

School of Economics and Management Department of Business Administration

Master's Corporate Entrepreneurship and Innovation Internship and degree project (Master's thesis 15 ECTS)

Spring 2018

WORKING ACROSS BOUNDARIES: y the Interplay of Leadership and Culture Influences Cross-Functional Collaboration

 $How \ the \ Interplay \ of \ Leadership \ and \ Culture \ Influences \ Cross-Functional \ Collaboration$

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ABSTRACT

Title: WORKING ACROSS BOUNDARIES: How the Interplay of Leadership and Culture

Influences Cross-Functional Collaboration

Date of the seminar: May 2018

Course: ENTN39 Master's Corporate Entrepreneurship and Innovation Internship and degree

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Keywords: Cross-functional collaboration, leadership, culture, antecedents of cross-functional

collaboration, innovation

Research question: How do the interdependencies of leadership and organizational culture

influence cross-functional collaboration?

Methodology: This single case study is of a qualitative nature, entailing an inductive stance bearing traces of deduction. The data was collected through semi-structured interviews among three departments within the case company and analyzed by applying the grounded theory approach deriving from Gioia et al. (2012).

Theoretical perspectives: The main theoretical concept this thesis revolves around is crossfunctional collaboration, deriving from the field of knowledge sharing. More specifically, focus is laid on the antecedents of cross-functional collaboration, revealing two additional theoretical concepts relevant for the study: Leadership and organizational culture. As leadership and organizational culture seem to coexist in a symbiotic state of constant interaction and reciprocal influence, this study focuses on clarifying this interrelationship and its implications in the context of cross-functional collaboration.

Conclusions: The research indicates that specific leadership styles enhance the emergence of distinct cultural characteristics. Furthermore, it suggests how the combination of specific leadership styles and cultural characteristics create facilitators and barriers for cross-functional collaboration. Additionally, the results indicate that besides cross-functional collaboration in the context of new product development, there is an additional form of cross-functional collaboration, serving the sole purpose of completing operative tasks.

ACKNOWLEDGEMENTS

"We would like to take this opportunity to express our gratitude to our supervisor Sotaro

Shibayama for the useful and constructive advice and engagement throughout the process of this

Master's Thesis.

Also, we would like to thank all the participants of the arranged seminars for their valuable

inputs, ideas and discussions that helped improving this thesis by unveiling new perspectives and

approaches throughout the semester.

Furthermore, we would like to thank our mentors for their enthusiastic support and network-

access within the case company. Additionally, we would like to thank all the interviewees who

have shared their precious time during the data-collection, and thereby, contributed significantly

to the outcome of this thesis.

And last but not least, we want to express our deepest gratitude to our loved ones that constantly

supported us on our way."

Sincerely,

Rafael and Rolf

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CHAPTER 1 - INTRODUCTION

1.1 - Background

In the face of seminal technological advancement, companies are obligated to constantly innovate for the purpose of achieving competitive superiority (Ireland, Covin & Kuratko, 2009). Uncertainty about new technologies, customer demands, and competitor movements increase the necessity of cross-functional collaboration (CFC) (Song, Montoya-Weiss & Schmidt, 1997). According to Leonard-Barton (1995), the greatest amount of innovation takes place at the boundaries between disciplines and specializations, implying that working across such boundaries is a key ingredient for the creation of competitive advantage (Carlile, 2004).

CFC originates from the field of knowledge sharing and is, accompanied by communication, one of its subordinate key activities (Cummings, 2004). Deriving from Pinto & Pinto (1990) and Song et al. (1997), this study adopts the definition of CFC as interdependency and sharing of information between the various organizational units towards a goal of common interest. The research will focus on antecedents of CFC in pursuance of uncovering, how companies can create a fertile soil for its emergence and harvest the fruits of success by becoming more innovative. According to Song et al. (1997) and further supported by the field of organizational silos, leadership and organizational culture (OS) are two highly relevant antecedents of CFC.

Throughout history, the field of leadership has gone through quite a transition and has therefore been studied from a tremendous amount of perspectives (Ogbonna & Harris, 2000). For this research, the definition of leadership as "an influence relationship among leaders and followers who intend real changes that reflect their mutual purposes" (Rost, 1993) will be adopted, while emphasizing on its characteristic of having a multidirectional influence (not only top-down) and can occur in various levels of an organization (Block, 2003). Literature claims that a leadership-style that supports knowledge sharing across boundaries can mitigate conflicts (Song et al., 1997) and leads to new ideas and innovations (Kajamaa, 2011; Schoemaker, 2015). This finds further support through Stock et al. (2014), describing that during new product development (NPD), leadership is an important determinant for mediating conflicts and facilitating

collaborative behaviors and further state, that innovation-oriented leadership overall enhances the emergence of CFC.

Similar to leadership, OC shows a long and rich history as a research topic, having at least 164 different definitions (Block, 2003). This study will adopt the most popular definition of culture stemming from Schein (1992), that views culture as "a collection of shared beliefs about how the organization can successfully respond to changing demands in the external environment (adaptation) as well as beliefs about how to maintain processes that ensure the maintenance of functional relationships within the organization (integration)" Schein (1992). Based on Gupta et al. (1986) and Song & Parry (1992), Song et al. (1997) outline that certain internal values and behaviors improve the outcomes of CFC. Sosa et al. (2015) describe that through increased task interdependence, a culture for CFC is nurtured, while Kajamaa (2011) note that culture, in general, is an important determinant of CFC.

More current models focusing on organizational performance and change suggest that leadership and OC are central explanatory constructs (Block, 2003) and coexist in a dynamic interrelationship (Ogbonna & Harris, 2000). The growing interest in this area stems from the fact that organizations increasingly recognize that leadership is not simply a rational or technical activity, but that it involves the management of people and the development of a sense of community within the organization (Brown, 1992; Conger, 1993).

The interrelationship between leadership and OC might entail crucial knowledge for the context of CFC, as it may help at clarifying the combinations of parameters that must be set in place by organizations to gain advantage from CFC.

1.2 - Problem Discussion

Albeit literature on the field thoroughly describes the outcomes of CFC, its antecedents obtained only little attention to date. One exception in this respect is the work of Song et al. (1997), describing internal and external forces as drivers for CFC. As such external factors mostly evolve regardless of an organization's actions, this study focuses on how internal factors can be leveraged on to cope with a changing environment. One way to gather further implications on internal antecedents of CFC is to understand, how organizational silos emerge, as they can be

understood as a metaphor to describe the conflict between units or professionals and their resistance to collaborate (Diamond & Allcorn, 2009).

Forsten-Astikainen, Hurmelinna-Laukkanen, Tuija Lämsä, Heilmann & Hyrkäs (2017) describe that if different business units work in isolation, CFC is aggravated as departments will create own identities (McNeil, 2013; Katz & Allen, 1982; Kostova, 1999). Williams & O'Reilly (1997) state that groups from different organizational units working together will struggle with their implementation ability due to alignment constraints and communication issues. However, they further elaborate, that through a strong culture and the push towards a common goal, such implementation issues can be mitigated (Williams & O'Reilly, 1997). Song et al. (1997) show that top management support for cross-functional activities is a key internal facilitator for successful CFC. Additionally, Cilliers & Greyvenstein (2012) and Kajamaa (2011) emphasize that strong hierarchies lead to top-down decision processes, which facilitates the creation of organizational silos and therefore hamper the emergence of CFC. Furthermore, the literature shows that conflicts arising when combining different business units can be prevented if the units are managed successfully (Jehn et al., 1999). Thus, leadership and OC can be perceived as important antecedents of CFC.

Smircich (1983) shows that leadership and OC are intertwined and influence each other throughout the organizational life cycle. Ogbonna & Harris (2000) further elaborate, that organizational performance is dependent on the conscious alignment of employee values with the values the organization's strategy is based on, adding further relevance to the interdependency of leadership and OC. Furthermore, Bass & Avolio (1993) state, that there is a continuous interplay between the influences of leadership and culture. As this interplay is continuously present in an organization's evolution, it is important to coordinate these different cultures and leadership styles toward the development of common goals, common language, and common procedures for solving problems (Schein, 2010).

While the interdependency between leadership and OC have been investigated from the perspective of organizational performance, it has not yet been researched in the context of CFC. Studying this interconnectedness in the context of CFC would enhance a deeper understanding of the antecedents of CFC. In order to investigate on the interdependence of leadership and OC and its implications on CFC, a company that is characterized by a culture of working together, yet

still having grave issues at collaborating cross-functionally, was chosen as the subject of this study. By observing this phenomenon in great detail, significant data can be collected to explain the dynamics between these concepts.

By understanding how the interconnection between leadership and culture affects the emergence of CFC, companies will be able to create an environment that fosters CFC and therefore be more innovative and capable of gaining higher value to achieve competitive superiority in a dynamic environment.

1.3 - Purpose and Research Question

The goal of this thesis shall be a contribution to the field of CFC. As the effects and outcomes of CFC have received considerably more attention than its antecedents, the latter would benefit from further clarification. From literature on the antecedents of CFC as well as organizational silos, it becomes apparent that leadership and culture are key antecedents of CFC. Literature on organizational performance describes that leadership and culture are intertwined. This interconnectedness has not yet been studied in the context of CFC. Thus, more clarity can be brought to the antecedents of CFC by studying the interdependence between leadership and OC and the implications these interdependencies have on the emergence of CFC. Hence, the research question is:

How do the interdependencies of leadership and organizational culture influence crossfunctional collaboration?

1.4 - Case Company

The research is designed as a single case study about a case company which is conducting its business in the financial sector and perceives itself as a digital enterprise. Despite this perception, it has a long tradition in telephone banking and customer touchpoints through third-party retailers, which represents their dominant logic.

The financial industry is changing rapidly with the introduction of new technologies to the market. One example is the phenomenon of digitalization, which has changed the way customers interact with traditional financial institutions. It has come to the company's attention, that there is

more possible value deriving from digitalization that should be captured in order to keep up with competitors. This case company serves as an excellent case study because even though the OC within the company shows traits that should support the emergence of CFC for innovative outcomes, it is apparent that there still is a scarcity of inter-departmental collaboration. This causes communication to flow vertically within departmental boundaries rather than horizontally throughout the organization, leading to silo-structures.

By bringing more clarity to the interdependence between leadership and culture, findings deriving from this research will be of value for companies that still struggle to collaborate across boundaries to develop new ideas, products, and services. The data will show how the interplay between leadership and culture will create an environment that either facilitates or hampers CFC for innovations.

1.5 - Thesis Outline

Following Bryman and Bell's (2011) recommendations for a qualitative research structure, this thesis is divided into six chapters. The first chapter outlines the nature and area of the research. The second chapter offers a comprehensive review of the literature in the field of research. The third chapter gives a detailed explanation of the methodological approach for data collection and analysis. The fourth chapter reveals the main themes of the findings. Within the fifth chapter, the relationships between the main findings are discussed and compared to existing literature. And finally, within the sixth chapter, the conclusions from the analysis, limitations, managerial implications and suggestions for further research are presented.

CHAPTER 2 - LITERATURE REVIEW

2.1 - Cross-functional Collaboration

CFC originates from the field of knowledge sharing which entails the activities of communication and collaboration with others to solve problems, develop new ideas, implement policies and procedures, or work across boundaries in general (Cummings, 2004). In order to truly comprehend CFC, it is important to understand its relation to knowledge sharing. The ability of employees to share knowledge depends first and foremost on their communication skills, thus, communication, both verbal, and written, is fundamental for effective knowledge sharing (Davenport & Prusak, 1998; Hendriks, 1999; Meyer, 2002). Thus, communication is an essential part of CFC, as it creates a possible vehicle that allows problems to be resolved as they appear (Ernst, 2002).

Throughout literature, a broad array of concepts touch upon CFC (Pinto & Pinto, 1990). Within these concepts, the most frequent terms of the phenomenon of multiple individuals working together are coordination, collaboration, cooperation and integration (Pinto & Pinto, 1990). CFC is therefore defined as the joint behavior towards a goal of common interest (Pinto & Pinto, 1990). However, for this thesis, a later definition of CFC will be considered additionally, as it adds the view of organizational boundaries (Song et al., 1997). Thus, this thesis combines the definitions of Pinto & Pinto (1990) and Song et al. (1997) with the outcome that CFC is defined as interdependency and information sharing between the various organizational units towards a goal of common interest.

Literature claims, that in the context of new product development (NPD), as a source of new innovations to generate a competitive advantage (Ireland et al., 2009; Allred et al., 2011), CFC facilitates product development, as it solves an information processing problem by bringing together individuals from different disciplines that possess pertinent expertise about a given innovation problem (Lovelace et al., 2001). The combination of individuals with different backgrounds raises the level of absorptive capacity (Cohen & Levinthal, 1990) and facilitates creativity (Woodman et al., 1993). Based on Dumaine (1991), Jehn et al. (1999) state, that such cross-functional groups are important vehicles for identifying solutions to emerging organizational problems. Williams & O'Reilly (1997) summarize these dynamics as following:

Variety within a team is positively associated with creativity and problem solving and negatively associated with implementation ability. However, the weaknesses in implementation ability can be mitigated through a strong culture and shared goals (Williams & O'Reilly, 1997). Furthermore, Jehn et al. (1999) contribute, that if managed successfully, conflicts arising from the combination of individuals with different backgrounds can be prevented and its full potential can be captured.

Based on Griffin (1992), Griffin & Hauser (1996) as well as Pinto & Pinto (1990), Song et al. (1997) conclude that CFC facilitates the completion of NPD projects on schedule and budget. Furthermore, in an article published one month later, Griffin (1997) concludes, that crossfunctional teams are especially effective when it comes to projects that solve novel and complex problems. Cooper and Kleinschmidt (1994) contributed a substantial amount of empirical research on important factors for NDP-project success. They conclude, that a cross-functional team is one of the most critical success factors (Cooper & Kleinschmidt, 1994). Within an empirical study of 103 new product cases in 23 major companies based in four countries, Cooper (1994) states that the sufficient organizational design is at heart to successful projects. Crossfunctionality is described as an obligation, as its effects were only observable, when absent (Cooper, 1994). Through a study of the chemical industry including 21 major companies in four countries, Cooper and Kleinschmidt (1994) found further support for cross-functionality being a key factor for new product projects' success. Within this study, Cooper & Kleinschmidt (1994) state, that the organization of the team is the number one determinant for project timeliness. By conducting two additional studies including over 200 companies, Cooper & Kleinschmidt (1995a; 1995b) irretrievably point out the importance of cross-functional collaboration. They claim a cross-functional team to be the most effective when it is dedicated and focused, accountable for the whole project, led by a strong champion and supported by the top management (Cooper & Kleinschmidt, 1995a).

Literature shows, that CFC is a key success factor for projects as it increases organizational creativity, problem-solving, innovativeness and improves time to market. As companies are urged to achieve cross-functional integration in order to cope with the turbulent market environment, it is of highest importance for them to understand where CFC originates from and how a fertile soil for its emergence can be created. While literature mainly focuses on the effects

of CFC, the antecedents of CFC have obtained less attention. One exception is a study by Song et al. (1997), which states that internal facilitators, e.g. reward structures, conflict avoidance mechanisms and management support, as well as external factors, e.g. environmental uncertainty, strategy and performance in the market, have an influence on the emergence of CFC. Within their studies on the effects of CFC, Cooper & Kleinschmidt (1994) repeatedly cite Peters (1988), which states that if any failed project is analyzed thoroughly, in 75% of the cases the reason for failure will derive from "siloing" or sending memos up and down vertical organizational "silos" or "stovepipes" for decisions. This statement is described as slightly exaggerating by Cooper and Kleinschmidt (1994). However, their studies prove that it is not completely wrong after all, as horizontal communication and collaboration are proven to be a key success indicator for NPD projects. Thus, the perception of organizational silos as barriers for CFC reveals potential implications that can be drawn from that field regarding the antecedents of CFC.

The phenomenon of organizational silos can basically be perceived as a mechanistic organizational structure that is based on traditional views (Stone, 2004; Weisbord & Janoff, 2005; Diamond & Allcorn, 2009) and is characterized through a hierarchical organization structure where communication flows from top to down (Cilliers & Greyvenstein, 2012). Organizational silos are used as a metaphor to describe the conflict between units or professionals and their resistance to collaborate, communicate and share information across boundaries within an organization (Diamond & Allcorn, 2009). Thus, the overall effects of organizational silos are considered to be negative for CFC (Forsten-Astikainen et al., 2017). While communication and collaboration might occur within silos, it is very unlikely to find it across them. Thus, according to the definition of CFC adopted in this research (Pinto & Pinto, 1990; Song et al., 1997), antecedents that create organizational silos also have implications for CFC.

Organizational silos are a barrier for collaboration within organizations, as boundaries are often difficult to transcend (Carlile, 2004), especially in hierarchical organizations where boundaries exist between different business units (Kajamaa, 2011). Normally such units operate in isolation from each other, developing their own processes, information systems and databases for managing and carrying out their work (Forsten-Astikainen et al., 2017). However, factors that

cause organizational silos are not necessarily of a physical nature, as organizational silos can also be considered to be a mental construct (Diamond et al., 2004; Ashforth et al., 2008), as they are described to be conscious, rational and objective entities within the minds of employees (Huffington et al., 2004). Within these mental factors, an "Us-And-Them" mentality (McNeil 2013) and the "Not Invented Here" (NIH) syndrome (Katz & Allen, 1982; Kostova, 1999) are considered as major barriers.

In order to achieve innovation performance and efficiency through collaboration between business units, these barriers must be tackled with the goal of breaking down organizational silos. (Burge, 1993; Engeström et al., 1995; Crawford-Cookand & Applin, 2004; Kerosuo & Toiviainen, 2011).

2.2 - Antecedents

From the viewpoint of CFC, research on its antecedents has therefore been conducted to a certain degree. Song et al. (1997) investigate on antecedents of cross-functional collaboration, while from a perspective of organizational silos, Forsten-Astikainen et al. (2017), Stone (2004), Diamond & Allcorn (2009), McDermott (1998), Sosa et al. (2015), Schoemaker (2015) and Cilliers & Greyvenstein (2012) add more factors that possibly hamper CFC and thus, in an argumentum e contrario, could facilitate CFC by being accomplished in an enhancing way.

As described by Williams & O'Reilly (1997), groups from different organizational units working together will benefit from enhanced creativity and problem solving but will also struggle with the implementation ability due to alignment constraints and communication issues. However, Williams & O'Reilly (1997) also describe that through a strong culture and the push towards a common goal, such implementation issues can be mitigated. Furthermore, Forsten-Astikainen et al. (2017) describe that if different business units work in isolation, CFC will be hampered, as departments will create own identities (McNeil, 2013; Katz & Allen, 1982; Kostova, 1999). Based on these dynamics, OC plays an important role as an antecedent of CFC.

Furthermore, literature shows that conflicts arising when combining different business units can be prevented if the units are managed successfully (Jehn et al., 1999). Additionally, Song et al. (1997) show, that top management support for cross-functional activities is a key internal

facilitator for successful CFC outcomes. Furthermore, Cilliers & Greyvenstein (2012) and Kajamaa (2011) state that the hierarchy in organizations plays an important role in creating organizational silos through top-down decision processes. Thus, leadership can be perceived as another important antecedent of CFC.

Furthermore, from a wider perspective of knowledge sharing, the field entailing CFC, Wang & Noe (2010) define areas, where further research would be of value. They describe that more clarity is needed on how managerial behaviors and actions, as well as culture/climate influence knowledge sharing activities. Thus, this study will lay its focus on leadership and OC as antecedents of CFC.

2.2.1 Leadership

Leadership is a concept that has been widely studied in organizational science: Early studies describe personality traits as determinants of successful leaders (Argyris, 1995; Mahoney, 1960). Certain individuals were claimed to be born as leaders and to show specific characteristics that non-leaders do not possess (Stogdill, 1948). Then, a shift towards leadership behavior and style occurred, claiming that democratic and participative leadership styles lead to the most successful outcomes (Hemphill & Coons, 1957). However, such contributions ignored situational factors, which resulted in a rise of situational and contingency theories of leadership, focussing on the leader's diagnosis and understanding of situational factors, followed by the adoption of an appropriate style (Ogbonna & Harris, 2000).

Then, a movement back to the search for the one and only correct form of leadership took place, letting the concepts of transactional and transformational leadership emerge. The concepts of transformational and transactional leadership were first introduced by Burns (1978), describing that the difference between both leadership-styles lies within the reward that leaders and followers offer each other. While transformational leaders are described to offer purpose that outweighs short-term objectives by emphasizing on high-order intrinsic needs, transactional leaders are described to be more concerned about the exchange of actual resources (Judge & Piccolo, 2004).

Bass (1985), Hater & Bass (1988) and Bycio et al. (1995) further developed the concept of transformational leadership, claiming that transactional and transformational leadership are two separate concepts rather than two opposite manifestations of one single framework. Furthermore, Bass (1985) emphasized on specific behaviors that are characteristic for transformational and transactional leaders. After multiple revisions of his theory, transactional and transformational leadership can be divided into four dimensions of transformational leadership and three dimensions of transactional leadership: Transformational leadership manifests itself in charisma, inspirational motivation, intellectual inspiration and individual consideration, while transactional leadership manifests itself in contingent reward, management by exception - active and management by exception - passive (Judge & Piccolo, 2004).

Through charisma, followers identify themselves with a leader, as they perceive his behavior as laudable (Judge & Piccolo, 2004). Charismatic leaders achieve this by showing strong self-belief, taking initiative and responsibilities and inspiring followers on an emotional level (Judge & Piccolo, 2004). Furthermore, Judge & Piccolo (2004) describe the inspirational motivation as the extent, to which an inspiring vision is created. Inspirational leaders expect high standards and generate meaning for the task to be completed (Judge & Piccolo, 2004). Intellectual stimulation refers to the extent to which the leader questions the status quo, is open to risk and followers' inputs and enhances creativity to emerge from bottom-up (Judge & Piccolo, 2004). The last dimension of transformational leadership, individualized consideration, reveals around the emphasis, the leader shows towards his followers by considering their needs and providing feedback in a mentoring way (Judge & Piccolo, 2004).

Contingent reward, the first dimension of transactional leadership, describes how focused the leader is on setting and clarifying expectations and establishing rewards for reaching those (Judge & Piccolo, 2004). Management by exception is further divided into two sub-dimensions and describes the point in time where the transactional manager takes action (Judge & Piccolo, 2004). Active managers constantly observe their followers' actions, anticipate problems and intervene before they happen, whereas passive leaders only intervene, as soon as a problem emerges (Howell & Avolio, 1993).

In order to understand and interpret the nature of leadership styles, this study will base its observations on the dimensions of transformational and transactional leadership stated above.

The same dimensions are used within the multifactor leadership questionnaire by Avolio, Bass & Jung (1995), a very prominent tool to understand leadership in companies.

In a more general sense, the definition of leadership as "an influence relationship among leaders and followers who intend real changes that reflect their mutual purposes." (Rost, 1993) is adopted, further taking into consideration the transactional and transformational leadership concepts developed by Bass (1985) and Howell & Avolio, (1993). Based on Block (2003), this implies that a key characteristic of leadership is a multidirectional influence flowing in all directions (not just top-down) and that leadership is characterized by behaviors that are persuasive. Followers are claimed to be active participants and therefore engage in leadership as well, even though leaders exert more influence (Block, 2003).

Stock et al. (2014) state that only a few studies explicitly examine the role of leadership as an antecedent of CFC. These studies suggest that leadership contributes to CFC during the development of new products by mediating conflicts and influencing the communication and collaboration behaviors within the NPD (Morgan & Piercy, 1998; Sarin and O'Connor, 2009). Furthermore, Stock et al. (2014) develop that innovation-oriented leadership, as an antecedent, has a positive effect on CFC. Other studies have focused on specific internal factors, which are related to leadership, that influence CFC: A leadership style that supports collaboration across boundaries leads to new ideas and innovations and therefore is important in today's organizations (Kajamaa, 2011; Schoemaker, 2015). Kuratko et al. (2011) state that leadership itself is one of the main factors when setting organizational and employee objectives. Thus, leadership is a highly relevant antecedent, as key components of CFC are a shared goal and tasks that promote interdependence between units (McDermott, 1998; Sosa et al., 2015). Furthermore, if a team is led successfully, conflicts can be avoided through suitable mechanisms and therefore the full potential of the diverse team diversity's full potential can be used (Song et al., 1997). According to Sosa et al. (2015), task dependency throughout teams is seen as another facilitator of CFC.

Speaking of hampering factors of CFC, Cilliers & Greyvenstein (2012) state that systematic thinking is caused by a lack of a larger organizational vision, a factor that is generated through leadership. Additionally, a dominant logic that emphasizes in standardization and cost efficiency (Kajamaa, 2011) will force team members to focus inwards and not collaborate with other

departments (McDermott, 1998; Sosa et al., 2015). Finally, the attitude, personality, and leadership capabilities of a unit's manager tied with his level of commitment to the corporate goals could dictate the way the unit is trying to achieve its department objectives or corporate goals (Stone, 2004), further pointing out the relevance of leadership as an antecedent of CFC.

2.2.2 Organizational Culture

Organizational culture is one of the most popular fields of management research due to an increasing number of theoretical perspectives (Martin, 1992). Block (2003) states that at least 164 different definitions of OC have been developed to date. Smircich (1983) describes that most of the concepts are rooted in the anthropological definition of culture, which is used to refer to traditions and rituals that societies develop over time (Schein, 2010). As the explanation of how culture and organizations are linked varies throughout the field, this research adopts the viewpoint of OC as an internal variable, which recognizes that even though organizations are part of a wider cultural context, they are culture-producing entities themselves, meaning that this research is focused on the socio-cultural characteristics that develop within the company (Smircich, 1983).

Most of the interest in this concept stems from the assumption that certain organizational cultures lead to better financial results (Ogbonna & Harris, 2000). Thus, this research adopts the definition of culture developed by Schein (1992), which views culture as "a collection of shared beliefs about how an organization can successfully respond to changing demands in the external environment (adaptation) as well as beliefs about how to maintain processes that ensure the maintenance of functional relationships within the organization (integration)" Schein (1992). This definition implies that OC will dictate how companies adapt to and survive within a changing external environment by setting the mission and strategy, goals, means, measurement and correction, and facing internal integration dynamics through creating a common language, developing norms, distributing power, defining group boundaries and defining rewards and punishment (Schein, 2010).

According to Schein (2010), there are three levels on which culture can be studied: First, the level of artifacts which entails visible structures and behaviors, second, the level of espoused beliefs and values, which includes ideas, goals, values, ideologies and rationalizations and third,

the level of underlying assumptions, which are unconscious and taken for granted beliefs and values (Schein, 2010). Furthermore, Schein (2010) states that one way to research OC is to identify and understand dimensions of culture relevant to the organizational outcome that is being studied. Based on the research from Denison and colleagues (Denison, 1984, 1990; Denison, Haaland & Goelzer, 2003; Denison & Mishra, 1995; Fey & Denison, 2003), Denison, Niemen and Kotrba (2014) state, that there are four key dimensions of culture, which are linked to organizational performance: involvement, consistency, adaptability, and mission. This research will adopt the four dimensions of culture developed by Denison et al. (2014) as a guide to understand the social phenomena that are occurring within the case company: "Involvement" revolves around how organizations find ways to empower and support their employees, "consistency" refers to the shared values and how do those values align with the activities of the core business, "adaptability" implies how well the employees translate the external and internal environment into action and "mission" refers to an organization's clear purpose and direction.

Early research proves that culture drives performance, if its values are consistent with the firm's strategies (Deal & Kennedy, 1982; Ouchi, 1981; Pascale & Athos, 1981; Peters & Waterman, 1982). However, this early claim has been met with some criticism. Gordon & DiTomaso (1992) and Denison (1990) both proposed that indeed there is a link between certain cultural characteristics and superior performance, but only if the culture is able to adapt to changes in the environment and its values are not only strong but also have unique qualities that are hard to imitate.

Several authors highlight the importance of culture as an antecedent that influences CFC. Based on Gupta et al. (1986) and Song & Parry (1992), Song et al. (1997) outline that specific internal values and behaviors that facilitate communication, task orientation and interpersonal relations increase the outcomes of CFC. Kajamaa (2011) further supports this by stating that culture is an important determinant of CFC. In addition, a culture for CFC should encourage task interdependence, as it brings people together (Sosa et al., 2015). However, if each team has its own identity (Cilliers & Greyvenstein, 2012), focuses inwards due to time constraints (McDermott, 1998) or has its very own set of values, categorization (Voci, 2006) and defensive actions (Hornsey & Hogg, 2000) are possible outcomes. This way, a lack of commitment to corporate goals and an isolation mindset can be the result (McNeil, 2013; Stone, 2004). In other

words, if the company culture is aligned towards competition rather than team-oriented, CFC is hampered (Stone, 2004).

2.2.3 Leadership and Culture

As the performance of an organization is dependent on the conscious alignment of employee values with the adopted values of the organization's strategy, leadership and culture appear to be intertwined (Ogbonna & Harris, 2000).

Smircich (1983) states that this link between leadership and OC can be studied in two ways. The first is, that culture is a variable manipulated by leadership and therefore the nature of culture is dependent on the skills and abilities of the leader (Smircich, 1983). This view is supported by transformational leadership literature (Nicholls, 1988; Quick, 1992; Simms, 1997). Schein (2010) further clarifies, that one of these abilities is charisma, which helps at capturing the followers' attention in order to communicate assumptions and values in a vivid and clear way. Thus, charisma is an important mechanism of culture creation (Schein, 2010). As a second view, culture can be seen as an integral part of the organization, shaping the characteristics and responses of leadership (Bass & Avolio, 1993; Schein, 1992).

Schein (1992) further develops this notion and claims that the interdependence between culture and leadership evolves within the organizational life cycle. First, leadership creates and shapes the cultural values and beliefs of an organization. However, as time passes, the organizational culture will exert influences over the leadership, shaping the leadership characteristics and behaviors (Schein, 1992). Furthermore, Bass & Avolio (1993) state, that there is a continuous interplay between the influences of leadership and culture. As organizations grow, smaller business units are created through the process of differentiation. These new units begin the process of culture formation individually, with their own leader (Schein, 2010). Bass (1985) brings more clarification to this relationship by demonstrating how different leadership styles impact culture. Within his research, it is argued that transactional leaders operate within the set culture and transformational leaders frequently work towards changing it (Bass, 1985).

As this interplay is continuously present in an organization's evolution, it is important to coordinate these different cultures and leadership styles toward the development of common

goals, common language, and common procedures for solving problems (Schein, 2010). It is essential that leaders possess 'cultural humility' and the skills for bringing different subcultures together (Schein, 2010). Furthermore, Brown (1992) develops that good leaders must develop skills that enable them to change certain aspects of the organizational culture to drive performance.

Within literature, the interdependencies between leadership and organizational culture have been studied in general (Block, 2003) as well as regarding their implications towards organizational performance (Smircich, 1983; Ogbonna & Harris, 2000). As it is evident, that leadership and organizational culture are antecedents of CFC, more clarity can be brought to the antecedents of CFC by studying the interdependence between leadership and organizational culture and the implications these interdependencies have on the emergence of CFC.

CHAPTER 3 - METHODOLOGY

3.1 - Research Approach

This case study is characterized by an inductive stance, as it aims to generate theory as an outcome of the observation and analysis of a social phenomenon (Bryman & Bell, 2011). However, as a substantial amount of literature research is conducted in order to point out the status quo as well as the study's contribution to existing research, the inductive stance contains a minimal influence of deduction (Bryman & Bell, 2011). Through multiple iterations between data collection and comparison with concepts from the existing literature, the research style can be referred to as one of grounded theory (Bryman & Bell, 2011).

The research adopts the epistemological position of interpretivism, as the case study pursues the goal of creating an empathic understanding of human actions in a social setting by examining and interpreting this setting through its participant's points of view (Bryman & Bell, 2011). Based on the assumption that above-mentioned social setting is in a constant state of change (being established, renewed, reviewed, revoked and revised) through interactions between individuals, the research embraces the ontological stance of constructionism (Bryman & Bell, 2011).

3.2 - Research Strategy and Design

Based on its epistemological and ontological characteristics, this case study will deploy a qualitative approach of research (Bryman & Bell, 2011). This research strategy usually emphasizes the activity of gathering and analyzing words rather than numbers, as the aim is to generate and understand deep and rich data for theory development (Bryman & Bell, 2011).

The basic attitude of this study is to capture the interviewees' point of view and interpret their understanding of the occurring social phenomena, in order to explore how the interdependencies between leadership and OC affect CFC. Since the exploration of these dynamic relationships seizes to fill a gap in the existing literature, a qualitative strategy is favorable, as it allows the emergence of concepts and new theory grounded in data from unstructured and semi-structured interviews (Bryman & Bell, 2011). Based on Blumer (1954), Bryman and Bell (2011) argue that such concepts should be recognized as sensitizing concepts that provide a general sense of

reference and guidance. Thus, the emerging concepts from this study shall not be perceived as irrevocably fixed, once they are developed.

Furthermore, the anchor in grounded theory allows the research to cycle back and forth between theory and data to change the research focus depending on the findings in the data through the research. This is a crucial step to link theory to empirical research (Bryman & Bell, 2011).

3.2.1 Single Case Study Design

The study is concerned with the analysis of the characteristics and dynamics of one particular environment within a specific time frame - thus, it will be conducted as a case study (Bryman & Bell, 2011). As the focus lies upon the detailed and intensive investigation on one particular setting, which is most certainly unique to some extent, case studies are usually associated with qualitative research and therefore most likely to be described as idiographic (Bryman & Bell, 2011). While it is stated that this identification is not always appropriate, it is indeed suitable for this study's research approach and design (Bryman & Bell, 2011).

Referring to Stake (1995), Bryman and Bell (2011) emphasize on selecting the case based on the potential of how much can be learned from it. Deriving from the focus on how the interdependence between leadership and organizational culture affect CFC, the case company was chosen based on the fact that even though it seems to possess an open culture, it struggles to work across internal organizational boundaries. While it is noted, that the boundaries between Stake (1995)'s concepts of case studies are rather blurred, this case would most likely be described as an intrinsic case, as it does not gain insight in other cases (Bryman & Bell, 2011). However, we do not exclude that through further studies, the results of this study might be used for challenging existing models or be replicated to find further support for the resulting theory (Bryman & Bell, 2011).

Based on its nature as a single case study, the main goal of the research will be to deduce high-quality theory out of the findings rather than pushing towards generalizability of the study (Bryman & Bell, 2011). It is evident, that through getting too involved in the case company and its characteristics, the research might be biased and lead to overly complex theory (Bryman &

Bell, 2011). Thus, keeping a suitable amount of distance will be a key indicator for ensuring the quality of the research.

3.2.2 Research Process

The research is of a qualitative nature, as it aims to uncover new theoretical dynamics within the interdependence of leadership and organizational culture and how these interrelationships affect CFC. According to Bryman & Bell (2011), the qualitative research approach entails the following steps:

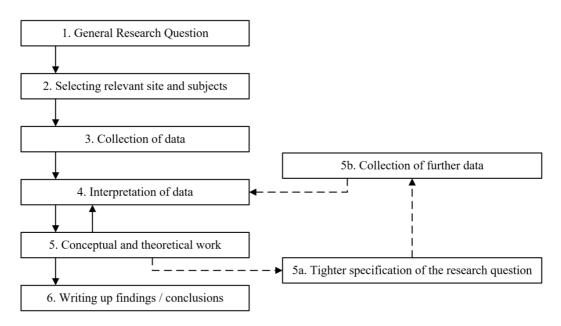


Figure 3.1 - Qualitative Research Process (Bryman & Bell, 2011)

This case study followed the steps suggested by Bryman & Bell (2011). After identifying a gap in the literature, a research question was developed. Careful considerations regarding the research approach, strategy and design were taken. Also, a meticulous data collection method was developed. Rich data gathered from the qualitative research approach was carefully analyzed and a grounded theory model was created. Since the data gathered through the first wave of semi-structured interviews allowed the theoretical concepts to be saturated and answer the research question, as well as due to a very limited time frame, further data was not collected.

3.3 - Data Collection Method

3.3.1 Case Company

Since this study adopts the research design of a single case study it is vital for the research to find a company that clearly shows the phenomenon to be studied (Bryman & Bell, 2011). Even though the case company seems to have an open culture of working together, employees are facing grave issues when trying to collaborate across departments. Due to the presence of these dynamics within the company, it provides an interesting and valuable environment to further investigate how the interdependence between leadership and organizational culture affects CFC.

3.3.2 Unstructured Interviews

The freedom and flexibility of unstructured interviews allow researchers to explore valuable insights from the interviewees' points of view by being of a conversational nature (Burgess, 1984). Thus, unstructured interviews were conducted in order to identify which departments were suitable to be researched within the case company in order to collect the most significant data. These interviews were open-ended with three topics to explore: leadership, OC, and CFC.

For this round of interviews, four interviewees with different tenure and educational background working at different departments were selected from the case company. The departments involved were: digital marketing, sales, risk and customer relationship management (CRM). The diversity in backgrounds and departments ensured richness and different points of view of the phenomena occurring within the organization. In order to ensure transparency and credibility, the unstructured interviews were recorded. Since these interviews were exploratory and for the only purpose of guiding and narrowing down the sampling for data collection (Bryman & Bell, 2011), they were not transcribed as they are not a source of data for the development of theory.

Date	Department	Educational Background	Recorded
26 February 2018	Risk	Statistician	Yes
26 February 2018	Sales	Entrepreneur	Yes
27 February 2018	Digital Marketing	Marketing	Yes
28 February 2018	CRM	Business	Yes

Table 3.1 - Description of Unstructured Interviews

Findings deriving from the unstructured interviews revealed that three departments within the company were more suited to the nature and scope of this case study. Bespoken departments were digital marketing, risk, and operations. The first department showed the most potential and drive to work cross-functionally across organizational boundaries. The second department seemed to be open to collaborate with others without having an initiative to do so. Finally, the third department was described by all interviewees as being the most problematic when trying to establish CFC activities.

3.3.3 Semi-structured Interviews

Another method of collecting data in qualitative research is semi-structured interviews. Within this method, the researcher has a list of questions, often referred to as interview guide, that cover a specific array of topics (Bryman & Bell, 2011). However, at answering the questions there remains a substantial amount of leeway for the interviewees. Furthermore, there remains the possibility of asking questions that are not part of the interview guide, as certain answers might lead to an unanticipated, interesting topic relevant to the research that the interviewer would like the interviewee to elaborate on (Bryman & Bell, 2011).

This study aims to capture the interviewees real-life experiences through their own interpretation, terms, lexicon, and understanding as it is a key characteristic of the epistemological and ontological considerations (Bryman & Bell, 2011).

3.3.4 Interviewee Selection

Since the nature of this research is to understand the interdependence between leadership and culture and its effect on CFC, it is important to gain deep understanding of the phenomenon. To create a holistic view of the phenomenon, both managers and employees from the same departments, two employees and their direct manager, were interviewed. In addition, an evenly spread number of people per department was planned to ensure that none of the departments outweigh another in the sense of influence on the research outcome. Furthermore, gaining insights from both parties helped to mitigate the risk of common source bias. As deliberated in section 3.3.2, through unstructured interviews conducted within the case company, the departments of digital marketing, risk and operations, which showed different levels of openness

and drive towards CFC activities, were selected to be interviewed. Even though these departments were of different sizes, the research is concerned solely on the effects deriving from the interaction between leadership and culture. As the consideration of structural characteristics, e.g. size, could possibly have distorted the findings, they were excluded from the research scope. The interviewees' affiliation to the company was perceived as important, as only individuals within the case company possess enough understanding of the social setting and were therefore able to contribute meaningful answers.

As the participants for the study were chosen strategically rather than randomly, the approach of sampling can be referred to as purposive sampling (Bryman & Bell, 2011).

3.3.5 Interview Guide

Based on the approach of semi-structured interviewing, a rather structured list of questions to be asked was created (Bryman & Bell, 2011).

In order to maintain a good flow, the interview was structured in three overall topics arising from the main theoretical concepts that are discussed in the literature review (Bryman & Bell, 2011). As a starting point of the interview, an introduction part, covering the 'face sheet' information of the interviewees was asked in order to help specifically at contextualizing people's answers. The three overall topics were CFC, OC and leadership. For leadership and OC, questions were generated from models described in the literature review. Questions about CFC aimed to understand the quality and frequency, in which the phenomenon happens within the case company and were not based on a specific model but rather emerged from literature on CFC in general. Questions on leadership were generated from literature on transactional and transformational leadership (Bass, 1985; Bycio et al., 1995; Howell & Avolio, 1993). By investigating how employees get motivated, what the perception of success is, how feedback is given and what the emphasis is within it, how tasks are assigned and lastly, what the behavior of the leader is towards the status of quo of the company, the tendency to a particular style of leadership in the single business units was investigated from the perception of employees and managers.

Questions on culture derived from the concept of Denison, Niemen and Kotrba (2014), which define a framework that helps at understanding dimensions of culture relevant to the outcome to be researched (Schein 2010). By investigating the mission, consistency, involvement and adaptability dimensions of culture, a complete picture of the cultural dynamics of internal integration and external adaptation (Schein 1992) was the anticipated outcome. For all of the single questions, possible answers were anticipated in order to formulate purposeful follow-up questions.

Since the research gathers data from the perspective of a manager and employees, two interview guides were developed. For each group of interviewees, the single questions were formulated in a way that referred to the particular group's terminology and level of abstraction. Furthermore, the interviews started with the topics, the particular groups are more familiar with. Thus, the interview guide for managers started with questions regarding leadership and the interview guide for employees started with the organizational culture. The interviews were then carried out by touching upon the topics of culture for leaders and leadership for employees, followed by the questions regarding CFC.

High focus was laid on sticking to questions that help answering the research question (Bryman & Bell, 2011). Furthermore, the questions were adapted to the company's language, so misunderstandings could be mitigated in a very early phase (Bryman & Bell, 2011). In order to avoid pushing the interviewees in a certain direction, questions of a leading nature were strictly avoided (Bryman & Bell, 2011). On top of that, questions that could be answered with a simple "yes" or "no" were strictly avoided as well, in order to ensure a thorough discussion about the given topic (Bryman & Bell, 2011).

After finishing a first draft of the interview guide, multiple iterations of test interviews were conducted to improve the overall quality of the interview guide (Bryman & Bell, 2011). Even though the interview guide was finalized at some point, it is clear that during the interviews, other directions and follow-up questions emerged (Bryman & Bell, 2011). This is an important part of semi-structured interviewing, as new opportunities and interesting insights can emerge from staying open-minded (Bryman & Bell, 2011).

3.3.6 Interview Preparations

All the interviews of this case study were carried out face-to-face (Bryman & Bell, 2011). In order to conduct the interviews in a quiet, comfortable, secure and convenient place, meeting rooms within the organization were booked (Bryman & Bell, 2011).

In order to further fulfill the criteria of quietness and avoid possible distractions, it was ensured that mobile phones were switched to airplane mode and computers muted (Bryman & Bell, 2011).

It was necessary to record the interviewees' answers, as this increased the interviewers' flexibility to follow the interview and ask meaningful follow-up questions (Bryman & Bell, 2011). In addition to this, recording the interviews enables repeatedly jumping back in the footage and analyzing what was said, and even more important, how it was said (Bryman & Bell, 2011). Furthermore, the recording and transcription increased the dependability of the research (Bryman & Bell, 2011). However, to ensure openness of the interviewees to sensitive topics, the anonymization of the recordings and transcripts were guaranteed and executed. The interviews were conducted by two interviewers. In order to enrich the quality of the interview and gaining more valuable data, one interviewer adopted an active role leading the interview while his colleague played a rather passive role, analyzing how and what is said and asking relevant follow up questions (Bryman & Bell, 2011).

As the corporate language within the company is English, the interviews were conducted in English. This way, the risk of decreasing validity can be mitigated to some extent (Bryman & Bell, 2011).

3.3.7 Ethical Considerations

In order to ensure the validity of this research, ethical principles were taken into account in order to prevent ethical transgressions throughout the research process (Bryman & Bell, 2011). Due to the nature of qualitative research, which implies the gathering rich data from different points of views of participants, most considerations dealt with the interactions between researchers and interviewees, and the data they generate.

Using Bryman & Bells (2011)'s four main categories of ethical principles as a guiding star, the research was meticulously reviewed in order to ensure quality and integrity:

- Avoid harm to participants: due to the nature of sensitive topics that were touched upon
 during the interviews, the confidentiality and anonymity of the participants was stated
 and ensured throughout the process. Furthermore, participants were told that the
 recordings and transcripts of their interviews were going to stay anonymous in order to
 ensure a level of openness towards those topics (Bryman & Bell, 2011).
- <u>Informed consent:</u> The nature of the research and the way data was planned to be gathered and analyzed was clearly explained to participants before the interviews. Participants had to explicitly approve data gathering techniques, including the recording and transcription of the interviews and additional observation techniques (Bryman & Bell, 2011).
- <u>Invasion of privacy</u>: going hand in hand with the informed consent principle, the privacy of the participants was safeguarded through clearly communicating, that they would only be researched upon the agreed time and place (Bryman & Bell, 2011).
- <u>Avoid deception:</u> each participant was clearly and thoroughly informed beforehand of all relevant research techniques used during the process.

3.4 - Data Analysis

Thus, it requires an open process that will enable the emergence of new concepts and interdependencies grounded in theory. Based on these considerations, this study adopts Gioia et al. (2012)'s framework for qualitative data analysis and theory development. Furthermore, the framework allows the research question to guide the data analysis with the aim to gain a reflective and real-time insights by people's firsthand experiences of the social phenomena to be studied (Gioia et al., 2012). In addition, the systematic approach of this framework gives transparency to the data analysis process: Through this approach, data is systematically analyzed and collapsed into concepts and themes that are linked to theory, creating an illustrative model of the dynamic relationships of the social phenomena that emerged (Gioia et al., 2012).

Gioia et al. (2012)'s framework allows the emergence of new theory through data. Initially, the first-order analysis aims to faithfully maintain the participants terms by coding their expressions with little categorization in order to develop a large quantity of concepts (Gioia et al., 2012). Secondly, a process in which first-order categories are compared to determine their similarities and differences is conducted in order to cluster the coded data into more abstract second-order themes. This process will push the research to the theoretical realm (Gioia et al., 2012). These second-order themes help to describe and explain how the interdependence between leadership and culture affect CFC and once theoretical saturation is reached, they should be compiled into aggregate dimensions. To visually represent the emergence of the 1st-order, 2nd-theme and aggregate dimensions that have arisen from the data, this study will adopt Gioia et al. (2012)'s suggested way of visualizing the emerging data structure.

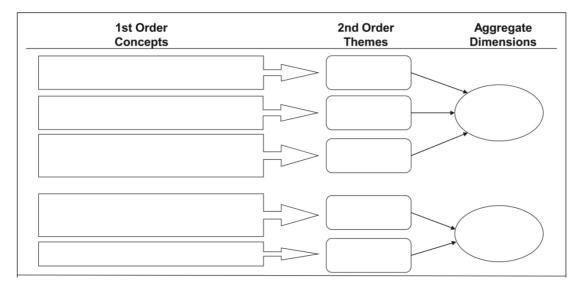


Figure 3.2 - Data Structure Visual Representation (Gioia et al., 2012)

Gioia et al. (2012) describe that the representation of the first-order concepts, second-order themes and aggregate dimensions is a static photograph of a complex and dynamic social phenomenon that is occurring within the organization. According to Gioia et al. (2012), the ultimate goal of the research is to provide a dynamic model that is anchored in data. For the research it is crucial to interpret, develop and clearly explain the dynamic relationships between the emergent concepts regarding on how the interdependence between leadership and culture

affect CFC by bridging the data gathered with theory and creating a vibrant model (Gioia et al., (2012).

For the data analysis process, Eisenhardt (1989)'s methodology case study approach was also considered but deemed as not well suited. Since research of the interdependencies between leadership and culture and its effect CFC is scarce (Stock et al., 2014), it is important that the emergent theory is not influenced by the subjective interpretations of the researchers until the dynamic relationships have been constructed. Furthermore, this approach is quite focused on hypothesis testing which would have possibly led to confirmation bias. The flexibility and graphic representation of the data structure developed by Gioia et al. (2012)'s framework was better suited to represent the interdependencies to be studied.

3.5 - Validity and Reliability

For research that follows a qualitative approach, external reliability is rather difficult to accomplish (Bryman & Bell, 2011). As the social environment of the case company is highly dynamic and in constant change, it cannot be replicated entirely (Bryman & Bell, 2011). However, by obtaining similar roles in the social setting, further researchers might be able to accomplish a rather similar setting (Bryman & Bell, 2011).

In contrast to external reliability, internal reliability is possible to accomplish, as the research team is rather small and works together closely. By ensuring that the observations are always perceived in the same way, internal reliability can be achieved (Bryman & Bell, 2011).

Similar to internal reliability, internal validity is facilitated through the small size of the research team. Observations and especially their interpretation in a given context can be discussed very efficiently and therefore, internal validity is constantly kept at a high level (Bryman & Bell, 2011).

When it comes to external validity, this format of research is not really supportive. A single case study is pretty much concerned about examining a very specific social setting in great detail. Social settings and their peculiarities are always unique to some extent. Therefore, the small sample size makes the generalization of the study results hard (Bryman & Bell, 2011).

CHAPTER 4 - FINDINGS

In this section, the data structure will be built up in order to bring more clarity to the interdependencies between leadership and culture and how these dynamics influence CFC within a company. In order to provide full clarity, the data structure is built based on the grounded theory approach of Gioia et al. (2012), showing how concepts, themes and aggregate dimensions derived from raw data.

4.1 - Strategic Direction

This dimension describes the state that the organization is currently in. It is of an inductive nature, as it solely derives from the collected data. The strategic direction mainly revolves around the company's position in the market, how much resources are available, what planned strategy derives from the status quo and how this strategy manifests itself within the company. The data shows, that the company has a strong focus on optimizing, cost-cutting and centralizing.

2nd order theme	Representative quotes from data collection	
Planned Strategy	"a common topic today is in cost control, making sure everyone we all know our own costs because we need to control it, but we also need to have income and focus is for me, sales, making sure that we get sales"	
	"so many challenges with this outsourcing just to make the maintenance work. And so, the development is, you know, quite far behind"	
	"their strategy is to reduce costs and increase sales and increase profitability "	
Strategy Effects	"there has been very much focus on that, almost in some parts too much focus on these internal issues and this focus it it has taken time from our customers, so we have been kind of we're missing the customer, we don't know who our customers are, we're not listening to our customers"	
	"trying to to evolve to a situation where we are happy and can steer our portfolio, that's what we want"	

Table 4.1 - Representative Quotes of the Strategic Direction Aggregate Dimension

Planned strategy: The company is very much concerned about optimizing the operational business towards efficiency through cost-cutting. It undertook a massive centralization process on most of its functions and is currently working on improving its' IT infrastructure to keep up with the digitalization trend in the financial industry. The data shows no signs of strategic components that aim at enhancing the creation of new products or services.

Strategy Effects: The company's planned strategy manifests itself through a thorough focus on optimization, creating a strong inward focus of its single departments, whose efforts are mainly concerned about raising the level of efficiency and being cost-effective. This focus on cost effectiveness minimizes the resources and financial incentives for employees to develop innovative initiatives.

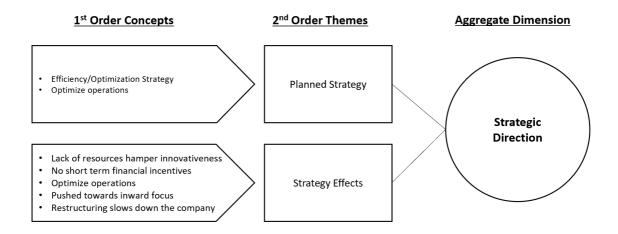


Figure 4.1 - Data Structure for the Strategic Direction Aggregate Dimension

4.2 - Transformational Leadership

This dimension revolves around leadership traits of middle-managers within the case company. Even though it is of an inductive nature, the data shows close resemblance with the concept of transformational leadership by Bycio et al. (1995), Howell & Avolio (1993), and Bass (1985) and is therefore labeled after bespoken concept. The collected data shows that leaders within this aggregate dimension are characterized by generating a high sense of purpose, trust, a high degree of empowerment and courage within their team and possess a visionary mindset.

2nd order theme	Representative quotes from data collection
Leading and motivating through trust and purpose	"usually hire people better than me in those particular areas"
	"I think that's the way to motivate them: To give them the confidence that the way they are is the right way to be."
	"I've actually never worked with a manager like him, he is one of the best managers I've ever had. He's very aware of the difference in a team and the different personalities and all that I can be me. I don't have to be someone else just that motivates me a lot."
Open, empowering and protective attitude	"I usually tell my team: "with me, you will usually get what you want. But then you need to be very careful because you're going to get it""
	"I have a boss that really does a big job out of protecting his team. So, what he actually does is protecting us from from from top management, and taking these battles, so we don't have to focus on it, so we can focus on building new stuff and actually trying to change the organization"
	"I give them that freedom and I give them cover to do those things"
Courageous and visionary mindset	"leadership is the courage to say no to such good things, even though you know other people will get pissed off"
	"I mean, in order to be successful, you need to it's like in science, right. I mean, a good hypothesis is is hypothesis that is falsifiable right. You need to be you need to be open to the risk to fail in order to succeed"
	"if I think about people you know like I I would classify myself as this visionary person you know thinking visionary person. And then there are people who are doers. "I get stuff done. I'll get it done." like project managers are a typical prototype of those."
	"We talked a lot of in organization about innovation and all of that. And it feels like sometimes he does educate both the board and the management team in in this question so not educate, but honestly help in those kinds of questions."

Table 4.2 - Representative Quotes of the Transformational Leadership Aggregate Dimension

Leading through trust and purpose: The leadership is characterized through a large amount of trust in the team-members' competencies. By maintaining a close relationship to the team as well

as aligning the department goals with the individual (development-) goals, a strong sense of purpose is developed. Also, the manager knows his team-members' strengths and weaknesses very well and perceives them as experts that know more than him on specific areas. Team members are motivated through straightforward and honest feedback, a strong sense of purpose and by the fact, that they are able to develop new ideas and their capabilities while having a great amount of freedom at doing so. Findings deriving from the data correlate positively to Bass (1985) statements which explain that transformational leaders delegate projects to stimulate learnings and experiences, provide coaching and treat each team member as an individual, allowing followers to transcend their own self-interests (Hater & Bass 1988).

Open, empowering and protective attitude: The manager's attitude is one of being direct, especially when giving feedback. Also, he's keen on giving team members full empowerment at choosing their tasks. Furthermore, inputs of team-members are taken seriously and influence the decision process fundamentally. Lastly, he creates an environment that is protected from decelerating top management influences in order to make the working process less complicated. This way, the team can focus on working on innovative ideas without being constrained by organizational factors.

Courageous and visionary mindset: The manager possesses a great amount of courage and drive to change things fundamentally, even if there might be some resistance within the organization which is supported by Bycio et al. (1995) and Howell & Avolio (1993) that describe these leaders as visionary and enthusiastic. Also, when it comes to failure, he reflects on his own strengths and weaknesses before searching for flaws in the team's performance, while then capturing the maximum amount of value through learning from bespoken failure. Overall, he is characterized through a visionary mindset and the drive to innovate and make things easier. The data reveals, that middle-managers with these traits even give advice to the company's board at questions of innovativeness and developing new products or services.

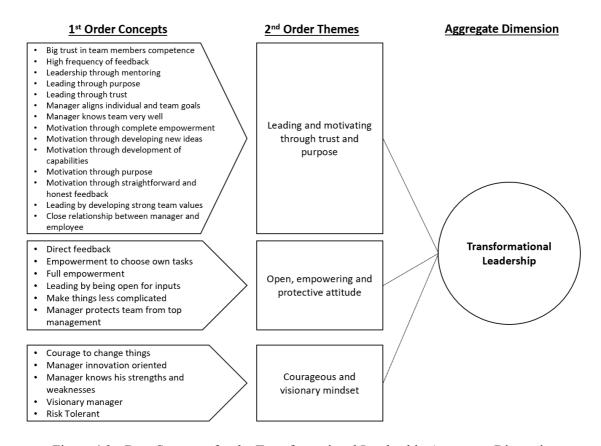


Figure 4.2 - Data Structure for the Transformational Leadership Aggregate Dimension

4.3 - Transactional leadership

This aggregate dimension derived from the collected data and is therefore of an inductive nature. As it focuses on leadership characteristics of middle-managers that show resemblance to Avolio and Bass (1985)'s concept of transactional leadership, it was named after that concept. Managers categorized within this dimension lead through a high emphasis on tasks and performance, while giving the team a low degree of empowerment. As the leadership style is very much concerned about effectiveness and efficiency, there is little room for exploration and innovativeness. The data showed, that such managers have a high amount of responsibilities and dependencies, leading to a general time constraint that results in a strong reliance on processes.

2nd order theme	Representative quotes from data collection
Leading through task and process orientation	"I mean, it's about time-management, so he will push us to manage our time well and that's just a case of that's just a case of talking really and giving advice like "well can you do that, can do that in a different way too so we can focus on this more important task""
	"in my group we had meetings every month to discuss more more to discuss tasks, rather than giving feedback"
	"that's a tough one uhm to be honest, uhm I I have to say that my manager and or managers uhm They're not giving that much motivation to me"
Low empowering and non-innovative attitude	"I'm not able to make a decision, it's out of my control. I don't have mandates."
attitude	"I think the systems actively discourages that. Not I don't think it's designed to discourage and things, but I think you know there's all these hierarchies and you I mean, usually the projects are top down decision and it's very I think it's very difficult for ideas that are bottom up to to really get under the spotlight. There's not uhm I mean we don't have a process to do that. "
	"So, we have listed a few things. But again, these things are never seem to go anywhere."
Highly occupied and process driven mindset	"he's not always there. Physically absolutely - we're having a meeting, we're having this discussion, but mentally he's at some other place. I know that he's really not always stressed but he has a lot of questions that he has to solve and those within B2B and B2C and so uhm he's not always there and that's that's pretty obvious in many meetings that ok And I have told him as well ok "You hear what I say but you're not listening." "No, No, No I'm listening." "No, you hear what I say but you're not listening. I can call you tomorrow and ask what we talked about and you wouldn't be able to answer me.""
	"I've got 16 managers in my team reporting to me. "Person A" is one of them, responsible for different areas of this organization and I'm the single point of contact for the countries"
	"and decision making is rather No, I decision making is very as far as project and resource allocation is concerned it's really top down"

Table 4.3 - Representative Quotes of the Transactional Leadership Aggregate Dimension

Leading through tasks and process orientation: Deriving from the collected data, leaders within this theme are mainly concerned about maintaining or increasing the efficiency of the tasks to be done. Feedback to the team-members largely revolves around tasks and how to do things differently, so the high-priority tasks can be better emphasized on. It is mentioned, that team-members require a high degree of intrinsic motivation, as they do not get that much motivation from their leader. This trait of leadership is similar to Bass (1985)'s dimension of management by exception - passive, which entails that transactional leaders only give directions if tasks and goals are not being met.

Low empowering and non-innovative attitude: A strong focus on processes seems to reduce the amount of empowerment that team-members are equipped with. Also similar to Bass (1985)'s description of transactional leadership explaining that they prefer to avoid risks and focus on efficiency and predictability, the data shows that time is a scarce resource and therefore, exploration efforts are not enhanced. Furthermore, the manager doesn't seem to give incentives for developing new approaches or ideas and if still emerging, ideas tend to be put on hold rather than being pursued and further developed - unless they make processes within the department more (time-)efficient.

Highly occupied and process driven: Through the collected data, it becomes apparent that leaders within this aggregate dimension are assigned to a large amount of responsibilities and therefore rely on strong processes and top-down decisions to cope with their massive workload. Towards the team, this manifests itself in a rather distant relationship, where the leader is not fully capable of emphasizing on team-member's questions or problems. It is mentioned that this leads to the perception of a rather distant relationship, a general lack of interest or even a lack of leadership skills.

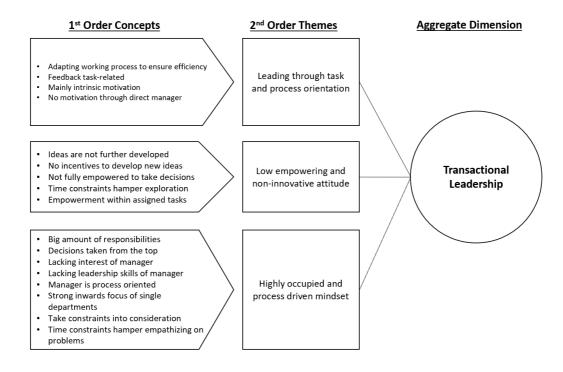


Figure 4.3 - Data Structure for the Transactional Leadership Aggregate Dimension

4.4 - Culture of Openness:

Based on the collected data and through inductive analysis, some specific cultural characteristics emerged that are referred to as culture of openness in this aggregate dimension. It is characterized through a high degree of openness towards customer needs, input from environmental factors and co-workers within the same or other departments. Furthermore, it also refers to the willingness to work together with other employees to pursue shared goals.

2nd order theme	Representative quotes from data collection
External Orientation	"We are very aware of what happens with in our competitors. Usually I don't want to look at other banks. I want to look at other the tech companies of how they are doing it"
	"What did the customer tell us? Are we good? Are we medium? Or bad? If we are bad how come?"
	"We want to be able to contribute, we want to be We want to work together"

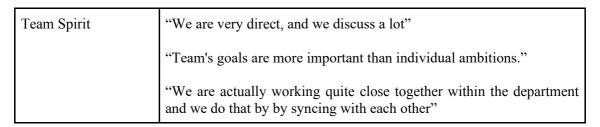


Table 4.4 - Representative Quotes of the Culture of Openness Aggregate Dimension

External orientation: Deriving from data, the receptiveness towards input from external sources is very high. Inputs from outside are brought up for discussion and if applicable, integrated in the working process. The data shows that within this culture, there is a strong focus on customer demands and feedback, in order to empathize on it and developing solutions to improve the delivered value. Furthermore, there appears to be a distinct openness towards inputs from other co-workers and the motivation to contribute to their projects.

Team spirit: The teams within a culture of openness work together very closely, are synchronized and communicate very directly. Based on such swift and direct discussions, decisions are made quickly. The working process varies from complete teamwork to a hybrid solution of working individually and in teams.

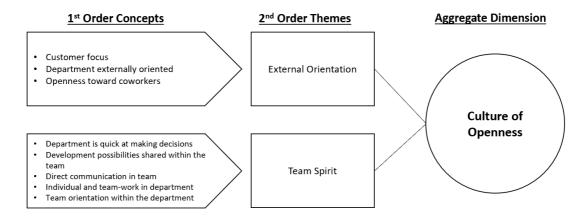


Figure 4.4 - Data Structure for the Culture of Openness Aggregate Dimension

4.5 - Culture of Trial and Error:

Deriving from the data, some specific cultural traits emerge that are referred to as culture of trial and error in this aggregate dimension. It manifests itself through a drive to innovate, change the status quo and improving things as well as a moderate to high tolerance to risk and the awareness that value can be captured from projects that didn't turn out to be a success.

2nd order theme	Representative quotes from data collection
Innovation Orientation	"they're hungry, they're ambitious, and they really want to solve problems"
	"we're starting an innovation lab and all that kind"
	"The experimentation culture I tried to implement last year. I think there was a tangible outcome that was, so we ran around 70 tests, we saw our lead generation - So people wanting to start a loan application increased by six percentage points"
Risk Tolerance	"There is still, even though the project fails, there's still experience to learn. They there is stuff that is reusable which is kind of interesting"
	"you will never fail but that means you never succeed"
	"really excited about the project, really disappointed when it became illegal, but but then again he identified the value that we got from it"

Table 4.5 - Representative Quotes of the Culture of Trial and Error Aggregate Dimension

Innovation Orientation: Individuals associated with a culture of trial and error possess a deep strive and sense of urgency to change things for the better. From the collected data, it becomes apparent that they start initiatives and share their achievements within their network, generating awareness and enthusiasm for the development of new, innovative ideas and concepts that aim to make a contribution to the overall environment within the company.

Risk Tolerance: Another peculiarity of the culture of trial and error is a moderate to high tolerance of risk. Failures are perceived as a possibility to learn for future initiatives. Besides regular disappointment when a project fails, excitement is found within the learnings that can be captured.

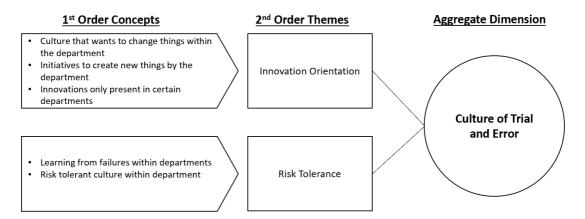


Figure 4.5 - Data Structure for the Culture of Trial and Error Aggregate dimension

4.6 - Culture of Process Orientation

Deriving from the insights that were generated through the data by using an inductive approach, the culture of process orientation it is not only the largest, but also the most striking dimension within the case company. It revolves around an OC, where focus is laid on the efficient execution of tasks and reaching pre-set goals, rather than reconsidering the status quo and adapting to changes from the environment. It is set together by a general lack of initiatives from the company for developing employees' capabilities, lacking value capture from failure, a general reluctance to disagree with co-workers, a reluctance to innovate and a very strong inward focus of the single departments.

2nd order theme	Representative quotes from data collection
Lack of employee development initiatives from the company	"But, I would say that yeah just need to take responsibility yourself as for yourself as well and actually ask for the trainings. Then they usually don't say no if it's nothing that is totally off chart of what you're working with"
	"But looking at more sort of training course and stuff It's more down to the individual to find some lead"
	"We have had one management training uhm, it was one year ago one and a half year ago"
Lack of value capture from failures	"Not as bad as you would have thought. Yeah another one we haven't done"

	"Yeah not as bad as you thought it would be, and you thought it would be pretty severe especially with how much much money and waste did all that time, they just kind of thought, Well, we've done that again"
	"Well last few years, everyone shrugged and said, ahh that's another project that has failed and it was a stupid decision wasn't it? it's happened a few times and with many IT projects"
Reluctance to disagree	"very often it's a lack of courage, it's a lack of courage to speak up and say, 'Hey, this is not going to work"
	"usually it's "ohh it has more resources, ohh we spent over one million let's put 200K more, let's spend another half a million more because we already spent 2 million", you know, and it is also we are not we're afraid to say this failed, let's close it"
Reluctance to innovate	"So, no, we haven't made uhm any digital or technical changes in our processes during these two and a half years."
	"I don't think we are in the top when it comes to to having new new features out in the market"
	"So, there's a big problem within the company, we are comfortable on the burning platform we sit on and we cannot put more fire to it. So, there's there's a little bit mentality of I don't care anymore"
	"I don't like big projects because they fail. So one of the first projects I was engaged with was the new website that we did for Sweden. And it was supposed to be a six-month project – it ended up being two years and when we released it we uhm we only were able to use 25% of the functionality implemented"
Strong inward focus	"you have worked with something and then just see that someone else has done almost the same thing, putting a lot of money and effort in that as well. Instead of maybe we should have tried to do stuff together and also save some money "
	"the boundaries kind of make the organization not effective"
	"We don't feel that Uhm there is a connection kind of between this building and the other building. It feels that we're kind of not outside the company, but we're not part of the company as well"

Table 4.6 - Representative Quotes of the Process Orientation Aggregate Dimension

Lack of development initiatives: The collected data shows, that within the case company there seems to be a lack of company-initiated possibilities for employees to further develop themselves on a personal and professional level. It is more up to self-initiative of the employees to look for possibilities for further training. While this seems to be no big issue for extroverted people, introverted people might face difficulties at further developing themselves through courses and training.

Lack of value capture from failures: Deriving from the collected data it seems to be quite common that reactions to the failure of projects are rather of an indifferent nature. It is said, that projects, especially larger projects or ones that involve the IT department, fail very often. There seem to be no negative consequences, if such a failure happens. Failures are furthermore not communicated, if not absolutely necessary. Employees describe, that usually not a great amount of value is captured from failed efforts.

Reluctance to disagree: The data reveals that the case-company is strongly consensus driven. Employees describe that decisions are discussed thoroughly, sometimes extensively, within the teams. However, the data shows, that there is some sort of reluctance when it comes to disagreeing with other opinions. Especially facing decisions, e.g. if a project should be further pursued despite delay and higher cost, a general lack of courage seems to hamper the decision of termination, leading to high expenses on projects, that are somewhat clearly not showing the potential to succeed.

Reluctance to innovate: According to the collected data, the case company seems to be very slow at developing and releasing new products to the market - being slow is even perceived as a characteristic of the company as such. It seems that in general, moderate or high risks are avoided based on the fear of high financial losses. Furthermore, an environment where employees expect projects to fail, combined with the disability to implement changes and the lack of methods to develop new products hinders new idea development within the case company.

Strong inward focus: The data shows, that organizational boundaries are existent within the case company, resulting in a rather slow and inefficient working process. The data shows that departments are mainly concerned about their operations and working across boundaries outside

predefined processes seems to be an issue. Thus, from time to time, things are simultaneously developed separately instead of joining forces. Some departments even seem to have the perception of not being part of the company itself.

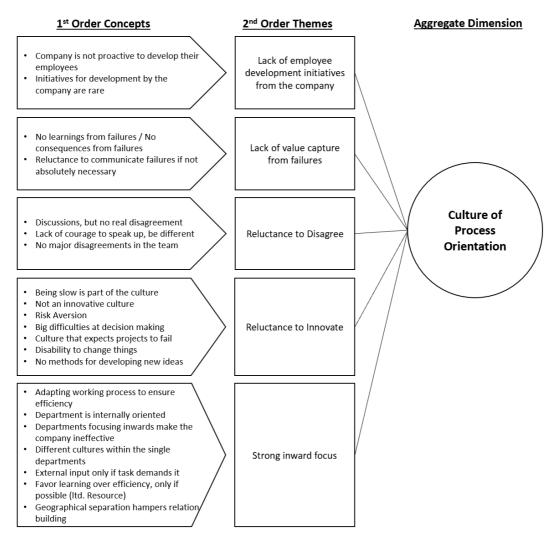


Figure 4.6 - Data Structure for the Culture of Process Orientation Aggregate Dimension

4.7 - Nature of CFC

The definition of CFC that is adopted for this research - a combination of Pinto & Pinto (1990) and Song et al. (1997) - states, that CFC is working across organizational boundaries towards a shared goal. Based on this, the inductive approach of data analysis shows, that there is more than

just CFC for new product development. The data reveals two distinctions of the nature of CFC: CFC for innovation and operational CFC. While CFC for innovation aims at the development of new products / services and therefore revolves around the field of NDP, operational CFC is mainly concerned about collaboration between departments to fulfill daily tasks. The two themes are different in terms of one being characterized through a deep connection between departments, working together closely and long-term towards innovative solutions, the other being more of a superficial nature, swiftly exchanging bits of information, having short touchpoints in order to complete tasks involving multiple departments.

2nd order theme	Representative quotes from data collection
CFC for Innovation	"it's more, it's an ongoing thing. So, it's not like a project if this as, as I said, we only had one new service hit the market, so so the collaboration is more an ongoing thing. It's not a defined, it doesn't have a defined ending say like that"
	"we get together and we start to have the solution. And then we "Okay, good." And then we concept it and provide some solution proposal or in this case we design sprint a prototype and then we discuss around the prototype"
	"Now if we have developed this concept in the design sprint and haven't launched anything yet because we started with that last year or something, but I guess that if that we would have launched, we would have continue having that collaboration to iterate on it"
Operational CFC	"And there we meet like uhm, by phone once a month, physically twice a year"
	"We reach out to countries, we get the prerequisites that we need, we get the data, we try to get the understanding then we often sit Sit down, looking at the data ourselves and create our own understanding"
	"one of the bigger things we do is reporting as well, so as we build models or whatever we have to monitor these, and senior management have responsibilities around making sure they understand what's going on in some cases"

Table 4.7 - Representative Quotes of the Nature of CFC Aggregate Dimension

CFC for Innovation: Deriving from the collected data, this way of collaborating across organizational boundaries serves the purpose of improving existing or creating novel products, services or processes. The data reveals, that both collaborating parties gather together, share and develop their knowledge and ideas and work together towards creating an innovative outcome. Such projects are, according to the data, of a mid-term or long-term nature and entail close collaboration touch-points. This theme shows resemblance to the findings made by Cooper and Kleinschmidt (1994), Song et al. (1997) and Griffin (1997), that this nature of CFC is used within the NPD process to push new innovations to the market.

Operational CFC: The data shows that the main purpose of the operational CFC is to exchange information related to predefined tasks through short touchpoints. Participants engaging in this type of collaboration might not always meet face-to-face, as they use tools to share the information needed. This mitigates the possibility to develop new ideas as touchpoints are short and time pressure is high. However, it can still be perceived as CFC, as multiple departments are working together across organizational boundaries, to complete a certain task and therefore work towards a shared goal (Pinto & Pinto, 1990; Song et al., 1997).

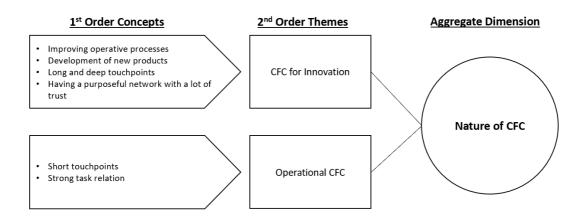


Figure 4.7 - Data Structure for the Nature of CFC Aggregate Dimension

4.8 - Barriers of CFC for Innovation

This aggregate dimension revolves around circumstances, in which the potential of CFC for innovation to emerge is impeded. The collected data shows, that through alignment constraints,

network constraints, reluctance to change and constraints regarding required resources have a negative impact on CFC for innovation.

2nd order theme	Representative quotes from data collection
Alignment Constraints	""no, I'm not doing this you should do this" you know that's a typical one"
	"during these two and a half years there is a lack of working together People have different agendas, different Kind of their own goals"
	"When you need to agree. When you have to and it more often leads to discussion that needs to be escalated"
Network Constraints	"there is a possibility of rivalry as well"
	"now maybe sometimes it can be cultural things that can be the because it takes it takes time to to learn how other organizations or other cultures work and stuff"
	"due to that we have replaced a lot of people when when we got to this common solution. I don't think for, for instance my group then consists of we picked one analyst from each country so so we have a couple of people working in local offices moving here and they come in here and don't they don't know the people."
Reluctance to Change	"ok, why should I make a proposal, suggest something because it's not going to lead to an actual change"
	"Yes, a lot, a lot I think it's a general theme of just being afraid of change"
Resource Constraints	"Overall, I will say it's it is a cost problem of course. We don't have unlimited resources we have to be competitive in the market."
	"And the resources available to get these things sorted and resolve achieved and it's probably the hardest one"
	"So, I really try but again, time is is a factor that limit us all the time, but I think we have made some some progress."

Table 4.8 - Representative Quotes of Barriers of CFC for Innovation Aggregate Dimension Alignment Constraints: A major issue when it comes to working across organizational boundaries to develop new products and services seems to be, that different departments have

divergent goals and objectives. The data shows that the case company has difficulties at aligning these, leading to discussions that can't be solved without escalating the decision, which then seems to slow down the decision process and add complexity, where flexibility and speed would be needed. McDermott (1998) and Sosa et al. (2015) describe that having shared goals between departments is a key component of CFC in the context of innovation, thus, in an argumentum e contrario, this theme is also supported by their findings.

Network Constraints: As the case company is operating globally, working across organizational boundaries is somewhat hampered by having different lexicons or sub-cultures, which, according to the data, even leads to occasional rivalry between departments. These findings show resemblance to Cilliers and Greyvenstein (2012)'s statement which describe that if teams have their own identity, this will act as a barrier of CFC for innovation. Apart from this, the data shows that through restructuring the company, a lot of new employees that were freshly onboarded still don't possess a large network within the company, which is described to blight potential collaborations to develop new ideas.

Reluctance to Change: Deriving from the collected data, employees at the case company already expect attempts to change things to fail. Furthermore, it is mentioned that a substantial number of employees seems to be scared of changing the status quo. Thus, if some people do not want change at all, and the people with the wish to change the status quo expect their attempts to fail anyway, it will be hard to motivate them to work cross-functionally towards the development of new things - this phenomenon is referred to as reluctance to change.

Resource Constraints: One of the most frequently mentioned barriers to CFC for innovation in the case company are resource constraints. Resources hereby refer to time-resources, financial resources or a lack of employees with the required capabilities. The most common one throughout the data is time-constraints, giving operational tasks higher priority than the development of new ideas. This theme correlates positively to McDermott (1998), Kajamaa (2011) and Sosa et al. (2015)'s findings which state that a dominant logic that emphasizes in standardization and cost efficiency will force team members to focus inwards and to not collaborate with other departments.

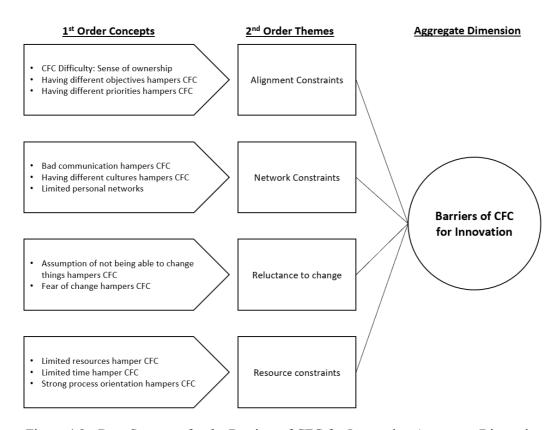


Figure 4.8 - Data Structure for the Barriers of CFC for Innovation Aggregate Dimension

4.9 - Facilitators of CFC for Innovation

The final aggregate dimension deriving from the data, again through an inductive approach, is facilitators of CFC for innovation. It revolves around having an environment that fosters openness through empowerment and appropriate leadership as well as a strive to push for innovation through communicating methods for the development of new ideas and concepts.

2nd order theme	Representative quotes from data collection
Open Environment	"I see that's really important to reach out to my colleagues in the team to ask for their experience. Because they do have more experience than I do now. So, I think it's really important to gather the experience" "I think it's super exciting, to get involved in different projects and questions and to have a To work together with all my colleagues.

	For example, this (the interview) is super nice, just to do some other things instead of the daily work" "So, we have a couple of projects that have started up where we have invited other parts other data intensive departments in in the loop telling them what we are trying to do and then get their input into it"
Pushing for Innovation	"So even though I'm in IT, it is still a commercial perspective, which means that I have to inspire a lot of people telling about new features, something like that. So, some of the departments. I work a lot with right now is GDPR department and when I do that, I try to inspire them into a direction I want to take" "I mean, when people see that we have this room full of post its and notes and we are fun, and we do creative stuff people actually come to me and ask if they can, can we please can I participate and work with you" "So, we're trying a new method actually for getting people to work together so design sprint is one of our core methodologies now that's really involving all people. It has gained a transaction for being fun as well which is really good. Everybody wants to participate and want to run design sprints and then in all markets and that is actually that is actually reducing the barrier"

Table 4.9 - Representative Quotes of Facilitators of CFC for Innovation Aggregate Dimension

Open Environment: The data shows that CFC for innovation is enhanced by employees actively reaching out to their colleagues in order to leverage on their knowledge and differently angled views on certain topics. It is not only perceived as useful at adding value to the tasks that employees are working on, but also to be fun, exciting and a good compensation for the everyday work. Furthermore, deriving from the data and supported by Kajamaa (2011) and Schoemaker (2015)'s findings, a leader that acts as a role model and supports CFC facilitates the innovative outcome of this activity.

Pushing for Innovation: Deriving from the gathered data, it becomes apparent that CFC for innovation is enhanced through employees inspiring their colleagues by sharing their results and excitement for innovative approaches and projects. It is also mentioned, that employees, by their own initiative, approach their colleagues working in innovation-related projects, asking them if they may participate at developing new ideas. The excitement for innovation is further enhanced

by introducing employees to innovative and fun methods of developing new ideas. As Song et al. (1997) and Kajamaa (2011) describe, these values and behaviors improve the outcomes of CFC for innovations as it brings together people from different backgrounds (Sosa et al., 2015).

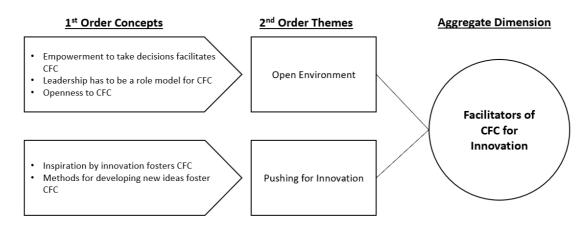


Figure 4.9 - Data Structure for the Facilitators of CFC for Innovation Aggregate Dimension

CHAPTER 5 - DISCUSSION

This research aims to uncover how the interdependence between leadership and organizational culture affect CFC. Similar to Ogbonna & Harris (2000), who suggest that there is a relationship between leadership and culture, the findings of this research show that there is an interplay between the different leadership styles and the case company's cultural characteristics. This constant interplay creates a set of facilitators and barriers which dictate the nature of CFC.

The concepts emerging from the data allow this research to provide more clarity to previous findings within the field of CFC. Stock et al. (2014) conclude that an innovation-oriented leadership positively influences CFC. By developing the concepts enclosed within the aggregate dimension of 'nature of CFC' and combining them with different cultural characteristics, more clarity on how different combinations of leadership styles and cultures affect CFC is given. This chapter will analyze the dynamic relationships between the aggregate dimensions described in the previous chapter and develop a dynamic grounded theory model to bring more clarity to the phenomenon.

5.1 - Strategic Direction and Leadership

The strategic direction that is set by the company creates an environment, where the emergence of specific leadership-styles is more likely to happen than others.

The data gathered from the case company reveals an overall strategic direction of cost-reduction and efficiency. "The strategy is to reduce costs and increase sales and increase profitability because they have to." Thus, cost control and increasing sales is of high priority for middle-managers in the company. "A common topic today is in cost control, making sure everyone ... we all know our own costs because we need to control it, but we also need to have income and focus is for me, sales, making sure that we get sales." Through centralization and outsourcing, the company's strategic focus is rather on getting the operative business running smoothly, while neglecting the emphasis on customer demands. "[...] so many challenges with this outsourcing just to make the maintenance work. And so, the development is, you know, quite far behind." Thus, managers state themselves, that their focus is lacking customer-focus. "We have been focusing so much on internal processes and internal controls, operational risk assessment, all

these parts [...] so there has been ... there has been very much focus on that, almost ... in some part too much focus on these internal issues and this focus ... it it has taken time from our customers, so we have been kind of ... we're missing the customer, we don't know who our customers are."

While this dimension was not anticipated to emerge, the data showed that the overall strategy is a strong driving force, setting the overall course and therefore influencing leadership behaviors. Song et al. (1997) state that the overall strategy and performance in the market have an influence on the emergence of CFC. The collected data approves this statement and proposes that the influence on the emergence of CFC can be explained by an influence that the overall strategy has on leadership.

5.2 - Strategic Direction and Culture

Similar to leadership traits, the inductive analysis of the collected data shows, that the strategic direction of the company has implications for the organizational culture. This finding correlate with Schein's (1992) definition of organizational culture which explains that through the mission and strategy, the company will create shared values and belief on how to adapt and respond to a changing environment. Even though the overall organizational culture within the case company is one of 'working together' and 'daring to be different', employees state that through the focus on cost efficiency and optimization, mentioned-above culture shows signs of change, manifesting themselves little by little. Thus, the strategy of cost-efficiency and cost-reduction seems to promote a culture of process orientation, in which business units and employees focus inwards to their own tasks in order to cope with resource and time constraints as described by interviewees:

"If I decide not to help yeah, not doing the thing... I don't think unless they were kind of asking for stuff that we would impinge on, you know, your way of work. Then I definitely wouldn't have ... I would have to say no [...] if it didn't impinge, you know, that was requiring too much time."

The collected data leads to the observation, that in case of fluctuation, people with a suitable mindset for the company's current overall strategic goals are preferred in the hiring-process, when replacing the people that have left the company. This means, that to some extent, a certain

culture is further established, as new employees with a mindset suitable to that culture will be recruited.

"When you change so many people in such a short time it's is hard to get up to speed with that legacy as well. So even though you go into an introduction workshop talk about values it's, it's more difficult to live by them. And I think everyone knows about the values but ... to medium extent that you live by them, especially like yeah, working together, we are working silos"

Inverting the dynamics that revealed themselves through the collected data, an innovative strategic direction is expected to enhance a more open an entrepreneurial culture. Ireland et al. (2009) state that a strategic direction that supports entrepreneurial behavior, the championing of innovative ideas and the willingness to tolerate failures, will foster an innovative and entrepreneurial culture.

5.3 - The interdependencies between Leadership and Culture

Overall, the data analysis shows, that working across departmental boundaries at the case company is rather difficult, even though "working together" is one of the company's core values. Employees describe this as a result of how single departments are led: "We have "working together" as a value for as long as I've been in the company, and it's actually, I think it's really difficult to to work across business units. Actually, I don't see it embraced by all departments. So, I would say that leadership is trying to push another agenda, leadership within separate business units, rather than what's in our culture." Similar to Bass's (1985) findings which demonstrate that different leadership styles have certain influences on the organizational culture, findings from this inductive data analysis describe how transformational and transactional leadership styles affect the case company's cultural characteristics.

5.3.1 Transformational Leadership - Culture of Openness

Deriving from the data analysis, it is possible to observe that traits of transformational leadership enhance the emergence of a culture that is open towards external inputs such as market data, customer insights and benchmarks as well as inputs from co-workers within the department or across business-units. The data shows that transformational leaders know their team-members

very well, see them as experts on their field and make sure to empathize on their personal development goals. This relates strongly to the dimension of "individualized consideration" described by Judge and Piccolo (2004). The data further shows, that transformational leaders are prone to also facilitate this emphasis within the team among another.

"Then you have to have the trust. Right. So, we've created all that to have trust in each other to understand that, you know, why are you different? why are you saying the things you're saying? Ahh it's because you're thinking like this... and it's not... you know... so when you put yourself, you should be... in other people's shoes, even though you're not like that, but you know where they're coming from."

"So, we need ... need to be approachable and everyone really needs to be able to ... talk to you whoever you are, and that's really what I tried to bring out."

The aggregate dimension of culture of openness consists partly of the openness towards coworkers. The data reveals that through a leader facilitating emphasis for co-workers within the team, the affected team-members also use this emphasis towards co-workers from other business units and are therefore more open for external inputs.

Furthermore, the inductive analysis shows that the transformational leader maintains a very close relationship to team-members, gives very direct feedback and empowers team-members to take decisions by themselves.

"I would say the relationship is very close."

"Since my boss is doing a great job at empowering us, I have the freedom to try things out [...]"

Manager explaining his way of giving feedback: "Directly. I say exactly... I say exactly what I think."

Having a closer look at the culture of openness dimension, it is characterized through quick decision-making processes and direct communication. Staying at the forefront with his team by maintaining a very close relationship to his team-members, the manager is constantly well informed about occurrences and events. Combined with the big amount of trust in the team's

competencies, the manager is therefore enabled to empower his employees at making decisions by themselves. Thus, decisions are made quicker and direct communication is ensured.

Through these dynamics, we see that a transformational leadership-style enhances the emergence of a culture of openness. Sosa et al. (2015) state that a leadership style that supports collaboration across boundaries leads to new ideas and innovations and therefore is important. The findings deriving from the data clarify that transformational leadership is such a supportive leadership style and add more clarity, as they show that collaboration across boundaries is enhanced through facilitating a culture of openness.

5.3.2 Transformational Leadership - Culture of Trial and Error

The data structure reveals, that transformational leadership also facilitates a culture of trial and error. According to our findings, this is strongly based on the manager's mindset towards innovation and perception of failure. Transformational leaders have a visionary mindset as well as a strong strive for improving things, trying out new ways of reaching goals and, in addition, possess the courage to try to change things.

"I don't have a set pathway to do things. I come up with different things. Different ways to do things, different types of ways to analyze things all the time"

"[...] the leadership part is when you need to be brave about the decision that you make."

"We talked a lot in the organization about innovation and all of that. And it feels like sometimes he does educate both the board and the management team in this question so ... not educate, but honestly help in those kinds of questions."

According to the data structure, a substantial building block of the culture of trial and error is innovation orientation, being characterized by a willingness to change things. Thus, we see an interdimensional relationship between managers being visionary and prone to try out new things and a team that wants to change things and innovate. According to Hater & Bass (1988), transformational leaders influence their followers to do more than originally expected and thereby transcend their self-interest. Looking at the collected data, this can be explained by the

visionary mindset of the leader inspiring team-members and thereby creating a culture of jointly striving for changing and improving the status quo.

Furthermore, according to the data structure, transformational leaders are open-minded towards risk-taking and failure. They lead their team according to this perception, enabling them to try, fail and learn from mistakes. To make this possible, they are ready to protect their team from organizational pressures and rigid structures by justifying their approach towards the top management and constantly trying to make the working process as easy and quick as possible.

"I mean, in order to be successful, you need to... it's like in science, right. I mean, a good hypothesis is... is hypothesis that is falsifiable right. You need to be... you need to be open to the risk to fail in order to succeed..."

"So, I give them that freedom and I give them cover to do those things"

"I have a lot of freedom, I... I have a boss that really does a big job out of protecting his team. So, what he actually does is protecting us from from top management, and taking these battles, so we don't have to focus on it, so we can focus on building new stuff and actually trying to change the organization, from the middle management and and down."

These leadership characteristics correlate with risk tolerance, the second component of a culture of trial and error and helps at further understanding why and how transformational leaders are able to inspire change and push for the development of new ideas according to Hater & Bass (1988).

Based on these findings, we see that through their mindset and actions, transformational leaders generate an environment of innovation and risk tolerance - the two second order themes that the culture of trial and error exists of. Thus, we see a strong connection between the two dimensions.

5.3.3 Transactional Leadership - Culture of Process Orientation

Another interdimensional linkage can be found between transactional leadership and the culture of process orientation. According to the data structure, transactional leaders are characterized through a very strong focus on processes and perceive time as a very scarce resource that is predominantly used to complete the necessary tasks to keep the operational business running.

Based on these time constraints, explorative efforts are only possible to a very limited extent. This shows strong resemblance to Bass (1985) description of transactional leaders, in which they tend to avoid risk and maintain the status quo if goals are being met. Additionally, the data reveals that there seem to be no incentives to develop novel ideas and that, if ideas still emerge and are communicated from bottom-up, they are put in some sort of 'parking lot', until there is time to actually implement them.

"We have... everyone has... has their hands full and then something coming... comes in from the side that we need to fix, there is a problem, there is an escalation from... from someone in management, we really need to understand this problem we are facing in that country... so, so, so that's most often the problem."

"Yeah, that's a good question... that's always... we talked about the time aspect and that's (exploring) the first thing that always... You tend to forget to do."

"I think the systems actively discourages that. Not... I don't think it's designed to discourage and things, but I think you know there's all these hierarchies and you... I mean, usually the projects are top down decision and... it's very... I think it's very difficult for ideas that are bottom up to... to really get under the spotlight."

Looking at the reluctance to innovate theme in the culture of process orientation dimension, the characteristics stated above appear to be connected to the fact, that employees perceive a disability to change things, amongst others including the lack of methods to develop their ideas. "So, we have listed a few things. But again, these things never seem to go anywhere." Thus, we perceive transactional leadership as a major cause for these cultural traits.

Furthermore, based on the fact that transactional managers seem to possess a large amount of responsibilities, they rely on strong processes to cope with their workload. This means, that they expect their team-members to follow those processes, resulting in low to moderate empowerment within their tasks. Decisions are taken from the top and are most likely taken considering resource constraints and efficiency related deliberations.

As a manager describes "We don't have unlimited resources, we have to be competitive in the market. So, we need to be cost efficient."

"Another boundary is that I don't see bosses around the whole organization empowering their co-workers as much as my boss is doing, which means that they cannot take that decision of what they want to work on. They have to ask for priorities and what they can't work on, and and there is some some really big clashes. If I need a competency in the UK or Germany to actually work on a small subject, they need to go ask the boss if it's okay that they worked on this."

"So, he's managing... managing whatever is eight people but also, he has he's not just managing he's doing a lot of doing an analyst job as well on top of that, so he is very busy and also has a lot to do. And so, he's but he's in the detail that is the point that he's and he's not he's not focusing purely on on the management role."

Relying on predefined procedures and strong hierarchical workflows lowers the empowerment of employees to take decisions on their own. This means, that decisions have to be made by the manager, who is not only very occupied with his responsibilities, but also rather cautious at decisions concerning resources. This leads to difficulties at decision making, a theme that is existent within the dimension of culture of process orientation. Thus, we see another connection between the two dimensions.

However, there is evidence for the emergence of innovative ideas. These ideas mainly serve the purpose of improving the existing operations.

"[...] okay, this doesn't work, then we go for this option instead. It's quite set... quite set in that we're making goals. It's also about okay, what can we do if this doesn't work."

"[...] from time to time we discover. Okay, this wasn't covered as... as we wanted. And then we have to develop that."

This is pretty much in line with the strong inward focus that is one of the components of the culture of process orientation. There, the main purpose of innovation is to adapt working processes in order to ensure efficiency. External inputs are only considered, if a task demands it.

A last connection that can be observed from the data, is that transactional managers give feedback that is strongly task related. Based on the data, time constraints hamper the manager's ability to empathize on team-members personal development goals or problems. According to

the data structure, this manifests itself in the employees' perception of disinterest or even lacking leadership skills from the manager's side.

"Uhm... on an ongoing basis, it's probably about 80/20. So, 80% objectives and 20% towards uhm... so 80 toward business objectives and 20 towards personal development."

"Well I would say that the other part is that uhm... he's not always there. Physically absolutely - we're having a meeting, we're having this discussion, but mentally he's at some other place, I know that he's really... not always stressed but he has a lot of questions that he has to solve and those within B2B and B2C and so uhm... he's not always there and that's... that's pretty obvious in many meetings."

"[...] to lead other people and to develop other people, especially managers, that's not quite of... his strongest area. And he's kind of lacking an interest for these parts as well."

This lacking interest in employees' personal and professional development reflects itself in the culture of process orientation dimension. The data shows, that employees do not perceive the company they work for being interested in their further development. It is described, that there are no initiatives and that it is mainly a matter of self-initiative to request trainings. Thus, we see the transactional leadership style partly as a cause for this lack of emphasis on the professional development of employees.

5.3.4 Culture influencing Leadership

In a more general sense, evidence for converse effects between leadership and culture is found, meaning that the organizational culture also has an influence on leadership. The data shows that employees of the case company perceive the organizational culture as very strong and thoroughly shared. Thus, in order to enter the company, one has to be a fit for these values.

"When you try to hire a new co-worker you really look for for those values in the person to fit in well... I don't think if you come from a from a more business bank, so you're used to come in suit and tie and so on and have that in mind and you have your bonus every year, your salary - You really don't fit in here."

"[...] but I mean it's... in the end it's more responsibility to follow the values and make sure that I'm following them, and my team is following them as well. That's commitment, that's my responsibility."

Similar to Schein's (2010) findings, which describe that leaders must recognize the cultural alignment of an organization, have 'cultural humility' as well as skills to maintain mutual respect and create coordinated action between functions, the collected data shows that without understanding the company, including its values and corporate culture thoroughly, a freshly hired manager would not be able to lead properly.

"When I recruit leaders it's about. It's not going to be a ... robot, we don't, we don't... never know who's going to be the right leaders, is about attitude, making sure that we have the right attitude, the right mentality."

"If you don't agree with a culture... I don't think it could be a good place. I think the culture is the leading story in the company, I would say that."

Based on these dynamics, we see that the company's core values play an important role when entering the company, as a person needs, to some extent, to identify with and commit to the core values. Thus, the organizational culture will influence the decision making of employees to a certain degree.

5.4 - The Implications of Interdependencies between Leadership and Culture on CFC

As the aim of this case study is not only to shed light upon the interdependencies between leadership and organizational culture, but also the implications of these interdependencies on CFC, this part of the analysis will show, which combinations of leadership and culture result in facilitators or barriers of CFC for innovation.

5.4.1 Effects of Transformational Leadership and Culture of Openness

The relationship between transformational leadership and culture of openness shows, that through facilitating emphasis among his team, the transformational leader is able to make his team-members more receptive for inputs from external sources, such as customer data or in this case, knowledge of co-workers from different business units. The data structure reveals, that

openness to cross-functional activities is a facilitator of CFC for innovation. Thus, if both the team-leader, as well as the team members are open for external inputs, CFC for innovation will be facilitated.

"I see that it's really important to reach out to my colleagues... Because they do have more experience than I do now."

"I personally would be more than happy to help, uhm... because I think it's super exciting, to get involved in different projects and questions and to have a... To work together with all my colleagues."

"[...] leaders should be a role model, and if you have a core value working together, you should also, you know, be perceived as a leader working together [...] for the bank organization needs to be like a visible approach from the leadership team"

Furthermore, the data structure shows, that transformational leaders have big trust in their teammembers, empower them to take decisions by themselves and maintain a close relationship. By doing so, they facilitate a culture of trust, quick decision making, direct communication and strong consensus. Combined with the manager's visionary mindset and urge to change things, this creates a collective behavior of pushing towards innovation, which is part of the facilitators of CFC for innovation. The data shows that this push for innovation is often combined with individual enthusiasm and manifests itself as a behavior of inspiring and motivating co-workers to be open about innovation and innovative methods.

"I mean, when people see that we have this room full of post its and notes and we are fun, and we do creative stuff, people actually come to me and ask if they can... "can we please... can I participate and work with you?""

"So, we're trying a new method actually for getting people to work together, so design sprint is one of our core methodologies now that's really involving all people. It has gained a transaction for being fun as well which is really good. Everybody wants to participate and want to run design sprints and then in all markets and that is actually that is actually reducing the barrier."

Based on these dynamics, we can see that the combination of transformational leadership and a culture of openness leads to facilitators of CFC for innovation. Hornsey & Hogg (1988) state that

if departments operate in silos, they take defensive actions, such as the NIH/NSH syndromes, when it comes to collaborating across business units. The findings from the analysis propose that a transformational leader, by fostering a culture of openness, will mitigate those defensive actions and therefore facilitate CFC for innovation.

5.4.2 Effects of Transformational Leadership and Culture of Trial and Error

The analysis so far reveals that through high risk tolerance and protecting the team from organizational pressures, the transformational leader enables his team to start innovative initiatives.

"[...] it turned out that that product was, uhm, was illegal due to regulatory things. But the whole process actually defined what we were missing to actually launch apps and online account management for example, so that became visible to the whole organization."

"The experimentation culture I tried to implement last year... I think there was a tangible outcome that was, so we ran around 70 A/B tests, we saw our lead generation. So, people wanted to start a loan application increased by six percentage points and and that's that's actually let's yeah that's a tangible outcome."

"[...] we're starting an innovation lab and all that kind [...]"

"I don't see bosses around the whole organization empowering their co-workers as much as my boss is doing [...]"

The findings show that by creating the possibilities to try new approaches and explore, the push towards innovation is decisively influenced. Thus, the combination of transformational leadership and a culture of trial and error is linked to and leads to facilitators of CFC for innovation. This finding adds further clarification to Stock et al. (2014)'s claim that innovation-oriented leadership will have a positive impact, by describing that through generation of a push towards the development of new ideas, transformational leaders create a culture of trial and error, which in combination with the push for innovation, serve as a facilitator of CFC for innovation. Additionally, these findings further support and clarify the importance of risk taking behaviors outlined by Song et al. (1997).

5.4.3 Effect of Transactional Leadership and Culture of Openness

The collected data from the case company shows that there are combinations of leadership and culture, one would initially not expect to emerge - the combination of transactional leadership and a culture of openness is one of them. The data shows that the overall case company is lead with a strong focus on processes and cost-efficiency, while the overall culture is one of openness and collaboration. By trying to combine transactional leadership to the traits of a culture of openness, it becomes clear, why employees struggle at collaborating across organizational boundaries despite their open culture.

Transactional leaders are focused on processes and expect their team-members to work according to them. This will lead to rather low empowerment for employees, ultimately leading to longer decision-making processes, as the leader often has to be asked for permission. On the other side, for a culture of openness to emerge or to be maintained, quick decision-making processes are required. Furthermore, the strong emphasis on the operative business creates a strong inward focus of departments. However, for a culture of openness it must be possible to gather external inputs regularly. If a group of people is lead against their values, conflict and frustration is very likely to be the outcome.

"[...] so people are quite... quite... uhm... frustrated, feeling that "ok, why should I make a proposal, suggest something because it's not going to lead to an actual change."

The combination of transactional leadership and culture of openness is therefore perceived to create fundamental conflict. Stone (2004) describes similar dynamics by stating that a manager pursuing goals that are not aligned with the overall vision of the company creates conflict, leading to organizational silos. These considerations lead to the conclusion that transactional leadership limits the culture of openness in its very core properties. "We have "working together" as a value for as long as I've been in the company, and it's actually, I think it's really difficult to to work across business units. Actually, I don't see it embraced by all departments. So, I would say that leadership is trying to push another agenda, leadership within separate business units, rather than what's in our culture." Thus, transactional leadership pushes towards a culture of process orientation. According to the following section, the combination of transactional

leadership with a culture of process orientation will ultimately lead to barriers of CFC for innovation.

5.4.4 Effect of Transactional Leadership and Culture of Process Orientation

The previous parts of the analysis show that transactional leadership has an influence on the culture of process orientation. However, the combination of both phenomena has further implications as for barriers of CFC for innovation.

It was already shown that through transactional leadership, ideas are not incentivized and if still emerging, not further pursued. This leads to a culture, in which the disability to change things is seen as a default circumstance. This manifest itself in a general reluctance to change, where not only the assumption is made that things can't be changed, but also employees fear changes to a certain degree.

"I would like us to be much more agile and quick out to the market with new products and new features. We have a legacy of old systems that make us quite slow moving in that perspective, unfortunately. So, I don't think we are in the top when it comes to... to having new new features out in the market."

"So, there's a big problem within the company, we are comfortable on the burning platform we sit on and we cannot put more fire to it. So, there's there's a little bit mentality of I don't care anymore."

"I think it's a general theme of just being afraid of change."

According to the data, the thorough focus on processes is constantly accompanied by scarce resources. The transactional leader sees his goal in keeping the operational business going despite the fact that it is constrained by a lack of resources. Such scarcity of resources, e.g. manpower or time-constraints, are described as resource constraints within the barriers of CFC for innovation. This adds more clarity to previous research from McDermott (1998), McNeil (2013) and Stone (2004), that state that departments will develop an isolation mindset by a strong inward focus due to time constraints, as it gives implications how the prioritization of certain tasks is based on such time constraints.

A manager: "[...] but, but again you don't always have the time to do it but but... when they do what I hopefully encourage them... of course, sometimes I don't think that's a good idea."

"Then I definitely wouldn't have ... I wouldn't have a say no anything if it didn't impinge, you know, that was requiring too much time."

"We have... everyone has... has their hands full and then something coming... comes in from the side that we need to fix, there is a problem."

Furthermore, a thorough reliance on processes by transactional leadership leads to a strong inward focus within the culture of the department. This finding is congruent with Kajamaa's (2011) statement, that a dominant logic that emphasizes in standardization and cost efficiency will force team members to focus inwards. This exacerbates the process of working across organizational boundaries, as the different departments struggle at aligning their agendas, objectives and priorities. These findings are congruent with Williams and O'Reilly (1997), stating that alignment constraints decrease the implementation ability. Such alignment constraints are a central building block of barriers of CFC for innovation. Stone (2004) claims, that such a difference of agendas between departments might even lead to a culture that is aligned towards competition rather than team-orientation.

"The biggest problem is a a segregation of duties and local priorities and central... central priorities. They are not totally aligned."

"So, then there's a lot of time needed for alignment and communicating ... there is a possibility of rivalry as well."

"Because we have our stakeholders and every stakeholder has his or her agenda - 'Ok, this is what is important to us'. That's their priority. Uhm... but they're not that interested in developing or helping and... developing the routines or processes that operations have."

"There is a lack of working together.... People have different agendas, different.... Kind of their own goals."

The strong inward focus of departments described above leads to more barriers of CFC for innovation, as the individual networks of the team-members are limited to the boundaries of the

department or task they are working in. While within the team, the individual networks might be highly developed, they do not reach out to other organizational units. The isolation from other departments created by the strong inward focus and lack of networks might also lead to what Voci (2006) describes as categorization, where an 'us-vs-them' mentality arises between departments. These network constraints are another boundary of CFC for innovation, as communication is more complicated, especially regarding different sub-cultures and vocabulary.

"We don't feel that... Uhm... there is a connection... It feels that we're kind of... we're not part of the company... So, what we would like to see more... Kind of feel that we are working at the same company, towards the same goal... and we would like to know more of... what's happening."

"Ok, I got a request by leasing, but I'm sitting at Payment, hmm ok well this is what I can do, from the Payment point of view, uhm but I'm not willing to make any extra efforts, I'm not willing to call this customer to find out where the money is coming from" - I just give a "don't know" answer."

"So, it's difficult to build the relationships across countries and then that is a that is a big boundary."

McDermott (1998) and Sosa et al. (2015) explain that tasks that promote the interdependence between different business units will positively affect CFC to develop new ideas. By understanding the interdependence between transactional leadership and a culture of process orientation, more clarity is brought to their statements. Even if tasks are designed to incorporate inputs from different departments, barriers of CFC for innovation will be created under the circumstances created by the combination of this leadership style and culture.

5.5 - The implications of Barriers and Facilitators on the Nature of CFC

5.5.1 Facilitators of CFC for Innovation and CFC for innovation

From earlier parts of the discussion, it can be seen that transformational leadership, in combination with a culture of openness as well as a culture of trial and error, creates facilitators to CFC for innovation. Through a very strong team spirit and a strive to innovate and change

things, a "push for innovation" is created. It is further described, that this push for innovation entails the activity of sharing the excitement and methods for innovation and that a culture of trial and error facilitates the launch of innovative initiatives. This might be one way to explain the emergence of the "entrepreneurial climate" described by Cooper and Kleinschmidt (1995), which is said to be one of the main drivers for performance. Looking closer into the characteristics of CFC for innovation, we see that it aims at the improvement of the operational business and the development of new products, for which pushing for innovation, involving coworkers by inspiring them and being tolerant to risk is of essential importance.

"Someone in the Swedish organization came to me a couple weeks ago and wanted to have the design sprint for a big corporation and then they wanted help with the user research report on the website."

"We work on some concepts and we do prototypes or whatever and we say "Hey markets! Here's a prototype" or we go with one market. "Here's a prototype. What do you think?" - they like it. "Okay, let's roll it out with you and then showcase it and then people sign up to this.""

"So, we're trying a new method actually for getting people to work together, so design sprint is one of our core methodologies now that's really involving all people. It has gained a transaction for being fun as well which is really good. Everybody wants to participate and want to run design sprints and then in all markets and that is actually that is actually reducing the barrier."

Furthermore, the analysis so far reveals that through transformational leadership, a culture of openness is enhanced. Co-workers as well as leaders are open for external inputs and therefore for CFC as well. According to the data structure, CFC for innovation is characterized through a purposeful network with a lot of trust, as well as long and deep collaboration touchpoints, where people actually get together, combine their knowledge and develop innovative products, services or processes. Through openness and trust, such strong network ties are made possible. For the deep collaboration touchpoints, innovation creation methods are needed, which are made available by facilitators of CFC for innovation.

The dynamics shown by the data illustrate that CFC used in the nature of innovation helps at developing new products and processes when facilitators created by the interdependence between the suitable leadership and culture are present. Thus, in order to take advantage of the

benefits of CFC within the NPD process as described by Griffin (1992), Griffin & Hauser (1996), Pinto & Pinto (1990), Song et al. (1997), and Cooper & Kleinschmidt (1994), it is key to have facilitators that foster the nature of CFC for innovation within organizations.

5.5.2 Barriers of CFC for Innovation and Operational CFC

The data structure and the discussion so far show, that barriers of CFC for innovation derive mainly through the combination of transactional leadership with a culture of process orientation. Regarding CFC for innovation, it is clear that it requires a strong willingness to develop novel products, services and processes and that a purposeful network is needed for deep and long-term collaboration.

If these requirements are compared to the nature of the barriers of CFC for innovation, it becomes clear that there is fundamental conflict between the two dimensions: Through transactional leadership, innovative ideas are neither incentivized nor further pursued. Furthermore, the teams are lacking methods to develop their ideas properly. This leads to the general perception of not being able to change, causing a general reluctance to change. Such a mindset largely suffocates the drive to innovate.

"We're not able to make changes by ourselves, and we also know that we're kind of uhm... in the middle of an IT freeze. I have been here for two and a half years basically, we're not investing in our systems, so people are quite... quite... uhm... frustrated."

"Not being able to get something out that actually faced the end user, but I feel now the two last years. 2016 or 17 have been the worst."

"It's not an environment that actively encourages innovative thinking."

"I think being slow is so much in the in the... in the culture now."

In addition, transactional leadership is characterized through a strong focus on processes, caused by scarce resources. Thus, completing the tasks of the operational business has priority and time for explorative initiatives is very limited. This creates a strong inward focus of the affected department, meaning that cross-functional activities are mostly undertaken, if a task demands it.

This is in conflict with long and deep touchpoints with other departments, as the resources for such efforts are lacking, or at least the risk of losing crucial resources is perceived as too high.

"Everything we do is collaborating somehow with another department, ultimately, it's just if it's a long task that goes on for three months, then obviously it's an... was not... like, might not be that much talking to other people. If it's a three-month project because once we've got the initial information we might check back a few times... So yeah, and then on a daily basis, perhaps not that much..."

"[...] there's a bit more touch points, rather than close collaboration."

"I think it's... a lot of it is up to us really ... so we have processes. So, we... yeah for new business scoring models, for example, we have processes that say that is... a local business will, or local risk teams will request some work to be done otherwise we we probably won't just do it off our own back [...]"

However, this does not mean that barriers of CFC for innovation cause a vanishing of CFC as such. The data shows, that cross-functional efforts of departments, that are led by a transactional leader and possess a culture of process orientation, are characterized through short touchpoints, exchanging necessary information to complete a task that involves more than one department. Interestingly, this finding is somewhat contradicting to Sosa et al. (2015), stating that task-dependency is a facilitator for CFC to develop new ideas. The data shows, that setting tasks in a cross-functional way does not necessarily lead to CFC for innovation. However, this relationship brings a new perspective to Cooper & Kleinschmidt (1994) and Griffin (1997)'s statements that CFC is only considered beneficial within the NPD frameworks. According to the definition of CFC that is applied for this study and as shown by the data, CFC can also occur between departments to fulfill shared tasks that do not revolve around innovation. This type of CFC can aid at fulfilling operational tasks in a more efficient way. Based on the collected data, this type of CFC is referred to as operational CFC. Barriers of CFC for innovation let this type of CFC emerge, rather than prevent cross-functional activities from happening completely.

5.6 - Influence of the interdependence of Leadership and Culture on CFC

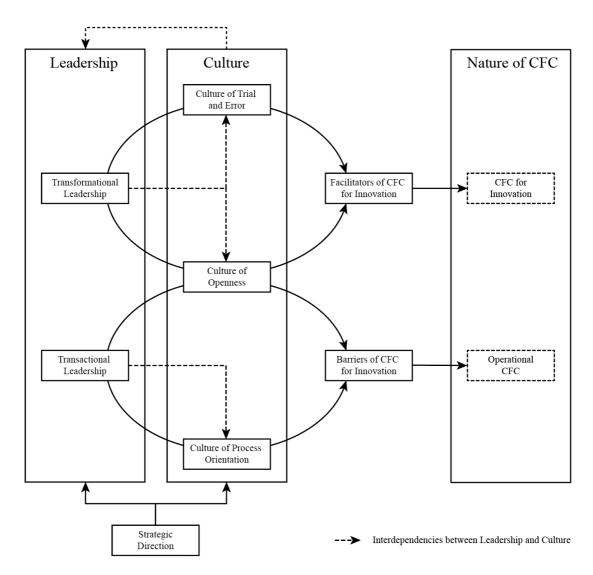


Figure 5.1 - Dynamic Relationships Between Leadership, Culture and CFC

The grounded theory model shows the dynamic relationships between the second order themes and aggregate dimensions that could be found within the data. In order to guide the reader, two distinct arrow types were used. The interdependencies between leadership and culture are represented by the dashed arrows, while the implications of these interdependencies and other relationships are represented by solid arrows.

Overall, the strategic direction of a company is the main driver in this model, as it will affect the leadership styles of middle-managers, as well as the organizational culture. The data reveals that the strategy of cost-efficiency, centralization and outsourcing leads to the fact, that the leadership of the middle-management is largely concerned about controlling costs and generating high output. While the case company possesses an open and collaborative culture, the focus on cost-efficiency and optimization changes the culture little by little towards a culture of process orientation.

Regarding the interdependencies between leadership and culture, three main dynamics emerged from the collected data, pointing out that specific traits of leadership-styles foster and facilitate certain cultures to emerge within the departments of the organization.

Through facilitating trust and empathy within the team, transformational leaders foster a culture of openness towards external inputs, including co-workers from other departments. Additionally, transformational leaders maintain a very close relationship to their team and empower the teammembers, leading to direct communication and quick decision making. Thus, a culture of openness is positively influenced by transformational leadership. Through a visionary mindset as well as a strong strive for improving things, trying out new ways of reaching goals and a big deal of courage, transformational leaders facilitate the orientation towards innovation of their team. The data shows, that through high risk tolerance and enabling the team to run explorative initiatives, an environment of risk tolerance is generated, further enhancing a culture of trial and error. On the other hand, transactional leaders have a strong focus on processes, creating a strong inward focus of the team. Strict planning leads to little time resources available for explorative efforts. Emerging ideas are put aside and not incentivized. This way, a reluctance to change is generated. If ideas are still considered, they are focused on improving procedures and processes within the department. Team-members are not empowered, decisions are taken top-down, leading to slow decision-making processes. Furthermore, transactional leaders do not fully emphasize on their team-members, leading to a distant relationship to the team and perceived disinterest of the manager. All these dynamics show, that transactional leadership fosters a culture of process orientation.

Not only the interdependencies, but also the implications of these relations towards CFC are shown in the dynamic model. Hereby it is important to mention, that only the combinations of

dimensions lead to barriers and facilitators of CFC for innovation, as focus was laid on the interdependencies of leadership and culture.

In order to generate facilitators for CFC, it does not only require a transformational leader or a culture of openness as standalone characteristics of a department. It is rather a combination of both, a transformational leader and a culture of openness, that will generate facilitators for CFC. Similar to the combination of transformational leadership and a culture of openness, facilitators for CFC are generated by a combination of both transformational leadership and a culture of trial and error. It is important to bring into prominence the fact, that both combinations separately possess the ability to create facilitators for CFC for innovation. Thus, it does not require a combination of all three dimensions, but still the outcome of such a combination would be highly desirable regarding the creation of facilitators of CFC for innovation.

Barriers of CFC for innovation are created through the combination of transactional leadership and a culture of process orientation. The collected data shows that through scarce resources, e.g. time or capabilities, a thorough focus on processes is created, which leads to an inward-looking culture within departments which then results in alignment and network constraints when trying to work across organizational boundaries. Furthermore, the data from the case company shows, that even if the OC is one of openness, if the team is led towards and inward focus and optimizing workflows towards efficiency, barriers for CFC arise. This is due to the finding that transformational leadership restrains a culture of openness in its core peculiarities. This means, that even though people would be open for working together, their tasks are set up in a way that leaves very little time for working across organizational boundaries and they are led towards focusing on what is happening within the department.

The generated facilitators and barriers have implications on the nature of CFC within the company. While it is a rather coherent result that facilitators enhance CFC, the analysis reveals that barriers of CFC do not necessarily mean that it is prevented completely. The results show, that, in keeping with the initial definition of CFC, there is another type of CFC in between CFC for innovation and its complete absence. The collected data shows, that even departments with a strong focus on processes cooperate across boundaries, albeit with the goal of completing operational tasks efficiently. From a resource-based view, the capability to work across functions can still evolve into competitive advantage, as it is hard to replicate (Allred et al., 2011).

CHAPTER 6 - CONCLUSIONS AND IMPLICATIONS

6.1 - Conclusion

This case study brings clarity to the antecedents of CFC for innovation, a research area that, contrary to the effects of CFC, has obtained only little attention in literature to date. More specifically, it sheds light into the interdependencies between culture and leadership, two of bespoken antecedents. Some research has been conducted on this interdependence in a context of organizational performance, however, they have not yet been studied in the context of CFC. While the barriers and facilitators of CFC for innovation that emerged through the collected data and analysis are supported by literature, the interdependencies between leadership and OC bring more clarity on how bespoken facilitators and barriers emerge.

Through a qualitative research approach of a single case company, the study develops suggestions for how certain leadership styles of middle-managers result in specific departmental cultures et vice versa, how the organizational culture affects the emergence of leadership styles. First of all, quite unexpectedly, the grounded theory approach revealed that the overall strategic direction is a main driver for the emergence of certain leadership styles and cultural traits within a company. It further became apparent that, on a middle-management level, transformational leadership enhances a culture of openness as well as a culture of a culture of trial and error, while transactional leadership pushes towards a culture of process orientation within departments of an organization.

Furthermore, this case study provides implications on how such interdependencies affect the emergence of CFC for innovation. While the combination of transformational leadership and the cultures of trial and error, and a culture of openness result in facilitators for CFC for innovation, the combination of transactional leadership and a culture of process orientation creates barriers for the emergence of the phenomenon. Interestingly, the case study further revealed, that even though there is an overall culture of openness, the effect of transactional leadership on bespoken culture outweighs its positive effect towards CFC for innovation by limiting its key components, and therefore leading to barriers for CFC for innovation.

In the competitive landscape, the ability to innovate is becoming highly desired among organizations, as the environment in which they are immersed is becoming more dynamic due to technological advancements. It is shown that CFC for innovation plays an important role in the development of new products and services, as it brings people with different backgrounds and perspectives together. In this sense, the results help companies at understanding how to create a fertile soil for the emergence of CFC for innovation.

Another important outcome of this study is, that in line with the adopted definition of CFC, collaboration between different business-units can also occur in the context of non-innovation related activities. Thus, only setting tasks in an interdependent way between departments does not guarantee innovative outcomes as the appropriate culture and leadership have to be set in place to let innovation emerge. According to the findings, leadership and OC are not simply two separate entities, but rather coexist in a symbiotic state of constant interaction and reciprocal influence. Leadership and OC, as standalone concepts, won't dictate the emergence of CFC for innovation. Being more descriptive, organizations have to develop a clear strategy and then align leadership and culture to grasp the full advantage of CFC for innovation.

6.2 - Managerial Implications

As this research brings more clarity to the interdependence between leadership and OC and its implications on CFC, the findings deriving through grounded theory will aid managers to understand how to develop an environment that allows the organization to truly grasp the benefits that CFC for innovation entails.

First, it is important to understand that the overall strategic direction a company has set will support the emergence of certain leadership styles and will slowly shape the culture to match the set route. To gain the benefits of CFC for innovation, the overall strategic direction should match the desired outcomes of developing new products and services.

Second, managers can better decipher the status quo of the environment within the organization by understanding that leadership and culture are not two separate entities, but rather interact and influence each other. The results show that certain leadership-styles lead to the emergence of specific cultures matching the leader characteristics, and in the long run the other way around.

Managers that want to foster the environment that allows the emergence of innovative ideas through CFC should understand that transformational leadership characteristics combined with a culture of openness or a culture of trial and error will create facilitators of CFC for innovation. Also, it is important for them to comprehend that transactional leadership, even if the culture is one of openness, will create barriers of CFC for innovation and therefore will not lead to the desired outcomes.

Third, leadership and culture alone won't dictate the emergence of CFC for innovation. In other words, only changing the leadership style or the culture, the previous being somewhat easier than the latter, does not guarantee that facilitators will be created, as these two antecedents are intertwined. So, if companies want to grasp the full advantage of CFC for innovation, they must align both, their leadership style and the culture within their team.

Fourth, according to the definition of CFC adopted by this research, collaboration between different units can also occur in the context of non-innovation related activities. Thus, simply setting interdependent tasks across departmental boundaries does not guarantee innovative outcomes, as the appropriate strategic direction, leadership and culture to foster these initiatives are required.

6.3 - Limitations

As it lies within the nature of research, this study entails an array of limitations. As described by Bryman and Bell (2011), findings from a single case study examine a very specific social setting in great detail. As social settings are always unique to a certain degree, the external validity is limited. Furthermore, the social environment that was studied is highly dynamic, characterized through constant change and therefore difficult to be replicated entirely (Bryman & Bell, 2011). This limits the case study's external reliability to some extent.

Based on the peculiarities of a social setting, the interdependence between leadership and culture and the implications of this association on CFC might differ in companies working within a different context. This matter reduces the generalizability of the presented findings. Furthermore, a close interaction between researchers and the case company leads to a phenomenon Bryman &

Bell (2011) refer to as "going native". Even though it was ensured to maintain a degree of distance, the effects of this phenomenon can't be excluded entirely.

Despite the fact that common source bias was tried to be avoided through interviewing both managers and employees, one representative of the employee fraction repeatedly postponed the interview until a point where meaningful data could not be gathered from that interviewee anymore. This might distort the researchers' arrangement of avoiding common source bias to a certain degree. Additionally, answers deriving from some interviewees, especially from the management, might have suffered from confirmation bias (Bryman & Bell, 2011). Furthermore, the size of the single departments was not considered for the analysis of the data, as focus was laid upon leadership and culture, but not on structural factors as such. Giving more weight to certain bigger departments might have led to a slightly different outcome of our findings.

Lastly, this case study focused solely on how the interdependence between leadership and culture affects CFC. It is important to notice, that other antecedents of CFC, e.g. diversity, organizational structure, HRM measures and organizational control systems, might influence these dynamics.

6.4 - Future Research

The research presented in this case study has developed a novel contribution to the field of crossfunctional collaboration by bringing more clarity to the interdependencies of its antecedents, more specifically describing the implications of the interdependence between leadership and culture on CFC. This can be perceived as a starting point for future research in this area, as this study could be subject of future research by being replicated, further developed or as well disproved.

As the antecedents within the field of CFC have obtained rather little attention, the approach of this study could be applied either on a more individual level by focusing on diversity, or on a broader organizational context by focusing on the overall structure of a company. Another way to bring more clarity to the interdependence of the antecedents of CFC, could be the combination of this study's findings with other antecedents, e.g. HRM practices.

While this study was able to investigate the combination of transformational leadership and a culture of openness as well as a culture of trial and error, and the combination of transactional leadership with a culture of process orientation and a culture of openness, it leaves open other combinations that would help at creating a deeper understanding for the implications that the interdependencies of culture and leadership have on CFC for innovation. Further studies could therefore focus on the combination of transactional leadership and a culture of trial and error or investigate, to which extent and how transformational leadership is able to influence a culture of process innovation towards a culture of openness as well as a culture of trial and error.

Since this case study did not reveal in detail, which cultural traits influence specific leadership characteristics, further research on this topic could bring more clarity to how this side of the interdependencies between culture and leadership affects CFC.

As described in the limitations, this study only focuses on a single case. Therefore, we see potential in replicating this study as congruent as possible in other organizations in order to see to which degree the outcome depends on environmental conditions. If the results can be replicated, the findings' robustness and relevance would be increased. Deriving from another limitation of this case study, it would be highly interesting to spotlight possible implications that derive from a discrepancy between the manager's and employees' perception of the managers leadership style on the interdependence between leadership and culture as well as its possible effects on CFC.

Finally, we recommend that the findings deriving from this case study are tested through a quantitative analysis involving a significant number of companies.

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APPENDIX

Interview Guide

Managers Interview Guide

General Information about the Interviewee

- 1. Which department are you working for?
 - a. Since when are you working there?
 - b. Have you been working in other departments at the company before?
- 2. How would you describe your job? / What are you working on?

Leadership

- 1. What is leadership for you?
 - a. What of the mentioned things is the most important to you?
- 2. What do you consider a successful team?
- 3. How do you motivate your team?
 - a. How do you increase your team's performance?
 - b. How do you give feedback?
- 4. How do you manage your employees' tasks?
 - a. When you see a job to be done, based on which criteria do you assign it to one of your team-members?
- 5. How often do you try different paths to reach a goal?
 - a. How often do you question your superiors?

Culture

- 1. What are the case company's core values?
- 2. How much freedom do you give your team-members to organize themselves?
- 3. How often do you face difficulties at deciding on critical issues?
 - a. How do you manage to agree when you have different objectives?
- 4. How good is your team at working across boundaries? (other business units)
- 5. How often does the company develop new products and services in order to satisfy changing customer needs?
- 6. What's the company's strategic direction?
 - a. And purpose?
 - b. How does your daily job contribute to this?
- 7. How does your team contribute to the overall vision of the case company?
 - a. To what extent do you identify yourself with this vision?
- 8. What happens when a project fails or is not delivered on time?

Cross-functional Collaboration

- 1. How often do you work together with people from other departments?
 - a. How does that collaboration look like?
 - i. More to get specific information or to develop new things?
 - b. By whom is the collaboration initiated
 - c. For how long will the collaboration last?
- 2. Have there been collaborations in the past?

- a. What was the outcome?
- b. What were the difficulties?
- 3. If there is little or no collaboration What keeps you from doing it?
 - a. Is there communication at least?
- 4. Are there any incentives to share ideas or develop new projects with other departments?
 - a. Do you to participate encourage your employees to participate in these kinds of activities?

Final-Question

1. What do you think happened first? The leadership influenced the company-culture to be like this or is it the company-culture that is influencing the leadership?

Employee Interview Guide

General Information about the Interviewee

- 1. Which department are you working for?
 - a. Since when are you working there?
 - b. Have you been working in other departments at the company before?
- 2. How would you describe your job? / What are you working on?

Culture

- 1. Are you rather working individually or in teams?
- 2. How much freedom at organizing yourself do you have?
- 3. How important do you think is your development to the company?
- 4. What are the case company's core values?
- 5. How often do you face difficulties at deciding on critical issues?

- a. How do you manage to agree when you have different objectives?
- 6. How do organizational boundaries, meaning different business units or geographical separation, affect your job?
- 7. How often does the company develop new products and services in order to satisfy changing customer needs?
- 8. How much do you learn from external sources about new developments or opportunities in the industry?
 - a. How often do you discuss business and customer trends?
 - b. How does this affect your daily work? (directed towards customer's needs)
- 9. What's the company's strategic direction?
 - a. And purpose?
 - b. How does your daily job contribute to this?
 - i. Did you just come up with this answer or was it made clear by your leader?
- 10. How aware are you of the company's goals and objectives?
 - a. How do they contribute to the company's strategy?
- 11. How does your team contribute to the overall vision of the case company?
 - a. To what extent do you identify yourself with this vision?
- 12. What happens when a project fails or is not delivered on time?

Leadership

- 1. How do you do your team get motivated from your boss?
- 2. How does your manager evaluate you?

- 3. How is the relationship with your manager?
 - a. How does he/she give feedback?
- 4. How does your manager set up the jobs to be done?

Cross-functional Collaboration

- 1. How often do you work together with people from other departments?
 - a. How does that collaboration look like?
 - i. More to get specific information or to develop new things?
 - b. By whom is the collaboration initiated?
 - c. For how long will the collaboration last?
- 2. Have there been collaborations in the past?
 - a. What was the outcome?
 - b. What were the difficulties?
- 3. If there is little or no collaboration What keeps you from doing it?
 - a. Is there communication at least?
- 4. Are there any incentives to share ideas or develop new projects with other departments?
 - a. Has your manager ever encouraged you to participate in these kinds of activities?

Final-Question

1. What do you think happened first? The leadership influenced the company-culture to be like this or is it the company-culture that is influencing the leadership?

Quote	1st Order	2nd Theme	Aggregate Dimensions
"no, I'm not doing this you should do this" you know that's a typical	CFC difficulty: Sense of ownership	Alignment constraints	Barrier for CFC
I think the main difficulties is could be that the uhm It's it's more who takes the final decision. Always the owner of the problem. Because we have a lot of persons that are really good and ask really the the right questions, but when they do that, it also you know that before you know that certain persons need all information to be able to take a decision	CFC difficulty: Sense of ownership	Alignment constraints	Barrier for CFC
Yes, yes, when central comes to try to change the priorities in the local markets they feel like it's a freight train just running over them and they have to do this, and that's that's a that's that's really difficult to communicate that is actually for their sake, because the local markets has a sales KPIs internally and it is to improve that, I'm trying to do what I do, and that can be really, really difficult because they feel a loss of power when somebody else's not telling directly what you should do but this is some opportunity that you can take	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
uhm but during these two and a half years there is a lack of working together People have different agendas, different Kind of their own goals.	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
Because we have our stakeholders and every stakeholder has his or her agenda - "Ok, this is what is important to us." If you take an example: Ok they have to sell for 200 million Swedish crowns in a month. That's their priority. Uhm but they're not that interested in developing or helping and developing the routines or processes that operations have, for example, because they're okay we have to sell, so I would say that it happens several times in a month.	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
I suppose it makes it more difficult sometimes, ehmmm the example of, you know, trying to get someone else. Perhaps you need something like some help or something implemented or changed in the system. that you're not responsible for, then it always takes longer than you would like it to. Whether need to or not. It always seems to take longer than you need to. And I suppose people have conflicting goals, like you were saying. So if you're not there it would be tough, some of it by reporting and finance and kind of a, you know, whenever they're asked me something it always, that's their priority, obviously, and you've got your priorities. Whether they quite match. So Yeah.	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
Not help yeah, not doing the thing Don't think unless they were kind of asking for stuff that would impinge on you know your way of work	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
We need to maybe agree a little bit on the definitions of a customer and to have a better targeting and segmentation and have a better way to make decisions around that.	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
When you need to agree. When you have to and it more often leads to discussion that needs to be escalated or things like that because you have other views as well that In the end, that is, of course, good things but but sometimes you need to just have some some tasks need just need to be done	having different objectives hampers CFC	Alignment constraints	Barrier for CFC
The biggest problem is a a segregation of duties and local priorities and central central priorities. They are not totally aligned	Having different priorities hampers CFC	Alignment constraints	Barrier for CFC
uhm but during these two and a half years there is a lack of working together People have different agendas, different Kind of their own goals.	Having different priorities hampers CFC	Alignment constraints	Barrier for CFC
So then there's a lot of time needed for alignment and communicating	Having different priorities hampers CFC	Alignment constraints	Barrier for CFC
here is a possibility of rivalry as well	Having different priorities hampers CFC	Alignment constraints	Barrier for CFC

And the other one is actually everybody saying what the other they think the other one wants to hear and then nobody is satisfied because everybody's just compromising with without having all the facts on the table. That's another classical one.	Bad communication hampers CFC	Network constraints	Barrier for CFC
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ou know everybody just saying stuff that you think is going to make the meeting less unpleasant. But then in the end, you're still in the same problem. And that's very actually that's a very common thing When people don't say exactly what they want or very clearly what their standpoint is.	Bad communication hampers CFC	Network constraints	Barrier for CFC
Within the team is spot on, that is part of the team building and conflict and confrontation, knowing each other To others, again, part of the business. So my team need to talk to others, but others don't need to talk to them really, so the difficulty is getting the two way communication.	Bad communication hampers CFC	Network constraints	Barrier for CFC
for example in UK they are much more strict around what they can do and what they allowed to do and the culture is much more top top down and bottom up. So that creates a natural barrier in this sense, and yeah,	Having different cultures hampers CFC	Network constraints	Barrier for CFC
I think that working this way, with swedish seriously takes more time because they are consensus driven	Having different cultures hampers CFC	Network constraints	Barrier for CFC
now maybe sometimes it can be cultural things that can be the because it takes it takes time to to to learn how other organizations or other cultures work and stuff	Having different cultures hampers CFC	Network constraints	Barrier for CFC
mean just going on to Denmark you work with Danes they have different way of approaching, projects and not working projects and, so I mean I and instead I think you should embrace that instead of maybe see that as something that is something wrong.	Having different cultures hampers CFC	Network constraints	Barrier for CFC
I think the bigger issue is to do with expectations and thenand then it depends on who we're working with. But typically, some countries, more than others, are more keen on structure and formal interaction, so there we can have difficulties if uhm if something is not perfect. We can sometimes find it difficult to move forwards because uhm some people and it's a cultural thing as well that some cultures want to get everything formal, formalized before we move forward, which is sometimes we don't think it's the most efficient thing way to do things	Having different cultures hampers CFC	Network constraints	Barrier for CFC
One issue is a language, not, not, not as a national language or whatever. But more of the language at the local business users, because that's not always the same. So we can have different words yeah if even, even if it's always in English we have different words, the same thing or different to different definitions for the same word	Having different cultures hampers CFC	Network constraints	Barrier for CFC
here is a possibility of rivalry as well	Having different cultures hampers CFC	Network constraints	Barrier for CFC
nd it's also a difference a huge difference between the countries because they have different cultures where they come from within some countries, they are used to have very, very deep analysis, a lot of reports. Whereas in the other countries they're not used to have that kind of competence they're small countries that are happy for every every new knowledge they can get and a new understanding. So, so, I think, of course, it's much easier to work with it with the grateful ones, rather than with the other ones demanding a lot of things but but we need to put more time and emphasis on the ones that need that work.	Having different cultures hampers CFC	Network constraints	Barrier for CFC
So, so I would say in average it's. We are quite good. If you ask the countries that expect very much from us I guess they would say that we're not that good, whereas if you if you ask that in countries that don't expect that it's more. Yeah, really good they're perfect. But it's all about being proactive versus reactive, that kind of stuff. So there's a lot of different factors coming into that.	Having different cultures hampers CFC	Network constraints	Barrier for CFC
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You can't can't go on and don't do them. So, I would say, well, rather it's more easy to collaborate within this building than it is with countries.	Limited personal networks	Network constraints	Barrier for CFC
Due to time restrictions, due to that we have replaced a lot of people when when we got to this common solution. I don't think for, for instance my group then consists of we picked one analyst from each country so so we have a couple of people working in local offices moving here and they come in here and don't they don't know the people.	Limited personal networks	Network constraints	Barrier for CFC
You're totally right when you said that we get a lot of input from input from the customers and our suppliers but the ideas uhm often stay at our department because we know that we're when it comes to our systems for example, we have to go to IT, we're not able to make changes by ourselves, and we also know that we're kind of uhm in the middle of an IT freeze. I have been here for two and a half years basically, we're not investing in our systems, so people are quite quite uhm frustrated, feeling that "ok, why should I make a proposal, suggest something because it's not going to lead to an actual change".	Assumption of not being able to change things hampers CFC	Reluctance to change	Barrier for CFC
Yes, a lot, a lot I think it's a general theme of just being afraid of change	Fear of change hampers CFC	Reluctance to change	Barrier for CFC
but then it's mainly because it resource, to little resources. I mean, we have this as you know the architects, you have how many do have three or something and there needs to be involved in everything	Limited resources hamper CFC	Resource constraints	Barrier for CFC
Some resource. I don't know I don't know if it's the processes or how how how you can solve that, but I feel like it's usually it's been well done. Now we need that that specific person and that specific person can't. At the moment, because in this super prioritized important projects. So when he's not there, then the project fails.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
hen I have to get my boss and just get you know confirmation that want to spend that time doing that and the least is aware that that time is needed.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
Difficulties in sort of on decision making? Every day I'd say at the moment. There are certain resources. I'd say we're stretched for resources but we're stretched in that, because we're a central sort of service provider for all the countries and individual countries have had that resources cut and ours have been expanded he instead, which should make us more efficient in the long term. But the the consequence of that is that there are 11 different markets in seven different countries that want stuff from us. And they expect to have a service delivered because they've they've lost staff to us. So they really expect things to be delivered. So that's why we have we have a lot of there's been a lot of time prioritizing prioritizing and discussing how long stuff's going to take and that kind of thing more now than ever before. Really because of that pressure from from lots of different people wanting different things.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
hen longer term, how can we do things efficiently so that we don't waste time doing everything five times, or I don't know, just setting up some horrible process that waste time in the future. So that's some of the considerations, but that means that we have to balance out the politics because we can't have any of the countries being really angry because we're not delivering anything to them that ,that that's a good idea. So we have to balance that as well.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
So he's managing managing whatever is eight people but also he has he's not just managing he's doing a lot of doing an analyst job as well on top of that, so he is very busy and also has a lot to do. And so he's but he's in the detail that is the point that he's and he's not he's not focusing purely on on the management role.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
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And the resources available to get these things sorted and resolve achieved and it's probably the hardest one	Limited resources hamper CFC	Resource constraints	Barrier for CFC
Overall, I will say it's it's it is a cost problem of course. We don't have unlimited resources we have to be competitive in the market. So we need to be cost efficient. So, definitely. That's that's the main reason for that I would say.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
I mean yeah IT systems and the infrastructure and also of course if you have an IT system that doesn't work or is poorly documented or whatever with more resources, we would be able to solve it, but it's a cost it's a cost question in the end.	Limited resources hamper CFC	Resource constraints	Barrier for CFC
o it takes some time to get them to get to know each other. Now we have a common common system that we use for for analysis which gives them some some some base to discuss or which can start to to give them collaboration but it's not it's not in the top of our heads. We have to to to really remind ourselves that we need to do it. Unfortunately, so so	Limited resources hamper CFC	Resource constraints	Barrier for CFC
that happens, probably more often, within the group than between the groups so so i think that's that's one thing where you have the restriction of time	Limited resources hamper CFC	Resource constraints	Barrier for CFC
I think, I suppose, we're quite a small team and we're doing quite similar things and that people are quite willing to you know to help and even if it's we don't really have I suppose you wouldn't really demand a lot of time from someone else it would be more sort of these small discussions you know, half an hour, an hour, something like that. I think people, you know, sitting in our team are ready to help eager, you know, happy to help. Whenever, so yeah that's never an issue in terms if you need helpful discussion or bouncing ideas or whatever other people. As always, so it's pretty good.	Limited time hamper CFC	Resource constraints	Barrier for CFC
When we work with other departments? No, it never is. Uhm It's a lot slower if you need anything, even just getting, you know, even getting responses to emails and all that, can take days or weeks. Sometimes people not replying. Uhm Not so sure about willingness, no, I don't think it's that, I think people are quite willing to help so they just may be caught up in what they're doing more than you know	Limited time hamper CFC	Resource constraints	Barrier for CFC
for example I've just been Quite added to a project rather than move to it and the project I did went to look up one of the products in the UK, because it's not performing very well. So it kind of adds quite a bit of work if we're meant to be doing all the other work we're doing as well.	Limited time hamper CFC	Resource constraints	Barrier for CFC
And again yeah I mean thethat the timescales fit together	Limited time hamper CFC	Resource constraints	Barrier for CFC
Then I definitely wouldn't have I wouldn't have a say no anything if it didn't impinge, you know, that was requiring too much time.	Limited time hamper CFC	Resource constraints	Barrier for CFC
Aligning calendars that's I think the number one, uhm	Limited time hamper CFC	Resource constraints	Barrier for CFC
I always try to have my mind have them in mind when I go into the projects. I always try to find not saying always but I try to look into if someone else can have the knowledge we are looking for, if they can share that with us. So, I really try but again, time is is a factor that limit us all the time but I think we have made some some progress.	Limited time hamper CFC	Resource constraints	Barrier for CFC
t is interesting, and as you say the dynamics where they have some some knowledge we don't have it's really interesting to get that. Sometimes I can see that they are when we are presenting an analysis for for some country. I can see they are joining as well to listen to our knowledge. I think we're getting there. We're not it's not the top of our mind to always look at the other parts but We are getting there	Limited time hamper CFC	Resource constraints	Barrier for CFC
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I think we I think we can improve in that area we try to do as much as possible but also the collaboration takes a lot of time and effort	Limited time hamper CFC	Resource constraints	Barrier for CFC
When you need to agree. When you have to and it more often leads to discussion that needs to be escalated or things like that because you have other views as well that In the end, that is, of course, good things but but sometimes you need to just have some some tasks need just need to be done	Limited time hamper CFC	Resource constraints	Barrier for CFC
Another boundary is that I don't see bosses around the whole organization empowering their co-workers as much as my boss is doing, which means that they cannot take that decision of what they want to work on. They have to ask for priorities and what they can't work on, and and there is some some some really big clashes. If I need a competency UK or Germany to actually work on a small subject they need to go ask the boss if it's okay that they worked on this.	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
That's a good question. I'm actually doing that right now I want to try to get two developers in this lab team, my own lab team. So I'm actually running into, even though the lab is created to reduce governance around projects and initiative. I'm actually running into a lot of governance just get it inside the lab, which is kind of it's kind of strange, but it's it's so new, so there's not a lot defined	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
Yes I I need an IT approval from the head of development to actually get something into production or getting it live. So I need approval from all these developers that they can actually work on on a new solution and put it into production. That's that's a strange governance, actually it's it's especially because the head of development is being a lot about being more agile.	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
I don't think so. Actually I don't really think so. So if if yeah, let's look at operation. They can't just test a new process for handling applications, for example, it has to be a really, really big project with assigned 8000 development hours or stuff like that for them to to be able to do something. So they don't have the ability to just quickly test one small bit	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
eah yeah of course. But yeah, of course, I mean in products 'Murphy' like like we have ecommerce projects, for instance, that there's there was a lot of cultural, I mean we had offshore team in India and management that wasn't that good and processes that I felt we felt were to big and the customer focus wasn't so much there in the beginning and so on.	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
Yes, we have. Yeah, but it always and I mean we have, we always get to the point where we do it always ends up with it happened the issues when we were gonna want to go live and in production. That's where the big issues have been	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
Uhm it affects about the level of formality in planning. So, it's uhm having us in the local, local teams is much more fluid much more sort of doing things whenever they fit in and uhm prioritization being less of an issue really, because at the end of the day, there's one country manager sitting there and he says "Why haven't I got this you can just say, Well, that's because you asked me to do this" so it was easy. So now it's uhm it's much more significant now, because we have to be a bit more formal about planning. So we have to say, "this will be delivered in such a such a month" as a goal. Uhm That's the only way we can we can move forward because if we don't do that, then we get stuck because we're just having arguments about who's doing what when, so.	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
To even get trying to get that implemented would just take, so you know, it's just coming down the list of priorities somewhere so that it don't even gets considered as being a natural possibility.	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC

And obviously they want that information. With the time restrictions ,with all the other things we don't we can't also 20 things we need to we need to focus on five things. I think that's where the problem is trying to align on what we need to understand to get to the next point. That's and who is responsible for that decision? Without without hurting someone else. So to make I think that's that's the hardest bit i guess I know i know we have some some projects we're working in where they actually want to understand everything. Things that analysis where we don't have the answer where we have to simulate situations and we say you can't you can't have this information we can we can create some simulation, but it's not an answer. It's just our guess. And still they want it and and that's where the hard bit is. Should we really do that, spend 3-4 weeks on that just just to get to result, which is unsecure in itself. I don't think so. But they they might think so	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
If you say we can't we really really really can't do that you have to settle with with these three analysis instead of 10 and then something don't go as expected then it's always it will always bounce back to you "well if we would have done the other seven" that could be a problem that that you	Strong process orientation hampers CFC	Resource constraints	Barrier for CFC
it is really important. I see that's really important to reach out to my colleagues in the team to ask for their experience. Because they do have more experience than I do now. So I think it's really important to gather the experience and then take a decision based on that.	Empowerment to take decisions facilitates CFC	Open environment	Facilitator of CFC
leaders should be a role model, and if you have a core value working together, you should also, you know, be perceived as a leader working together and own interests could be handled within silos, but for the for the common function for the organization for the bank organization needs to be like visible approach from the leadership team, I think	Leadership has to be a rolemodel for CFC	Open environment	Facilitator of CFC
you should feel that they are really pretty receptive	Openness to CFC	Open environment	Facilitator of CFC
So it's not that people don't want to collaborate. I think they have haven't been able to focus or been able to collaborate or help	Openness to CFC	Open environment	Facilitator of CFC
Ha, we would collaborate	Openness to CFC	Open environment	Facilitator of CFC
Well if we get the question uhm I personally would be more than happy to help, uhm because i think it's super exciting, to get involved in different projects and questions and to have a To work together with all my colleagues. For example this (the interview) is super nice, just to do some other things instead of the daily work. So i personally would say "well that's good, what do you need?" but i would also like to know the background. "Ok why do you need this information, what are you going to use it for?" uhm "when exactly" are you are you asking so we can I can give you exactly the information you're requiring So that would be my answer. And if we get questions like that, then it would be interesting to me.		Open environment	Facilitator of CFC
Not often enough I would say, unfortunately. I think we would benefit more from having meetings group-wise meetings or to, to, to meet other other groups that work with similar tasks to actually sit down and discuss different problems. Looking into "Oh, you do that", you know, there are some dynamics in that but I don't think that's one of the best parts of the bank unfortunately.	Openness to CFC	Open environment	Facilitator of CFC
Although actually more can be done of course. So we have a couple of projects that have started up where we have invited other parts other data intensive departments in in the loop telling them what we are trying to do and then get their input into it.	Openness to CFC	Open environment	Facilitator of CFC

I will say I do it. So even though I'm in IT, it is still a commercial perspective, which means that I have to inspire a lot of people telling about new features, something like that. So some of the departments. I work a lot with right now is GDPR department and when I do that, I try to inspire them into a direction I want to take.	Inspiration by innovation fosters CFC	Pushing for Innovation	Facilitator of CFC
I mean, when people see that we have this room full of post its and notes and we are fun and we do creative stuff people actually come to me and ask if they can, can we please can I participate and work with you so so for me	Inspiration by innovation fosters CFC	Pushing for Innovation	Facilitator of CFC
So we're trying a new method actually for getting people to work together so design sprint is one of our core methodologies now that's really involving all people. It has gained a transaction for being fun as well which is really good. Everybody wants to participate and want to run design sprints and then in all markets and that is actually that is actually reducing the barrier.	Methods for developing new ideas foster CFC	Pushing for Innovation	Facilitator of CFC
we do design sprints. So, workshopping we used to We used to have workshops and dadada, and we run them uhm we're moving a little bit towards design sprints	Methods for developing new ideas foster CFC	Pushing for Innovation	Facilitator of CFC
And then I sets things up and help them getting their projects running so not not all the time involved in everything and but I just started up and get the right people to talk to each other	CFC for improving operative processes	Deep CFC	Nature of CFC
Payment for example has mentioned "ok well this really not working for us, is there a chance that you could uhm do this process in this way for example or if you could give us this report instead of the report we are receiving at the moment?" so i would say that it's the result of daily discussions we have, meetings we have.	CFC for improving operative processes	Deep CFC	Nature of CFC
cross functional meetings within within, not not the end to end,but close to it. So you need to make it valuable as well. We've got too many people is not going to be effective, and that's been quite a major success is not again end to end but it's talking about, we talk a lot about the elephant in the room. Okay, so every time ago when we talk about what what's you know what's a hot potato. okay, how can we solve it. So we always need to come out with a good decision for those cross functional meetings,	CFC for improving operative processes	Deep CFC	Nature of CFC
and intelligence from, you know, inside, is a lot of inside out. Outside in is more the customers reflection. We have something called NPS Net Promoter Score which customer rates us, daily on our performance and a lot comes out with that, a lot of comments which we daily send out to our stakeholders, it's going to be marketing is going to be our partners Whatever it could be	CFC for improving operative processes	Deep CFC	Nature of CFC
Yeah that is difficult, it's it's more, it's an ongoing thing. So it's not like a project if this as, as I said, we only had one new service hit the market, so so the collaboration is more an ongoing thing. It's not a defined, it doesn't have a defined ending say like that	CFC for the development of new products	Deep CFC	Nature of CFC
Sometimes it's developing new things like when we're going do design sprints workshop, and all of that	CFC for the development of new products	Deep CFC	Nature of CFC
So, I mean, I work with legal and I talked to them, can we can we do this if we're developing a new concept of prototype	CFC for the development of new products	Deep CFC	Nature of CFC
Sometime in the Swedish organization came to me a couple weeks ago wanted to have the design sprint for Volkswagen group and then they want help with the user research report on the web.	CFC for the development of new products	Deep CFC	Nature of CFC
I mean, we have our goals now that we have set and we are going to identify wanted to customer journeys and so then I put out the question there is, is there anyone that would like to contribute with one and I've helped with identifying and getting something delivered in the end of the year, for instance	CFC for the development of new products	Deep CFC	Nature of CFC

The third one is we just hear about things and we "okay let's do fast and simple" at different so then we limit the involvement, we work some concepts and we do prototypes or whatever and we say "Hey markets! Here's a prototype" or we go with one market. "Here's a prototype. What do you think they like it. Okay, let's roll it out with you and then the showcase it and then people sign up to this."	CFC for the development of new products	Deep CFC	Nature of CFC
That's another model that we have and there's the fourth model is a when when we do design sprints. So, workshopping we used to We used to have workshops and dadada, and we run them uhm we're moving a little bit towards design sprints. Or workshops are becoming more like this you know and then it can be longer and shorter design springts, but we're moving but it's the same you know it's we identify an issue, we identify the X subject matter experts, we get together and we start to have the solution. And then we "Okay, good." And then we concept it and provide some solution proposal or in this case we design sprint a prototype and then we discuss around the prototype. So, these are roughly the four models that we have of collaboration and yeah, it depends. It depends. It depends on the product, the problem the stage of the maturity of the problem awareness.	CFC for the development of new products	Deep CFC	Nature of CFC
Yeah that is difficult, it's it's more, it's an ongoing thing. So it's not like a project if this as, as I said, we only had one new service hit the market, so so the collaboration is more an ongoing thing. It's not a defined, it doesn't have a defined ending say like that	Close and purposeful CFC	Deep CFC	Nature of CFC
And sometimes. Now if we if we have developed this concept in the design sprint and haven't launched anything yet because we started with that last year or something but I guess that if that we would have launched, we would have continue having that collaboration to iterate on it,	Close and purposeful CFC	Deep CFC	Nature of CFC
Hey, I need an expert in digital yada yada, this and that." And then we just give them the hours and then and then this person needs to be available for you know, whatever it is Whatever it is, that the project manager asks for and we provide that	Close and purposeful CFC	Deep CFC	Nature of CFC
I think the few relationships that I do form, I do build a lot of trust in them,	Having a purposeful network with a lot of trust	Deep CFC	Nature of CFC
like there's people who build a very wide network of relationships and they're good at, you know, keeping everybody happy I'm more on the daring to be different and simplicity.	Having a purposeful network with a lot of trust	Deep CFC	Nature of CFC
sometimes it's just minor tasks, that they needed a quick design of something	Distant and short CFC	Shallow CFC	Nature of CFC
So sometimes I can think there's been sort of a lack of feedback on occasion there. So they quite often take what we give and yeah that isn't where you get a massive amount of feedback but uhm Might mean we do a really good job. Or it might mean that people are	Distant and short CFC	Shallow CFC	Nature of CFC
sometimes a bit disinterested in what we're telling them, but uhm	Distant and short of o		
	Distant and short CFC	Shallow CFC	Nature of CFC
sometimes a bit disinterested in what we're telling them, but uhm			Nature of CFC Nature of CFC
But otherwise, a lot is is quite as you say quite short term Uhm yeah well. Very often, I guess. Everything we do is collaborating somehow with another department, ultimately, it's just if it's a long task that goes on for three months, then obviously it's an was not like, might not be that much talking to other people If it's a three month project because once we've got the initial information and we might check back a few times So yeah, and then on a daily basis, perhaps not that much but then as a lot of what we do is everything. Everything that what we do is somehow connected to someone else. Of	Distant and short CFC	Shallow CFC	

Event day	High fraguence of CEC	Challary CEC	Noture of CEC
Every day	High frequence of CFC	Shallow CFC	Nature of CFC
ometimes it's they're working because since I'm managing the ad agency I become a little bit of key account for that in the in the organization. So you come to come to me and then can we get help with this.	Task related CFC	Shallow CFC	Nature of CFC
Then I talked to have been I talked to "manager x" and the guys we need is in the cloud. Can you put it there?	Task related CFC	Shallow CFC	Nature of CFC
Uhm yeah, absolutely. We have a few stakeholders sales for example, finance and accounting, payment collection and there is a team-work between leasing and payment for example, uhm but it's i wouldn't say it's working it's not working that smoothly.	Task related CFC	Shallow CFC	Nature of CFC
have a lot of handovers between leasing and Payment and we're doing when it comes to some accounts for example, we are doing one thing, and then putting some money to get out accounts and Payment is using the same account as well, uhm so that's kind of, well that's an example of where we can improve our processes and uhm to inform, to better inform the other department "ok this is what we're doing and that's why this money is on this account" - that's kind of easy improvements what we can do	Task related CFC	Shallow CFC	Nature of CFC
Hm well it's often it's uhm it's an actual question, we have a problem. Okay, we have to solve this, and we cannot solve that problem by ourselves. So we need to take help from Payment for for example, or the email team. So it's kind of problems that I have in my needs, I have to solve this.	Task related CFC	Shallow CFC	Nature of CFC
So it's reaching out for information on your daily tasks. Yes	Task related CFC	Shallow CFC	Nature of CFC
We don't generally We're not really involved in many I'm not involved in any sort of regular meetings with with commercial teams for example we don't have that here. I don't know whether or not I guess management do that. So, my boss and his bosses hopefully have a lot more interaction with the with the local teams and with the business units I mean.	Task related CFC	Shallow CFC	Nature of CFC
Quite regularly. So we get involved in sort of monthly stuff with finance and so forth. So things quite regular contact all the other risk teams if we're working on something locally. we work with some of those and that could potentially lead to working with other teams in the UK pretty looking at these look at the collection is an operations department a bit there as well. Yeah. And there's always other other teams we work with depending on what project we are doing. Is, my most of the time it is kind of working within our team, but then getting feedback or information or help from other other departments,	Task related CFC	Shallow CFC	Nature of CFC
I suppose it is down to look within the team so we are quite good at helping out each other and sharing knowledge and stuff in the same. And outside the team as an when needed. Really totally initiated as such	Task related CFC	Shallow CFC	Nature of CFC
I do think sometimes one of the bigger things we do is reporting as well, so as we build models or whatever we have to monitor these and senior management have responsibilities around making sure they understand what's going on in some cases, then they need to be comfortable. They need to understand, uhm those numbers. They're responsible. So if we miss report something in our accounting, in our books it's their fault, it's not us they signed off the figures.	Task related CFC	Shallow CFC	Nature of CFC

we would talk to talk to our colleagues in the local local Risk teams and get their input on any trends that they know about or they've seen in turn we would expect them to have spoken a lot closer to the markets there and be and be interacting with the marketing people and know about that. And so we do rely on them more than going directly to commercial.	Task related CFC	Shallow CFC	Nature of CFC
Uhm yeah well. Very often, I guess. Everything we do is collaborating somehow with another department, ultimately, it's just if it's a long task that goes on for three months, then obviously it's an was not like, might not be that much talking to other people If it's a three month project because once we've got the initial information and we might check back a few times So yeah, and then on a daily basis, perhaps not that much but then as a lot of what we do is everything. Everything that what we do is somehow connected to someone else. Of course,	Task related CFC	Shallow CFC	Nature of CFC
Uhm it can be different. So it's. So we do a lot of workI do I have been recently doing a lot of work with accounting. So some of the some of the yeah the project I've been working on is is an accounting project but it's a, it's a It's calculating expected credit losses. So there's risk that do the calculation, but it feeds into accounting. And a lot of the detail is to do with natural bookkeeping will lose as well. So how we, how we put stuff into the into the books, how we post things into the account management, enter into the accounting system. So we worked a lot with various people from accounting on that and a lot of us do on a month-end basis because we produce lots of stuff we've done figures that so there's a lot of collaboration down and that's quite close then because is more ping pong like well, here's a number, does that look right? No, no, that's, generally No. Okay, try again. How does it look. Yeah. Okay, how about this. Can you show me this these numbers. Yeah, there you go. thing. So that's quite close there then. Otherwise, if we would look more there's more on the application scoring side.		Shallow CFC	Nature of CFC
I think it's a lot of it is up to us really so we have processes. So we yeah for new business scoring models, for example, we have processes that say that is a local businesses will or local risk teams will request some work to be done otherwise we we probably won't just do it off our own back we'll make we might make a recommendation to them, but they made the request. So it's initiated by them. But then in terms of the process. It's sort of to some extent it's unavoidable. So we don't really have to push cause not We don't have to. And we don't really need someone to tell us to talk to talk to the people because we we find it very hard to do the job without talking to them at all.	Task related CFC	Shallow CFC	Nature of CFC
So in that area, then it's much more with the local risks teams and then that's more as was sort of a okay kickoff meeting and then yeah, maybe a meeting halfway through for progress a day and then delivery and okay what you think of this might be an iteration, but there's a bit more touch points, rather than close collaboration.	Task related CFC	Shallow CFC	Nature of CFC
I mean, a lot of what we do is, is driven by other departments, there's some things that we call tasks that we have a lot. We do. It's called tasks. But in terms of uhm the trigger for taking a present project will will quite often come from another department. So it could the local Risk teams who we work with most. So, we're building the model and that for for local risk and local business units. So, if the local risk or local business units say "we think we have a need for certain information certain kind of model" or whatever, or certain change to decisioning for new applicants or something like that. Then, then that will that will drive that request will drive our actions anyway. Uhm so in terms of the the trigger - that's obviously comes externally	Task related CFC	Shallow CFC	Nature of CFC

So then, we create the forums in which the collaboration across countries are managed and facilitated. So we we run for example we run these digital the digital store manager for essentially the people who run the websites, right. And there we meet like uhm, by phone once a month, physically twice a year uhm and we share and collaborate and shareso uhm so everybody in their countries does content, creates experiments does a B testing and they say, "Oh, this thing works better than that." And everybody shares it and then if it's if it's good enough or if it's uhm scalable enough we put it in overall framework and then we just push it out to everybody that's another way we do things.	Task related CFC	Shallow CFC	Nature of CFC
So then, we create the forums in which the collaboration across countries are managed and facilitated. So we we run for example we run these digital the digital store manager for essentially the people who run the websites, right. And there we meet like uhm, by phone once a month, physically twice a year uhm and we share and collaborate and shareso uhm so everybody in their countries does content, creates experiments does a B testing and they say, "Oh, this thing works better than that." And everybody shares it and then if it's if it's good enough or if it's uhm scalable enough we put it in overall framework and then we just push it out to everybody that's another way we do things.	Task related CFC	Shallow CFC	Nature of CFC
Ehhh the thing because my role is as a single point of contact for the country so I'm always involved with everything from product management, to working together topics with HR whatever to a lot of presentations about the intelligence from operations. It comes in different shapes and forms a lot of coffee meetings very short and effective talking about example today meeting in a day for me to the normal day meeting someone the coffee cups in talking about to risk. Okay, we had a meeting last week just a 15 minute follow up in the morning. Okay, I won't say paint so we don't just sit, then I have a one to one with my one of my team members. Then we have our operational management team meeting. That's a good reflection. How does it go for the other countries. How is my boss doing in a budget wise, etc. Okay action points to others. What should we do with our stakeholder management. The next meeting was Swedish organization meeting giving an update to them. Okay, what's going on marketing different variations. Both also a common topic today is in cost control, making sure everyone we all know our own costs because we need to control it, but we also need to have income and focus is for me, sales, making sure that we get sales training and we getting not better sales but we are getting, incremental sales so upsell cross sell stuff like that.	Task related CFC	Shallow CFC	Nature of CFC
I'm just thinking of what we mean with working together. Working together is is we as a support function, we deliver analysis. We reach out to countries, we get the prerequisites that we need, we get the data, we try to get the understanding then we often sit Sit down, looking at the data ourselves and create our own understanding.	Task related CFC	Shallow CFC	Nature of CFC
Yeah, I don't think my group is that much into that process. We have a as we organized within the risk department we are responsible for for for processes for b2b or b2c. So they are persons that are involved in that discussion more we as a group we support data management quite a lot with with understanding of data. So I think we have a good collaboration there, we work pretty much with finance, finance risk and data management. This is close together to get the financial reporting together. So there, I think we have a good collaboration.	Task related CFC	Shallow CFC	Nature of CFC

It affects a lot. So that's one of the core things of design Sprint's is really user customer centric methodology, I'm mostly fascinated about the initial phase of a design sprint where you actually define the core problem. So you have hypothesis and then you actually test that hypothesis within the design sprint group and actually identify the core problem.	Customer focus	External Orientation	Culture of Openness
o when when when we look at what the markets are, the local markets usually want to do is build calculators, for example, which is a little bit a little bit strange because we actually do not know if a calculator is better than no calculator. So that's that's some of the things when we when we initiate a design sprint. We actually ask that question and ask the customers is this is this really is this really what you want. Instead of being a cool new loan calculator which can calculate all that kind of stuff. But it might not be necessary. Yeah, that's what I really like about the design sprints, so I've learned a lot there.	Customer focus	External Orientation	Culture of Openness
But I for me now in this role in the digital team, we have this the most focused we have been on the end user that have ever have had since I started working here. So that is a good thing.	Customer focus	External Orientation	Culture of Openness
And in my team, we tend to think of the end consumer.	Customer focus	External Orientation	Culture of Openness
Yeah, but I'm customer focused because I'm talking about consumer who is the person who is actually paying the bill in the end.	Customer focus	External Orientation	Culture of Openness
What did the customer tell us,? Are we good? Are we medium? Or bad? If we are bad how come? Did we hear anything too? okay, what did we hear from the customers? what could put?	Customer focus	External Orientation	Culture of Openness
e are very aware of what happens with in our competitors. Usually I don't want to look at other banks. I want to look at other the tech companies of how they are doing it	Department externally oriented	External Orientation	Culture of Openness
he digital community we discuss it a lot how competitors look like, but not as much as how all the other tech companies are doing. That's not a focus area	Department externally oriented	External Orientation	Culture of Openness
Yeah. with the team. I mean, yeah, that's what we do daily.	Department externally oriented	External Orientation	Culture of Openness
A there's also he's also showing a lot of new stuff. So if you see something that happens in the states within the banking area. He's quickly showing it and it's up for discussion.	Department externally oriented	External Orientation	Culture of Openness
he company is very, what do you call that, a flat organization! So we need need to be approachable and everyone really needs to be able to talk to you whoever you are, and that's really what I tried to bring out.	Openness towards coworkers	External Orientation	Culture of Openness
I don't think we're quite different. I think we're more quite. Overall I think, we are quite similar. Apart from that we're different as persons. A risk person is more conservative by nature than a sales person but I still think we, we if you take that away. I think we always want to we want to influence the projects we are in. We want to be able to contribute, we want to be We want to work together, but obviously we always want to when we work together, we're mostly i think we just want to sit down, have a talk, be aligned and go out the door. But	Openness towards coworkers	External Orientation	Culture of Openness
Not very often but we discuss a lot. I cry sometimes, because I usually do that. No, but no i don't I mean That's what I feel, and my team actually don't feel that we have those kinds of, I mean we we have allowed discussion so then make a decision. Yeah.	Department is quick at making decisions	Team spirit	Culture of Openness
We do have some providers that do courses that we share within the team when they're running them and what they're running.	Development possibilities shared within the team	Team spirit	Culture of Openness
We are very direct and we discuss a lot.	Direct communication in team	Team spirit	Culture of Openness

I like to work in team, but my team does work rather work individually	Individual and team-work in department	Team spirit	Culture of Openness
I have 14 people in my team and two of those are sitting in Stockholm. And those two and plus one here in Malmö, are they have different uhm tasks. They are more working, working with internal controls educating the rest of the team helping me with different tasks and the rest of the team are then divided into different supplier or teams. So in in every supplier team. We have three or four members who handle agreements from five or six different partners. And so, in this subpartner teams, supplier teams it's pretty close teamwork and it's the team's responsibility to handle the agreements. Uhm but they are every team. Every, every team They have their responsibility but there are always questions uhm, for example when it comes to "know your customer" and money laundering and how we should handle these questions. Okay guys, I have this agreement. Okay, we're missing this information, what do you think uhm how should I handle it. It's not that crystal clear all the time	Individual and team-work in department	Team spirit	Culture of Openness
We are actually working quite close together within the Digital department and we do that by by syncing with each other, but also when we look at the customer journey, we have a bit of the customer journey Or the possibility for one bit in the customer journey and the whole team almost fits the whole journey so naturally we are working together.	Team orientation within department	Team spirit	Culture of Openness
eah more in small, small teams. So we kind of have two or three kind of teams really. There's one that kind of works on operational Risk side and an other small team is kind of the modeling team and the other team is kind of other stuff and more first on models, I suppose. Yeah, we do kind of work together with within those teams yeah. Within the same sort of thing. So yeah	Team orientation within department	Team spirit	Culture of Openness
Team's goals.	Team orientation within department	Team spirit	Culture of Openness
Uhm In teams. Well it's obviously a bit so we do data analysis and model building so we tend to do data analysis and modeling individually, it's a waste of time sitting with three people and doing that task. But we do collaborate a lot as we're doing it's I say we do in teams.	Team orientation within department	Team spirit	Culture of Openness
he staff, is young and they're hungry, they're ambitious, and they really want to solve problems.	Culture that wants to change things within the department	Innovation Orientation	Entrepreneurial Culture
Yeah, not daily but weekly. Small things to larger things. Within IT development and not IT, Very simple strategy, a lot a key key is to keep it short and simple. And that's our ambition always to make and ideas it's not just from my team my leadership team but encouragement from all the co-workers to come up with ideas, again on um I'm just a speaking person to trying to get that decision to get our input into the organization being actual output, but the core is within the team	Culture that wants to change things within the department	Innovation Orientation	Entrepreneurial Culture
The experimentation culture I tried to implement last year. I think there was a tangible outcome that was, so we ran around 70 AB tests, we saw our lead generation. So people wanted to start a loan application increased by six percentage points and and that's that's actually let's yeah that's a tangible outcome	Initiatives to create new things by the department	Innovation Orientation	Entrepreneurial Culture
We have a "Company" lab, which means that you can be put into a lab, we call it is just a physical space where you can be totally cut off from the outside world or the organization and just work in your own silo.	Initiatives to create new things by the department	Innovation Orientation	Entrepreneurial Culture
we're starting an innovation lab and all that kind	Initiatives to create new things by the department	Innovation Orientation	Entrepreneurial Culture

I think we have at least two in our team where they can share. I mean and "Employee A" has, you know, he has the digital team where they share and we help each other. I have not that big but similar for "partner company" the digital, but i mean i think that, that would, would benefit. I mean, that's just digital. So it would benefit to have more of those company wide	Initiatives to create new things by the department	Innovation Orientation	Entrepreneurial Culture
When you are different than everyone else. So, yeah so I think in my experience that one's quite limited by by functions. So, if you work in marketing, great, knock yourself out. But if you work in risk Yeah. Bear in mind but bit of a cautious approach is what everyone really wants from risk, I think.	Innovations only present in certain departments	Innovation Orientation	Entrepreneurial Culture
We had one project. Actually, I wasn't that involved in it, only a little tiny bit a but it turned out that that product was, a, was illegal due to regulatory things. but the whole process actually defines what we were missing to actually launch apps and online account management for example, so that became visible to the whole organization. So there was some success in it. Even though the product never hit the market and that has actually launched a new area where we should focus on in the bank. So for example, API's.	Learning from failures within departments	Risk Tolerance	Entrepreneurial Culture
Exactly. There is still, even though the project fails, there's still experience to learn. They there is stuff that is reusable which is kinda interesting	Learning from failures within departments	Risk Tolerance	Entrepreneurial Culture
A really excited, really excited about the project, really disappointed when it became illegal, but but but then again he identified the value that we got from it. Anyway, I think that's that's a that was a cool thing he could, he could easily just said, okay, it's a fail let just leave it by and not learn anything from it.	Risk tolerant culture within department	Risk Tolerance	Entrepreneurial Culture
Yes I rather want to take a quick decision and see it fail. Then work a lot, for several months on the decision and then see it fail.	Risk tolerant culture within department	Risk Tolerance	Entrepreneurial Culture
mean, in order to be successful, You need to it's like in science, right. I mean, a good hypothesis is is hypothesis that is falsifiable right. You need to be you need to be open to the risk to fail in order to succeed if you make it if you make a goal so general so difficult to you know to measure, which is a tendency very often then you will never fail but that means you never succeed. So, you know the more you run a risk of failure That's not put away It's not about facing ridiculous risks but a good hypothesis or a good goal usually entails a degree of failure	Risk tolerant culture within department	Risk Tolerance	Entrepreneurial Culture
I could say that the bank has been better at it when I started working here. They were more leadership, personal, personal development programs and a lot of more of that when I started here and something has happened along the way but. I mean, I hear different stories but I hadn't for me. I have never had anyone say no to me if I wanted to go on a course or on seminar. I mean, now I'm going in a coaching course that is four months and it's pretty expensive and they're paying that for me. So yeah, I would say of course it's very important.	Company is not proactive to develop their employees	Lack of development initiatives	Process Culture
But, I would say that yeah just need to take responsibility yourself as for yourself as well. And actually ask for it. Then they usually don't say no if it's nothing that is totally off chart of what you're working with	Company is not proactive to develop their employees	Lack of development initiatives	Process Culture
That I could say was much better before then I feel now, but personally for myself I don't feel it's an issue because if I ask for something, then I have usually gotten it, but I can see that if a person is not like that, and maybe expect it from a company side that they will they have have noticed it that's been different, that it's different now than before	Company is not proactive to develop their employees	Lack of development initiatives	Process Culture

Uhm About that thing it's a bit combination of both. So our boss kind of agree and review kind of was sort of seminars and things like that, coming up, that might be of interest. But looking at more sort of training course and stuff It's more down to the individual to find some lead. We do have some providers that do courses that we share within the team when they're running them and what they're running.	Company is not proactive to develop their employees	Lack of development initiatives	Process Culture
Uhm nothing specific I mean when we do have the uhm we have annual annual reviews and we have we call them we're calling them now "engagement dialogues" and regular follow ups. So there is there's a structure to discuss personal development. That's in place, so uhm yes it's not not an initiative to drive towards an emphasis or anything like that, but we do have plans and we have follow ups.	Company is not proactive to develop their employees	Lack of development initiatives	Process Culture
Yeah, they have to have had that more personal development programs, but they usually they have I mean they have all of these, how do you say, regular courses. If you want to go excel and Presentation skills and all that, but usually I mean a couple of years ago they had the had the have programs for learning the values and all that kind of stuff. You went to they went to "a site out of the office" to learn a lot about the values and the culture and all that and it also had a lot of I don't know how that is because I'm not manager and more. But I used to have a small team and then I usually had a lot of lead internal leadership training and programs, sometimes even have collaboration with "the partner company" since we have a lot of the same. So I have been two classes of course at "the partner company" for instance	Initiatives for development by the company are rare	Lack of development initiatives	Process Culture
That I could say was much better before then I feel now, but personally for myself I don't feel it's an issue because if I ask for something, then I have usually gotten it, but I can see that if a person is not like that, and maybe expect it from a company side that they will they have have noticed it that's been different, that it's different now than before	Initiatives for development by the company are rare	Lack of development initiatives	Process Culture
Yeah some initiatives, yes. We have had one management training uhm, it was one year ago one and a half year ago and now we have actually yesterday, the the last two days we had a management training for all that's something for for all the managers within customer operations. And then I have what do you call it a mentor, an external mentor who's helping me with educating myself. I'm developing my leadership so that's an ongoing project we started in February, and uhm it will be going on for two and a half months.	Initiatives for development by the company are rare	Lack of development initiatives	Process Culture
No, no. We had one management training during the first year and it was at the end of the year, but no education at all during the last year, no.	Initiatives for development by the company are rare	Lack of development initiatives	Process Culture
Pretty often I would say. Several times in a month.	Big difficulties at decision making	Lack of entrepreneurial characteristics	Process Culture

I mean every decision, every question takes time. Uhm it takes time to get a clear answer, to get a decision and uhm when you get an answer, it's not always that you feel like "ok this answer really helps me in my work" or it may be an answer like ok a "by the book answer" this is what the law says when it comes to antimoney laundring, this is what we have to do according to the law, this what we are required to do. But one has to always remember that we have a business that has its requirements and there's a difference between leasing and facturing for example, so you have to kind of make adjustments and you have to understand the needs for the business. So, my experience is that uhm the answers i get are kind of "ok, this is what you have to do, this is how we see it, this is what the law says. But I don't understand the business so I don't understand how this affects you or the business or if this really helps you.	Big difficulties at decision making	Lack of entrepreneurial characteristics	Process Culture
That's my thinking about the strategy in general the clarity is not there, because resources have not been put in place and there hasn't been enough courage to say, okay, "we're going to do we're not going to do those good things", because we're afraid of pissing people off.	Big difficulties at decision making	Lack of entrepreneurial characteristics	Process Culture
think, a strong, strong management as well to make sure that don't work too long on certain things which doesn't work Try something new if it doesn't work.	Big difficulties at decision making	Lack of entrepreneurial characteristics	Process Culture
But, I have lost a little trust in that because sometimes I feel like it's like you know the ostrich pulling the head in the sand like just always we we really need to deliver that. And that's we continue doing that and putting more and more money in it and just.	Culture that expects projects to fail	Lack of entrepreneurial characteristics	Process Culture
So that's why I think the attitude that was not really one of shock or disbelief or anything because say seems a common image. I don't think it's not the case that people were not committed, people were committed and but they wouldn't, in any of these cases wasn't a surprise.	Culture that expects projects to fail	Lack of entrepreneurial characteristics	Process Culture
I don't like big projects because they fail	Culture that expects projects to fail	Lack of entrepreneurial characteristics	Process Culture
But at the moment is like yeah but we will never get it out there anyway so it's, it's a lot of frustration about not being able to get something out that actually faced the end user	Disability to change things	Lack of entrepreneurial characteristics	Process Culture
the time during this FREYA project was very very special and when we hired our employees, the were kind of told that ok there will be a lot of possibilities to make changes, you will be able to affect your work, you'll be able to affect your daily business, uhm, what you have to do is just take over all these tasks and make sure that the daily business is running, then we'll have plenty of time to make changes and develop the things uhm. And that's it didn't end up in that way so there is a quite of a huge some of them are frustrated		Lack of entrepreneurial characteristics	Process Culture
but a lot gets stuck. Values, values of simplicity and we don't make it simple for our customers. I think that's a frustration for the co worker, so we can do it in other ways, but we're not doing it today.	Disability to change things	Lack of entrepreneurial characteristics	Process Culture
but we're not having the tools	No methods for developing new ideas	Lack of entrepreneurial characteristics	Process Culture
It has been It is generally accepted that projects are not delivered on time So online a account, online account management, for example, that was a huge success, even though it went 40% overtime 30% over budget just become it was delivered late	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture

Like, e commerce, ehh, I guess like nothing happens. Just continue working on it. I'm actually that last little trust in that sometimes I feel like yeah because I was in that project first but then I said to my manager please remove me from here because it's just a lot putting a lot of energy and stuff that I don't feel it's not worth putting energy here won't help.	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
So I've been here and I've been here there's been three really big projects that has come so far that I need to close it down and I've only been on one would call it, one session for feedback and all and what went wrong and that was our big origination projects and that was also a lot of money, which we poured into that.	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
Not as bad as you would have thought, yeah they get another one we haven't done. Oh, there was not a good time they had like so many projects going on and I don't know how many they achieved. Not many Yeah not as bad as you thought it would be, and you thought it would be pretty severe especially with how much much money and waste did all that time, they just kind of thought, Well, we've done that again. Better learn next time	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
mean, we've been here a very short time, but we kind of got the impression that it doesn't seem to matter too much if if something is delayed or even goes wrong? Do you do you share this? Interviewee: Yeah yeah, definitely, where everything seems to be delayed pretty much	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
Well last few years, everyoneshrugged and said, ahh that's another project that has failed and it was a stupid decision wasn't it? it's happened a few times and with many IT projects. So, but it's happened a few times. So by the end of it, people, "again" so yeah	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
The perception of canceling projects and? A little bit of them is that the attitude there?What I said, it is a bit, a little bit okay that's happened again because on a few of these. A lot of people involved have known from the start that it would be, was going to be very, very difficult to achieve and in the timescales planned was going to be impossible to achieve so everyone, not everyone clearly, but 80% of people knew that that was not going to happen. Obviously, just the decision makers are decided it would happen was completely unrealistic.	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
Yeah, well if if we close it down of course there will there will be consequences in that we don't get what we expect, maybe you did something else to your your or you waited for that project to deliver something that that you were dependent on so of course it creates some disappointment in the group but overall I think also we get some learning from what we did wrong and how we can change that in the future so obviously I would say it's most disappointment or something like that happens disappointment of not being able to get the benefits disappointment of having a lot of costs. Then spend it on something that you don't get the benefit. So, so uhm I'm just thinking on what kind of projects we had like like that. So we have a couple of old projects that actually took a long time, which we have would have been benefitting much from when it comes to new systems especially new systems or where the data capture today is we are really low quality. We have problems finding all the data we need and so on. So, so that was really when they put that on hold, that was really really big disappointment.	No learnings from failures / No consequences from failures	Lack of value capture from failures	Process Culture
I mean, instead of saying, this sucks. How can we solve it and do it?. People are afraid of saying that this sucks because they're afraid that maybe get punished instead, or not that we're getting punished here, but something has happened there that I don't really understand what what has happened	Reluctance to communicate failures if not absolutely necessary	Lack of value capture from failures	Process Culture

I haven't really haven't really communicated something like that to the teams since that happened before when everyone was more out. We have delays in a couple of projects which we are involved in, so I try to communicate all the information i can get of course, all the information that they want us to communicate. But also that we need to I always try to have a discussion what what we could have if we could have done something different into that, which I think is important. So, so yeah.	Reluctance to communicate failures if not absolutely necessary	Lack of value capture from failures	Process Culture
Sometimes one person can be want to be more aggressive in sales, where we want to hold back in risk so within risk there can be different levels of how aggressive you want to be, so to speak and I think that's where we have our discussions sometimes.	Discussions, but no real disagreement	Reluctance to Disagree	Process Culture
So and he encourages us to say what we want. But in general, I would say that in risk we are we think pretty much the same. I think we have an overall of course you want to minimize the risk, but of course you have the business decision coming in from the other side		Reluctance to Disagree	Process Culture
But in general, I think we have we have a quite good discussion climate is so to say what what we want.	Discussions, but no real disagreement	Reluctance to Disagree	Process Culture
To take the final decision you mean? I don't think we face them that often to start with	Discussions, but no real disagreement	Reluctance to Disagree	Process Culture
So that's, that's how I tend to think about things and yeah I I have a my my my share of failed projects and very often it's a lack of courage, It's a lack of courage to speak up and say, "Hey, this is not going to work" because then usually we just say and close it, you know usually it's ohh it has more resources ohh we spent over one million lets put 200K more, let's spend another half a million more because we already spent 2 million, you know, and it is also we are not we're afraid to say this failed, let's close it. No, instead we just keep on pouring money because it's the easiest decision to make.	Lack of courage to speak up, be different	Reluctance to Disagree	Process Culture
There were a bunch of things, backend issues, governance issues and there there is an example of of I think courage there I failed, right, so: Six months into the project. I knew that the functionality that we were ready to go live with was ready and then that functionality in the back end was not going to work. So, I proposed that let's go live with the frontend only and the back end, we will fix as we go along and we would have launched on time, but not hitting the scope. And then I was told no, XYZ reasons and I gave up. I said no. Okay, fine you know you you know I'm only six months into this job, you must know better. Two years later I turned out to be right, right. But I didn't have the courage to to really push this I could have saved the company a couple of million euros in money	Lack of courage to speak up, be different	Reluctance to Disagree	Process Culture
I've actually never stumble upon where we have so much disagreement	No major disagreements in the team	Reluctance to Disagree	Process Culture
not being able to get something out that actually faced the end user, but I feel now the two last years. Have been 2016 or 17 has been the worst	Being slow is part of the culture	Reluctance to Innovate	Process Culture
For starts it is becoming one, especially if you say it kind of its you always come shrug your shoulders, oh well Alex, another one was delayed becomes accepted. That's kind of how it's going to be. It has become so ingrained in us how people expect almost things to happen, then that's what's gonna happen.	Being slow is part of the culture	Reluctance to Innovate	Process Culture
Is it common? well how we've had two or three really big IT projects that failed in the last five years, very expensive IT projects and new systems basically to replace the legacy legacy systems and they've been planned badly. And then been canceled off right through implementation because they've been to become too expensive.	Being slow is part of the culture	Reluctance to Innovate	Process Culture

Hehe, as a team I don't think I think we're okay we're quite good at deciding quickly, whether then things get once they get further up the chain are decided quickly or whether things are implemented or whether the follow through is a little bit of a different story.	Being slow is part of the culture	Reluctance to Innovate	Process Culture
increase sales and that which then should go you know then the next process goes to the board to be approved and then hopefully that will be then implemented so that hopefully shouldn't be take too long to do.	Being slow is part of the culture	Reluctance to Innovate	Process Culture
couldn't follow the digital strategy because we didn't have the competence, or it was too slow or it was too risky	Being slow is part of the culture	Reluctance to Innovate	Process Culture
Escalating to to my to my manager is probably much easier than if you if you need to escalate it up to to the management of the bank where you maybe need to support a lot of documentation what happens, what-if scenarios and that kind of stuff	Being slow is part of the culture	Reluctance to Innovate	Process Culture
but when there is diverging interests or not interested but uhm thoughts or so to speak Then we often try to discuss into solution, but sometimes I need to take a decision	Being slow is part of the culture	Reluctance to Innovate	Process Culture
it's really important to try to look forward to what what will happen next in in risk, what will happen what is the next information we take. What happens with the data we look at so so there are a lot of a lot of new things that happen. But as a bank, I would say that the company is not in the in the forefront of the development rather being back, which means that we have time to reflect, see that happens we're not the first one testing all the things that comes out in the market. So, so we have some time to reflect to see what others do and we can sometimes make some conclusions from that.	Being slow is part of the culture	Reluctance to Innovate	Process Culture
I think in in So there's a big problem within "the company", we are comfortable on the burning platform we sit on and we cannot put more fire to it. So there's there's a little bit mentality of I don't care anymore. This is just I "the company" which is really really dangerous. Yeah, I think that is a reason it's it's simply because we're really comfortable in the burning platform don't feel any urgency at all.	Not an innovative culture	Reluctance to Innovate	Process Culture
Why are people so afraid of just launching stuff and correct it afterwards, trying to do projects that is five years and trying to have everything there	Not an innovative culture	Reluctance to Innovate	Process Culture
I have seen one new service that's one login portal, in UK	Not an innovative culture	Reluctance to Innovate	Process Culture
I think in in So there's a big problem within "the company", we are comfortable on the burning platform we sit on and we cannot put more fire to it. So there's there's a little bit mentality of I don't care anymore. This is just I "the company", which is really really dangerous. Yeah, I think that is a reason it's it's simply because we're really comfortable in the burning platform don't feel any urgency at all.	Not an innovative culture	Reluctance to Innovate	Process Culture
Not often, haven't happened Not at this I mean there there are products. I mean, we're developing something in Poland on but I the last couple of years, we haven't had a lot of we have the big IT transformation and all that and it has been moving servers and has been a lot so I don't feel like we actually had the opportunity to delivers the things that we actually need to deliver to the customer.	Not an innovative culture	Reluctance to Innovate	Process Culture
I think it's so much in the in the in the culture now and you need to do that. Now that has become the culture so you need to do really do culture change again	Not an innovative culture	Reluctance to Innovate	Process Culture

We are very slow when it comes to uhm digital changes uhm or changing, changing our products or adopting new products or trends we are a oldfashioned bank, kind of. So no, we havent made uhm any digital or technical changes in our processes during these two and a half years.	Not an innovative culture	Reluctance to Innovate	Process Culture
So I mean we don't have mobile apps for you know if you got loans or banking or accounts, things like that They had recently in the UK. They had some release came out and local intranet saying one of these products is brilliant. We've got now this system where they can go in and look on their account online and stuff and the first thought was, what??? they couldn't do that before hand!! and this was literally within the last month, let alone, having an app just so they can just do is it actually going online. So now I get asked by the people they mention, but the IT seems to be so slow. I don't know wether I don't know quite why it is, or what is reason for but, yeah developing new products, new ways of doing things, no, they're still very slow.	Not an innovative culture	Reluctance to Innovate	Process Culture
If you compare it to Sort of some of the, you know, some of the normal bank account, you've got apps you always get quite functionality and they seem to be quite way behind that.	Not an innovative culture	Reluctance to Innovate	Process Culture
we don't do it formally as such, but we informally we discuss stuff more casually. So if we've business and customer trends I mean, customer trends are important to us. But over quite a long time horizon, really so it's nothing that we wouldn't we wouldn't couldn't, shouldn't even react to changing customer trends quickly, ever. Like every six months. That's not what we that's not generally what the time horizons we're working to So we need to know about these things. But we discuss those things casually	Not an innovative culture	Reluctance to Innovate	Process Culture
Uhm yeah I mean there's something some areas where we we might be a bit more proactive. So, I mean, but more the core the core tasks we have we can do in in different ways. And there are different tools we can use or different approaches. I mean data is a big thing for us so of course different data sources or stuff about big data and unstructured data and all this kind of is the big thing now and people have different opinions about what that is	Not an innovative culture	Reluctance to Innovate	Process Culture
We don't tend to do that.	Not an innovative culture	Reluctance to Innovate	Process Culture
it's not an environment that actively encourages innovative thinking	Not an innovative culture	Reluctance to Innovate	Process Culture
Not very often	Not an innovative culture	Reluctance to Innovate	Process Culture
I think it depends very much on the individual. Some, some people strive always to do things in a new way, try to always be curious of finding new ways - can we do this, they always curious about learning, whereas others are more conservative in that way, we do as well. I think there is a bit of more conservatives within my group, within risk as such. We are more careful as persons. So I don't think we don't develop that much new things without talking to each other. But I tried to encourage them, I try to uhm try to motivate them to to actually think in new ways, because I think that's really important to uhm to develop new new methods new processes that benefits	Not an innovative culture	Reluctance to Innovate	Process Culture
I would like us to be much more agile and quick out to the market with new products and new features. We have a legacy of old systems that make us quite slow moving in that perspective, unfortunately. So I don't think we are in the top when it comes to to having new new features out in the market	Not an innovative culture	Reluctance to Innovate	Process Culture

Probably not, in a way. Because they trying to increase new business and probably some of it is leading to potentially going into areas of markets that we possibly wouldn't do, like more risky ones.	Risk Aversion	Reluctance to Innovate	Process Culture
everything needs to be well defined before we can trust it to make a key decisions on lending to because we could lose a massive amount of money if we if we get it wrong.	Risk Aversion	Reluctance to Innovate	Process Culture
couldn't follow the digital strategy because we didn't have the competence, or it was too slow or it was too risky	Risk Aversion	Reluctance to Innovate	Process Culture
It's just our guess. And still they want it and and that's where the hard bit is. Should we really do that, spend 3-4 weeks on that just just to get to result, which is unsecure in itself. I don't think so. But they they might think so.	Risk Aversion	Reluctance to Innovate	Process Culture
Ah, Okay Yeah, kind of, we do have kind of methodologies for doing things. Yeah, but a lot of it when you're, you know, looking at different for example looking at this product in the UK. There's no kind of set process of doing it. So it's pretty much work as as as you get results that then lead you this way or that way. And so it's not so much process driven that respect because about, you know, in general sort of building model, we do have kind of a set process for doing that. So it is more like that. Yeah.	Adapting working process to ensure efficiency	Strong inward focus	Process Culture
Then you have our the way we tend to develop products, is usually we have we have a Salesforce, we have a sales force that is uhm in touch with the sourcing department or a bunch of different uhm business owners or business people in our different retail partners you know, the different retailers that we engage with and then for for us in that particular context, being customer focused is to satisfy the buyer. And there's people who say "oh yeah we need this product because of XYZ". But we don't really do consumer research.	Adapting working process to ensure efficiency	Strong inward focus	Process Culture
So, okay what is it that consumers want and then very often, if we did the research or when we do the research, actually the research shows, that their own customers don't want that thing they asked for, they want something else, right. So, then we are customer focus because for the people some of the people who make the decisions, their customer is the buyer of the service or the solution. And they don't think about the end consumer.	Adapting working process to ensure efficiency	Strong inward focus	Process Culture
We don't have the local specialist anymore so so it means that we transfer some of their competence from from local to central which is of course a risk that someone in the local someone with that responsibility have have are missing the experience to understand the underlying risk in a portfolio. So, from time to time we discover. Okay, this wasn't covered as as we wanted. And then we have to develop that so it's pretty much trying to find new ways all the time.	Adapting working process to ensure efficiency	Strong inward focus	Process Culture
"Ok, i got a request by leasing, but I'm sitting at Payment, hmm ok well this is what i can do, from the Payment point of view, uhm but I'm not willing to make any extra efforts, I'm not willing to call this customer to find out where the money is coming from" - I just give a "don't know" answer.	Department is internally oriented	Strong inward focus	Process Culture
Pretty internally. Yeah, yeah.	Department is internally oriented	Strong inward focus	Process Culture
Not so much no, nothing really. He'll be going and not so much working on projects, but you know, helping out other people say within the same or sub teams on on the projects, they're working on.	Department is internally oriented	Strong inward focus	Process Culture

A lot of difficulties that because then you have worked with some thing and then just see that someone else has done almost the same thing, putting a lot of money and effort in that as well. Instead of maybe we should have tried to do stuff together and also save some money on that and put efforts together because then it usually gets the best. I think	Departments focusing inwards make the company ineffective	Strong inward focus	Process Culture
the boundaries kind of make the organization not effective.	Departments focusing inwards make the company ineffective	Strong inward focus	Process Culture
It almost sounds like there are different cultures within the different departments. Yes, yes i would say that. that's a good description. Yeah.	Different cultures within the single departments	Strong inward focus	Process Culture
Uhm we work a fair degree with consultants. So if we have uhm a new new piece of legislation or a new concept or some something that's brand new to us, we don't know much about we bring in a consultant to work with us. Not, not those to take a project and do it for us, but to work with us to to work through a project and they will normally help help provide external knowledge and viewpoint. Uhm otherwise we do, we do go on training courses uhm don't have a massive amount of collaboration otherwise, or best practice sharing in general, but we do do some. I think it's limited, but it does exist.	External input only if task demands it	Strong inward focus	Process Culture
then in terms of then feedback on how we go about that work, quite often we have the expert knowledge there. Uhm So we're literally in some areas were a bit limited about what feedback we get from other internal departments, because there's not really much feedback they can give really I mean apart from "we like this" or "we don't like this", but in more detail it's bit hard in some areas.	External input only if task demands it	Strong inward focus	Process Culture
No, in the way it affects my work is if I if I focus on a certain kind of model biloba something I need to know that if if the profile of our customers is completely changed and we need to know about that.	External input only if task demands it	Strong inward focus	Process Culture
So yeah that'd be in his mind if we if that's, if that's come up in the discussion, the more sort of engagement dialogue discussion once a year, it should be more frequently. But in any case, if if if that on the side discussion about personal development is identified or something. Yeah, he will he'll plan that in if you can absolutely it will. But yeah yeah. So yeah, absolutely. So hat that that might come close to the top of the list assuming someone else has got the skills needed and they haven't got the skills needed and that's been well that would have been discussed then. So if there's a kind of something that someone wants to develop that they don't really have the skills that they need to really complete a task on their own then obviously that that needs more planning and so we do work As I said, we do work a lot together so he probably asks a couple of us to work on something together if it's if that it's going to help with someone's development and we've done that quite a lot. We do try to share pool pool skills where we wait we are not pooled Share knowledge I guess in different areas.	Favour learning over efficiency, only if possible (ltd. resourc	Strong inward focus	Process Culture
Well. Of course I try to develop the group as as much as possible so so I want them to have I don't want to have one one specialist who is who can only be a scorecard one who can only do cut off analysis or whatever. So I try to let them take a little bit more time to get the new new person or an unexperienced person doing an analysis with support of the more experienced one and it might take a longer time to do that they they really grow. So I also use the, the more experienced one as to coach the youngers or the unexperienced ones - it doesn't have to do with age.	Favour learning over efficiency, only if possible (ltd. resourc	Strong inward focus	Process Culture

So I try to take give new assignments to unexperienced people from time to time. Not always, of course, you use use the more experienced yeah for the for the harder tasks, but but when you know they have spare time and they can and they can support each other i think i try to keep them but as you say, time is a factor. So sometimes you don't you don't have the possibility and so but we try.	Favour learning over efficiency, only if possible (ltd. resourc	Strong inward focus	Process Culture
So when working in a Central Division of a company, there is naturally a country boundaries and a lot of communication needs to happen over email, chat or phone. It's not face to face, that is a different type of communication and it's a different different way of building relationships So there's no there's no, you cannot do chit chat by the coffee machine with a guy living in UK for example. Yeah, or woman that that's really, really difficult. So it's difficult to build the relationships across countries and then that is a that is a big boundary.	Geographical separation hampers relation building	Strong inward focus	Process Culture
We don't feel that Uhm there is a connection kind of between this			
building and the other building. It feels that we're kind of not outside the company, but we're not part of the company as well, due to the fact that we're sitting in another building. So what we would like to see more, is that we would like to be a part of this building. Kind of feel that we are working at the same company, towards the same goal and we would like to know more of what's happening in this house, ok what's the people that are sitting here, is it Risk people or Accounts people, or Legal and, and, uhm because we have we are in need of help from internal stakeholders - Legal and Risk and uhm it would be nice to just, actually sit here and just take the stairs up to the 6th floor and ask. "Guys we have this problem, we have this agreement, do you have a few minutes so you can help us?" i think it would increase both, empowerment but also working together.	Geographical separation hampers relation building	Strong inward focus	Process Culture
one way communication but also the heart {meaning the operation department} knows about more about one building than the other building knows about operations	Geographical separation hampers relation building	Strong inward focus	Process Culture
We are laughing a lot and is actually something that we had focus on.	Leading by developing strong team values	Leading through consensus and clear goals	Mixed Leadership
and then I always emphasize these things about okey you know say exactly what you want to be truthful, you know, clear and and so we have we have that going. And I think that's really important and that's that's the best way work, you just get rid of all the waste waste of time.	Leading by developing strong team values	Leading through consensus and clear goals	Mixed Leadership
Clearly And that's how we have trained ourselves - so we spent a lot of time in the last couple of years, we've spent in my team and we have very low turnover and my team has been very stable for a while and we spent a lot of time you know, going through or personality traits, how we work together, what styles of management we like, what way of working do we like, so	Leading by developing strong team values	Leading through consensus and clear goals	Mixed Leadership
So yeah, we spend a lot of time doing that in how we work together in our team We took ourselves off sight two days just to talk about personalities and how to work together.	Leading by developing strong team values	Leading through consensus and clear goals	Mixed Leadership
Conflict and confrontation is something we do team building about, will always have that when we do some something together that everyone should have been able to be honest to each other and a lot of the internal workshops about that, so we don't neglect anyone, because if you don't give feedback is no point of developing	Leading by developing strong team values	Leading through consensus and clear goals	Mixed Leadership
So usually mostly individual, but I think the manager manages us good so he tries to get us at least to focus and have the same, run at the same same goal.	Manager aligning the team	Leading through consensus and clear goals	Mixed Leadership

My manager is communicating them, since we are working so well with the scorecards, I don't know how how how other people. I haven't, I mean the CEO has the roadshow and it has. I mean, talking about it. But again, it's my manager who mostly talk about it and always trying to refer back to that if we stray off want to do something different.	Manager aligning the team	Leading through consensus and clear goals	Mixed Leadership
Making sure that everyone are on the same track everyone have the same understanding	Manager aligning the team	Leading through consensus and clear goals	Mixed Leadership
He's also involving us a lot in how we should work as a team. A our objectives, as I said before we started with our individual objectives and then we scaled up to the team to have common objectives for the whole team. So he focused a lot on our individual development.	Motivation through clear objectives and goals	Leading through consensus and clear goals	Mixed Leadership
A I I am being especially motivated after we have gotten the new CEO, he is explicit at telling everybody that he is a numbers guy. Which I really like, the one we had before was a salesman. It's a huge change actually. That motivates me a lot because within marketing. it's basically everything is about numbers.	Motivation through clear objectives and goals	Leading through consensus and clear goals	Mixed Leadership
not because you haven't managed risk, but because you have a clear objective.	Motivation through clear objectives and goals	Leading through consensus and clear goals	Mixed Leadership

You have to have objectives that are clear when you don't reach them in order to have success and that's and unusually successes is a matter of having the pure objectives that you know what not to do.	Motivation through clear objectives and goals	Leading through consensus and clear goals	Mixed Leadership
So, if they know the goals, if they know what's in the pipeline if they know the overall, goal for the for the company I think that we understand what needs to be done	Motivation through clear objectives and goals	Leading through consensus and clear goals	Mixed Leadership
I think people are given quite a lot of responsibilities. Yeah, same which then makes you it is up to you to deliver things. So I suppose being given that responsibility as well gives you some motivation. I've been given the freedom rather than to have someone breathing down your neck all the time.	Motivation through empowerment within assigned tasks	Leading through consensus and clear goals	Mixed Leadership
I'm trying to motivate them with with the possibility to influence their own work.	Motivation through empowerment within assigned tasks	Leading through consensus and clear goals	Mixed Leadership
And that yeah another side of that company culture is kind of this very much, work life balance thing, which you know I mean, for example, I was gonna get getting these our first project, which was implemented in January, it was actually mostly a consultant, we had in the work very long hours and some people have to work will work kind of more hours you know boss told me no that's that said, you know, don't want that happen again we've got a not not spend so much time at work basically that's, that's good	Motivation through work life balance	Leading through consensus and clear goals	Mixed Leadership
ut also of course that you enjoy your everyday working situation that you're happy to go to work, happy to go home	Motivation through work life balance	Leading through consensus and clear goals	Mixed Leadership
It's really close. I like the idea that I don't have to. To be able to talk to my boss I don't have to book a meeting room or book a slot in his calendar, just go over to us to his desk and just talk to him. I think that's that's that's that's actually really, really cool, especially for my needs.	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership
I would say it is very close, very close.	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership

It's, it's pretty close. Uhm i got a new manager last summer, and we have been working very closely since, since he started. Uhm I know where I have him kind of, I know if I have some question or some problem I can always call him and we have weekly meetings, monthly meetings, one to one meetings every second week, so I would say that we're pretty close, at least when it comes to meetings and how often we have meetings.	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership
No, it's close. He's an because we have a very flat, flat structure	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership
I think by kind of by setting targets. They're not kind of just set as such they kind of, you know, we do discuss them and they are agreed upon and so forth. So it's not like you're being told what to do all the time. And there's quite so good feedback from our boss.	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership
motivation is about being being open being there for you. They're being significant, as significance is Very important, because I don't think significance is not a personal thing but significance that you can approach you, that I can be approachable	Close relationship between manager and employee	Moderate empowerment and emphasis	Mixed Leadership
Uhm yeah. So we've got kind of broad We do have kind of plans on what to deliver. But in terms of kind of how and specifically given kind of almost like deadlines of when things need to be delivered and what kind of meant to be working on, but within that, so what we're doing and how or when we do it I suppose, is kind of more up to individual to prioritize and organize.	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
He's fine with that. I think, again, it depends, it's about dialogues. So we will have a conversation beforehand, we won't just go and spend two weeks on trying something new, without asking or discussing it first, because sometimes it's absolutely essential that we adhere to certain deadline, in which case and yeah that's different.	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
Is it a sort of time scale we're talking of So I'm probably have a few tasks sort of on a monthly basis, probably. Beside a set of tasks and then work on them however within that and it's then obviously quite common that someone from management will come and need something straight away so then obviously there's no that reduces the freedom a bit, but otherwise yeah moderate amount of freedom, I guess.	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
But if we've discussed it before hand and say, "Well, I think we should try this approach and will that take longer. Yeah, it probably will. Well, okay, we'll go for it".	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
Yeah, we'll get quite of as I say freedom. It's kind of when to do things as long as we kind of meeting deadlines, that's fine.	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
Uhm to some degree, I mean, we probably have they tend to be long longer term projects. So yeah, anything we work on if we need to build a new model for example, it might be a month's work so so that means we don't have a massive number within the team. And which obviously means there's some flexibility but within within that flexibility it's there so yes we do we do get to express an opinion but yeah and if that's possible, that's fine.	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
I'm just assigning a task to them, then pretty much I expect them to deliver what's expected so so quite they're quite open to to do it their own way	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership

New new coworkers, I have to not have to but i want to steer them to to understand what what we want to achieve in the company to get them to understand what we think is the right values - in an analysis, you can put emphasis on on a lot of things but there I want to to just coach them into understanding what we think is right, whereas a senioranalyst is pretty much free to do yeah	Empowerment within assigned tasks	Moderate empowerment and emphasis	Mixed Leadership
we have engagement dialogues once in a year	Feedback through standard company method	Moderate empowerment and emphasis	Mixed Leadership
So you obviously have the heli company evaluation pretty standard really. We have a set of money the right eight or different grades and such. You get for whatever the number now So go through and discuss and agree upon, so, yeah, fairly standard	Feedback through standard company method	Moderate empowerment and emphasis	Mixed Leadership
We have a we have a what they call it, the 'the company's' engagement dialogue, which is a development talk with all the coworkers. So that takes place once a year.	Feedback through standard company method	Moderate empowerment and emphasis	Mixed Leadership
Each quarter we have a performance dialogue, but we have to fill in a lot of forms into HR. That that's the way the organization is evaluating us. Yeah, yeah, I would say is like that.	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
I mean you before when I've manager I go into development talks and and they always talk so much about what I'm not good at and I need to develop that. But my manager talks a lot about yeah you're not so good at this could be better, but you're really good at that. And this is what I want you to develop more yeah yes of course he looks at me as a person and sees what I think it's fun, and what what what's in my DNA and what I what motivates me in life so, so, so when he does that, of course, I get motivated because I do stuff that I feel.	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
Uhm but I'm not gonna blame you." You know, when I say, uhm, you know, okay "you know what, you could have done it this way or that way" or "hey you know that might have been better approach this way or that way". But for me, that's a learning process	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
So, I think they have developed that until this year so that so that will be a feedback meeting every, every second month I think in the new process which is which is much, much, much better.	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
if it goes too long time between the past occasions you tend to forget what you did one year ago, you tend to focus on what happened the last two months or so. So I think it's it's better to have more often	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
I try to at least have a feedback. Yeah. Once every half year or so.	More frequent development feedback than standard process	Moderate empowerment and emphasis	Mixed Leadership
Uhm, no not that many KPIs, uhm once again we have slay times at leasing uhm but we haven't been working with KPIs at all. There is, there are some discussions about KPIs and we should have KPIS and so on. But that's not something that is part of our daily work. In the scorecard we're more focusing on "the partner company", we want "the partner company" to be our global preferred partner, we want to increase working together, we want to be more simple, we want to simplify our processes uhm But there are no figures or kind of hard facts or whatsoever in the scorecard.	No KPIs for feedback	Moderate empowerment and emphasis	Mixed Leadership
I don't think we ourselves should have any KPIs since we don't have any we don't take any decisions about the business	No KPIs for feedback	Moderate empowerment and emphasis	Mixed Leadership
leadership is about being a role model, for others	Leadership is about being a role model	Transparency and good climate	Mixed Leadership

lways making sure leadership skills are, are transparent, so what you see is what you get very	Leadership is about being transparent	Transparency and good climate	Mixed Leadership
Yeah, I think it quite well doing it that way. Having someone that kind of always there to support and help	Leadership through helping the team members	Transparency and good climate	Mixed Leadership
If we have goal or KPI which is not delivered and we talk about it. And if someone have a different view, discussion about it, and then you know if you go right or left it is a unanimous decision between the group. If it's a single one If it's you know, one leader who's not making up to standards. It's more about more support to the individual. To see, okay, what what, what, help, what other tools could we bring in to get you or me up to speed.	Leadership through helping the team members	Transparency and good climate	Mixed Leadership
Yes yes I do. I know what my responsibility is. I know what the expectations are: keeping laytimes, performing internal controls, uhm making sure that everybody has the education and the knowledge to have and uhm But how I plan my day well, first. The first thing in the morning or during the afternoon or if I think just meeting this week or next week uhm that's that's up to me, so there's no need of planning or asking someone or my manager - Is this okay can do like this way? so it's it's up to me. So there's a large flexibility when it comes to defining the daily business and daily work.	Big amount of responsibilities	Highly occupied and process driven	Transactional Leadership
Got 16 managers. 'Employee X' is one of them, responsible for different areas of this organization and I'm the single point of contact for for the country's, so operations is like you got country ehh, you got the businessdo the sales selling and the risk and then I'm the operations actually performing everything so, I'm making sure that everything which we're selling and which we are servicing to our customers, our clients is a good service, ehh low risk, etc. etc.	Big amount of responsibilities	Highly occupied and process driven	Transactional Leadership
Uhm there's plenty about being realistic and having a dialogue, so he'll he'll make the decisions, we won't make the decision on what to prioritize. He'll make the decision. Or or someone else, who made the decision for him. So as long as we're just honest about "Oh, this is how long this takes, this is this is why we think this is really important. We need to do this." Now then, that's what he wants.	Decisions taken from the top	Highly occupied and process driven	Transactional Leadership
and decision making is rather No I decision making is very as far as project and resource allocation is concerned it's really top down uhm	Decisions taken from the top	Highly occupied and process driven	Transactional Leadership
Well I would say that the other part is that uhm he's not always there Physically absolutely - we're having a meeting, we're having this discussion, but mentally he's at some other place, I know that he's really not always stressed but he has a lot of questions that he has to solve and those within B2B and B2C and so uhm he's not always there and thats that's pretty obvious in many meetings that ok And i have told him as well ok You hear what i say but you're not listening. No, No, No I'm listening. No, you hear what I say but you're not listening. I can call you tomorrow and ask what we talked about and you wouldn't be able to answer me.	Lacking interest of manager	Highly occupied and process driven	Transactional Leadership
to lead other people and to develop other people, especially managers,			
to lead other people and to develop other people, especially managers, that's not quite of his strongest area. And he's kind of lacking an interest for these parts as well.	Lacking interest of manager	Highly occupied and process driven	Transactional Leadership
to lead other people and to develop other people, especially managers, that's not quite of his strongest area. And he's kind of lacking an interest for these parts as well.	Lacking leadership skills of manager	Highly occupied and process driven	Transactional Leadership

Data Structure			
Yeah., So it's pretty quarterly ish Yeah you know, he list the projects to be done and they're kind of assigned to people would kind of deadlines and roughly when roughly timescales to be worked on to say that kind of loss for a few weeks and then it changes and changes continually as work changes, but yeah some some of the tasks will stay and hopefully go get done. But yeah, we do that pretty much quarterly and then with you as we go along	Manager is process oriented	Highly occupied and process driven	Transactional Leadership
sometimes also you're also eager to finish your work that you know sometimes we have to do this before we do something else.	Manager is process oriented	Highly occupied and process driven	Transactional Leadership
I think we worked more in silos before, maybe it's maybe it's because I was in the Swedish organization, then and I didn't care so much about what they did globally	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
We did, I don't know when when I was there I did not get that much information or my work seemed to be so more narrowed down so maybe didn't care about all this other stuff that was going on.	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
I mean, when I work in swedish organizations and there were a lot of it was a lot of silos-thinking so sort of say	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
Ok I'm in this is, this is my area, I want to make sure that I do my work but ok you do what you want to do, I'm kind of not interested in what you're doing or, or, I'm not that interested in uhm helping you with your problems i have my desk and my agenda and my questions Uhm so, there's a huge work that needs to be done when it comes to "working together".	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
So I guess one reason is that there has been so much more focus on each department. And each department has had a lot of problems and challenges and kind of It it was only about surviving today and surviving tomorrow and surviving the year so I kind of didn't have the energy to work with other people	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
Instead of having this "Company hat" at your head, you're having a "Payment" hat or a "collection" hat, so we're getting back to this silos issue, so it's instead of uhm being "ok, this is an issue for the bank this is an issue for the company, we have to work together in order to solve this", one is kind of thinking inside of the boundaries from the departments.	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
Well we're kind of isolated, so we're almost, we're only focusing on our processes and it's there is a lot of focus on what's going on within customer operations	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
But the silos are quite strong, sometimes,	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
I encourage them all to to do new things, listen to webinars or whatever going to conferences, that kind of stuff. So, so we are trying to do that, but it is hard to to to really find the right yeah the right yeah the right way, the right sources. Where you find this information	Strong inwards focus of single departments	Highly occupied and process driven	Transactional Leadership
ake other influences into council	Take constraints into consideration	Highly occupied and process driven	Transactional Leadership
We have everyone has has their hands full and then something coming comes in from the side that we need to fix, there is a problem, there is a escalation from from someone in management, we really need to understand this problem we are facing in that country so, so, so that's most often the problem	Time constraints hapmer empathizing on problems	Highly occupied and process driven	Transactional Leadership
On who should do a job? Probably what skills and experience they have together with what else they've got on their to-do list I guess.	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership

The delivery. I think the main Not necessarily on time. On time is important though with the right quality is as important if not more important. For yeah for our team. I think in general. So it's never okay to take twice the amount of time you said. But if the alternative is to deliver something not very good than that we kind of tasks we do you might as well not bother if you're going to do something that's there's not 80% of the way there then there is not point, it will just get thrown away. So it's an yeah quality comes before speed.	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership
Quite often I would say it's never like a highway, is going in on the left hand path of the right hand path to get to get to the goal.	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership
So I don't think it's about really not knowing about it is okay, this doesn't work, then we go for this option instead. It's quite set quite set in that we're making goals is also about okay, what can we do if this doesn't work	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership
Of course, it's important to keep time deadlines and we We have a lot of tasks to do but that's still i think there must be time to to actually learn how to do the analysis in the right way	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership
We're not that standardized so so I think we we invent the wheels for for several times in our discussions. But but it it's always new things coming up. We learn along the road and I try to fit I think we try to to standardize as much as possible.	Adapting working process to ensure efficiency	Leading through tasks and process orientation	Transactional Leadership
I'm not really sure he does. I think because of the kinds of personalities, our team generally have everyone's different but. So similar-ish personalities. I think there's a lot of a lot of things he could try that might backfire, so people little bit cynical when the introverted yeah he's limited what he could probably do and and get the desired result I wouldn't say really does a massive amount to to him to push in one way, I mean, it's about time-management so it will push us to manage our time well and that's just a case of that's just a case of talking really and then and giving advice like well can you do that, can do that in a different way too so we can focus on this more important task you never can we not just do a quick resolution rather than a more long term more pleasing way might be one way to do it.	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership
So it's more about time management, that's why you probably will focus on more and and that's probably the way to get get people to to to work to their abilities, making sure everyone knows what's expected and time management expectations as well is important.	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership
There are more touch points. Yeah, so we do projects more so not formally better you know individually, how things went on and stuff like that. Pretty we should do more about really We do that and get feedback on things went well and not well and so forth. Yeah,	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership
Both. Both separately. So uhm performance is is one thing and just sharing information of course. Uhm but personal development is a little bit separate, so that's uhm ideally it's linked to to those tasks we working on as well. Uhm not always, but usually. So, we have more of a separate plan. Generally we have two sets of plans. We have business objectives and then we have personal objectives and then we'll follow up on those as well Whenever whenever either me or my boss wants to bring them up.	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership
Uhm on an ongoing basis, it's probably about 80/20. So 80% objectives and 20% towards uhm so 80 towards business objectives and 20 towards personal development on a day to day or weekly basis	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership
in my group we had meetings every month to discuss more more to discuss tasks, rather than giving feedback	Feedback task-related	Leading through tasks and process orientation	Transactional Leadership

Mainly intrinsic motivation	Leading through tasks and process orientation	Transactional Leadership
Mainly intrinsic motivation	Leading through tasks and process orientation	Transactional Leadership
No motivation through direct manager	Leading through tasks and process orientation	Transactional Leadership
No motivation through direct manager	Leading through tasks and process orientation	Transactional Leadership
ideas are not further developed	Low empowerment and innovativeness	Transactional Leadership
Ideas are not further developed	Low empowerment and innovativeness	Transactional Leadership
Ideas are not further developed	Low empowerment and innovativeness	Transactional Leadership
Ideas are not further developed	Low empowerment and innovativeness	Transactional Leadership
No incentives to develop new ideas	Low empowerment and innovativeness	Transactional Leadership
No incentives to develop new ideas	Low empowerment and innovativeness	Transactional Leadership
No incentives to develop new ideas	Low empowerment and innovativeness	Transactional Leadership
No incentives to develop new ideas	Low empowerment and innovativeness	Transactional Leadership
	Mainly intrinsic motivation No motivation through direct manager No motivation through direct manager ideas are not further developed Ideas are not further developed Ideas are not further developed No incentives to develop new ideas No incentives to develop new ideas No incentives to develop new ideas	Mainly intrinsic motivation Mainly intrinsic motivation Leading through tasks and process orientation Low empowerment and innovativeness Ideas are not further developed Low empowerment and innovativeness Ideas are not further developed Low empowerment and innovativeness No incentives to develop new ideas Low empowerment and innovativeness Low empowerment and innovativeness

Not really incentives I would say. No, not really not as I'm aware of no uhm i wouldn't say there are any real incentives that's something we have we work with every day to try to to improve ourselves but then there is no clear incentives.	No incentives to develop new ideas	Low empowerment and innovativeness	Transactional Leadership
or a decision. I'm not able to make a decision, it's out of my control. I don't have mandates.	Not fully empowered to take decisions	Low empowerment and innovativeness	Transactional Leadership
Then uhm most often if I'm able take a decision than I do it. Otherwise I escalate it to to my boss on time to discuss, but most often we try to solve it within the group by discussing and understanding.	Not fully empowered to take decisions	Low empowerment and innovativeness	Transactional Leadership
Yeah, that's a good question that's always we talked about the time aspect and that's (exploring) the first thing that always You tend to forget to do.	Time constraints hamper exploration	Low empowerment and innovativeness	Transactional Leadership
but but again you don't always have the time to do it but but when they do what I hopefully encourage them of course, sometimes I don't think that's a good idea. And I tell them, but I don't say I try not to say like well throw it away this is really a bad idea I try to more have like "Well, if you do it like this maybe you could do something "	Time constraints hamper exploration	Low empowerment and innovativeness	Transactional Leadership
but the company has to be has to listen to the leaders as well. If we feel something in our world that "ok well this is not working, we're not following our values" there has to be a dialogue. "Ok, guys you're super good leaders, ok, what's your experience? If there is something changing, what do we need to do?"	Courage to change things	Courageous and Visionary	Transformational Leadership
Okay. Leadership. Well, I guess you have you have management and you have leadership And uhm well let's see: Management is when you need to decide, you know, you know, it's easy to say between bad things and good things and you say no to bad things, and yes to good things. It's a little bit harder to say no to good things because it doesn't allow you to do other good things because you have limited time and resources And leadership is the courage to say no to such good things, even though you know other people will get pissed off. So, you know, you know, you could go on and on and on and things but leadership - I think you know you know it's you can administrate things and you just manage the flow of things. You can manage things and managing means you have to make do with too few resources to do everything that you want and then the leadership part is when you need to be brave about the decision that you make.	Courage to change things	Courageous and Visionary	Transformational Leadership
I have a lot of freedom, I I have a boss that really does a big job out of protecting his team. So what he actually does is protecting us from from from top management, and taking these battles, so we don't have to focus on it so we can focus on building new stuff and actually trying to change the organization, from the middle management and and down	Manager innovation oriented	Courageous and Visionary	Transformational Leadership
Since since my boss is doing a great job at empowering us, I I have the freedom to try things out and fail as well.	Manager innovation oriented	Courageous and Visionary	Transformational Leadership
So that means a lot from my personal development. I have learned crazy a lot the last two years yeah. And and maybe that's also because I I have the possibility to fail.	Manager innovation oriented	Courageous and Visionary	Transformational Leadership

Manager innovation oriented	Courageous and Visionary	Transformational Leadership
Manager innovation oriented	Courageous and Visionary	Transformational Leadership
Manager knows his strengths and weaknesses	Courageous and Visionary	Transformational Leadership
	Courageous and Visionary	Transformational Leadership
Manager knows his strengths and weaknesses	Courageous and Visionary	Transformational Leadership
Visionary manager	Courageous and Visionary	Transformational Leadership
Visionary manager	Courageous and Visionary	Transformational Leadership
Visionary manager	Courageous and Visionary	Transformational Leadership
Big trust in team members competence	Leading and motivating through trust and purpose	Transformational Leadership
	Manager innovation oriented Manager knows his strengths and weaknesses Manager knows his strengths and weaknesses Visionary manager Visionary manager Visionary manager	Manager innovation oriented Courageous and Visionary Manager knows his strengths and weaknesses Courageous and Visionary Manager knows his strengths and weaknesses Courageous and Visionary Manager knows his strengths and weaknesses Courageous and Visionary Visionary manager Courageous and Visionary Courageous and Visionary Visionary manager Courageous and Visionary Visionary manager Courageous and Visionary Leading and motivating through

		Leading and	
usually hire people better than me in those particular areas	Big trust in team members competence	motivating through trust and purpose	Transformational Leadership
So then some people manage those constraints better and others that were you need coaching and helping whatever And I also have a blind spots, as I said, you know the I don't know how many personality types there are I have difficulties with a couple of those. And then there. For example, I need help from other teammates to manage those teammates because I have a harder time understanding those those traits, but but I do believe that you should do the things the way you're built to do them.	Big trust in team members competence	Leading and motivating through trust and purpose	Transformational Leadership
Then you have to have the trust. Right. So, we've created all that to have trust in each other to understand that, you know, why are you different? why you're saying things you're saying? Ahh it because you're thinking like this and it's not you know so when you put yourself, you should be in other people's shoes, even though you're not like that, but you know where they're coming from.	Big trust in team members competence	Leading and motivating through trust and purpose	Transformational Leadership
I think there's a couple of people in my team who are like me and			
there's a couple of people in my team who are like the and there's a couple of people in my team who tend to be more of that relationship and call-encompassing, embracing people and then so when that is needed, then I usually listen to them. I mean, we have those team-meetings, right. And we have the discussions, you know and I say "No, let's move fast to this" and they say: "No, no, no, hold on. We really need them for this and this and that and then we figure we think do we really need them" and and sometimes you know we don't okay. Do it my way. If we really need them - Okay, we do it your way and then go and build the bridge and that stuff. So, it depends and again there's people who are less you know they're again they're more in the dare to be different simplicity camp and I need them both.	Big trust in team members competence	Leading and motivating through trust and purpose	Transformational Leadership
We're going to have a sync every other week. You know we have a regular synchronization meeting and you tell me what you did. And then I'm gonna tell you whether or not I agreed	High frequency of feedback	Leading and motivating through trust and purpose	Transformational Leadership
nd then you tell me when we have I mean every two weeks, I have a meeting with them. Actually, every week - It's just different meetings, right. I have a weekly meeting that is short, I have a monthly meeting that is long and then I have a one to one. So every week, you have a chance to ask me, you know tell me what you did	High frequency of feedback	Leading and motivating through trust and purpose	Transformational Leadership
It's ehm daily feedback but very structured otherwise, bi weekly one hour sessions talking about life, talking about performance	High frequency of feedback	Leading and motivating through trust and purpose	Transformational Leadership
we see each other so much, very much go into work, have coffee, normally a local face, having you know, a general discussion about	High frequency of feedback	Leading and motivating through trust and purpose	Transformational Leadership
It's more in a mentoring way. Definitely.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
I mean you before when I've manager I go into development talks and and they always talk so much about what I'm not good at and I need to develop that. But my manager talks a lot about yeah you're not so good at this could be better, but you're really good at that. And this is what I want you to develop more yeah yes of course he looks at me as a person and sees what I think it's fun, and what what what's in my DNA and what I what motivates me in life so, so, so when he does that, of course, I get motivated because I do stuff that I feel.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership

Sometimes very straightforward. No, he doesn't. What I like about his feedback is that he does it in a very constructive way and the it's not like a blame game. It's more when I'm doing good of course he tells that and he tells what I do good and all that, but there's also the feedback where sometimes he feels that this is something maybe I could change. He does that in a way so that puts it, put it in a context, like when this happened. You did this, maybe you could do like that. Instead, or something. So I feel like I'm developing instead of getting put down.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
I tend to not blame the person you know I don't assign blame I think blame is just ridiculous	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
Uhm but I'm not gonna blame you." You know, when I say, uhm, you know, okay "you know what, you could have done it this way or that way" or "hey you know that might have been better approach this way or that way". But for me, that's a learning process	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
And then, so a very important skill that you need to teach or you help and you you coach your teams on is say what you want.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
I say exactly what I think could have been done better.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
ersonal leadership is about the developing others, making sure that anyone I get in, anyone I get in touch within my leadership is actually getting something out of it as well.	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
bringing out the best of everyone really	Leadership through mentoring	Leading and motivating through trust and purpose	Transformational Leadership
but I tend to like people to stay true to what they are not pretend to be someone else because that takes energy and that's energy you're not spending achieving the goals. So then you know if you save all your energy. Just be yourself and do the things the way you are built yourself to do then you save all that energy that you would spend pretending to be someone else, using your own tool set to to achieve your goals. And I think that's the number way to motivate them: To give them the confidence that the way they are is the right way to be.	Leading through purpose	Leading and motivating through trust and purpose	Transformational Leadership
You, be the way you are. And that's the right way to be and that's the right way to do things. I think that's really important as well because we're a team	Leading through purpose	Leading and motivating through trust and purpose	Transformational Leadership
because we have lost trust in the manager as well	Leading through trust	Leading and motivating through trust and purpose	Transformational Leadership
I've actually never worked with a manager like him, he is one of the best managers I've ever had. He's very aware of the difference in a team and the different personalities and all that I me I can be me. I don't have to be someone else just that motivates me a lot.		Leading and motivating through trust and purpose	Transformational Leadership
hey are actually pretty aligned. so we started with having individual goals, then my boss put them together and we have a the same goals towards the organization in the whole digital department. yeah	Manager aligns individual and team goals	Leading and motivating through trust and purpose	Transformational Leadership
No both I will say, but I think that's a little bit how we how we narrow it down in the at the bank that you have the bank goals that narrows down to each level that is a team goal and then the team goal gets divided into your personal goals because that's how we contributed to the organization, that's also how they're set the salaries and all of that.	Manager aligns individual and team goals	Leading and motivating through trust and purpose	Transformational Leadership

They're quite strong personality types and we are very aware of that. Also the manager is very aware of that	Manager knows team very well	Leading and motivating through trust and purpose	Transformational Leadership
I believe that there's different ways to do things and then, that some people are better at relationship management. Some people are better at analytics. Some people are better producing things and some people are better at thinking about things and and there's different ways to achieve those things. I mean, as long as you work in a team	Manager knows team very well	Leading and motivating through trust and purpose	Transformational Leadership
and then nobody is all powerful. nobody's all right all right the whole time and we will help you with the bits that you are you know less focused on.	Manager knows team very well	Leading and motivating through trust and purpose	Transformational Leadership
Through empowerment, for example	Motivation through complete empowerment	Leading and motivating through trust and purpose	Transformational Leadership
And usually we can choose things that we feel is simple and that we actually we actually can do more help instead of adding more frustration of fric, friction. So at the moment I feel I'm in a really liked it position or and I'm very good team to be in because, yeah	Motivation through complete empowerment	Leading and motivating through trust and purpose	Transformational Leadership
For me it's mainly actually he trusts me.	Motivation through complete empowerment	Leading and motivating through trust and purpose	Transformational Leadership
I think I in I think my team has a reasonably good level of motivation compared to other teams in the company because we tend to be working with again they are working in things they want to work with because they got what they wanted essentially.	Motivation through complete empowerment	Leading and motivating through trust and purpose	Transformational Leadership
I think they I think it's easier to be motivated when you when you only build new stuff instead of maintaining some legacy stuff, when building new stuff from the ground up, you have a possibilities really change how everything looks and how we should work that is really motivating, especially for me. I can't answer on the others behalf, but i think that's that's also what motivates them	Motivation through developing new ideas	Leading and motivating through trust and purpose	Transformational Leadership
to get the group to dare, trying finding new ways of doing things	Motivation through developing new ideas	Leading and motivating through trust and purpose	Transformational Leadership
But try to find some new things as well. And that can be motivating.	Motivation through developing new ideas	Leading and motivating through trust and purpose	Transformational Leadership
That's actually happened, that has actually happen, and the he put the person that wanted to learn a lot and then, me asked me to support that person if needed.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
He's also involving us a lot in how we should work as a team. A our objectives, as I said before we started with our individual objectives and then we scaled up to the team to have common objectives for the whole team. So he focused a lot on our individual development.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
he understands that I will get the numbers higher, but if he always tells me to focus just on a numbers I won't get motivated. Yeah, so I get motivated, a lot of stuff but that will waste numbers.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
eah. yeah i think i think it's a. So, for example, when we're discussing like tasks coming up for the year and we do kind of talk about what you'd like to do as well as what you're going you know something you probably will do so my company task this year there to help my development by looking at different things and different business areas. That haven't been tapped before which, which I kind of wanted to do so. Yeah.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
I let them develop and use them to the maximum of their abilities. So that so that we can accomplish more things.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership

I think it's much about giving the individual the right prerequisites to succeed to to support them and to	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
try to motivate them by looking forward giving them the right possibilities to develop	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
to develop the skills they want to develop, not not only what I want them to in the long run to be able to to develop those skills.	Motivation through development of capabilities	Leading and motivating through trust and purpose	Transformational Leadership
but I think it's more it's it's my direct boss. It's not top management. Yeah, that does the motivation	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
I think we do have quite good. I think company generally people do have a good attitude I think people quite committed as well I think they oh yeah kind of do the best and yeah	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
you need to remain true to yourself right and then you need to work on the things that you're interested in. And if you're not interested in, then you shouldn't be doing that. Yeah so it is about them. Staying true to themselves and me helping them identify the things that allow them to feel fully so it is it is all about them.	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
giving them the freedom and helping them understand what it is that they really want	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
I want each one of them to to do the right thing But of course, there is a lot of tasks that no one wants to do as well.	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
I want that I don't want that everyone to work 24 hours, but I want to have that feeling to enjoy the work they do	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
I don't put much emphasis just to to try to make them happier or so or motivate them for just that task. It's more in the long run.	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
I think as long as you are open minded, open you have open discussions, you have a clear goal for for everyone, so everyone knows what, what needs to be done. Then everyone can also participate in a task not so funny since they know we have to do that	Motivation through purpose	Leading and motivating through trust and purpose	Transformational Leadership
Yeah the empowerment, you know, and also he is a very good is he's straightforward and I like that because you know you can. That's why I guess I trust him as well because he says my stuff is good and it says my stuff is not good. And he does it in a professional way and he also he	Motivation through straightforward and honest feedback	Leading and motivating through trust and purpose	Transformational Leadership
tell people what you want, not what they want to hear because other people will tell you what they want, or they will resist what they don't want don't second guess other people because you are never going to be as good as knowing what they want themselves. So, don't try to guess that. Stay true to yourself. Say what you want say what's the best from your point of view. Always with respect always	Motivation through straightforward and honest feedback	Leading and motivating through trust and purpose	Transformational Leadership
Directly	Direct feedback	Open, empowering and protective	Transformational Leadership
I say exactly I say exactly what I think	Direct feedback	Open, empowering and protective	Transformational Leadership
if something is going, not as good as it would, I'm always get the message someone wants to talk to me, or if I see something, is very is very direct is is not that like, anyone waits for it now because it needs again is a common agreement within the group	Direct feedback	Open, empowering and protective	Transformational Leadership

And usually we can choose things that we feel is simple and that we actually we actually can do more help instead of adding more frustration of fric, friction. So at the moment I feel I'm in a really liked it position or and I'm very good team to be in because, yeah	Empowerment to choose own tasks	Open, empowering and protective	Transformational Leadership
So we kind of define it ourselves because we're so empowered that we choose what we want to work on, So we kind of define it ourselves with the projects that we're doing.	Empowerment to choose own tasks	Open, empowering and protective	Transformational Leadership
in my my work? I would say, very much.	Empowerment to choose own tasks	Open, empowering and protective	Transformational Leadership
Team members but follow up is, I always do the follow up. So full mandate to the team members and making sure that we have a good follow up. So if we have a project or new new job, dutie or whatever that needs to be implemented, we talk about the scope, who's going to do what I'm just organizing that we have depending on the scope of it but, organizing a formal structures so you could be, I could be approachable with any support needed	Empowerment to choose own tasks	Open, empowering and protective	Transformational Leadership
The initiatives that I take on, I have full freedom and I have full freedom from the manager. Of course he has something to say about it because it needs to fit within the goal for the team and all of that but I have, I mean I get the money and then a budget, and he is just like do what you feel is the best so that it fits the goals, and it seems to work so close with the goals, I mean, it's usually, not an issue because I then I have my personal goals and have the company's goals that I need to choose projects that adhere to that. So yeah,	Full empowerment	Open, empowering and protective	Transformational Leadership
100%, All right, maybe 99%	Full empowerment	Open, empowering and protective	Transformational Leadership
For me and in our team. I think we're. I mean, it can say hundred percent because no one is. But, that's how I feel at least yeah	Full empowerment	Open, empowering and protective	Transformational Leadership
ery empowered because usually when the manager says no or he has a good point, and we usually understand why it could be like some, we know that here politics or stuff is going on in the bank. That's why I say don't do that because of this and that. So it's not. I will say I feel a lot a 100% empowered. I don't feel I have any restraints, as long as of course work professionally and within the boundaries I have.	Full empowerment	Open, empowering and protective	Transformational Leadership
My boss, say, a take a decision and tell me afterwards. so so. when doing this. This is also a big part of the empowerment he's doing it.	Full empowerment	Open, empowering and protective	Transformational Leadership
UhmI usually tell my team: "with me, you will usually get what you want. But then you need to be very careful because you're going to get it"	Full empowerment	Open, empowering and protective	Transformational Leadership
I tend to like people who are self-going and self-managing refer to my previous things about management. Äh and I I usually tell my people: "you know don't ask me for permission to do things - do the things you need to do.	Full empowerment	Open, empowering and protective	Transformational Leadership
Mine is to just let them be what they are. I try I think I don't I don't like to uhm I don't like to tell people how to do the things that they should do. I do say these are the objectives. I do try to provide clear objectives. I try to provide a clear strategy	Full empowerment	Open, empowering and protective	Transformational Leadership
giving them the freedom and helping them understand what it is that they really want	Full empowerment	Open, empowering and protective	Transformational Leadership
I tell my guys to decide things most of the time, so easy decisions never reach me	Full empowerment	Open, empowering and protective	Transformational Leadership
Yeah, I I say to my guys, I value speed. Don't ask me for permission, just make the decision	Full empowerment	Open, empowering and protective	Transformational Leadership
I tell them what their problems are what our objectives are or whatever it is. And then I let them lead. And I follow and I help them.	Leading by being open for inputs	Open, empowering and protective	Transformational Leadership

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Leading by being open for inputs	Open, empowering and protective	Transformational Leadership
Make things less complicated	Open, empowering and protective	Transformational Leadership
Make things less complicated	Open, empowering and protective	Transformational Leadership
Manager protects team from top management	Open, empowering and protective	Transformational Leadership
Manager protects team from top management	Open, empowering and protective	Transformational Leadership
Manager protects team from top management	Open, empowering and protective	Transformational Leadership
Manager protects team from top management	Open, empowering and protective	Transformational Leadership
Lack of resources hamper innovativeness	Eexecuted strategy	Strategic Direction
No short term financial incentives	Eexecuted strategy	Strategic Direction
Optimize operations	Eexecuted strategy	Strategic Direction
	Leading by being open for inputs Leading by being open for inputs Leading by being open for inputs Make things less complicated Manager protects team from top management Manager protects team from top management Manager protects team from top management Lack of resources hamper innovativeness	Leading by being open for inputs Make things less complicated Make things less complicated Manager protects team from top management Executed strategy No short term financial incentives Eexecuted strategy

We have a challenge here as well, because we have, we have been focusing so much on internal processes and internal controls, operational risk assessment, all these parts that's that you have to have control of when you're when you're working at the bank uhm and so there has been there has been very much focus on that, almost in some part too much focus on these internal issues and this focus it it has taken time from our customers, so we have been kind of we're missing the customer, we don't know who our customers are, we're not listening to our customers or suppliers at leasing, what are uhm our customers and suppliers needs, in what way we can make the daily customer experience more simple and and and better for customers uhm so i would say that there are at leasing for example there are a lot of ideas of how we would like to which changes we would like to do in order to give a better customer experience which is one of our which is our vision	Pushed towards inward focus	Eexecuted strategy	Strategic Direction
Yeah I mean these things come along occasionally, where you know we do some do get chance to look at works another source of data or other way of doing things, but not too often. So yeah, mostly it's yeah, more day to day, month to month, kind of smaller projects we're working on.	Pushed towards inward focus	Eexecuted strategy	Strategic Direction
Ehmmm Quite a lot because we we we provide, for example, all the provisions which go into the monthly reports that highlights sort of the movements in in different portfolios and different products and whether they're doing well bad or or how they're performing Ehm from the back of that and you know we do further analysis on how and why and what, so looking at individual products potentially ore some types of products in different countries and so we do do quite a lot of that.	Pushed towards inward focus	Eexecuted strategy	Strategic Direction
Uhm right now we're in a very bad position the reason being that we've historically, we have a very fragmented IT, a very expensive IT in some areas, uhm some, some weak leadership in IT, which has meant the costs of just ballooned up without really creating any efficiencies in fact the opposite of just creating teams of people that clearly work hard, but no one really knows what they do, or what they achieve. So that's then well then The idea was to change that last year with outsourcing to Capgemini in the short term that means that it is extremely difficult to adapt or move forwards, because the emphasis So it has historically been difficult because there's an emphasis on trying to source out the situation of the inefficiencies and now with the transition to Capgemini is still really hard because of course during that transition we can't then be developing all the tools we're trying to hand over that doesn't work very well. So when we're behind the game in some areas on that so that I hope I guess the strategy is that once Capgemini get on top of understanding and replacing some of our old and not very good systems, then that gives us a platform to to move forward on.	Restructuring slows down the company	Eexecuted strategy	Strategic Direction
Partly there seems to be an internal issue with a lot of things we do kind of involve some sort of IT changes of potentially new models you know changes and stuff in all kind of system and a lot of it, some of it on that premise seems to take far longer than they should do. Uhm	Restructuring slows down the company	Eexecuted strategy	Strategic Direction
The the the strategy, you know, the 3.0, you know, looking at the 2022 everyone is agreeing on that, is just the path. The first year is going to take the first year ambition would probably two years. So it's about how can we are able to fast track take back that one year, we're going to lose in this transition.	Restructuring slows down the company	Eexecuted strategy	Strategic Direction
So It's a difficult one because their strategy is to reduce costs and increase sales and increase profitability because they have to	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction

eah, yeah of course. So, we have to consider not not just what uhm So we have to consider short term what's what's really gonna make a difference tactically. Then longer term, how can we do things efficiently so that we don't waste time doing everything five times, or I don't know, just setting up some horrible process that waste time in the future.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
So yeah, that's why it's quite close relationship because he's he's the one of the decision makers. They're used to in the time planning but also he needs to be close to what we're working on to contribute there and to understand that as well.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
Yeah, so he's open to that but he probably be a bit annoyed if if it asked me to do something and it was needed in a certain point in time. And then I came back and said, Actually I tried something completely new and I haven't got anywhere. Now he probably be a bit annoyed and he wouldn't shout at me or sack me but up he would be a bit annoyed I think quietly.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
We have the biggest operation we have is the call center. And they always very often win you know customer satisfaction best quality of service prizes. But they're optimizing to the phone operation.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
I think we are a little bit behind still on that because we is a massive, massive chunk is within this outsourcing and so many challenges, with this outsourcing just to make the maintenance work. And so the development is, you know, quite far behind as well. it's not ambition, the ambition is there, definitely with so many ideas and so many demands and so many IT tickets to do things but it just able to do it.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
a common topic today is in cost control, making sure everyone we all know our own costs because we need to control it, but we also need to have income and focus is for me, sales, making sure that we get sales training and we getting not better sales but we are getting, incremental sales so upsell cross sell stuff like that.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
Strong management and product management, be able to understand what's the next 10 years, but I think we always have looked five years back behind, you know, we tried something five years ago. Okay, is it going to try it again? But five years is gone and now another five years and you know when we arethe challenge we have and we are actually able to deploy something, we already behind, but the today's requirements.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
the strategy is about being not not always being first, but you know, not not be less than a the runners up, so you know, keeping that balance because there's no point of being first sometimes, but at least not being too much behind and thats it is quite a significant balance.	Efficiency/Optimization Strategy	Planned strategy	Strategic Direction
That one in particular is difficult. I think. I mean, like say like the one of the values being simplify things were possible. I think that is something that fits in more easily. Where is daring to be different is quite a more difficult one. But I think within the boundaries of that, then yes we do try yeah he does try to do things now look at things differently, not having not necessarily do things if we really look at things differently and see if there's a way we can do things and therefore by yeah discussing it with us and say we have a lot of cool group discussion is going to tell you about that as well. And it's at least we're thinking about it and doing by doing it. Yeah.	Optimize operations	Planned strategy	Strategic Direction