

# The ICT Induced Business Reconfiguration from Evolution to Revolution (A Case Study of Public Sector Banks in Sri Lanka)

Poongothai Selvarajan

Faculty of Business Studies, Vavuniya Campus of the University of Jaffna,  
Sri Lanka

[pselvarajan@mail.vau.jfn.ac.lk](mailto:pselvarajan@mail.vau.jfn.ac.lk)

**Abstract--This paper explores the recent revolutionary levels of Business Reconfiguration in the Public Sector Banks in Sri Lanka through a Case Study exploratory analysis. This study has compared the five levels of Business Reconfiguration introduced by Venkatraman (1991) with the Sri Lankan Public Sector Banks. Findings show that rather than evolutionary levels, these banks have achieved the revolutionary levels of business Reconfiguration within a short period of time and it is believed that they will achieve the optimum capability of level five in near future.**

**Key Words:** Information and Communication Technology, Business Reconfiguration, Evolutionary levels, Revolutionary levels

## 1. INTRODUCTION

Information and Communication Technology (ICT) is rapidly advancing and has influenced different industries in different ways. In many industries, ICT is the integral part of the functioning of Corporate Management and the root cause for the survival of Organizations. Any Organization which provides successful solutions to the linking of business strategies, people and ICT will find itself positioned perfectly in the market. Several researchers have discussed ways that ICT can be used as catalyst for change.

In Sri Lanka the impact of ICT on various organizational activities in public and private sector has been identified. In this context the adoption of ICT and its consequences have been influencing in various levels and various eras in organizations based on its sophistication. In Sri Lanka, banking is one of the industries that took advantage of the ICT and advancements around the world since 1950s. This enables the banking as the first mover on ICT and makes them to gain competitive advantages. (Central Bank of Sri Lanka, 2003). Further Ranasinghe (2000) argues that banking sector in Sri Lanka uses IT 90% on average which is the highest when compared to the other sectors.

According to Mutsaers, et.al., (1998) financial institutions were the early adopters of IT. Kumara (2006) argued that technology will take over banking in near future. In Sri Lanka, since the banking industry is considered a very competitive and profit motive one than the other sectors, the adoption of ICT in banks also at a higher level. Moreover, the public sector banks have to compete with the private sector banks and other financial institutions in a competitive business environment. Therefore it is inevitable for the public sector banks to adopt ICT induced Business Reconfiguration in both the evolutionary and revolutionary levels for their survival and thrive in the market. Since the previous study of the author

Selvarajan(2010) found that there is a strong need for ICT induced Organizational Transformation among the public sector banks in Sri Lanka, the present study investigates the recent revolutionary approaches adopted by these banks towards business reconfiguration.

## 2. BACKGROUND

In the Sri Lankan commercial banking sector there are two major public sector banks – Bank of Ceylon and People’s Bank, with largest branch networks and a higher number of deposit accounts. They are not fully computerized and networked. Electronic fund Transfers received by state – owned banks frequently required physical delivery by messengers or a telephone transfer – to reach a customer account (ADB,2005).

Eventhough the public sector banks introduced the new technologies in Sri Lanka at the first time, the private sector banks overtook the adoption of ICT and captured the market share. Since the word of mouth communication has been considered as a powerful tool among the public in Sri Lanka, the number of customers for public banks is very high. Especially in northern part of Sri Lanka, during the recent past (early and middle part of 2010) the number customers have increased in the resettled areas in Vanni region and the public banks were facing problems to cater their large number of customers who had displaced from this region and the branches of these banks were not functioning on the account of the civil war. More over since Public sector organizations have the obligation to maintain their accounts in the public banks and these banks are willing to cater all kinds of customer groups, the banks have been facing problems in managing their customer traffic as well as providing efficient & effective services to their customers by the adoption of ICT and sophisticated Information Systems. Therefore these two banks are in a position to adopt the revolutionary level of ICT induced business reconfiguration whenever and wherever necessary.

## 3. ICT AND ORGANIZATIONAL CHANGES

The Information and Communication Technology plays various roles in different organizations for their success and sustainability. There are multiple factors which govern the performance of an organization. Out of these the ICT has a significant positive impact on the organization’s performance (Robinson and Mahony, 2003). The study conducted by Malden and Jayasena (2009) showed that there is a strong relationship between ICT usage and Bank branch performance. Robinson and Mahony (2003) argues that high

technology and ISDN networks resulting in high speed data transmission.

There are various studies conducted related with the ICT and organizational changes. The organization that can move quickly to respond to this change can gain a bigger market share and reduce customer churn purely by enhancing the experience of customers who now expect anytime, anywhere access to services (Lucent, 2007)

The Sri Lanka banking and financial sector is observing a significant increase in the utilization of IT. Specifically in private sector, most organizations are now heavily depending on IT related solutions to deal with the growing competition and productivity requirements by their customers (Tennakoon and Syed, 2008)

Some recent researches have studied the relationship between IT, organizational performance and productivity, has reported a positive and significant effects. (Brynjolfsson & Hitt, 2000; Oliner & Sichel, 2000; Ko & Bryson, 2004 as in Asai, 2004)

A study done by Isobe *et al* (2007) investigates the relationship between technological capabilities such as refinement capability and reconfiguration capability and the firm performance. The findings suggest that firms with superior refinement capability tend to possess superior reconfiguration capability.

From the above literature, the researcher understood that there is a need for organizations to use the ICT for various purposes. In this context, the ICT – induced business reconfiguration plays a vital role in many organizations. In order to identify various levels of business reconfiguration, the researcher has selected the five levels of IT – induced business reconfiguration introduced by Venkatraman (1991) as a benchmark for this research study. According to his finding **the level one** is characterized as localized exploitation and at this level IT is exploited within existing, isolated business activities normally within one function.

**The level two** can be thought of as building the internal electronic infrastructure or platform that permits the integration of tasks, processes and functions. level two is a necessary condition if the investments in level one is ever to be fully exploited.

He further argued that the remaining three levels are the combination of level one and two. Without this base there is no evidence that an organization has the necessary foundation for the future. Levels three, four and five are not sequential. Given that levels one and two have been accomplished, organizations have the option of deciding among the remaining three options. He defines that first two levels are the evolutionary levels requiring relatively incremental changes in the existing organizational processes. In contrast the other three levels are conceptualized as revolutionary requiring fundamental changes in the nature of business processes as discussed below.

**Level three** is the business process redesign – resulting from a fundamental rethinking of the most effective way to conduct business.

**Level four** is the business network redesign. This is the use of IT by the organization to include suppliers, customers or anyone else who can contribute to the firm's effectiveness.

**Level five** is the business process redefinition - an organization decides to breakout and exploits the new technology in the market place or in products. He argues that the final level assesses the potential role of IT in the redefinition of business scope and two issues business scope enlargement and business scope shifts are highlighted.

He further pointed out that a major challenge for organizations in the 1990s clearly lies in implementing these levels in a way that supports the degree of Organizational Transformation required to maintain effectiveness in the turbulent 1990s and beyond.

There are various supportive literatures for business reconfiguration. A recent study done by Dai (2009) explores the potential of emerging technologies in transforming and automating the business processes of Small and Medium Enterprises (SMEs) and enable them to engage with trading partners and customers in global networks. This study suggests a service framework to be adopted by SMEs to overcome the existing barriers and open up business opportunities. Venkatraman's (1994) model of IT – enabled business transformation examines the range of potential benefits from employing IT and the degree of Organizational Transformation. The model suggests, that organizations adopt a “bottom - up” approach and progress through a five stage sequential process. This model recognizes organizational differences, with the view that business will engage in this linear process at different stages and in relation to internal structural changes and external competitive issues. However it does not encompass other key factors of adoption, in terms of organizational size, sector or geographic location.

Conversely the model promulgated by Poon and Swatman (1997) concurs with Venkatraman's model to the extent that a stage based transformation process occurs when SMEs use ICTs to improve their strategic position. However Poon and Swatman (1997) propose a “top - down” approach.

Hidaya and Perera (2008) also emphasized that the Business Process Reengineering (BPR) has become an inevitable item in the agenda for many public sector organizations in Sri Lanka. Although there are many cases internationally and locally highlighting the factors for failure, Sri Lankan public sector still seems to be hesitant and delayed in BPR efforts.

Public sector or government re-engineering has been defined by the National Academy of Public Administration by Caudle (1995) as a radical improvement approach that critically examines, rethinks and redesigns mission, product and service process within a political environment. It achieves dramatic mission performance gains from multiple customer and stakeholder perspectives. It is a key part of a process management approach for optimal performance that continually evaluates, adjusts or removes processes.

In the previous research study of the author, Selvarajan (2010) compares the Venkatraman's (1991) framework of stage based approach of organizational transformation among the Sri Lankan public sector banks. Hence the present study explores the potential technological trend and the evolutionary and revolutionary approaches adapted by these banks in five levels of business reconfiguration.

#### 4. METHODOLOGY

Various quantitative researches had been conducted in past, to identify the effect of business reconfiguration in many industries. Similarly Weeratunga (2005) has mentioned several factors that affect BPR in Sri Lankan Public Sector. There has not been any in depth study of how these have impacted an organization. The research conducted in this study therefore followed a case study design as explained by Yin (2003). For this purpose a longitudinal study was carried out to identify the entire levels of business reconfiguration in these public sector banks.

Consistent with the Hypothetico – deduction, propositions have been drawn by the study of Venkatraman (1991). These propositions have been analyzed and compared with the selected two major public sector commercial banks in Sri Lanka. Moreover since this research study is a case study exploratory analysis, the recent emerging trend of ICT and the revolutionary approaches adapted by these banks in different levels will be identified through the exploratory study during the case analysis.

The two major commercial banks in the public sector – Bank of Ceylon and People's Bank have been taken into this research study since these two are the pioneers in this industry. The primary data collection method used in this study is the in depth interviews with the key ICT personnel and with the top management of these two banks. Further the publication from these banks have been considered as secondary data

#### 5. FINDINGS AND DISCUSSIONS

##### 5.1 The Case of Bank of Ceylon.

The Bank of Ceylon is the pioneer bank in Sri Lanka and it was established in 1939 and successfully completed its 71 years of age. It has approximately 8800 staff and an island wide vast network covering 307 main branches with the widest customer base of covering approximately 7.5 million customers. In the asset base, it is the largest one in the banking system. It has three overseas branches and over 700 online connected service points to its customers through the application of various information systems and ICT products.

In this way, banks face a challenge and it would be into two folds. Firstly, optimizing the productivity of employees while retaining superior expertise to drive strategic efforts and secondly, effectively managing the human capital aspect of external partnering which will require greater focus on managing vendor relationships than on actually running the operations themselves. Therefore it is inevitable that the Bank of Ceylon has to concentrate on the revolutionary approaches of business reconfiguration in order to thrive in the business.

If we take the five levels of business reconfiguration introduced by Venkatraman (1991) the first level “Localized Exploitation” was introduced by the Bank of Ceylon in late 1980s. The decentralization of banking activities was extended. The first installation of ATM (Automated Teller Machine) was held in 1988 and the “Micro banker” system was implemented within branches. Especially the ‘Transaction Processing’ System was in practice and it was the only information system used by the bank. The managerial

implication of this level is identifying the high leverage activities and exploiting the ICT capabilities than others.

In the second level of “Internal integration” the ICBS system (International Core Banking System) was introduced as a trial version in this bank and it was practiced in the Head Office at Colombo and the Colombo based branches. Through this system, several branches were interlinked. Now this system has been extended to 300 branches. Further the Bank of Ceylon was offered an award for the fastest deployment of an on line core banking system in Asia Pacific Region from IBM/FISERV (Kodithuvakku, 2010).

The above two levels have been considered as evolutionary levels since there are incremental changes occurred in the then organizational processes.

The third level “Business Process Redesign” emphasize on fundamental rethinking of most effective way to conduct the business. The ICBS was expanded in 2004 in order to eliminate the drawbacks in the previous systems. Through this online system, more than 700 service points connected throughout the island. Further at present there are more than 100,000 Internally Displaced People (IDPs) in North having their account at Bank of Ceylon and the bank is willing to provide an efficient service to these public. The bank has been providing ‘safety locker’ facilities to IDPs without charging any payment – Due to the inadequate space they have introduced the “safety sealed packets” system. Moreover the bank's plan to relocate its branches in their own places which were shifted to other places due to the war in the northern part of Sri Lanka has been successfully in practice during the year 2010.. The disaster recovery system is another new opening in this level..

The fourth level “Business network redesign” explains the use of ICT for redesigning the nature of exchange among multiple participants in a business network. The Inter bank network system between Bank of Ceylon and Sampath Bank is one of the best examples for this level. Through this system, the Bank of Ceylon gain collaborative advantage and reduce the competition. Sampath bank is a private sophisticated bank with limited number of customers. Further the Bank of Ceylon has the “extranets” to link their suppliers and customers through the network and enables them for “Internet banking”.

There are 337 ATM machines of Bank of Ceylon and 1600 ATM outlets, in collaboration with other banks. These have the connectivity to international networks such as SWIFT, Visa and MasterCard. To facilitate customers, a web based electronic fund transfer system named “E-cash” was introduced. The Bank also introduced “X Press Money” a network of speedier, low cost money transfer facility in Middle East. There are three overseas branches located in London, Chennai and Male. The salient feature in this level is that the London branch has been turned into a full- fledged bank on the name of **Bank of Ceylon- U.K** recently and linked with European countries for money transferring. Further, there are two additional ATM points installed at the District Secretariat, Vavuniya and at the Army Headquarters in Vanni region to cater different customers.

The last level “Business scope redefinition” is assessing the potential role of ICT in redefining the business scope in two different ways –Business scope enlargement and Business scope shifts. In this case, in future, customers will also

redefine the rules of the game. Distinct shifts in demographics, attitudes and behaviors, in addition to omnipresent information, will give customers the power to demand greater responsiveness and transparency from their banks. Customer diversity and individualism will pervade buying behavior. How customers perceived value will change as a result of shifts in demographics and value systems. Therefore altering the business scope both proactively and reactively is essential to this bank.

Therefore, there is a potentiality for this bank to improve the technology to identify the new ways and potential threats. Advanced technologies will allow banks to infuse their legally operating models and infrastructures with exceptional functionality. Emerging technologies such as grid computing, service oriented architectures, virtualization of data and storage and predictive intelligence will root new dimensions of Management (Dheerasinghe, 2009).

Introduction of Automated inward Remittance Products system has the capacity to automatically process inward remittance received through multiple channels. Further a fully automated centralized treasury Bills system was developed in house and implemented with many added features and enhanced security. It has the capability of processing investments in treasury bills from prospective clients at any branch in its network. This system now caters to the script – less system introduced by Commercial Bank of Sri Lanka.

Moreover the bank has introduced *Paymate*-the SMS banking system in October 2010 (targeting 6 million customers) to enable the customers for fund transferring, bills payment and for the balance inquiry. This is an example for business scope enlargement. Further, the bank issued computers in August 2010 to its 200 corporate customers-who are the big companies involving in export and import businesses to promote the **Net banking**. This is a short term plan for three years and this task is expected to be widened to others who could be considered as corporate customers. This is considered as business scope shifts. Now the bank has taken steps to move into the Model Banking concept i.e., any time anywhere banking. The cloud computing technology will enable the bank to fulfill this task.

## 5.2 The Case of People's Bank.

The People's Bank was established in 1961 with the motto of "Pulse of the people" of this country. It has been given the winning People's award in the banking and financial services sector for the fourth consecutive year. This bank has a high reputation on a strong foundation of being a bank by the people. It has been forwarding "thriving on the vision of being the bank of the aspiring people of Sri Lanka and as a partner in empowering them to become value creating, competitive and self reliant". It has over 12 million account holders serviced by an unmatched dedicated team of approximately 8900 through an expansive outreach of 329 branches. 341 service centers and 300 ATMs.

To get closer to the customers, it has unreservedly made the bank accessible not only through physical infrastructure but also using innovative ICT facets to take banking to the doorstep.

According to Venkatraman (1991), if we take up the business reconfiguration at people's Bank, as like Bank of Ceylon similar kind of system exists in this bank in the first two stages.

In the level one, the bank introduced the PABS system (People Automated Branch System) and a Centralized General Ledger was maintained by the regional offices and the summary of the branches were sent to the Head Office. This system had not been linked with branches since there was no network facility. Therefore it was practiced within an office. This could be considered as "Localized Exploitation"

In the second level of "internal integration" the bank started the 'Inter Banking Transaction' (IBT) system. Through this system the majority of branches were able to do their operations electronically. Electronic Fund Transfer and Electronic Data Interchange (certain extent) were possible in this stage. However the online updating of files were not possible in this system and time was needed for this updating.

In order to eliminate the drawbacks in the Inter Banking system, the third level in the reconfiguration- the 'SIBS' (Silver lake Inter – Banking System) system was introduced by the People's Bank. 180 branches and 300 service centers have been in operation under the 'SIBS'.

Through this 'SIBS' Bank is able to function in the 'branchless' banking status. This core banking is also now well on track, having linked 38 branches and service centers in year 2009, increasing the total number of interlinked branches to 461. Further through the application of 'SIBS' each branch can check their variance, non performing accounts and over dues. This aids their customer – service tenets considerably as response times are faster, productivity higher and information gathering is more efficient. Therefore it is the process of 'Business Process Redesign' as per the Venkatraman's (1991) classification.

The fourth level Business Network redesign shows a new platform in networking. In case of People's bank, the Chairman's statement explains thus "We have not lost sight of the fact, however, that while physical infrastructure is a vital core to our existence. Innovations like Palm Top banking and SMS banking must become a feature of everyday banking and our bank has been at the forefront of introducing these technological, innovations to our customers "(Karunajeewa, 2009). The system of "Customer Identification File" (CIF) was introduced in this level. According to this, each customer is given a "Personal Identification Number" (PIN) and through this 'PIN' number customer can do the transactions in any of the bank branches. Further Intranet facilities were used for internal communication in this level.

Moreover the bank expects to bring all the branches under the core banking system (SIBS) before first quarter of 2011 and it has been in progress. This is a kind of "Business Network Redesign". In the middle of 1990s the People's bank had the Common Interbank Network with the Hatton National Bank - a private bank, which is very successful in the banking industry. Through this 'COIN' system both People's bank customers and Hatton National Bank's customers got benefited. But now this system is not in practice.

The fifth level 'Business scope Redefinition' routes the bank to do the business by breakout and exploit new technology. In this case the People's bank is trying to adopt the 'internet banking' to avoid customer traffic and enable the customers to access the banks freely and independently. But so far this has not been practiced. Further the SMS banking is extended to the other telecommunication network- Dialog GSM and through this network, customers will get quick accessibility.

It has planned to open two new service centers in Palai and Mallavi in the year end to cater the relocated customers after war and enable the customers for quick access. Further, the bank has been facing a problem of paying the compensation to its pawning customers whose Jewellery were lost during the civil war period in Vanni. A big amount is being paid to customers in the four branches in Vanni since the bank wants to maintain a good customer relationship and credibility. As a result of this, the progress of the bank's new development programs is slow moving and it affects the fifth level.

As per their corporate plan 2009-2014 it is emphasized that getting closer to customers, coupled with a state of the art ICT platform and a need to be better and bigger. Further in addition to the existing ICT – driven products, new innovations are being done for brand building and thriving. Now the country is marching towards development after the war and this bank's business scope enlargement and business scope shifts are also towards the development of northern and eastern regions of Sri Lanka.

## 6. CONCLUSIONS

This research study has been conducted among the public sector banks in Sri Lanka to identify the revolutionary trend or ICT – Induced business reconfiguration. A case study methodology was adopted in order to understand the ICT strength in the public sector – especially a profit motive banking industry. In Sri Lanka, researches conducted in ICT/Management Information Systems are very few and the findings drawn from this study would be very much useful to these banks to gain competitive advantage and capture the market share.

The researcher has selected the five levels of ICT induced business reconfiguration introduced by Venkatraman (1991) and compared with the public sector banks in Sri Lanka. According to Venkatraman (1991) if the level one and two have been accomplished, organizations have the option of deciding among the remaining three levels. But this research findings show that the levels found by Venkatraman (1991) have been in sequential order in these two public sector banks, and both the banks have strived and entered into the fifth level. However the accessibility of emerging technology by them is in different period. Moreover, when we compare the evolutionary levels and revolutionary levels, revolutionary approaches have been adapted by these banks within a short period of time. The researcher further found that the five levels of business reconfiguration identified by Venkatraman (1991) shows that the sophistication and innovation has been increasing when these banks go into the next level from the beginning. Further Core System Report Generation, Central

Clearing system and micro finance lending and also in converting branches into the core system are in progress. Banks need computer hardware and other sophisticated information systems for better customer care and efficiency. Therefore it is found that rather than evolutionary levels revolutionary levels play major role in these two banks to gain competitive advantage and sustain in the industry. It is also believed that these two banks will achieve the optimum capability of level five in near future.

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The author is a Senior Lecturer in Management attached to the Faculty of Business Studies, Vavuniya Campus of the University of Jaffna, Sri Lanka. She graduated from the University of Jaffna with an honors degree in Bachelor of Business Administration and she was awarded the Master of Business Administration from the Postgraduate Institute of Management, University of Sri Jayewardenepura, Sri Lanka with a specialization in Management Information Systems. She has presented research papers in Management, Marketing, Management Information Systems, Organizational Behavior and Gender Development in various National and International Conferences. Her current research interest focuses on ICT and Organizational Transformation.