) mentions that the inductive method starts with observations that lead to new findings and then conclusions that are sufficiently qualified to explain the research problem are drawn. Inductive: Observations/Findings → conclusion

In this research, the authors started with an observed phenomenon of interest, and framed it as a question that has not been answered before. The authors observed the phenomenon of digitalization in banks and how it is affecting work practices. The belief is that the phenomenon studied is interesting, new, and has not been explored before, thus, this study is based mainly on the empirical finding collected from the interviews. Practically, this meant that the authors conducted research to find a gap of knowledge or a subject worth looking deeper into in order to observe patterns, similarities and differences between respondents.

3.2 Sampling technique

According to Bryman & Bell (2015) sampling in qualitative research can entail purposive sampling meaning that the sampling is conducted with regards to the goals of the research by selecting interviewees based on their likelihood to contribute to relevant information about the subject. The sample for this paper was selected through purposive sampling, which in this case means one of the authors works in one of the banks. All the authors were interested to investigate the idea of digitalization from the beginning but through her connection to that specific bank the authors were able to get an insight of the changes the bank is going through

in terms of digitalization and its impact. Thus, it became equally interesting to look into two more banks to see how they work with digitalization internally. The criteria for the selection of the banks was that:

- 1) The bank is operating in Sweden.
- 2) The bank has gone through digitalization.
- 3) The bank implements digital tools in both internally and their daily contact with the customers.

Even though this is not a case study the following three banks were seen to be fulfilling the criteria mentioned and a description of the banks were deemed important by the authors so that it gives the reader a background of the banks.

- Swedbank: The bank's common history extends back to 1820. At that time, the country's first savings bank was formed in Gothenburg following a European model. (Swedbank, 2020). Today, Swedbank has become an international bank. The company's strategies and goals are based on providing quality customer service in being a full-service bank by getting to know their customers on a personal level and meeting their demands in a reliable and personalized way whilst keeping risks and costs as low as possible (Swedbank, 2020). According to the bank's most recent annual reports, the organization works continuously to increase the usage of digital platforms and systems through the process of digitalization internally and externally (Swedbank, 2020). They specialize in offering their customers everything from digitalized banking solutions for the everyday economy to more comprehensive financial advice.
- SEB bank: SEB stands for Skandinaviska Enskilda Banken, and it was established in 1856. The bank commits to building a strong legacy of entrepreneurship based on delivering customer value, international network, and long-term perspective (SEB, 2019). The bank has five different divisions that are retail banking, merchant banking, life, wealth management, and Baltic. SEB has operations all around the world In their annual report, SEB stated that their business model continues to support their business goals and vision of delivering world-class service and shareholder value. It further stated that they embrace the transformational change in digitalization and sustainability to meet customers' needs and expectations (SEB, 2019). They also stated that, currently, 80% of all customer and corporate interaction happens in mobile

interactions allowing their customers to become more digital and expect more personal and proactive digital solutions which in turn is pushing the company to digitalize and automate their business processes (SEB, 2019).

- Handelsbanken: Handelsbanken was founded in 1871 and is the Stockholm Stock Exchange's oldest company. Today, the commercial bank is one of the strongest banks in the world with a strong local foundation and confidence (Handelsbanken, 2019). Handelsbanken's goal is to build lifelong relationships with customers and grow through their recommendations. Handelsbanken easily places responsibility on bank offices that have great powers to make decisions on all types of issues that affect the customer. It is also the bank branch that chooses how they want to get involved in the local market. (Handelsbanken, 2019). In their annual report (2019), Handelsbanken mentions that the bank continues to digitalize their processes such as the mortgage loan process where customers in Sweden should be able to handle uncomplicated loan applications completely digitally, from application to payment. In the continued development of the bank's advisory tool, Handelsbanken works to ensure that the customer's sustainability preferences are considered in connection with investment advice.

The authors looked in-depth at each particular bank and two respondents were selected randomly throughout the organization from different departments with regards to the respondents' roles and that they will help the authors achieve the goal of the research. The selected two key informants were then contacted through email. The belief is that including different employees with different functions and responsibilities will provide detailed information that could be relevant for this study. Since the aim of this study is to see the impact of digitalization, the authors deemed it important to select a sample that uses digital tools in their daily contact with customers. The belief is that the chosen sample possesses competence and knowledge within the interest area. Even though the intention for this study is not to generalize, choosing two people each from three of the biggest banks in Sweden was deemed appropriate for the aim and limitation of this study.

Below are respondents with their respective roles:

- **Key respondent A(RA):** Works in SEB for about five years as a financial advisor for corporate and private customers- Responsibilities include helping companies and

private customers with their financial situations when it comes to the different choices they have in the bank and what best suits them.

- **Key respondent B(RB):** Worked in SEB, for 20 years with different roles in the bank that includes data/IT system developer and test analyst. For the last few years that she worked as a test analyst, her responsibilities were to test computer applications, computer hardware, and systems that the bank implements for final quality control before they are put to work.
- **Key respondent C(RC):** Worked as a Customer Service representative and advisor at Swedbank AB. He has been working within Swedish banks throughout the past five years, starting at Nordea as a customer sales representative. Thereafter, he took his career further within Swedbank Sales and Service incorporating his previous role with customer advising. He has a background in university studies within the field of business and economics. The interviewee also conducts Anti Money Laundering controls, preventing the act of money laundering through the analysis of customer behavior within Swedbank after attending to customer appointments. The following interview has been conducted regarding his position as a customer service representative and advisor within Swedbank.
- **Key respondent D(RD):** Customer Service advisor within Swedbank AB, Currently, he is part of the Sales and Service team at Swedbank's office, conducting qualitative customer sales meetings and initiating business opportunities with these customers. He is an opportunist and wants to establish customer satisfaction through the sales conducted. He has been working at Swedbank since November but has had a personal interest in investments, banking, and the industry since three years back.
- **Key respondent E(RE):** Worked in Handelsbanken for 15 years as a corporate adviser. The role of the business advisor includes continuous analysis and follow-up of the customer's financial position as well as risk assessments. She works to nurture and develop the bank's existing customer relationships.
- **Key respondent F(RF):** Customer relations/support front office representative for Handelsbanken. He helps clients with various problems they may have and acts as a support center for the bank's customers. Customers can call at any time during the day and receive the digital support they need.

3.3 Data collection

According to Bryman & Bell (2015), data collection involves gathering the information of interest in a way that enables one to answer the research question. For this research two main data collection procedures are followed; that is primary and secondary data collections which are explained below.

3.3.1 Primary and secondary data

For the best way to respond to the problem formulation that authors intend to study and to gain a good theoretical basis and understanding of the problem, both secondary data and primary data is deemed to be applicable. Jacobsen, (2012), explains the advantage to use both primary and secondary data together as they provide the best combination and help achieve a contrast effect. The authors have chosen a qualitative approach, where the primary data consists of interviews since the study is largely based on empirical analysis, and direct contact is created with employees within the selected banks. According to Bryman & Bell (2015) primary data is the material that the researcher collects in first hand and analyses. While secondary data is the data that other researchers have previously collected in the form of reports, surveys, previous findings etc. For this research the authors used secondary data that relates to the banks in the form of annual reports, statistics, surveys, and company websites. However, for the most part of this research is based on primary data that the authors collected first-hand through semi-structured interviews.

3.3.2 Semi-structured interview

For this research, a semi-structured interview with prepared questions is conducted. As recommended by Patel & Davidsson (2003), the interview began with background questions about the respondent's work or tasks and then moved on to deeper questions. These questions were connected to the knowledge gaps identified and aligned to the purpose and research question of the study, allowing authors detailed insights to the practices within the firms. The usage of semi-structured interviews allowed the authors to gain data from the participants, in the sense that it allowed the authors to keep the interview open and flexible so that the

interviewee can share their thoughts while following an interview guide to limit deviations from the subject and to stay within the relevant area of study. This also contributing to the interviewees having the space to freely express themselves and provide findings of interest.

3.3.3 Interview procedure

Bryman & Bell (2015) indicate some basic elements that are good to have when conducting interviews and an interview guide is one of them. It helps the formulation of the questions in a way that will help one to answer the research question but also not too specific. The authors of this research used an interview guide for the same purpose mentioned by Bryman & Bell (2015). The interview questions are formulated in an open question method with core concepts and are matched in topics that are not too specific but cover the subject enough.

The respondents chose to remain anonymous and the authors value the interviewees' integrity and choices, therefore, the respondents were given letters for identification and these letters are used in both the findings and analysis. When discussing the language relevant for this research, the authors took into consideration Bryman & Bell's (2015) guideline for choosing the appropriate language as in choosing a language that is comprehensible and relevant to the interviewees.

In this case, the companies chosen for this research are Swedish companies and the respondents are comfortable with the Swedish language rather than English. Therefore, the interviews are conducted in Swedish, recorded, and then transcribed in Swedish and later translated into English. During the interview, the authors also used the "laddering" technique which consists of asking "why" questions (Easterby, et al, 2015). As it helps the authors to get more insight into the thoughts of the interviewee thus more insight into the research topic. Therefore, some follow up i.e "why questions" that are formulated according to the respondent's answer were asked.

The authors conducted the interviews through telephone for approximately 45 minutes-1-hour. The intention to conduct telephone interviews for this research was due to the circumstance under which this research is conducted (COVID19). The authors opted for telephone interviews to preserve the safety of the authors and the respondents. The authors did the interviews in Västerås Sweden and the following days were conducted.

- Respondent A (RA): interviewed May 5th, 2020, Approximately 45 minutes.

- Respondent B (RB): interviewed April 29th, 2020, Approximately 1hour.
- Respondent C (RC): Interviewed April 29th, 2020, Approximately 50 minutes.
- Respondent D (RD): Interviewed May 5th, 2020, Approximately 47 minutes.
- Respondent E (RE): interviewed May 6th, 2020, Approximately 45 minutes
- Respondent F(RF): interviewed May 13th, 2020, approximately 50 minutes.

3.4 Data analysis

One of the difficulties with qualitative research is that complex and large data is generated in the form of an interview transcript. Thus, the authors intend to analyse data through thematic analysis i.e. themes are developed following the research question, as well as the aim and then the reported patterns (themes) within data will be analysed, this decision being linked Braun & Clarke, 2006. According to Braun & Clarke (2006), a theme captures an important aspect about the data with regards to the research question and contains some sort of patterned response or meaning within the data set. This assists the authors when developing a better understanding of the findings when conducting the content for the thesis and assisted the authors in handling the data.

3.5 Method reflection and study validity/reliability

An important part of scientific work is the validity and reliability of the study. By validity it is meant that the research investigates what is intended. Validity refers to the accuracy of the knowledge and how well the study manages to attain what it intends to, high validity indicates high compliance (Saunders et al., 2016).

Since this qualitative study is with six semi-structured interviews, the study is not generalizable. This means that the results obtained in this study cannot be seen as directly applicable to other studies under other circumstances. Reliability refers to the likelihood that other researchers will receive the same information and draw the same conclusions if they were to perform an identical study (Saunders et al., 2016). To try to make the study more

credible, it is important to have an investigative strategy (Bryman & Bell, 2015). It is considered to have others review the work to increase reliability and also to ensure that there is a complete and accessible account in the different phases of the work. This becomes even more important for reliability as the study's empiricism is based on answers, interpretations, and reasoning. When researching the importance of validity and reliability in terms of choice of method, the authors understood how crucial the preparedness aspect would be in the interviews to follow. In practice, this means that it is relevant for the authors to be well prepared for the interviews to ask follow-up questions. The choice of method for using semi-structured interviews is an important aspect of achieving and strengthening the validity and reliability of the results.

3.6 Ethical consideration

Following Bryman & Bell (2015) ethical considerations are one of the most crucial parts of studies, as dissertations may lead to failures. This avoidance of failure is represented by their ten points of ethical considerations. These should be implemented to avoid miscommunication, bias, lack of consent, safety, and dignity of the participant. The purpose behind ethical consideration and ethical principles when conducting human research lie within the consideration in regard to respect of persons, beneficence, justice, and non-maleficence (Ruzek, 2000).

This study within Swedish banks aims to uphold respect and promote the integrity of employees interviewed throughout the researchers' data collection process. Through digital methods of collecting data, the level of safety considering the current status of COVID 19 is optimal through the avoidance of physical meetings. By gaining the management and employees' consent to conduct this study within the organization, the integrity of participants is guaranteed. The questions that have been formulated for this research are structured in an unbiased and clear manner to avoid miscommunication between the interviewer and interviewee, thus increasing the foundation for an unbiased thesis with high. Practically this meant that the authors adopted a formal approach when collecting data.

3.7 Limitation

According to Simon & Goes (2013) limitations exist in every study, they are largely beyond the author's control but affect the outcome of the study and are associated with methodology

and study design choices that force the researcher to do trade-offs. The authors of this study acknowledge the limitations that come with certain choices made in the methodology I.e. because of the nature of the qualitative study, it is hard to replicate the results thus, not fit for generalization. Lastly, the authors also acknowledge the possibility of the data losing some accuracy due to the translation from Swedish to English, however, the authors will remain objective with their translation and try not to lose the core concept of the transcript during translation.

4. Empirical Findings

In this section, the authors combine and present the empirical data that have been acquired from the interviewees. The compiled results are divided into four main themes that were developed from the transcripts concerning similarities/differences and patterns that were noticed between the interviewees. These themes are 1) Digital tools and their impacts 2) Implementation process, challenges and uncertainties. 3) Organizational goals and work practice. 4) Organizational effectiveness in regard with work practice.

4.1 Digital tools and their impacts

In this theme, the interviewees were asked to what extent they think their respective bank is going through digitalization, the type of digital tools they use for their day-to-day tasks, and how that affected their role in the company. According to all the respondents, digitalization has been a great deal in the banks and there is a lot of effort that is being invested in that direction. All the respondents have agreed that they use digital solutions in their daily tasks but to a different extent since their roles are dissimilar thus affects them distinctly. When asked about the digital tools they use, the interviewees pointed out different types of systems, but all agreed on using both ERP and CRM solutions. In SEB, when it comes to internal ERP systems, the interviewees mentioned that they have collaborations with tech companies. “We have partnership with software companies, as a third-party that provides the tools to automate our daily banking communication and processes through the use of electronic bank channels” (Interviewee RA, 2020). One such example that SEB mentioned in their website is SAP ERP solution called the “SEB webservice” system which enables them to adopt a cashless “Single euro payments area” (SEPA).

SEPA enables a single set of tools and standards that make cross-border payments in euro as quick and easy as the domestic payments. They also have an integration service that is called “SEB Integration Services” which allows clients a single point of entry towards payments. This provides them several business benefits such as reduced multiple channels and easy cash management processes. RA mentioned that one such system they use is called “Boka” where they have transactions in and out from the bank accounts. For an internal ERP solution,

Swedbank uses a system called “Swedbank Gateway” (SGW) integration which is a data communication channel between Bank and client in exchange for Requests data and Response data. It allows clients to no longer need to enter their Online Banking to export their bank statements and check balances instead, their current bank balance is available in the system with the help of PayTraq, another third party provided system.

When it comes to internal communication between employees in Swedbank, the interviewees mentioned that they use a system called “SYNK”. With Handelsbanken, RF stated that they use a system called AGENT, which has a similar function to SYNK as it used as both customer and employee support. When it comes to CRM systems used in SEB, the interviews agreed that CRM for SEB is understanding customer needs, SEB works intensively on collected data, but with a very cautious approach. Customer profiling is one example of how the data is used in SEB, RA mentioned that it helps them identify the profitable customer who is generating income from the non-profitable customer “It helps me prioritize between different customers by looking at their needs and their profitability to the bank” (Interviewee,RA, 2020). One such e-CRM system they use for sales support is called “salesstöd” (sales support) for example where they manage the customers’ accounts and loans and Dynamics CRM which they send secure emails to customers and communicate safely. In Swedbank, SYNK is used for customers as an e-CRM tool.

Most of the interviewees stated that in their banks, they are very optimistic and supportive of technologies. Almost 90% of the work they do today is done digitally through one way or another in an attempt to improve customer experience and operational efficiency. They agreed that it affected their role in a positive way as it is more agile that it saves time for them and more digital services mean fewer physical meetings. They also mentioned that they still have two types of customers. Those that are in the younger generation want almost every service to be digital and fast and the older generation who still want to have physical contact with the bank. They mentioned that the bank optimizes its service to fit in both customer segments in offering products and services that depend on their demand and preferences.

RB thinks that they had no other choice except to embrace digitalization, given that the competition is inevitable and according to her it is not just other banks but also any financial sector that is offering financial digital service that they should be worried about. For RE, because her role involves credits and loans, she appreciates the digital changes in her bank quite a lot. For her, “it helps me by means of spending less time in credit review or customer

background check as all the information of that customer is already being stored” (Interviewee, RE, 2020).

4.2 Implementation process, challenges and uncertainties

When it comes to the implementation process, most of the interviews agreed that it is not up to them to decide what digital tool to be implemented and how but after the tools have been introduced, however, they can send back feedback. They mentioned that it is the IT & security department that governs what products to be implemented, with the help of the previous feedback from both the employees and the customers.

RB also mentioned that as a test analyst, whenever a new solution is implemented, they work in teams and have discussions on how things are going with the employees which allows them to get feedback on how the system is received. RC stated that the opportunities and tools have been provided by the bank. “Everything from PowerPoint images to legislative changes information is being sent out to the employees after implementation of a new tool. The bank is still quite good at publishing and spreading this information to its employees and emphasizing its importance. Then it is up to each employee to absorb that information and learn how to use it” (Interviewee RC, 2020).

When asked about their approaches towards challenges and uncertainties with the digital tools, RC and RD mentioned that they put a lot of pressure on the bank to have duality, i.e. that they can consult a colleague when needed, RE also agrees stating that “there are always colleagues with more experience who can help answer questions that you are unsure of” (Interviewee RE, 2020). All the interviewees agreed that some challenges come with the digital tools because they are constantly being provided new tools, that they need to learn but also teach the customers how to best use it. RA points out that they constantly speak with customers in different ways, in attempts to reduce uncertainties and keep them safe. “We have a complaint department, that if one experiences anything or has any complaint, they report to the complaint department so that they can redirect tools or change tools to improve customer experiences” (Interviewee, RA, 2020).

They explicitly mentioned that the work ethic between the younger and the older generation when it comes to digitalization is very different. They mentioned that the older generation is not accepting of changes and think that with their experience they have enough information

from the customers. This means that the more the bank implements digitalization, the more the younger generation will continue to operate digital banking, driving away from the older generation. When asked if there any training or skills required for the tools, RA mentioned that all new tools that are implemented, come with a digital lecture. They are presented on how to use the tools and how to communicate the tools to the customers. They are trained to inform the customers about the procedures, so these tools are secure, they start with a tutorial to present how they can use them and constantly ask for feedback about the tools. RB and RE also stated that some of the tools that they work within their roles require licensing and they need to update their skills every time a new tool is introduced. For example, RE pointed out that for credit advisory services at the bank they are expected to have Swedsec license.

4.3 Organizational goals and practices

When asked the question about how digitalization has affected the individuals' and banks' work practices, one could easily see a common belief from the respondents that digitalization has most positively affected the practices. RA pointed out that it has contributed to more time efficiency both for employees but also for the customers. Even though SEB has many head offices in Sweden, a customer can live a few miles from the city, but through digital tools, it is possible to assess that customer without having to meet physically “digitization has freed me from simple daily tasks that customers could do themselves, such as money transfer and access to Bank ID” (Interviewee RA, 2020). He further adds that digitalization helps him focus on the work practices that give the bank the most value, for example helping clients with financial consultations.

RB and RD agree that it has simplified their administrative work, a task that could previously take several days to perform has now been greatly simplified. In Swedbank, both RC and RD mentioned that CRM & ERP allows faster processes since one can write in the SYNK central listing when they meet a customer, and in future matters, whoever is working in the case can be notified about “what we helped the customer with last time “and be able to take the problems from where the last meeting left off. RF, who works for Handelsbanken's customer support, says that all his communication and work practices are done digitally and that it was thanks to digitalization that the bank created the customer service division that is managed digitally to adapt to customer's and social demand. RD claimed that digitalization has not affected the bank as much as it is believed and that there are still many people who still depend on physical assistance, which covers about 10% of Swedbank's customers. RD claims

that “when the 10% switches to digital tools, you will see many changes in work practices including a large reduction in staffing, changing departments, and wider self-service solutions etc, but now it is still in process” (Interviewee, RD, 2020). RC shares similar views and acknowledges that digitalization has had a positive impact on banking, but believes it can be improved much more, he believes there is still a lot of paperwork and time-consuming routines and standards that can be simplified “some inefficient and fairly old systems are still being used and that more improvements still need to be made to become more digital” (Interviewee RC, 2020).

When it comes to CRM & ERP impact on the day-to-day task as well as achieving organizational goals, all respondents mentioned that CRM helps them, and the company to build a strong relationship with their customers, which in turn creates loyalty and customer retention. RF points out that strong customer relationships are essential for business success, CRM helps the bank to work closely with the customer and be able to collect information from the customer, which in turn is sent to the management department, where the bank implements the information. This type of interaction between Handelsbanken and the customer increases customer loyalty, which will be shown in the company's revenue. To the same question, RE replied that the use of CRM has given the bank the advantage that when the customer comes to get advice or apply for a loan, employees in the bank see the overview and can understand the customer's situation much better so that the risk of error assessment decreases when conducting background analysis.

Furthermore, one can also see a common response from the interviewees when asked about the use of CRM & ERP to achieve organizational goals, a common answer for ERP is that it helps to increase productivity in the banks. RE points out that the bank becomes more efficient when working with CRM & ERP. She noted that it helps them allocate time for more difficult cases that the customer needs help with than basic administrative work that the customers can fill themselves. Because the ERP system integrates data and processes across multiple departments, it allows the bank to move faster. RF adds that for Handelsbanken to reach its goals, managers handle statistics on the current status in the bank and much of that statistics are visible from the use of ERP & CRM, the statistics are related to how customers and banks work. The bank can more easily see how it has developed from one period to another. Thus, measuring this by checking the relationship between how the bank has succeeded and the tools that have been used.

Most respondents agree that this is a challenge, as many still prefer face-to-face interaction when it comes to discussing important financial issues, such as personal loans and mortgages, and some even when it comes to basic information. RC emphasizes that digitalization in banks for some generations may not move as fast as one would like, while other generations may not be ready for this major transformation. “This is a challenge because management teams sometimes decide without asking what is needed in the office so that the solution does not match what the bank needs to be more efficient” (Interviewee RC, 2020). RD notes that digital technology is needed to act as a complete replacement for traditional interactions, but there are also concerns about it resulting in several employees being replaced by robots and machines that would handle much of the tasks.

RA and RF state that one of the most common challenges with digitalization is the rise of fraud. RA adds that the bank must constantly work to increase security both for the customer but also in case of system failures. RC points out that another challenge when implementing digital solutions is to be well informed about the systems, rules, and laws that accompany it and the customer's personal information. He adds that it becomes easy for employees to break laws and regulations when there is so much to think about. Thus, it becomes increasingly efficient when it comes to working methods, but there is much more to think about.

4.4 Organizational effectiveness in regard to work practices

Following the respondents' answers, the feedback received on how organizational effectiveness in work practice is defined by the banks varied. RA claimed that effectiveness comes down to meeting the right customers that will provide the optimal profitability for the company, whereas RB refers to how quickly the workflow can operate concerning security and minimizing costs. RC claimed that organizational effectiveness is defined as being the company's ability to create a business with all customers and seeing the potential for business in the relationships. Asking the most relevant questions to create a business transaction is crucial, given the fact that a manager has given the incentive for employees to focus on advising. In extraordinary circumstances like during the Coronavirus months, the main objective may not include the exchange of business with everyone entering the bank, but rather keeping the work tasks focussed on solving essential problems for customers.

RD found that organizational effectiveness can be defined when lined up with the individual employees' goals and specific work practices. It will vary due to individuals being employed for different specific reasons. "Within the bank, organizational effectiveness is expressed through how the work practices are delegated across the organization" (Interviewee RE, 2020). According to RE It needs to be conducted correctly, whilst digitalization also plays a major role in allowing the bank to perform work practices efficiently such as digital processing of customer data. According to RF, organizational efficiency is about the bank operating as efficiently as possible. The bank aims to improve and develop certain parts of the organization to optimize efficiencies to be competitive on the market, minimizing the time tasks take.

When interviewees were asked to describe how ERP can improve their communication and cooperation within different departments in the organization, it was elaborated by RB that the organization communicates through systems within different departments that allow employees to work from a distance. Sometimes, employees are not required to be physically present at the meetings if they live in a different city to where their workplace is located, sometimes they could participate in local meetings even though they are employed in another city. If they had questions or needed assistance, the systems provided it, making their work practice more efficient. RA explained that the bank is a large organization operating cross-nationally and digital tools increase their ability to communicate with colleagues, reducing the distance, and creating effectiveness.

RC elaborates about ERP being used as a system to alert and communicate to staff members about customers with a track record at the bank, improving their ability to respond efficiently when the customer stands in front of them. Also elaborated throughout this interview, was how ERP systems like SYNK are being used to internally communicate effectively, providing notices to staff members regarding how they should approach the meeting with the customer. RD states similarly to RC that SYNK and ERP systems serve as a warning system, being used to cross internally communicate in fraudulent cases "It shows that the bank is respectable in the sense of standing united on standardized work practices and routines and that the quality of service will not differ, as SYNK is crucial in improving this united standpoint of communication"(Interviewee RD, 2020) . RE expresses similar reflections to the previous interviewees, stating that information being entered to ERP systems is registered so that other departments can observe it. By gathering the information in the same place, the

bank can access updates about customers' last meeting with the bank more efficiently. As for RF, the same reflection was mentioned.

When it comes to how the banks view the current digital systems about the efficiency of work, RD points out that the business aspect becomes more efficient as digital systems allow you to follow the documentation about each customer. SYNK and CRM combined help you observe and address potential business opportunities through past documentation to increase customer engagement, making sales and business more effective.

The interviewees were asked about how CRM & ERP affects the identification of customers' needs and satisfaction. Here, RA elaborated that customer suggestions are documented in these systems to improve internet banking and help create efficiencies. RC stated throughout the interview that CRM enables employees to target customers and ask relevant questions that are linked to their needs that have yet to be met by a solution more accurately. In this, the customer will find satisfaction as the questions asked are relevant and increase their engagement with the bank in a relevant way about the documentation reported in CRM. The same goes for viewing ERP and SYNK, as employees can observe where there is room for growth and increased engagement.

RD describes that these systems allow employees to familiarize with customer engagements and accurately suggest the customer with potential solutions in alignment with the documentation in CRM. "It is possible to form an opinion without having met the customer, it is extremely useful and effective" (Interviewee RD, 2020). RF states that both systems help employees identify the room for improvement within the organization through the documentation in the systems, leading to increased customer satisfaction.

When interviewees were asked to describe how CRM can improve your communication and cooperation with your customers, interviewee RB elaborated by stating that with CRM, it makes it faster for them when it comes to communication. The customers do not have to attend a meeting physically to sign documents. RC described throughout the interview that the system provides systematic suggestions, creating the potential for a dialog between the bank and the customer "it enables efficient cooperation and communication" (Interviewee RC, 2020).

RD added that the following up through CRM on customer engagement is crucial as the bank has a responsibility towards the customer. To achieve the results shareholders expect, the bank aims to conduct increased business, and without systems like CRM, the right questions may not be asked. Employees can be assured when using CRM, they are not recycling business-related questions and can keep relevant and effective communication with their customers. RF mentions that CRM helped the employees manage customer interactions and that central support provides a platform to receive recommendations from customers on how to improve and be more effective.

5. Analysis

In this section, the empirical data is thoroughly analysed to find connections in terms of theory and practice by linking the theoretical framework to the empirical findings. Hence, the differences and similarities in the bank's internal work with digitalization and its impact on organizational work practices will be presented.

5.1 Current digitalization status in the banks

According to Caballero & Kingston (2009), digitalization has caused changed consumption habits in people and how organizations work to satisfy such changes. From the findings in all three case companies, the digitalization changes they are going through are similar. One similarity that the authors could see through all the three banks is that, the traditional process of banking transactions has been changed and fewer physical visits to the banks have been noticed. Processes have been automated in the bank which reduces the number of resources each customer meeting requires as well as the amount of time each employee must spend on each customer.

When it comes to Swedbank and SEB they both have similar approaches and emphasize the importance of digitalization the most, their approach is cautious, yet optimistic. They emphasize that customers are changing the way they buy financial services today which means that firms cannot afford to sit on the side-line as RB stated “we had no other choice except to embrace digitalization, given that the competition is inevitable” (Interview ,RB, 2020). These changes are inevitable, it is where the world is going, and customers demand is a determinant factor. This aligns with Burnes (2004) point out that change is something that affects all organizations and is a required factor to remain competitive in the market. Burns & Stalker (1961), also emphasize that good organizational adaptability based on the ability to interpret different circumstances and act against them is required in a changing environment. In this regard, the companies are working towards attaining leading positions within the digital banking market, and to achieve that, they are constantly working towards shifting to more flexible and agile development to meet customer needs at speed.

Another similarity that has been observed from the findings is that the digital shift resulted in companies adopting new digital technologies in their products and services following customer preferences and demands. One such tool is CRM, as its benefits can be placed under two main categories: operational benefits and strategic benefits (Arnett & Badrinarayanan, 2005). This concurs with the fact that CRM helps the case companies in creating customer insight as all the information is stored in one place, which makes it easier to share or transfer information to the different departments as well as creating new customer segments. For example, all respondents stated that almost 90% of the work involves digital tools to improve customer experience and operational efficiency. At the same time, the bank has two customer segments, and the urge to retain physical banking is said to be a strategic point and was seen from the interviews. In retail banks, customers require multiple interaction points with a clear focus and physical offices are part of it.

In SEB, their CRM strategies also include that the bank optimizes its service to fit in both customer segments in offering products and services that depend on their demand and preferences. Unlike the two other banks, SEB, emphasized that they value both their customer group and having both physical and digital platforms is equally important. From the findings, the digitalization process within the case companies is not only based on customer preferences but internal organizational demands as well. An example of this is that integrative internal ERP systems have made faster, easier, and efficient processes for the employees to access data. In the case of the credit advisory team in Handelsbanken, the historical data provided for them helps them minimize the time spent in reviewing customers' credit history. This concurs with Hedman & Barrel, (2003), that organization implements ERP systems to offer integration at the data level since they operate on a shared set of data. This type of technology is used to enhance process-related efficiency by allowing crowdsourcing that engages customers resulting in services becoming volume-based and economies of scale becoming prominent for the banks (Bihari, 2011).

Meanwhile, another similarity observed among the banks is that the workplace's basic conduct of work has changed and been reinvented by the continuing integration of digital tools ranging from Windows Operating System, e-mail, productivity software like Word and Excel, to enterprise management platforms and collaboration tools like teams and Skype. These digital technologies play an increasingly prominent role in the lives of employees. The tangible impacts of all of this technology and installation has been reinventing business

activity with the power of cloud computing and IT to manage “information, speed calculations, accelerate sharing, reduce marginal costs, and improve the scalability of operations” (Muro et al 2017, p.6). The empirical data from all the banks has also shown this and how it has improved employee role and performance in the company. Daily work plans and routines have become easier, transparency has increased, fast value delivery, and developing competencies have emerged. As RD stated, digital tools facilitated work for the bank “improved internal communication, fewer physical interactions, less time-consuming tasks, and attracting customers in the most cost-efficient way” (interview, 2020).

5.2 Digital solution implementation in the banks

From the findings, the implementation process is said to be the hardest part of adopting digitalization. It is seen to be common among all the interviewees that it is hard to learn how to work with new digital tools in a fast-changing environment. The constant updating of the systems requires several resources and significant planning. The process is time-consuming, expensive and the slightest mistakes can cost the company a lot, meaning that the employees must be vigilant in learning and teaching the customers as well. Van Der Zee & De Jong (2009) argue that implementing enterprise systems have benefits for organizations but to achieve that organizations are required to adopt organizational changes. Another commonality from their statements, is that the employees are not included in the selection of the systems directly but it can be analysed that to implement the systems fully, the organization conducted a test-plan and informed the employees regarding the change in which they have to send back their feedback about the new system.

The companies evaluated the feedback of whether the users felt satisfied or not and incorporated back into the systems in which employees would have to adjust their work according to the latest technology. The employees are also expected to embrace the technological changes so that they can uphold the work practices required to optimize the functionality of the systems.

This also aligns with the fact that enterprise systems are deterministic technology in the sense that organizations should align their business processes, work practices, and organizational structure when implementing such systems to be able to fully enjoy its benefits (Glass, 1998). From this, and the statements from the interviewees, it can be analysed that

employees personally were cooperative towards the implementation of CRM & ERP and adapted to change quickly. Their motivation was that the new system facilitated their work and reduced it to a certain extent through automation. The organization was also incorporating the employees in the process so that the process is not sudden, and the employees could be satisfied, which in turn kept them motivated to work towards the organization's goals.

Another similarity is that the training process regarding the implementation of CRM & ERP systems is less extensive and more self-explanatory approaches. There is no formal training they are given or required except that they are provided manuals. The organization trusts the capabilities of its employees with the little they are provided. From their statement, the authors could see differing views from the participants when it comes to training and education on digital tools. The younger participants were too accepting of this method and trusted their skills more as they claimed to be born into the digital era while the older participants were little sceptical of the method hoping for a more extensive valuable training than a handbook and video tutorials.

The challenges and uncertainties associated with the implementation of digital tools and that have been observed among all the interviewees are that it is constantly changing. A new tool is introduced in a short time while they are still familiarizing themselves with the old one. This aligns with Westerman et al (2014) statement that digital transformation is a big change that can only be achieved by engaging employees across the organization. The fact that digital tools increase transparency in the organization, may also bring resistance to change hinting that people may perceive increased transparency as a threat to their role. This was specifically touched a lot by the older generation, and the younger generation also implied that they must slow down for the older generation as they felt like they have been driven away by the radical changes.

The employees touched on how they fully depend on the system and the slightest system failure could put their whole work on hold but also could jeopardize customers as they feel unsafe in those times. Higher management expects the employees to teach the customers how to use the digital tools meaning that resilience is another virtue that requires specific attention within the implementation process. To use the digital tools to their advantage complying with the regulatory and supervisory requirements was deemed necessary and promoting flexibility and cooperation during implementation was the way to get there. This yet again

aligns with Burns & Stalker (1961) statement on organizational flexibility and adaptability when it comes to changes and how the management could handle when faced such circumstance.

5.3 Realization of organizational goals with CRM and ERP

From the findings, one could see that digitalization affects the achievement of banks' business goals. The interviewees From Swedbank, Handelsbanken and SEB agreed on that the banks are under pressure to adapt to current market developments and as such, banks realized the importance of digital tools such as CRM and ERP regarding organizational goals. From the companies, employees pointed out that CRM & ERP systems help organizations optimize processes by streamlining daily workloads and enabling employees to focus on more difficult customer tasks. Another common statement that respondents from all three banks made was that the digital tools helped them prioritize customers as in which customer is able to do simpler tasks on their own and which customer needs extensive help. This finding aligns with (Mandal's, 2012) argument that to achieve optimal financial and operational performance, organizational practices should be defined as a combination of investments in new technology and upgrading of employee performance. However, unlike the two other banks, one employee from SEB mentioned that they collect customer data store it and use digital tools as a tool to profile customers who generate more income from the other and focus more on those.

Digitalization and the use of CRM & ERP influence the work practices as well as the bank's goals in various ways. From the empirical findings, it could be seen that digital technology is a factor that triggers organizational management, which is in line with the literature (Van der Aalst, et al, 2004). This explains that with digital development such as the Internet and digital computer technology, many organizations are becoming more complex in terms of their internal operational processes as these companies develop in a widespread way to run and execute tasks through their operations. As a result, the workflow will be affected.

While this change has shown also to have positive effects, it could be seen that it has resulted in challenges. From the companies studied, it has shown that as the banking industry is subject to several changes of great importance, clear developments such as new rules, digitalization, and changed working methods evolve. Such changes in the bank result in

employees constantly having to be trained to avoid inefficiency and obsolescence. The empirical findings highlighted that further changes within the organization in response to digitalization should be discussed with the offices that work closest to the customer to find the most effective solution for the bank to be efficient. According to (Van der Aalst, et al, 2004) When designing the workflow and structure, overall organizational factors must be considered and require managers to discuss with involved employees in the organization and units concerned.

5.4 Organizational perspective on effectiveness

Based on the informant's answers, it is observed that the banks value effectiveness in their work processes and have various ways of defining organizational effectiveness. This is observed in Wesley's, (2008) description of the importance of organizational effectiveness combined with the fact that the way effectiveness is defined varies. In the findings, it is observed that respondents within banks define effectiveness differently, some through how much business potential they can capture with their customers, others with how the organization can achieve goals individually. In other cases, it was defined as how the banks can operationalize work practices to save time and expenses.

According to Quinn & Rohrbaugh (1981), it is argued that organizational effectiveness presents itself as a central theme in organization theory, despite its definition being illusive. In all respondents' elaborations regarding the way that their organization defines effectiveness, the banks seem to define effectiveness as a central aspect to the way their organization operates. In this, one of the respondents elaborated that banks have shareholders that need to be satisfied and organizational goals need to be achieved, so effectiveness within the organization is essential. Connecting the theory of Georgopoulos & Tannenbaum (1957), one of the respondents mentioned above-defined organizational effectiveness within that bank to be linked to operationalizing work practices to minimize expenses. The theory defines organizational effectiveness as the extent to which an organization with certain resources can fulfil organizational objectives without causing strain.

Following Friedlander & Pickle (1968), a systematic way of defining organizational effectiveness is the intersection of profitability, employee satisfaction, and societal value. It was found that systems such as ERP and CRM provide a balance between these components,

in practice providing employees with internal communications and relevant suggestions, which leads to customers and society getting the assistance they need whilst simultaneously providing the banks with profits through increased business engagements.

According to Nöhammer & Stichlberger (2019) it is claimed that organizational effectiveness in digitalization requires modern processes that can leverage emerging technological capacities. Also, it is stated that employees and organizations require a digitalized environment which encourages such developments whilst maintaining good work practices. This is aligned with the findings in the sense that CRM and ERP are aimed to create ease for employees to observe and address potential business opportunities through past documentation to increase customer engagement, making sales and business more efficient. In this, good work practices are maintained through technological solutions.

The third dimension of CVM theory is mentioned in the theory section above, which relates to organizational means and ends in a more result-oriented way e.g. planning and goal setting to an emphasis on an outcome (Quinn & Rohrbaugh 1981). According to the response of the data collection, it is stated that SEB and Swedbank associate effectiveness with tangible goal setting and being able to accomplish these goals. This implies operating in a more result-oriented way to achieve effectiveness, satisfying the shareholder's goals, whilst encouraging employees to set individual goals to strive for, to operate effectively. Thereby, the third dimension of CVM theory is aligned with the responses provided by employees within these banks.

6. Conclusion

The research question “*How does digitalization reconfigure work practices in the banking sector? A study on Enterprise Resource Planning (ERP) and Customer Relationship Management (CRM)*” was the departing point and basis for this study. From the data collected, it is evident that digital transformation in the banks requires the complete breakdown of old ideas and replacement with new organizational practices. A common threat for the bank sector, especially big banks, was that they had old structures and business systems that needed to be replaced with more modern tools to follow digital development and gain competitive advantage. CRM technology in the bank is supported by ERP technology to create a single data unit and an interesting finding is that ERP serves a strong foundation with tightly integrated back-office functions for the banks while CRM serves to link front office functions to back-office functions improving satisfaction and profitability. These technology applications replaced most of the traditional customer touchpoints to electronic touchpoints that link front office functions to back-office functions. It was interesting to see that work routines in the banks are the primary means of organizations accomplishing their goals which means that changing these practices to digital is an essential part of the organizational transformation. From the findings, organizational strategies aligned with digitalization facilitated good work practices as business processes became more efficient, reduced the cost of operation, and contributed to customer satisfaction. The main driving force of the adaptation of CRM and ERP is the change in customer behaviour due to digital advancement in society.

The collected data shows a clear relationship between the banks' drive to create organizational effectiveness and the work practices implemented. To assist employees when conducting such work practices, digital tools such as ERP and CRM are implemented to optimize efficiencies within the banks. How banks are conducting these work practices vary, but the principle of using digital tools to internally communicate to optimize effectiveness in these practices and achieve company goals is a common denominator. It was interesting that the banks practically used the same framework in terms of fulfilling their needs for internal digital communication but adopted altering programs to fulfil the purpose of ERP and CRM. The usage of ERP and CRM has been proven to assist employees in a crucial way when it comes to advising and helping their customers effectively, providing knowledge and data from past meetings. Another interesting and fundamental aspect that has shown through the

findings is that the implementation process is a crucial part of the digitalization journey for the banks. The need to integrate employees with the choice and the implementation process of the digital tools is deemed important for better services and work practices in the banks. Because the banks' customers have more autonomy in how they contact the bank and the kind of services they want, the communication between the bank and the customers evolved over time to be more personalized and customer oriented. Implementing digital tools in the companies is also seen as a strategic approach as it created another customer segment and because of the increased usage of digital platforms, the companies' relationship with customers is becoming personal and more customized. Overall, the case companies appreciate digitalization and have been recognized as an enabler to radically redesign work practices and reconfigure the traditional work processes to the most effective way and thus helps the banks achieve their organizational goals

6.1 Further research

This study is based on how digitalization in the banking sector affects work practices, the study was viewed from multiple organizations' perspective. Something that would have been interesting to investigate further is to go deeper into the customer's perspective to get a different point of view on customer satisfaction and the loyalty the organizations have mentioned. Some of the interviewees mentioned the generation gap problem with digitalization, it would be interesting to do a comparative study on employees and how they see digitalization in the banking sector in regards with their age gap. This is to find out the views between the different generations on digitalization and working with digital tools.

Bibliography

Akturan, U., & Tezcan, N. (2012) Mobile banking adoption of the youth market: Perceptions and intentions. *Marketing Intelligence & Planning*, Vol. 30, No. 4, p. 444 – 459.

Al-hawari, M.A. (2015) How the personality of retail bank customers interferes with the relationship between service quality and loyalty, *International Journal of Bank Marketing*, Vol. 33 No. 1, p. 41-57.

Annual report Review, SEB (2019)

https://sebgroupp.com/siteassets/investor_relations1/annual_reviews/annual_review_2019.pdf

Arnett, B.D. & Badrinarayanan, V. (2005) Enhancing customer-needs-driven CRM strategies: core selling teams, knowledge management competence, and relationship marketing competence, *Journal of Personal Selling & Sales Management*, Vol. 25, No. 4, pp. 329-343.

Arstad Djurberg, J. (2016) Sverige bäst på digitalisering? Nej, sanningen är snarare det motsatta. *Computer Sweden IDG*, retrieved from <https://computersweden.idg.se/2.2683/1.670187/sverige-efter-digitalisering>

Ayed, S.,Cuppens-Boulaïhia, N., Cuppens, F (2009) Secure workflow deployment in multi-organizational environments published in "4ème Conférence sur la Sécurité des Architectures Réseaux et des Systèmes d'Information, Luchon : France

Banking and capital markets outlook (2020) Fortifying the core for the next wave of disruption retrieved from <https://www2.deloitte.com/us/en/insights/industry/financial-services/financial-services-industry-outlooks/banking-industry-outlook.html>

Bass, B.M. (1990) Bass and Stogdill's handbook of leadership: A survey of theory and research, FreePress, NewYork, pp. 11-21.

Bedeian, A. G. (1987) Organization theory: Current controversies, issues, and directions. In C. L. Cooper & I. T. Robertson (Eds.), *International review of industrial and organizational psychology*, Wiley, pp. 1-33

Bovens, L. & Hartmann, S. (2003) *Bayesian Epistemology*, Oxford University Press, Oxford

Bihari, S. (2011) Internet technology and customer profitability in banks. *Journal of Contemporary Research in Management*, Vol. 6, No. 6, p. 33-48. DOI: 9010620500/09437107358

Brass, D.J. (1981) Structural Relationships, Job Characteristics and workers satisfaction and performance. *Administrative Science Quarterly*, Vol. 26, p. 331-348. DOI:10.2307/2392511

- Braun, V. & Clarke, V. (2006) Using thematic analysis in psychology. *Qualitative Research in Psychology*, Vol. 3, No. 2, p., 77-101, DOI: 10.1191/1478088706qp063oa
- Brun, I., Rajaobelina, L. & Ricard, L. (2014) Online relationship quality: scale development and initial testing, *International Journal of Bank Marketing*, Vol. 32 No. 1, pp. 5-27.
- Bryman, A. & Bell, E. (2015) *Business Research Methods*, fourth edition. Oxford University Press.
- Bryman, A. (2001) *Social Research Methods*. Oxford: Oxford University Press.
- Burns, T. & Stalker, G. (1961) *The management of innovation*. London. Tavistock.
- Burnes, B. (2004) *Managing change : A strategic approach to organisational dynamics*. 4. Uppcl Harlow: Financial Times Prentice Hall.
- Bhutani, S. & Paliwal, Y. (2015), "Digitalization: a step towards sustainable development", *OIDA International Journal of Sustainable Development*, Vol. 08 No. 12, pp. 11-24.
- Caballero, G. & Kingston, C. (2009) Comparing theories of institutional change. *Journal of Institutional Economics* Vol. 5, No. 2
- Cameron, K. S. (1981) Domains of organizational effectiveness in Colleges and Universities. *Academy of Management Journal*, Vol. 24, No. 1, 25-47
- Cameron, K.S., Whetten, D.A. (1983) *Organizational effectiveness: A Comparison of Multiple models* Academic Press, Inc., New York, NY
- Carlsson S.A., Hedman J. (2007) Management Support Systems Design: A Competing Values Approach. In: Wojtkowski W., Wojtkowski W.G., Zupancic J., Magyar G., Knapp G. (eds) *Advances in Information Systems Development*. Springer, Boston, MA 10.1007/978-0-387-70802-7_28.
- Capgemini & Efma. (2016) World retail banking report. Available at: https://web.uniroma1.it/dip_management/sites/default/files/allegati/World%20Retail%20Banking%20Report%202016.pdf
- Chandler, A.D. (1962) *Strategy and Structure*, M.I.T. Press, Cambridge.
- Chen, I.J. & Popovich, K. (2003) "Understanding customer relationship management (CRM): People, process and technology", *Business Process Management Journal*, Vol. 9 No. 5, pp. 672-688. <https://doi-org.ep.bib.mdh.se/10.1108/14637150310496758>
- Chen, I.J. (2001) "Planning for ERP systems: analysis and future trend", *Business Process Management Journal*, Vol. 7 No. 5, pp. 374-386. <https://doi-org.ep.bib.mdh.se/10.1108/14637150110406768>

- Chorafas, D. E. (2001) Integrating ERP, CRM, Supply Chain Management, and Smart Materials, CRC Press, Auerbach Publications
- Cohen, L., Manion, L, & Morrison, K. (2007) Research Methods in Education. 6th ed. UK: Routledge, Oxon.
- Connolly, T., Conlon, E.J. & Deutsch, S.J. (1980) “Organizational effectiveness: a multiple constituency approach”, Academy of Management Review, Vol. 5 No. 2, pp. 211-218.
- Cunliffe, L, Ann (2011) Crafting Qualitative Research: Morgan and Smircich 30 Years On, Organizational Research Methods Vol.14 pp. 654- 656.
- Dess, G. & Picken, J.C. (2000) Changing roles: leadership in the 21st century. Organizational Dynamics, Vol. 28, No. 3
- Dyche, J. (2001), The CRM Handbook: A Business Guide to Customer Relationship Management, Addison-Wesley, Boston, MA.
- Earley, J. (2016) The Lean Book of Lean - A concise Guide to Lean management for life and business Published by John Wiley & Sons Inc
- Easterby-Smith, M, Thorpe, R. & Jackson, P.R. (2015) Management and business research. Sage.
- Edoardo, A., Fabbri, Y.C.T., Senatori, O.R.I, & Solinas , G. (2018) Working in Digital and Smart Organizations; - Legal, Economic and Organizational Perspectives on the Digitalization of Labour Relations, Published by Palgrave Macmillan
- Edvardsson, J., Godhe, A. & Magnusson, P. (2018) Digitalisering, literacy och multimodalitet. Studentlitteratur AB, Lund.
- Effective Change Management for Digitalization;
<https://www.capgemini.com/2017/02/effective-change-management-for-digitalization/>
- Etzioni, A.A. (1964) Modern Organizations, Prentice-Hall, Englewood Cliffs, NJ
- Friedlander, F. & Pickle, H (1986) Components of Effectiveness in Small Organizations, Administrative Science Quarterly, Vol. 13, No. 2, pp. 289-304
- Frisell, L. & Noréus, M. (2002) Konsolidering inom den svenska banksektorn: ett centralbank perspektiv. Riksbanken. Available at: <http://docplayer.se/1870117-Konsolidering-inom-den-svenska-banksektorn-ett-centralbanksperspektiv.html> (retrieved 2020-04-10)
- Fry, L. & Slocum, J. (1984) Technology, Structure, and Workgroup Effectiveness: A Test of a Contingency Model: The Academy of Management Journal Vol. 27, No. 2 pp. 221-246

- Fuß, C., Gmeiner, R., Schiereck, D. & Strahringer, S. (2007) ERP Usage in Banking: An Exploratory Survey of the World's Largest Banks, *Journal of Information Systems Management*, 24:2, 155-171, DOI: 10.1080/10580530701221056
- Georgopoulos, B. S., & Tannenbaum, A.S. (1957) A Study of Organizational Effectiveness, *American Sociological Review*, Vol. 22, No. 5. pp. 534-540
- Gibson, J.L, Ivancevich, J.M. and Donnelly, J.H. Robert Konopaske (1973) *Organizations: Structure, Process Behaviour*, pdf 14th edition, McGraw-Hill, NY
- Glass, R. L. (1998) Enterprise Resource Planning: Breakthrough and/or term problem. *The DATA BASE for Advances in Information Systems*, vol. 29, No, 1
- Graphic technology — Database architecture model and control parameter coding for process control and workflow (Database AMPAC) ISO. International Organization for Standardization (2004) - ISO/TR 16044, 2004 <https://www.iso.org/standard/39506.html> (Retrieved 2020-04-13)
- Gupta & Shukla, (2002) Learnings from Customer Relationship Management (CRM) Implementation in a Bank, *Global Business Review*, Sage. Vol, 3, No, 1, p., 99-122 <https://doi.org/10.1177/097215090200300107>
- Hagberg, J. & Jonsson, A. (2016) *Handelns digitalisering: undran inför framtidens affärer*. Studentlitteratur AB: Lund.
- Hall, R. (1980) Effectiveness theory and organizational effectiveness. *Journal of Applied Behavioral Science*, 16, 536-545, *Handelsbanken Årsredovisning*, 2019.
- Hall, R.P. (1978) “Conceptual, methodological, and moral issues in the study of organizational effectiveness”, working paper, Department of Sociology, SUNY, Albany, NY.
- Harchekar, J.S (2018) Digitalization in Banking Sector, *International Journal of Trend in Scientific Research and Development Special Issue | International Conference on Digital Economy and its Impact on Business and Industry*, pp.103-109, DOI: <https://doi.org/10.31142/ijtsrd18681>
- Harris, M., Cox, K. C., Musgrove C. F. & Ernstberger, K. W. (2016) Consumer preferences for banking technologies by age groups. *International Journal of Bank Marketing*, Vol. 34, No. 4
- Harrison, A.& Van Hoek, R. (2002) *Logistics Management and Strategy: Competing through the supply chain* Ed 3rd, England: Pearson Education Limited
- Hedman, J., & Borell, A. (2003) ERP systems impact on organizations. In G. Grant (Ed.), *ERP and data warehousing in organizations: Issues and challenges* (pp. 1–21), IRM Press: London.

Hedman & Borell, (2002) The Impact of Enterprise Resource Planning Systems on Organizational Effectiveness: An Artifact Evaluation: in Hossain, L., Patrick, J. D., Rashid, M. A., (Ed.), Enterprise resource planning, global opportunities, and challenges; chapter: p. 78-96: Idea group publishing London.

Helena, M. (2013) Applying Ethical Principles in Researching a Vulnerable Population: Homeless Women in Brisbane. Current Issues in Criminal Justice Vol.25, No. 1

Henderson, J.C. & Venkatraman, N. (1993), "Strategic alignment: leveraging information technology for transforming organizations", IBM System Journal, Vol. 32 No. 1, pp. 472-84.

Hitt, L. M., Wu, D. J., & Zhou, X. (2002) Investment in enterprise resource planning: Business impact and productivity measures. Journal of Management Information Systems, Vol. 19 No.1, 71-98

Hunt, S.D., Duhan, D. (2002) Competition in the third millennium: Efficiency or effectiveness? Journal of Business Research, vol, 55, No. 2, pp. 97-102

Hunt, S.D. (2010) Marketing theory Foundations - controversy, strategy, resource-advantage theory M.E. Sharpe, Armonk, NY

Hussey, J. and Hussey, R. (1997) Business Research: A Practical Guide for Undergraduate and Postgraduate Students. Macmillan, London.

Iacovou, M., Bendasat, I. & Dexter, A.S. (1995) "Electronic data interchange and small organizations: adoption and impact of technology", MIS Quarterly, Vol. 19 No. 4, p. 465-485

Isern, J. & Pung, C. (2007) "Driving radical change" McKinsey Quarterly <https://www.mckinsey.com/business-functions/organization/our-insights/driving-radical-change>

ISO. International Organization for Standardization (2006) ISO 12052, 2006 <https://www.iso.org/standard/43218.html> (Retrieved 2020-04-13)

Jacobsen, D. I. (2002) Vad, hur och varför : om metodval i företagsekonomi och andra samhällsvetenskapliga ämnen, Publicerad: Lund : Studentlitteratur, upplag 1

Joshi, D. & Parihar, S. (2017) Digitalization & Customer Perception towards the Banking Services, Peer reviewed research journal Wekshar, Vol. 23, No. 2

Katz, D., & Kahn, R. L. (1966) The Social Psychology of Organizations. New York: Wiley

Kennedy, A. (2006) "Electronic customer relationship management (eCRM): opportunities and challenges", Irish Marketing Review, Vol. 18 No. 1/2, pp. 58-69.

Kettinger, W., J., Grover, V., Guha, S., & Segars, A.H. (1994) Strategic information systems revisited: a study in sustainability and performance, *MIS Quarterly*, Vol. 18, No. 1, pp. 31-58.

Kundu, S., & Datta, S. (2015) Impact of trust on the relationship of e-service quality and customer satisfaction, *EuroMed Journal of Business*, Vol. 10, No. 1, pp. 21-46.

Lavender, M. (2004) Maximising customer relationships and minimizing business risk, *International Journal of Bank Marketing*, Vol. 22 No. 4, pp. 291-296.

Leverin, A. & Liljander, V. (2006) Does relationship marketing improve customer relationship satisfaction and loyalty? *International Journal of Bank Marketing*, Vol. 24 No. 4, pp. 232-251.

Li, L. & Mao, J.Y. (2012) "The effect of CRM use on internal sales management control: an alternative mechanism to realize CRM benefits", *Information & Management*, Vol. 49 No. 6, pp. 269-277.

Mata, F., Fuerst, W. & Barney, J. (1995) Information technology and sustainable competitive advantage: a resource-based analysis: *Management Information Systems Quarterly*, Vol. 19, No. 4, pp. 487-505 DOI: 10.2307/249630

Mathew, M., Suplhey, M. M., & Prabhakaran, J. (2014) Perceptions and Intentions of Customers towards Mobile Banking Adoption. *Journal of Contemporary Management Research*, Vol. 8 No.1, 83-101.

Michael, Z. (2004) "Organizational Management in Workflow application - Issues and Perspectives - Wesley J. Howe School of Technology Management, Stevens Institute of Technology

Muro, M., Liu, S., Whiton, J. & Kulkarni, S. (2017) Digitalization and the American workforce, published by Brookings institution https://www.think-asia.org/bitstream/handle/11540/7892/mpp_2017nov15_digitalization_full_report.pdf?sequence=1

Nambisan, S. (2017) Digital Entrepreneurship: Toward a Digital Technology Perspective of Entrepreneurship: *Entrepreneurship Theory and Practice* Vol. 41 No 6, page(s): 1029-1055, DOI: 10.1111/etap.12254

Nicolaou, A.I., & Reck, J., L. (2004) Firm performance effects in relation to the implementation and use of enterprise resource planning systems: *Journal of Information Systems; Sarasota* Vol. 18, No 2, pp. 79-105

Ngai, E.W.T. (2005), "Customer relationship management research (1992-2002)", *Marketing Intelligence and Planning*, Vol. 23 No. 6, pp. 582-605.

Nöhammer, E. & Stichlberger, S. (2019) Digitalization, innovative work behavior, and extended availability: *Journal of Business Economics*, Vol, 89, 1191–1214
<https://link.springer.com/article/10.1007/s11573-019-00953-2>

Oliver, D., & Romm, C (2002) Justifying enterprise resource planning adoption. *Journal of Information Technology*, 17 (4), 199–213

Online banking penetration in Sweden from (2005 to 2018), retrieved from
<https://www.statista.com/statistics/380882/online-banking-penetration-in-sweden/>

Paulet, E. & Mavoori, H. (2019), "Conventional banks and Fintechs: how digitization has transformed both models", *Journal of Business Strategy*, Vol. ahead-of-print No. ahead-of-print. <https://doi-org.ep.bib.mdh.se/10.1108/JBS-06-2019-0131>

Pohjola, M. (2015) Digitalisaatio ja tuottavuus finanssialalla. Department of Economics 20 p
Available from: [https://research.aalto.fi/fi/publications/digitalisaatio-ja-tuottavuus-finanssialalla\(076cc102-7729-47f7-9012-8a3ac88fe20b\)/export.html](https://research.aalto.fi/fi/publications/digitalisaatio-ja-tuottavuus-finanssialalla(076cc102-7729-47f7-9012-8a3ac88fe20b)/export.html)

Porter, M. E. & Heppelmann, J (2015) *Harvard Business Review* “How Smart, Connected Products Are Transforming Companies” <https://hbr.org/2015/10/how-smart-connected-products-are-transforming-companies>

Price, J.L (1972) “The study of organizational effectiveness”, *Sociological Quarterly*, Vol. 13 No. 1, pp. 3-15.

Purnendu M., Mukhopadhyay, S., Bagchi, K., & Gunasekaran, A (2012) “The impact of organizational strategy, culture, people and technology management on organizational practice and performance: an empirical analysis” *Int. J. of Information Systems and Change Management*, Vol 6, No. 2, pp 160 – 176

Quinn, R. E. & Rohrbaugh, J. (1981) A Competing Values Approach to organizational effectiveness. *Public Productivity Review*, Vol. 5, No. 2, pp. 122-140

Quinn, R. E., & Cameron, K. S. (Eds.) (1988) *Ballinger series on innovation and organizational change. Paradox and transformation: Toward a theory of change in organization and management*. Ballinger Publishing Co/Harper & Row Publishers.

Retail Banking (2020) - Evolution or Revolution? Retrieved from:
<https://www.pwc.com/gx/en/banking-capital-markets/banking-2020/assets/pwc-retail-banking-2020-evolution-or-revolution.pdf>

Reichheld, F.F. (1996) *The Loyalty Effect*, Harvard Business School, Cambridge, MA

Reinartz V. & Werner, K (2006) “Customer Relationship Management - Concept, Strategy, and Tools, Third edition pp. 165, 199. published by Springer-Verlag Belin Heidelberg

- Rigby, D.K., Reichheld, F. & Davidson, C. (2003) “Winning customer loyalty is a key to winning CRM strategy Ivey Business Journal, Vol. 67 No. 6, pp. 1-5.
- Rigby, D.K., Reichheld, F. & Schefter, P. (2002) “Avoid the four perils of CRM”, Harvard Business Review, Vol. 80, NO. 2, pp. 101-9.
- Rosen, K. (2001) “Five myths of CRM”, Computerworld, retrieved on 30th of April 2020 at <https://www.computerworld.com/article/2579359/five-myths-of-crm.html>
- Ruzek JI, & Zatzick D.F (2000) Ethical considerations in research participation among acutely injured trauma survivors: an empirical investigation. *Gen. Hosp. Psychiatry*;22:27-36.
- Saunders, M., Lewis, P., & Thornhill, A (2009) *Research Methods for Business Students*. Pearson, New York.
- Sayani, H. (2015) “Customer satisfaction and loyalty in the United Arab Emirates banking industry”, *International Journal of Bank Marketing*, Vol. 33 No. 3, pp. 351-375.
- Scardovi, C (2017) - *Digital Transformation in Financial Services*, Springer International Publishing
- Schallmo, Daniel R. A., & Christopher A. Williams (2018) *Digital Transformation Now! : Guiding the Successful Digitalization of Your Business Model*, Springer
- Schou, J. & Morten, H. (2018) *Digitalization, and Public Sector Transformations*, Springer International Publishing AG
- Schuler, R. & Jackson, S.E. (2014) “Human resource management and organizational effectiveness: yesterday and today”, *Journal of Organizational Effectiveness: People and Performance*, Vol. 1 No. 1, pp. 35-55.
- Simon, M.K., Ph.D., & Goes, J., Ph.D (2013) *Assumptions, limitations, delimitations and scope of a study: dissertation and scholarly research: Recipes for success*, Seattle, WA
- Sin, L.Y.M., Tse, A.C.B. & Yim, F.H.K (2005) “CRM: conceptualization and scale development”, *European Journal of Marketing*, Vol. 39 No. 11/12, pp. 1264-1290.
- Shang, S., & Seddon, P. B (2002) Assessing and managing the benefits of enterprise systems: The business manager’s perspective. *Information Systems Journal*, Vol.12, No. 4, 271–299.
- Sparrow, P (2014) Organizational effectiveness, people, and performance: new challenges, new research agendas. *Journal of Organizational Effectiveness: People Performance*, Vol 1, No.1, pp. 213.
- Swedish Bankers' Association, Banks in Sweden (2019) <https://www.swedishbankers.se/en-us/the-swedish-bankers-association-in-english/the-swedish-banking-market/banks-in-sweden/>

Swedish Bankers' Association (2019) HOW DIGITALISATION IS CHANGING THE COMPETITIVE DYNAMICS IN BANKING

<https://www.copenhageneconomics.com/publications/publication/how-digitalisation-is-changing-the-competitive-dynamics-in-banking> pdf

Swedbank AB - Annual report (2019)

<https://internetbank.swedbank.se/ConditionsEarchive/download?bankid=1111&id=WEBDO C-PRODE53581973>

Swedbank AB - Blunda inte för digitaliseringen (2018) https://www.swedbank-battreaffarer.se/ftg/2018/03/blunda_inte_for_digitaliseringen.csp

Swedbank AB - Om Swedbanks koncern (2020) <https://www.swedbank.se/om-oss/swedbankkoncernen.html>

Thakur, R. (2014) "What keeps mobile banking customers loyal?", *International Journal of Bank Marketing*, Vol. 32 No. 7, pp. 628-646.

The Danish Government, Local Government Denmark, and Danish Regions (2016) *A Stronger and More Secure Denmark: Digital Strategy 2016-2020*. Copenhagen: Agency for Digitisation https://digst.dk/media/16165/ds_singlepage_uk_web.pdf

Thompson, J. D (1967) *Organizations in Action*. New York: McGraw-Hill. cross-reference: The relevance of the structural contingency model for organizational effectiveness, Pennings, J.M., *Administrative Science Quarterly*, 1975 Retrieved 2020-04-09 from MDH database

Tilson, D., Lyytinen, K., & Sørensen, C (2010) "Digital Infrastructures: The Missing IS Research Agenda," *Information Systems Research* Vol. 21, No. 4, pp. 753–756. Doi: 10.1287/isre.1100.0318

Trist, E, L, & K. W. Bamforth (1951) "Some social and psychological consequences of the longwall method of coal-getting" *Human Relations*, Vol. 4, No. 3 p. 38.

Valenduc, G. and Vendramin, P. (2017), "Digitalisation, between disruption and evolution", *Transfer: European Review of Labour and Research*. <https://doi.org/10.1177/1024258917701379>

Van der Zee, J. T. M., & De Jong, B. (1999) Alignment is not enough: Integrating Business and Information Technology. *Journal of Management Information Systems*, Vol. 16, No. 2, 137-158

Van der Aalst, W.M.P., Weijters, T., & Maruster, L (2004) "Workflow Mining" *Discovering process models from event logs IEEE Transaction on Knowledge and Data Engineering*, 16(9). Pp. 1128-1142 Workflow Management Coalition (WfMC) (1999) *Interface 1: Process Definition Interchange Process Model* (Workflow Management Coalition, Winchester, UK)

Wesley A, M (2008) Evaluating organizational effectiveness. A Dissertation Submitted to the Faculty of the Graduate College in partial fulfillment of the requirements for the Degree of Doctor of Philosophy, Western Michigan University Kalamazoo.

Westerman, G., McAfee, A., & Bonnet, D., (2014) "Leading Digital- Turning technology into business transformation" Business and Economics, Harvard Business Press

Weill, P., & Woerner, S. L (2018) Is Your Company Ready for a Digital Future? Available at <https://sloanreview.mit.edu/article/is-your-company-ready-for-a-digital-future/>

World Economic Forum (2016) Digital Transformation of Industries. pp. 4-5, pp. 9-10, pp. 40-41. <https://www.weforum.org/agenda/2016/06/10-jobs-that-didn-t-exist-10-years-ago/>

<http://reports.weforum.org/global-information-technology-report-2016/report-highlights/>
World Economic Forum. (2017, January). Digital Transformation Initiative. pp. 7-30.

<http://www.businessdictionary.com/definition/organizational-effectiveness.html>. Retrieved 2020-04-09

Yin, P., Ou, C.X.J., Davison, R.M. & Wu, J. (2018), "Coping with mobile technology overload in the workplace", Internet Research, Vol. 28 No. 5, pp. 1189-1212. DOI: <https://doi-org.ep.bib.mdh.se/10.1108/IntR-01-2017-0016>

Appendix 1.

Interview guide

Theme	Background questions
<i>The position and role of the interviewee</i>	<ul style="list-style-type: none"> • What is your position within the organization? • How long have you been working in the organization? • What does your responsibility and work practice look like in your current position?
Theme	Open question
<i>Current status in bank</i>	<ul style="list-style-type: none"> • How does your bank adapt to the rapid change in digitalization that the financial sector is facing today? • How would you say that digitalization has affected your role in the company? • Do you use any type of digital tools as customer support and employee support?
<i>digital solution implementation in the banks</i>	<ul style="list-style-type: none"> • Which digital systems do you use as customer support and employee support in your bank? • Does your bank implement any specific approaches to reduce any uncertainties and misunderstandings that come with the digital system like ERP/CRM? • What challenges and opportunities do you see with the digital systems that your bank is working with? • Is there any specific training provided or education required for employees before, during, and after the implementation of ERP/CRM?
<i>organizational goals and work practices in bank</i>	<ul style="list-style-type: none"> • How would you say that digitalization has affected

	<p>your bank's work practices?</p> <ul style="list-style-type: none"> ● How would you say that digitalization has affected your performance in delivering your predefined tasks? ● How does CRM/ERP affect your day-to-day job in the bank? ● How would you describe that CRM/ERP is helping you achieve your organizational goals? ● How important is CRM and why is it important in the type of business your company operates in? ● Focusing on the implementation process (ERP/CRM), what was the most challenging part in your opinion?
<i>Organizational effectiveness</i>	<ul style="list-style-type: none"> ● What is organizational effectiveness according to you and your organization? ● How do you view the current digital systems in relation to the efficiency of work? ● How does CRM/ERP affect the identification of customers' needs and satisfaction? ● Could you describe how ERP can improve your communication and cooperation within the different departments in the organization? ● Could you describe how CRM can improve your communication and cooperation with your customers? ● - Finally, we would like to ask you if you have anything else to add to or any remarks that you think would help with this interview?