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Design decisions in the front office - back office issue

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3 An Exploratory Case Study

Having reviewed the literature to identify which insights are available and which insights are missing with regard to the framework to be developed, this chapter presents the design and results of an exploratory case study we conducted in a Dutch bank. The case was set up to provide directions for the remainder of this study. In this way, we tried to improve the efficiency and effectiveness of the main empirical study. Below we first address the objectives we formulated for the case study, followed by the suitability of the case study approach in this research phase and the particular design of this case study. Next, we present our findings regarding the three processes we investigated. After analyzing these findings, we end this chapter with a number of conclusions that lead to the directions for the remaining part of the study.

3.1 Case objectives

In order to succeed in making the main empirical study more efficient and effective, we defined a number of objectives for the case study.

- First, the case was meant to indicate design decisions, considerations or influencing variables that are not yet explicitly part of the current body of knowledge. Knowing these in advance means they can be included in the empirical study from the beginning, which will improve the accuracy and comprehensiveness of the study. If these additions prove important as the study progresses, we will have a firmer empirical grounding for the emergent insights (Eisenhardt, 1989).
- The second objective of the case study was to reveal which issues regarding front office and back office activities are considered particularly hard to accomplish in a practical situation. This knowledge can be used to focus the remainder of the research to ensure it addresses those design issues that are considered most problematic. This is specifically desirable, as we aim to develop a framework that not only provides insights in the design decisions regarding front office and back office activities in service delivery processes, but also supports them.
- Third, we conducted this exploratory case study to become familiar with the field of financial services. The case study provided the opportunity to learn the financial language and jargon and to get acquainted with some of the issues that are typical for

the field, such as government regulations and risk control, that would be of great help in setting up and carrying out the main empirical study. In particular with regard to gaining access to organizations and obtaining cooperation a basic knowledge of the field is required.

In this way, the exploratory case study can provide valuable insights in the front office – back office issue and contribute to the practical relevance of this research.

3.2 Case design

Before we present the case study results in the subsequent sections, this section explains why we chose the case study approach and how the case study was set up. With regard to the design of the study, we explain the sampling of the case organization, the sampling of processes in the organization, our information needs, the data collection methods and target respondents and data analysis strategy. For additional and more general insights in these aspects, we refer to chapter 5 of this thesis.

Why a case study

Although case studies are often used and very suitable for exploratory research phases, we could have chosen other exploratory methods, such as panel group sessions, relatively unstructured interviews with experts in the field or exploratory surveys. Yet, there are a number of reasons why the case study approach is a highly appropriate solution for this research study. To begin with, a case study allows us to investigate the front office – back office issue at close quarters and in a particular context. We expect the design decisions and underlying considerations with regard to front office and back office activities in service delivery processes to be closely related to the organizational context in which they appear, including, for example, the strategy of a service organization and the type of service being delivered. Compared to other exploratory research methods, case study research provides the best opportunity to include this context. Meredith (1998) emphasizes that a phenomenon studied in its natural setting and understanding gained through observing actual practice form one of the strengths of case study research. Furthermore, case studies are a good way for studying a phenomenon holistically (Yin, 1994), leading to “a relatively full understanding of the nature and complexity of the complete phenomenon” (Meredith, 1998, p.444). As this research for a large part concentrates on a range of design decisions, underlying considerations and influencing variables in the front office – back office issue and the coherence between them, an exploratory case study seems a suitable starting point. Moreover, the case method lends itself to early, exploratory investigations where the variables are still unknown and the phenomenon not at all understood (Meredith, 1998).

The case organization

This case study took place at a Dutch bank over a period of two months in 2001. The bank is part of a cooperative banking group that is among the three largest banks in the Netherlands in terms of market share. It serves both private persons and business segments by offering a full range of financial products and solutions. It does not compete on price, yet on delivering customer value. In particular, the bank values integrity, respect and expertise. The bank central to this case study is located in one of the major cities of the Netherlands and performs a central function in the region with regard to the business segment. The bank employs approximately 200 employees and operates from 10 offices spread across the city. We chose this particular bank for reasons of convenience. At this point in the study, there were no specific requirements for the host organization.

In this case we studied the front office – back office issue to look for initial confirmation of the insights from the literature review and potential additions, but also to investigate which aspects were considered hard to accomplish and to become familiar with the field of financial services. We focused our attention on five themes. For each theme, a few primary questions are included:

- The design decisions in the front office – back office issue: what seem to be the decisions; what are the difficult issues; are decisions being made in the first place?
- The considerations underlying the design decisions: are decisions being made based on their expected performance effects; are trade-offs involved?
- The variables influencing the design considerations: is there an effect from the type of service being delivered, particularly the degree of service customization; what are other important variables?
- The role of information technology: what is the role of information technology in the delivery of services?
- The coherence in the design of processes: what kind of relations occurs?

Sampling of processes

As we approach the front office - back office issue from an operations management perspective, our unit of analysis is a process, rather than an organization, departments or functions. In the bank three service delivery processes were investigated: the process for selling electronic banking agreements, the process for selling mortgages and the process for selling company loans. These processes were selected for three reasons:

First, they entail a combination of front office and back office activities. In financial services, it is common to make a distinction between “sales” and “transaction” processes. Whereas “sales” processes involve selling new products or services to a customer, like a savings account, “transaction” processes regard the actual use of the product or service, such as deducting money from an account. In general, transaction processes hardly include front office activities. To ensure a mixture of front office and back office activities in the processes, we only considered sales processes and face-to-face channels.

Second, they are highly common in the organization and for the field. We expected that common processes would be most representative for the way in which the bank operates and that common processes would have been designed carefully, perhaps more carefully than service delivery processes that only occur rarely.

Third, they vary with regard to the degree of customization of the service being delivered. We deliberately looked for variation in the degree of customization, because we expect the nature of the product to influence several design decisions and considerations. Particularly the degree of service customization receives a great deal of attention in the literature (this is explained in more detail in chapter 4).

Hence, in consultation with the bank, we decided to concentrate on electronic banking agreements (standardized service), mortgages (semi-customized service) and company loans (customized service). These services also reflect the bank's divisions: Mass Consumer Products, Mortgages and Financial Advice, and Business Products.

Data collection methods

For each of the three processes we studied, we needed data on a number of aspects to obtain the required information. We concentrated on the process steps involved in delivering the service, the allocation of tasks to front office and back office departments, the role of information technology and potential bottlenecks in the process. In addition, we required information on the design considerations. In order to collect this information, we relied on semi-structured interviews with managers and employees from the operating core of the bank and studied company documents. In total we conducted 18 semi-structured interviews of approximately 1.5 hour (see table 3.1). In the introductory interviews we determined which processes would be central to this study, addressed the nature and context of the processes and identified the respondents and company documents that would be included in the study. We included several sources of documentary material, such

Table 3.1: List of interviews in exploratory case study		
	Introductory interviews with key informants	4
Selling electronic banking agreements	Consumer advisors	2
	Assistant-manager	1
	Manager for mass consumer products (member of Management Team)	1
Selling mortgages	Mortgage advisors	3
	Manager of support department	1
	Manager for mortgages (member of Management Team)	1
Selling company loans	Business advisors	3
	Assistant to business advisor	1
	Manager for business clients (member of Management Team)	1
Total number of interviews		18

as corporate plans, internal memos and process descriptions. In the core interviews with the bank employees we paid detailed attention to the processes, particularly the process steps, the allocation of tasks between front office and back office departments, the role of information technology in the process and bottlenecks in the current design. We specifically asked the respondents to provide illustrative examples and demonstrations of work in progress, so that we could capture what was really going on instead of receiving generalized statements about how things were supposed to go. We ensured we spoke with several different employees for each process to prevent bias. Finally, in the interviews with the managers that were responsible for the processes (less structured “elite” interviews), we paid attention to the bank’s considerations for allocating front office and back office activities and employing information technology. In addition, we inquired about the managers’ perspectives on the bottlenecks in the processes and the anticipated changes.

Data analysis

Analyzing data generally consists of data reduction, data display and conclusion drawing and verification (Miles and Huberman, 1994). We reduced the data we collected by transcribing the notes that were taken during the interviews and by coding the interviews using software for qualitative data analysis. We largely developed the list of codes while coding, to capture the emerging themes. We applied descriptive codes for e.g. the strategy of the bank, the division of labor in the processes, the bottlenecks, expected changes and the role of information technology. We also applied codes for the performance effects of particular choices, mainly in terms of the efficiency, quality, speed, reliability and flexibility of the service delivery processes. The exploratory nature of this case and the themes we concentrated on did not give rise to the creation of data displays. Instead, we based our conclusions on the descriptions of the front office – back office issue in the three processes we investigated. We draw conclusions with regard to the design decisions in the processes, the underlying considerations and influencing variables, as well the role of information technology and coherence in the processes.

3.3 Case findings

Below we present descriptions of the processes for selling electronic banking agreements, mortgages and company loans. For each process we address the following elements:

- the characteristics of the service being delivered;
- the course of the process, i.e. the steps involved and the actors that carry out the steps;
- the distinction between front office and back office work;
- the role of information technology;
- the main arguments for the design of the process;
- the bottlenecks that were reported;
- the anticipated changes for a process, if any.

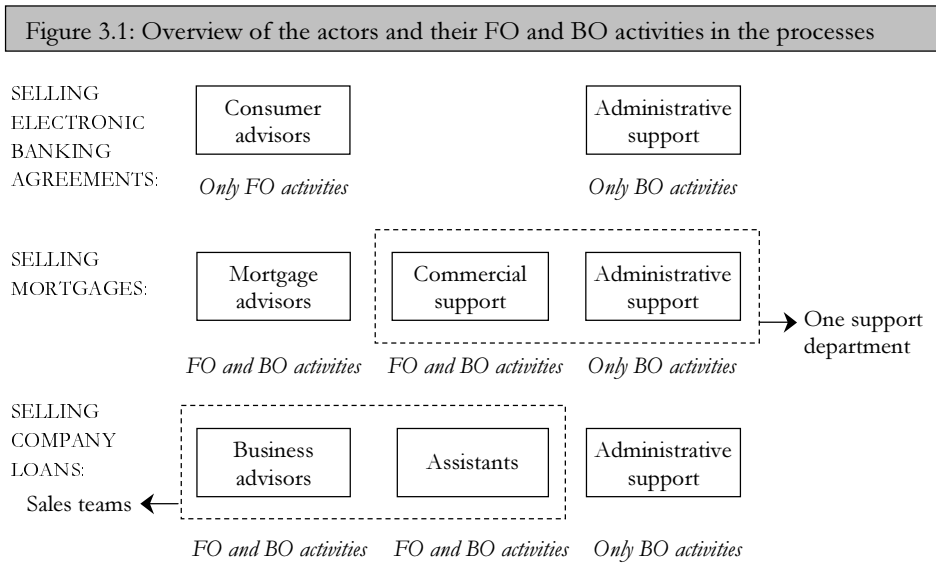


Figure 3.1 provides an overview of the main actors and the allocation of front office and back office activities in the three processes.

3.3.1 Selling electronic banking agreements

Electronic banking agreements are standardized products offered to private persons in relatively high volumes. Such an agreement enables customers to engage in electronic banking, i.e. to carry out basic financial transactions for themselves using the Internet and their own computer. The service delivery process involved little more than a consumer advisor filling in an application form for the customer and handing out the required attributes and a support employee making a few changes in information systems to update the customer's file and activate the agreement. The consumer advisors were located at the branch offices throughout the town, while the support department was located centrally at the bank's head office.

The bank pursued two important performance objectives for this kind of products: on the one hand, commercial power and sales opportunities, and, on the other hand, efficiency. Both of these objectives were taken into account when the organization decided on the allocation of front office and back office activities in the service delivery process. In order to increase the efficiency of service delivery, the policy of the bank was aimed at decoupling back office activities from front office activities and removing all back office activities from the local branches and offices to be organized centrally. At the same time, this enhances the effectiveness of front office employees, as they can concentrate on sales. The main bottleneck in this process as reported by the employees and the (assistant) manager regarded the accuracy of the administrative arrangements involved in the

transaction. As the remaining back office activities were not entirely standardized or automated, nor was the handover between the consumer advisors and the support department, there was a relatively high risk of errors. In the past, errors, such as activating the wrong account or carrying through only half of the required adjustments, had been made.

An important development is a new information system for sales support of mass consumer products that will be applied as a front office application, but also takes care of the administrative activities that are currently executed as back office tasks (this program was launched a few months after the case study). When the program is in use, certain process steps are automated and others are relocated from back office to front office. In this way, there will not be any of the follow-up back office work left. The result is a service delivery process in which most activities take place in the front office, where the customer is present, while the organization achieves both efficiency and sales opportunities. In addition, the risk of making mistakes is reduced as required adjustments are automatically processed.

3.3.2 Selling mortgages

Mortgages are semi-customized products that are sold in relatively large volumes. Although customers will see mortgages as customized products, they basically are choices from a pre-defined set of options. There were four parties involved in the process for delivering mortgages: customers, mortgage advisors, commercial support employees and administrative support employees. Mortgage advisors were located at the bank's head office and met with customers to sell mortgages. This involved discussing the customer's needs and wishes and calculating mortgage proposals.

For the preparation of a mortgage proposal, we observed two methods. Some mortgage advisors took notes during the meeting and worked out a mortgage proposal after the customer had left and mailed it to the customer, while others used the computer in the customer's presence and directly entered customer data in the information system for calculating mortgages, so that the customer could take the printed proposal home. Thus, the "notes" method involved back office activities, whereas the "computer" method only entailed front office activities. The main reasons for the computer method were the increased speed of the process, a decreased risk of making mistakes as the customer can check the advisor's input, more flexibility as the advisor can make several different mortgage calculations and improved efficiency, as there is no follow-up work involved for the advisor. Yet, the information system was quite complex and required a thorough understanding. In fact, it was not meant to be a front office application. Inexperienced advisors therefore did not feel comfortable using the program in the customer's presence. Advisors who were not very good with computers in the first place also avoided using the computer in customer meetings, as it would not make them look professional. They preferred to send the proposal afterwards to the customer.

In addition to the mortgage advisors, there were support employees involved in this service delivery process. They were set up to take over administrative tasks from the mortgage advisors, so that they could concentrate on sales and to create an additional check in the process. The handover of work between the advisors and the support department took place through standardized forms. The advisors could drop their work in the support department's inbox without further explanation. Commercial support employees had the first customer contact to schedule meetings with customers (front office task), turned mortgage proposals into mortgage offers and prepared the associated deeds (back office tasks). The latter tasks could involve customer contact to obtain all relevant documents from the customer. Administrative support employees took care of the actual financial transactions. Commercial support employees and administrative support employees formed one support department.

In summary, this process consisted of a combination of front office and back office activities and involved three different employees. Yet, we did not observe a clear distinction between front office and back office departments, based on the absence or presence of customer contact. Instead, the bank differentiated between “external” employees that were responsible for sales and “internal” employees that were responsible for the administrative activities that were involved. Both kinds of employees carried out front office activities as well as back office activities. This is also illustrated in figure 3.1.

With regard to potential bottlenecks in this process, the employees as well as the management were very pleased with this process, both in terms of its design and its practical implementation. Developments that are to be expected are the establishment of a national central support center for mortgages that takes care of the deeds and the transfer of funds. The bank plans to participate in this center. Therefore, in the near future some process steps will be centralized and subcontracted to this support center. The transfer of data will take place electronically.

3.3.3 Selling company loans

Company loans are highly customized products offered to business clients. They are financial solutions tailored to and designed for each individual customer. The bank defined personalized solutions and close customer relations as main performance objectives, whereas internally efficiency was emphasized.

The service delivery process was carried out by business advisors and their assistants and a specialized back office for administrative tasks. It was the bank's policy that the business advisors concentrate on the market, freed from “office work” as much as possible. In order to realize this, they were supported by assistants who were in their turn freed from administrative activities. Moreover, administrative activities, such as preparing the deeds and transferring the funds, were deliberately allocated to a back office department to comply with regulations regarding the separation of duties. The business advisors and their assistants formed small sales teams that dealt with all activities in the service delivery

process of selling company loans until only administration was left. The business advisors met with customers and prepared the complex parts of the loans. The other tasks, such as preparing customer meetings, completing the loan and making offers, were carried out by the assistants. The assistants also had a front office function, as they answered incoming phone calls and handled several customer requests themselves to shield the advisors. In this way, business advisors and their assistants both performed front office as well as back office activities. They worked closely together in sales teams to facilitate handing over work, see also figure 3.1. This process enabled the bank to provide tailored solutions in an efficient way. The bank further aimed for effectiveness through differentiating between clients and products in terms of expected benefits. It argued that the most efforts should go there where expected benefits are highest. The role of information technology was limited to decision support.

The respondents did not report bottlenecks that were related to the design of the process. Instead, the main problem regarded potentially long delivery times when customers do not cooperate in supplying the required information. The bank was expecting a redesign of this service delivery process, in which offers will also function as deeds, the assistants take over more work from the advisors and relatively small business clients are served in standardized ways. These developments will improve the speed and efficiency of the process, while the business advisors have more time to concentrate on the sales part of their jobs.

3.4 Case analysis

Analyzing the descriptions of the three processes presented above gives rise to a number of conclusions with regard to the front office – back office issue in this case. Below we present our findings regarding the five themes we concentrated on: the design decisions, underlying considerations, influencing variables, the role of information technology and the coherence between these elements.

Design decisions

With regard to the design decisions regarding the front office and back office activities in the three service delivery processes, we can conclude that the processes in the bank under study were the result of actual design decisions. They did not just emerge, but were specifically designed instead. One design decision regards determining which activities are front office activities and which ones back office activities, although the bank did not seem to devote much attention to this issue. Only in the processes for selling electronic banking agreements and for selling mortgages there were a few choices to be made, i.e. the transformation of currently back office activities into front office activities. A more significant design decision regards the decoupling in the process. The bank managers considered this as one of the key issues. They reported they wanted to know, for example,

“where to cut the process” and how to free advisors from less demanding tasks in order for them to devote more time to the market.

However, the respondents employed a different terminology to address the issue of decoupling front office and back office activities than common in literature. Whereas in literature the distinction between front office and back office activities is based on the presence or absence of contact between customer and service provider, in the bank it was more common to distinguish between “internal” duty and “external” duty or between “sales” and “administration”. This distinction not necessarily overlaps with the presence or absence of customer contact. For example, mortgage advisors and business advisors were considered “the front office” and commercial support employees or assistants “the back office”. As figure 3.1 shows, both conducted contact and non-contact activities. Only in the process for selling electronic banking agreements we observed a clear distinction between a front office in which only front office activities took place and a back office, consisting of back office activities. This indicates that decoupling a process does not have to take place on the basis of front office and back office activities.

The analysis of the case findings also indicates that the decoupling decisions regarding front office and back office activities might need to contain more than just the allocation of tasks to employees. In fact, the bank also paid explicit attention to the way in which the employees work together, i.e. as part of separate departments or small sales teams. In the process for selling electronic banking agreements, for example, the consumer advisors were located at the offices whereas the support employees formed a central and separate department. In the process for selling mortgages, the advisors were decoupled from the support department, but still located close to each other. In the process for selling company loans, the advisors and assistants worked closely together in sales teams, although the process was decoupled. This illustrates that a decoupled process can still have several forms that have different strengths in terms of performance. Strictly separated and centralized departments generally create economies of scale, while sales teams provide better opportunities for collaboration and coordination. The bank managers reported that determining which activities should be performed centrally and which ones at decentralized locations is a recurring and demanding issue for them.

Underlying considerations

We can draw several conclusions regarding the design considerations of the bank in this case study. The bank seemed to pay explicit attention to performance objectives, such as efficiency or sales, when making design decisions. We recognize the customer contact approach of Chase (Chase, 1978) in the decoupled administrative support departments in each of the three processes. Administrative support was often decoupled from the sales parts of a process to improve efficiency through realizing economies of scale. However, comparing the process designs in the case study with the typology of decoupling strategies provided by Metters and Vargas (2000) reveals that there might be even more considerations than included in their framework. In the process for selling electronic

banking agreements, for example, the new information system will relocate back office activities to front office employees to increase the speed of the process. In fact, it is expected that a coupled process with only front office activities is more efficient than a decoupled process with a combination of front office and back office activities. This is a different interpretation of the quadrant that is now called the Kiosk strategy. Furthermore, in the process for selling company loans, the process is decoupled to free the business advisors from office work. This consideration is not completely covered by what Metters and Vargas mean by either a Focused Professionals or Cost Leader strategy. Yet, it is a recurring consideration in several service delivery processes in the bank. It seems a further refined typology is required to capture the large amount of possible considerations in practical situations.

With regard to potential trade-offs in the design decisions, we can conclude that the bank seems to have succeeded in overcoming them. Moreover, the bank clearly aimed for multiple performance objectives, such as efficiency and customized service delivery, and its processes seem to be designed to achieve them as well. Although we did not measure process performance quantitatively, the respondents did not report large difficulties in the process designs, nor did we find severe problems with process performance for the three processes we investigated. Therefore, we might conclude performance objectives were not traded off. Yet, this does not mean that trade-offs no longer exist. It illustrates the way in which the bank tried to achieve “optimal” designs for its processes.

Influencing variables

From the literature review a number of factors that might be influencing the design decisions and their underlying considerations could already be identified, such as the customer’s disposition to participate and the variety of demand. This case study clearly illustrates the impact of product characteristics, given the differences we can observe between the three processes. For the standardized electronic banking agreements, back office activities could be easily separated from the front office activities and organized centrally. The consumer advisors can devote all their time to meeting with customers. Developments include the automation of back office tasks and moving the remaining back office activities to the front office to eliminate follow-up work. For semi-customized mortgages the work could also be divided between mortgage advisors and support employees that work in separate departments without severe problems. Still, the mortgage advisors cannot devote all their time to meeting with customers, as in some cases the information system does not allow for front office calculation of mortgage proposals. Future developments are aimed at further centralizing back office activities, not (yet) at automating or eliminating back office activities. For company loans, centralizing back office activities is not (yet) an option, as business advisors have to work closely together with their assistants in order to deliver customized services. Here, the main issue is freeing business advisors from less demanding activities to have them concentrate on customer relationship management. Hence, it seems that the degree of service customization

influences the issues and opportunities for process design, including the way in which front office and back office activities are dealt with. The case did not indicate other variables that influence the design decisions and the underlying considerations as much as the degree of service customization.

Information technology

With regard to the role of information technology in the three processes, we conclude that information technology plays a significant role in the design and execution of the processes. On the one hand, information technology enabled or improved certain designs, while on the other hand particular process problems could be attributed to a lack of (appropriate) technology. For example, for electronic banking agreements, a new sales support system was expected that eliminates follow-up back office work, so that only front office activities remain. At present, the lack of a system that supports the handover of work between consumer advisors and the central support department increased the risk of inaccuracies. For selling mortgages, the information system prevented some advisors from the front office calculation of mortgage proposals. The imminent allocation of certain back office activities to a national support center will be facilitated by information technology that enables electronic transfer of documents and orders between the bank and the support center. For company loans, the role of information technology was limited to decision support. From this we conclude that the role of information technology was more significant for the standardized and semi-customized products than for the customized company loans.

Coherence

Although in this section we have reviewed the front office – back office issue in the case study as consisting of separate elements, another significant finding from the case study regards the close relations between them. We can conclude that the process designs of the three processes we investigated are difficult to “dissect” in separate design decisions with their own considerations that are made independent of other design decisions. In fact, the designs can only be fully understood and explained if the design decisions are considered as a package rather than one by one and the impacts of strategic performance objectives, product characteristics and the role of information technology are considered together and at the same time. A good example is the new service delivery process for mass consumer products based on the sales support system. Here, the design consists of only front office activities that are carried out by one employee. This design is enabled by information technology and the relatively low complexity of the process steps and simultaneously ensures low costs, marketing benefits, high speed and fewer errors. Another example can be found in the process for selling company loans. Here the decoupling decision can only be understood if the way in which the employees work together in sales teams is also included, as well the bank’s objective to free business advisors from office work. We need to be aware of this coherence in the remainder of the study.

3.5 Conclusions

Having analyzed the data from this exploratory case study, we can use the findings to formulate the directions for the remainder of the study that should improve its efficiency and effectiveness. It should be noted that we do not use this single case study to exclude findings from the literature review in setting up the remainder of the study, just because they did not appear in this case. Instead, we only use this case to provide focus and add aspects, if required, to make the main empirical study more efficient and effective. With regard to the first objective: indicating additional design decisions, considerations or influencing variables, the case study shows that front office and back office activities are not necessarily grounds for decoupling a process and that additional arrangements regarding the way in which employees work together are also part of the front office – back office issue. As these are also significant conceptual issues, we will work this out in more detail in the next chapter, rather than here. The case further illustrates that design decisions are the result of many considerations regarding multiple aspects of performance. Therefore, in the main empirical study we should concentrate on identifying a comprehensive list of considerations instead of limiting ourselves to the considerations addressed in the current body of knowledge. In any case, we should also include the role of information technology and service characteristics, such as the degree of customization. Moreover, we should not overlook the coherence between the elements in the front office – back office issue. Second, the case was meant to shed light on the typical front office – back office issues from a practical perspective. The case did not indicate we are focusing on the wrong issue altogether, for example because other issues are much bigger than the front office – back office issue or because the bank did not encounter difficulties in solving the issue. In this respect we can conclude that the combination of decoupling decisions and arrangements regarding employees working together are the most relevant issues that require attention. Overall, the managers reported they would appreciate a comprehensive framework that could support their design decisions. Third and finally, the case has functioned as a satisfactory introduction in the field of financial services, so that developing the main empirical study should not be hindered by problems caused by unfamiliarity with or misconceptions of financial service delivery processes.

