

Association for Information Systems AIS Electronic Library (AISeL)

BLED 2014 Proceedings

BLED Proceedings

6-2014

Realizing Value From Tablet-Supported Customer Advisory: Cases From the Banking Industry

Rebecca Nueesch

University of St. Gallen, Switzerland, rebecca.nueesch@unisg.ch

Thomas Puschmann

Business Engineering Institute St. Gallen AG, Switzerland, thomas.puschmann@bei-sg.ch

Rainer Alt

University of Leipzig, Germany, rainer.alt@uni-leipzig.de

Follow this and additional works at: <http://aisel.aisnet.org/bled2014>

Recommended Citation

Nueesch, Rebecca; Puschmann, Thomas; and Alt, Rainer, "Realizing Value From Tablet-Supported Customer Advisory: Cases From the Banking Industry" (2014). *BLED 2014 Proceedings*. 34.

<http://aisel.aisnet.org/bled2014/34>

This material is brought to you by the BLED Proceedings at AIS Electronic Library (AISeL). It has been accepted for inclusion in BLED 2014 Proceedings by an authorized administrator of AIS Electronic Library (AISeL). For more information, please contact elibrary@aisnet.org.

27th Bled eConference

eEcosystems

June 1 - 5, 2014; Bled, Slovenia

Realizing Value From Tablet-Supported Customer Advisory: *Cases From the Banking Industry*

Rebecca Nueesch

University of St. Gallen, Switzerland
rebecca.nueesch@unisg.ch

Thomas Puschmann

Business Engineering Institute St. Gallen AG, Switzerland
thomas.puschmann@bei-sg.ch

Rainer Alt

University of Leipzig, Germany
rainer.alt@uni-leipzig.de

Abstract

Tablet computers (tablets) have gained much attention in research, the application in a banking industry context remains somewhat unexplored. In particular, tablets could enhance customer-facing business processes, such as face-to-face advisory processes in the banking industry. This paper analyses the potentials of tablet-supported customer advisory and the impact on the advisory process based on expert interviews with three financial institutes. The study provides evidence that tablets promise to add value in a face-to-face advisory situation and may have an impact to the traditional advisory process.

Keywords: Advisory process, tablets, banking, mobile, value creation, case study

1 Introduction

Since the introduction of the iPad in 2010, tablet computers ("tablets") have led to a significant change of the whole personal computer (PC) market. In 2010 they counted for 5.1% of the total PC sales volume. This rose to 20.9% in 2012 and is predicted to reach at least 35.9% in 2015 (Computer Industry Almanac Inc., 2012).

Tablets have become a new class of devices that enable an intuitive way to obtain, browse and share information as well as to easily interact with tablet-based applications (apps) (e.g. Willis, 2011). Regarding the use of tablets in business, McIntyre (2011) suggest that the salesperson-customer-interaction seems to have a potential for tablet use since salespersons often still work with paper or use multiple systems in customer interaction. Also, they are positioned as professional solutions for salespersons and customers often have difficulty in understanding the system dialogues (Ahearne & Rapp, 2010).

Tablets could be a solution for solving these challenges because they integrate all customer relevant data and information on a single device and thus offer the possibility to provide automated support during the advisory processes. This development is driven by the improved visualization of complex data, the user adoption enabled by the ease of use and the enhanced sales content presentation for proposals, which together provide an improved collaboration context in customer-facing situations, or in Gartner's language a so called "interactive selling" (Desisto, 2011).

Tablets have thus the potential to change sales organizations' way of how conduct customer advisory in the future. Shegda and Chin (2012) for example outlined the future relevance of tablet solutions in their research but comparatively few research has focused on the use of tablets in different settings. The state-of-the-art-field covers areas such as the business workspace (e.g. Harris, Ives & Junglas, 2012), the educational situation of CIOs (Bonig, 2011) or the dialogue setting between a doctor and the patient (e.g. Weiss, 2011). Only little research was available regarding the use and the potentials of tablets in customer-facing advisory situations and their impact on the advisory process. As such, there is a lack of understanding on the potentials that could be generated through tablet-supported advisory in banks and the impact on the entire advisory process. This paper analyses tablet-supported customer advisory in the context of a case study research and addresses the following research questions:

- *RQ 1:* What are the potentials of tablet-supported face-to-face advisory in the banking industry?
- *RQ 2:* What are the implications of a tablet-supported face-to-face advisory on the advisory process?

These questions are answered by the results of three case studies that were conducted through semi-structured expert interviews with three major banks. Section two of this paper introduces the theoretical concepts, followed by a section that describes the research methodology and the results from the three case studies. The final section summarizes the results, discusses the limitations and provides an outlook on future research.

2 Theoretical Background

2.1 Customer Advisory at Banks

This paper defines customer advisory at banks as "one interactive, collaborative information channel, available to an individual seeking assistance in reaching investment

decisions” (Nussbaumer et al., 2009). Based on the literature (see Lippitt & Lippitt, 1986; Sadler, 2001; Stryker, 2011) the advisory process may be classified in six major phases: *Initiation* (preparation of the customer meeting), *profiling* (determination of the target situation based on customer’s needs), *concept* (developing a solution based on the customer’s situation and requirements), *offer* (presentation and discussion of the specific offer), *implementation* (implementing strategies into product portfolios) and *maintenance* (monitoring and updating the customer’s requirements and optimizing strategies).

Ahearne and Rapp (2010) suggest a salesperson-customer IT continuum, representing five types of IT that vary from focusing solely on the salesperson’s use to focusing entirely on the customer’s use, with several other intermediate forms (see Figure 2). They define the role of IT as “any type of IT that can help to enable or facilitate the performance of sales tasks on behalf of the salesperson or the customer” (Ahearne & Rapp, 2010). According to their research, the largest potential for future research is in the middle of the continuum; i.e. in the salesperson-customer-shared technologies, when both the customer and the salesperson actively use the technology. Hence the focus of this paper analyses the use of tablets in salesperson-centric and salesperson-customer shared situations and applies those to the generic advisory process. To answer RQ2, the impact of a tablet-support advisory was analysed along the advisory process in a salesperson-centric and salesperson-customer shared situation.

2.2 Potentials of IT Innovations

The analysis of potentials of IT-based innovations has a long tradition in information systems research (e.g. Brynjolfsson & Yang, 1996). Three elements have been found relevant for user adoption of IT-based innovations: Technical compatibility (does the technology fit in the context?), technical complexity (is the technology easy to use?), and relative advantage (is the technology perceived as useful?) (Bradford & Florin, 2003; Crum, Premkumar & Ramamurthy, 1996). The relative advantages describe the potential of a technology. As this paper focuses on the potentials of tablets, the relative advantage is the major element used in the following (see Figure 1). Consequently, other factors, such as technical compatibility and technical complexity, were not analysed in this paper. To differentiate the elements of relative advantages, the model of Markus and Silver (2008) was applied, which describes the determination of IT-related potentials. This model will be used to identify potentials of tablet use in face-to-face customer advisory processes (see Table 2) and to answer RQ1. The model from Markus and Silver (2008) distinguishes between three factors that are relevant for the determination of IT-related potentials:

- *Technical objects* such as tablets are IT artefacts including specific components, among them material and immaterial aspects. The properties (e.g. touchscreen) are necessary conditions for user perception and to use them with particular implications. Thus, mobility, presentation and navigation/interaction are technical objects (see Table 2)
- *Functional affordances* refer to characteristics of the IT artefacts such as mobility that may be analysed in the context of specific business processes. For exam-

ple, the touchscreen of a tablet allows an easy profiling of a customer’s investment needs.

- *Symbolic expressions* are defined as the “communicative possibilities of a technical object for a specified user group” (Markus & Silver, 2008, p. 623). The message from the designer of a tablet solution is the ease of use and the support of an understandable advice.

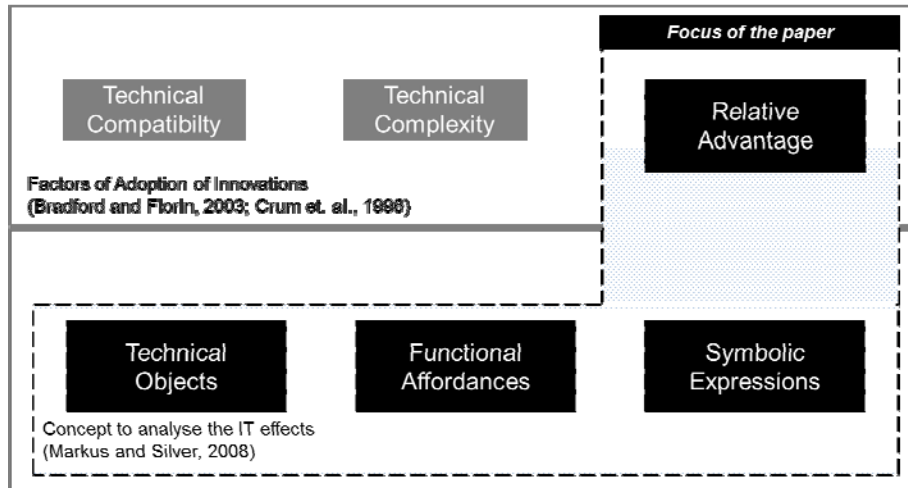


Figure 1: Theoretical framework

3 Research Methodology

In order to determine the relative advantage and implications of tablet-supported advisory a multiple exploratory case study design was chosen (Yin, 2003). Three different cases were selected by a pre-study according to several distinguishing aspects such as the number of advisors using the tablet, the advisory focus and the customer segments. The “advisory focus” covers the different application areas of tablet solutions such as financing, payment and investment. The “customer segment” points out the different target groups such as retail/affluent (using standardized banking solutions), private (using individualized banking solutions) or corporate clients. The study focuses on both universal and retail banks. All names of the participating institutions were anonymized. Table 1 provides an overview of the case characteristics.

The data was collected between 2012 and 2013 through interviews with experts of each case, which hold senior positions in their respective organizations. Semi-structured questioning techniques were used, followed by an iterative evaluation process. The interviewees received the interview guidelines prior the contact via e-mail, together with some information concerning the goal of the research study, and the use of data (Myers & Newman, 2007). The interviews were led by two interviewers to ensure comprehensiveness and increase validity and objectivity of the field notes.

The data was iteratively analysed in two steps regarding to Eisenhardt (1989). First a within-case analysis was done with detailed case study write-ups for each case (Eisenhardt, 1989). Later the data was structured according to the IT-related potentials of Markus and Silver (2008) (see Table 2). The structure of functional affordances and

technical objects helped to look at the data in a divergent way to identify within-group similarities coupled with intergroup differences (Eisenhardt, 1989) as well as potentials along the process.

	# of advisors using the tablet	Year of implementation	Duration of the project (in years)	Advisory focus	Customer segment	Operation System	Interviewees	Interview Duration (in minutes)
Case 1 (Uni-versal Bank)	45	2011	< 0.5	Financing	Retail/Affluent	iOS	Head of sales application and alliance	90
Case 2 (Retail Bank)	125	2010	0.5	Payment, Financing and Investment	Retail/Affluent and Corporate	iOS	Head of Business Intelligence	120
Case 3 (Uni-versal Bank)	200	2011	<1	Financing and Investment	Retail/Affluent, Private, Corporate	iOS and Windows	Director of Innovation Factory	90

Table 1: Case study characteristics

4 Research Results

4.1 Relative Advantages of a Tablet-Supported Advisory Process

Tablets have many functions in common with desktop and laptop computers (send e-mails, etc.), but they have decisive features that are different from those or even smartphones (Pitt, Berthon & Robson, 2011). According to the salesperson-customer interface technology continuum of Ahearne and Rapp (2010), tablets can theoretically be used in all phases of the advisory process (see Figure 2). The focus of this paper specifically analyses the use of tablets in salesperson-centric and salesperson-customer shared used situation and applies those to the generic advisory process:

- *Initiation:* The advisor prepares the customer meeting by analysing customer data, goals, etc. The tablet supports him by an integrated view of all relevant data that is available not only in the branch, but also for home visits. The possibility to access all data mobile allows the advisor to flexibly change locations. Another benefit of tablets is the enhanced visualization possibilities of complex data through a simple user interface.
- *Profiling:* Profiling covers customer's profile and the generation of finance-specific profiles (e.g. investment profiles). The tablet is able to simplify this profiling and even make it more attractive through touchscreen-based graphical tools. Often, profiling at banks is still based on paper sheets that customers are required to complete during the meeting. For profiling, tablets can provide added value because all notes are directly recorded in a digital format.

- *Concept*: The customer and the advisor jointly develop individual financial solutions according to the customer needs. The tablet can support this process by simplifying complex scenarios through enhanced visualisation capabilities. Tablets offer new ways of solution creation (e.g. a time line that displays the individual customer life cycle) and enable scenario development by adding and changing life events through touchscreen. Thus tablets offer a good compromise of adequate simplicity and transparency of the developed solution.
- *Offer*: This phase includes the preparation of a product offering. In this process step tablets can provide functionalities to link specific products to the customer life cycle. The advisor and the customer can customize the products to the customer's individual needs (e.g. a fund product for which the asset allocation may be adapted by rotating a wheel-based graphical representation). The use of tablets for accepting and signing the offer is not enabled in most cases.
- *Implementation and Maintenance*: In the analysed cases, the implementation and maintenance phases were not supported by tablets.

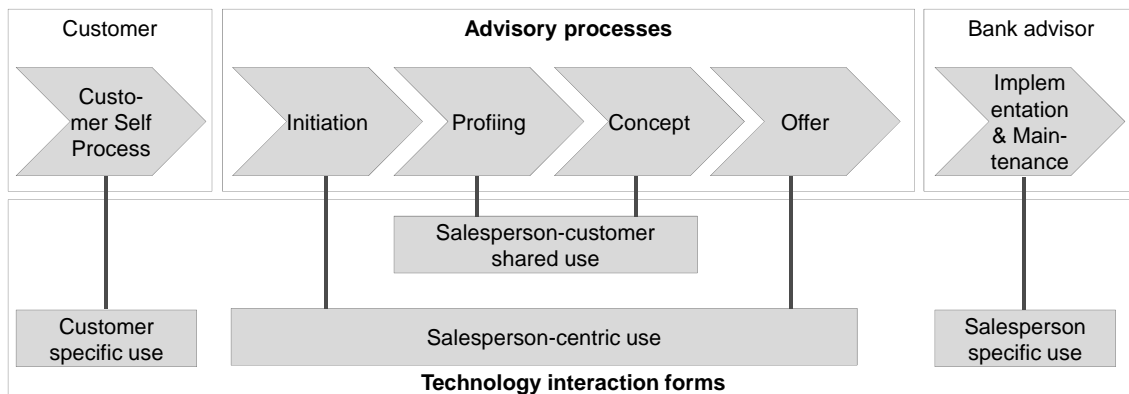


Figure 2: Advisory processes and technology interaction forms (Ahearne & Rapp, 2010)

In the context of our case study research we were able to identify a lot of relative advantages. The detailed relative advantages for each of the cases are outlined in Table 2. Each solution supports specific process steps mapped to the six generic advisory process steps. As described above, functional affordances depend on material properties and generate potentials (Markus & Silver, 2008). According to the research results, we were able to identify functional affordances and potentials along each process step (see Table 2). We have seen that the use of a tablet in customer advisory inherently bears potential due to the specific functionalities of a tablet in comparison with other technologies such as a „dumb laptop“, and thus provide new levels of interaction possibilities. Laptops create a physical barrier between the customer and his advisor besides being impedimental to a certain extent through size and noise of typing. Additionally the customer advisors are mostly printing the documents for their customer and storing them physically. An overall view on the analysed cases yields further insight about relative advantages of tablets:

- *Advisory guidance and process recording*: With the tablet the advisor is able to guide the customer through the whole process and coach the customer about cer-

tain products. The touchpad ensures a personal interaction and a structured dialogue (Desisto, 2011). Through the use of one integrated interface, the whole process is completely and automatically recorded in the background.

- *Active customer involvement*: The tablet fosters the active involvement of customers by engaging them (“with his own fingers”) in the design of concepts and product solutions. Thus tablets offer a new way of discussing and exploring different alternative solutions and products. In contrast to this, still many advisors send their solutions to the customer days or weeks later after the meeting where the customer already forgot the major discussion points or does not feel comfortable that his/her wishes have been properly captured or interpreted.
- *Visualization and transparency*: Tablets may visualize solutions in a more comprehensive way and ensure an adequate advisory with a high level of transparency. One business analyst from the cases argues, “We were able to sell more units because the client sees each step of the solution development”. Therefore the tablet is also used for up-selling services, because the impact of a higher-value service may be transparently simulated.

Technical Objects of Tablets *		Functional Affordances *				Symbolic Expressions *	Relative Advantage
		Initiation	Profiling	Concept	Offer		
Case 1	Mobility: Portable, individual device and always on**	An electronic discussion map helps to check customer's turnovers and advisory potential. The tablet is used as a mobile and stationary solution in the office.	-	-	-	Tablet was used in the context of the whole functionalities of such a mobile solution	<ul style="list-style-type: none"> •Transparency about the entire information •Holistic view on the customer's actual situation •Every document is always and everywhere available (e.g. customer documents).
	Presentation: Optimal screen size, retina display***	The display allows to click on rich content: Overview of actual customer's financial status, family's profile, internal and external asset/liabilities, assurance etc.	The advisor presents the dashboard (including asset, income, etc.) to the customer. All elements (income, assets etc.) are visualized with graphics. Pop-ups (including information about saving deposit) support the navigation.	-	-		<ul style="list-style-type: none"> •Improved understanding of complex, integrated view on data and analytics •Individual analysis per customer •Rich, graphic-oriented presentation of customer-relevant data and information
	Interaction & Navigation: Touch-pad****	Advisors may switch between the different views and persons. For example, the advisor may choose one element for details (e.g. turnover).	The presentation of the actual customer's status, based on the navigation elements, happens interactive. The advisor and the customer scroll jointly through the information.	-	-		<ul style="list-style-type: none"> •Creates emotions by an interactive design of navigation elements; not only presentation of static information. •The interaction possibilities allow to involve the customer in the navigation process (Co-creation).

Case 2	<p>Mobility: Portable, individual device and always on**</p>	-	<p>The advisor has electronic access to all relevant information about services every time and everywhere (fact-sheets, notes about set-offers etc.). The tablet provides automatically generated information about cross-and-upselling potentials due to notifications.</p>	<p>All information is saved directly during the advisory situation. The offering is created based on real-time market data and may be discussed with the customer in terms of an automatic workout of adequate solutions.</p>	<p>Tablets assure a real-time documentation of all information during the advisory and therefore avoid that advisors needs to document afterwards. The advisor can click on the different elements which are part of the solution; the tablet "prints" the solution.</p>	<p>See case 1: used in the context of the functionalities of a mobile solution (multi-media, sound, etc.)</p>	<ul style="list-style-type: none"> •Cross- and up-selling possibilities •Customer may view the developed solution immediately during and after advisory situation. •The tablet allows access to real-time information and data (e.g. videos, etc.) during the advisory situation. •The advisory process is completely and automatically recorded in the background (e.g. all activities, notes and drafts are summarized in a report).
	<p>Presentation: Optimal screen size, retina display***</p>	<p>Advisor has an initial overview with a schedule of appointments and contact data extracted from an electronic customer book. They have a holistic overview of customer's and partner's profile (assets/liabilities) and may switch between the different views.</p>	-	<p>Advisors present solutions in an adequate, graphic-oriented format. Additionally customers may be served with individual, personalized content. Without a tablet advisors would need to identify the presented content upfront and bring these to the meeting.</p>	-		<ul style="list-style-type: none"> •Immediate overview of different customer appointments helps to coordinate meetings. •Customers understand financial developments due to a more personalized presentation of the solution.
	<p>Interaction & Navigation: Touchpad****</p>	<p>The touchpad allows updating existing client's and partner's profile together with the customer (currently used services, latest contacts and activities).</p>	<p>The customer may enter some information (hobby, etc.) himself. The advisor serves as moderator and in his role enables the customer in the creation of the solution. Hence the customer structures his content and wishes.</p>	<p>The workout of the portfolio solution is generated automatically. It is possible to create market simulations to demonstrate possible scenarios with real-time market data.</p>	<p>The application counts the click rates, which are used for internal trainings. It allows the analysis for more sales arguments, in order to be able to provide more specific services.</p>		<ul style="list-style-type: none"> •Better overview of customer's situation. •Less material costs due to electronic availability of information. •Solution is better understandable and more individualized for the customer. •Creates emotions due to interactive elements and scenario-based simulation. •Click rates will be used to educate advisor for selling specific services more efficiently. •Process is completely and automatically recorded in the background (e.g. all activities, notes and drafts are summarized in a report).

Case 3	Mobility: Portable, individual device and always on**	-	-	The offer is created based on real-time market data and an advanced customer's profile and can be discussed with the customer in terms of an automatic workout of the portfolio which also are aligned with legal and regulatory requirements.	-	See case 1 & 2: used in the context of the functionalities of a mobile solution (multi-media, sound, etc.)	<ul style="list-style-type: none"> •Products are better comparable. •Customer understands financial developments better due to simulations. •Advisors automatically consider legal and regulatory requirements.
	Presentation: Optimal screen size, retina display***	-	The advisor presents the financial dashboard with key information (overview of investment, selected portfolio solution, risk profile) to the customer.	Customer may be visually served with individual content, such as alternative investments, expected volatility etc. The composed solution is visualized in diagrams.	-		<ul style="list-style-type: none"> •Customers better understand their financial situation. •Full transparency about the composed solution. •Better understanding of complex data and analytics due to enhanced visualization.
	Interaction & Navigation: Touchpad****	Tablets allow an analysis of soft factors such as a basic profile with address, actual portfolio solution, and further advisory potential without any inquiry-response cycles as this would be the case in paper-based advisory situation	The solution has an intuitive navigation at the lower end via a touchpad. Advisors serve as moderators and enable the customers in creating the solution. Hence customers interactively structure their content (knowledge & experience in financial solutions).	The design of the concept includes simulations based on real-time market data.	Position details (asset details, currency and scenarios) allow a presentation of the solution in an intuitive way.		<ul style="list-style-type: none"> •Tablets create emotions due to interactive elements that actively involves the customer in the profiling and solution concept process •An automatic completeness monitoring ensures that all needed data are entered

* Categories: Categories according to Markus and Silver (2008).

** Mobility: Tablet is easy to carry, fits into a bag or a purse (Pitt et al., 2011) and may be turned on and off quickly (Pitt et al., 2011).

*** Presentation: Tablet screens are smaller than the one of common laptops and devices are lighter. In comparison with smartphones, the screen is essentially larger but not too heavy (Pitt et al., 2011). Due to technologies, such as the retina display, tablets feature more pixels and the colors appear warmer. Hence e.g. reading, using apps and looking at pictures is more user-friendly (Perenson, 2012). The optimal screen size enables e.g. rich content (e.g. analytics, reports) to be used more efficiently during a specific process (Desisto, 2011).

**** Interaction & Navigation: Users may navigate by touching with their fingers on the tablet (Pitt et al., 2011).

Table 2: Relative advantage of tablets for business value in the advisory process

4.2 Implications on the Advisory Process

In the previous section the relative advantages of using tablets in bank advisory (RQ1) were discussed. We now turn to the consequences such adoption would have on the underlying processes (RQ2). Table 3 lists the main insights from the interviews and clusters them into three major implications on the advisory process: sequence, number and the automatism of process steps.

Implications on the advisory process		Case 1	Case 2	Case 3
Sequence of the process steps	Active engagement throughout advisory meeting	✓	✓	✓
	Advisor may adapt the process to customer's specific needs		✓	✓
	Stronger interactive collaboration of the solution between the advisor and the customer	✓	✓	✓
	Support of the advisor's goal to identify customer's needs and to design customized financial strategies	✓	✓	✓
	Support the investor during investment decisions with interactive graphical media	✓	✓	✓
Number of process steps	Taking digital notes allows the immediate documentation of the advisory report	✓	✓	✓
	After the meeting all activities, notes and drafts are recorded	✓	✓	✓
	Digital solution design allows an automatic development of the financial solution and implies that the steps initiation, profiling and concept phase are merged			✓
Automatism of process steps	Automation of currently paper-based advisory process steps due to electronically integrated information	✓	✓	✓
	Immediate availability of financial information due to different app integration possibilities (Google Maps, etc.)	✓	✓	✓

Table 3: Implications on the advisory process

Consolidating these results we can identify the following mutations on the advisory process through a tablet-based solution (RQ2):

- *The chronology of process steps is no longer sequential.* Tablets imply an active engagement throughout advisory meetings due to the functionality of the touch-pad. Without a tablet, the advisory is more an inquiry-response process. With tablets, the advisor may adapt the process to customer's specific needs, because electronic information is always available. The tablet enables a stronger interactive collaboration towards the solution. The provided tools should primarily support the advisor's goal to identify needs and to design customized strategies. More or less advisors simply "assist" the investor during investment decisions, although customers could grant the full authority to their advisor during the process.

- *Merging of process steps.* Tablets allow taking notes in a digital format. Each result is immediately documented during the advisory and time is gained to prepare the meeting report (e.g. all activities, notes/drafts are summarized in a single report). Traditionally, the advisor takes paper-based notes and completes the report after the meeting. With the tablet, the process step of documenting the meeting during the offer phase merges with the process steps in the initiation, profiling and concept phases. Furthermore case 3 outlines an automatic development of the portfolio due to the automatic storage of information.
- *Process automation and app integration.* The tablet enables the automation of currently paper-based advisory processes through electronically integrated information and data. This not only leads to a reduction of manual tasks and paper usage but also the consideration of all relevant legal and regulatory requirements that occur in a specific advisory situation. Furthermore, tablets allow an app-oriented integration of different tasks and applications that are relevant for all advisor-related and customer-advisor-shared processes.

Regarding RQ1 "advisory guidance and process recording", "active customer involvement" and "visualization and transparency" were the most recognized relative advantages. The changes to the chronology of the process, the merger of process steps and the abilities to automate and integrate the process are the main impacts on the advisory process, answering RQ2.

5 Outlook

This research has investigated the application of tablets in the salesperson-customer context in the banking industry. In particular, the relative advantages of using tablets and the impact on the banking advisory processes were analysed. The theoretical contribution lies in the specific domain industry, face-to-face advisory using tablet technology, and the banking area as the application domain. The results contribute to the discussion on IT-based potentials based on the concepts of Markus and Sliver (2008) and Ahearne and Rapp (2010).

As with many studies, there are limitations to the scope and findings of this study in the first place. This paper focused on the process dimension, thus ignoring other dimensions such as strategy (including questions about customer- and advisor-related aspects as well as financial and organizational topics) and applications (focused on functional and technical aspects) (see Legner and Vogel, 2008). Furthermore, we have conducted an early exploration of a technological innovation that, at the time of our research, was not widely spread in practice. It is evident that a more sizeable dataset, both in terms of scope and depth, will be needed to verify these initial results. Also, the geographical scope would need to be expanded to cover cultural aspects, as there are distinct differences in technology adoption and proliferation of electronic banking in different markets. Finally, only the banking advisory process was investigated. In other (services) industries, similar processes exist and our research might provide useful insights for them as well. Future research should address these shortcomings, for instance by analys-

ing the changes in the advisory process of one of the banks that was an early adopter of the technology.

References

- Ahearne & Rapp. (2010). The Role of Technology at the Interface Between Salespeople and Consumers. *Journal of Personal Selling and Sales Management*. 30(2), 109-118. DOI: 10.2753/PSS0885-3134300202.
- Bonig. (2011). How iPads, Media Tablets and other mobile devices challenge higher education CIOs. Gartner Research. (ID Number: G00212516)
- Bradford & Florin. (2003). Examining the role of innovation diffusion factors on the implementation success of enterprise resource planning systems. *International Journal of Accounting Information Systems*. 4(3), 205-225. DOI:10.1016/S1467-0895(03)00026-5.
- Brynjolfsson & Yang. (1996). Information Technology and Productivity: A Review of the Literature. *Advances in Computing*. 43, 179-214. DOI: 10.1016/S0065-2458(08)60644-0.
- Computer Industry Almanac Inc. (2012). Worldwide tablet sales. Retrieved (11.02.2014) from <http://www.c-i-a.com/pr012012.htm>
- Crum, Premkumar & Ramamurthy. (1996). An assessment of motor carrier adoption, use, and satisfaction with EDI. *Transportation Journal*. 35(4), 44-57.
- Desisto. (2011). iPads: Customer-Facing Selling Will Drive iPad Use for Sales. Gartner Research. (ID Number: G00213136)
- Eisenhardt. (1989). Building Theories from Case Study Research. *The Academy of Management Review*. 14(4), 532-550. DOI: 10.5465/AMR.1989.4308385.
- Harris, Ives & Junglas. (2012). IT Consumerization: When Gadgets Turn Into Enterprise IT Tools. *MIS Quarterly Executive*. 11(3), 99-112.
- Legner & Vogel. (2008). Leveraging Web Services for Implementing Vertical Industry Standards: A Model for Service-Based Interoperability. *Electronic Markets*. 18(1), 39-52. DOI: 10.1080/10196780701797623.
- Lippitt & Lippitt. (1986). *The consulting process in action* (2nd ed.). San Francisco: Jossey-Bass/Pfeiffer.
- Markus & Silver. (2008). A Foundation for the Study of IT Effects: A New Look at DeSanctis and Poole's Concepts of Structural Features and Spirit. *Journal of the Association for Information Systems*. 9(10/11), 609-632.
- McIntyre. (2011). iPad and Beyond: What the Future of Computing Holds. Gartner Research. (ID Number: G00219035)
- Myers & Newman. (2007). The qualitative interview in IS research: Examining the craft. *Information and Organization*. 17(1), 2-26. DOI: 10.1016/j.infoandorg.2006.11.001.

- Nussbaumer, Slembeck, Lueg, Morigato & Schwabe. (2009). Understanding Information Seeking behaviour in Financial Advisory. In ISI 2009, 01.-03.04.2009. Regensburg: Hochschulverband Informationswissenschaften.
- Perenson. (2012). Apple iPad: The retina display redefines the tablet. PC World. 30(5), 46-47.
- Pitt, Berthon & Robson. (2011). Deciding when to use tablets for business applications. MIS Quarterly Executive. 10(3), 133-139.
- Sadler (Ed.). (2001). Management consultancy: A handbook for best practice. London: Kogan Page.
- Shegda & Chin. (2012). Tablets and Smartphones Are Changing How Content Is Created, Consumed and Delivered. Gartner Research. (ID Number: G00231084)
- Stryker. (2011). Principles and practices of professional consulting. Lanham: Government Institutes.
- Weiss. (2011). APC Forum: Realizing Business Value From Tablets. MIS Quarterly Executive. 10(2), 93-94.
- Willis. (2011). iPad and beyond: the media tablet in business. Gartner Research. (ID Number: G00211735)
- Yin. (2003). Case Study Research: Design and Methods. Thousand Oaks: Sage.