

Termpaper

# The Future of Debt Collection- How Design Thinking Can Empower Debtors and Contribute to A Future Proof Public Sector

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## Summary

This paper analyses The Norwegian Tax Authority's recent reorganization of the Collection division, how it was carried out, with what purpose, and what state it is in. It specifically focuses on the culture, and how design thinking should be an integral part of the organization.

I discuss the reorganization, how it has affected both the users and its employees. Five very distinct areas that have influenced the organization negatively towards a digital transformation were uncovered. These are; internal silos, stifling of innovation, lack of relationship between IT and business, a divided culture, and specific user issues with an uncoordinated collection division.

From there I analyse a business case concerning a development of a web app at The National Norwegian Collection Agency, which practiced a human centric design method. The case provides proof of digital mastery within the organization, although the organization as a whole is characterized as conservative in relations to the four levels of digital mastery. The case serves as a backdrop to what is possible to achieve, and that the organization has some real success stories within digital transformation.

I argue for a true, and wholehearted company culture centred on design thinking and user-friendliness. I prove why this would be the correct approach based on my analysis and theories on the matter. User needs, not types of claims, processes or internal power struggles must be the premise for how the collection division runs its operations and makes its strategies.

I have discovered that the relationship between IT and business/operations is a prerequisite for future growth and prosperity in the digital age. There is no way around it. Focusing on how you do business is significantly more important than what you do, where "what" was the sole focus of the reorganization of the Tax Authority.

I find that I personally tend to be negative towards the reorganization, and hope that my own biases are not in the way of making a non-partial analysis. This has been a focus of mine throughout the paper

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## **1 Organizational context**

### ***Collection Agencies in the Public Sector***

Public debt collection has traditionally been performed by an array of different public sector agencies. One of the biggest agencies in terms of number of claims and clients was The National Norwegian Collection Agency. As a step to consolidate and move towards more efficient collection practices a merge of different collection agencies in the public sector was initiated by the government in 2014.

The Norwegian National Collection Agency was integrated into the Tax Administration with effect from 1 January 2015. On 1 January 2016, responsibility for the management of excise duties for registered taxpayers, as well as the collection of excise duties, customs duties and import value added tax, was reassigned from Norwegian Customs to the Tax Administration. The Collection Agency of the Labour and Welfare Administration became a part of the Norwegian Tax Administration on the 1st of April 2018.

### ***The Norwegian Tax Authority Reorganization***

The Tax Administration's current organization was established in January the 1<sup>st</sup> 2019, through a major reorganizational initiative called "The New Tax Administration" (Attachment 1, report to The Ministry of Finance, 2017).

Technological developments have led to most of the information- and payment processing are digitized. As a result, both businesses and citizens expect to be able to communicate and exchange information with the Tax Administration and its divisions through simple, electronic solutions. Digitization gives new expectations in regards to service, quality of handling of cases, and involve major changes in social structures, business models and amount of data. In recent years, The Tax Administration's development has largely been influenced by changes in the outside world. Knowledge and insight about trends and technologies from the outside world is an important basis for their strategic choices.

The expectation of providing good service is related to the administration's general duty to provide guidance. The Tax Administrations ultimate goal is to make it easy to follow duties. A socio-economically efficient tax administration

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must facilitate simple, effective and reliable processes. At the same time, because of recent economic downturns in the petroleum sector, there are clear expectations of cost efficiency.

There are three main reasons The Tax Administration has gone through one of its biggest reorganizations to date:

1. The need to facilitate working as a more analytical and risk-based organization.
2. Digital transformation, globalization and budget cuts all contribute to the fact that The Tax Administration will have to work more efficiently and cost effectively.
3. There is a need to make some fundamental changes to the organization from working locally in their districts – i.e. North, South, West, and East - to a national and international focus.

Through the reorganizational initiative, the organization will be more flexible and agile towards unforeseen future needs and trends of the public. A substantial reason for the reorganization is that there is a need to digitize processes, services, and the organization as a whole. It is therefore safe to assume the initiative is a digital transformative initiative.

### ***Public Collection Agencies Gathered Under One Division***

Through the initiative, the Tax administration was organized in four main divisions, where all the main debt collection agencies in the Norwegian public sector are now organized under The Collection division (Figure 1).

The Collection division secures the financial basis for the welfare state of Norway. 1.2 billion NOK in state income are secured through the different collection accounts and processes. The Collection divisions 3 main goals will be

- Ensure proper use of resources to achieve efficiency through all collection processes.
- Better coordination between agencies to achieve increased compliance and equal treatment of users.

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- Use the opportunities to digitize, automate and standardize collection processes.

## **2 Issue Identification**

In this section, I will focus on five key issues, which I believe are all instrumental in holding the organization back when pursuing their digital transformation.

1. Internal Silos
2. Stifling of innovation
3. The relationship between IT and business
4. The Culture of the collection division
5. User issues with an uncoordinated Collection Division

### ***Internal organization of the Collection division - Gathered but working in silos***

The Collection division has assembled all collection agencies in Norway under the Tax Authority (Figure 2). One of the biggest issues is that the reorganization project made the decision to organize the new division with sections organized by what geographical location they were in before, and prior business field, not overall collection processes. Thus making no real change to the structure or collection processes. The only real change is that the agencies (i.e. the National Norwegian Collection Agency and the Collection Agency of the Labour and Welfare Administration) are now departments under a division, and not standalone entities. We did not reorganize through the business processes, therefore there is little to no real coordination or cooperation through our major collection processes, just as it was before. The problem with the new organizational structure of the collection division is it is a division organized based solely on being assembled – not effective. There is no real coordination or cooperation between the departments.

The Capgemini Consulting study, *Digital Transformation: A Roadmap for Billion-Dollar Organizations* (2011), points out that successful digital transformations are implemented from transforming your organization to take advantage of the possibilities new technologies provide. The Tax Authority state technological developments in the information- and payment processes as a catalyst for reorganizing, thus seemingly being on track to digital transformation.

However, by creating more silos, which effectively has been done, The Tax Authority is not setting itself up to effectively take advantage of new technological possibilities. They have been focusing more on what they do, not

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how they do it – something that the The Capgemini Consulting study (2011) reveals as the opposite of what organizations should do.

### ***Innovation***

Coincidentally, the innovation process has been heavily formalized by the creation of a department named "innovation", which works under IT, which in turn is organized in its own division, without real ties to the business. Formalization of the innovation process is shown to yield less growth than their organic counterparts, J. Hagedoorn and N. Wang (2012) cited in Arena, M., Cross, R., Sims, J., & Uhl-Bien, M. (2017). To flourish, companies need to constantly pursue incremental innovations, small improvements to their services that let them operate more efficiently and deliver greater value to customers/users O'Reilly III, C. A., & Tushman, M. L. (2004). The formalization of innovative initiatives means that initiatives must go through a long process of bureaucratisation, thus they tend to be big projects, with incredibly long timelines and massive budgets.

### ***IT and Business relationship***

Where some of the collection agencies had their IT departments organized close to business or operations before the reorganization, IT is now in a standalone division, where coordination and cooperation between the divisions is highly formalized. I would argue that each division should have their own IT department, with representatives in all business aspects. Merging IT and business has proven to work on other successful digital transformational projects like Lloyds Banking Group (LBG) (Westerman, G., Bonnet, D., McAfee, A., 2014, Chapter 8, Section 2, para. 1). IT and business groups are able to move faster together than they could separately, so they conduct experiments, launch new capabilities, and transform outdated platforms better than other companies can (Westerman, et al., 2014, Chapter 8, Section 3, para. 2).

The lack of a trustful and close relationship between IT and business, with the formalization of innovative initiatives, directly counters long-term growth in the digital economy.

### ***The Culture of the Collection Division***

The internal issues do not stop at a relatively non-existent relationship between IT. As the organization of the Collection Division is a coalition of different collection organizations, never before organized under the Tax Authority, you have vast

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differences in cultures. Every department has particularly different approaches to work method, their social mission, business development and their users. The Organizational culture is defined as comprising the underlying norms, values, and assumptions that define the “right way” to behave in an organization (Schein, 2010, cited in Elsbach, K. D., & Stigliani, I., 2018).

Therefore, there is enormous potential in designing and establishing a new organizational culture and mobilizing the organization to make digital transformation a part of it. Consequently transforming the customer experience is at the heart of digital transformation (Westerman, et al., 2014, Chapter 2, Section 1, p. 1). Today, customer expectations are demanding and as an organization, you are constantly under the scrutiny of consumers that want better services and products. The Tax Administration will never lose customers, as we are all taxed by law, but they may lose integrity, authority and most important; trust. It is therefore imperative that The Tax Administration develop services that make it easy for the public to understand and utilize.

Building a company culture around user-friendliness and a focus on consumer needs is a daunting task. There is however strong evidence that Design Thinking tools like experimentation and prototyping have an immense positive impact on an organizations culture (Elsbach, K. D., & Stigliani, I., 2018). There is also evidence that design thinking could positively influence organizational performance in terms of growth and profitability (Chiva & Alegre, 2009; Gemser & Leenders, 2001 cited in Elsbach, K. D., & Stigliani, I., 2018), and innovation capability (Filippetti, 2011; Menguc, Auh, & Yannopoulos, 2014 cited in Elsbach, K. D., & Stigliani, I., 2018). Furthermore, given its benefits for business performance, design thinking is promoted as a necessary skill for managers to possess (Boland, Collopy, Lyytinen, & Yoo, 2008; Kelley, 2001, 2005; Liedtka & Ogilvie, 2011; Martin, 2009 cited in Elsbach, K. D., & Stigliani, I., 2018).

Design thinking is a method where you observe and analyse user behaviour to gain insight in their needs and wants, and ideally use this information to create products and services that acquire and retain customers. Promoting user-friendliness is not prerequisite, but a requirement (CIO, 2018).

Through these studies I can safely conclude that design thinking tools and methods are fundamental in a company's digital transformation, both when it comes to company culture, but also in overall business development.



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### *User issues with an uncoordinated Collection Division*

As this is a major reorganization of the different collection agencies and practices, it will have a profound effect on Norway's citizens. Users in different economical situations will meet an assembled and supposedly more efficient public sector.

Users of the Tax Authority are the majority of the population, as we are all taxed by law. The Collection Division is different. For example, to become a user of The Collection Division, you have either somehow defaulted on loans by the government (The Norwegian State Housing Bank, the Norwegian State Educational Loan Fund), not paid child support, broken the law through e.g. speeding, or not paid enough taxes. There are different stages a user will be exposed to a collection process. The user can come in at the start of a claim process where there are no fees, and function like any other invoice. If you have defaulted on multiple payment reminders, you are under the enforced collection stage. This is when the state collects debt from your salary, your social security funds or take claim in other valuables like your home or car. In some cases, the state will solicit imprisonment (Figure 3).

The main user issues concerning an uncoordinated collection division is how data and information is acquired and handled by the state collection agencies organized under the division. Currently the division have well-developed and -run systems for collection, but they are partly uncoordinated with each other.

If one sees enforcement officers (Namsmenn) in Norway as a whole, very complex regulations and little user-oriented processes characterize the area. Each with its own processes in case handlings, laws, services and customer support. The problem occurs when users have debts to multiple enforcement officers, which is often the case. They do not have coordinated case handling systems, information sharing or a coordinated effort to better customer services.

They effectively make it extremely hard for a vulnerable user group to ever gain control over their economic situation. In some cases the collection practices are such, that the user will likely never be able to pay themselves out of debt, as all the user does is pay off interests. An insight from a project done by the author of this paper from internal interviews of users of The National Norwegian Collection Agency (Attachment 2, The Future of Online Debt Collection), states

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that some users have no incentive to work any harder, more, or getting higher paid jobs. This is because they will never be left with anything other than the rate of sustained living expenses. This is a rate set by The Royal Ministry of Children and Family Affairs so that you as a user will always have enough money to sustain housing, food, childcare, etc., but not a penny more. Therefore, the user will have the same amount of money left each month if he works, or if he is on welfare.

In the worst-case scenario, if a citizen is under a (or several) collection processes he or she will cease to work, because there is no economic incentive to work. The debt does not depreciate, as the interest rates are impossible to pay off. Non-working citizens do not contribute to the economy. There is therefore an argument for that well-executed collection processes are socio economical. There have not been studies done on the direct correlation between user-friendly collection processes, and the diminishing social economic output of individuals, but the available evidence certainly elude to this fact.

### **3 Analysis**

To better understand how design thinking can be used as a method, specifically for the collection division's users, it is important to have an example and analysis of a distinct user case from one of the agencies.

#### ***Collection division user centred case study***

The Norwegian National Collection Agency (NNCA) planned and carried out a project aimed to make the process of documentation and self-service more digitized and effective. The Project was initiated in the beginning of 2016, and the solution launched in the beginning of 2018. It was specifically aimed for users that were in an enforced collection process where we calculate the deduction amount based on the rate of sustained living expenses, set by The Royal Ministry of Children and Family Affairs. The rate varies from user to user as they all have different expenses and costs depending on their situation. The NNCA have a clear understanding of the user's needs, through data, observation and surveys.

Empathising with the user is the initial part of a design thinking process (Hasso-Platner Institute of Design at Stanford. An introduction to Design Thinking - Process guide, unknown year).

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The project was initiated because of a need to digitize and increase the efficiency of case handling. The NNCA started the project with analysing their underlying processes trying to identify weak links and where digital solutions would be cost effective. They also had to assure that their existing IT systems would be able to support the solution. If the need for reconstruction of the entire system base were needed, the projected solution would not be cost effective. Judicial bottlenecks were also analysed. The NNCA show here a thorough understanding of customer behaviour, smart channel investments, and a good grasp of customer data that work together with fundamentally strong IT systems. All aspects in creating a compelling customer experience (Westerman, et al., 2014, Chapter 2, Section 8, p. 3).

At this point, they created user cases and journeys based on internal user data. Creating user journeys, or journey mapping, is a strong innovation tool kit designed to depict the customer's actual or ideal journey (Jeanne L., 2011, p. 17). Their thinking was that, based on user data, they could sufficiently come up with a prototype. As the solution was based on their self-service website [www.sismo.no](http://www.sismo.no), they had a great deal of data and KPI's to outline some key features they knew their users would appreciate. After a couple of design iterations, they had a working prototype that they were ready to test on users. They initiated a two-day workshop testing the prototype on different user cases. After three design sprints following the testing, they had a solution and a product they were confident would solve many user problems. Rapid prototyping and design iterations validate or contradict your perceived user value of the solution. Therefore getting you closer to a user-friendly product through each iteration (Jeanne L., 2011, p. 17).

The product, dubbed DID (Translated: Digital Dialogue) (Attachment 3, Project Report DID), is user friendly as it is a product focused around mobile users, utilizing quick scans of documents with the camera and giving the user the power to change information with just a few clicks. One of the key indicators that mobile solutions were insufficient is data from their website [www.sismo.no](http://www.sismo.no) that show a growth of traffic from mobile devices going up 400% from 2013.

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### *Stats and measurements of success*

The project was initiated with extensive cost/benefit calculations, to prove that the digital collection process strongly reduces manual casework. Without the cost/benefit calculations the project would likely never have been green lit. In the Digital Transformation paper by Capgemini Consulting in 2011, they present four methods companies justify their digital transformation initiatives. The DID initiative was justified the traditional way through quantified economic business case (Capgemini Consulting, 2011). Other qualitative benefits are enhanced compliance from users, digitalization goals met by efficient collection practices, ensuring legal certainty and equal case processing, better service and user satisfaction and increased accessibility to the public sector.

They have constantly measured the use of the solution either by web statistics like Google Analytics, by monetary successes by how much they collect per working capita or by how many cases are successfully concluded. These data could be a basis for further development of their products and solutions. Having a proper system for measurement is a good way to provide confidence in investments, and are so important they should be the backbone and guiding light of an organizations digital transformation (Westerman, et al., 2014, Chapter 12, Section 11, p. 1).

The project shows how one can both solve internal efficiency issues and user issues by using design thinking as a method and process. Through empathising with the user, through clear data and user statements, defining and ideating an idea – all based on data – and finally prototyping and testing it on real user cases. This project followed the five steps of Institute of Design from Stanford's process of design thinking (Hasso-Platner Institute of Design at Stanford. An introduction to Design Thinking - Process guide, unknown year).

The NNCA set 12 indicators (benchmarks) for success, which have been followed through the entirety of the project initiative. The initiative has outperformed previous estimates by 19%. Because of increased use, and user satisfaction other qualitative KPI's are also showing to outperform previous estimates. The project was therefore concluded as a success.

I will in this section account for how this particular internal case ties into the issues presented earlier.

What has not been measured is the very close relationship IT, business, legal, communications and management had throughout the project. The NNCA shows great technology leadership by encouraging, and facilitating a strong relationship between IT and business (Westerman, et al., 2014, Chapter 8, Section 1, p. 1).

The grounded belief in that user-centric design is a discipline all parts of the organization have to embrace, made the project a success. It was a part of the NNCA's company culture and drive. Employees at all levels from top to bottom should care about the customer, performance, and company success, not just top level. It has to be rooted in the company culture. This enables flexibility, learning, and change (Beer, M., Eisenstat, R. A. Foote, N. 2009, p. 35). Digital masters do it right, by investing time and resources in designing compelling customer experiences with high involvement of the customers themselves. They are also prepared to do what it takes to adapt the organization to deliver on the promise (Westerman, et al., 2014, Chapter 2, Section 4, para. 8).

When the project was initiated, all project participants had a shared vision of a better service to users in an enforced collection process. It was green lit on the base of economical calculations, but initiated because of fundamental user needs. From the time the idea was presented to initiation, it took 6 months.

The project was partially funded by the Agency for Public Management and eGovernment (Difi), which is a testimonial to the innovative nature of the project. In addition, this was a project initiated before the reorganizing of the collection agencies. Consequently it is worth analysing, as it embodies a lot of successful criteria that lack in today's organisation.

## **4 Conclusion**

Through this paper, I have interpreted the benefits of using design thinking in a context of debt collection, considered the lack of a common culture in the collection division, and evaluated how design thinking can affect and create an organizational culture. I feel confident in concluding that implementing design thinking as a method of work not only benefits the public in better services, but

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will also most likely be the driving force of a coordinated and consolidated collection division moving forward. With the reorganization, the focus now should be on how to sustain growth through transforming the collection division to a digital future, and instilling a culture that puts human centric design in the forefront of all processes and decisions.

## **5 Action plan**

When assessing a suitable action plan I considered using the transformation compass (Westerman, et al., 2014, Part 3, Section 1, para. 1), Lewin's Force Field Analysis cited in Corkindale (2010) or Kotter's 8-steps. I opted for a hybrid, where I present my action plan for predominant, central actions to be taken in the collection division to initiate a true digital transformation of the organization.

### ***Self-assessment***

According to Westerman (2017), assessing your digital mastery is essential as a starting point of your digital transformation journey. Considering my previous analysis, I would put The Tax Authority as a conservative in the four levels of digital mastery (Figure 4). The Tax Authority's formalized innovation processes and bureaucratic processes solidify its organization on the conservative side. Acknowledging that and getting management aware of where we are and where we want to go will be imperative. This would be my starting point.

Following up on a starting point, I would instil a sense of urgency in the collection division's leadership. An awareness of the challenges that the division faces in not putting user needs before anything else, and making it a core principle in the organization. In the private sector, companies like Intrum (formally known as Lindorff) are taking user needs very seriously, and have consequently invited to events like hackathons to come up with new and innovative products for their users (Intrum, 2019). A sense of urgency and a growth mind-set will contribute to growing a thriving collection division. CMO of John Hancock, Barbra Goose, speaks of the importance of thrive mind-set counter to the survive mind-set. People with a thrive mind-set feel a sense of urgency (MIT Sloan Management Review, 2018).

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## ***Vision***

When management are confident that this is a do or die moment, that they do not want to become the Nokia or Kodak of collection agencies, I would create a clear vision for the future. I would focus on a strong communication plan for the vision, to secure it being adopted by everyone from top management to receptionists. A vision is more effective in influencing follower commitment to a proposed strategy or change if it is relevant for follower values and ideals, when it is communicated with enthusiasm and confidence (Yukl, G., Gordon, A., & Taber, T. 2002, p. 23).

With a strong and clear vision, I would challenge the organization on thinking more like a start-up, than a century old governmental organization. Promoting a growth mind-set, and foster healthy competition. When the workplace feels challenging but not threatening, teams can sustain the broaden-and-build mode. Oxytocin levels in our brains rise, eliciting trust and trust-making behaviour. This is a huge factor in team success, as a Google representative attests: “In Google’s fast-paced, highly demanding environment, our success hinges on the ability to take risks and be vulnerable in front of peers.” (Delizonna, L., 2017, p. 3).

Consequently, solidifying and instilling a companywide ambition to adopt design thinking as a driving force for cultural change and mind-set. It would have to be adopted from the top down, where everyone in the organization identifies with it and help cultivate it. Without continued organizational support, the use, implementation, and ultimate effectiveness of design are limited (Elsbach, K. D., & Stigliani, I., 2018, p. 2294). As design thinking is a method of constantly assessing your output to what insight you have on your users, I would greatly encourage failing and learning from failures. Inspire a mind-set that without failing, we cannot learn, and learning is extremely important. Becoming a learning organization, where open discussion and knowledge sharing are key, will able it to adapt to the unpredictable more quickly than their competitors could (Garvin, D. A., Edmondson, A. C., & Gino, F. 2008, p. 1).

## ***Internal organization***

One of the biggest challenges in the collection division is its internal organization. I would try to bridge the relationship with the innovation department and at first focus on small incremental innovations, rather than big projects, as a prerequisite

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for a larger transformational journey. Creating organizational momentum at scale is not a management right. You have to earn it. Finding quick wins of how digitalization can visibly improve the business, both internally and externally will engage the rest of the organization (Westerman, et al., 2014, Chapter 11, Section 6, para. 1). I think this would also have the added bonus of quantifying the need to change, as we would obtain measurable quick wins.

Establishing teams from across the organization and discussing together how we could eliminate showstoppers would also be critical. There are many judicial barriers, coupled with technological and economical hindrances, but having a close working relationship could yield workarounds. Sustaining the digital transformation is critical to long term success, it requires that organizational bottlenecks are removed and putting in place an iterative review process to measure progress frequently (Westerman, et al., 2014, Chapter 12, Section 15, para. 3).



# Figures

Figure 1

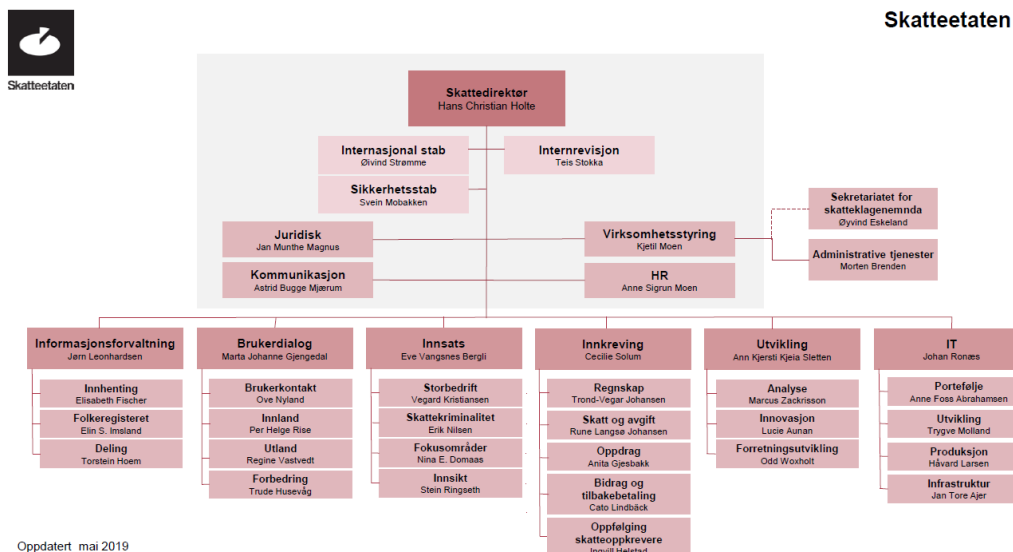


Figure 2

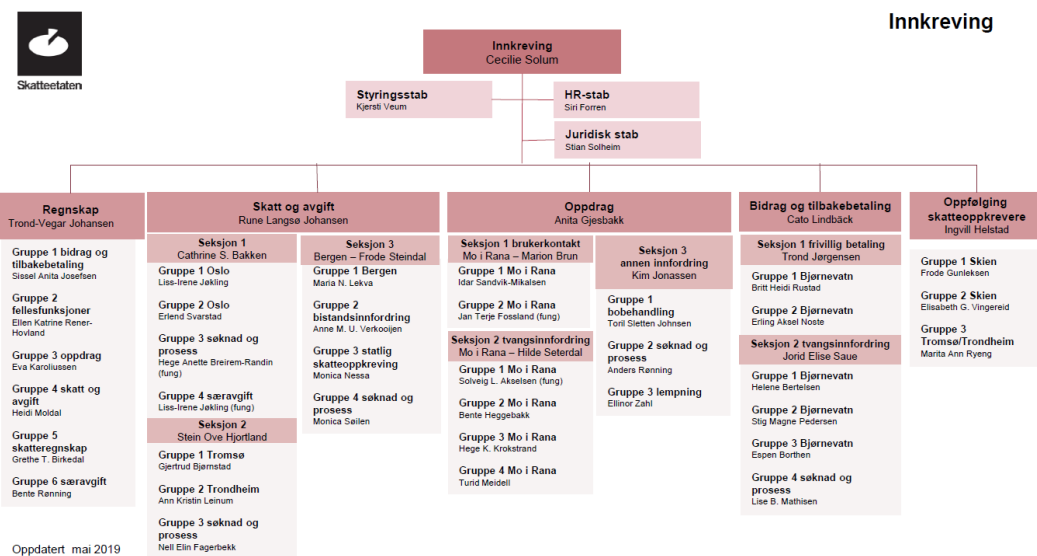
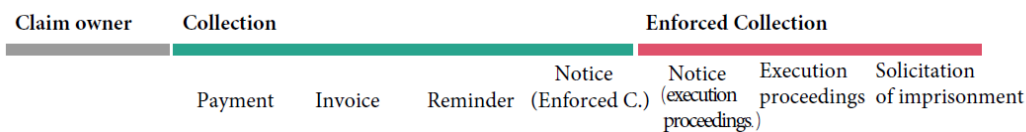


Figure 3

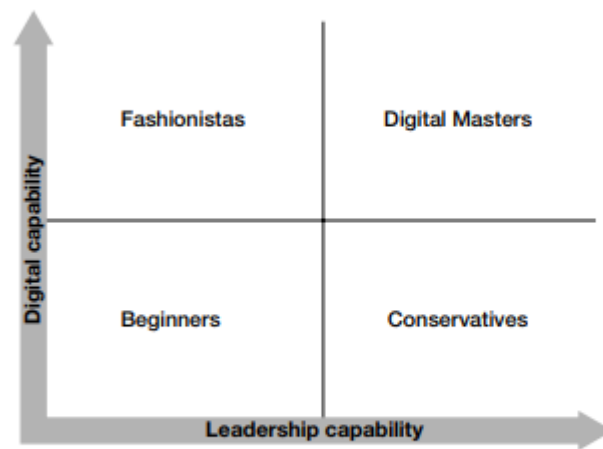


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Figure 4

FIGURE 1.1

**Four levels of digital mastery**



Source: Adapted from George Westerman, Maël Tannou, Didier Bonnet, Patrick Ferraris, and Andrew McAfee, "The Digital Advantage: How Digital Leaders Outperform Their Peers in Every Industry," Capgemini Consulting and MIT Center for Digital Business, November 2012.

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