Masteroppgave

An analysis of temperamental fit and flow in Nordea Region South

Av

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Masteroppgaven er gjennomført som et ledd i utdanningen ved Universitetet i Agder og er godkjent som sådan. Denne godkjenningen innebærer ikke at universitetet innestår for de metoder som er anvendt og de konklusjoner som er trukket.

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Summary

This thesis discusses how people's temperamental preferences and organisational demands influence each other, and explores how a fit between preferences and demands (later referred to as temperamental fit) can lead to positive effects for both the organisation and the employees. Temperamental fit is based on people's preferences for multitasking, punctuality, deadlines, schedules, urgency and flexibility, and the corresponding demand from the organisation's system and technology.

It also explores the link between temperamental fit and flow, where flow is a mental state that leads to efficiency, innovation and knowledge creation. To achieve growth and improve services, organisations have increased their focus on efficiency, innovation and knowledge creation. Understanding that temperamental fit can improve an organisation's service, and how flow can lead to better efficiency, can be an important source of competitive advantage.

This thesis is a part of a larger study conducted by Harald Knudsen and Jonny Holbek about "Chronicity, Rhythm and Flow in Knowledge Intensive Work" The case in this study is based on Nordea Kristiansand because they have experienced how the increasing pressure for knowledge creation and efficiency has influenced their organisation, and they hope to gain further understanding of the preconditions for work satisfaction and knowledge creation.

The paper is both quantitative and qualitative. The quantitative aspect is based on an electronic questionnaire answered by 65 employees in Nordea Region South have answered. The qualitative aspect is based on the knowledge gained from interviews with three different employees' in Nordea. The interviews aimed to understand people's perception of flow, and how findings in this study can be used to gain a better temperamental fit and achieve better flow in Nordea Kristiansand. Through knowledge acquired from this study it was found that to achieve better temperamental fit Nordea might try to focus more on their use of schedules and flexible work hours. Employees seem to be susceptible to more extensive use of schedules. By using schedules to organise the time use in different blocks of activities, Nordea Kristiansand can increase efficiency at work, and this can again lead to a decreasing demand to use extra work hours. Nordea, employees and customers can gain from this knowledge.

Through the analysis of flow in the present case organisation (Nordea), there seem to be no clear link between temperamental fit and flow. The findings indicate that deviation in temperamental fit can lead to flow. This can be influenced by the small deviations between peoples' preferences and demand, and the conformity of respondents' answers on many of the questions in the questionnaire used to gather data. Isolated analysis of flow indicates that people are able to find flow in their daily work, and that the average satisfaction at work is high. As enjoyment is expected to be an outcome of flow, the high job satisfaction also indicates that people are able to find flow.

Findings also suggest that number of years spent in one position in the bank can be negatively correlated with flow. The reason for this may be expressed in terms of increasing gaps between skills and challenges. For Nordea this can indicate the importance of job rotation in the bank, as many of their employees have worked in the same position for some time. These findings are not significant, and Nordea can not read too much out of this. It does however indicate the importance of job rotation as workers tend to stay in the bank for a large protion of their careers.

This study was conducted at a time when the job market in Norway was tight. When the unemployment rate is high, there are fewer jobs to choose from and people are assumed to stay in their present jobs even if they dislike it or are out of fit. From temperamental fit theory we know that employees who are out of fit are expected to be less satisfied in their jobs. In a tight job market employees may have to struggle for years with a job in which they are uncomfortable. As time goes by, they learn to live with this uncomfortableness and adapt to its requirements. This has probably influenced the data in this study as people seem to be in a good temperamental fit. This assumption can also be strengthened by the high values on questions about job satisfaction.

Further research should be directed to explore flow, and to gain further insight into the link between temperamental fit and flow, and uncover whether temperamental fit actually leads to flow. For the specific Nordea case it could also be preferable to conduct a more qualitative analysis of how people use their time at work, and uncover how Nordea can implement schedules without affecting job satisfaction or customer satisfaction negatively.

An Analysis of Temperamental Fit and Flow in Nordea Region South

Trygve Wangen Tøsse

Preface

This master thesis is written as a study in strategy at the School of Management at The

University of Agder in Kristiansand. It is a part of a research project led by Professor Harald

Knudsen. The work took place in spring 2008 and the thesis was finished in June the same

year.

Based on my interest for organisation development and my part - time job in the bank Nordea

in Kristiansand, I found it very interesting to study how this organisation experience time-

pressure and the increasing demand to increase efficiency and knowledge creation.

I would like to thank Head of Region South in Nordea, Terje With Andersen, who has been

positive and helpful throughout this period and given me insight on how management in

Nordea perceive time related challenges. I will also like to thank the employees whom I

interviewed and everyone who contributed with useful insight into the daily work in Nordea.

At the School of Management I wish to thank my mentor Professor Harald Knudsen and also

Johnny Holbek for interesting conversations and insight about flow and temperamental fit,

and for guidance during the writing of this paper.

At the School management I would also like to thank Otto Andersen for feedback on how to

analyse the data set. I will also thank Researcher Hanne Cecilie Jensen at Agderforskning for

valuable help with data collection.

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1 Introduction

The purpose of this master thesis is to explore the concept of Flow, and to give Nordea Kristiansand useful insight on how employees perceive time-related organisational demands so that management can lay the premises for their employees to find flow in their daily work. The central theories in this paper are about temperaments and flow in the workplace.

The firm in the case-study is the Nordea Region South¹. The firm offers banking services to businesses and private market in the region, and is a part of Nordea Norway ASA.

In the following chapters earlier research on flow and related concepts will be presented along with the problem statement and an overview of Nordea Kristiansand.

1.1 Background of the study

An important part of achieving success is to deliver high quality product faster and more accurate than ones competitors. This has led to more focus on speed and delivering on time. As the competition between organisations has evolved, one of the biggest challenges organisations are faced with is that there is not enough time to service all customers within normal opening hours as their service demand increases. To meet this challenge employees are expected to work longer hours in hectic times (Perlow 1999). Employees, systems and organisational cultures are faced with this increasing time-pressure every day. This pressure can be found in systems, job specification and procedures.

The banking industry has gone through major changes the last 20 years, and as with other industries banking has also been faced with increasing time-pressure. Historically traditional banking has been seen as an industry where people work 8 - 16, because systems and routines have made working outside these hours difficult. The banks have also had much bargaining power over their customers and initially did not need to adapt to their customers that much because the banking market was regulated by the government. With the deregulation of the industry and emergence of internet banking competition increased. Over time this has led the industry to become more competitive than ever².

¹ Nordea Region South is a part of Nordea Norway ASA. Head office in Kristiansand

² Terie With Andersen

Many employees in banking have been working in the industry throughout the IT revolution. This revolution changed the way people did their work because computers simplified many tasks. As a result of this, banks could focus more on selling than before, because a lot of the manual work could be done automatically. This led banks to focus more on the employees' knowledge base, and this again led to more focus on communication skills as well as a theoretical understanding of financial products. Head of Region South in Nordea, Terje With Andersen, explained that as a result of this change, many of the employees in the industry left, while others adapted and enjoyed this change. The increased focus on communication skills and formal education in banking, indicate that this industry is focusing more on knowledge and innovation than before, and that the industry is becoming more knowledge intensive. Banking is still regulated by tight routines, but the financial advisers are still faced with increasing expectations form the bank to acquire new knowledge and to seek out new and innovative ways to achieve further growth. The increased focus on knowledge and efficiency has led to people being expected to put in extra effort in hectic times. As the speed of the industry has increased, people's preferences for time has become an important factor to understand why some people are more able to enjoy their work and to be more efficient than others. For organisations it is important to know how their employees experience timepressure, and how this can affect their operations in positive and negative ways.

A concept that can be connected to both time-pressure and knowledge creation is *flow:* an experience of skilfully moving a situation toward a desired end state. "Flow is a subjective state where people feel they are performing at their best and can bee seen as a high-performance experience" (Quinn 2005). The outcome of flow is innovation, knowledge creation, efficiency and enjoyment. Nordea hope to get a better understanding of flow by exploring how time-pressure and competition for learning, innovation and knowledge creation affects their workers so that they best can understand how to lay the premises for their employees to be in temperamental fit with the organisation, and increase their chances of finding flow in their daily work. Temperamental fit means that people's temperamental preferences and demands are matched.

The paper is a part of a larger research project lead by Harald Knudsen and Jonny Holbek in cooperation with Agderforskning and the VRI-project³. VRI is The Norwegian Research council's⁴ investment in research and development in the different regions of Norway. It is part of a strategy for funding research in all parts of Norway. The goal of the VRI-project is to increase productivity and quality of knowledge creation between universities and local industries, and analyse how different types of knowledge creation and learning can affect innovation and efficiency. The aim of this part of the project is to analyze how financial advisers in Nordea Kristiansand⁵ are affected by time-pressure and to explore how temperaments and temperamental fit influences flow. An analysis of the individual worker's preferences versus demands will be used as a foundation to identify areas that may possibly have improvement potential.

1.2 Problem Statement

The overall goal with this research project is to explore how time-pressure and people's time preference affects their ability to find flow in their daily work in Nordea Kristiansand, and to explore the concept of flow in this organisation in order to give Nordea a better understanding of how to best lay the premises for their workers to find flow.

1.3 Nordea's History⁶

Nordea has 10 million customers and is the largest or second largest bank in the Nordic countries. They have 1.300 branches and 32.000 employees. The majority owners are The Swedish government (19.9 percent), Sampo Oyj (10 percent) and Nordea Danmark-fonden (3.9 percent)

In 1980 two local banks in Kristiansand merged to form Sørlandsbanken. These two banks had different cultures. One had initially been the business bank, while the other where everyday people's bank. When these two banks merged the biggest challenge was to merge the different cultures. Parallel to this merger, the banking industry in Norway was going

⁵ (Business market and private market)

³ Virkemidler for Regional FoU og Innovasjon

⁴ Norges Forskningsråd

⁶ Nordea's history has been based on an interview with Terje With Andersen

through a recession, and the banking system as a whole was going through a period of large changes which has continued into the 21'Th century

The major changes in the industry came from technical innovations such as computers and advanced transactions systems. These were changes that all Norwegian banks faced at the same time. Contrary to other European countries the Norwegian banks worked together to form a standardised system so that communication between banks could be conducted more efficient than before. Many work tasks that before had to be done manually could now be done automatically. These were major innovations, and led the industry to become more efficient. The negative effect this had on employees was that many workers were laid off, and many employees struggled to adjust to the new environment. From the late 80's to the new millennium the organisation shrank from 600 employees to about 200. In December 2000 Christiania Bank og Kreditkasse ASA was merged with Nordea.

One of the biggest changes for the employees' was that they now had more time to be proactive to serve their customers, and to attract new ones. This was a challenge for employees that earlier did not have to be in a sales position, and this is still a challenge faced by many of the employees today. The organisation culture was earlier based on that people came to the bank, and there were no particular demands to contact existing or new customers. Some enjoyed this new challenge while others changed their jobs or found jobs that had less customer contact within the organisation.

In the late 80's and early 90's Nordea started to recruited people with more formal education. They emphasised that applicant had to have theoretical knowledge and paid less attention to other factors. As the organisation wanted to grow they started to pay more attention to people's communications skills as well as education because. This was mostly because of the increasing focus on sales.

Normal working hours in Nordea are from 8:00 to 16:00, and many of the services conducted by the bank can not be done outside these hours. There are obviously people that work longer hours than this, but not to the same extent as in other industries. The stereotypic perception of banking is that there are many procedures which have to be followed each day and that tasks have to be solved by following specific routines. The general perception is that the individual

employee has a low degree of freedom to carry out work outside the general system. Nevertheless there are many challenges when dealing with the bank's products in both private and business market. The pace in these units is higher than one might expect, and people's time preference is important when coping with changing organisational demands.

Employees in Nordea are expected to have a common knowledge base. There are people that specialise in certain products, but they also need to have the basic knowledge of several products. As new products develop they have to update their knowledge on these new areas. Employees have to find time to serve their customers, co-workers and acquire information on specific products. As the industry has become more knowledge intensive the time-pressure has become more extensive than before. Finding time to carry out every aspects of the job has become more of a challenge.

2 Theoretical part

The theoretical part of this study is the basis for the analysis of Nordea and for studying some aspects of flow in this specific organisation. To acquire theory a literature study was done initially. To get an understanding of Flow and related concept information was gathered from articles on flow, organisational and change theory as well as theories on motivation and job satisfaction. It is necessary to have knowledge of theory and previous research to make sure that problem statements and hypothesis are concise and to develop relevant hypotheses. The most important search base has been EBSCO host and Google Scholar.

2.1 Research Background

As firms compete for growth and survival, one of the most important premises for success is their employees' knowledge. Systems and technology can be copied, but knowledge is harder to emulate by other firms. This is why employees with high knowledge are valuable in industries where firms compete with complex products or service. Firms in such industries have to invest more in development of new knowledge and systems for sharing information with co-workers. Working in these industries requires a high level of competence, and is referred to as knowledge work (Quinn 2005). The term knowledge work is often used about technology and engineering work where innovation is essential for the delivery of new or improved products. Industries such as telecommunication, computers, and oil & gas, where the focus is on technological improvements or innovation, are knowledge intensive.

Banking and finance is an industry that has very strict rules and regulations. Most firms use extensive system and technologies to decrease the chance of errors and to promote a standard service to their customers. This industry is knowledge intensive in another way than industries where research and development of new products are the most important factor for success. Finance and banking is knowledge intensive because people have to understand many advanced products and help their customers to choose the right ones. The banking industry has gone through major changes and their consumers demand increasingly higher levels of service quality. To stay competitive banks have to tailor their service to meet individual customer needs (Keltner and Finegold 1996). This has led the industry to become more knowledge intensive. As a result of this Nordea focus more on knowledge creation. According

to Andersen, this has led he bank to demand applicants to have more formal theoretical knowledge. "We demand a Bachelor's degree from applicants to our private marked, and a Master's degree to work in our business market". According to Andersen, Nordea focus more on theoretical understanding and communication skills than they used to in the 1980's and 1990's. The focus on communication and sales skills has increased rapidly as a result of the increasing sales pressure in the organisation.

Working with problems that require high competence to solve can be challenging. Overcoming difficulties and seeking out new solutions require people to work close to their full potential. To achieve a high level efficiency as well as innovation, people must work close to their full potential as often as possible. One concept that has been used to describe the mental state people are in when they are performing at their best is *flow* (Quinn 2005) p 610). This is a mental state where ones awareness and action are merged toward the same task. Firms that are able to lay the premises for their workers to find flow as often as possible, are more likely to be efficient and innovative and achieve a high level of enjoyment by their workforce.

Flow theory considers high performance as an outcome of flow. High performance has also been linked with motivation. Hackman and Oldham's work on motivations shows that there is a positive relationship between the fit of personal temperament, job characteristics and motivation (Hackman and Oldham 1980). This research examines the person - environment (P-E) fit and the person – job (P-J) fit. They found that when people are able to work in an environment that suits their temperament they perform better and are more motivated. Temperament is the manner of thinking, behaviour, or response patterns of a person, and matching temperament with job characteristics can lead to higher job-satisfaction (Dawis and Lofquist 1984). The correlation between personal temperament and job characteristics has also been linked with job satisfaction (Schein 1987; Edwards 1991; Tett, Jackson et al. 1991). A temperamental fit lay the premises for people to be more able to work the way they naturally would do, because people have to use less effort to "fit in". Temperamental fit can explain why some people are more likely to enjoy their work. This is based on the idea that people that have similar time-style as demanded by their organisation, have less problems "fitting in" to the specific organisation. Performance, job satisfaction and motivation are important parts of flow which is expected to be an outcome of temperamental fit. Therefore, it

is important to understand an individual's temperament in order to analyse the fit between the organisation's time-style and the individual's time-style.

As people are expected to be efficient and innovative people need to be more productive and work at a higher pace. This may lead to increasing time-pressure in organisations. The way people handle this can affect their work performance. If the time-styles of the individuals match the time-styles of their organisations (high temperamental fit), people are expected to thrive in the organisation (Knudsen 2007) p 7), (Kaufman, Lane et al. 1991b).

For organisations to survive, thrive and achieve further growth, temperamental fit is an important aspect to be aware of. Since flow is seen as a state where people perform at their best, and temperamental fit is expected to lead to flow and again high performance, the importance of temperamental fit must be taken seriously by organisations. The mentioned theories show how important the fit between personal temperament on one side, and systemic / technological demands and cultural expectations on the other side are for performance, satisfaction and motivation.

Next I will present the flow variable and the link between temperamental fit and flow.

2.2 The major variables

The major variable in this study is explained in the following text. These variables are flow, and temperamental fit.

2.2.1 Flow

The term flow is not new to scholars. It was first used within research in sports, then teaching, and it has later been the subject of an increasing number of articles in management and work efficiency. The first work on flow was done by Csikszentmihalyi who defined nine elements of flow (Csikszentmihalyi 1975) p 38) These nine elements were introduced by Csikszentmihalyi as a way to describe the mental state athletes are in when they are performing at their best (Csikszentmihalyi 1990). Quinn has described flow as "an experience of skilfully moving a situation toward a desired end state" and can bee seen as a high-performance experience. Flow is a subjective state where people feel they are performing at

their best (Quinn 2005). People work more efficient and are more innovative when they are in flow, which means that the more often people are in flow, the better they perform (Quinn 2005). The outcomes of flow are higher efficiency, knowledge creation and innovation as well as enjoyment. This suggests that organizations should be more aware of the importance of finding flow at work. Based on this it is reasonable to believe that the more of a firm's workers that are in flow state each day, the better the quality of work and the higher the job satisfaction. This highlights the importance of job specification, recruitment, and designing a work system that allows people to reach this state as often as possible. This study focuses on the individual workers ability to find flow. Another part of the research project is about "Chronicity, Rhythm and Flow in Knowledge Intensive Work" focuses on organisational rhythms and flow. This is important to explore people's ability to find collective flow, and how individual, group and organisational rhythms interact and influence flow. This is not a part of this paper, but nevertheless an important aspect of flow.

The nine different flow elements identified by Csikszentmihalyi (1990) is presented in what follows.

1) An appropriate balance between challenge and personal skills

People are more motivated and able to enjoy their work if their skills are appropriately challenged at work. The challenges employees face must be matched to their skills, because tasks that are too difficult make people feel that they are incapable of getting the work done or that they use more time than they should on difficult tasks (Locke and Latham).

2) Clear goals

In order for people to do their work they need a clear perception of goals. People need to know the specific end result they are trying to achieve and use this as a guide to carry out their work. A clear understanding of goals means that people can focus their attention towards the important part of the task. People then have a clear direction to focus their attention. Clear goals are motivating because in the end people are judged on how well they achieve these goals. Unclear goals can lead to people losing motivation because they do not know what they have to do in order to get their work done properly.

3) Clear feedback

Feedback from co-workers and superiors are necessary to get an idea on how well one is doing its job. Clear feedback means that people know how to adjust their work as they go along. Unclear feedback does not give people a clear picture on how they are performing. If people are expected to deliver high performance work, and the time-pressure is high, then they need feedback to be able to quickly deliver what is expected of them. Another important source of feedback is the work task itself is. People can get a sense of how to proceed in their work from the task itself. This can be just as valuable as feedback from other people.

4) Concentration of attention

To deliver high performance work people need to focus their attention on what really matters. When people are trying to solve challenging tasks they need to focus their attention. This focus means that all skills and knowledge is being used to solve the task at hand. If people have attention on tasks that does not matter the quality of their work may suffer, and they can end up using more time than necessary.

5) The merging of application and awareness

People that are able to merge their application and awareness are focusing their attention on the task at hand. This means that more of their capacity is being used. This is important because it means that one is fully aware of the specific action one is doing at a specific time. Work will be more efficient and of better quality when people are fully aware of what they are trying to do at a specific point in time. Being fully aware also means that people are using their full capacity to do something and the chance that the work is of high quality is higher.

6) A sense of control

To enjoy one's work it is necessary to have a sense of control. People have to be on top of the situation, feel like they know what they are doing, and how to proceed in their work. When people experience flow their sense of control will increase (Quinn 2005).

7) Enjoyment of the activity for its own sake

It is also important that people are enjoying the activity for its own sake. Work tasks that people perceive as interesting and rewarding are more likely to be done well because may enjoy solving these tasks. If people are doing something just because they have to, but they do

not personally feel that the task is interesting, the quality may suffer, and people may use more time to get it done. An autotelic experience means that people enjoy doing the task because solving the task itself is motivating.

8) Loss of self-consciousness

If people are to lose self-consciousness they focus more on themselves and their work tasks. This is important because it means that one is not thinking of other things than the task at hand, and use less time thinking about what other people think of them. This leads to higher efficiency.

9) Transformation of time (or loss of time-consciousness)

When solving problems that are interesting and challenging, one can experience a loss of time-consciousness. This transformation of time means that one is so intrigued by what they are doing that they can feel like time is slowing down, or that time has passes by quicker than usual.

Some of these elements are closely connected with each other, and some are more important to flow than others. Of these elements the most important one is the merging of application and awareness. This means that people are fully concentrated toward the task at hand. Their skills and attention is directed on solving one specific problem (Csikszentmihalyi 1990) (Quinn 2005). The relationship between these elements will be explored in the analysis to gain further insight into the flow concept.

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2.2.3 Personal Temperament

Many jobs require people to work long hours, and they have to put in extra hours in particular hectic times (Kidder 1981). This puts more pressure on people to deliver on time. The increasing time-pressure is an important factor because every individual has different preferences relating to the time dimension. Time-style of individuals has to match the time-styles of the organisation they work in (Kaufman, Lane et al. 1991b). This makes temperamental fit an important variable.

Time is one an important resource to management to create competitive advantage. Firms that are able to utilize the best possible use of their employee's time will have a major advantage over their competitors. Both workers and the management staff can be trained to fit more comfortably and hence create the desired behaviour pattern. (Kaufman, Lane et al. 1991b) s 94).

In a study by Perlow (1999) on an engineering company, she found that structuring time in blocks had a positive effect on productivity. These blocks where organised as quiet time, and interaction time. She had two different blocks, one with focus on quiet time, and one with focus on quiet time and interaction time. The result was an increase in productivity by over 60 percent compared to average productivity when focusing on quiet time. Implementing such a system may make people more conscious of how their interactions may influence other peoples work. Constant interruptions may outweigh the benefit of the group This emphasises

the importance of good time management, and how interactions between co workers can be destructive for productivity as it can interrupt people's work. Better time management than competitors can result in a valuable competitive advantage (Perlow 1999).

It has been found that a match between personal and organisational time-preferences will lead to favourable work outcomes. It has also bee claimed that peoples success or failure in an organisation can be dependent on how well the individual understand norms about time at work (Gutek 1989). A temperamental fit can contribute to satisfactory performance on the job, and a mismatch can lead to lower performance (Gutek 1987). Temperamental fit can also leads to a possibility of more satisfactory job performance and job satisfaction (Kaufman, Lane et al. 1991b) s 87). If peoples' own time-styles match the organisations' time-style, individuals have less adapting to do when they are at work. This makes favorable work outcomes more likely to occur (Das 1986). It is important to be aware of different time-norms at work to understand why people experience organisational demands differently. This illustrates the importance on achieving a good temperamental fit in organisations.

Personal temperament is measured by people's preferences on; multitasking, punctuality, deadlines, schedules, urgency and flexibility. The deviation between preferences and demands in these six areas will be used to predict flow. A low deviation indicates a good fit and a higher possibility for the individual to find flow.

To minimize human social costs and maximize organizational benefits under conditions of high time-pressure it is important to examine the relationship between (latent) temperamental fit-factors and flow (Knudsen 2007). To establish a clear understanding of temperament and the different factors that will be used to measure temperamental fit, the most relevant dimensions are explained in the below.

1) Multitasking

Single tasking / multitasking are important in a persons work. If the individual's job characteristics demand multitasking, and the person himself do not like to do several things at the same time, this has a serious affect on temperamental fit. It is important to understand that a preference for single tasking or multitasking should not bee viewed as more positive or negative. This depends on what the specific work task require of the individual.

Most people have an understanding of multitasking and single tasking, but the two can sometimes be difficult to distinguish. Most people understand the difference between single tasking and multitasking. In the purest form this is relatively easy to distinguish. The problem with single tasking and multitasking is that people seldom are in these outer points of the scale. The line in the middle of the figure indicates that there is no agreed upon definition on where we can say 100 percent accurate that this person prefers multitasking or single tasking.

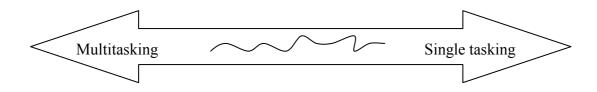


Figure 1: Multitasking versus Single Tasking

Some people might not like to do several things at the same time, but they like to switch their attention between tasks quite often. To some extent this is single tasking because one does one thing at a time, but it can also bee seen as multitasking because one may have to focus at one thing before starting the next even though one are working with several parallel tasks. By this I mean that multitasking can be a) shifting attention between tasks and b) having a split attention.

With no agreed upon definition of where the line between single tasking and multitasking lies it is difficult to find an accurate measure of this dimension. Even so, most people have an understanding of this dimension, and understand that reading an email, then making a call is referred to as single tasking, and at the opposite end of the scale multitasking is when people prefer to read emails and talk in their phone at the same time.

2) Schedules

Schedules tell people when they have to do different activities. It divides the day or week in smaller parts where the individual has to do specific work tasks, and it is a framework for the organisation's time use (Schriber and Gutek 1987). People's preferences on schedules may

differ within the organisation. Some people may like to have a tight schedule to follow, while others prefer a looser time schedule. A tight schedule decides what a worker should do at a specific time in more detail than a loose schedule, where people have more freedom to choose for themselves when to do the specific tasks. Another important factor that influence people's perception of schedules is to what extent the individual has been given the opportunity to influence their own schedule. Individuals may dislike a tight schedule if they are not given this opportunity to influence, but be content with it or enjoy it, if they have been able to create the same schedule themselves

3) Deadlines

Deadlines are specific times that people have to deliver a specified result. Some industries are more prone to short deadlines while other can work towards longer deadlines. Short deadlines will often require people to work faster, while longer deadlines may be viewed as more linked with a lower tempo depending on how complicated the end result is to achieve. Deadlines serve to measure work progress and they are an important instrument to reach organisational goals. People's preferences on deadlines may affect their work, because short deadlines can put pressure on the individual worker and may create a stressful environment. An important aspect of this is how important the employees find these deadlines to be. People's perception of the importance of holding deadlines affects the organisations' ability to deliver products or services on time. People can perceive that they are expected to deliver on time, but if they do not, they are not penalised. This would mean that deadlines are not important. Or the opposite, people perceive that they must deliver on time if they are going to succeed in the organisation. For employees to react the intended way towards these deadlines there must be a fit between employees' deadline preferences and the organisations'.

4) Punctuality

People's preference on meeting deadlines and holding schedules can be related to their view on punctuality. This relates to any appointments in time like schedules, deadlines and work hours. Some people might prefer low punctuality and have flexible work hours. They might like to start working late some days and work later at the day. Punctuality is especially important in banking because routines and system / technology are quite strict. Nordea puts great emphasis on this because both internally and externally the bank depends on trust. Nordea has to deliver their services with the expected quality, and it has to be on time.

5) Urgency

Urgency can be a direct result of technological and cultural expectations (Schriber and Gutek 1987), because some systems and cultures are more time-pressured than others. The increasing time-pressure on firms puts more pressure on the individual worker. Urgency describes the importance of speedy action. The time-pressure in organisation will sometimes require people to do things at a higher speed. People's perception of urgency will thus be important relating to both stress and time in general. The trade off between quality and speed is a challenge most firms face. Working faster may affect peoples work quality, and the quality of the end product or service, and jobs that require people to work at a high tempo can be stressful. Recruiting people who enjoy this kind of working environment can thus be important for the organisation to deliver product or service at the expected time with the expected quality.

6) Flexibility

In this case flexibility refers to flexible working hours. People's ability to find flow can be affected by their work hours because individuals can be more creative and efficient at different times of the day. Some people feel they are more able to perform at their best in the evening, others perform better earlier in the day.

In some industries people can decide for themselves when to work, and this may lead to each employee to perform better. This is difficult to achieve in a bank because systems and technology may require some of the work to be done inside normal service hours. Even so, there are some possibilities to work outside these hours depending on the nature of work tasks. Bank employees can set up meeting with customers outside normal hours, and this is becoming more popular since many customers are occupied with work during the banks regular opening hours. Employee's preferences are important to understand to lay the premises for them to find flow inside their work hours. People that prefer working later in the day should ideally be able to do so as the organisation seeks to get the most of every employee. If the management know which of their employee's who prefer to work later in the day, they can exploit this by delegating work tasks that require late hours to these individuals. Organisations that are research and development intensive may be more likely to have flexible work hours than others.

Flexibility and the other factors mentioned in this chapter are influenced by systemic / technological and cultural expectations.

Systemic / technological demands and cultural expectations

Systemic / technological demands and cultural expectations vary between industries and organisations. In this case this refers to the time-demands from the systems and technology the organisation use, and the organisational culture. This is the organisation's expectations of the individual worker. It is organisation specific and may vary between organisations because technology and especially culture differs between organisations. Systems / technology and culture are used by firms to differentiate their organisation. Systems and technology can be copied, but culture is harder to copy, and may vary between organisations that otherwise use the same system or technology. These expectations influence all the temporal dimensions used to predict flow, and will be measured on people's perception of these expectations, or demands.

Quality of work culture and interpersonal relations

If we have a good temporal fit people are more likely to reach the flow state, but for this to actually happen, the work culture and interpersonal relations also have to work in a positive way to promote flow. A work culture that makes people enjoy coming to work each day is important for people's well being. Flow is a positive experience and a positive work culture is expected to be an important premise for reaching the flow state.

Interpersonal relations may also affect people's well being at work. Working with people one enjoys co-operating with, means that communication and coordination between workers can be more effective. If people dislike other employees they are more likely to lose their flow because of the disruptive or negative effects this can have on people's work experience.

2.2.4 The link between temperamental fit and flow

Figure 3 shows the link between temperamental fit and flow. To the left of the figure we can see the different temporal dimensions that have been presented and will be explored in order to predict flow. Personal temperament on the areas of multitasking, punctuality, deadlines,

schedules, urgency and flexibility are in this case related to time. Figure 2 also show that the effects of flow are expected to be better work efficiency, innovation and knowledge creation. This model will be used as the basis to measure people's flow in the organisation.

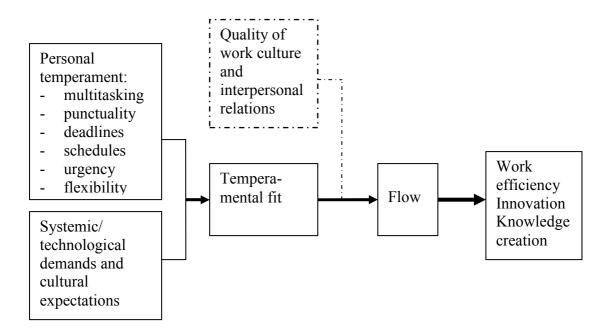


Figure 2: The link between temperamental fit and flow

Knudsen and Holbek (2007) assume that if the personal temperament is matched with demands from the organisation's technology and culture, then people are seen as more likely to survive, thrive, find flow, and be efficient in the work place (Schein 1987), (Edwards 1991). When the gap between preferences and demands is large, the opposite is expected, and people will be less efficient, and they may possibly leave the organization. If there is a strong fit between personal temperament and organisational demands, individual performance is expected to increase (Edwards 1991). We can also see that the quality of work culture and interpersonal relations are expected to influence whether a good temperamental fit actually will lead to flow. This is based on the important influence the company's culture and working environment can have on the individual worker's job satisfaction (Dawis and Lofquist 1984). While important, this part of the model in figure 2 is left out of analysis here.

Hypotheses

As noted earlier, the match between personal temperament and job characteristics have been linked with performance and satisfaction. Based on the theories of temperamental fit and flow, organisations that best lay the premises for their workers to find flow can be more efficient and innovative than their competitors.

Based on theories of temperamental fit and flow, the link the relationship between these concepts is expected to be positive and we have the following hypothesis, H1;

There is a positive correlation between the individual worker's temperamental fit and their ability to find flow.

The job market in Norway is tight with an unemployment rate below 2 percent⁷. When people stay in the same position for a longer period of time they are able to influence work schedules, procedures, and other rhythm related factors (Schriber and Gutek 1987) p 642) The longer people work in the same position/department, the more likely they are to affect these factors in such a way that the demands from the organisation are altered to better fit the workers temperament. This work the opposite way as well, so that people working in the same position/department over a longer period of time, is more likely to adapt their own behaviour to better fit the demands from the organisation. People that are uncomfortable with the demands from the organisation will leave the job, try to affect the system, try to adapt themselves, or they will experience a low fit. In short, members affect the organisation, and the organisation affect the members (Orlikowski and Yates 2002). As noted by Pang and Lee (2002) there are three views on age and job satisfaction illustrated by figure 3. These views are that job satisfaction is either a U – shaped function, where satisfaction is high as people iust start their work, but then declines as they find out that their expectations were too high. After a given time their satisfaction starts to rise again as they are given more responsibility. The second view is that people will get more satisfied as they get older because they get responsibility and more interesting tasks as they age. People get promoted and get more interesting positions as they get more experience. The third view is that satisfaction increases until a terminal period where satisfaction starts to decline.

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⁷ http://www.nav.no/binary/805384406/file?download=true (p 15)

This view bases its assumptions on the fact that people get more responsibility as they age, but after a terminal period they can not progress any further and their work gets more rutine based (Pang and Lee 2002). In the present study, we shall also assume that these mechanisms apply to a given position within the firm. As people start new jobs they are faced with new challenges and have to adapt to their new job environment.

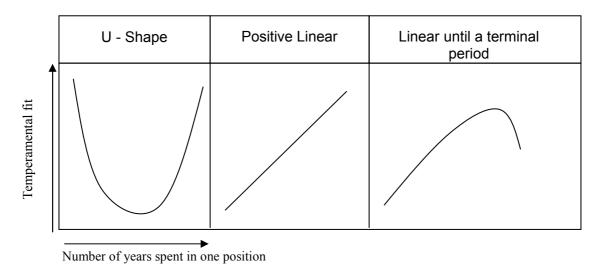


Figure 3: The relationship between fit and number of years spent in the same position

Flow is expected to be an outcome of temperamental fit, and even though one can recruit people that seem to be in a good fit the people need to adapt and learn how to conduct their work according to the technology / systems and culture in their new work place. The demands from the organisation normally adjusted to what level the new employee are at when they first start, and then it will gradually increase as people acquire new knowledge and skills. They start with a good chance of finding flow. As time goes by, and the demands increase and they get more familiar with their work tasks they are able to find flow, but their chance of finding flow then decreases because work tasks are less challenging. They come to a point where they are not challenged enough to find the work tasks interesting, and then their ability to find flow decreases. If they still feel that their job is interesting and are able to do a good job even though they are not able to find flow as often as before, they gradually get more responsibility as they have worked in the position, and are able to find flow again. They will be able to find flow as long as they are challenged and find the job interesting. This means that focusing on the first view seem like the best theory to predict flow. This is illustrated by figure 4, which

show that the in first year flow is increasing. The demands from the organisation are lower since people need time to get the proper training. People just starting up in a position usually needs some time to adjust to their new environment and tasks and will therefore struggle to reach the flow state. From 1- 3 years people will be able to reach flow more often because they are familiar with the tasks at hand, and can use their knowledge and skills to solve them. Working longer than this in one position will have a negative effect on flow because they are not challenged any more, and work tasks are not that challenging. This is indicated by the declining ability to find flow in this interval.

Figure 4: The relationship between flow and number of years spent in the same position

If they still decide to stay in their position they get more responsibility, or just get content in the position and are able to find flow again as they work there longer, as indicated by the increasing ability to find flow as they work there more than ten years.

Based on theories of temperamental fit, flow and job satisfaction, the relationship between flow and number of years spent in one position is expected to be u-shaped and we have the following hypothesis H2;

Number of years spent in a position/department will be positively correlated with flow after 0-1 year and 1-3 years spent in a position, negatively correlated with 4-10 years and positively correlated with more than 10 years spent in a position.

Summary

This chapter has presented theories of flow, temperamental fit and the link between these two theories. Flow has been presented as a mental state that people are in when they are performing at their best. Of the different flow elements the most important one has been

identified as the merging of action and awareness. The outcome of flow is better work efficiency, innovation, knowledge creation and enjoyment. Thus, Firms that best lay the premises for their workers to find flow in their daily work can get a valuable competitive advantage. This is primarily based on previous research by Quinn (2005). Theories on temperamental fit have explained the importance of matching preferences and demands to get a more efficient, motivated and satisfied work force. The link between temperamental fit and flow has been explained to be positive, meaning that a good temperamental fit is closely connected to flow. Matching preferences and demands has also been linked with motivational theories and job satisfaction. Increasing time-pressure is something that influence all people and organisations. How people experience time and experience time-demands are important as time more and more can be seen as a scarce resource, and should be managed as any other resource the firm posses.

H1 explores the relationship between temperamental fit and flow, and states that there is a positive relationship between temperamental fit and people's ability to find flow. All organisations can gain from a better understanding of this fit. H2 explores the relationship between years spent in one position and people's ability to find flow. This hypothesis is especially important for firms that have an ageing work force that has been in the same organisation for many years. If H2 can not bee rejected it emphasise the importance of job rotation.

3 Method

In this chapter I will explain how I have worked with the study and which challenges I met collecting data. The study is to some extend exploratory, but there exists some previous research on the area. This means that the study also is somewhat normative since the aim of this study is to create knowledge and propose improvements. The paper has a quantitative and a qualitative part. The quantitative part consists of a questionnaire while the qualitative part contains interviews with people from the case organisation and improvement proposals.

The research object in this study is the bank Nordea Kristiansand, private and business market. It is an empirical study, and it is this firm that will be exposed to possible organisational changes. The case study is an empirical research which explores the organisation at a specific time and the organisation in its real environment (Ringdal 2001) s 96).

To indicate the quality of the study I will use reliability and validity measures. Reliability measures whether or not the several measuring with the same measuring instrument gives the same result. Validity indicates if I am in fact measuring what I am trying to measure. This is especially more important in experimental design (Ringdal 2001) s 86). The study contains both a quantitative and a qualitative part. The quantitative part contains the questionnaire and analysis, while the qualitative part is based on interviews with members of the company.

3.1 Data collection

To acquire theory and relevant information on how to perform the study I used different methods of data collection; Literature study, questionnaire, and interviews.

3.1.1 Questionnaire

The questionnaire is based on Knudsen and Hobek's work (2007). A question on how many years people have spent in the same position has been added. The questionnaire is in Norwegian and has been sent to respondents using e-mail. People that did not reply where

asked to do so by sending them individual reminders. The Norwegian questionnaire can be found in appendix 3.

3.1.2 Interviews

Interviews are a good method of gathering information about how the respondents experience themselves and their environment (Thagaard 2002). The interviews were conversations where questions had been prepared in advance. People where allowed to talk freely about the areas they were asked about. All interviews where conducted face to face.

Interviews were conducted after respondents had answered the questionnaire. There where three interviews. The first interview was with the Head of Region South in Nordea, Terje With Andersen. The aim of this interview was to get an overview of the history of Nordea in Kristiansand, and to specify which areas relating to the different temperamental dimensions they focus on internally. This interview was also ment to unveil underlying factors that influence peoples' time-preferences and the perceived organisational demands.

The person that was interviewed from the private marked department had worked for three years in the private market, while the third person had first worked in private market then the business market (both as a adviser and leader of that department), and was now a consultant for the business market.

3.2 The Data Set

Respondents' answers on individual questions in the questionnaire are checked to see if there were any missing values. Missing values were recoded into the value 9, and marked as missing values. Some of the respondents have not answered any questions and where thus deleted from the data set.

3.2.1 Choosing Relevant Questions

In this chapter I will explain how I have extracted relevant questions for the different temperamental dimension and flow. This method filters out questions that are supposed to measure the same concept.

The Inventory of Polychronic Behaviors (IPV) has been used to measure multitasking the same way Knudsen and Holbek (2007) has suggested in their working paper. They have modified the IPV to include questions on cultural expectation and systemic necessity based on Bluedorn et al. who has developed a set of variables that can be used to measure this dimension (Bluedorn, Kalliath et al. 1999),. They also rephrased the questions to the individual itself, in stead of we – the group. Questions have been translated to Norwegian, and they have been fitted to the Norwegian business environment.

3.2.2 Questions on Temperamental Fit and Flow

Knuden and Holbekk's method of measuring flow will be used in this study, as well as their model to use temperamental fit as a prerequisite to flow. This model links the personal temperament with systemic/technological demands and cultural expectations as a mean to predict flow.

The method use to do this is factor analysis for every preference question in the questionnaire. Factor analysis is used to analyze the structure correlations between a large number of variables by defining a set of common underlying dimensions. These are called factors, and referred to as components in the analysis. The factors are formed to maximize the explanation of the entire variable set. Used in this study factor analysis is indicate which questions that seem measure the same concept. Communality indicate how much of the variable that the original variable has in common with the other variables in the analysis. Factor loadings that are higher than 0,50 is considered to be significant. Ideally the sample size should be above 100 to conduct a factor analysis.

Questions that have high factor loadings for the specific concept have been extracted and used to calculate one variable for preferences and one for demand (for the temperamental fit dimensions), These are again the basis for the deviation analysis.

For the flow elements questions are extracted based on factor loadings and used to calculate one variable to represent each flow element. This results in nine flow variables, as there are nine flow elements. Where necessary two factor analyses has been used to indicate which questions that are best suited to measure the specific concept. This has been done by

extracting questions with low factor loadings from the first analysis, and the running a second

analysis to see if this influences the components.

Based on these questions I have computed new variables which indicate the deviation

between preferences and demands on the different dimensions. This calculation results in a

measure for multitasking deviation.

V1: Absolute value of

(Preference – Demands)

V2: Absolute value of

(Preference – Demands)

V3: Absolute value of

(Preference – Demands)

=

Deviation

Formula 1: Computing individual deviation values

The questions about people's preferences were chosen by using the questions that had the

highest factor loadings in the factor analysis. These questions were matched with demand

questions that covered the same concept. (I like working toward deadlines matched with; we

are expected to follow deadlines at work) This was then calculated as variable V1 by taking

the absolute score of the sum of the preference question minus the demand question. The

same procedure was done for other preference questions that had high factor loadings. For

each temperamental dimension two or three new variables were calculated (V2, V3). To

calculate the sum of all deviations for each dimension the following formula was used;

Average deviation = Deviation / N

(N = number of deviation variables)

Formula 2: Computing deviation for the different temperamental dimensions

Average deviation for each dimension indicates the fit for each dimension. Temperamental fit

is based on an analysis of the average deviation.

To calculate flow the same method has been used. Since questions were phrased directly

toward the different flow elements, calculations were done by summarizing questions for each

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element and dividing this by the number of questions, thus getting one score for each

dimension. In order to compare findings to Quinn's earlier research the merging of awareness

and action element was treated as flow and the link between these elements were analysed by

using correlation analysis.

V1: Question measuring element E1 (The specific element)

V2: Question measuring element E1

Sum E1

Formula 3: Calculating the sum for each element

To calculate the mean for each element this is divided by the number of questions that were

chosen to measure the element (based on the factor analysis)

Mean E1 = Sum E1 / N

(N= number of questions used to predict the element)

Formula 4: Calculating the mean of element

To calculate one variable that represented flow, the sum of the mean values for element 1-9

was then divided by 9 to find one average measure of flow.

(Mean E1+mean E2+ mean E3+...+mean E9) / 9

Formula 5: Calculating one mean to represent flow

Temperamental fit questions have been chosen on the basis of a factor analysis of preference

questions for each dimension. The preference questions with the highest factor loadings have

then been matched with relevant demand questions based which demand question that cover

the same meaning but focused on how people perceive demand.

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3.3 Constraints

Ideally the best way to conduct a specific research as this would be to adjust questions to deal with specific situations people would recognise. To get a reliable and valid base on which to conduct further studies I will use the standardised questions which have been developed by Knudsen and Holbek (2007)

3.4 Endnote on method

When trying to measure flow we encounter several problems. The main problem is that flow is subjective experience. People experience flow differently, and thus measuring it reliably becomes a big challenge. Flow is not something that can be directly observed and we have to rely on people's own experience and answers to indirect variables measuring flow.

The calculations that this analysis is based on can take away some of the variations that they are supposed to measure. This is because mean values are used, and correlations are thus correlations of the mean values. The method was chosen because it is easier to use, and given the time available to conduct this study this was an important criteria. Factor analysis has been used although the sample size is below 100. This may influence the outcome of the analysis and any findings should thus be read with caution.

4 Analysis

SPSS 15.0 was used to analyse the data. SPSS is a well known statistical programme used to analyse quantitative data. Before analysing the data gathered from Nordea, scales that were negatively phrased in the questionnaire were rotated, and some of the respondents were excluded from the analysis because they had only answered demographic questions.

In order to check the hypotheses a factor analysis of the different questions to decide which variables that are best suited to measure the different concepts. New variables are computed for each of the different temperamental fit dimensions to analyse the fit between personal preferences and organisational demands.

4.1 Reliability

Reliability measures to what extent several measurements with the same measuring instrument give the same result (Ringdal 2001). Reliability is dependent on random measuring errors. Even though my research is somewhat confirmative it is also, to some extent explorative since researchers still have not agreed upon how this temperamental fit actually leads to flow when measuring the chosen temperamental dimension.

Since e-mails were sent with a link the questionnaire we can be quite sure that the people answering are the ones that received thee-mail. Some of the questions can be perceived differently by the respondents and can thus be a source of error. This is important because direct questions on flow can be perceived differently by the respondents.

Kaiser-Meyer-Olkin measure of sampling adequacy is used tests whether the partial correlations among variables are small. The KMO statistic varies between 0 and 1. A value of zero indicates that the sum of partial correlations is large relative to the sum of correlations, which indicate diffusion in the pattern of correlations. A value of 1 indicates that the patterns of correlations are relatively compact and as a result, factor analysis should yield distinct and reliable factors. Kaiser recommends accepting values greater then .5 as barely acceptable. The closer to 1 the better the variables measure the same concept (Field 2005), p 640)

To measure reliability Cronbach's alpha has been used as an important measure to indicate which questions to use on the different dimensions. Cronbach's alpha will increase the more variables there are and the better the average correlation between these are. An alpha of 0,7 (max 1- min 0) is seen as a lower limit of good reliability. When the reliability is this high the correlation between other variables will be less sensitive to measuring errors (Ringdal 2001).

4.2 Employees' background - Descriptive analysis

There are 65 respondents in Nordea Region South. 35 percent of these are female and 65 percent are male. The education show that most people have a bachelor's degree (65 percent) and the rest have High School⁸ (35 percent). Not surprisingly, 91 percent of the respondents have studied economics. We also find that the correlation between age and education is negative -540. This can be explained by that earlier people had less education before starting work, while the last two decades people working in banking have been expected to have a higher education.

Almost 50 percent (48 percent) has worked in the bank more than 10 years. This indicates that the turnover in the organisation is low. The reminding respondents that have worked less then one year is 13 percent, between one too three years 18 percent, and between four to 10 years 19 percent. 26 percent have worked in the same position in less than a year. The majority of the respondents (32 percent) have worked in the same position between one and three years. 18 percent have worked between four to 10 years and 24 percent have worked in the same position for more than 10 years.

-

⁸ Videregående skole

4.3 Factor Analysis: Choosing the Relevant Questions for each dimension

An analysis of which questions that best measured the same concept had to be done in order to exclude questions that were poorly matched with the dimension that they were supposed to measure. The analysis is based on the method described in chapter 3.2.2.

Multitasking

Questions measuring these variables are based on Schriber and Gutek (1987). The preference questions extracted to represent this dimension are 15a, 15c and 15f. Based on the factor loadings (table 2) and the communalities in table 1, one can argue that question 15f should be excluded as well,

Question	Extraction (communalities)
Q15a I prefer to finish one assignment before starting a new one	,714
Q15c I prefer to concentrate at one ting at a time	,689
Q15f I enjoy working with assignments that demand 100 percent focus	,511
Q15c I prefer to concentrate at one ting at a time	,457

Extraction Method: Principal Component Analysis.

Table 1: Communalities – Multitasking Preferences

but since there are a demand question that match this preference question, 15f have been included as a variable to calculate deviation for this dimension. KMO after extracting 15g is .652 as shown by table 3. This is seen as a mediocre value and indicates that one might have to rethink the measuring variables. Since the factor is .457, this question has been excluded.

Question	Extraction (communalities)
Q15a I prefer to finish one assignment before starting a new one	,845
Q15c I prefer to concentrate at one ting at a time	,830
Q15f I enjoy working with assignments that demand 100 percent focus	,715
Q15g I prefer to think about one type of information at a time	,676

Extraction Method: Principal Component Analysis.

Table 2: Component Matrix – Multitasking Preferences

Kaiser-Meyer-Oll Adequacy	kin Measure of Sampling	,652
Bartlett's Test of Sphericity	Approx. Chi-Square	68,331
	Df	6
	Sig.	,000

Table 3: *KMO and Bartlett's Test – Multitasking Preferences*

Cronbach's	N of
Alpha	Items
,768	4

Table 4: Cronbach's Alpha - Multitasking

Table 4 indicates that these questions seem to be reliable for measuring multitasking as the value is higher than the .7 value that is seen as a lower limit of good reliability.

Question 15a has been linked to question 15b, which represent the same question directed toward demands. Question 15c has been linked to question 15e, while question 15f has been

linked to question 15i. The deviation has then been calculated on the basis of this method for matching preference and demand questions for all the following dimensions as well.

Punctuality

The preference questions extracted to represent this dimension are 17a and 17c. Based on the factor loading in table 6 question and the communalities in table 5, 17e has been excluded. Before extraction KMO is .610 as shown by table 6. Table 5 show the communalities between the

Question	Extraction (communalities)
Q17a Personally I feel it is important to be punctual	,666
Q17c I think it is embarrassing to be late for an Appointment	,680
Q17e I feel irritated if people are late for an Appointment	,417

Extraction Method: Principal Component Analysis.

 Table 5: Communalities – Punctuality Preferences

Question	Component
	1
Q17a Personally I feel it is important to be punctual	,816
Q17c I think it is embarrassing to be late for an Appointment	,824
Q17e I feel irritated if people are late for an Appointment	,646

Extraction Method: Principal Component Analysis.

Table 6: *Component Matrix – Punctuality Preferences*

Kaiser-Meyer-Olk Adequacy	in Measure of Sampling	,610
Bartlett's Test of Sphericity	Approx. Chi-Square	25,311
	Df	3
	Sig.	,000

Table 7: KMO and Bartlett's Test – Punctuality Preferences

Cronbach'	N of
s Alpha	Items
,594	3

Table 8: *Cronbach's Alpha – Punctuality*

Table 6 and 7 shows that KMO is .610 and Cronbach's alpha is .594. The low alpha value indicates that the reliability is questionable.

Question 17a has been linked to question 17b, which represent the same question directed toward demands. Question 17c has been linked to question 17d.

Deadlines

The preference questions extracted to represent this dimension are 17k and 17m. Based on the communalities in table 9 and the factor loading in table 10, question 18h has been excluded.

Question	Extraction (communalities)
Q17k I enjoy working toward long deadlines	,904
Q17m I do not like working toward absolute deadlines	,731
Q18h If I could choose I would still like to work toward deadlines	,660

Extraction Method: Principal Component Analysis.

Table 9: Communalities – Deadline Preferences

Question	Compo	onent
	1	2
Q17k I enjoy working toward long deadlines	,343	,887
Q17m I do not like working toward absolute deadlines	,707	-,481
Q18h If I could choose I would still like to work toward deadlines	,811	,045

Extraction Method: Principal Component Analysis.

 Table 10:
 Component Matrix – Deadline Preferences

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,474
Bartlett's Test of Sphericity	Approx. Chi-Square	4,633
	Df	3
	Sig.	,201

Table 11: KMO and Bartlett's Test – Deadline Preferences

Cronbach'	N of
s Alpha	Items
,349	3

Table 12: Cronbach's Alpha – Deadlines

Table 11 shows that KMO is .474and table 12 shows that the alpha value is .249. This indicate that these questions have low reliability.

Question 17m has been linked to question 17n, which represent the same question directed toward demands. Question 18h has been linked to question 17k.

Schedules

The preference questions extracted to represent this dimension are 17h and 17j. Based on the communalities in table 13 and the factor loading in table 14 (component 1), question 17f and 18e has been excluded.

Question	Extraction (communalities)
Q17f I like to work toward a clear and detailed schedule,	,345
Q17h I like to follow schedules	,681
Q17j If I could choose I would still like to follow a Schedule	,641
Q18e I have no problems working with schedules	,789

Extraction Method: Principal Component Analysis.

Table 13: Communalities – Schedule Preferences

Question	Compo	onent
	1	2
Q17h I like to follow schedules	,822	-,073
Q17j If I could choose I would still like to follow a schedule	,736	-,315
Q17f I like to work toward a clear and detailed schedule,	,456	,370
Q18e I have no problems working with schedules	,140	,877

Extraction Method: Principal Component Analysis.

Table 14: *Component Matrix – Schedule Preferences*

a 2 components extracted.

Kaiser-Meyer-Oll Adequacy	kin Measure of Sampling	,512
Bartlett's Test of Sphericity	Approx. Chi-Square	10,492
	Df	6
	Sig.	,105

Table 15: *KMO and Bartlett's Test – Schedule Preferences*

Cronbach'	N of
s Alpha	Items
,463	18

Table 16: Cronbach's Alpha - Schedules

KMO is .512 as shown by table 15. Table 16 shows that the alpha value is .463. This indicate that the reliability is questionable.

Question 17h has been linked to question 17i, which represent the same question directed toward demands. Question 17j has been linked to question 17g.

Urgency

The preference questions extracted to represent this dimension are 18b and 18d. Based on the communalities in table 17 and the factor loading in table 18, question 17o has been excluded.

Qustion	Extraction (communalities)
Q170 I rather conduct my work fast than slower and with higher quality	,281
Q18b I am a person that likes to get things done Quickly	,496
Q18d I like to do all my work tasks as quickly as Possible	,548

Extraction Method: Principal Component Analysis.

Table 17: Communalities – Urgency Preferences

Question	Component
	1
Q170 I rather conduct my work fast than slower and with higher quality	,530
Q18b I am a person that likes to get things done Quickly	,704
Q18d I like to do all my work tasks as quickly as Possible	,740

Extraction Method: Principal Component Analysis.

Table 18: Component Matrix – Urgency Preferences

Kaiser-Meyer-Oll Adequacy	kin Measure of Sampling	,548
Bartlett's Test of Sphericity	Approx. Chi-Square	4,603
1 3	Df	3
	Sig.	,203

Table 19: *KMO and Bartlett's Test – Urgency Preferences*

Cronbach'	N of
s Alpha	Items
.359	3

 Table 20: Cronbach's Alpha - Urgency

KMO is .548 as shown by table 19 and alpha is .359 as shown by table 20. This indicate that the reliability is questionable

Question 18b has been linked to question 18a, which represent the same question directed toward demands. Question 18d has been linked to question 18c.

Flexibility

The preference questions extracted to represent this dimension are 181 and 18n. Based on the communalities in table 21 and the factor loading in table 22, question 18j has been excluded.

Question	Extraction (communalities)
Q18j I prefer to not think about my work outside my work hours	,380
Q181 I would find it difficult to adjust to if I had to work 9-16	,531
Q18n I often want to work with important assignments in the afternoon of at night	,578

Extraction Method: Principal Component Analysis.

Table 21: Communalities – Flexibility Preferences

Question	Component
	1
Q18j I prefer to not think about my work outside my work hours	-,616
Q181 I would find it difficult to adjust to if I had to work 9-16	,729
Q18n I often want to work with important assignments in the afternoon of at night	,760

Extraction Method: Principal Component Analysis.

Table 22: Component Matrix – Flexibility Preferences

¹ component extracted.

Kaiser-Meyer-Oll Adequacy	kin Measure of Sampling	,586
Bartlett's Test of Sphericity	Approx. Chi-Square	9,768
	df	3
	Sig.	,021

Table 23: KMO and Bartlett's Test – Flexibility Preferences

Cronbach'	N of
s Alpha	Items
,042	3

Table 24: Cronbach's Alpha - Flexibility

KMO is .548 as shown by table 23, and figure 24 shows that alpha is .042. This means that the reliability is very low.

Question 18l has been linked to question 18k, which represents the same question directed toward demands. Question 18h has been linked to question 18i.

4.4 Temperamental Fit Deviations - Descriptive analysis

Temperamental fit theory state that peoples' ability to find flow will increase as the deviation between temperamental preferences and demands decreases. Table 19 shows the deviation for the different temperamental dimensions. The two first columns show how many respondents have answered questions on preference and demands. The next two columns show the total sum from all questions on preference and demands from the different dimensions. This is important because if people have answered preference questions and not demand questions it the two sum scores can not be compared. Because of this analysis is done on the basis of mean values, which are the three last columns. These columns show the mean on each question for the different dimensions. The mean deviation is based on comparing mean values for preferences and demand for the different dimensions. The mean deviation is the basis for the following analysis.

From table 25 we can see that for the multitasking (-.531) and flexibility (-1.246) dimensions, people perceive the demand from the organisation to be higher than their own preferences for

these dimensions. The deviations have been calculated using equations 1 and 2^9 . For the four other dimensions; punctuality, schedule, urgency and deadlines, preferences are higher than demands.

The rest of this chapter will be used to analyse each specific dimension to gain further insight as to what implications this can have for Nordea.

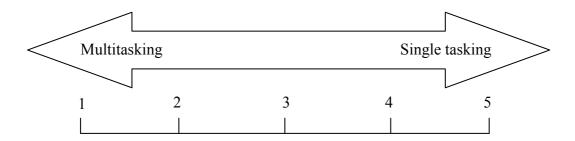
⁹ See formula chapter 3.2.2

			Observations	ions		M	Mean	
Dimension	Deman d N	Preferenc es N	Sum Demand Questions	Sum Prefere nces	Sum demand - Sum Preferences	Sum Demand Questions	Sum Preference Questions	Sum of Preference Means and Demand Means
Multitasking	59	59	231,333	200	-31,333	3,921	3,38983051	-0,531
Punctuality	59	59	242	266	24	4,102	4,50847458	0,407
Schedule	59	59	187,5	213	25,5	3,178	3,61016949	0,432
Urgency	59	22	172,5	222,5	20	2,924	3,90350877	86'0
Deadlines	28	59	180,5	230,5	20	3,112	3,90677966	0,795
Flexibility	59	59	181	107,5	-73,5	3,068	1,8220339	-1,246
Valid N (listwise)	58	57						

 Table 25: Temperamental fit deviation

Multitasking

Figure 5 illustrates the meaning of the mean values.



Scale from the questionnaire

Figure 5: Interpreting the multitasking values

From the descriptive statistics on multitasking preferences in table 26, one can observe the means of each of the different multitasking questions. The scale indicates the meaning assigned to peoples' answers. People's preferences on question 15a; *I prefer to finish a task before starting a new one*, has a mean of 3.34. Question 15c; *I prefer to concentrate on one thing at a time*, has a mean of mean 3.36. Question 15f: *I prefer work tasks that require me to focus 100 percent*, has a mean of mean 3,47.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q15a I prefer to finish a task before starting a new one	3,34	1,060	59	0
Q15c I prefer to concentrate on one thing at a time	3,36	,978	59	0
Q15f I prefer work tasks that require me to focus 100 percent	3,47	,935	59	0

Table 26: Descriptive Statistics - Multitasking preferences

	D	P						
Dimension	N	N	Demands	Preferences	p-d	Demands	Preferences	p-d
Multitasking								-
Deviation	59	59	231,333	200	-31,333	3,921	3,38983051	0,531

Table 27: *Multitasking – Deviation*

Table 27 shows that the sum of mean deviations between multitasking preferences and demands are -.531. This means that this dimension is negatively out of fit.

The deviation is -.531 (p-d after this used as deviation). Since people seem to favour single tasking this can indicate that Nordea's systems encourages single tasking, but not as much as their employees prefer. One can speculate that banking in general is seen as a place where employees have to do one thing at a time, and do it thoroughly, to avoid errors. Errors can have large consequences as some transaction or services include large amounts of money. Solving tasks thoroughly decreases the possibility or errors.

Training and practice in Nordea emphasise doing one thing at a time which may be the reason why people prefer single tasking. This has been confirmed by CEO Andersen and by an employee in the private market. Nordea's routines emphasise the importance of finishing one task before starting new ones. These step-by-step processes require the adviser to check each step thoroughly to avoid any errors. As many of the work tasks are like this, the system / technology seem to favour single tasking. There is still room for both types of preferences because people can handle other parts of their daily work in different ways, although most people seem to favour single tasking. According to the consultant in the business market this is because people have a tendency to forget to finish task that have been put on hold when they have been switching attention between tasks. The fact that there is a negative deviation between peoples' preferences and organisational demands for this dimension indicate that changing organisational demands may force people to do several things at the same time to be able to get all work tasks done, but that people resist this because they are worried that this can influence their ability to carry out their work without forgetting to finish them or making errors.

Financial advisers offer their customer products where the bank lends out money and takes on some of transactional risk. One of these products is loans. There is a specified way of deciding how much people can loan, and what terms the bank can offer. Because of Nordea's internal risk management system this process is quite strict.

The challenges relating to this dimension for financial advisers in practice are that customers often contact their adviser with questions that should be directed to other departments in the bank. Some of these questions are that the customers contact their adviser with questions that should be directed to Nordea's customer service (The Telephone Bank¹⁰). This department has more knowledge about technical problems and can give better answers to some problems that financial advisers'. With advisers following routines and step – by – step work tasks this increases the demands on the individual adviser to shift attention between tasks, or to have a split attention. Interview with an advisor in the private market indicated that this seemed to bee the main reason why are forced to do more multitasking than they prefer.

Flexibility

Figure 6 illustrates the meaning of the mean values. The scale indicates the meaning assigned to peoples' answers.

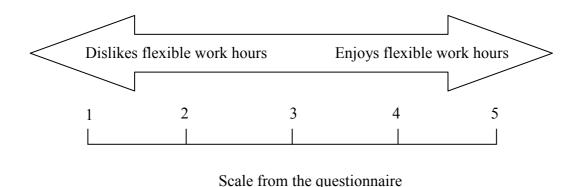


Figure 6: *Interpreting the flexibility Values*

From table 28 we can see that Question 18j; I prefer to not think about my work outside my work hours, has a mean of 4.25. Question18l; I would find it difficult to adjust to if I had to

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¹⁰ Telefonbanken

work 9-16, has a mean of 1.98. Question 18n; I often want to work with important assignments in the afternoon of at night, has a mean of 1.66.

The flexibility means show that employees seem to be quite flexible regarding work hours. People expect to use time thinking about their job after they finish their work for the day. The means also indicate that people seem to enjoy working in the regular opening hours, and that people feel more efficient and productive during the day than at night.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q18j I prefer to not think about my work outside office hours	4,25	,685	59	0
Q181 I would find it difficult to adjust to if I had to work 9-16	1,98	,938	59	0
Q18n I often want to work with important assignments in the afternoon of at night	1,66	1,010	59	0

Table 28: *Descriptive Statistics – Flexibility*

Table 29 shows that the deviation for the flexibility dimension is negative. People experience Nordea to demand more flexibility than the respondents prefer (table 24).

Dimension	D	P	Demands	Preferences	p-d	Demands	Preferences	p-d
Flexibility								
Deviation	59	59	181,000	107,5	-73,500	3,068	1,8220339	-1,246

Table 29: Flexibility Deviation

Table 25 indicates that this is the largest mean deviation and indicates that this dimension is most out of fit. It also indicates that people are expected to be more flexible regarding work

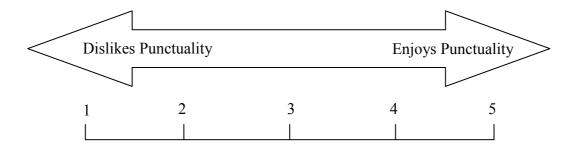
hours than they individually prefer. This is somewhat expected since the banking industry is known for their opening hours, and this may attract people that enjoy working normal hours.

The negative deviation can be a result of increasing flexibility demands. As noted earlier almost 50 percent of the work force has worked in Nordea for more than 10 years. This may explain why this is the largest negative deviation.

The demand for flexibility has increased gradually over the last couple of years. This demand is customer driven. As the sales pressure on employees has increased employees are expected to be increasingly flexible compared to what they have been used to. People are expected to work longer hours in hectic times, but they have the possibility to start work later in the day, or take one day off to compensate for this. Even though people have this possibility, taking a day off can mean that they get behind in their work since the workload is quite high (Ole M). Some people feel that they have to work extra hours once a week just to do their normal workload. This is individually, but the pressure is there, and it affects all workers differently.

Punctuality

Figure 7 illustrates the meaning of the mean values. The scale indicates the meaning assigned to peoples' answers.



Scale from the questionnaire

Figure 7: *Interpreting the Punctuality Values*

From table 30 one can observe that question 17a; *Personally I feel it is important to be punctual*, show that most people feel it is important to be punctual (mean 4,46). Question 17c; *I think it is embarrassing to be late for an appointment* (mean 4.56) and question 17e; *I feel*

irritated if people are late for an appointment. These mean values indicate that people value punctuality.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q17a Personally I feel it is important to be punctual	4,46	,625	59	0
Q17c I think it is embarrassing to be late for an appointment	4,56	,623	59	0
Q17e I feel irritated if people are late for an appointment	3,58	,986	59	0

Table 30: Descriptive Statistics - Punctuality

Question	D	P	Demands	Preferences	p-d	Demands	Preferences	p-d
Punctuality								
Deviation	59	59	242,000	266	24,000	4,102	4,50847458	0,407

Table 31: Punctuality Deviation

From table 31 we can see that the deviation between preferences and demands are lower (.5085 versus 1,246) than the multitasking deviation. Even tough this do not tell us anything of the relative importance between these dimensions, it indicates that employees are more in fit with the organisation when it comes to punctuality than for the multitasking and flexibility dimensions.

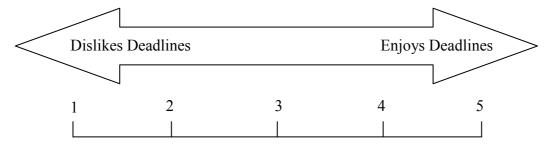
As the Head of Nordea Region south put it "Punctuality is what we do, and it goes hand in hand with the banking philosophy". Punctuality favours tight routines and punctuality which is important for their customers, and hence Nordea. Punctuality is something that the industry is strongly associated with. Nordea sells their services, but according to Andersen they are actually selling safety. A strong preference for punctuality is important for customers' feeling of safety. As an employee in PM put it "We like punctuality". All the individual interviews

and the mean values on punctuality questions have indicated that people value this, and sees the importance of punctuality for the banks services, and the quality of their product. They also feel that there is a clear link between punctuality and deadlines.

The main perception is that there are two types of punctuality. On one side there is punctuality toward customers, and on the other side the internal punctuality demands in the bank. Toward the customers it is important to be punctual to show that one is serious, and that the customer is handled professionally. Nordea emphasises that advisers have to put effort into being punctual. Punctuality is valued internally. Employees that are not punctual and makes other people wait, takes time form other people that are more punctual. People are quite pressed on time, and this can have a negative effect on efficiency. Internal meetings are kept to a minimum, and are mainly used to coordinate activities to avoid being dependent on many people to show up at the same time, because there are always important work tasks that appear, and more often than not this can lead to people getting delayed to such meetings.

Deadlines

Figure 8 illustrates the meaning of the mean values. The scale indicates the meaning assigned to peoples' answers.



Scale from the questionnaire

Figure 8: *Interpreting the Deadline Values*

From table 32 one can observe that question 17k; *I enjoy working toward long deadlines* (mean 3.28). Question 17m; *I do not like working toward absolute deadlines* (mean 3.84) and question. The question with the highest mean value is 18h; *If I could choose I would still like*

to work toward deadlines (rotated – mean 3.95). These mean values indicate that people are positive toward the use of deadlines¹¹.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q17k I enjoy working toward long deadlines	3,28	,812	58	1
Q17m I do not like working toward absolute deadlines	3,84	,560	57	2
Q18h If I could choose I would still like to work toward deadlines	3,95	,600	59	0

 Table 32: Descriptive Statistics - Deadlines

Table 33 shows that the deviation between mean values of deadlines preferences and demands are 0.795. This is a larger deviation then both multitasking and punctuality. This indicates that even though people enjoy working toward deadlines, the demands of the system / technology, and personal preferences are not as well matched as these dimensions.

Dimension	D	P	Demands	Preferences	p-d	Demands	Preferences	p-d
Deadline								
Deviation	58	59	180,500	230,5	50,000	3,112	3,90677966	0,795

Table 33: Deadline Deviation

The deadlines used in Nordea are specified by management, decided by technology, by the different work teams, or the employee themselves. Other deadlines that have to be met are involve each financial advisor's budget. Each person is assigned a sales budget that is decided by pervious sales and overall sale target. An advisor stated that "if we are unable to reach the

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¹¹ Appendix table 5

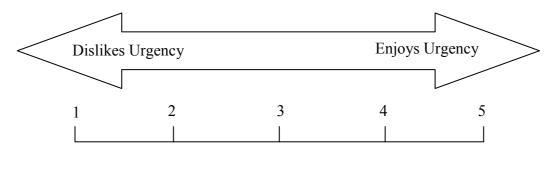
deadlines we agree with our customers this can have serious affect for our customers as deadlines often include that funds have to be available for the customers

The increasing focus on sales the last 10-15 years have put more pressure on advisers to deliver on time. This increased demand is understood by Andersen as one of the most significant changes the last 20 years. This relates to deadlines because increasing number of customers, and higher sales demand increases the pressure on financial advisers because as they have gotten more customers the customers have also gotten more demanding, and this is what actually drives the deadlines demand. The internal demand for deadlines are there, but employees feel that the bank actually has lower demands that customers'. "In a way I believe that management is trying to shield us from our customers. You want to satisfy your customers, but you also want your employees to have a good working environment. To much pressure form customers can get to us, and we do not want that. At the same time we always want to satisfy our customers'. The trade – off between employee satisfaction and customer service is important to acknowledge as an important success factor.

Interviews in both PM and BM confirms that the increased sales pressure and more demanding customers are the main reason why the deadline demands have increased. For people to be able to sell the banks products and enjoy doing this it is necessary to increase peoples' knowledge.

Urgency

Figure 9 illustrates the meaning of the mean values. The scale indicates the meaning assigned to peoples' answers.



Scale from the questionnaire

Figure 9: *Interpreting the Deadline Values*

Table 34 shows that mean values for this dimension. Question 170; *I rather conduct my work* fast than slower and with higher quality (rotated) has a mean of 4.25. Question 18b; *I am a* person that likes to get things done quickly, has a mean of 3.92. Question 18d; *I like to do all* my work tasks as quickly as possible, has a mean of 3.34. Figure 9 illustrates the meaning of the mean values.

The mean values in table 34 indicate that people are positive to work with high speed, even where this can affect the quality of their work. This is somewhat surprising given the tight routines in the bank which emphasise that people have to do things the right way. This can however be explained by the fact that these routines can prevent the quality of their work to suffer too much from increasing work speed. Routines are in place to secure that each customer gets a fair treatment and equal treatment independent of the individual financial adviser.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q170 I rather conduct my work fast than slower and with higher quality	4,25	,632	59	0
Q18b I am a person that likes to get things done quickly	3,92	,624	59	0
Q18d I like to do all my work tasks as quickly as possible	3,31	,876	59	0

Table 34: *Descriptive Statistics – Urgency Preferences*

Dimension	D	P	Demands	Preferences	p-d	Demands	Preferences	p-d
Limannay								
Urgency Deviation	59	57	172,500	222,5	50,000	2.924	3.90350877	0,980

Table 35: *Urgency Deviation*

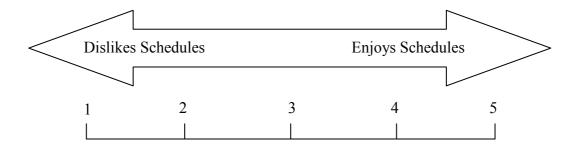
The deviation in table 35 show that people's preferences and demands do not match well compared to the other dimensions. As argued above, this can be explained by the routines used by the bank to prevent errors. In this case the deviation indicates that employees can handle an increased work speed. The latter can give Nordea a possibility to encourage people to work faster in order to service more customers and achieving greater profits.

As noted above, the increasing deadline demand is a result of increasing customer demands and sales demands from Nordea. Interviews uncovered that these two factors are the most important drivers for the increased urgency demand as well. As these demands have increased, so have the demand for a higher work speed. The increasing demands in these dimensions are closely connected. Higher urgency, more deadlines, increased flexibility and demands for multitasking is all driven by many of the same underlying factors, and influence each other. Of these dimensions urgency may be the dimension that drives the other dimension to another level. In interviews with Andersen and advisers, all of them said that as the one tried to work faster, the need for punctuality, meeting deadlines also increased because this affected the quality of their service.

The deviation for these dimensions may be positive, and the organisation may seem to be in a good temperamental fit, but as an interview with a person that has worked there for three years indicate, a sharp rise in urgency can affect all the other dimensions so that people have too much to do, and have to work extra hours to compensate for this. These are many of the same word used by Perlow (Perlow 1999) to describe the time-famine; "The feeling of having too much to do, and not enough time to do it".

Schedules

Figure 10 illustrates the meaning of the mean values. The scale indicates the meaning assigned to peoples' answers.



Scale from the questionnaire

Figure 10: *Interpreting the Schedule Values*

Table 36 shows the mean values for schedule preferences. Question 17h; *I like to follow schedules* (rotated) has a mean of 3.90. Question 17j; *If I could choose I would still like to follow a schedule*, has a mean of 3.92. Question 17f; *I like to work toward a clear and detailed schedule*, has a mean of 3.34. These mean values indicate that people are positive to the use of schedules.

Question	Mean	Std. Deviation	Analysis N	Missing N
Q17f I like to work toward a clear and detailed schedule	3,34	,883	59	0
Q17h I like to follow schedules	3,90	,712	59	0
Q17j If I could choose I would still like to follow a schedule	3,92	,624	59	0

 Table 36: Descriptive Statistics - Schedules

Table 36 indicates that people prefer to work with schedules. The majority of work tasks are centred on schedules which can explain people's preference for working with them. Figure 9 illustrates the meaning of the mean values.

Dimension	D	P	Demands	Preferences	p-d	Demands	Preferences	p-d
Schedule								
Deviation	59	59	187,500	213	25,500	3,178	3,61016949	0,432

Table 37: *Schedule Deviation*

Table 37 show that the deviations for the schedule dimension is 0.432. This indicates that there are some differences in schedule preferences and demands. Theoretically this indicates that Nordea can use schedules more extensively if necessary without people coming out of temperamental fit with the organisation, and that people may be able to find more flow in their work if this is done.

Head of Region South in Nordea, Terje With Andersen, confirmed this was something that they had experienced, and that they were planning to increase the use of schedules. They saw this as particularly important in the private market, where advisers seemed to be in need of a better framework for when to do what in order to gain economies of scales¹². A better use of schedules may lead to a more efficient use of time if implemented correctly. As a financial adviser noted, "there are schedules regarding the use of time, telling us what to do, but as long as we deliver what is expected of us, there is no demand from the bank that we use those schedules. If schedules were to be used more, I believe that it should be modular, telling us which activities we should conduct at specific times of the day, but still give us enough freedom throughout the day to work in our own specific way". This indicates that there are some schedules, but that most of them are not followed in practice.

Since the increased demands for urgency, deadlines and flexibility dimensions are results of increased customer demands, and sales demand from Nordea, one way to meet this can be to implement a better use of schedules. One of the main reasons why advisers struggle with efficiency is the constant stream of customers calling their advisers for services that other

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¹² Terje With Andersen

departments are better equipped to handle. Using schedules may mean that advisers are less available for their specific customers, but that this can free time for the advisers to do the work tasks that actually are supposed to. This can lead to problems with customer satisfaction. One important premise for implementing a more extensive use of schedules is to communicate to the customers which contact channels they should use to get the service they need. Customers can experience that they loose some of the contact they have with their specific adviser. This will essentially mean that customers use the Telephone Bank more extensively. The opening hours in this department are longer that the rest of the bank (8-22 versus 8-16). It will also mean that this department will get more customers. Nordea have tried to implement this to some extent, but as interviews and analysis of the different temperamental dimensions show that this should possibly be focused on even more.

Table 38 shows the correlation matrix between the different temperamental dimensions. The correlation matrix indicates that people's preference for multitasking is the dimension that correlates best with the other dimensions. Employees that favour single tasking in Nordea are more likely to have a higher deviation related to the other dimensions. This means that people that prefer multitasking more than the average employee have higher preferences for the other dimensions. Since there are significant findings in this study this gives few clear answers, but it indicates that this can have implications for Nordea because if the other dimensions increase more this can indicate that Nordea may gain from being more focused on finding people that enjoy multitasking in their recruitment process, but only as a one of many criteria as the importance of this relative to other recruitment criteria is unclear.

Dimension	Multitasking	Punctuality	Schedules	Urgency	Deadlines
Multitasking					
Punctuality	.193				
Schedules	.152	.198			
Urgency	.270	.044	.122		
Deadlines	.220	045	075	.069	
Flexibility	.096	.186	131	.086	.068

Table 38: Correlations between the different temperamental dimensions

4.5 The Different Flow Elements

Figure 11 illustrates how the different mean values should be interpreted.



Scale from the questionnaire

Figure 11: Interpreting the Flow Values

From the descriptive statistics of the flow questions in table 39, one can observe that the majority of the flow element's means are well above 3.00. Most of the means are above 3.7.

Element	Mean	Std. Deviation	Analysis N
Challenge-skill Balance	3,8182	,50336	55
Clear Goals	3,9909	,71031	55
Feedback	3,8636	,37828	55
A Sense of Control	3,9273	,33142	55
Concentration	3,5818	,78625	55
Enjoyment (Autotelic Experience)	3,8409	,57204	55
Loss of Self Conciousness	4,0182	,55247	55
Transformation of Time	3,5455	,78335	55
Merging of Actionand Awareness	3,9333	,35947	55

Table 39: *Descriptive Statistics – Flow Elements*

This indicates that people are able to find flow in their daily work. From the mean values it looks as if people are able to find flow. The small deviation in people's answers indicates that most people in the organisation have many of the same preferences, and perception of demands. The line between high, medium or low flow is hard to set, but the higher people answer on flow questions the more likely they are expected to find flow. A high mean score indicate that people seem to find flow in the specific flow element. See appendix 1 for descriptive statistics on each element.

Loss of self consciousness is the flow element which has the highest mean (mean 4.0182). This indicates that people in Nordea use less time to worry about what other people think of them. If people use less time to worry about this, they are more likely to be able to concentrate and find flow.

Another finding is that people seem to enjoy clear goals (mean 3.99). Clear goals can be associated with both sales goals and customer goals¹³. Given the extensive use of CRM – systems (Customer relationship management), management is able to set specific goals for every employee, which again can be more motivating for the different individuals¹⁴. The high mean score on the control element indicate that employees feel like they are in control of their work (mean 3.92). They know how to proceed with their work as new challenges emerge. This prevents people from being interrupted when they are in flow. Merging of action and awareness which is said to be the best indicator of flow has a mean of 3.933, which is relatively high compared to the other means. It indicates that people experience this, and that they are in fact able to find flow in their daily work.

The feedback element also indicates that people are able to find flow. The mean value is 3.863. These questions measure people perception of feedback from other people, management and feedback from the work task itself. For the enjoyment element of flow the mean is 3.84. People seem to enjoy their work, both the activities themselves and the organisational culture. The element which measures if there are an appropriate balance between skills and challenges has a mean of 3.818. The two elements that have lowest mean

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are transformation of time (mean 3.545) and concentration (mean 3.581). Quinn argued that transformation of time was the flow element which had the lowest influence on flow.

All the means are centred around 3.5 - 4.10. High means scores will ideally indicate more flow in the organisation. The closer the means are to 5, the more likely people are to find flow. The mean values can thus indicate people seem to find moderate flow to high flow in the organisation. Since there are no comparison made to other cases it is hard to interpret whether a mean of 4, 3,5 or 3 should be seen as high, medium or low flow. Since 5 is maximum it is reasonable to assume that a median of 4 on most questions, and a mean close to 4 indicate that people are able to find flow at work.

As knowledge creation is an expected to be an outcome of flow, and Nordea focus more on knowledge than ever before, finding flow can help advisers to enjoy their work more. This outcome is important for Nordea because, according to Andersen this increased knowledge may lead to;

- 1) More satisfied customers; Knowledge about products is the key to find the right product for customers, and hence more satisfied customers, and
- 2) Higher sales; knowledge about products makes people more comfortable making the sales.

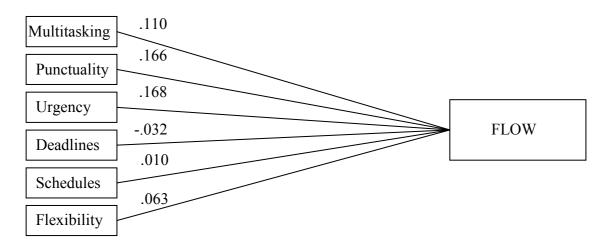
As Andersen put it, "there is a clear link between what product people sell the most and what product they are most familiar with". Laying the premises for their workers to find flow can help Nordea increase knowledge creation, and if this leads to an increase in 1) and 2) this may result in a favourable economic outcome for Nordea.

In the next two sections the temperamental fit deviations and the preferences will be analysed to see if there are any links between these and flow.

4.6 Flow versus Temperamental Fit Deviations

The correlation between the temperamental deviation and the flow score (sum) should theoretically be negative, meaning that a low deviation score leads to a high flow score. Figure 8 indicate that the findings in this study contradict this theory. All temperamental deviations are positively correlated with flow except the deadlines deviation. The correlations are however quite low, and none of them are significant.

From figure 12 we can see that the correlation between multitasking deviation and flow should be read as; if the deviation increases then people's flow will increase with .110. Deviation is the difference between preferences and demands¹⁵. Since there is a positive deviation it means that people that prefer single tasking are more likely to find flow than people that prefer more multitasking.



- * Correlation is significant at the 0.05 level (2-tailed).
- ** Correlation is significant at the 0.01 level (2-

Figure 12: Deviations versus flow

Punctuality is valued quite highly by the employees. This dimension has a relative large correlation with flow (.166). The more people enjoy punctuality compared to the organisational demands on this dimension, the more likely they are to find flow. Since one can expect punctuality to be important in banking this should not be unexpected.

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¹⁵ As explained in chapter 2.2.3

Urgency deviation is also positively correlated with flow (.168). People are thus more likely to find flow if they have higher preference for urgency than demands. Relating to the mean analysis of the urgency deviation this indicate that for the bank to lay the premises for their employees to find flow they should not increase the demands for urgency without making sure that peoples preferences has increased¹⁶.

Deadline deviation is the only temperamental deviation that has a negative correlation with flow (-.032). This is also the lowest correlation. One reason for this can be that many of the flow elements have a clear linkage to job satisfaction. As the deviations are mostly positive this can indicate that for the two most significant correlations (punctuality and urgency) people are able to find flow and enjoy their work because they feel like they are able to cope with the organisational demands.

The correlation between flow versus schedules (.010), and flow versus flexibility (.063) are quite low, and one should not read too much into these correlations.

The findings in the present study indicate that there is a positive relationship between temperamental fit deviation and flow. Theory suggests a negative correlation. A negative correlation means that the lower the deviation is the more likely people are to find flow. This does however indicate that people's ability to find flow might be affected differently by a negative or a positive temperamental fit deviation.

The following hypothesis was formulated in chapter 2.2.4 (page 19) H1:

There is a negative correlation between the individual worker's deviation between temperamental preferences and demands, and individuals' ability to find flow in their daily work.

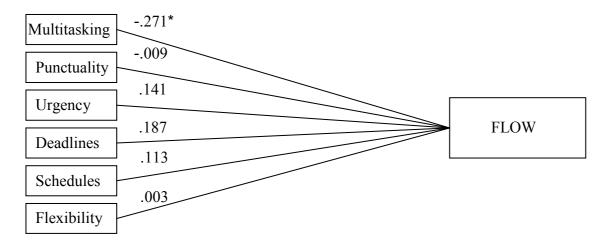
The correlation found in this study does not support this hypothesis. Since none of the correlations are significant, H1 can not be rejected, but further studies are needed to expose the actual relationship between temperamental fit and flow.

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¹⁶ See the urgency deviation analysis in chapter 4.4

4.7 Flow versus temperamental preferences

To further explore the flow concept temperamental preferences have been analysed with the use of correlations. This is done to analyse any connections between special preferences and flow. High positive or negative correlations can give useful insight into the flow concept. Then, instead of using the calculate variables for each flow element, the factors for each element has been used to analyse correlations with both deviations and preferences.



- * Correlation is significant at the 0.05 level (2-tailed).
- ** Correlation is significant at the 0.01 level (2-tailed).

Figure 13: *Preferences versus flow (sum)*

Figure 6 show the correlation between temperamental preferences and flow. For the multitasking dimension there is a negative correlation. This indicates that people with a preference for multitasking are more likely to find flow. The figure also shows that there is no specific correlation between punctuality and flow, or flexibility and flow. People with high preference for urgency, deadlines and schedules are also expected to be more able to find flow.

This indicates that high preferences for multitasking, urgency, deadlines and schedules are more likely to find flow. Even though Nordea emphasise following step – by – step procedures and this again is liked with single tasking this can indicate that the increasing interruptions by customers makes the people that enjoy multitasking more able to find their

flow. It also indicates that people that enjoy urgency, deadlines and schedules are more able to find flow. Andersen indicated that this seemed like something they had experienced, and especially when it comes to urgency and deadlines.

4.8 Flow versus Number of Years Spent in one Position

By using an aggregate of people's answer to flow questions and calculating one measure for flow data can be compared to years spent in a position. The correlation between years spent in a position and flow is expected to be negatively correlated. Table 40 show the correlation between flow and years spent in one position.

Question		Number of years in the same position	Flow
Number of years in the same position	Pearson Correlation	1	-,192
Sume position	Sig. (2-tailed)	58	,164 54

Table 40: Flow versus number of years in the same position

Based on theories of temperamental fit, flow and job satisfaction the following hypothesis was formulated in chapter 2.2.4 (page 21) H2;

Number of years spent in a position/department will be positively correlated with flow after 0-1 year and 1-3 years spent in a position, negatively correlated with 4-10 years and positively correlated with more than 10 years spent in a position.

The correlation in table 35 is not significant at .001 or .005, but it still indicates that the correlation is negative. Thus H2 can not be rejected

Although correlations can not explain curves, only linear relationship, the mean values in figure 14 indicate that further studies of the relationship between flow and years spent in one position may be interesting. It has to be noted that this may differ from organisations

depending on the nature of job positions and the organisation itself, and that the variation in mean values are low (3,80-3,95)

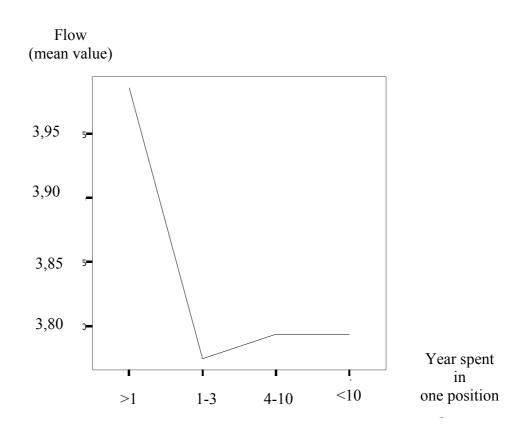


Figure 14: Years Spent in One Position versus Flow

Parallel to H2 it is also important to understand how flow influences age. Table 41 indicate that the correlation between number of years spent in the organisation and flow is close to .0, which indicates that people are more likely to find less flow at work the longer they work in one position -.254, and that age do not affect flow (.033).

Question		Number of years in the same organisation	Flow
Number of years in the same organisation	Pearson Correlation	1	033
Sumo organisation	Sig. (2-tailed) N	58	,809 54

Table 41: Flow versus number of years in the organisation

This can indicate that as long as Nordea uses job rotation people should be able to find flow in their work independent of their age. Given the number of people that have worked in Nordea for more than 10 years this can indicate that these people find flow as well as others. The low negative correlation also indicates that people that have worked in Nordea for a while are more able to find flow. Given the low correlations used to answer this hypothesis and the uncertainty by using means these Nordea should read too much out of this.

4.9 Gaining from better time management

Based on the analysis of the different temperamental dimensions and flow Nordea may gain from implementing temperamental structuring. The biggest issue seems to be that advisers are interrupted by customers. These interruptions should not necessarily be regarded as something negative since it is an important part of Nordea's service. Nevertheless analysis indicates that advisers experience many of the customer interruptions as negative. The trade – off between being available and the need for quiet time to do ones work is important. As interviews have discovered, advisers get interrupted by customers with problems that could, and should be, solved by other departments. Nordea has a great challenge filtering peoples' enquiries. To get better efficiency Nordea may gain from implementing what Perlow (1999) has described as quiet time. This is time the each adviser can use to do their actual work, instead of taking care of customers' problems.

Better time management can influence all the temperamental dimensions. An adviser in the private market explained that he understood flow to be long periods of uninterrupted work. The analysis indicate that better time management and specifically better use of schedules, may be the key to a better temperamental fit in Nordea because this can ease the demand for multitasking. Advisers may also be able to reach deadlines more easily, and this can again make the demand for flexibility lower if schedules can make people more efficient. Better use of schedules can lead to flow, which again leads to better efficiency. An underlying dimension of the increased productivity in Perlow's study may be flow, and as indicated in her study, a better use of temporal structuring increases productivity. Efficiency is an outcome of flow and using schedules can lead to better flow in Nordea as people get more uninterrupted time at work, and as a result can increase peoples' ability to find flow at work.

The link between better use of time management and flow is illustrated by figure 14. A better use of schedules can lead to decreasing multitasking demands if these schedules are created to shield advisers from unnecessary interruptions and give advisers longer periods of uninterrupted work. This can also enhance advisers' ability to meet deadlines. Fewer interruptions can also mean that the demand for multitasking decreases as there will be fewer interruptions that demand shifting attention between tasks. A result of a better use of schedules can be that advisers are more able to meet deadlines within normal working hours. The result of decreasing multitasking and flexibility demands should according to my analysis result in a better temperamental fit and thus a higher possibility for advisers to find flow (table 19)

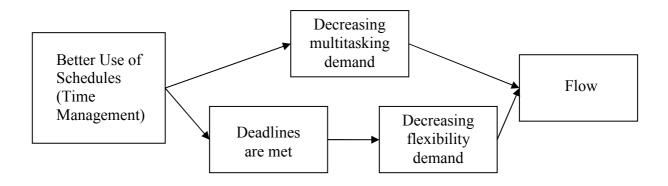


Figure 15: Gaining from Better Time Management

There are mainly three possibilities to implement a more extensive use of schedules:

- 1) Scheduling different activities so that advisers are more able to finish the important work tasks that require uninterrupted time or,
- 2) Using quiet time where advisers can decide what activities to focus on so that they have longer periods of uninterrupted work. Which of the two first alternatives that is best suited needs more analysis. Alternative two seem to be easier to implement, and will still allow people freedom to do what they want. For this alternative to work properly people need to organise their day themselves. A third alternative,

3) **Hybrid of solution** where one can use quiet time, but pre set some blocks of time where advisers focus on specific activities. This study does not aim to solve this challenge, but indicate that using schedules can be an important measure to handle the increasing time-pressure in Nordea.

Further studies of which of the proposed methods for implementing schedules that are best suited for Nordea may be interesting for both Nordea and time related research.

4.10 The nine elements of flow versus temperamental preferences

All the temperamental dimensions are influenced by time, although some more than others. By running a correlation analysis between preference and the nine flow elements, we get the correlations shown in table 42.

	Challeng ing	Clear	Feed - back	Control	Concen- tration	Enjoy- ment	Loss of self- concious ness	Transfo rmation oftime	Merging of Action and Awaren ess
Multitassking	-0,078	-0,057	-0,167	-0,041	0,020	-0,388	-0,261	-0,107	-0,035
Punklighet	0,205	0,158	-0,100	-0,042	0,153	-0,132	-0,361	0,014	-0,068
Urgency	-0,051	0,020	-0,095	-0,053	0,194	-0,048	-0,011	0,217	0,020
Deadlines	0,247	-0,028	-0,016	0,041	-0,034	0,185	0,132	0,140	0,057
Schedules	0,081	-0,093	0,043	-0,059	-0,012	0,148	0,207	0,030	0,014
Flexibility	-0,159	0,019	0,155	-0,118	-0,033	0,138	0,045	0,105	-0,098

Table 42: Preferences versus the nine flow elements

The flow elements that have the highest correlation with the temperamental fit preferences are an appropriate balance between challenge and personal skills, concentration, enjoyment, loss of self consciousness and transformation of time. This indicates that this is the most important preferences to predict flow in Nordea.

The correlation between an appropriate balance between challenges and skills, and punctuality is .205. The same positive correlation is found between appropriate balance and deadlines (.247). This indicates that people who enjoy punctuality and working toward deadlines are more likely to find an appropriate balance between challenges and skills. This has no theoretical base and is probably a casual relationship.

Flexibility regarding work hours are negatively correlated with this flow element (-.159), which indicates that flexibility decreases the aggregate flow for this element. The clear goals element has highest correlation with the punctuality dimension, while multitasking and flexibility have the highest correlations with the feedback element. People's ability to find flow in the control element is mostly influenced by the flexibility dimension (-.118), while the rest of the dimensions does not correlate with this element. Punctuality (.153) and urgency (.194) are the dimensions that have the highest correlation with the concentration element. This indicates that people that are punctual and enjoy working fast are more able to find concentration flow.

The enjoyment element has the highest correlations with the temperamental dimensions. Multitasking is negatively correlated (-.0388) meaning that people that enjoy multitasking are more likely to find enjoyment flow. This can be explained by the fact that this dimension has higher demands for multitasking than people's preferences. People that enjoy punctuality find less enjoyment flow, while people that enjoy working toward deadlines, following schedules and are flexible regarding work hours are also more able to find enjoyment flow.

Loss of self consciousness is negatively correlated with multitasking and punctuality. People that enjoy multitasking and punctuality have less chance of finding flow for this element. People who enjoy working toward deadlines and following schedules are more likely to find loss of self consciousness flow.

People who enjoy multitasking have less chance of experiencing transformation of time compared to people who likes working with high speed, working toward deadlines and prefer are more flexible regarding work hours.

4.11 Comparing findings from this study to Quinn's earlier research

In Quinn's earlier research he treated the nine flow elements as antecedents and consequences of flow. He used the merging of awareness and application as the dependent variable (flow*) (the best measure of flow). Furthermore he treated goal clarity, challenge – skill balance, concentration and feedback clarity as antecedents and loss of self-consciousness, sense of control, autotelic experience as consequences of flow while transformation of time was found to have little impact on flow*.

The correlations in parenthesis are taken from the present study, while the others are Quinn's correlations. These measures have been calculated using different methods and can not be compared directly. Where Quinn has used factors of the different elements and the correlations between these, this study is based on mean values of the questions measuring each concept. The different correlations do however indicate the strength of the different correlations and this knowledge can be useful to gain insight into the flow concept.

As we can see from figure 16, Quinn treats goal clarity and challenge – skill balance as antecedents to concentration. The correlation in this study is -.056, while Quinn's study showed a correlation of 0.43. The reason for this is unclear, and may be a result of the different measuring technique used in the two studies. Challenge - skill balance has not been seen as a direct antecedent to flow*. This study shows that there is a positive correlation between the challenge - skill balance .194.

Quinn has linked goal clarity to concentration, feedback clarity and flow. This study show a lower correlation than Quinn's study between goal clarity and concentration (.29 versus .52), and between goal clarity and feedback clarity (.224 versus 0.57), but a higher correlation between goal clarity and flow*.

Concentration is found to have a negative correlation to feedback clarity (-.054 versus 0.17). The correlation between concentration and flow* is higher (.440 versus .012), but a lower correlation with sense of control (.187 versus 0.25) and autotelic experience (.182 versus

0.40). The correlation between concentration and transformation of time is almost the same (.087 versus .09). Feedback clarity has a lower correlation with flow* (.357 versus .077).

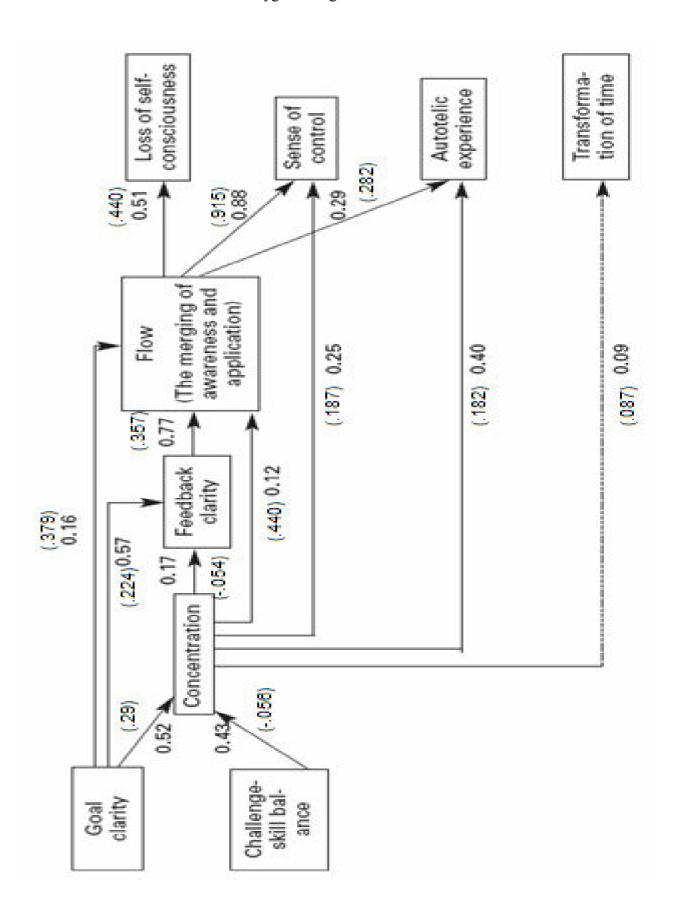


Figure 16: Quinn's Finding versus Findings in this study (Findings from this study in parenthesis)

There seem to be some differences in correlation between the antecedents and flow*. The correlations between flow and the elements treated as consequences interestingly indicate that these correlations seem to be of the same strength in both studies. The correlation between flow* and loss of self – consciousness is .440 versus 0.51, between flow* and sense of control .915 versus .088 and between flow* and autotelic experience .29 versus .282. This can indicate that using this method of calculation these correlations are a good measure of the consequences of flow. It can also indicate that the method used to acquire data in this study measures the antecedent elements in another way, but that the consequences measure more the same underlying dimensions. This argument should also hold for the connection between concentration and transformation of time.

Where the correlation between elements is low, many respondents may have answered many of the corresponding questions close to three and four. If respondent's answer like this it is hard to analyse the different correlations as the effect of these connections are low correlations. Looking directly at the data set one can observe that a lot of the respondents have answered 3 and 4.

Other significant correlations that were found in this study were between challenge – skill balance and autotelic experience (.539), between challenge skill – balance and transformation of time .401, between goal clarity and control .419, between autotelic experience and transformation of time .486, between feedback clarity and sense of control .342, feedback and autotelic experience .299, between autotelic experience and sense of control .315.

These findings may indicate that Quinn's theory, that some of these elements are antecedents and others consequences, can be questioned. Challenge – skill balance and goal clarity are theoretically the only elements that naturally can be seen as antecedents of flow. The other seven elements can be an integral part of flow*.

Transformation of time and challenge – skill balance are the two elements that have the highest correlation compared all the other elements. Enjoyment, clear goals and concentration has the lowest correlation compared to the other elements, but enjoyment is the element that has most significant correlations with the other elements. Concentration is the element with fewest significant correlations.

5 The quality of the study

This study has been both quantitative and qualitative. The two different theories and the link between them have been explored. Findings have been used to indicate what areas Nordea may focus on to better lay the premises for their workers to find flow. Two concepts and the link between them may be hard to measure because one uses underlying variables to measure the two concepts. An important aim of this study has also been to explore these concepts and which variables seem to measure them the best way. The quality of this study is addressed by using reliability and validity in the following two sections.

Reliability

This study has been done by using a cross section. Conclusions of the link between temperamental fit and flow can be influenced by this as the goal has been to uncover the link between these two theories. It is unclear whether several measurements will give the same answers. The mediocre KMO measures and the low Cronbach's alpha measures for some dimensions indicate that reliability is low. Another source of errors is systematic errors. Social desirability may influence the reliability of this study as people answer what they perceive to be the right answer (Field 2005) p 331). The differences between this study, and Quinn's earlier research also indicate that the reliability can be questioned.

Validity

The validity of this study can be questioned because some of the findings contradict earlier research and theories. Content validity can be questioned because the variables may not measure whole theoretical concepts. Internal validity addresses causality. As we have tried to uncover the link between temperamental fit and flow. The findings contradict theories, and this may decrease the internal validity of this study. Internal validity refers to whether findings are sufficient to draw general conclusions. The study is based on a case in one specific organisation and findings may be specific for this organisation. Findings may be transferable to similar organisations as an indicator of what to be especially aware of relating to temperamental fit and flow. Since reliability can be questioned as well, findings should be read with caution.

6 Conclusion

The purpose of this master thesis has been to explore the concept of Flow, and to give Nordea Kristiansand useful insight on how employees perceive time related organisational demands so that management can lay the premises for their employees to find flow in their daily work. The first part of this chapter will be used to conclude on the findings of the relationship between temperamental fit and flow. The second part will be used to summarize how the knowledge gained from this study can be used by Nordea.

6.1 The link between temperamental fit and flow

This study shows no significant negative correlation between temperamental deviation and flow. Respondent's answers on the different flow elements indicate that they are able to find flow in their daily work. The fact that there are no significant correlations between temperamental fit and flow in this study contradicts the temperamental fit theory. Findings are not significant enough to reject H1;

There is a negative correlation between the individual worker's deviation between temperamental preferences and demands, and individuals' ability to find flow in their daily work.

Further research on the relationship between temperamental fit and flow are needed to shed light on this relationship. Nevertheless, respondent's answers on questions related to the nine flow elements indicate that people are in flow.

The comparison that is made to Quinn's study suggests that there are some similarities between the relationships among the different flow elements. This finding should be interpreted with caution, but it indicates similar correlations. This may be an important finding because this study uses a much easier and less expensive way of measuring flow. If the method used in this study can be used it can simplify further research on flow.

6.2 Implications for Nordea

The insight gained from the analysis of Nordea show several findings. The analysis of people's preferences shows that most people prefer single tasking. It also indicate that people enjoy working with high speed (urgency) and that they are positive toward the use of deadlines, schedules and punctuality, and that they are more indifferent toward flexible work hours

Single tasking is encouraged by Nordea's technology and systems. This is an important way of reducing errors, and is given great emphasise in training. Even though Nordea encourages single tasking and people prefer single tasking more than multitasking, they seem to experience Nordea to demand them to do more multitasking than they prefer. This may be the result of increasing customer demand. This deviation may be influenced by the fact that about 50 percent of Nordea's employees have worked in the bank for more than 10 years, and that demands for multitasking have increased as the bank has changed its attention to be more sales focused than before and the work speed has increased.

People feel that punctuality is an important part of their job. Single tasking and punctuality preferences are connected by what Nordea perceive as an eye for details and accuracy. In short, people customers can trust. Together with the finding that people prefer single tasking this indicate that many of the employees in Nordea have temperaments that fits the traditional banker. The preference for deadlines can also be connected to the image of the traditional banker. Findings in this study indicate that Nordea's employees are positive to the use of deadlines. In their daily work there are several different types of deadlines. The quality of the banks service is dependent on delivering the expected service on time and meeting deadlines are important for achieving this.

The increasing speed in this industry has affected people's need to follow schedules. Schedules help the employees to have progress in their work and co-ordinate activities with the rest of their department. As the demand for urgency has increased the need for such schedules has become more pressing. Even though people are positive toward urgency they need systems to allow them to increase their tempo without increasing the chance of errors or forcing people to multitask. Nordea has indicated that they want to increase the use of

schedules. This research indicate that increasing the use of schedules can have a positive impact on temperamental fit, and that people have preferences that are higher than perceived demands from the organisation.

As traditional banking has been changed to be more sales focused, and customer demands have increased, banks have had to increase their service level to meet these demands. An important part of this is the demand for employees to work longer hours in particular hectic times. This is seen to be an adjustment that makes people become out of fit with the organisation, and this is the largest deviation between personal temperamental preferences and organisational demands. This seems to be the biggest challenge for Nordea to achieve a better temperamental fit.

A better use of schedules can influence the temperamental fit in Nordea because if can effect all dimensions, and specifically the multitasking and flexibility dimensions, which are the dimensions that have negative temperamental deviations. Use of schedules can better lay the premises for advisers to find flow in their work, but it can also have a negative effect on customer satisfaction. This challenge has to be solved before Nordea can gain anything from implementing schedules. One solution to this can be to put a stronger focus on customers' use of the telephone bank. The most influential change in Nordea the last decades have been the increased focus on sales and knowledge. This has been driven by increasing customer demands and competition between banks. Laying the premises for their workers to find flow can give Nordea a competitive advantage as it leads to better efficiency, knowledge creation and innovation. Knowledge about products is the key to find the right product for customers, and hence more satisfied customers, and knowledge about products makes people more comfortable making the sales.

Although the link between temperamental fit and flow is hard to uncover, isolated analysis of the flow elements show that employees seem to be able to find flow. As the analysis has indicated, the correlation between years spent in the same position and flow is negative. This finding is not significant, but along with the observation that age and fit have a very low correlation it indicates that job rotation can be important to achieve flow throughout people's careers in the bank.

Even though there are deviations between temperamental preferences and demands there seem to be a good temperamental fit in Nordea. People enjoy their work. This can be partly due to the good job market in Norway the last years. It is reasonable to assume that people that were seriously out of fit, and felt uncomfortable in the job, would have changed their job.

6 Limitations of the Study and Further Research

This study has been conducted by looking at one specific case (Nordea) at a specific time, and findings in this study may not be transferable to other organisations. The number of respondents that answered the whole questionnaire is 55, and a larger sample is needed to generalise the findings.

The method used to analyse the data in this case was primarily factor analysis, correlation analysis and mean analysis. For the factor analysis to be reliable one should have more respondents. Correlations in this study are low, and people seem to answer mainly by using 3 and 4 on a 5 point scale. Mean analysis do not show connections between the different temperamental dimensions or between the different flow elements although correlation analysis in this study indicate how the different elements influence each other. Correlations have also been used to predict relationship between number of years and flow. This measure can not predict curves, and the analysis based on mean values of flow and age does not unveil the actual curve between these two factors.

Further research should be directed to uncover the actual relationship among all the nine flow elements, and to gain further insight into the link between temperamental fit and flow, and uncover whether temperamental fit actually leads to flow. For the specific Nordea case it would be interesting to do a more qualitative analysis of how people use their time at work, and uncover how Nordea can implement schedules without affecting customer satisfaction negatively.

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Appendixes

Appendix 1: Temperamental fit Frequencies	1
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Appendix 2: The Questionnaire	

Appendix I: Temperamental Fit Frequencies

There seems to be a good temperamental fit for all the different dimensions, as most people have a deviation below 1.

Multitasking Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	1	1,7	1,7	1,7
	,33	9	15,3	15,3	16,9
	,67	19	32,2	32,2	49,2
	1,00	11	18,6	18,6	67,8
	1,33	10	16,9	16,9	84,7
	1,67	5	8,5	8,5	93,2
	2,00	3	5,1	5,1	98,3
	2,33	1	1,7	1,7	100,0
	Total	59	100,0	100,0	

Urgency Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	7	11,9	11,9	11,9
	,50	6	10,2	10,2	22,0
	1,00	16	27,1	27,1	49,2
	1,50	17	28,8	28,8	78,0
	2,00	10	16,9	16,9	94,9
	2,50	2	3,4	3,4	98,3
	3,00	1	1,7	1,7	100,0
	Total	59	100,0	100,0	

Punctuality Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	22	37,3	37,3	37,3
	,50	21	35,6	35,6	72,9
	1,00	12	20,3	20,3	93,2
	1,50	2	3,4	3,4	96,6
	2,00	1	1,7	1,7	98,3
	2,50	1	1,7	1,7	100,0
	Total	59	100,0	100,0	

Deadline Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	8	13,6	14,0	14,0
	,50	22	37,3	38,6	52,6
	1,00	19	32,2	33,3	86,0
	1,50	8	13,6	14,0	100,0
	Total	57	96,6	100,0	
Missing	System	2	3,4		
Total		59	100,0		

Schedule Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	5	8,5	8,5	8,5
	,50	21	35,6	35,6	44,1
	1,00	14	23,7	23,7	67,8
	1,50	11	18,6	18,6	86,4
	2,00	5	8,5	8,5	94,9
	2,50	2	3,4	3,4	98,3
	3,00	1	1,7	1,7	100,0
	Total	59	100,0	100,0	

Flexibility Deviation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	,00	2	3,4	3,4	3,4
	,50	5	8,5	8,5	11,9
	1,00	17	28,8	28,8	40,7
	1,50	13	22,0	22,0	62,7
	2,00	13	22,0	22,0	84,7
	2,50	5	8,5	8,5	93,2
	3,00	4	6,8	6,8	100,0
	Total	59	100,0	100,0	

Appendix 2: Deviation Frequencies

Multitassking Preferences

	iation erval	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,67	1	1,7	1,7	1,7
	2,00	5	8,5	8,5	10,2
	2,33	3	5,1	5,1	15,3
	2,67	5	8,5	8,5	23,7
	3,00	8	13,6	13,6	37,3
	3,33	11	18,6	18,6	55,9
	3,67	8	13,6	13,6	69,5
	4,00	8	13,6	13,6	83,1
	4,33	5	8,5	8,5	91,5
	4,67	2	3,4	3,4	94,9
	5,00	3	5,1	5,1	100,0
	Total	59	100,0	100,0	

Urgency Preferences

	riation terval	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,50	3	5,1	5,1	5,1
	3,00	17	28,8	28,8	33,9
	3,50	12	20,3	20,3	54,2
	4,00	19	32,2	32,2	86,4
	4,50	7	11,9	11,9	98,3
	5,00	1	1,7	1,7	100,0
	Total	59	100,0	100,0	·

Punctuality Preferences

	viation terval	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2,50	1	1,7	1,7	1,7
	3,50	4	6,8	6,8	8,5
	4,00	12	20,3	20,3	28,8
	4,50	17	28,8	28,8	57,6
	5,00	25	42,4	42,4	100,0
	Total	59	100,0	100,0	

Deadline Preferences

	eviation nterval	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	5	8,5	8,8	8,8
	3,50	12	20,3	21,1	29,8
	4,00	32	54,2	56,1	86,0
	4,50	5	8,5	8,8	94,7
	5,00	3	5,1	5,3	100,0
	Total	57	96,6	100,0	·
Missing	System	2	3,4	·	
Total	-	59	100,0		

Schedule Preferences

Deviation Interval		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3,00	7	11,9	11,9	11,9
	3,50	17	28,8	28,8	40,7
	4,00	19	32,2	32,2	72,9
	4,50	12	20,3	20,3	93,2
	5,00	4	6,8	6,8	100,0
	Total	59	100,0	100,0	

Flexibility Preferences

Deviation Interval		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1,00	17	28,8	28,8	28,8
	1,50	13	22,0	22,0	50,8
	2,00	15	25,4	25,4	76,3
	2,50	7	11,9	11,9	88,1
	3,00	5	8,5	8,5	96,6
	3,50	1	1,7	1,7	98,3
	5,00	1	1,7	1,7	100,0
	Total	59	100,0	100,0	·

Appendix 3: The Questionnaire

1. Informasjon om undersøkelsen

Forespørsel om å delta i forskningsprosjektet "Chronicity, Rhythm and Flow in Knowledge Intensive Work'

Vi har i de senere år fått en økende oppmerksomhet på den rollen tiden, "timing", tempo og bruk av tid i arbeidssituasjoner spiller både for enkeltmennesker og organisasjoner. På det personlige plan er det mange som opplever "tidsklemme" og problemer med tempo og stress. På foretaksnivå er det en stadig større utfordring å holde leveringsfrister og tidsplaner og generelt – holde tritt med endringstakten i omgivelsene.

rett hylle" på sin nåværende arbeidsplass, med hensyn til forholdet mellom egne preferanser og hva jobben krever. Videre vil vi se på hvordan organisasjonsmessige og personlige arbeidsrytmer virker inn på muligheten til å "finne flyt" og oppleve arbeidet som meningsfullt og givende. Vi ønsker å kartlegge i hvilken grad dette oppleves som utfordrende på en del utvalgte arbeidsplasser i regionen. Herunder vil vi studere i hvilken grad den enkelte opplever å være "på

professor Harald Knudsen og prosjektmedarbeider/forsker er professor emeritus Jonny Holbek. Prosjektet er også en del av – og støttes av – VRI-prosjektet Agder (Virkemidler for regional Resultatene av undersøkelsen vil bli brukt av tre masterstudenter ved Universitetet i Agder (siviløkonomstudiet) som skriver masteroppgaver på dette temaet. Velleder og prosjektleder er FoU og innovasjon) http://www.vri-agder.no/.

Etter avtale med ledelsen, ønsker din arbeidsplass å delta i undersøkelsen, og vi har fått tillatelse til å sende vedlagte spørreskjema til ansatte i bedriften. Vi håper du vil samarbeide ved å svare på spørsmålene. Vi understreker at det er frivillig å delta i undersøkelsen. Det vil heller ikke kunne få noen negative konsekvenser for deg dersom du ikke ønsker å delta. Både på ikke bli gjort tilgjengelig for ledelsen. personnivå og bedriftsnivå vil materialet som samles inn bli behandlet med fortrolighet. Alle resultater som blir offentliggjort vil være anonyme. Informasjon om enkeltpersoner vil heller

Datainnsamlingen vil foregå i løpet av vårsemesteret 2008. Anonymisering vil foregå fortløpende når dataene legges inn i vår database, senest ved utgangen av 2008. Prosjektet er for øvrig tilrådd av Personvernombudet for forskning, Norsk samfunnsvitenskapelig datatjeneste AS.

ikke en feil men noe som er nødvendig av forskningsmessige grunner for å sjekke kvaliteten i de enkelte spørsmålene. Spørreopplegget er delt inn i fire deler, og hver del skal besvares. faller deg inn. Normalt skal det ta ca. 20 minutter å svare på spørsmålene. Du vil også se at selv om alle spørsmålene er forskjellige, har en del av spørsmålene nokså lik ordlyd. Dette er Det kan være at du synes noen av spørsmålene kan være lit vanskelige å besvare. Det beste er i så fall ikke å begynne å gruble over svaret, men bare raskest mulig svare det som først

Vi takker deg for at du vil delta i undersøkelsen og hjelpe oss og studentene til å få en god undersøkelse.

Trygve Wangen Tøsse, Liv Ruyter og Monika Patrycja Mosberg Studenter

Harald Knudsen (velleder/prosjektleder) og Jonny Holbek (forsker)

4. Utdannelse Ovideregående skole Ovide	3	2. Del 1 - Bakgrunnsinformasjon 1. Kjønn 1. Kjønn 2. Mann 2. Aldersgruppe: 1. Qunder 30 år 2. 30 - 39 år
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2 O Mellomleder
6. Posisjon i organisasjon
. Annet:
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Arkitektur
← ☐ Juridiske fag
← □ Realfag
☐ Humanistiske fag
C Andre samfunnsvitenskapelige fag
5 Monomisk-administrativ
C. ☐ Ingeniør/teknisk
alternativer
5. Fagnrofil: Vi her deg merke av hvilke fag som inngår i din utdanningsbakenner.
3. Del 1 - Bakgrunnsinformasjon

	$\delta \bigcirc$ 201 eller mer	→ ○ 101-200	√ S1-100	S O 26-50	4 🔾 11-25	3 ○ 6-10	$l \bigcirc 3-5$	$1 \bigcirc 1 \cdot 2$	7. Hvor mange arbeider på din arbeidsplass, dvs. alle innenfor samme geografiske lokalisering?
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Innovativt arbeid, med søken etter nye løsninger eller O ny kunnskap, herunder forskning og kunstnerisk virksomhet	Aldri En liten del av arbeidsuka Omtrent halve arbeidsuka En stor del av arbeidsuka Hele arbeidsuka Rutinepreget arbeid - med bruk av velkjente Rutinepreget arbeid - med bruk av velkjente	10. Vær vennlig å anslå hvor stor andel a	Basisorganisasjon/linjeorganisasjon Administrasjon/ledelse/stabsfunksjon	Pro	9. Vær vennlig å anslå hvor stor andel av en normal arbeidsuke du arbeider innenfor de nevnte organisasjonsformene	Annet:	b ○ Forskning/undervisning	\overline{iggray} $iggray$ Kultur, arkitektur, kunst, opplevelse	Ų ○ Elendom, bygg, anlegg	3 O oljerelatert	20IT, data) O Bank, finans, regnskap, revisjon	8. Bransje:	4. Del1 - Bakgrunnsinformasjon
0	O Plan		OC	E O	en norm									
0	En liten del av arbeidsuka Omtrent halve arbeidsuka En stor del av arbeidsuka O		OC	En liten del av arbeidsuka Omtrent halve arbeidsuka En stor del av arbeidsuka	al arbeidsuke du arbe									
0	ntrent halve arbeidsuk		00	ntrent halve arbeidsuk:	ider innenfor d									
0	Je nevnte oppgaveo		00	3 En stor del av arbeidsuka	e nevnte organisasj									
0	mrådene Hele arbeidsuka		00	Hele arbeidsuka	onsformene									

13. Vennlig ranger viktigheten av de følgende faktorer med hensyn til konkurransekraf Tredje viktigst Tredje viktigst Tredje viktigst Nest vikti Nest vikti Rask levering/rask utvikling/holde tidsfrister Pleie gode relasjoner til kunder/brukere	11. Hvor mange år har du arbeidet på din nåværende arbeidsplass? O under ett år O under ett år O over 10
Nest viktigst	Ganske uenig Verken enig eller uenig O O O
ften for din bedrift Aller viktigst	Ganske enig
ktigst	O O O O Helt enig

14. Først noen spørsmål om å "ha mange baller i lufta på en gang" til forskjell fra å jo Helt uenig Ganske uenig Jeg foretrekker å gjøre ferdig en oppgave før jeg begynner på noe annet Jeg inker å ha mange baller i lufta samtidig Jeg liker å ha mange baller i lufta samtidig Jeg liker best å forholde meg til en type informasjon av gangen Jeg liker best å forholde meg til en type informasjon av gangen Jeg liker best med jobber hvor jeg kan ha oppmerksomhet – 100 % fokus Jeg fieste arbeidsoppgavene mine krever udelt oppmerksomhet – 100 % fokus
gang" til fo
Ganske uenig
Verken enig eller uenig
bbe med en ting av gangen verken enig eller Ganske enig H O O O O O O O O O O O O O O O O O O
Helt enig

15. Noen flere spørsmål om å "ha mange baller i lufta på en gang" til forskjell fra å jo Helt uenig Ganske uenig Bet meste av arbeidet mitt er slik at jeg gjerne kan ha fokus på helt forskjellige ting samtidig Helt uenig Ganske uenig Helt uenig Ganske uenig Ganser en krevende oppgave foretrekker jeg å kunne jobbe uforstyrret i flere timer av gangen Uansett hva jeg holder på med, foretrekker jeg vanligvis å kunne skifte ofte mellom Gorskjellige oppgaver i løpet av arbeidsdagen Uansett hva jeg holder på med, foler jeg best når jeg kan jobbe uforstyrret i flere timer av gangen Hvis jeg har en krevende oppgave foretrekker jeg å dele opp oppgaven og gjøre andre ting Nesten uansett hva jeg holder på med liker jeg å følge med på dataskjermen for å se om Consukter opp Jeg liker å lese e-mail mens jeg snakker på telefone om andre ting Når jeg snakker med noen, enten det er på telefone eller ansikt til ansikt, foretrekker jeg å la Jeg synes det er helt ok å forholde meg til flere personer, med forskjellige anliggender, Samtidig	
Helt uenig	
Ganske uenig	The second secon
bbe med enverken enig eller uenig	4
bbe med en ting av gangen verken enig eller Ganske enig O O O O O O O O O O O O O O O O O O O	
O O O O O O O O O O O O O O O O O O O	

Ofte vil jeg helst jobbe med viktige oppgaver om kveldene eller nettene	Aller helst ville jeg bare kunne glemme jobben ved arbeidstidens slutt Systemet og teknologien er slik at en får egentlig ikke utrettet noe etter vanlig arbeidstid Jeg kunne vanskelig finne meg til rette hvis jeg måtte jobbe ni til fire For å få gjort jobben min er jeg nødt til å kunne løse arbeidsoppgaver utenom vanlig arbeidstid	Jeg liker å sette tidsfrister for mitt arbeid selv Det viktigste med arbeidstempoet er at jeg kan bestemme tempo selv Hvis jeg kunne velge, ville jeg helst ikke behave å bry meg om tidsfrister ("deadlines") På min arbeidsplass forventes det at folk stadig vekk tar med seg arbeid hjem etter arbeidstid	b Jeg er nok en type som vanligvis prøver å få ting raskt unna C Jobben krever et veldig høyt tempo av oss som jobber her G Jeg liker å gjøre alt jeg gjør raskest mulig C Jeg kan gjerne jobbe ut fra et detaljert, fast tidsskjema, så lenge jeg selv får være med å utarbeide det	${\mathcal K}$ I dette systemet må du bare henge med enten det du gjør blir riktig eller ikke	9. Del 2 - Personlige preferanser og jobbkrav 17. Noen flere spørsmål om punktlighet, tidsplaner, tidsfrister og arbeidstid
0	0000	0000	0000	Helt uenig	og arbeid
0	0000	0000	0000	Ganske uenig	stid
0	0000	0000	0000	Verken enig eller uenig	
	0000			Gar	
0	0000	0000	0000	Helt enig	

10. Del 3 - Organisasjonsmessige rytmer og arbeidsrytmer 18. Spørsmål om hvordan rytmene oppstår R. Når jeg arbeider helt for meg selv føler jeg at jeg har en god og effektiv arbeidsrytme Selv når jeg jobber alene, kan jeg stort sett bestemme arbeidsrytmen selv Min måte å arbeide på avspeiler rytmene i organisasjonen Når jeg jobber sammen med nærmeste kolleger i et arbeidsfellesskap, føler jeg at vi har Jeg opplever at jeg sammen med nærmeste kolleger har en god felles arbeidsrytme Selv som angir rytmen Når jeg jobber sammen med nærmeste kolleger har en god felles arbeidsrytme Selv som angir rytmen
Verken enig eller
Ganske enig
00 0 00000 Helt enig

	20	ھ	+	0	D	0	σ	\mathcal{E}			1919
	Jeg føler at alle – både enkeltpersoner og grupper - er med å forme arbeidsrytmene	Ledelsen har alt å si når det gjelder rytmen i organisasjonen	Faste sesongsvingninger eller andre eksterne rytmer er avgjørende for grunnrytmen i organisasjonen	Jeg føler at det meste i vår organisasjon "går i den samme tralten" – basert på tradisjoner og type virksomhet	Rytmen her forandres stadig vekk	Jeg opplever at alle på arbeidsplassen har en felles arbeidsrytme som gjennomsyrer det meste av det som skjer	Jeg føler at jeg selv og nærmeste kolleger alle er med å forme vår felles "gruppe-rytme"	Sammen med nærmeste kolleger jobber vi i en arbeidsrytme som i det alt vesentlige er bestemt av tradisjoner og rutiner, teknologi eller systemer		19. Noen flere spørsmål om hvordan rytmene oppstår	 Del 3 - Organisasjonsmessige rytmer og arbeidsrytmer
()(C	0	0	C	0	0	0	Helt uenig		mer
()(C	0	00	C	0	0	0	Ganske uenig		
()(C	0	00	C	0	0	0	Verken enig eller uenig		
)(C	0	00	C	0	0	0	Ganske enig		
)(C	0	00	C	0	0	0	Helt enig		

Selv når jeg arbeider for meg selv, er jeg stadig i kontakt med kolleger om forskjellige Spørsmål Signar helder sjelden lengre perioder i løpet av dagen helt for meg selv En stor del av dagen vet jeg ikke om jeg vil bli avbrutt i arbeidet eller ei Hvis jeg i arbeidet med en sak er avhengig av innspill fra kolleger, tør jeg aldri stole helt på at de leverer innen fristen Jeg kan vanligvis stole på at folk her tar tidsfrister alvorlig Akkurat nå føler jeg at det virkelig "svinger" på jobben (arbeidet går greitt unna) Jeg synes stemningen på arbeidsplassen gjennomgående er temmelig laber Stemningen er nesten alltid svært god på vår arbeidsplassen Gjennomgående har vi et avslappet arbeidsplassen A jeg synes stemningen på arbeidsplassen gjennomgående er temmelig laber Stemningen er nesten alltid svært god på vår arbeidsplassen Gjennomgående har vi et avslappet arbeidstempo Manligvis er det veldig hektisk på denne arbeidsplassen Jeg synes stemningen på arbeidsplassen Jeg synes stem	12. Del 3 - Organisasjonsmessige rytmer og arbeidsrytmer
Ganske uenig	
g eller Ganske enig Helt en	
00000000000000000000000000000000000000	

andre Helt uenig Ganske uenig Stort sett arbeider enkeltpersoner og grupper helt i sine egne rytmer Jeg opplever full aksept for at individer og grupper finner sine egne rytmer i organisasjonen Jeg opplever at mange forskjellige rytmer på individ og gruppeplan fungerer utmerket I forhold til nærmeste kolleger føler jeg at vi har en fin felles arbeidsrytme og at ting skjer i rette tid Jeg opplever ofte at kolleger føler seg til meg på tidspunkter som passer veldig dårlig Jeg opplever vanligvis ikke å bil avbrutt i arbeidet uten en god grunn Jeg opplever ofte at kolleger og andre ikke tar hensyn til at jeg har behov for å arbeide L Jeg opplever ofte å bil avbrutt i arbeidet uten at det dreier seg om noe viktig Mar andre kontakter meg mens jeg er midt oppe i et arbeid, er det fordi de har viktige Jeg opplever ofte å kolleger og andre ikke tar hensyn til at jeg har behov for å arbeide L Jeg opplever ofte å bil avbrutt i arbeidet uten at det dreier seg om noe viktig	13. Del 3 - Organisasjonsmessige rytmer og arbeidsrytmer
Helt uenig	mer
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Verken enig eller Ganske enig Helt enig uenig Ganske enig Helt enig Ganske eni	
Ganske enig	
Helt enig	

A = Lav flyt eller ingen flyt B = Betydelig nivå av flyt C C = Høyt nivå eller 100 % flyt	23. Vennligst anslå hvor stor andel av en normal arbeidsdag (dagen i dag, gårsdage opplever å være i forskjellig nivå av flyt?	Når vi skal undersøke grad av flyt, er vi interessert i både hvor sterkt en er i flyt, og hvor lang tid i løpet av arbeidsdagen en er i flyt. Vi vet at dette er vanskelig å beregne, men ber deg likevel om et anslag. Tenk på en helt gjennomsnittlig arbeidsdag (gjerne dagen i dag eller dagen i går). Tenk deg videre at vi har følgende tre nivåer av flyt og at det i løpet av en arbeidsdag kan veksle hvor sterkt du er i flyt: A= Lav flyt/ingen flyt: Jeg finner det vanskelig å konsentrere meg om oppgaven, og jeg føler at jeg i liten grad virkelig kan leve meg inn i arbeidsoppgaven. B= Noen grad/betydelig nivå av flyt: Jeg finner at jeg kan være ganske konsentrert om oppgaven og jeg føler at jeg i noen grad blir "revet med" i arbeidet. C= Høyt nivå eller 100 % flyt: Jeg opplever å være fullt involvert i det jeg holder på med, med full konsentrasjon og full innlevelse. Ofte glemmer jeg både tid og sted, og tankene kretser bare om selve arbeidsoppgaven.	د Jeg opplever ofte å være i flyt på jobb الله For meg er det nesten umulig å finne flyt i den jobben jeg nå har	22. I hvilken grad er du enig i følgende utsagn om din egen jobb-situasjon?	Ordet "flyt" brukes om en mental tilstand hvor en opplever å være helt konsentrert om det en holder på med. Tilstanden kjennetegnes ved at en går hoppgaven og føler seg fullt ut i kontroll av det en holder på med. Noen ganger fører det også til at er så ivrig opptatt at en glemmer både tid og sted.	14. Del 4 - Om å finne "flyt" på arbeid
O O O En I	normal arbeidsd	sterkt en er i flyt, og hvor g (gjerne dagen i dag elle eg om oppgaven, og jeg f ganske konsentrert om og 't i det jeg holder på med,	<u>а</u>	tsagn om din ege	ອາ å være helt konseni ນໍລິ med. Noen ganger	arbeidsplassen
En liten del av dagen	lag (dagen i dag,	lang tid i løpet av arbeid. r dagen i går). Tenk deg øler at jeg i liten grad vir pgaven og jeg føler at je med full konsentrasjon o	Helt uenig	າn jobb-situasjor	:rert om det en holder fører det også til at ei	
arbeidsdagen	, gårsdagen, elle	sdagen en er i flyt. Vi ve videre at vi har følgende kelig kan leve meg inn i g i noen grad blir "revet og full innlevelse. Ofte gl	Ganske uenig Verker	17	r på med. Tilstanden r så ivrig opptatt at e	
En stor del av dagen	n, eller en gjennomsnittlig dag) du	yt. Vi vet at dette er vanskelig å beregne, men be følgende tre nivåer av flyt og at det i løpet av en reg inn i arbeidsoppgaven. ir "revet med" i arbeidet. s. Ofte glemmer jeg både tid og sted, og tankene	Verken enig eller Ganske enig		tanden kjennetegnes ved at en går helt inn i tatt at en glemmer både tid og sted.	
Hele dagen	nittlig dag) du	det i lopet av en sted, og tankene kretser	enig Helt enig		t en går helt inn i og sted.	

A Ofte sliter jeg og har problemer med å mestre jobben Stort sett opplever jeg jobben som spennende og passe utfordrende Det er et problem i jobben min at jeg ofte savner klare mål for arbeidsoppgavene Stort sett vet jeg alltid hva mine arbeidsoppgaver går ut på jeg har alltid klare mål for det jeg gjør ge vet nesten alltid hvordan jeg ligger an i arbeidet Ofte er det vanskelig å si hvor godt jeg utfører arbeidet Stort sett føler jeg underveis i arbeidet om jeg gjør en god eller dårlig jobb jeg har som regel på følelsen hvordan jeg skal gå videre med en oppgave Ofte føler jeg meg forvirret og usikker og vet ikke om mine avgjørelser er riktige Stort sett vet jeg hva jeg skal gjøre ettersom forskjellige utfordringer dukker opp Det er vanskelig å ha full oppmerksomhet på det jeg holder på med når jeg er på jobb Naår jeg arbeider har jeg 100 % fokus på mine gjøremål Jeg opplever ofte å ha total konsentrasjon om det jeg holder på med på jobb P Jeg opplever ofte at jeg ikke har kontroll med situasjonen på jobb	15. Del 4 - Om å finne "flyt" på arbeidsplassen 24. Noen utsagn om flyt
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Verken enig eller	
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25. Noen flere utsagn om flyt 26. Jeg har ofte en opplevelse av "dette får jeg virkelig til" på jobb 27. Jeg føler meg ofte utilfreds eller lite tilfreds på jobb 28. Jeg opplever stort sett arbeidet som veldig tilfredsstillende 29. I det store og det hele føles det bra når jeg er på jobb 30. Jeg blir ofte nervøs og lurer på om jeg egentlig strekker til i jobben 31. Når jeg først er i gang med en jobb, bryr jeg meg ikke om hva andre måtte tenke om meg 32. Når jeg er i gang med en jobb, føler jeg at tiden bare flyr 33. Ofte glemmer jeg helt å ta pauser 34. Jeg har stort sett en god opplevelse av å få arbeidet unna 35. M. I det store og det hele liker jeg jobben min veldig godt 36. M. Jeg opplever at arbeidet i seg selv er veldig motiverende
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26. Til sist noen spørsmål om i hvilken grad du opplever flyt sammen med andre Helt uenig Ganske i Når andre kontakter meg i arbeidet, føler jeg ofte at jeg bare blir enda mer involvert Sammen med kollegene kan jeg ofte være helt oppslukt av arbeidet Jeg føler ofte at jeg kan være i god flyt sammen med kunder, leverandører eller andre forretningsforbindelser eller kontakter Nesten uten unntak opplever jeg at kontakten med andre på jobben får meg ut av flyten og Sammen med kollegene blir vi ofte så ivrige at vi glemmer klokka Når jeg er ivrig opptatt med arbeidet, opplever jeg stort sett henvendelser fra andre som Forstyrrende Veidig ofte opplever jeg at full involvering i samarbeid med kollegene er særlig givende Sammen med andre helt under med andre som O O O O O O O O O O O O O	17. Del 4 - Om å finne "flyt" på arbeidsplassen
nmen med al	
ienig	
Verken enig eller	
O O O O O O O O O O O O O O O O O O O	
Helt enig	

	الما
Takk for a	18. Avslutning
du svarte pi	utning
Takk for at du svarte på undersøkelsen	
Sen!	