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# The Rise and Fall of Lean in Nordea: From Infection to Cure

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## Abstract

Lean production is one of the most influential and popular management ideas in the last decade, spreading from its Japanese origin in Toyota to business that is far from assembly lines and manufacturing in both form and context. One of those businesses are the financial sector, in which the large Scandinavian bank Nordea operates. With this dissertation we study the development of Lean within Nordea since its first launch more than a decade ago and takes a pragmatic institutionalist perspective on the downfall of one of the most influential organizational ideas in recent time.

# 1 Introduction

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*This chapter will give a brief background introduction and discuss the problem. A purpose of the study will be defined and researched questions will be presented.*

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## 1.1 Background

Lean production is one of the most influential management and organizational trends globally in the last decade. Even though the concept is not possible to exactly define (Seppälä and Klemola, 2004), Lean production can be seen as a way of thinking which organizations strive to achieve through acquiring certain principles and by implementing various tools and technologies (Womack et al., 1991). These tools and technologies are commonly seen as having its origin in a Japanese production context, more precise the Toyota factory, and has since the 1990s been widely popular throughout the world.

Certain is however the fact that Lean originally is a concept directed against organizations in manufacturing contexts. Because of the extraordinary growth in the global service sector in the last decades, many service organizations pay attention to their efficiency and effectiveness of their operations (Cavaness & Mannochehri, 1993). Despite the key role of the service sector in the global economy, the productivity has been much lower than that of the manufacturing sector. The increased pressure to reduce costs, increase flexibility and improve productivity has lead the service sector to look to the manufacturing sector in order to learn and implement the factors of success, and thus become more “Lean” (Kinnie et al., 1996).

As a result of the significant Lean popularization, there are indications that several of the largest swedish banks have implemented Lean as a part of their organizational model throughout the last decade (Lucic & Schoenahl-Pedersén, 2013). One of those banks is Nordea - during mid 2000’s the first Lean pilot project was launched within the organization.

Nordea is originally a merger of three scandinavian banks that took place in 2000. Today it is amongst the ten largest full service banks in Europe measured in stock market value and the leading bank in the majority of the Scandinavian countries. Nordea has 32 300 employees,

where 2400 were employed in 2014. Their focus lies in customer satisfaction to become the “future relationship bank” and they strive towards a strong unified organization expressed as “One Nordea Team” (nordea.com/en/about-nordea, 2015).

## 1.2 Problem discussion

Few studies have been conducted on the subject of Lean in the banking sector, none (to our knowledge) have been examined through a pragmatic institutionalist perspective, which includes both translation and virus theory (Røvik, 2008). A master thesis by Ericsson & Lindqvist-Rehn (2010) examined whether Nordea had successfully implemented the Lean way of thinking in their organization. The 2010 study makes a thorough analysis on the Lean work at Nordea and paints the picture of an organization in the midst of Lean implementation. However, our first encounter with Nordea gave us an indication that things have changed since then and that a pragmatic institutionalist perspective perhaps can give meaning to past and recent events regarding the development of Lean. Our aim is thus to examine the development of Lean in Nordea and how they talk about Lean today. These results, regardless of the outcome, render further questions that needs to be more closely examined. If the implementation is unsuccessful as Ericsson & Lindqvist-Rehn (2010) argues, why is Lean still a central concept in Nordea? If Lean instead has succumbed during the last five years, why did this happen and what theories can explain such a development?

Lean may not be as actual and popular in service contexts as it was a decade ago and interesting results could be achieved if comparing this study with other organizations working with Lean. Does Nordea’s Lean development align with other banks or other organizational changes, or even other service companies?

## 1.3 Purpose

The purpose for this study is to describe the development of Lean in a financial service company like Nordea over the years while Lean has been a part of the company’s organizational thinking. In order to better understand how Lean may transform (or not transform) within such an organization we also aim to explain why this development has taken place.

## 1.4 Research questions

As an immensely popular and highly influential concept throughout the world, Lean leaves fairly few organizations untouched - some of them excel in productivity and minimization of waste, others reject it after failed implementations. During the greater part of the 2000's Lean has been a popular concept within the Swedish bank sector. Several of Sweden's larger banks have implemented Lean into their management thinking, one of them is Nordea. Today the Lean journey at Nordea spans over more than a decade and has for years been a central idea within the whole organization. The Nordea Lean project represents a national trend within the Swedish bank sector as well as a clear attempt at implementing the concept in a bank environment. To better understand this development and its results, following questions have been raised:

*How has Lean developed within Nordea since the first initiative?*

*What explanations are there to the outcome of the Lean initiative?*

By answering these questions we hope to contribute with a better understanding of how Lean has evolved (or succumbed) in a bank sector context over time. With a pragmatic institutionalist perspective on the Lean concept within the banking sector this study could contribute to a different perspective on how Lean evolves within such organizations and shine new light on why these developments take place.

When questions have been asked, actions usually follow. In the next chapter we will tackle the actions and approaches needed in order to produce a satisfactory answer to said questions.



## 2 Research approach

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*In the following chapter the overall research approach will be described, as well as further developing the motivations and explanations as why these methods and organization were chosen.*

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### 2.1 The case study

A case study is research aimed at providing a more in-depth knowledge in a certain field that the researcher wants to investigate. The case study method is a well used and popular method in business research (Eisenhardt and Graebner, 2007). According to Denscombe (2009) the objective of the case study is to describe a general phenomenon by describing an individual case. A case study makes it easier for researchers to compile and analyze studies of more complex and comprehensive nature (Merriam, 1988). When the researchers are limited by time and resources, the case study method fits the purposes well, thus the case study enables the researcher to focus on one or few research objects (Denscombe, 2009). To study all banks that uses Lean would be too comprehensive and time consuming, instead the scope can be narrowed down to a few branches of one organization and to certain moments in time. By studying one bank that has implemented Lean, a bigger picture can hopefully be created and conclusions perhaps be drawn to other banks in the same situation.

Denscombe (2009) points out that the case study also contains the advantage of the ability to use several different sources to be able to go in-depth and examine interesting relationships and processes. In this study, several sources have been used as empirical basis; both primary data in the form of semi-structured interviews and by analyzing annual reports, as well as secondary data from a previous master thesis, which includes both semi-structured interviews and questionnaires. In order to answer our research question, data from different time spans have to be gathered.

The aim is to examine the development of Lean in a swedish bank organization and provide explanation for the outcomes of this development. The ambition is thus to be able to give a reasonable description of the Lean implementation from the year of launch until today. The

case's empirical foundation for this description is annual reports, the 2010 master thesis, and our own findings at Nordea today.

## 2.2 Why Nordea?

Nordea was chosen for four reasons:

- We were believed beforehand that Nordea uses Lean, or at least talks about using Lean, as a central management tool.
- The organization is characterized by unity throughout the different offices with the key word “One Great Nordea”, which consequently allows for certain generalization within the organization.
- Previous studies have been performed on the subject and the ability to analyze development over time was a prerequisite to answer our research questions.

## 3 Empirical methods

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*This chapter will describe and explain the chosen methods in which the three different types of data are gathered: Annual reports, the 2010 master thesis and semi-structured interviews conducted at Nordea today.*

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### 3.1 The three sources

In order to examine the Lean development within Nordea, data from different time spans have to be acquired. We have examined the Lean development using three different sources of data: (1) analyzing Lean factors and language use of all the annual reports since 2003, which is the first report that indicates a Lean way of thinking and language use, (2) the 2010 master thesis, conducted at a Swedish university, which studies the implementation of Lean within three Nordea offices in Halland (thus, no culture, religion or nationality issues need to be taken into consideration) and (3) semi-structured interviews with three different Nordea office managers in Gothenburg. The 2010 thesis data was chosen because it lies in the middle of the

Lean the development and because of the comprehensive empirical material that it is based upon, with both qualitative and quantitative data. The 2010 data will be used as a more detailed description of the Lean activities on “the floor” at this time. Any differences between how company management talks about Lean and how the office management talks about Lean is important in analyzing both internal and external development of organizational ideas, as Røvik (2008) argues. Contradictions in the Lean talk may unveil interesting relationships.

The three data sources have been chosen because they are some of the few resources available that best represents Nordea’s Lean development over the years since the start of the initiative. Other methods have been taken into consideration and the ones that were chosen seems best suited for this study’s purpose. Because of the partly explorative nature of this study, less ductile methods (e.g. questionnaires, structured interviews or quantitative methods) would not significantly improve the ability to acquire relevant and applicable empirical results, instead only increasing the workload with diminishing results.

### 3.2 Annual reports

To assess Nordea’s annual reports, all reports from 2000 to 2014 have been read through and analyzed by assessing if the official communication therein indicate that Nordea is using Lean philosophies to transform their organization. The main focus of this analyzation effort has been in locating communication that exhibit terms inherent to Lean, using phrases integral in the Lean Principles formulated by James P. Womack (2003) as well as the Lean Essence as conveyed by Steven Spear & H. Kent Bowen (1999).

The key indicators are the following, more closely presented in the theoretical framework:

- The organization is identifying what their main value is and where that value is assessed.
- The organization is assessing their activities, identifying what activities are value-adding and what activities are superfluous.
- The organization is streamlining the value chain to eliminate waste, decreasing complexity while promoting regularity.

- The organization avoids producing products and services that is not tied to a customer demand, instead tuning production to handle flexibility and small batches of products with rapid time-to-market.
- The organization is subject to constant and continuous improvement, constantly experimenting on new ways to improve the resilience and efficiency in creating value.
- Work is standardized and clearly specified, following a rigorous sequence. Work teams are active contributors to the constant improvement effort.
- The connection between stations in the value chain is standardized and direct, allowing constant certainty of from whom the downstream activity will make requests.
- The production sequence is standardized to follow a simple, predetermined path.
- Employees are educated in how to modify and improve their work processes, and the organization supplies them with the necessary tools to achieve this improvement.

While some of these traits may not be visible in the reports due to their inherently implicit nature, any communication found in the reports that exhibit one or several of the following traits is presented in the empirical findings for the year that they occur. Further, all major organizational changes that are described are presented as they occur in the reports.

### **3.3 Semi-structured interviews**

Bryman and Bell (2007) describes the three main methods of interviewing: structured, semi-structured and unstructured. Due to the explorative nature of our approach, flexibility and the ability to ask follow up questions and alterations was needed, thus a semi-structured interview approach was chosen.

### **3.4 Interview questions**

The questions were constructed in a way so that we were able to alter and add questions during the interviews in order to better understand and clarify certain aspects of the answers, as well as having the possibility to further investigate interesting circumstances and relationships. The starting point of the interviews was the Lean work in Nordea, both in retrospect and as of today. Thereafter, the questions investigated the organizational change

within Nordea from the time of the Lean initiative up until present day. The organizational change is interesting because it indicates the influence of Lean and helps to clarify the explanations of the outcomes, since other ideas and changes that take place have impact on the ideas that already reside within the organization.

Different problems may arise with different choices of methods and approaches, as will almost any method, and qualitative studies are often affected by a certain amount of interpretation and subjectivity. Therefore the following chapter will discuss the problems and advantages of the methods and data sources used in this study.

## 4 Empirical discussion

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*An empirical discussion will be presented below concerning problems, limitations and advantages of the chosen methods and sources: Annual reports, the master thesis, articles and interviews.*

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### 4.1 Annual reports

Because the annual reports data is collected from official corporate documents, we must consider the self-enhancing nature of such content. Nordea is a listed company and much of the content is directed towards shareholders, and as such also aims to emphasize the advantageous aspects of the business. However, the annual reports are the only available data source that expresses the Lean development as it was perceived and communicated at that specific point in time and since we make no efforts in assessing the superiority of the organizational initiatives, the risk of self-enhancement in the official reports should not obscure the processes themselves. Instead we rather seek to examine *what* initiatives were being undertaken and foremost how they were communicated at the time.

### 4.2 Master thesis and articles

The master thesis was chosen because it provides an extensive source of relevant secondary data. Due to the thorough scientific nature of this data source, we believe that the data therein can be regarded as reliable.

The articles on the other hand were published in mainstream media, and since there is no information on how the research was conducted by the authors or why, we cannot ensure their reliability. However, the articles are used to only a minor extent and serve as a third party indicator of how Nordea's offices worked with Lean in 2008. They should only be seen as complementary to the annual reports, which only provide information on broader aspects of the organization. Because these articles confirm most of the other consequent accounts, we have few reasons to believe that they are less credible.

### 4.3 Interviews

Our goal was to sample respondents that demonstrated the following traits:

- Working at a managerial position at a Nordea office and;
  - Had a good understanding of Lean in Nordea, both today and retrospectively.
  - Had witnessed organizational change at the office.

One of the three respondents did fulfill all of these requirements, while the other two had only approximate knowledge of the Lean project in Nordea (we did not know at the time if Nordea had continued or seized their Lean implementation effort). Because of this, one of the managers is over-represented in our presentation of the empirical findings and our analysis when discussing the history of the Lean project.

However, since we are using secondary data which describes the historical aspect of Nordea's organization in-depth, we do not believe that this affect the outcome of our study in any significant way. The main goal of our interviews was to find out how Nordea worked with Lean today, using the secondary data as the primary historical account.

All respondents were given information on the general outline of the study, as well as the scope of the interview questions before the interviews took place. All respondents were ensured anonymity, which according to Bryman and Bell (2007) may mitigate some of the difficulties in obtaining reliable answers as the respondent may otherwise be reserved in his or her criticism of central management ideas. As with any qualitative research approach, we are aware of the fact that despite the anonymity, respondents may still formulate answers according to what he or she believes is appropriate, both in the eyes of the conductors of the interview and possible readers.

#### **4.4 Limitations**

Because our own qualitative data and the secondary data from the 2010 master thesis is only collected from Nordea's offices, we can not with certainty examine how Lean is used in other departments. Thus, our study will only aim to describe how Lean works in practice at a customer relations office level.

# 5 Theoretical framework

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*In this chapter, the theoretical framework that outlines this study will be presented and given a thorough description, thus allowing the reader to understand the overall perspective in which this study makes its point of departure. Starting with Lean itself, continuing with Translation theory and last, but not least, Virus theory. Lean theory is used in the effort of identifying Lean-specific processes, whereas Translation and Virus theory is used to analyze the development and outcomes of Lean within Nordea.*

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## 5.1 Lean

### 5.1.1 The history of Lean and the Toyota Production System

In the dawn of the automotive industry, in the late 19<sup>th</sup> century, mechanical production facilities were coordinated according to craft techniques, where every automotive product differed significantly from all others, regardless if they were built from the same original blueprints or not. During this system, every car was built by hand by a single craftsman, highly skilled in his field, and every part of the vehicle was hand fitted to the parts that preceded it during the assembly. This meant extremely low productivity, and virtually no interchangeability of parts between seemingly identical products. This in turn made the produced vehicles very expensive for the end customers, among whom most were wealthy individuals and corporations. Under a craft production model, the cost benefits of large scale production is diminished, as a production quantity of 20, 000 units would have virtually the same cost per unit as a production quantity of 20 units. It does, however allow for a high degree of customer customization and thus a virtually unendingly wide product range (Womack et al, 1991).

In the early 1900's that would all change, and the industry would encounter a major paradigm shift at the hands of Henry Ford and his new mass production system. The Ford Model T, introduced in 1908 was designed from the ground up to allow mass production. All parts were manufactured using the same gauging system and were made easy to assemble which allowed for complete interchangeability without the previous need for skilled fitters modifying each



part to fit each individual product. Further, limiting each worker's assembly involvement to no more than a handful of parts meant that Ford could hire a much less skillful workforce that was still capable of higher efficiency in fitting parts to each vehicle than ever before. In fact, a survey conducted in 1915 concluded that the collective workforce spoke over 50 languages, with only limited proficiency in English, the one lingua franca of the corporation.

In 1913, Ford's mass production system was developed further with the introduction of the moving assembly line, the introduction of which eliminated previous jam ups associated with workers moving around each other. This model of mass production allowed Ford to realize the cost benefits of scale, as higher production quantities would drastically affect the cost per unit, allowing the products to be cheaper and thus more competitive on the market despite of the very small product range that mass production warrants (Womack et al, 1991).

Within a couple of years, Ford's production model was world renowned, and mass production spread to virtually all major manufacturing enterprises in Europe and North America after the great war. In the 1970's however, the market stagnated significantly, and a cultural shift started to challenge the maintainability of mass production systems. Low skilled, monotonous labour became unpopular as it offers very limited possibilities of self actualization. In almost all contemporary union negotiations, the result was higher pay and less working hours for the workers, but work was still found unsatisfactory. In the EU, some manufacturing plants started experimenting with craft teams for production, where small teams would do all of the major assembly, requiring higher skill among the workers.

In Japan however, another production method had emerged, which attempted to combine the advantages of craft and mass production, while avoiding the high costs of the former and rigidity of the latter. This production method would be known as the Toyota Production System.

In the beginning of 1950, Eiji Toyoda visited the Ford plant in Rouge, then the most advanced mass production facility in the world, to evaluate the production model in order to replicate it in his Toyota factories in Japan. However, because of the very different culture present in Japan, where workers were unwilling to submit to low skilled, standardized work without possible development. *Life work* was important in the Japanese clan culture, and thus Toyota had to find ways to involve their employees in not only the success of the corporation by

making them shareholders, but they also encouraged them to constantly modify the way they worked to make the production more efficient, one increment at a time. Taiichi Ohno became a key figure in this development, and is often seen as the key leading figure of the Toyota Production System (Womack et al, 1991).

### 5.1.2 What is Lean?

The primary goal of a Lean initiative is to maximize profitability through the identification and elimination of waste within the production system, denominated as the three broad types of waste defined by Toyota; *muda*, *mura* and *muri*, or simply the three M's. These constitute the non-value adding, unnecessary work that is being done during production, work that might be easily identified and eliminated as well as such work that is presently unavoidable due to the state of the production system, but nonetheless carry unnecessary costs, thus warranting explicit treatment and ultimate elimination. The challenge may consequently not only lay in the immediate elimination of such activities from the work schedule, but to eliminate the actual *need* for them by changing the way work is being done in the facility. (Womack & Jones, 2003)

The most frequently discussed form of waste, *Muda*, simply meaning *waste* in Japanese, denominates all human work that absorbs resources but creates no value. In TPS, the specification of value is central to the elimination of waste, and so mapping the value stream and its necessary components also become paramount in identifying the activities that are not adding value to the product. (Womack & Jones, 2003)

Taiichi Ohno, who served as an executive at Toyota and is recognized as one of the driving forces behind TPS, identified the following seven types of muda:

#### **Overproduction**

Producing items for which there is no need, causing excess inventory, unnecessary transportation and improper staffing.

#### **Waiting or Time-On-Hand**

Employees at standstill due to anything ranging from equipment downtime to short stocking or capacity bottlenecks.

### **Unnecessary transport or conveyance**

Inefficient transport systems, overly long distances of transport for parts or equipment, moving parts or equipment in and out of storage between processes all while risking damage as they are moved.

### **Over-processing or incorrect processing**

Undertaking unnecessary actions due to poor design of product or equipment tools, over-engineering products making them difficult to manufacture or to a higher than warranted quality.

### **Excess inventory**

Creating inventory overhead costs due to excess stock, requiring transport and maintenance as well as binding capital subjected to depreciation and obsolescence.

### **Unnecessary movement**

All unnecessary movement required by an employee to perform his tasks, including reaching for, looking for, or walking to equipment needed in the work process.

### **Defects and rework**

Production of sub-par or defective items, causing the need for rework, correction, or replacement.

In *Lean Thinking: Banish Waste and Create Wealth in Your Corporation* by James P. Womack (2003) an eighth form of muda is identified; the waste of *untapped creativity*; causing a possible loss of valuable ideas and solutions by not sufficiently engaging or listening to your employees (Womack & Jones, 2003).

*Muri*, in turn, is the waste created by unreasonable work, forced by management on elements of the production stream that go beyond the natural limits of what workload the person or machine can handle. Thus, *muri* is associated with the quality deficits that follow such over-working, and the main method of *muri* avoidance is standardized work. Establishing a standard output and defining a comprehensive quality standard, with repeatability in every minor step of the work sequence during a reasonable time sequence, or *takt time* should then have the results of elevating the quality of the product, improve productivity and reduce costs associated with rectifying problems down the production stream, problems that would likely

cause an overload of work at subsequent stations and in turn cause further complications (Emiliani, 2007).

*Mura*, the waste of irregular flow, is the storage overhead costs, or wastes, generated by a lack of Just-In-Time, or JIT, systems. Central in the Toyota Production System, keeping little or no inventory is paramount to keeping overhead and inventory costs to a bare minimum. This is achieved through a “pull” system where the production is supplied with the right part, in the correct amount, at the exact time it is needed, with a rigorous first in, first out mentality. In a JIT-system, no part is produced unless an explicit need for that part has been posted by the subsequent station, and the overall production is initiated once there is a third party order for the product, or simply put; a pull from the market (Emiliani, 2007).

A common *mura* in many corporations is the problem of “making the numbers” towards the end of a reporting period because it warrants an irregular workflow where departments rush production towards the end of the reporting period only to significantly reduce output as the new reporting period starts (Womack, 2006).

### 5.1.3 The Essence of Lean Manufacturing

In their 1999 article *Decoding the DNA of the Toyota Production System*, Steven Spear and H. Kent Bowen identify a number of principles, which the scientific method is applied to, that according to them constitute the essence of Lean Manufacturing under the Toyota Production System.

These principles, consisting of four rules that serve as guidance for all work within the Toyota Production System. It is important to note however, that because TPS was never imposed on Toyota, but rather grew with it over the decades, these formulized rules were never explicitly communicated by Toyota, even though they were always implicitly pinned to TPS and the underlying scientific method. The rules enforce regularity, but remain overshadowed by one significant concept; all work is to be regarded as scientific experiments, where the people who do the work must always try to improve upon the system (Spear & Bowen, 1999).

The rules are listed below:

*Rule 1: How People Work*

All work done must be explicitly specified, including timing, sequence, content and outcome. Every action must be documented and standardized, at every station, to ensure that there can be no fluctuations in the production. This means that every worker should install the same parts, the same way, in the same sequence, using as the same amount of force (for example when tightening bolts), every time. When every worker follows the same rigorous sequence, it becomes instantly clear whenever someone deviates from the standard, making defects easier to trace and rectify immediately.

Further, while the individual workers may not modify the process, work teams are required to always try to modify and experiment on ways to improve the process, making them active contributors to the facility's constant improvement effort.

#### *Rule 2: How People Connect*

Every connection between two parties must be standardized and direct, specifying what party is involved, what type of part or equipment is being provided and to what exact quantity, how the request was made and why as well as what actions the request should be met with. This creates a supplier-customer relationship between each and every individual, unambiguously specifying precisely who is responsible for providing the inquiring party with a specific good or service. Everyone thus knows what to expect, from whom to expect it and the timing associated with the delivery.

#### *Rule 3: How the Production Line Is Constructed*

Every product and service must flow along a simple, specified path. Contrary to traditional production systems, any product moving along the production sequence is not simply handed off to the next available station. It instead follows its very own, predetermined production line, meaning that while, for example, a sheet of metal is scheduled for pressing, it does not move on to the first available press, even if there are several identical available, but to the press it has been assigned to. The reason for this is that it ensures that every path becomes a continuous scientific experiment, so that waste can be identified and improvement made through the constant comparison of pathway efficiency.

#### *Rule 4: How to improve*

In order to achieve constant improvement, the people directly involved with the manufacturing processes must know how to modify their processes and who is responsible for making these modifications. Teaching each worker how to make changes according to the scientific method is paramount, supplying them with the necessary tools to identify signs of inconsistencies with the hypotheses, and how to respond to these accordingly. This ensures that each change made to production activities, station connections or to pathways are all done by applying the same scientific method. Change is made by involving each affected party whom, under the guidance of a supervisor, work as team to apply the necessary responses to a specific problem. Encouraging, or rather expecting, each individual worker to constantly challenge their notion of what can be modified, and to what extent modifications can be made, while involving each affected party and documenting all changes made so that they can be standardized, contributes to constant improvement in the facility (Spear & Bowen, 1999).

#### **5.1.4 Lean Principles**

Lean, or rather Lean thinking, is sometimes summarized as a five step thought process, constituting the principles of Lean. The principles are listed below:

##### *Identify Value*

Product value must be specified through an explicit approach of top-down target costing, where price is determined from what value the target customer places upon the products and services produced, or simply, what the customer is willing to pay for specific products, product features, and services. By acknowledging that profit is generated through the effort of cutting costs rather than increasing product price, focus can be properly shifted to the elimination of wasteful activities (Womack & Jones, 2003).

##### *Map the Value Stream*

The entire value stream must be thoroughly mapped throughout the production in its entirety. Every activity involved in the production of a specific good must be mapped and its value adding properties assessed. By carefully assessing during what processes value is being added to the product, non-value adding, or wasteful activities become apparent (Womack & Jones, 2003).

### *Create Flow*

Flow needs to be created through the creation of a value stream where every value adding activity is finely tuned to avoid waste of any kind. A carefully designed flow where each activity is synchronized to allow constant and regular delivery not only minimizes wasteful activities, but is also paramount to avoiding wastes associated with irregular flow and overburdening (Womack & Jones, 2003).

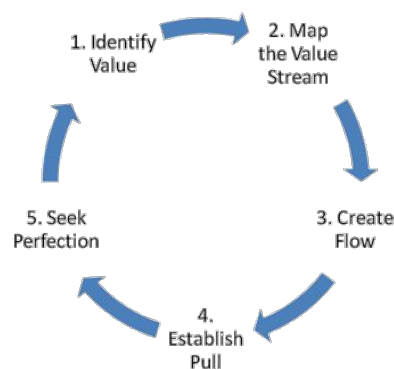
### *Create Pull*

Tightly connected to the second rule of Lean Essence; *How People Connect*, this principle of Lean Thinking requires the introduction of a pull system, and creation of customer-supplier relationships within the value stream (Spear & Bowen, 1999). Further, by responding to end customer pull as the incentive for production, instead of pushing products onto the market, systems must be tuned to great flexibility, being able to handle a high variety of products in small batches with minimum cycle time (Womack & Jones, 2003).

### *Seek Perfection*

The goal of any Lean effort is to strive to perfection, realizing that any operational system is subject to constant improvement (Womack & Jones, 2003). The effort of systematically and continuously removing waste from the production while constantly experimenting on new ways to improve the resilience and efficiency through the application of the scientific method is key in achieving a Lean enterprise (Spear & Bowen, 1999).

Because the Lean philosophy is based on constant re-evaluation and improvement, the Lean Enterprise Institute provides a model of the five principles where they are depicted as a circular flow chart, emphasizing the constant effort to remove waste by revisiting previous steps and improving upon them (lean.org/whatslean/principles.cfm, 2015).



## 5.2 Translation theory

Lean is a widely accepted and immensely popular management movement, and as Meyer and Rowan (1977) pointed out, complying with modern norms can have a strong connection to organizational legitimacy. Røviks (2008) ideas is relevant in the Lean context because of a strong trend factor and the application and consequent translation of Lean to “each and every” organisation, even to such organisations that never had an assembly line and probably never will. Røvik (2008) points out that a translation process of some sort always will have to take place when organizational ideas are implemented, however, as Lean is a management idea for assembly line efficiency translation in more than one way have to take place in order to implement the concept in the much different banking environment. Organisations such as banks has thus *translated* the Lean concept to a model applicable to their own businesses. Even Lean as merely the philosophy of waste reduction seems in need of some modification in order to be understood as a way of managing financial businesses. As a management model with widespread popularity and as more or less an institution in manufacturing contexts, the translation theory as a frame of reference when studying the phenomenon in banking is, to us, a both fitting and interesting point of view which we believe can bring new aspects Lean in a banking environment into light.

### 5.2.1 Pragmatic institutionalism

The “pragmatic institutionalism” that Røvik (2008) presents is an interweaving of the two management paradigms that he defines as the “modernist” and the “social constructivist” frameworks; on one side the idea that organizational ideas (the ideas and concepts that strongly influence the modern organizational society) are, or at least should be, tools for increasing efficiency; and on the other side the idea that the these concepts are merely symbols for external legitimacy. Thus, the pragmatic institutionalist perspective would regard Lean as a concept which purpose is to both enhance internal efficiency and to create external and internal legitimacy. This double sided perspective suits our purposes well. Lean as a concept is clearly an idea for efficiency in assembly line contexts, but what about a pure service context? With this perspective we hope to render an interesting and nuanced analysis which can complement earlier studies and bring light upon other aspects of the Lean implementation in Nordea.



### 5.2.2 Translation

The word translation, as in converting a text from one language to another, is used as a metaphor by Røvik (2008) for describing the process of identification and the separation of ideas and practices from one organization and the transmission into other organizations. The translation theory can be divided into two vital parts: decontextualization and contextualization. For a better understanding of the theory we will describe these two processes that make up the act of translation.

### 5.2.3 Decontextualization

The decontextualization process is the act of identifying and extracting ideas and practices from an organizational context - putting these ideas and practices into words. The translation metaphor, however, as Røvik points out, has its limitations. Translation, in its traditional meaning, is often the work of a single person and both the source language and the target language is part of the same process. In contrast, the decontextualization process is often divided in time and space, processed by several different persons and many times the ideas are extracted without any knowledge of the target organization. In addition, the people extracting (decontextualizing) the ideas are rarely the same that implements (contextualizing) them.

Decontextualization is analytically distinguished in two different phases. Firstly, the ideas and practices is separated from the source organization and given a linguistic representation. Secondly, the ideas are reshaped, or packaged, to be less context based in order to generalize the concept and make it more transferable to other organizational contexts.

### 5.2.4 Contextualization

If decontextualization is the translation of practices into ideas, the contextualization is the translation of those ideas into practice. In this way the translation process is double sided. In our case, the specific practices that emerged at the Toyota factory was initially nothing more than the Toyota way of running an assembly line. The practices that made them so successful had to be translated from practice into ideas and concepts that were comprehensible outside the Toyota context in order to be applicable in other contexts. The decontextualization of the practices at Toyota back in the 60's has resulted in many versions packaged in different shapes and forms - one of those organizational ideas are Lean.

### 5.3 Virus theory

The translation theory is mainly a theory centered around the question what *organizations do* with ideas and practices when implemented and transmitted. The virus theory, on the other hand, focuses on the question of what the *organizational ideas does* with the organizations themselves when trying to adopt and implement them (Røvik, 2008). The theory uses the virus as a metaphor for explaining organizational behaviour “as a method for, if possible, develop insights of how organizational ideas is adopted and functions” (Røvik, 2008, p. 292).

Røvik has written several publications on the subject of virus theory. In the book *Moderna Organisationer: Trender inom organisationstänkandet vid millenieskiftet (1998)* Røvik makes a very brief introduction to the theory. In *Managementsamhället: Trender och idéer på 2000-talet (2008)* a much more comprehensive description is made. The most recent work is the article *From Fashion to Virus: An Alternative Theory of Organizations' Handling of Management Ideas (2011)* where a slightly modified construction of the theory's content is presented along with a table of *Viral Features and Corresponding Idea-Handling Processes* Røvik (2011, p. 646) which contains ten idea-handling processes that Røvik has identified as “a repertoire of key processes and outcomes that may follow when organizations are confronted with popular management ideas” (Røvik, 2011, p. 645). The 2011 article is written in a more research action-oriented matter than the 2008 book. Hence, as a more straight-forward method of explaining the outcome of certain organizational ideas, such as Lean in Nordea, the virus theory as presented in the 2011 article will be used. Further, these idea-handling processes are valuable keys in analyzing the *development* of organizational ideas over time. Emphasis will lie in the 2011 publication, however, some aspects of the theory is more richly described in the 2008 book. Therefore, some pieces from Røvik (2008) will be used concurrently with the 2011 article.

In the 2011 research paper Røvik (2011) has left out the first feature of *Form, content and origin*; we chose to keep this feature as we believe it represents the common *perception* that Lean is an approach that is easy to understand and implement. But just as Lean, the virus may be perceived as a simple organism at a first glance, when in fact its behaviours and features are enormously complex. This first feature is also a vital description of how the organizational

“virus” is theoretically defined and thus important for the reader in order to fully grasp the concept.

### 5.3.1 Form, content and origin

Røvik (2011) argues the similarity of viruses and organizational ideas with three traits that more or less defines them both. The first important similarity is the *simplicity* of the form of both the virus and the organizational idea. The latter is often perceived as simple, especially when compared to the complexity of the internal organizational practice field (Brunsson 1989, Huczynski 1993). The second similarity is the content, or package, of the virus and organizational idea. Just as the virus is surrounded by a shell, the organizational idea often consists of a shell in the form of linguistic label or “brand”. Most organizational ideas contain a core that, like the virus, consists of a “text”; for example certain formulated main principles that concerns more or less clear “action recipes”, much like Lean. The third similarity is the *origin*. The knowledge about how, when and in what way viruses have emerged is fairly small. The unclear origin of organizational ideas Røvik (2011) argues is similar to that of the virus. Lean is perhaps an exception of this, that the Lean way of thinking started at Toyota is undisputed. However, this does not complicate the analysis as virus theory does not aim to completely describe every detail in the idea, but rather to give new insights of how they function.

### 5.3.2 Six viral features

The virus theory consists of *six central features* that characterizes the virus, and as Røvik (2011) argues, is applicable to the organizational idea. The six features of the theory is: Infectiousness, Immunity, Replication, Incubation, Mutation and Dormancy. These seven features will be briefly described below.

### 5.3.3 Infectiousness

Røvik (2011) means that there are striking similarities between viruses and organizational ideas when concerning *that* they spread and *the way* they spread. Organizational ideas can just as viruses infect and transmit in several different ways. Both through direct contact with the infected themselves and the uninfected. “Idea infections” can also take place more indirect through *idea carriers*. These are actors or institutions that mediate the ideas of organization and leadership such as academic institutions, consulting companies and multinational

corporations etc. In contrary to the virus infection, the carriers of the organizational “infection” are often active *translators* rather than passive transporters, these can also, in contrary to the virus which needs a direct physical transmission, be divided in time and space.

#### 5.3.4 Immunity

When exposed to a virus, the immune system, which is an unusually complex system, counteracts and defends itself from the virus threat. Røvik (2011) compares this to the implementations of organizational ideas and the strong “defense system” that organizations has against new ideas and practices. The resistance to changes within organizations and the failed reform efforts because of mobilized resistance (or the “immune system”) are underlined as explanations to why some organizational ideas are rejected (Christensen, 1991). The notion of immunity allows for analyzing the adoption processes and the various resistance mechanisms and dynamics that lead to four possible consequences: *non-adoption*, *isolation*, *expiration* and *rejection*. Further, Røvik (2011) makes three analytical distinctions in the organizational defense mechanism - the primary outer defense, the secondary outer defense and the inner defense.

The *primary outer defense* reflects the fact that some organizations do not adopt some organizational concepts and in such terms are “immune” to certain ideas. This mechanism does not however concern Lean in Nordea as they already adopted the idea in one way or the other.

The *secondary outer defense* is a denomination for a set of mechanisms that creates barriers that prevents the ideas caught up by the management from finding its way down to the field of practice. These barriers, Røvik (2011) argues, is reinforced by other mechanisms, e.g. management does not make the necessary effort to implement and translate the ideas in order to be acknowledged by the field of practice and the organization as a whole. Reasons for this lack of effort (or lack of understanding of the importance of effort), Røvik (2011) explains, may be leaders with an overconfidence in bureaucracy and hierarchy believing that decisions about implementations is equivalent with a de facto implementation in the organization. It may also be explained by norms of modernity, creating expectations of leadership with renewal and change (Meyer and Rowan, 1977), which is not necessarily the same as having the time and motivation to actually implement the ideas. The outer defense against

implementation of organizational ideas can also be reinforced by periods of high turnover in management. Central leadership figures may exit the organization, taking the experiences and ideas with them, thus letting them fall into oblivion. The other side of turnover within the management is that new leaders entering the organization often want to mark themselves by implementing new reforms and ideas (Røvik, 2008).

The *inner defense* is “activated” when the outer defense “fails” and the ideas become real attempts at implementation. The inner defense’s arguments of resistance can be expressed as two *incompatibility arguments*:

*Technical incompatibility*, the idea has to match the practice of the organization, meaning the idea can not be seen as too simple nor too foreign compared to the complex field of practice.

*Value-based incompatibility*, the idea has to comply with the norms, values and social responsibility of the organization in order to not meet the counterarguments of the defense system which may thereby deem them unfitting.

A third incompatibility consideration is individual and group interests. Røvik (2008) argues that the opinions of the individual employee's unwillingness to change certain aspects of their work (transfers, salary, localization, the value of one’s competence etc.) seldom are legitimate reasons for not complying with reforms and organizational changes. Group interests, however, generates more legitimate arguments against organizational ideas and thus creates a stronger inner defense. As a reaction to these incompatibilities, Røvik (2011, p. 639) argues that “well-founded arguments about technical and value-based incompatibility may often be effective in terminating the implementation process, causing *rejection* of the reform idea”.

### 5.3.5 Replication

The idea of replication is meant to describe the mechanisms that operates when organizational ideas are taken in and possibly materializes in the different fields of practice. More precise how the ideas are crystallized into organizational structures, routines, ideologies and daily activities. In terms of the virus metaphor this reflects the infection to symptom. Røvik (2008) further makes the analytical distinction of two subsequent phases: Adhesion (language infection) and adsorption (permeation). Adhesion centers around the fact that ideas often

enters the organization in the form of “language infections”, that is, as terms, reasonings and arguments and it is often the company management that first attentions and gets enthused by the “shells” or packages of these ideas. After the adhesion phase, or *the infection of organizational talk*, adsorption aims to explain what mechanisms drives the ideas to crystallize into the practice field. Røvik (2008) further describes two of these mechanisms that contributes to the materialization of the organizational ideas, or the *entrenchment*.

*Ideas as instructions.* Some popular management ideas are indeed relatively diffuse and thus allows for certain local adaptations. Other ideas contain much clearer instructions for the practice field to implement; for example structures, routines and procedures in the execution of different activities. The level of clear instructions, Røvik (2008) points out, contributes to whether the ideas actually materializes and gets entrenched in the practice field or remains as “talk” in the organization.

*Replication and institutionalization.* In many organizations, ideas spread internally relatively fast and “infects” further parts of the organization, Røvik (2008) calls this *replication*. This in turn increases the probability that the ideas will be entrenched and materialize within the organization, which eventually may lead to *institutionalization*. The chances of replication, Røvik (2011) argues, is partly dependent on the amount of *education* that is put in the implementation effort: “The more implementation is accompanied by concept-specific education and training of organizational members, the more likely it is that the management concepts will be entrenched and prescribed effects reproduced.” (Røvik, 2011, p. 640)

### 5.3.6 Incubation

Røvik (2011) points out that organizational ideas often “linger” in states of latency before being materialized. The actual virus may exhibit symptoms within hours up to years after exposure, depending on its incubation time. According to Røvik (2011) the organizational idea is similar in its behaviour and this process may also be called *maturation*, as the idea is slowly transformed from ideas to practice. Two mechanisms at least, are involved in the incubation and maturation processes. These two will be briefly described below.

*Consistency rules for discourse and practice.* In contrary to the school of new institutionalism, Røvik (2008) argues that the separation of *talk* and *practice*, where organizations talk about the ideas but never implement them, can only continue for so long.

Røvik (2008) means that if organizations and its management want to be taken seriously as rational and effective leaders, strong norms exists that makes it harder to appear inconsistent. Thus, such inconsistencies between talk and practice for longer periods of time will result in the reduction of either the talk itself or the distance between talk and practice (by making “real” attempts at implementing the ideas).

*Intensity.* Incubation time and maturation of the management idea is affected by the strength and duration of the attempts at materializing the organizational idea. The “strength” referring to the proportions of the effort in which the ideas are promoted to the vital decisive parts of the organization. Whereas the “duration” of the materializing attempts are reflected by how long these effort are sustained.

### 5.3.7 Mutation

The corresponding feature to mutation in an organizational context is *translation*. After exposure, the idea is transformed, or mutated, within the organization. Røvik (2011) proposes different rules of translation when ideas and practices are contextualized, materialized and translated in the organization. When the idea is taken directly from a specific organizational context, *copying* is usually the translation of choice. In other cases *subtraction* may take place as a rule of translation, which omits or neglects certain aspects of the idea. *Adding* is a third rule of translation, stating that local elements may be added to the concept through translation.

Another type of translation is *re-naming*, where well-known organizational concepts acquire new local names as it expands into new contexts. Røvik (2011) argues that this re-naming makes the concepts “stealthy” in two aspects. Firstly, re-naming may dupe the organizational “immune system”, making it harder to detect, and thus harder to reject, as a certain concept or idea. Ideas may receive less resistance when trying to implement them if they are not explicitly recognized as a popular management idea (Røvik, 2011), e.g. to reject “continuous improvements” and “waste minimization” is far less legitimate than rejecting Lean itself. Secondly, re-naming may dupe external observers, e.g. organizational theorists. This second aspect is more important in comparative studies as the local re-naming of the concept may deceive the researcher of the range of an idea’s dissemination.

### 5.3.8 Dormancy

Røvik (2011) further argues that organizational ideas share a sixth feature with the biological virus. Previous studies observe an *inactivation* and *reactivation* of organizational ideas over time. This pattern resembles a similarity to the *dormancy* of actual viruses, where the virus stays in the host and enters a state of inactivity, only to reactivate later on. During the state of dormancy, which may last for several years, the management ideas may mutate, often because the ideas are reactivated by other management agents than those who initiated them (Røvik, 2011).

### 5.3.9 The interrelations of idea-handling processes

It is important to understand the interrelations of the ten idea-handling processes that Røvik (2011) proposes, as they are “related to one another in numerous and complex ways” (Røvik, 2011, p. 645). This complexity makes it hard to account for all the possible connections between the idea-handling processes. Although, Røvik (2011) proposes three general types of relatedness between the ideas. In order to better understand these interrelations, the *three types of relatedness* will be briefly described below.

*Succession* describes the subsequent relation between ideas, meaning that the idea-handling processes may be converted into other processes, one process follows another process consecutively.

*Tangling* means that idea-handling processes may run parallel in time and thus may be intertwined with one another. This complexity can make the processes harder to distinguish, especially for external observers.

*Competition* describes the excluding relation between certain idea-handling processes, which means that some processes excludes other processes (if a, then not b). The most obvious case being adoption and non-adoption; non-adoption excludes, by default, the process of adoption.



### 5.3.10 Viral Features and Corresponding Idea-Handling Processes

Salient Virus Features	Corresponding Organizational Idea-Handling Processes ( <i>mi = management idea</i> )
<b>Infectiousness</b>	1. <b>Adoption:</b> The formal decision in an organization to adopt a mi.
<b>Immunity</b>	<p>2. <b>Non-adoption:</b> The more or less deliberate organizational decision not to adopt a mi.</p> <p>3. <b>Isolation:</b> A formally adopted but not implemented mi residing in units often at an organization's top level (e.g. in some actors' memories, in documents, etc.), and decoupled from organizational practices.</p> <p>4. <b>Expiry:</b> The gradual evaporation of a formally adopted mi, often without any formal decision to quit.</p> <p>5. <b>Rejection:</b> The decision to stop using an adopted mi with reference to experiential learning, (e.g. unsatisfactory results, and/or incompatibility, i.e. that it has proven not to fit in with institutional norms, logics and complex practices).</p>
<b>Replication</b>	6. <b>Entrenchment:</b> The transformation of a mi into practice (i.e. it is anchored in organizational structures, routines and daily activities) in such a way that certain intended effects are reproduced.
<b>Incubation</b>	7. <b>Maturation:</b> When a mi lingers in an organization, often for a long time, before materializing, leading to a gradual, slow-phased transformation of the idea into practice.
<b>Mutation</b>	8. <b>Translation:</b> The more or less deliberate transformation of practices and ideas that take place when they are transferred and attempts are made to implement them.
<b>Dormancy</b>	<p>9. <b>Inactivation:</b> Organizational activities related to an adopted mi either decrease or are discontinued.</p> <p>10. <b>Reactivation:</b> An adopted but dormant mi is 'turned on' again and organizational activities connected to the idea increase.</p>

Røvik (2011, p. 646)

## 6 Empirical findings

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*This chapter will present the empirical findings from the three different sources that forms the foundation in which this study will base its analysis on. Starting with a chronological depiction of the Lean development within the annual reports, continuing with two articles written on Lean in Nordea, followed by the 2010 master thesis and ending with the empirical findings in Nordea today.*

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### 6.1 Annual reports

#### 6.1.1 2003-2004: Emergence of Lean indicators in annual reports

The first time Lean thinking become indicated in one of Nordea's annual reports is in 2003, specifically through the effort of institutionalizing processes for continuous improvement. In fact, the institutionalization of continuous improvement processes is one of the very first things mentioned in the CEO letter within the report, where he points out that it is part of a larger effort to increase operational performance, and that this has become a driving factor in the increased competitiveness of the Nordea Group, where it is to remain as part of the Nordea culture. Lean, or derivatives thereof are never specifically mentioned, and it is never completely clear what these processes are, but as we have covered in extent earlier, the concept of continuous improvement is highly centered in Lean, where it is known as *kaizen*.

Further evidence can be found in the report where it is reported that “*the bank has undergone significant changes*” leading to a common culture centered around performance orientation, allowing more rapid flexibility and the implementation of key words becoming formal corporate values, a few of which highlighting cost mitigation and value creation through the focus on core activities and strengths, discontinuing any activities deemed superfluous.

While the 2003 report may not prove in any significant way that Nordea has begun a Lean transformation, this “significant change” in corporate culture and new set of values serve as a small but significant indication of Lean being formally implemented within the organization at some level.

In the subsequent 2004 report, further indications of the same Lean principles can be found throughout the report. In the report, further emphasis is put on continuous improvements, as operational excellence and strict cost management has been made top priority in the Nordea Group. Continuous improvement is to drive cost management in the customer organization, while transformation is made to ensure unification and standardization of cost control efforts of all supporting functions and processes.

The group-wide continuous improvement processes and measures are largely attributed the success in meeting the organization's cost targets for the fiscal year, where the effects on the internally measured cost/income ratio decreased from 63 to 60 percent from the previous year, significantly due to these measures and processes according to the report.

In the 2004 report, one of the key aims in moving forward to year 2005 is overall process improvement, where production of services is to be improved through a harmonization of processes and centralization of activities, resulting in a harmonized set of products, processes and support structures.

*This work, starting in 2005, will take several years and will be executed in a structured step-wise manner. It will also include streamlining the end-to-end processes related to such banking products as deposit accounts, credits and loans and payments and reducing nonvalue creating activities in the process.*  
(Nordea Annual Report 2004 Review, p. 33)

This paragraph in particular goes very much in line with Lean thinking, as the streamlining of processes and elimination of nonvalue adding activities, or *wasteful activities*, are along with continuous improvement efforts in cost management very significant principles in any Lean implementation effort.

#### **6.1.2 2005-2006: Explicit implementation of Lean in every-day work.**

In the 2005 annual report, Nordea explicitly mentions their Lean implementation effort several times throughout the report. In the CEO letter, following a paragraph on Nordea's new aggressive market stance it is said that the inherent upward cost pressure will be mitigated by converting Lean Banking to both thought and action. Lean is attributed several times in the

report as being paramount to the quality of services provided and to mitigate costs in the value chain.

*Nordea will continue to improve operating models and apply Lean manufacturing practices to banking processes and support functions to increase customer satisfaction and quality and to reduce costs for end-to-end banking processes. (Nordea Bank Annual Report 2005, p. 11)*

As evident by the above, Nordea now explicitly aim to convert Lean principles from the manufacturing sphere into processes applicable in their banking environment, reducing complexity and managing cost mitigation, as part of their Operational Excellence initiative.

Nordea highlight Lean banking as a group-wide initiative which will be implemented during several years, enabling cost reduction and increasing quality in customer service by eliminating such activities that do not provide the customer with value, and promoting activities that do. Specifically, time spent on customer service or with the customer is emphasized as the organization's main value creating activity, and Lean is implemented to promote just that. According to the report, the initiative is being implemented across the entire organization, and terms firmly rooted in Lean thinking such as "reducing complexity" and "from too many to just one" are key words or *one-liners* which are understood and adhered to by all employees as part of the business culture.

Nordea's continuous improvement efforts remain in focus alongside explicitly declared Lean initiatives and it is seen as one of the main drivers for raised productivity and organizational growth.

Alongside these initiatives, Nordea has implemented other techniques inherent to Lean thinking, such as risk mitigation efforts targeting reliability and continuity in their value chains. These operate through risk analyzation of processes, and deploying counter-measures targeted at identified sources rather than the symptoms, if or when problems arise. While each unit is responsible for its own risk assessment and quality conformity, a specific support group known as Group Credit and Risk Control. The support group develops and maintains a framework for identifying, assessing and monitoring risk through self-assessment and documentation of previous quality deficits and incidents.

In the 2006 annual report not much appear different from the previous year in regard to principles and initiatives, other than a confirmation of the effectiveness of previously implemented strategies. The focus on customer service as a main value driver within Nordea continues and an effort grounded in, among others, the Lean banking-project is made to simplify, reallocate or eliminate certain activities in customer contact offices to promote on-hand time with the customers.

### **6.1.3 2007: A new set of values and vision**

In 2007, Nordea launch three new corporate values, in an effort to update their Corporate Values and Vision, these are of great focus in the report and appear firmly rooted in previous years' Lean and continuous improvement initiatives. With a new vision to be the leading Nordic bank, acknowledged for its people and superior at creating value for customers and shareholders alike, Nordea has implemented a new corporate value set consisting of three main values; "Great Customer Experiences", "It's all about people" and "One Nordea Team".

From a Lean thinking perspective, all three of these are interesting because they exhibit qualities inherent to the Lean manufacturing principles.

"Great Customer Experience" goes in line with Nordea's focus on customer service as their main value creating activity, where every employee in all parts of the value chain will seek to distinguish the link between their actions and how it affects customer value creation.

The second value, "It's all about people", is Nordea's focus on employee competences, creating a corporate culture where all employees are fostered to take initiative in the continuous improvement effort as well as creating room for individual growth, while assessing personal performance through supportive structures.

"One Nordea Team" concerns the way employees work together, focusing on the coordination between all employees and activities within Nordea. It should be understood as teaming up to create value in all efforts across the organization, while assuming personal accountability and working together to develop and implement rules and instructions that are clear and applicable in the daily activities.

*Put together, the new vision and values will create a culture where employees work together to create the best experience and most value for*

*our customers – and thereby support Nordea’s continued growth and positive development. (Nordea Bank Annual Report 2007, p. 5)*

In conjunction with the new corporate values, Nordea launches an adjusted operating model to consisting mainly of the introduction of a clearly customer-orientated mode of operation that covers the entire value chain, where production of services are tailored to handle great flexibility in customer service demand with a reduced time-to-market, thus allowing more time spent with customers. To support this initiative, Nordea has set up a coordination forum where customer and product units monitor and plan cross-organizational processes to coordinate all parts of the value chain work together in strictly value adding activities.

*The new organization integrates and optimizes cross-organizational processes and will ensure that all parts in the value chain work towards creating value for our customers. We will be able to increase the time we spend with customers and we will reduce the time-to-market of our products as our efforts are more streamlined and prioritized.*  
*(Nordea Bank Annual Report 2007, p.5)*

According to the report, resource optimization through prioritization within value chains along with strict general cost management is now a well-established part of the corporate culture.

The 2007 report also highlights goals for the coming fiscal year, stating that “freeing up resources by further unification and streamlining of processes will be a major task” as proliferation of their ongoing work. They also launch the “Nordea Transformation Programme” for upcoming years, focusing on further harmonization of processes for the main banking activities, which is to be closely coordinated with the implementation of Lean banking in Nordea.

#### **6.1.4 2008-2009: Focus on the ongoing Financial Crisis**

The subsequent 2008 and 2009 reports do not introduce much news in terms of management initiatives or operational configuration, and instead confirm the ongoing work with implementing cost mitigation and continuous improvement schemes across the organization, primarily through the initiatives inherent to the updated values and vision first formulated in

2007. Much focus is put on the ongoing financial crisis and its implication for the banking sector and the use of prudence in all ventures, adapting to the “new normal” caused by regulations and effects of the financial situation in the global market. However, the idea of creating a “Great Nordea” through a constant focus on customer value creation, streamlining activities and mitigating risk of complications along the way remain strong. In 2009, the value chain mindset is extended to include the IT area, expanding through efficiency and foundation improvement programs focused on Lean production in an effort to target production costs and operational risks within IT.

#### **6.1.5 2010-14: Steady State**

In 2010, Nordea reports that additional steps have been taken in the effort of further enhancing the value chain mindset. This effort is supported by significant investments in upgrading the IT platforms and infrastructure to, in conjunction with back-office operations, realize cost efficiency gains and lower operational risk.

The report notes that the values introduced in 2007 are now a profound part of all activities taking place in the organization guiding the behavior and decisions of all employees. Thus, all employees understand that they are part of a greater team, working together to make the difference and find the best solutions for customers. The focus on continuous improvement remains, as the report notes that Nordea has gained strength through a professional approach to business, concluding that “only through continuous improvement, including cost cuts, the financial scope for future ventures is created” (Nordea Group Annual Report 2010, p. 14).

In the 2011 report it is stated that Nordea has established a reorganization, building on the value-chain thinking that according to the report has been central in the Nordea operating model since 2007. This reorganization divides business into three main business areas: Retail Banking, Wholesale banking and Wealth Management. This is done with the clear objective to improve efficiency and increase the return on equity, keeping the focus on customers while reducing complexity.

According to the report, this reorganization ensures accountability and congruence while promoting time spent with customers and reducing the time-to-market of new services and products as each business area assumes ownership of its end-to-end value chain. Nordea also remarks on their effort to deliver only the right products in the right way, providing a broad suite of products piloted by client demand.

The consequent 2012 continues to describe Nordea's customer focus, stating that the relationship strategy rests on the leading value to create great customer experiences, and that this can only be achieved if every employee continue to do their utmost for each customer. To support this aim, the organization took further steps in creating tools and empowering their employees to add value in every piece of advice provided. According to the report, these efforts contributed to a considerable increase in household relationship customers.

The 2012 report is in most regards very similar to the preceding year. In fact, the segment on optimized value chain integration, which continues to be an important focus in Nordea, is identical to the one in the 2011 report.

The similarities continue in the 2013 and 2014 report, where the focus remains on relationship banking, stating that "Everything everyone does at Nordea has one purpose only – to create great customer experiences" (Nordea Group Annual Report 2013, p. 8). This is the most important guide for every decision taken in the bank according to the report. Supported by further emphasis on simplification, the production of services will be able to handle flexible demand in a timely manner. Nordea aims to further reduce complexity in all their operations, simplifying their business in terms of processes and production, all in the effort on only providing solutions which enhance the customer value.

*This process of simplification will be a journey without an end – of constant improvement to the benefit of our customers and the bank."*  
(Nordea Bank Annual Report 2013, p. 9)

In 2014, the report also highlight new investments in IT as part of their digitization effort, and a new simplification programme is launched aiming to clean up the product portfolio, focusing all activities towards supporting simplification and building up new core platforms for their operations.

## 6.2 Articles published in 2008

In 2008, a number of articles were published in mutually independent news publications, concerning Nordea's work with Lean implementation.



The first, published in February of 2008 in a Norwegian *Media Planet* publication called “*Lean Management*” contains an interview with Bjørn T. Aasen, who was leading the Lean implementation effort in Nordea Norway at the time. The article confirms a great deal of the official communication presented in the earlier annual reports. The principal objective of Nordea’s Lean project is to increase the time that the bank’s customer consultants are able to spend with and on their customers. The belief is that increasing the time with customers lead to greater customer satisfaction, which in turn increases revenue as sales surge. Another key feature of the Lean implementation according to Aasen is in its effect on cost control through the simplification or elimination of internal processes and activities, allowing them to focus entirely on work that creates value for the customer.

Aasen further specifies where this process is taking place by saying:

*Those sitting in the customer consultant position has clear perceptions of what "bothers them" in their job, and therefore it is natural that the process is driven by them and not by management. [...] This Lean project is about customer advisers and support units, and are based on working together as one Nordea team. (Bjørn T. Aasen, Lean Management, Feb 2008)*

This statement is particularly interesting because while the official communication found in the annual reports clearly state how the Lean continuous improvement and cost mitigation efforts are implemented in corporate culture and everyday activities, they never explicitly state where in the value chain change processes are initiated. It also explicitly links the new corporate values, or at the very least one of them, to the Lean initiative. Aasen also states that Nordea is already seeing good results in the retail markets where several support units have implemented the Lean initiative.

The second article was published in November of 2008 in *Skånska Dagbladet* and concerns the everyday work at one of Nordea’s offices. According to the article, everyone working at the office knows what kaizen is and consequently the importance of continuous improvement, and Nordea has introduced a number of “*kaizen attitudes*” where employees should “forget all and any preconceptions” and “turn all difficulties into opportunities” – two phrases that appear almost directly borrowed from Taiichi Ohno’s Toyota Production System.

The tool used for most of the Lean processes is a simple whiteboard with names of the consultants and salesmen in the office. The board then feature a number of columns and rows containing numbers concerning sales and anticipated results. As immediate treatment and rapid results are expected, the board also features review on current activities and the board is used in the effort to allow for more time with customers.

## 6.3 The 2010 Master Thesis

In 2010, authors Sebastian Lindqvist-Rehn and Mathias Ericsson at the University of Halland conduct a case study on Nordea's Lean implementation effort in Nordea's offices in Halland. The study consists of semi-structured interviews with five managers at three offices as well as a questionnaire that was handed out to all employees at these offices, where the authors research how employees were introduced to and educated in the Lean philosophy, how the changes were implemented and how Nordea worked with Lean at the time as well as if there was any problems or difficulties tied to the effort and if the implementation of Lean was successful.

### 6.3.1 Introduction and the Lean Board

The study found that during the 2005 introductory phase, the vision was clearly defined by Nordea. However, the need for organizational change was insufficiently explained where some of the managers assumed that there was no need for a change and the overall workers' opinion was that there was no tangible organizational change happening to begin with.

Or as one manager put it:

*There was an explanation when the Lean board was introduced, how it would work, how they should work with it etc that was very clear. But there were no vision explained for the adaptation of a new organizational way of thinking. (p.22)*

This Lean board, the same board described in the 2008 articles in news media, is described in the study as what Lean in Nordea revolves around. It is this whiteboard Nordea uses to track results and performances, and it is around this board the employees gather several times a

week for information meetings. The Lean board is the principal tool used in the Nordea offices and to the employees it is the only tangible tool in the Lean initiative.

In the words of one of the managers:

*If I'm to describe what Lean is to us and how we use it: Then I would describe the Lean board; that we have a meeting each morning where we review the results from our work and discuss information that has been received through the intranet. This is used to prepare ourselves for the day to come. What we should focus on during that particular day.*

### 6.3.2 Lean education

The study also finds problems in how Nordea does not appear to continuously educate and train employees on what the initiative is, and how the Lean board is supposed to be used. Training on how to use the Lean board was only present during the implementation phase, four years earlier, and since then no further education effort has been explicitly made, instead the training is only internal at each of the offices.

*We have to divide this into two stages: First during the introduction there were consultant groups consisting of handpicked people from all over the organization that were educated to work full time during the introduction and implementation of Lean. But now that it has been implemented those people have gone back to their old assignments and the education is now only internally.*

Another manager supplements this view:

*During the last years there have not been any Lean education for all the employees, the last time there was an education was when it was introduced. The managers often self-educate themselves to fully understand and try to improve the PM meetings. But if you are not interested in Lean no one forces you to get educated.*

Thus, many of the respondents didn't understand what Lean was, nor that continuous development is paramount in a Lean initiative, instead indicating the belief that Lean is an easily implementable tool for cost management, materialized by the Lean board.

There were courses commissioned by Nordea for educating employees on Lean, but all such courses were voluntary and attendance was unpaid. Most of the respondents expressed that there was a need for further education, both on the Lean concept as well as how the supplied tools was suppose to be used. Because of this, different offices appeared to use the Lean Board in significantly different ways, as there was no enforced standard of how this work was suppose to be conducted.

*The central thing in our Lean work is the Lean board, at first we were suppose to have a meeting each day but we have cut that down to 2-3 times a week. This differs between regions and even offices.*

Most employees strongly felt there was a need for further education. But the managers in particular did feel that there was a future for Lean in Nordea.

*I think that this is just a start, they will adapt more of Lean in a near future.*

Still, the study found that most employees had a positive perception of Lean in Nordea.

### 6.3.3 Conclusions of the 2010 study

The study concluded that at the current state, Nordea's Lean implementation effort was to be regarded as a failure. Nordea had according to the authors "cherry picked" certain aspects of the Lean philosophy to fit their organization instead of the other way around. Because of this, they argued that Nordea was not "One Great Nordea", because the organization had not succeeded in involving their employees to continuously improve the organization and thus achieving a better profitability. Many employees didn't feel that the Lean initiative had led to them being able to serve more customers per day, and the general inclination in regards to Lean among employees was that there was a significant need for further education and training.

The authors argue that this overall lack of knowledge about what Lean is and the fact that the importance of training and education seemed to have been lost in translation could never create a Lean organization with perfect efficiency and no waste.

Lindqvist-Rehn and Ericsson (2010) did however suggest that there was still a future for Lean in Nordea. They had found that Nordea had indeed made a lot of organizational changes during the preceding years in the effort of streamlining and standardizing activities. They also found that Nordea did use continuous feedback through the Lean boards and that there was a general culture of being as efficient as possible. Thus, the authors argued that in further utilizing and modifying the Lean board and the intranet, these could be used as effective tools in communicating Lean throughout the organization.

The above describes the overall point of view in the 2010 master thesis and encapsulates the thesis' findings and interesting aspects of Lean work in Nordea found in 2010, supplemented by articles from 2008 on how work was conducted at offices. While the Lean implementation is deemed unsuccessful by the authors of the 2010 study, they however do not necessarily believe that Lean is completely out of the picture and that it may still have a chance of being fully implemented. Thus, the question is: What happened to Lean in Nordea? In the following part we will outline the development and the outcomes of the Lean initiative in Nordea today.

## 6.4 Interviews with Nordea managers 2015

The depiction of Lean within Nordea today will be divided into chapters based on the Lean development within the organization. Starting with the initial implementation, here named *The heydays*, followed by the most central aspect of Nordea's Lean implementation *the Lean board*, after which the *Lean work in Nordea today* is presented as expressed in the interviews, ending with a brief review of the *organizational changes* that took place during the time of Lean implementation.

### 6.4.1 The heydays: Lean implementation and training

The overall picture that is painted of the Lean work in the 2010 thesis corresponds with what the Nordea managers in 2015 recollects of that time. In the beginning of the Lean project, around 2005 according to Manager 2, the work is described as very Lean-intense and of great emphasis throughout the organization, as both top management and floor management were involved in the Lean implementation effort. Nordea assigned special Lean managers at office, regional and even national levels (Nordea had a "Lean manager Sweden") and Lean ambassadors were sent to each office in order to educate the staff on the virtues of Lean and how the office was suppose to work with it. Lean became a central part of the daily work and everyone at the office were involved in certain Lean activities that took place every day:

*[W]e had a Lean meeting five to fifteen minutes every morning at one of those whiteboards that they had striped up according to the Lean model. Which followed mainly activity, sales results and problems to be resolved.*

Education on the Lean concept appears to have primarily been present in the implementation stage, where people at office level were educated in why Lean was used and the benefits of Lean work. At first, regional Lean managers educated the employees at the offices after which managers at office level were appointed and responsible for the local Lean education at the offices. Gradually, it seems, the education was decentralized and the local managers themselves became solely responsible for educating the methods and values of the Lean work to new employees. Because of this decentralization, newly employed staff did not necessarily receive any Lean education. When asked if there was any further education in the subsequent years, Manager 2 responds that "you probably had to be there when it came".

However, because the work with Lean was revolving around the Lean board, he/she did not see this as a great problem. Although, the explanations to why the processes existed was lacking:

*[I]t was probably hard not to get into it because it happened every day.*

*But perhaps there could have been a better explanation to why we did it.*

#### 6.4.2 The Lean board

The overall view of Lean between the Nordea managers seems to be centered around a single common denominator, to which most of Nordea's Lean work at office level revolved: The Lean board. The interview data indicates that all of the interviewed managers at Nordea shared this mutual perception of what Lean actually was within the organization. This Lean board, which was a major focal point in the 2010 master thesis and mentioned in one of the articles from 2008, is communicated by the respondents as the principal element of Lean exposed to the staff at Nordea's offices. This view is made clear by the following statements from two of the respondents:

Manager 1:

*Lean was that you should stand by that board with those different processes, 'when should that be done?' and 'who should do it?'. That was Lean to us.*

Later stating that:

*[And] it has basically only been about structuring the meetings, having quick, short meetings with a good structure on a board in front of everyone at the office. So the only Lean we have worked with is in the meeting structure.*

Manager 2:

*Lean to us was much about the board and the gatherings during the [daily] meeting.*

This Lean board is described by Manager 2 as a whiteboard that was divided into columns and fields based on the "Lean concept", where *activities, sales results and problems to be*

*solved* were made visible to the staff. These boards were the nucleus of the meetings that took place every morning at the office, where the staff would gather and discuss the current situation, identify problems and assign a person to assume responsibility for the treatment of eventual issues. Manager 2 did regard the work revolving around the Lean board as overall positive, stating that:

*I thought it was great, many of the problems that you were reflecting on were made visible and an action plan was made and who was responsible and when it had to be done, and then you would check it off and follow up on the situation and such.*

However, he also explains that there was some resistance to the idea at first, as the office had previously been organized in such a way that staff rarely interacted with each other regarding their working tasks, and suddenly that changed with the introduction of the board, where the entire staff had to meet every morning and discuss their ongoing assignments.

#### **6.4.3 Lean work in Nordea today**

The interview data paints a unanimous picture of the Lean work in Nordea today - they do not work with Lean anymore, or at least, to the best of the respondents' knowledge, it is not explicitly talked about as Lean. However, some residues of Lean still remain within the organization and traces can still be found in the shape of the meeting board, which is still used to varying degrees within the offices. This whiteboard, and the structured meetings taking place around it, is a remnant of the previous Lean board, but the way it is being used has changed significantly. When the respondents describe Lean, both in retrospect and as it is today, these whiteboards seem to embody what used to be Lean in Nordea and what little is left of it. Today these boards still exist on the three offices, the use of them, however, differs from office to office.

After the central management stopped talking about Lean, Manager 1 says that whether the local offices used Lean and the Lean board or not was up to the local office managers. This is reflected in that Manager 2 still uses the board to some extent, but "far from what we called Lean meetings as they were from the beginning", while Manager 1 and 3 seems to have discarded the concept, the following quote from Manager 1 concludes the board's fate:



- *Is the board still here?*

*Yeah, but not in the same way, we have completely different things on it now, but the board still hangs there [followed by laughter]*

- *What kind of things?*

*Pictures and other fun things that aren't related to Lean exactly.*

The explanation for Lean's disappearance in Nordea is viewed by the respondents throughout the interviews in a similar, consistent way. The reason, the respondents suggest, was that central management simply stopped talking about Lean and that the organization consequently stopped using it. It appears that no formal explanation or statement were given, the general impression the office managers got was that central management never *explicitly* stated that the Lean project was abandoned or discontinued - it *fizzled out* (swedish: "rann ut i sanden") as Manager 2 expressed it. Central management stopped measuring and following up the key figures that was associated with the Lean work and consequently, as Manager 2 points out, "[A]bove all, what you measure and what is followed up, that is also what you do". Manager 3 continues:

*We simply stopped using it. Some things are still here, for example the meetings with the board, or the Lean board. But not in the same way as before. The work with Lean itself is not really here anymore.*

Despite the central management's gradual and unexplained decline in Lean talk and the absence of measurements and following up on Lean figures, the respondents share the same conception: It was not failure that caused Lean to decline, but rather that the concept had fulfilled its purpose, or at least some purposes (purposes which do not seem to be completely obvious to the respondents). Further, Manager 2 exhibits the conception that Lean was a time-limited tool for change and that it never was intended to last longer than it did. When asked if he/she thought that Lean was intended as a permanent implementation, Manager 2 says:

*No, I don't think so. I believe that we were in a change process and that we needed a change, and that people worked very differently depending on what*

*office it was. I believe that they wanted to streamline so that you emphasized and worked in similar ways, with the same tools. My guess is that it was a five year plan.*

Manager 1 and 3 do not necessarily believe that Lean in Nordea was a failure and they state that while the terms and the talk about Lean may have disappeared, the processes of Lean has since “become a part of our everyday life” as Manager 1 stated. The same manager frequently expresses throughout the interview that he/she believes that Lean may still be a part of Nordea within the organization, although not on office level:

*I think that it's used at a higher level. The decisions that are made, we are not told that 'this comes from a Lean mindset'. When the product arrives it comes packaged and ready. Somewhere along the way, I can imagine, the term has been filtered away.*

Further, the respondent exhibits a normative idea of Lean: “but of course all large companies work with Lean in their processes”. The respondent indicate a perception of Lean as institutionalized within “all large companies”. Hence, from this manager’s point of view, not using Lean in Nordea would be highly illegitimate and thus is speculated to be used at a higher level.

There are however some other remnants, separate from the board, that still remain in the offices. These are the core corporate values introduced in 2007, which according to the annual reports, are promoting a value chain-thinking across all processes and activities by working together as one team, focusing on the main value driver; time spent with customers. This is evident from statements by Managers 1 and 3, who discuss how changes implemented have affected how they work today. When asked about how central the customer is in everyday work, Manager 3 responds:

*Very central, we work constantly with our customers' needs and what is value to the customer. [...] Earlier there were a lot of work around this, working as a customer adviser, that we don't have to do to the same extent today. Today we send such things on [to other departments], paper work and making placements and alike. There's a bigger focus on our customers and the*

*customer meetings than there was before, and then the customer becomes more central and those who work with customers get more time for advising and selling.*

Manager 1 further says, when asked if it was the terms or the processes that disappeared, that:

*I think it was the terminology that disappeared and that it has become part of your every day, how you think about optimizing time in calendar structures, but I think it's specifically the word [Lean] that is no longer used. Naturally you try to be more structured and scale down. [...] If you are an adviser you want to work with advising, you want to meet customers, we are not suppose to sit around and do other stuff and there I think the bank has been fantastic in it's work with removing things that is not about the customer, which has been extremely central.*

It appears then, that while the practical elements of the Lean initiative, i.e. the board, has disappeared, other aspects that were introduced alongside it remain to a greater extent. However, with the loss of the practical element, much of the work with addressing problems by making them visible on the board has been lost. As Manager 2 describes:

*Today I have to say that it is easier for things to fizzle out. I know for example that we have some IT-technical problems with computer screens and such here. That is such a thing that definitely would have been taken up on the board. Now it is instead someone [or anyone] who is suppose to make the call and follow up on making sure it gets fixed. But it kind of fizzles out. [...] In that way Lean was better, where you really lifted such things and got things written down.*

#### **6.4.4 Organizational change**

Since the Lean introduction (around 2005) up until today, Nordea offices seems to have undergone considerable organizational changes. All the interviewed managers describe changes in the physical office structure, where Nordea went from excluded office rooms to open landscapes and clover shaped workstations. Overall, the office in itself became more open and “before [Lean] everyone had their own office and they sat and worked there and you

kind of only met during the lunch”. Manager 3 continues: “They opened up the office so that, as we do today, sit together and not in separate offices which we did before”.

During the time when the Lean initiative was active, Nordea also introduced the Branch Operating Model, which is a reorganization that Nordea implemented concerning how the branches (or offices) within the bank were divided into business areas (e.g. B2B, household area etc.) and rather than having one office manager that was responsible for the entire office, different managers were appointed to the certain business areas. Manager 2 further implies that it was in conjunction with this reorganization that Lean was “phased out”.

As earlier elaborated upon, the respondents further describe considerable changes in division of work tasks where a centralization of administrative tasks seems to have taken place. In favor of more customer related activities the administrative work tasks have been transferred to other instances. Manager 1 describes:

*It has become more and more in a way that we can send everything away and we basically don't do any administration ourselves. Before, as an investment advisor you had to place the funds yourself, we don't do anything of that sort now [...]. It's extremely well controlled so that the people that is supposed to work with customers are focused on working with customers.*

Furthermore Nordea has, according to Manager 2, transitioned from being an order receiving bank into a more proactive business stance that demanded higher focus in result business oriented activities. This also included assessing routine measurements and higher demand in the employee's performance, in the form of higher meeting frequencies. However, Manager 2 does not believe that the Lean project had anything to do with this change. Lean, to him/her, was only about the board and structuring meetings.

## 7 Analysis: Virus theory

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*In this chapter the theoretical frameworks will be applied to the empirical data and analyzed in the light of both Virus and Translation theory and the six viral features, in order to better understand and explain the implementation development and subsequent decline of Lean within Nordea.*

*Note: References expressed as only “Manager Nr.” are the respondents of Nordea today, managers from the 2010 thesis will be cited with appropriate references specified.*

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### 7.1 Infection: Adopting the Lean concept

The first indication of a “Lean infection” or a formal decision to adopt the management idea can be observed in the 2003 annual report where the CEO of Nordea mentions the effort of institutionalizing processes for continuous improvement. A “significant change” has been undertaken, leading to a common culture centered around performance orientation where such key Lean indicators as cost mitigation and value creation through the focus on core activities and strengths. This is further elaborated upon in the subsequent year where Nordea describes their explicit goal of streamlining activities, reducing nonvalue activities along the way. As stated before, these are small indications of actual Lean thinking or language that resembles Lean thinking in 2003. In 2005 Lean develops into an idea and concept and company management explicitly expresses a formal decision to adopt the Lean concept. According to Manager 2 the first actual Lean implementation on practice field level was introduced in 2005, this is when the management first starts to explicitly communicate Lean to the rest of the organization. At this time, Lean emerges among all the Nordea offices, Lean consultants becomes a central part of the work and Nordea hires internal Lean specialists (or ambassadors as Manager 2 refers to them) at every office to manage, educate and oversee the Lean implementation. The employees got education which explained what Lean is and why it is important.

### 7.2 Incubation: Intensity and maturation

The maturation of a management idea is the transformation of that idea, often over longer periods of time, into practice. This represents the time between when Nordea’s management

was “infected” by the Lean idea and when it is actually implemented. Given the available research data we can unfortunately only speculate in how the *maturation* of Lean developed from what seems to be the first contact, or time of infection, in 2003 up until 2005 when Lean is implemented into practice.

However, the interview data implies that implementation of Lean in the organization as a whole was quite decisive rather than gradual. Thus, the data suggests that the introduction of Lean was, in the words of Røvik (2011), rather strong than weak. Røvik (2011) further means that intensity of the efforts of materializing the Lean idea which contains strength (well funded and well organized efforts) in its implementation are likely to shorten the time of incubation. Consequently, the incubation time was most likely shortened by what appears to be a decisive introduction of Lean in Nordea.

### 7.3 Replication: Entrenching the idea into practice

In 2005, Nordea’s CEO describes in the annual report how specific one-liners rooted in Lean thinking have been introduced as part of the corporate culture, aiming to transform how employees think and act in their daily work. They also create a support group known as Group Credit and Risk Control which develops and maintains a framework for identifying, assessing, monitoring risk through self-assessment and documentation of previous quality deficits and incidents.

By 2007, with the implementation of the new corporate values, Nordea visualize their effect as creating a culture of cooperation where every employee work together across the value chain to support the customer value creation, which is to be inherently understood as central to the organization's continued growth and positive development. This prescription of effects from the new management concept is according to Røvik (2011) largely an effect of introducing concept-specific education in the organization.

As Nordea has since long identified customer satisfaction their main value driver, the 2007 report describes how Nordea has launched an adjusted operating model with a clearly customer-oriented modus operandi. The purpose of this is described as promoting time spent with customers by streamlining the service production processes, and supportive structures are developed to monitor and coordinate this effort.

Through the articles published in independent media, the 2010 master thesis and our own interviews, other processes are made visible; the chief of which is the whiteboard used to coordinate work at Nordea's offices.

## 7.4 Mutation: Translating Lean philosophies into the Lean board

Røvik (2008) argues that a translation process in some way most likely takes place when ideas are transformed into practice. In order for the management to be able to implement an idea that is comprehensible and usable in a practical context and for the employees to actually put them to work, so to speak, the Lean ideas has been translated to fit Nordea. These translations are divided in both time and space during implementation as well and therefore mutations can take place both locally and organizationally.

Such translations is indicated throughout the interviews when concerning what Lean in Nordea actually is. In the interviews from the 2010 master thesis much of the Lean idea in Nordea is centered around what they call the *Lean board*.

*If I'm to describe what Lean is to us and how we use it: Then I would describe the Lean board; that we have a meeting each morning where we review the results from our work and discuss information that has been received through the intranet (Ericsson & Lindqvist-Rehn, 2010, p. 46).*

Furthermore, another respondent says:

*The central thing in our Lean work is the Lean board, at first we were suppose to have a meeting each day but we have cut that down to 2-3 times a week. This differs between regions and even offices.  
(Ericsson & Lindqvist-Rehn, 2010, p. XXIV)*

This corresponds with the overall picture from the interviews with Nordea today, as Manager 2 puts it; "Lean to us was much about the board and the gatherings during the [daily] meeting". Much of the Lean work at Nordea as studied in 2010 and today centers around the Lean board or "meeting board", as it is also referred to. It seems as if a transformation has occurred during the last few years from what the managers in 2010 repeatedly referred to as the Lean board into what some of the managers of Nordea today refer to as the meeting board,

which is used at what they call a “board meeting” (note on translation: the swedish word “tavelmöte” is used, but it certainly has more weight in english, if at least amusing) or in 2010 the PM (performance management) meetings. Nothing in the data points to any formal decisions of this *re-naming* and thus the linguistic transformation of “Lean board” seems to have occurred on office level. The reasons for this name change is generally expressed as rather obscure throughout the entire empirical data, one manager says:

*[B]ut we don't call it Lean anymore, we just call it the board meeting, or PM (performance management) meetings. I don't really know why the title has changed. (Ericsson & Lindqvist-Rehn, 2010, p. XVIII)*

In the case of Office 2, the activities and results of the meeting boards seems to stay at office level, which corresponds to what Røvik (2011) refers to as a *local re-naming* and which may dupe the organizational defense system. The linguistic package of the Lean board as the meeting board may lower organizational resistance against such ideas. The resistance to Lean was expressed by several employees of Nordea in 2010 who demonstrated an unwillingness to use Lean and repeatedly showed discontent. Even to the extent that one retiring employee held his thank you speech and “clearly stated that he was happy for retiring and the gifts but he was most happy about that there would be no more Lean work” (Ericsson & Lindqvist-Rehn, 2010, p. XXV).

Local re-naming is further strengthened by the fact that Manager 1 of today's Nordea more often than not still refers to the board as the Lean board. Since Office 1 discontinued the use of the Lean board for what seems to be several years ago, a translation was most likely not needed in the first place. Hence, the discontinued use in Office 1 and 3 rendered no need for translation of the Lean board as it was locally *subtracted* (and seemingly transformed into a forum for amusing pictures). The Managers' limited time at Nordea in combination with the lacking Lean education for new un-consecrated managers may explain this subtraction. They most likely failed to see the point of Lean and thus lacked the motivation to sustain the Lean board (and the resistance it posed) at their respective offices.

In the years of 2005-2006 the annual reports for the first time explicitly exhibits Lean terms and talk. The concept is referred to as “Lean manufacturing” and its principles are implemented in order to acquire, amongst others, cost mitigation, continuous improvements



and streamlining of the processes. The development after this period, however, does not accumulate increased Lean talk, but rather decreased; or what seems to be the transformation from explicit Lean talk into other terms and phrases - such as value chain-thinking, complexity reduction, end-to-end processes etc. Terms that in itself necessarily do not have to be Lean exclusive, but in regard of said development the decrease in Lean talk and the subsequent *emerge* of the said terms, may be the result of a certain translation in Lean's mutation stage within Nordea. Thus, a renaming on top management level may have occurred as Lean was divided into separate more descriptive aspects of the concept. Making one's processes less complex, creating maximum customer value and working with continuous improvements could be seen as in itself legitimizing without further need of explanation, whereas Lean perhaps demands greater efforts in explaining and motivating as well as continuous education to the members of the organization in order to be better understood.

The empirical data indicates an overall strong relation between what *Lean is* and what the the *Lean board is* among Nordea managers and employees. It seems as if the Lean board becomes a materialized symbol for Lean, at times even synonymous with Lean itself - it *becomes* Lean. In fact, other than the Lean board, very few tangible examples of what Lean actually was in Nordea is given in the interview data. The idea of Lean seems to have lost a great part of its vital principles, and the Lean way of thinking is in many cases reduced to the Lean board. One of the qualities of the Lean board is that it is part of the continuous improvement process; when problems arise, they are brought to attention and someone on the staff assumes responsibility to assure that the problem gets fixed. However, there seems to have been a mistranslation in the definition on what a *problem* really is in Nordea's communication of Lean. When the respondents describe problems in relation to the Lean board, these problems are described as *something that used to work but does not anymore*, such as computer-screens malfunctioning etc. While this is certainly cause for a quick and resolute counter-measure according to the Lean used in TPS, Nordea has omitted the fact that problems are also regarded in Lean as *something that does perform as it used to but may not be optimal*. In TPS, any unnecessary movement, for example, is regarded as waste and should be treated as a problem that needs to be eliminated. Thus, such mundane problems as a printer in the office being too far away from the working stations and moving it closer will shave off a few seconds, must also be regarded as a problem and (if that had been a problem at one of

Nordea's offices) should have been handled by using the Lean board. Expecting and encouraging all employees, in all levels of the organization throughout the entire value chain to constantly modify their work processes is fundamental to achieving a Lean organization. It appears as if Nordea has omitted these aspects when Lean as concept was translated into the Lean board. According to Røvik (2011, p. 643) "translation rules can be expressed as *subtraction* (neglecting or omitting aspects of a management idea)". This corresponds with how Nordea has reduced the Lean idea and it admittedly seems as if the majority of Lean aspects have been neglected. Consequently, what is left of the Lean concept is according to the employees defined *as* Lean.

According to Nordea, their main value driver is their customer support, and while the Lean board is the only concept visible to office staff regarding Lean, other concepts inherent to Lean appear to have been implemented alongside it, the chief of which are the core corporate values introduced in 2007. These core values signify Nordea's vision for all work in Nordea, and confirms that they are aware of what their main value driving activity is; working together as one team to create customer satisfaction, thus promoting organic growth of the organization. In a sense then, Nordea has translated Lean thinking into core values, creating a culture revolving around only working with activities that cause customer satisfaction, together as part of a team.

## 7.5 Immunity: The fall of Lean

The empirical data admittedly reaches consensus about the apparent evanescence of the Lean concept as a practice within Nordea. The remnants that are, in some places, still there seems to be only traces of what used to be the Lean project. *Immunity* aims to describe the mechanisms and defenses that is triggered when new ideas enter the organizational "immune system" and because of these defenses become *rejected*.

As an already adopted and implemented management idea, Lean has breached the *outer defense* and thus passed the top management and entered the field of practice. Lean in Nordea was undoubtedly an extensive project and most likely an expensive one, as Nordea established support groups and sent Lean experts to each office in the effort of establishing Lean as a daily practice. Becoming a central part of daily office work and incorporated in Nordea's overall thinking, the Lean concept (or more accurately the Lean board) was in terms

of virus theory engaged with what Røvik calls the *inner defense*, which “refers to concerns and arguments often raised by various groups of organizational practitioners who oppose the intruding ideas” (2011, p. 639). Indications of said oppositions and resistances is clearly seen in some of the interview statements, yet with varying underlying explanations:

Some were generational explanations:

*[The Lean introduction got] a mixed reception, it is mainly a generation issue where the older generations are more resistant to changes while the younger generation likes the challenge it produces (Ericsson & Lindqvist-Rehn, 2010, p. XIX).*

Another manager states:

*[T]here are those who needs to think about it carefully before doing anything. There is a possibility that this is generation related but I have not seen any proof of this (ibid. 2010 p. XXIV).*

Along with problems of institutionalization:

*The No people have usually been with us for a long time and they enjoy the freedom of performing their tasks and are not happy about having to change anything (ibid. 2010, p. XXV).*

Further, as Manager 2 describes, earlier longstanding working routines inhibited employees to leave their comfort zone:

*Because some people were very safe with sitting in their rooms and suddenly you were supposed to gather and discuss your opinions as a group, I think it was hard for some people. The bank sector was pretty strict and restrained, especially among certain personalities, so I think that many thought it was tough in the beginning.*

These quotes, from both Nordea today and 2010, represent the different resistances that were expressed during the Lean implementation. Further interesting aspects that the 2010 thesis discovers are the fact that the five managers, when asked if they can serve more customers per day thanks to Lean, answers clearly and (aside from one manager that answers “Both yes and

no”) unanimously: Yes. While the questionnaires handed out to the employees show a much more divided opinion where most of them did *not* believe that they could serve more customers thanks to Lean (Ericsson & Lindqvist-Rehn, 2010).

Røvik (2011) describes two *incompatibility arguments* that often occur in conjunction with organizational resistance: *Technological incompatibility* and *value-based incompatibility* (see description under Virus theory, Immunity). The technological argument is rarely present in the collected data (except for one person in the 2010 questionnaire’s open question part who expressed the incompatibility of Lean in a service context). However, as the above quotes are the statements from managers, which in turn has interpreted the employees’ behaviours, the actual arguments may be of a different nature. The arguments of not wanting to leave one’s office and the general will to maintain status quo is according to Røvik (2008) rarely a legitimate reason for resisting the Lean ideas. Although, the managers’ opinions indicate that the employees opposing Lean are resisting change itself, regardless of what that change is. The overall picture is nevertheless that a distinct resistance was expressed against the Lean implementation, specifically in certain groups of employees.

Røvik (2011) describes that there are often factors that draw leaders’ attention away from implementing management ideas. Because implementation efforts are long lasting and complex with unpredictable outcomes, leaders sometime shift focus elsewhere, addressing new ideas rather than implementing those already formally adopted. The reasons for this may vary, but after the financial crisis, the focus in the consequent annual reports shift towards the ongoing financial crisis, and concepts such as prudence and adapting to the *new normal* become key points in the presentation. From this point and onward, very few new and lean-centric strategic measures are presented. Consequently, sometime during this period it appears that the communication and follow-up on the Lean work within the offices diminished, and as the managers from the interviews with Nordea today expressed themselves; the central management stopped talking about it. Because of the lack of follow-ups on the Lean board daily meetings, according to Manager 2, the offices gradually stopped using the boards in the way that they were initially intended. Røvik (2011) further suggests that periods of high turnover of leaders and others in key positions may further hamper the implementation processes. And in 2011, we find an organizational change that closely resemble these effects; the Branch Operating Model, or BOM, which goes in line with

what the Second European banking directive envisions (Goldberg et al. 2005). The reorganization is made, according to the annual reports, to promote the value-chain thinking, and in practice means that the offices are restructured according to three main branches, with one manager for each branch. The managers were locally recruited, and because of the lacking degree of Lean education among the staff, these new managers may not have had any formal training in Lean and its uses other than the practical contact they had with the Lean board. As Manager 2 explains:

*Something that did happen is that we have what is called a Branch Operating Model that we transitioned into around 2010-11, where the leadership changed into another form. [...] Earlier you had one office manager for 30 employees and maybe three deputy managers (note on translation: from swedish “underchefer”), now that changed so that there was one office manager for every area in the office, [...] and then it was up to each manager how often they should have coaching and follow-up sessions, how often there was going to be board meetings and how to work with customer notes, all that. That is probably a big reason for why Lean disappeared.*

As there might have already been a resistance to using the board in its intended form, not unlikely to a partial degree because of the lack of training the employees had got from central management, the use of the Lean board, and with it, Lean practice in Nordea's offices was phased out.

Røvik (2011) further points out that these mechanisms of rejection sometimes lead to the decoupling of practice from ideas residing high up in the hierarchy, or in the form of a viral feature; the *isolation* of the management idea. Due to empirical limitations it is difficult to determine why the reports continue to highlight the value of value chain-thinking, customer value creation and constant, continuous improvement across all processes as if nothing has changed on the operative floor. Or, if the lean initiative is still rooted in practice in other parts of the organization, such as the IT-departments that were first involved in the extended lean project in 2009, but the fact that Lean has been, to most extents, decoupled from practice in the examined offices is clear.

## 7.6 Dormancy

According to Røvik (2011), dormancy, or the inactivation of the virus, is signaled in organizations by periods of considerably less attention to the formally adopted management idea, despite there being no indication of a formal decision to reject or delay the implementation of the concept. Røvik describes dormancy as longitudinal phase where the virus lies dormant for an extended time before being reactivated. He suggests a couple of reasons for this, one of which being that the focus on a particular management idea fluctuates over time because of external factors, such as economic up- and downturns. As there has been no indications of a reactivation taking place, we can only speculate on why the deactivation took place, but the decline in Lean communication appear to happen in conjunction with the financial crisis in the late 2000s.

Following chapter will conclude the analysis and discuss the possible explanations for Lean's apparent disappearance in Nordea and why some of these idea's still remain.

## 8 Conclusion and discussion

In 2003 the first indications of a “Lean infection” is observed in the annual reports, which is reflected by a set of Lean associated words and descriptions. The virus is thus incubated for at least two years within Nordea management and 2005 finally breaks out in explicit Lean talk throughout the organizational communication and thereafter materializes as symptoms in the field of practice. The Lean outbreak is initially characterized by *strength* in its implementation, Lean experts are employed throughout the organization and every office is visited by a Lean specialist team. The teams educate the employees in the ways of the Lean concept during a week’s length. The *duration*, however, appears to be of less magnitude and the intensity of the implementation gradually fades, whereupon responsibility for the Lean project is seemingly decentralized when local office employees are assigned as “Lean ambassadors” and the responsibility for continuous Lean development and education is transferred to the office managers. Once inside the practice field, the Lean virus is materialized into what is termed “the Lean board”, this *mutation* most likely has two explanatory sides; *firstly*, the initial translation of Lean on management level, in collaboration with the likes of Lean consultants and similar actors, most likely resulted in some aspects being subtracted from the “original” concept in order to better fit, or simply for easier implementation in, the organization. *Secondly*, the Lean mutation can be explained by *local* translation and subtractions, whereas the most notable change is the *re-naming* of the board after it has been implemented: From Lean board to meeting board and PM (Performance Management) meetings. In light of the virus theory, these translation processes affects the organizational *immune system* and to some extent mitigated the resistance, or defense, against new ideas such as Lean. However, the Lean concept was eventually *rejected*. According to the present Nordea managers central management stopped talking about it and the Lean communication simply disappeared. Thus, the question is - why?

Organizations are complex social phenomena, and as such, their behaviours and approaches is difficult to explain with one single factor, or even one single perspective (Czarniawska, 2007). However, the central explanations indicated by the empirical data to why the Lean implementation was rejected is here divided in three explanatory factors: (1) the “quality” of

the implementation itself, (2) the organizational resistance against Lean, (3) external factors resulting in different management focus, and (4) internal conflicting organizational changes.

Our empirical findings from the interviews conducted at Nordea today suggest that the explanation for the demise of Lean practices is the fact that central management simply stopped talking about Lean and did not follow up the board meeting to the same extent. However, using Røvik's virus theory we have identified a string of events that can explain in more detail the mechanisms at work when Lean diminished. (1) First, because the education received by employees was only initial and lacking in many regards, as evident in the 2010 master thesis and our findings at Nordea today, and because the Lean implementation effort brought a number of considerable changes to how the offices were organized, it was met with resistance by many employees (2). As George (2003) argues, organizational changes are often met with resistance of all sorts, and the only way to mitigate this resistance is by involving the people affected in the change, educating them on why the change must take place. Nordea failed to do this. (3) When the financial market is hit by the latest financial crisis, there appears to be a shift in Nordea's annual reports towards dealing with and adapting to the changes this brings with it. In doing so, Røvik's (2011) virus theory suggests that they may change focus away from management ideas that have already been formally adopted. It is around this same time that our respondents point out that central management gradually stopped following up on the Lean project, and because of this, the Lean board was gradually phased out. (4) The virus theory further explains that rejection can occur in when there are periods of high turnover of employees in key positions. Thus, when Nordea, in 2011, introduced the Branch Operating Model (BOM), the offices were divided and new managers were appointed, managers who had not been left in charge of the local Lean work earlier, and as one of our respondents pointed out, this may have very well been the demise of Lean in practice at the offices.



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## Appendix

### Manager 1

#### **Introduction and Lean work in Nordea**

*Hur länge har du arbetat inom Nordea?*

Jag har jobbat inom Nordea sedan 2012.

*Har du erfarenhet av Lean arbete inom Nordea?*

Kontorschefen innan jag började arbetade mycket med Lean som jag förstått. Lean arbetet är kanske inte på kontorsnivå idag. Vi har ju istället arbetat med något som kallas för Lean tavla, och där har det egentligen handlat om att strukturera sina möten, att ha snabba korta möten med en bra struktur på en tavla inför hela kontoret. Så det enda Lean vi har jobbat med är i mötesstrukturen.

*Arbetar ni med Lean på Nordea idag?*

Det beror lite på om du menar banken i stort, för på kontoret som det ser ut här idag så är Lean inget som vi använder, eller tänker på. Lean användes ju mycket mer förut i organisationen. Då hade man ju Lean möten på morgonen vid en whiteboardtavla med alla på kontoret. Men det försvann ju sen.

Även om vi pratar om Lean tavlor och Lean möten så är det det enda som, om vi kommer ner på kontor, som heter Lean, där vi använder det ordet. Sen att det används i processer och att saker ska höra samman, det är klart att det har sin bakgrund i Lean men det är inget som vi pratar om. Lean var ju då att man skulle stå vid den där tavlan med de där olika processerna och “när ska det vara gjort” och “vem ska göra det”. Det var det som var Lean för oss.

- *Finns tavlan kvar?*

Ja men inte på samma sätt, vi har helt andra saker på den nu, men tavlan hänger kvar [skratt].

- *Vad för saker?*

Bilder och andra roliga saker som kanske inte är så relaterade till Lean direkt.

*Varför används Lean inte längre?*

Det slutade användas tror jag. Vi ute på kontoren kommer inte i kontakt med det, men det är klart att alla stora företag jobbar med Lean i sina processer, men de processerna ligger så långt ifrån vår vardag. Därför vet jag inte om det ger er så mycket att prata om kontor, när det egentligen hade behövs gå lite längre upp.

- *Hur av-vecklades arbetet, på vems initiativ?*

Det kan jag inte svara på, man slutade nog helt enkelt använda det.

- *Slutade man använda processerna eller begreppen?*

Jag tror att begreppen försvann men sen har det blivit en del av ens vardag, hur man tänker i att försöka optimera tiden i sin kalenderstruktur men jag tror att det är just ordet som inte används. Men det är klart att man försöker vara strukturerad och skala bort.

Där tycker jag att vi ligger i framkant jämfört med konkurrenterna, att det är modernt. Är man rådgivare vill man jobba med rådgivning, man vill träffa kunder, vi ska inte sitta och göra annat och där tycker jag att banken har varit fantastisk på att lyfta bort, att få bort det som inte handlar om kunden har varit extremt centralt.

*På vilket sätt utbildades den enskilde anställda i Lean-processer och företagskultur?*

Det låg nog mer på varje kontorscheff att göra det. Det handlade nog mer om att sätta målsättningar och få alla att förstå vart vi är på väg och vad är viktigt just nu, jag tror att det mer handlade om att samla sitt kontor kring lättförståelig struktur. Det var också i samband med det som man öppnade upp och började sitta i treklövrar istället för enskilda rum. Efter det försvann ju det uttalade Lean.

*Varför tror du att Lean inte längre är en del av arbetet inom Nordea?*

Jag tror att det används på högre nivå. De beslut som tas får inte vi veta om "det här kommer från ett Lean tänk". När produkten kommer ut är det paketerat och klart. Någonstans på vägen kan jag tänka mig att den termen har filterats bort.



## Organizational change

*Hur har organisationen förändrats de senaste fem åren? Ge exempel på några aspekter i arbetet som har förändrats.*

Det har blivit mer och mer att man kan skicka iväg allting och vi gör i stort sett ingen administration alls själva. Tidigare om man var man placeringsrådgivare fick man själv sitta och placera in fonder, vi gör ingenting sånt nu, vi har ett toppensystem så det rullar bara iväg och så gör någon annan det. Det är extremt uppstyrt så de som ska träffa kunder har fokus på att träffa kunder.

*Hur central är kunden i arbetet på Nordea?*

Extremt central, mycket av vår målstyrning handlar om hur effektiva rådgivarna är med sin tid, alltså hur stor del av din dag träffar du faktiskt kunder. Det finns extremt höga krav på hur många kundmöten du ska ha och hur effektiv du är i det. Till exempel är ju en av Nordeas värderingar är "It's all about people".

- *Finns det andra värderingar?*

Vi har tre värderingar som ska genomsyra allt vi gör: "One Nordea Team", "Great customer experience" och "It's all about people". Att vi jobbar tillsammans mot våra kunder.

*Hur jobbar ni idag med förbättringsåtgärder i det löpande arbetet? Hur centralt är det att förbättra processer i arbetet?*

Det är extremt centralt. Vi är väldigt styrda i de arbetsprocesser som finns i hur vi tar in information, hur vi fattar kreditbeslut. Allt från vår kalenderstruktur är väldigt styrt centralt.

- *På vilka nivåer sker förbättringsåtgärderna?*

Det är väldigt uppifrån och ner. Sen får man väl tycka att det uppmuntras att man kommer med förbättringsförslag, det tycker jag absolut. Men det är inget som initieras, förändringarna nerifrån, det är väldigt centralt styrt.

*Vad anser ni att resursslöseri innebär i det dagliga arbetet?*

Hur menar du? Det är inte ett begrepp som vi använder direkt.

## **Manager 2**

Introduction and Lean work in Nordea

*Hur länge har du jobbat inom Nordea?*

Sedan 2001. Jag har jobbat på det här kontoret i tre år.

*Har du erfarenhet av Lean-arbete inom Nordea?*

Ja, jag jobbade som rådgivare när man tog fram Lean-konceptet, då jobbade i halmstad på det kontoret där och var med när man tog fram konceptet och satte upp Lean-tavlan och införde "Lean-möten" eller "tavel-möten". Sedan har jag varit med när vi har förändrat det här och när vi har tagit bort det. Eller ja, vi har ju en form av tavelmöten idag men det är ju långt ifrån vad vi kallade Lean-möten som det var från början med viss struktur och sådär.

*Hur såg det Lean-arbetet ut?*

Jag kommer inte ihåg exakt hur det kom sig när vi införde det, men vi fick höra att vi skulle jobba med Lean och man hade Lean-ambassadörer som man hade en på varje kontor som var ansvarig och så hade vi folk som kom och utbildade oss i varför har man Lean och vad ska det vara bra för.

Man utformade Lean för Nordea som var uppdelad i tre delar. Från början hade vi egentligen bara ett månadsmöte på kontoret och man ville få till mer struktur i hur vi hade möten och hur blir vi mer effektiva. Så vi hade ju Lean-möte en 5-15 minuter varje morgon vid en sån whiteboard-tavla som man hade stripat up enligt Lean-modellen. Där följdes framförallt aktivitet, säljresultat och problem som skulle lösas. Jag tyckte det var jättebra, man lyfte upp mycket av de problemen som man gick och funderade på och man satte en åtgärdsplan och vem som var ansvarig och när det skulle vara klart. Och så sedan bockade av och följde upp och hur låg man till och sådär. Men sen när vi hade löst de problemen som egentligen var, då blev det mer och mer ett säljuppföljningsmöte; hur ligger vi till i dom här och dom här målen

och man bytte kanske ut att den här problemlösningen istället blev hur mycket möten har du bokat och inte bokat hur många produkter har du sålt och sådär. Så att själva syftet med tavlan och strukturen försvann ju lite när vi tyckte att vi hade löst de problemen som vi hade.

*Hur lång var den här perioden skulle du uppskatta?*

När det infördes då jag var rådgivare så jobbade jag med det i två år på privatsidan sen när jag gick över till företag så var det hela tiden, och där var det än mer aktuellt eftersom det är mer komplicerat och det är fler avdelningar som är inblandade. Så där jobbade vi med det i ett och ett halvt år, och där jobbade vi väldigt mycket med Lean. Om vi räknar bakåt i tiden så var detta 2005 till 2009, sedan blev jag rådgivare i Mölndal och då jobbade vi med det i säg ett år. Så att det är fram till 2010 skulle jag gissa att vi höll på med det innan vi började att “montera ner”.

*Arbetar ni med Lean på Nordea idag?*

Inte uttalat Lean, alltså själva konceptet. Många jobbar med tavelmöten, vi har mer utformat våra tavelmöten att vi kör en avstämning kring hur är arbetssituationen, läget, statusen i gruppen, arbetsbördan osv. I år har det varit bättre men några år var den väldigt ansträngd, och då hade vi det mer för att följa upp att “är du grön i din vardag eller är du gul eller röd”, och vad behöver vi åtgärda och hur kan vi hjälpa varandra? Så att på så sätt har man ju lite av arbetssättet kvar, men det är ju för att vi har valt att göra det på det sättet.

*Bortsett från tavlan, är det något annat som du skulle säga är Lean-arbete idag?*

Ja, speciellt nu när vi gör en omorganisation och så. Lean jobbar man väl med och tanken med det är väl att åtgärda problem och effektivisera via strömlinjeformande, så självklart jobbar vi ju med det, men inte i Lean-form. Men självklart jobbar man med effektivisering, och det är väl tanken med Lean från början, att man ska lyfta problem.

*Var beslutades det att Lean skulle fasa ut?*

Det blev nog bara så, men jag tror att man pratade om det sen, eller, man slutade prata om det centralt. Jag tror aldrig att det kom så att “nu slutar vi med Lean”, utan det var mer att nu följer vi inte upp det längre och då slutar man kanske att arbeta med det.

*Vad hände med Lean?*

Krasst så var det väl att Lean rann ut i sanden, för att ledningen slutade prata om det kan jag nog säga. Men framförallt är det ju så att det man mäter och det som följs, det är det som görs också.

Sen, ska vi sälja försäkringar ja då måste vi ju följa det, jag kan inte bara säga till någon att "sälj försäkringar"

*Hur såg det ut på kontornivå när man slutade prata om Lean?*

Som sagt, Lean för oss var mycket tavlans och samlingen på mötet, och den formen har ju levt kvar, bara att man har, förmodligen ganska omedvetet, fasat ut Lean och börjat använda det här mötet till andra saker, och det har väl skett gradvis. Det var inget som beslutades uppifrån.

Någonting som skedde är väl att vi hade vad man kallar en Branch Operating Model som man gick över till och det är ju 2010-11 där ledarskapet gick över till en annan form. Förut var man kontorschefen som hade hela kontoret och så hade man underchefer, det är nog mycket där Lean fasades ut också. Förut hade man en chef för såg 30 medarbetare också tre gruppchefer kanske, nu gjorde man om det så att det blev en kontorschef för varje område på kontoret. Service-kontor, privatkontor och företagskontor hade också en kontorschef på varje, och då bestämde varje chef själv hur ofta skulle man ha coachsamtal och uppföljningssamtal, hur ofta ska vi ha tavelmöten och hur ska man jobba med kundnoteringar, allt sånt. Det är nog en stor anledning till att Lean försvann. Cheferna var nog till 95% hämtade internt från kontoret, för det var ju så innan att man hade de här gruppcheferna och många av dem blev ju kontorschefer istället.

*Var Lean projektet inom Nordea ett misslyckande?*

Det tycker jag inte. Det passade då, och det kom en hel del gott ur det som lever kvar i andra former idag. T.ex. kontinuerliga gruppmorgonmöten, att man lyfter frågan och bestämmer ansvariga osv.

Organizational change

*Hur har organisationen i stort förändrats sedan man började med Lean?*

När jag började som rådgivare 2005 då var vi ordermottagande bank, man hade lite kampanjförsäljning och lite sådär men när en kund ringde och ville ha hjälp så var det att komma in och boka ett möte en timma för att ha hjälp med en överföring. Sen har det förändrats mer och mer till att vi skall vara en proaktiv bank, det måste finnas ett syfte med mötet som är mer affärsdrivet, och mer att man har blivit bredare i målsättningen och allt sånt. Förut var det att nu ska vi få in inlåning och utlåning, idag har vi det mycket bredare med, ja, allt ska med egentligen; försäkringar och sparande, juridik. Men framförallt, den stora processen har varit tempot i banken, hur mycket möten du ska ha och att framförallt att det ska vara proaktivitet.

Lönsamhet är ju framförallt den stora anledningen till förändringen, och kundnöjdhet.

*Hur stor del hade Lean i den utvecklingen?*

Ingen.

*Ingen?*

Nej. Lean var mer interna processer och att komma till rätta med saker och ting och att man diskuterade saker i ett bättre format.

*Hur jobbar ni idag med förbättringsåtgärder i det löpande arbetet?*

Idag får jag nog säga att det är lättare att saker rinner ut i sanden. Jag vet ju bara till exempel att vi har lite IT-tekniska problem med skärmar och sådant här. Det är ju en sån sak som man definitivt hade lyft upp på en sådan tavla. Nu är det ju att *någon* ska ringa och fixa detta och följa upp det att de kommer och sådär. Men det kanske rinner ut lite i sanden. Men i dag jobbar vi ju som så att vi har våra kontorsmöten där vi lyfter och diskuterar saker men nu tar man det lite mer "hipp som happ". På så sätt var Lean bättre, där man verkligen lyfte och fick saker ner på pränt.

*Har Lean-arbetet resulterat i några födelar idag?*

Ja, man har kommit närmare i coachingen och närmare i gruppen. Vi hade ett annat kontorsformat innan vilket också var en fördel med att man förde in Lean, man pratade mer. Förut hade alla sitt kontor, och då satt man och jobbade där och man sågs väl på lunchen liksom. Idag jobbar vi ju i öppna landskap och det har nog kommit lite ur Lean kan jag tänka mig. Förr var det var och en för sig, och kontorschefen satt på sitt kontor och så fick man gå in med kepsen i handen och be om hjälp, och så är det väl inte idag, men jag vet inte om vi har Lean att tacka för det eller om det är ett beslut man har tagit vid sidan om.

*Hur hanteras förbättringsförslag, på kontoret och centralt?*

Vi har ju våra kontorsmöten en gång i veckan och så har vi ju när vi samlas lite samling på morgonen varje morgon men just förbättringsförslagen de tar vi löpande och så utser man en ansvarig, sen är det ju upp till mig som chef att följa upp så att det verkligen blir gjort. Stora problem löser vi ju för det diskuterar vi ju varje morgon, men mindre grejer kan nog väldigt lätt rinna ut i sanden med allt annat som ska göras. Men omkring 10-15% av förslagen tar steget ut ur kontoret.

*Får ni någon feedback från högre upp i organisationen?*

Ja det får jag väl ändå säga för vi vänder oss till våra chefer och får en feedback att det har tagits hand om. Och de har ganska specificerade roller, någon ansvarig inom krediter, någon inom sparande så det får man ändå säga att det är väldigt lätt att veta vart man ska vända sig. Sen finns det ju enklare mindre problem och där får man väl mer feedback om att "vi har tagit emot det" men sen vet vi ju inte riktigt vad som händer med det.

*På vilka sätt utbildades anställda i Lean-processerna och företagskultur?*

Det gällde nog att vara med när det kom, just Lean, för då hade vi någon som var först Sverige ansvarig och sedan var det en regionansvarig som kom och utbildade oss och hade uppföljning och sedan utsågs någon på kontoret, varpå regionsansvarige och kontorsansvarige hade en dialog. Men, det var ju någon på kontoret som fick ansvar för det mesta och hade ansvaret att utbilda vidare om det kom nya. Men det var nog svårt att inte komma in i det eftersom det var varje dag. Men sen kanske man kunde ha förklarat varför gör vi det bättre.

- *Finns det någon Lean-ansvarig kvar i Nordea idag?*

Nej. Det är upp till varje kontor hur och om de vill jobba med tavlan och förbättringsåtgärder och varje kontorschef.

*Vad anser du om Lean som koncept i banksektorn?*

Jag tycker att det är ett bra koncept under en viss period, för att få underliggande saker på pränt, lyfta saker och ha diskussion och sätta framförallt tidsplan och vem som är ansvarig för vad. Och Lean är ju en enkel form att lösa det i. Under en viss tid då, men ska man jobba länge med det så krävs det nog väldigt mycket jobb och engagemang. Men under säg 3-4 års tid tror jag det passar utmärkt att föra in dom koncepten.

*Vad tror du var motivet med Lean på lång sikt, fanns det någonsin en avsikt att skapa en bestående Lean-implementering?*

Nej det tror jag inte. Jag tror att man var under en förändringsprocess och att man behövde en förändring, och jag tror att man jobbar väldigt olika beroende på vilket kontor och så det var. Jag tror att man ville strömlinjeforma så att man lyfte och jobbade på ungefär samma sätt, med samma verktyg. Men jag tror att det var en femårsplan kanske, skulle jag gissa på.,

*Hur uppfattades införandet av Lean av de anställda på kontoret?*

Eftersom man var väldigt trygg med att sitta i sina rum och så skulle man plötsligt samlas och diskutera och i grupp säga sina åsikter så tror jag att det tog emot i vissa. Banksektorn var ju ganska strikt och återhållsam, framförallt bland vissa personligheter, så att jag tror ju att många tyckte att det var jobbigt i början, men så är det nog lite i alla nya omorganisationer med förändring. Vissa tycker att det är fullt naturligt och vissa tycker att det är lite jobbigt, men det här var nog en utav de enklare sakerna som har införts.

*Hur ser era företagsvärderingar ut idag?*

Det är ju våra tre värderingar som vi lever efter; Great Customer Experience, It's all about people och One Nordea Team. Jag använder det mycket i min coachning och i mina möten. Passar det inte in i någon av våra värderingar så får jag fråga mig om det ens är värt att ta upp. Så att jag försöker alltid styra in det i den värderingen som är, och det är väldigt enkelt oftast att göra det. Men där har vi ju också att man har ju lagt till en del under där som att man ska

ha koll på kostnader och intäkter, intjäning och sånt. Så det är inte bara att Great Customer Experience är att det ska vara att man kommer in och man dricker kaffe och kunden är nöjd utan det ska vara ett kostnads- och intäktstänk också. Men just processer är väl att man försöker få in värderingarna i det vanliga arbetet. Lean har väl inte definierat vad Nordea är idag på något större sätt idag, kanske lite hur man jobbar på kontoren med arbetssätt och kultur, alltså hur man diskuterar och pratar om saker och sånt. Den kulturen har förändrats, men jag tror inte det har förändrat hur Nordea uppfattas utifrån eller hur man driver en bank eller så, men det kan nog ha kommit ut vissa kulturella skillnader utav detta.

*Skedde några större förändringar i organisationen innan man införde Lean?*

Nja, inte så stort tror jag. Bank i sig har ju blivit mer och mer komplicerat i och med lagstiftning och sånt, men just den perioden tror jag inte att det talades om några jätteförändringar, för vi hade ju jättegamla system och våran kontorschef hade suttit på samma stol i sjutton år och de berättade hur det var förr och det var ungefär på samma sätt. Nu skrattar vi ju bara åt hur vi jobbade då, men mycket har väl möjliggjorts med IT framförallt.

### **Manager 3**

Introduction and Lean work in Nordea

*Hur länge har du arbetat inom Nordea?*

Jag har jobbat på Nordea sedan 2011.

*Har du erfarenhet av Lean arbete inom Nordea?*

När jag började på Nordea var det en del snack om Lean och man jobbade med det och så, men det är ingenting vi direkt jobbar med idag. Inte i någon större utsträckning vad jag kan säga iallafall.

*Arbetar ni med Lean på Nordea idag?*

Nej, inte längre, det fanns ju lite här när jag kom, men sen vet jag inte, det arbetet fasades kanske ut även om ett par saker finns kvar sedan dess möjligen. Sen kanske att man jobbar med det fortfarande på ledningsnivå eller inom andra delar av Nordea men det är inget jag vet något om, så för att besvara er fråga: nej det kan jag inte säga att vi gör, inte här.



*Varför inte?*

Vi slutade använda det helt enkelt. Vissa saker finns fortfarande kvar, till exempel tavelmöten eller Lean tavlan, men inte på samma sätt som innan. Men själva arbetet med Lean finns väl egentligen inte kvar.

- *Hur av-vecklades arbetet, på vems initiativ?*

Det var nog egentligen inget uttalat initiativ som att man sa att nu måste ni göra på ett annat sätt utan som jag upplevde det så var man färdig med Lean på högre nivå och då var det ju så att vi också, på kontornivå, inte längre la något större fokus vid det.

*Varför tror du att Lean inte längre är en del av arbetet inom Nordea?*

Jag tror att det var något som man hade användning för då men som man ansåg hade gjort sitt jobb. Det fanns ju en struktur kring möten och hur man arbetade med tavlan. Det kan vara ett bra sätt att bygga strukturen på, i sina möten och hur man bygger dagen, men hur den används idag beslutas på kontoren själva.

- *Var Lean projektet ett misslyckande?*

Det tror jag inte.

*Vad anser du om Lean som koncept inom banksektorn?*

Jag tror att det kan vara bra som ett verktyg för att bygga processer och sätt man arbetar på. Att det kan vara ett bra sätt att visa vad som är viktigt, kunden då till exempel och att strukturera hur man arbetar med möten osv.

Organizational change

*Hur har organisationen förändrats de senaste fem åren?*

Lean används väl inte på samma sätt längre och samtidigt så skedde en förändring på kontornivå då med att det blev mer öppet. Man öppnade upp kontoret så att, som vi gör idag, sitter tillsammans och inte i enskilda kontor vilket det ju var tidigare. Efter det har man fokuserat mer på att utveckla det arbetssätt vi har idag, mer fokus på kundmöten och hur de ser ut. Stort fokus ligger på kunden och mötet och att det ska drivas mer affärsinriktat, alltså att man ser "vad får vi ut av det här mötet" som bank.

- *De senaste tio åren?*

Det blir ju svårt för mig att svara på eftersom jag inte jobbat här under den tiden, men hela branschen har väl ändrats till att bli mer platt, öppen kanske, och fokus på kundnöjdhet, kunna göra bättre säljmöten och så.

- *Ge exempel på några aspekter i arbetet som har förändrats.*

Tavlorna är ju kanske inte en så central del av hur man arbetar längre. Tidigare hade man ju tavelmöten varje morgon och det har vi ju inte längre, istället har vi mer generella möten för att känna på läget i kontoret.

- *Vad tror du är motiven till förändringen?*

Det är en anpassning tror jag, till hur vi arbetar idag. Eftersom det är Lean vi pratar om så tror jag att Lean hade haft sin funktion eftersom det inte längre var uppföljning på samma sätt. Det gör ju också att det som *var* Lean, om man säger, minskade med tiden och kanske fick andra funktioner.

*Hur central är kunden i arbetet på Nordea?*

Väldigt central, vi arbetar hela tiden mot vad kunden behöver och vad som är nytta för kunden.

- *Ge ett exempel på detta.*

Tidigare var det många arbetsuppgifter runt om kring, om man jobbade som rådgivare, som man inte gör i samma utsträckning idag. Idag skickar vi vidare sådana saker, pappersarbete och om man ska göra placeringar då eller liknande. Det ligger större fokus på kunden och mötena i arbetet än vad det kanske var tidigare, då blir ju också kunden centralare och de som arbetar med kunden har fått mer tid till rådgivning och försäljning mot våra kunder.

*Ser du några fördelar som uppstått ur Lean-arbetet?*

Jag tror säkert att man införde en hel del processer som gjorde att vi på kontoren kan lägga mer tid på våra kunder och så ser det ju fortfarande ut, vi som jobbar mot kund ska ju inte behöva lägga tid på att gå runt och skyffla papper och så utan vi ska ju fokusera på det som gör våra kunder nöjda och så att vi kan sälja rätt produkter och så, och det är ju kanske Lean då på ett sätt som finns kvar.

*När du började på Nordea, fick du någon utbildning i Lean?*

Ja alltså vi hade ju tavelmöten ofta lärde man sig hur det fungerade och så, med att man följde sina resultat och sälj, och tog upp sånt som inte funkade och vem som var ansvarig för att följa upp att det gjordes.

- *Fick du någon formell utbildning inom Lean som koncept av Nordea?*

Nej utan jag fick veta när jag kom dit hur man jobbade med tavelmöten, sen hade Nordea haft Lean-ansvariga där några år tidigare men de var aldrig några jag stötte på.