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Making Sense or Betting on the Future? Identifying Antenarratives of AI projects in a Large Financial Organization

Dinesh Poudel

Abstract

The future is uncertain, but what is certain is that we can make sense of the future through our 'antenarratives'. In this study, I shed light on prospective sensemaking and apply the concept of antenarrative as a framework to identify how strategy practitioners make sense of AI projects. The empirical case organization is a large Finnish financial organization that aims to be a digital leader. The case organization is currently developing and implementing AI in its business operations, a recent and emerging wave in the financial business sector. Following a thematic analysis, the narratives that seem to either reflect positive (that promote) or negative (that impede) changes were examined. The results are twofold: practitioners 'normalize change' and 'make meaning' as positive prospective sensemaking, while as negative prospective sensemaking practitioners reflected on their 'capability challenges' and 'dilemmas'.

Keywords: strategy-as-practice, sensemaking, antenarratives, strategy work, change management, digitalization, artificial intelligence

Introduction

Imagine you are milling about in a large casino with the top figures of high tech... Over at one table, a game called Multimedia is starting. Over at another is a game called Web Services. There are many such tables. You sit at one. "How much to play?" you ask. "Three billion," the croupier replies. "Who'll be playing?" you ask. "We won't know until they show up," he replies. "What are the rules?" "These will emerge as the game unfolds," says the croupier. "What are the odds of winning?" you wonder. "We can't say," responds the house. "Do you still want to play?" It was Brian Arthur (1996) who used the afore-quoted gambling casino analogy to illustrate the kind of increasing uncertainty we face that demands a need for sensemaking in an organization. Uncertainty, to begin with, is an ambiguity about the consequences of various actions, given that the situation is unpredictable, and information is unavailable and inconsistent (Brashers 2001).

Going beyond the mere analogy, arguably, the gambling casino analogy is seemingly relevant to comprehend the landscape of emerging technology, such as Artificial Intelligence (AI), that obscures the future and naturally influences organizational strategy work¹. AI has shifted the race of digitalization to the next level and put forth uncertain trends where digital maturity is in question. More than just a casino analogy, the question that begs an answer is: are participants still playing in the unprecedented uncertainty? If so, in this context, how

are strategy works managed by participants ('practitioners' from now onward) and make sense of it in practice? (Laine & Vaara 2015). Practitioners' sensemaking comes into play, enabling them to act when the world as they knew it seems to have shifted (Weick, Sutcliffe & Obstfeld 2005). In organizational context, scholars define this shift as a 'change' in that it is a departure from the status quo (Huber & Glick 1993), and there is a difference in form, quality, or state over time (Van de Ven & Poole 1995). Thus, strategic change cannot be analyzed without practitioners' interpretation of the past, present and future, i.e. temporal work (Kaplan & Orlikowski 2012). In this idea, exponentially changing technology such as AI offers us the possibility of learning about how practitioners interpret and project the upcoming future that ultimately shapes strategy work. Therefore, considering the aforementioned opportunity, this study contributes to our understanding of practitioners' future-based sensemaking of AI-led change that affects strategy work.

The change in organization that links to technological advancement is multifaceted (Cascio & Montealegre 2016), and one commonly acknowledged is the trend of digitalization. As a trend, digitalization is growing more than ever, and incumbent organizations are using the aces up their sleeve to become digitally mature and stay abreast of the change. Amongst others, notably, one of the affected is the banking industry (Japparova & Rupeika-Apoga 2017). The need for digital transformation emerges from customers' expectations shifting (Schmidt et al. 2017), millennials coveting digital services (KPMG 2017; Nava et al. 2014), the high propensity of people switching banks, and the competitive threat from financial technology start-ups (CGI 2015). Amidst the race to digitalization, the area of AI seems to be the latest interest and the 'Next Big Wave' (Finextra 2017). The banking industry is projected to benefit the most by using AI, saving

¹ Despite its common usage, the term 'strategy work' has been used in its broadest sense to refer to the activities that practitioners undertake while doing strategy. However, it is necessary here to clarify what is meant by strategy work in this context. This study follows Whittington's (2006) notion of effortful and consequential activities performed by practitioners. Extending on this, here strategy work is referred as a sensemaking activity that ultimately shapes organizational strategy.

more than 1 trillion dollars by 2030 (Maskey 2018). AI-enabled tools such as chatbots, virtual financial assistants, automated credit scoring, real-time fraud detection, etc., have already been used by banks. According to FSB (2017) some of the uses in financial systems are: customer-focused uses (or front-office) such as credit scoring, insurance, and client-facing chatbots; operation-focused uses (or back-office) such as capital optimization, model risk management, and market impact analysis; trading and portfolio management in the financial market, and for regulatory compliance ('RegTech' and 'SupTech'). In the age of the fourth industrial revolution where data is the significant asset, the financial industry is spearheading the application of AI to gain competitive edge. Over and above, many AI projects are underway and technology-led changes have been drastic over the past few years (Pwc 2016).

Insomuch as change naturally drives practitioners' concern to manage it, one fundamental challenge for practitioners is to manage the strategy work with future uncertainties (Kaplan & Orlikowski 2012). It is less about technology and more to do with managing its transformative strategies (Kane et al. 2015). As much as technology enhances competitiveness, it poses daunting managerial challenges and the journey is likely to be perilous (Yoo et al. 2012). A particular blind spot seems to be the failure to recognize employees and their managers' perspective (McKinsey 2017), and a lack of a foundational understanding of AI among managers (Fountain et al. 2019). The notion of strategy as 'emergent' (Mintzberg & Waters 1985), i.e. something that evolves over time, calls for understanding the interpretations of the emerging future, but not merely betting on the future under illusions that can cause costly errors (Liu & De Rond 2015).

In the case of AI-led changes, management concerns are not exclusively with continuous change (Burnes 2004) but most importantly with disruptive change (Bower & Christensen 1995). Strategic changes that are disruptive in nature can negatively influence performance (in Kunisch 2017; Zajac et al. 2000). However, for better or worse, AI-based projects are advancing significantly fast, and under this advancement, understanding the management perspective is equally important in order to make sense of the future it entails.

AI-led change, prospective future, and sensemaking

While massive growth in AI investment by organizations continues to appear, it has created a formidable prospective future. As discussed in World Economic Forum's annual meeting in the past few years, AI has been a critical aspect of the fourth industrial revolution. Their report on "The Future of AI in Financial Services" states that the financial industry seems to have made large-scale investments across a broad spectrum. The conservative investors invest to improve existing processes, while radical believers are making bold bets on the future. The investment in AI by financial institutions is expected to be approximately ten billion dollars by 2020, and C-level executives' agreement on AI adoption to maintain a competitive foothold has been quite common. However, it seems that there is an acute need for us to understand the strategic implication of AI as it is altering the attributes of financial business. Furthermore, it is creating a new battlefield of customer loyalty and growth in partnerships. Given the level of uncertainty, it is only time that will reveal what is going to unfold in the future. One important take-away from the report on "The Future of AI in Financial Services" is that regardless of the benefits AI offers, financial institutions need to make significant changes within

their organizations. Naturally, understanding the managerial interpretation of this change becomes important as the change is rarely static and requires continual adjustment while presenting unending challenges (Isabella 1990).

Organizational change is an interpretive process (Barr 1998) and practitioners act according to their own interpretations of their world (Weick 1979) to influence their strategy work (Laine & Vaara 2015). Within technological change, understanding practitioners' interpretation is imperative. For example, a study by Orlikowski & Gash (1994) reveals that AI as a technology, when introduced in an organization, makes individuals frame their technological understanding differently. Even so, the differences in frames of understanding both facilitate (Gioia 1986) and constrain (Bolman & Deal 1991) the strategy work. However, in turn, incongruence in understanding produces difficulties and unanticipated outcomes. For example, "the problem is that AI is a black box—people don't feel comfortable when they don't understand how the decision was made" (Stephen Brost in Marr 2017). If this holds in practice, how can one manage and make sense of the black-box nature of AI projects? An AI project being a strategic change initiative, it naturally influences strategy work, where our attention should be on what actually takes place in the process (e.g. decisions made by AI) (see Golsorkhi et al. 2010). At this point, if the black-box nature of AI remains inconceivable to us, the best we can do is to attempt to make sense of the uncertain future by narrating how to go about it in practice. After all, organizational members make sense of change through their narratives (Vaara & Tienari 2011; Grant & Marshak 2011).

Going back to the casino analogy, as part of digital change, playing in the digital space successfully requires collective sense-making and co-constructing meaning (Thomas et al. 2011). If not, it is merely making a future bet. Because, inherently, in their common pursuit, practitioners socially construct meanings to form a whole (an organization). Even at its basic level, sense-making originates from the individual level (Dervin 1983; Klein et al. 2006a, b). However, eventually, it must be narrated to a collective level (Weick 1995). Following this notion, it is crucial that everyone understands the rules and manages prospective uncertainties when complete information is in question. In this process, the subjective sensemaking is expected to take place on an individual level, and/or between individuals where intersubjective meaning is constructed (Maitlis & Christianson 2014). Whatever is the case, this subjective sensemaking forms fragmented stories within an organization. For Boje (2001), these fragmented stories are incoherent narratives that take the form of antenarratives. In his work, Boje attributes organizational members' antenarratives as bets on the future, and it manifests organizational facts. Perhaps it is fair to say that betting on the future requires organizational members' sensemaking so that they can play in their world stage. After all, in Shakespeare's eloquent words, "all the world's a stage. And the men and women merely players" (Shakespeare & Furness 1963).

Research aim and contribution

In this light, this paper emphasizes that instead of waiting for events to unfold without knowing what lies ahead and retrospectively making sense of it with a traditional narrative approach (Weick 1995)—because heavily relying on the past incapacitates from seeing the future (Tsoukas & Shepard 2004)—we should rather, also, delve and extend Boje's notion of future-based sensemaking (i.e. prospective sensemaking) through antenarratives. By doing so, we are able to break out of

the narrative prison while collecting antenarratives, and create a story of the future (Cai-Hillon et al. 2011), and better understand the polyphony (i.e. multiple voices) of strategy work that influences the future directions of an organization (Laine & Vaara 2015).

To explore this, I adopted Boje's concept of 'antenarrative' (Boje 2011). For Boje (2011), the antenarrative offers a possibility to look into emerging stories and their meanings that help us understand the prospective future. The antenarrative approach is important to adopt in this study because the case organization is going through strategic change by adopting AI-based solutions, and this as an organizational change rarely follows coherent stories (Vaara & Tienari 2011). This case is important in two ways: first, following Gioia et al. (1994: 364), this change is a strategic change endeavor in that the case organization has re-defined its organizational mission and purpose, where a substantial shift in goals is seen. Second, the level of uncertainty in this change is immense in that the case organization is implementing AI-based solutions and the increasing investment in AI-based digitalization is apparent. Suitably, it opens up an avenue to explore the prospective sensemaking of the project, where sensemaking of change is important for practitioners (Weber & Manning 2001; Weick 1995). From a strategy practice viewpoint, the change becomes meaningful only when organizational members make sense of it through their discourse (Laine & Vaara 2011; Grant & Marshak 2011). Taking the narrative view, strategic change is a form of future-oriented speculation, and antenarrative is a form of discourse that represents the sensemaking in prospective (Auvinen et al. 2018).

To date, most of the studies are based on the idea of sensemaking as inherently retrospective (Weick 1995), while others argue that sensemaking can also orient toward the future (Gephart et al. 2010). Despite concerns over the nature of sensemaking being either retrospective or prospective, or even interplay between them, we know little about how to capture the future and make sense of it. For example, Auvinen et al. (2018) shed light on this issue of managing strategic organizational change that is both complex and a future-oriented phenomenon. Their study is in line with others (Gioia & Chittipeddi 1991; Boje 2008; Sajasalo et al. 2016) and urges the need to explore prospective sensemaking through new approaches, so that we can come to understand the flux of meanings in organizational change. Auvinen et al. (2018) reveal that emerging meanings (i.e. antenarratives) resonate positively or negatively with the future. Pursuant to their findings, this study intends to look over antenarratives that reflect both the positive and negative sides of AI-led projects.

Henceforth, in this particular study, I use the concept of antenarrative to construct themes of strategy practitioners' prospective sensemaking of AI in the case organization. By doing so, the study will identify how sensemaking is manifested in this particular strategic change endeavor.

Theoretical Framework

The literature on organizational sensemaking has become fragmented in that it offers wide varieties of distinction. One key question rests on the ontological differences of whether sensemaking takes place on an individual or collective level. While the other question rests on whether sensemaking is a retrospective or prospective activity (Maitlis & Christianson 2014). Unlike the classic concept of sensemaking that rests on the storytelling approach of an Aristotelian view with a linear structure,

i.e. a BME framework (Figure 1), literature in sensemaking, predominantly, follows the notion that people make sense of an event when it happens. One key contribution to this idea comes from Weick's pioneer work (1995). However, recently, scholars have taken time and temporality more seriously (Kaplan & Orlikowski 2013; Kunisch et al. 2017; Orlikowski & Yates 2002). In sensemaking literature, time and temporality are important. Following this, on a basic level, Dawson & Sykes (2019), reflect on two contrasting perspectives of storytelling from Gabriel (2000) and Boje (2008). These perspectives are different in their approach to stories in that Gabriel examines complete coherent stories with sequenced time (BME), that still exist in linear form, while Boje examines incoherent and fragmented stories (antenarratives) that move beyond the linear form of a narrative, where non-linear stories are addressed. Dawson & Sykes (2019: 109) argue that the contrasting views have resulted in dualism in the literature. This dualism, however, enables us to analytically differentiate one perspective from the other, while it also limits our research agenda on understanding sensemaking in terms of time and temporality. Their study further suggests that future research should address multiple concepts of time and temporality. Non-linear stories that promote a par-

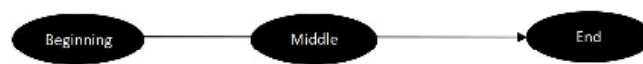


Figure 1. Sensemaking in the Aristotelian view

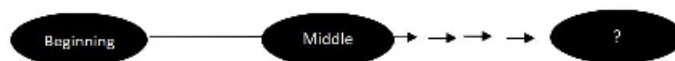


Figure 2. Sensemaking when information is unknown, uncertain

ticular version of reality may be misrepresented by stories with a BME framework. Given that, in an uncertain context, we are unable to predict the future, i.e. the end (Figure 2), and in line with time and temporality, this paper adopts Boje's concept of antenarratives to understand the prospective future that is unknown in the case context.

In this light, the forthcoming section presents the concept of prospective sensemaking, followed by Boje's antenarrative, that forms the basis of this study in the case organization.

Prospective Sensemaking and Antenarrative

Although a major part of studies on sensemaking rely on Weick's (1995) 'retrospective' nature of sensemaking, there has been an increasing interest in 'prospective' sensemaking (Maitlis & Christianson 2014). Prospective sensemaking is "the conscious and intentional consideration of the probable future impact of certain actions, and especially non-actions, on the meaning construction processes of themselves and others" (Gioia et al. 1994: 378). Primarily, individual attention is directed at events that may occur in the future (Rosness et al. 2016: 55) "by imagining some desirable (albeit ill-defined) state" (Gioia & Mehra 1996: 1229). Despite prospective sensemaking that underpins significant organizational processes, such as strategy making (Gioia et al. 1994; Gioia & Thommas 1996), this research area is still under-researched and under-theorized (Stigliani & Ravasi 2012).

The pursuit to explore prospective sensemaking is specifically

important in a high technological context where information of new technology is by definition incomplete (Friesl et al. 2018). Following this notion, this study centers on the AI landscape as AI-triggered prospective sensemaking is arguably important for us to comprehend, because there is no unified definition of what it is, how to use it, and what is yet to unfold. This inconsistency offers ambiguity and affects AI discourse. Consequently, it raises the strategic question of how it should be managed and made sense of. Following the strategic direction of an organization that is in the AI ecosystem becomes challenging. Hence, prospective sensemaking is essential.

In a large financial organization that has the strategic goal of becoming a digital leader and foresee the AI potential, our understanding must rest deeper on how organizational members make prospective sense of the technology that offers such a hazy landscape. From a strategic point of view, how managers prospectively make sense of poorly understood events that are still unfolding is an important research interest in strategy practice, and process study (Stigliani & Ravasi 2012; Weick et al. 2005). After all, strategy is fictional (Bubna-Litic 1995) and future-oriented (Cai-Hillon et al. 2011), and “where prospective sensemaking is aimed at creating meaningful opportunities in the future” (Gioia & Mehra 1996: 1229). This forward-looking sensemaking can be understood by utilizing the concept of antenarrative (Boje 2001). We should remain cognizant that antenarrative and prospective sensemaking are not stand-alone concepts, but rather they are two sides of the same coin. Here, antenarrative is a form of prospective sensemaking. Therefore, antenarrative in this paper implies one way of prospective sensemaking.

Constructed narrowly, antenarrative as a concept pioneered by Boje (2001a) defines it as a bet on the future where some anticipated events unfold. Antenarrative is prospective sensemaking in contrast to the Aristotelian (350 BCE) view of narrative, that is retrospective by definition. Antenarrative is the fragmented, non-linear, incoherent, collective, unplotted, and pre-narrative speculation, a bet (Boje 2001: 1; Boje 2011).

Boje (2011: 7–15) distinguishes the nature of antenarrative as three types: linear, cycles, and rhizomes. The significant distinction between these three is the orientation of linearity and non-linearity. In linear orientation, antenarrative is flatland storytelling where linear BME plot structure is the case and no surprises are expected. While in cyclic antenarrative, the assumption is that the past will repeat itself (see Boje 2011: 391). A simple example he describes is of goal setting in planning the future. The goal setting is expected to have a linear sequence that has point A as an initiatory event and it is followed by B, C, D, and so on. In this light, we expect the past to repeat exactly as before as a type of ‘future perfect sensemaking’. Although it guides the strategic planning side of the sensemaking, however, in terms of a strategic implementation phase, it is still questionable if viewed from the standpoint of strategy as an emergent process (Mintzberg & Waters 1985). At least given that broad uncertainty in terms of developing technology such as AI, this may not make as much sense as a whole—“it helps, but only a little with predicting the future”. While Boje’s non-linearly orientated antenarrative is ‘spiral’ and ‘rhizomatic’ (Boje 2011: 10–11). Boje introduces spiral antenarrative as a vortex spiral model. Once the antenarrative takes the vortex form, the future emerges randomly from past and present. This is due to countless and unknown possibilities. However, eventually spiral antenarratives become part of the rhizomatic form that does not behave as a stable line or cycles—instead, it evolves in all directions until it meets an obstacle (e.g. change). Rhizomes are non-

linear in the sense that they are bonded by missing information, the information you do not have. Therefore, a rhizome antenarrative tries to make sense of a future where organizations do not have comprehensive information. A rhizome grows in all directions until it meets an obstacle, when it changes its direction to one that is unknown. Similarly to how technological disruption breaks forth through the market trends. Consequently, organizations must use their antenarrative skills to make sense of the events that are to unfold. Antenarrative sensemaking ‘bets’ on the future are a strategic necessity because the future is already arriving, instead of seeking retrospective narrative of strategic backward causation (Bülow & Boje 2015).

On this foreground, the remaining part of the paper utilizes the concept of antenarrative in exploring how practitioners create stories about the future of AI in their organization.

The Case Context: OP Financial Group, Digitalization, and AI

The empirical analysis is based on a case study of Finland’s largest cooperative bank—OP Financial Group. OP Financial Group is formed of 156 independent OP cooperative banks and OP Cooperative, which they own, including its subsidiaries and closely related companies. Some 1.9 million owner-customers own the OP cooperative banks and thereby the entire OP Financial Group. The group employs a staff of roughly 12,000. Their vision is to be the leading and most attractive financial services provider in Finland—from the perspective of customers, employees, and partners. It is ranked as the most trusted financial service provider by T-media, and the best corporate bank in 2018 by Prospera, and it has been recognized as a digital leader in Finland (OP Report 2018).

OP Group has changed their vision of becoming ‘the best bank’ to becoming ‘a leader in financial industry’. Today, digitalization is one of the main focus points of the group. OP’s recent strategy reveals that it aims to position the company at the forefront of digitalization: “We are making heavy investments in the development of digital banking services” (Annual report OP year 2018). AI-based projects are the next big global trend and OP is in the AI-led digital game. Due to the changing operative environment where technological development is one of the megatrends, OP Group’s current facial recognition payment project is one of the many pilot projects being undertaken in the organization. While another project being implemented by OP is a digital home loan service that automatically processes applications by making quick decisions. OP also launched an artificial intelligence training program so that the ethical principles of adopting AI are followed. Other projects include blockchain-based solutions and some further AI-based projects that are underway. Arguably, the score of future uncertainty is high in the case organization due to the rapid adoption of AI-based projects and the pursuit of becoming a leader in the financial industry while keeping digitalization at the fore.

Methodology

To construct a coherent story of the case, to keep the contextual richness, and to avoid complexity by focusing on a particular context (Dyer & Wilkins 1991), qualitative embedded single case study design is followed (Yin 1994), and the study is thematic in nature. Braun & Clarke’s (2006) six phases of thematic analysis were used as a framework: transcribing data, generating initial codes, searching for themes, reviewing themes, defining themes, and producing the report. To generate the initial cod-

ing, the software atlas.ti was used.

This study looks at the strategic change antenarrative, since the research focus was on change recipients and how they prospectively make sense of change events, the research was conducted from the interpretive perspective of an inquiry from the inside (Brown 1994, 1995; Isabella 1990). For this purpose, it is important to examine the antenarratives that seem to either reflect positively (that promotes) or negatively (that impedes) on the change. By doing so, the analysis becomes distinctive with two contrasting views where the link between strategy discourses (e.g. narratives) and organizational practices is utilized for prospective sensemaking (see also Mantere & Vaara 2008). Perhaps, more importantly, both positive and negative antenarratives as forms of prospective sensemaking (i.e. future interpretation) help decision-makers to strategically foresee (see Gavetti & Menon 2016) the events that are to unfold. This line of argument is based on the notion that individual cognition is based on categorization (Mervis & Rosch 1981; Rosch 1978; see Dutton & Jackson 1987) that supports decision-making in organizational action. Specifically, the categorization of positive (that possibly promotes) and negative (that possibly impedes) (Dutton & Jackson 1987). Hence, this study follows categorization of positive and negative antenarratives that contribute to organizational strategic actions.

The cooperative bank is an important case to research because the digital transformation is changing the game of the financial industry. Especially the increasing number of Fintech services, growing competitive pressure, and customers' changing preferences regarding digital services. The paper utilizes the interview data collected by the SALP research group. Two hundred thirty thematic interviews concerning digitalization grant this paper an opportunity to scrutinize quality data where 25 interviews were mainly based on the four key terms: AI, digitalization, change, and strategy.

As interviewees are OP's managers at different levels and wider units, this may, perhaps, reflect an idiosyncratic perspective. However, every unit follows standard strategy. Hence, strategy practices are congruent. The interviewees included participants from the top management (coded TM), Upper Management (coded UM), and operatives (OP). The responsibilities of participants included the area of digitalization, AI projects, business controller, and strategy (see Appendix 1). The interviews were kept to the questions that principally followed the topics of AI, digitalization, and strategy, and at least two interviewers were involved per interview. The interviews were semi-structured and interviewees were given the possibility to describe their prospective sensemaking as freely as possible. Nevertheless, interview questions were directed toward key themes such as: what does AI mean as a phenomenon, and the role of AI in their work in the future and in the industry. The questions were supplemented with the sub-questions so the direction of the main question is central.

Antenarrative Themes

The analysis focused primarily on identifying the antenarratives characterized in sensemaking in the case organization. The main research question utilized in the analysis is: What antenarratives do strategy practitioners use to make sense of AI? Following the data, the analysis then focused on two main antenarrative themes: 1) the positive antenarrative, that promotes strategy practices, and 2) the negative antenarrative, that impedes strategy practices.

Positive Antenarrative

Normalized change—as positive antenarrative

In line with OP Group's strategy, the group seems to ambitiously promote change of any kind to keep up with the pace of change inside or around the organization. It is pronounced through the narrative in their strategy documents (OP 2018):

"In today's changing world, companies need to react fast—the strategy must be kept up to date at all times".

"We will reinvent ourselves for the benefit of customers..."

During the interviews, as much as we discussed the future of AI as a technology that holds a blurred outlook for OP and others in the industry, where ambiguity and uncertainty is self-evident, this type of change initiative by its nature invites resistance, where practitioners are mostly reluctant. However, in OP's case, readiness to change appeared more than resistance to change as reflected by one of the business controllers and operative level managers:

"The amount of cash is diminishing, people don't use online banking, they use mobile banking, they have these friends pay, they have Mobilepay and Pivo and know what if we are not involved with them then we are not as successful as their customers and we are not responsible if we are unable to offer the customer what it wants or even it does opportunity for them, you will not compete with competitive products at competitive prices, so I think it works well, the world is changing its bridges" (UM1).

"Before our vision was to be the 'best bank', today the vision has changed to be 'the leader in financial industry'... we discuss about the change quite frequently in our meetings; changing nature of our world, changing customer preferences and all the changes. We should... that we manage the best or we are with the pace of change after 5 years or 10 years later. It is a continuous discussion really..." (UM2)

"I believe that, the world is changing, attitude is changing

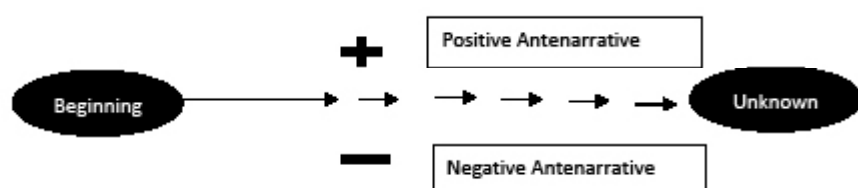


Figure 3. Theoretical framework

and bank should change in that direction too" (OP1).

When change is introduced in an organization, two types of major responses are prevalent: resistance and/or readiness to support the change (Armenakis et al. 1993; Jones et al. 2005). In OP's case, it was evident from the interviews that practitioners at OP use the antenarrative of 'response to change' as plausibility of their sensemaking. Response to change as antenarrative, in this context, means that most of the practitioners at OP seem to have positive connotations to AI-associated change. The reason being that, for them, adopting AI projects is a response to an ever-changing business landscape. At this point, practitioners seem to overlook the uncertainties that entail high risk and instead consider AI projects plausible in order to stay competitive.

There is a difference between resistance and readiness (Self 2007). The readiness to change is by definition "organizational members' beliefs, attitudes, and intentions regarding the extent to which changes are needed and the organization's capacity to successfully make those changes" (Armenakis et al. 1993: 681). In OP's case, practitioners' readiness to adopt AI overshadows the resistance towards it. One key antenarrative that stands out is that "change is constant and we must follow the trend in future". To analyze this particular mindset from Boje's (2011) antenarratives type, it in fact explains that practitioners hold linear-oriented antenarratives.

As well as linear sensemaking, the analysis also identified parts of cyclic-oriented antenarratives (Boje 2011) in what the head of OP lab commented, "we change, we adopt, we improve, and we change". The following excerpts spell out cyclic antenarratives:

"Facial recognition payments are expected to be the next big global trend in payments. Customers have been very pleased with facial recognition payment in international pilots. The technology used in facial recognition payment can be used in other applications too. For example in China, the technology is used to identify customer loyalty benefits and in access control. We can also see broader opportunities for application. As the technology is new, it is important to collect feedback on any fears and apprehensions users may have. Based on what we learn, we will then be able to take the right next steps in development" (UM3).

"The work has changed so much... work task has changed so much. Maybe it is that I started as a banker in 90s, I remember there was a panic and black clouds about the work we are doing will end in coming days when we no longer need the cash transactions but we are still here. This reflects the fact that, even if there no longer is the case transactions but something else will come in that place and we are ready for that" (UM4).

"I have been here for 20 years now and it is great to see changes. The finance side and the finance industry are developing all the time, for me, it's nice to be working in a job that has been in place and everything is going to be as before, but I like the whole thing changing and the people involved. I am very pleased with my employer and group. Proud that I'm working here" (UM2).

The preceding mindset of cyclic-oriented antenarrative is engaged in reductive and confirmatory biases (Boje 2009). In any case, apparently, responding to the change is the name of the game, where participatory culture is the business trend at OP. The notion that the market is changing (it will change and we

also need to change), customer behaviors are changing (and we also need to change), and we need to change (as everything is changing) seems to be their sensemaking. It was interesting to see that there was no significant deliberate resistance to AI-led changes in their antenarrative, where uncertainties posed by AI were seen as threats. Perhaps it can be explained by the notion that "the change is new normal" (Jørgensen et al. 2008) where companies are challenged to both respond and anticipate the change to stay in the industry (Buono & Kerber 2009). When change is the new normal, change becomes continuous and thus one must participate. Hence, it can be summed up in the following way: practitioners at OP normalized the change and the plausibility of their prospective sensemaking was supported by change being constant and necessary.

Anticipated benefits—as positive antenarrative

The other antenarrative theme outlined from the data revolves around the benefits of AI anticipated by OP's managers. 'Anticipated benefits' as plausibility (in the positive sense) of sensemaking was salient in the interview data. Since practitioners' negative anticipations of AI were scant, much of the emphasis was placed on the potential benefits of AI in the future. Their antenarratives were legitimized by the value proposition of AIs rather than that of its risks. The strategic head of OP provides a rationale for AI-embedded benefits:

"We are right now in the elementary stage in the way, but good enough from the point of view of customer experience, that the services are pleasant. I absolutely believe that, in a speech interface, it is not the same as human care. But somehow so, it is just an easy framework for people to think everyone has assistant when they need as a service. You want to pay the bill, you ask your AI assistant... I get the television switched on through AI, I get the television channel changed..." (TM1).

Adhering to their line of sensemaking, the anticipated benefits as antenarrative closely follows Vroom's (1964) notion of valence. The valence refers to the attractiveness of the outcome of the change. It has been widely recognized that positive expectations regarding anticipated outcomes influence the practitioners' support in the change process (Bartunek et al. 2006). If so, this can also be linked to the concept of 'meaning-making' in change projects. Inasmuch as practitioners mostly sought meanings in AI projects, and yet again overlooked the uncertainties that entail future risks.

Here, meaning-making is different from sensemaking in that it is a value-based reflection. In meaning-making as a process, practitioners make their personal meaning using conscious, value-based reflection in the context of ambiguous situations and dynamic environment (Van den Heuvel et al. 2009). One of the senior sales managers reflected on a meaning-making antenarrative where anticipated benefits echoed:

"Well it's pretty impressive. It has good things, or quite a lot of good things, that many things can be done in a much more straightforward way... well, it looks good. Good things have been done, and certainly as long as certain things can be done better... you don't know what that future will bring, But I would see that the OP Bank Group has a good future on this" (MM1).

Perhaps the meaning-making in this context originates from the highly stressful event assigning meaning to the outcome to avoid discrepancy (Park 2010). Hence, it can be summed up in

the following way: practitioners at OP sought benefits of the change and the plausibility of their prospective sensemaking was supported through meaning-making.

As discussed earlier, practitioners summed up their AI-based prospective sensemaking in a positive way. Their antenarratives on OP's AI-led future reflects the compelling value proposition in both 'normalized change' initiatives and 'anticipated benefits'.

Negative Antenarrative

Competitive force—as negative antenarrative

At a broader level, indicated in their newly revised strategy documents, OP Group foresees itself holding the 'leading position' in terms of digitalization. As competitive as it sounds, OP's older strategic vision was to be 'the best in the industry'. The focus on competition in their narrative is self-evident. At OP, implementing the vision into practice could be explained by their antenarrative and the way they see the future. As much as it sounds like a positive narrative to out-perform competitors, their antenarratives in practice have something more to explain, conspicuously in the negative sense.

Practitioners at OP see that AI leverages their competitive advantage. On the positive side, yes, competitiveness defines the winners and losers (Porter 1980). However, on the negative side, strategic success is not driven just by being determined to compete, but also by the strategic capabilities an organization has (Pandza & Thorpe 2009). It appears that practitioners' antenarratives at OP revolved around the speed of competition being a topic of concern. Particularly with the speed and frequency of change (i.e. pace of change) that ultimately seems to have challenged their capabilities. As narrated in OP media (2018):

"Some years ago, the technology goal of banks was often 'mobile first', but now the strategy is transforming into 'artificial intelligence first'."

"OP marks yet another change in 2019 mainly based in digitalization and AI based projects... Let us continue our journey of change together in 2019."

The afore-quoted excerpts reflect on technological changes being frequent, yet practitioners normalize them (as discussed earlier) with their optimism. However, there are certain questions behind their rationale to normalize the change that are still doubtful. The questions revolve around the pace of change being exponential insofar that OP's capability to manage it falls short. The pace of change requires accelerating investment at every level if the organization engages in the competition, but the most important thing is to balance the capabilities to support the change in practice. For practitioners at OP, the utmost concern in this context is the control over strategic issues such as how information will be used in AI-based competition. One of the senior managers brings this issue to attention during the interview:

"Well, in AI sense, the security issue is really important here. Who controls the information and is it safe as said to be safer operation? In that sense, time to time I think we are really rushing with AI" (UM1).

Similarly, one of the heads of the bank reiterated a similar opinion over the issue that questions their capability to manage the information. "In many ways AI is in fact scary matter... how

we are going to be capable of using these information is an important question" (MM2).

The preceding questions over their capabilities to manage the change indicates that this will affect the motivation and the level of awareness of practitioners in supporting change in a competitive landscape. As it seems so in their strategy, the group explicitly narrates competition being imperative in their change initiatives. Nevertheless, from a competitive dynamics point of view (Barney 1997; Chen & Miller 2012), when competitive actions require a response, awareness, motivation, and capability are analyzed (AMC) (Chen et al. 2007). Where awareness is a perceived notion of competitive challenges, motivation is the confidence to gain sustainable competitiveness, and capability is the efficiency of organization to manage those challenges. In line with the AMC framework, practitioners' awareness of the market (to an extent) and their motivation to prevail competitively has been well established at OP. However, what was more interesting was that their capabilities to manage the AI projects are not portrayed clearly from their antenarratives. This points towards their capabilities to manage competitive dynamics as being unconvincing. Similar viewpoints were realized by senior managers in the area of customer services:

"Yes, and it seems surprisingly challenging to implement in everyday life. In a way the lines are drawn too far away, and then here closest things are undone... of course don't have to miss out the kind of AI but we should improve on what is the nearest... and how to manage it" (MM2).

"We are, probably, forerunner (and a new comer) in competitive landscape. Even though the competition started many years ago, we started few years back. We are about to invest 50 million in cash just alone to reform central Finland OP. Now that explains how much we need to invest in a group level. It is massive... but too little attention is paid to what its price is" (MM2).

Practitioners seemingly insinuated that the speed of AI-led change threatens their capability in practice. Their antenarratives indicated doubts on their organizational efficacy. For them, the competition may have pushed OP to invest a little too far in the future. Their antenarratives hint at competitive force as a determining factor. The speedy change represents the competitive force that practitioners should embrace. However, in addition, managing capabilities needs extra attention.

Contradiction—as negative antenarrative

Throughout the analysis, also, contradictory elements emerged in their antenarratives. Practitioners' reflected on the AI-led change project as a positive initiation, but were simultaneously unsure to trust the change, which is clearly a contradicting view of negative note. This inconsistency and its contradictory logic creates organizational challenges (March 1991). From forthcoming analysis it follows that, in OP's case, some sets of contradictory logic regarding AI-led changes were noted. From their antenarratives, the head of strategy indicates the prospective logic and counter-logic on the AI:

"Well, I think the time of AI is all the time, I don't think it will ever end. But it is true, we overestimated in the short term and underestimated in the long term... it is now a days part of our everyday life so AI is way to go. It supports in decision making, it sure help us in leadership... it's probably so scary that the robot can teach robot but the motive behind that is unkn-

wn... the classic threats, probably, are related to controllability and who controls it... I would like to stay positive because we need technology as AI to solve our problems" (TM1).

"Well, according to most of the research, yes really, yes if you think about manual task then robots make less errors than human... I trust the robot doing our jobs... But then I also don't believe that there will be a time when we don't need human beings to do our job completely. That, this is big thing, a huge change this is bringing much opportunities but also not a big difference in some other way" (UM5).

As examples, the aforementioned excerpts can perhaps be viewed through Weick's notion of organization as an outcome of an interactive sensemaking process, inherently defining contradiction in sensemaking processes. As he says: "ambivalence is the optimal compromise" (Weick 1979: 219; see also Langenberg & Wesseling 2016). Contradiction refers to expressing opposite views that is used as a rhetoric to create tension in a story. For instance, paradox, irony, oxymoron, and dilemma are commonly used (Robey 1995). It appears that this case rather represents the nature of a dilemma, because practitioners expressed incompatible evaluations of frames within themselves (Engeström & Sannino 2011). In any case, it associates with the nature of business today, rapid and non-linear where effects are not proportional to their causes (Sherman & Schultz 1998). For that, practitioners are unable to narrate the consistent views of the change initiative where a general linear relationship between input and output can be defined.

While in interviews, when contradicting antenarratives emerged, practitioners concurrently realized the risks involved in supporting their optimistic rationale regarding the change project. It can be seen in the following excerpts from remarks by a senior business controller, an operative level manager, and OP media 2018:

"There is a huge risk; I think we have not identified everything at this moment. That is why we cannot prepare ourselves for this technology. It is quite big. We might lose all our customers at once, everything is possible in this. In that way it comes with big risk" (UM2).

"AI is super really useful that it helps automate our work saving time but not always. AI makes it easier... but I think they are looking for human contact than a robot. It is different when a person from bank calls and ask custo-

mer, what a loan application is about. Much better than robot making mistakes... in many cases it does" (OP2).

"AI is changing the finance industry—human labour may not vanish, it will change... Researchers who are familiar with how AI works and what its limitations are, talk about it very differently from what is common in public discussion" (OP media 2018).

As remarked above, regardless of practitioners' explicit focus on the benefits of AI, the implicitly envisaged risk appears to be true in their antenarratives, which clearly contradicts their views. As such, the practitioners' contradicting views are associated with discontinuous information on the concept of sensemaking (Weick 1995), and they take on the form of cyclic antenarratives in that practitioners presented counterfactual arguments that contradicted their prospective sensemaking. As a result, contradicting views revolve around conflicts that diminish organizational effectiveness and contribute to "vicious cycles" (Hargave & Van de Ven 2017: 328).

Concluding the findings, figure 4 illustrates the antenarratives that practitioners at OP utilize in their prospective sensemaking of AI projects. Four major antenarrative themes were identified during the interviews, representing both positive and negative framing.

Discussion and Conclusion

This paper started by questioning if one would participate in uncertain and ambiguous events that are yet to unfold (i.e. future-oriented). A case of AI in the financial industry was explored, given that it holds the nature of uncertainty. But what was more important was to uncover the sensemaking of the future-based project that revolves around uncertainties. Given that understanding sensemaking is a narrative process (Bruner 1990; Weick 1995), while prospective sensemaking is an antenarrative (Boje 2011). From the case analysis, it appeared that practitioners assuredly supported the AI project and predominantly adopted an optimistic position. Although as optimistic as practitioners seem at OP, contradicting logics in sensemaking were apparent in their antenarratives. The findings contribute to the growing debate on sensemaking (particularly echoing Boje's notion of prospective sensemaking) in an organization by providing insights toward the following conclusion, and provokes the following questions listed for further study:

Firstly, I would like to follow the discussion of practition-

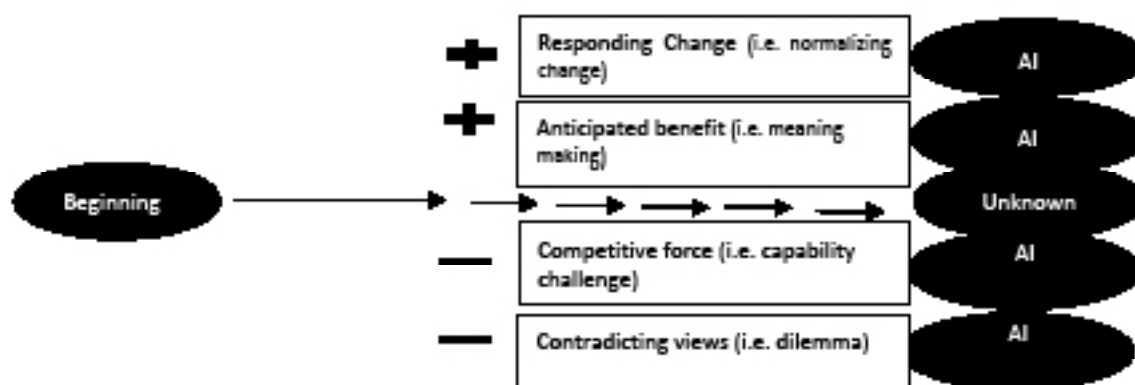


Figure 4. Positive & negative antenarratives in OP

ers' optimism about AI projects at OP. By definition, optimism is perceived as practitioners' "generalized positive outcome expectancies" (Scheier & Carver 1985). In the case organization, although practitioners were predominantly optimistic, as they normalized and made meaning of the change, the immersed contradicting views of their antenarratives did not legitimize their optimism whatsoever. It rather indicated the dilemma of their sensemaking. It can be, therefore, concluded that practitioners do not fully comprehend what the AI technology is about, or at least to the extent where they feel that there is control over it. In this line of thought, and naturally, one may argue that the future is mostly uncertain and given the 'black box' complexity of AI and such technologies, the challenge is on explainability without creating contradictory logics. Even if the contradiction is on the part of the organization and practitioners are usually confronted with dilemmas (Weick 1979) it must be managed efficiently as it often is considered a dysfunctional state (Clegg et al. 2002; Vandelannoitte 2012). What is most interesting in the findings is the question (Q1) of, what triggers practitioners to be exceedingly optimistic while contradicting sensemaking evolves in their antenarrative?

In this case, one key reason that practitioners stay overly optimistic revolves around the cyclic nature of sensemaking. This is the nature of a bet on the future as it is largely "retrospective sensemaking" (Weick 1979) and practitioners fall into the trap of "bounded rationality" (Cyert & March 1963).

At best, to ward off this challenge, firms must build capabilities to attend to contradictions (Cameron & Quinn 1988; Poole & Van de Ven 1989). However, in the case organization, regardless of their optimism, their confidence in terms of capabilities to overcome the contradicting views was absent. Strictly focusing on the future without knowing their own capabilities and developing it, organizations fall victim to fashion. Therefore, "knowing thyself" is equally important to "dare to be different" (Mintzberg 1994, quoted from Tsoukas & Shepard 2004). This brings us to the second question (Q2), should one bring change that poses uncertain trends (e.g. AI-led change) for the sake of competition? or, one shall understand the internal capabilities (or align the capabilities to the change implemented)? Arguably, with this logic, one way to make prospective sense also revolves around resolving the contradiction that questions capabilities to manage the change and unfolding events. Rather than falling into the trap of "ecological rationality" (Goldstein & Gigerenzer 2002) that competition being the referring point for the needed change, practitioners' perhaps should also make sense of their capabilities to manage the change (Eisenhardt & Martin 2000).

The other finding of this study calls for understanding the dynamics between 'speed of change' and 'prospective sensemaking'. This finding also aids the notion of time being central to strategic change (Kunisch et al. 2017). Research shows that the rapid change has a negative relationship with performance. Therefore, excessive change in a short time is ineffective and disruptive in that it does not assure the success of the change (Zhang & Rajagopalan 2010). For that reason, understanding the dynamics of prospective sensemaking and the speed of change is called for. In line with this call, at times sensemaking can be beyond one's control as they make sense of the events and of the implication of that change. In the meanwhile, senior management can construct their 'sense-giving' to influence sensemaking (Dunford & Jones 2000), especially as it influences the prospective future. The speed of change that emerges from technological (e.g. AI-led) projects creates hyper-competition (D'Aveni 1994), and is believed to be faster ("high-velocity")

(Tsoukas & Shepherd 2004; Eisenhardt 1989). This requires more attention toward sense-giving than sensemaking—insofar as change is so rapid that plausibility in prospective sensemaking is obscured.

At a basic level, sense-giving is different from sensemaking in that the practitioners trying to give sense are trying to influence involved practitioners to construct and reconstruct the meaning of change in order to understand the nature of the intended strategic change (Gioia & Chittipeddi 1991). While managing the strategic change, sense-giving consists of two major activities: 1) to provide a narrative that explains the nature of change, and 2) to construct aligned discourses that guide practitioners throughout the change journey. In other terms, sense-giving manages sensemaking through narrative (Ala-Laurinaho et al. 2017; Kraft et al. 2015; Maitlis & Lawrence 2007; Rouleau 2005). Top managers, such as 'change strategists' who imagine themselves as leaders in AI-based digitalization, are to influence the 'change implementers', who enact the vision, and 'change recipients', who make sense of the changes. Failing to do so, may bring about failure to adopt the change in practice (see Kanter et al. 1992). Putting this notion in perspective, perhaps more importantly, this study suggests, rather than focusing only on how practitioners prospectively make sense, that what seems necessary is how to 'sense-give prospectively' through the narrative by keeping 'speed of change' in consideration. Therefore, identifying change recipients' antenarratives (e.g. their dilemma) to construct sense-giving and re-framing practitioners' sensemaking possibly align and support their change initiatives as envisioned by change strategists.

There is a strong temptation in how AI as a project, regardless of its vague risks, is meaningful (meaning-making) to practitioners. This is the other reason practitioners embrace optimism with their 'meaning-making' process. From this perspective, Barry and Elmes (1997) address that due to the ever-growing unpredictability, rapidly fleeting opportunities require tomorrow's organizations and their employees to think quickly. Such an instance is the seed of a crisis situation (like in Weick 1988), where confusion and ambiguity prevail, and one has to make meaning of their actions. Aligning to the view of Wrzesniewski et al. (2003) of practitioners as active meaning-constructors, meaning-making (Van den Heuvel et al. 2009) is the other area of research that potentially complements the strategic narrative of organizations, where practitioners 'make meaning' with ambiguous events that are yet to unfold in a non-linear organizational domain. Practitioners naturally seek to make meaning out of their own sensemaking, nevertheless, our extended research could focus on the question (Q3), how can a change strategist (or a change implementer) sense-give in an organization so that change recipients make meaning of the change? The meaning-making antenarratives that evolve during change must be identified and collected to build wider stories that positively influence sensemaking.

In terms of the contradiction that appeared in the case organization, this cognizance can be explained through complexity theory in that organizations are composed of a complex adaptive system (Gell-Mann 1994; Goodwin 1994), and chaos theory in that organizations work in a chaotic system where open, dynamic non-linearity is involved. Although chaos by definition is a random but deterministically driven behavior, practitioners organize both stability and instability through their artifacts. Sometimes contradictions appear in the evaluation-choice-action -process (Thietart & Forgues 1995). This nature of sense-making hints at the confusion among practitioners and creates 'sensemaking gaps' where meaning reestablishment is initiated

(Maitlis & Lawrence 2007). To accomplish meaning-making understanding, a plausible account is necessary (Rouleau & Balogun 2011). Therefore, if a change strategist (or a change implementer) is able to sense-give with a plausible account that directs change recipients' meaning-making of the future, it becomes possible to avoid sensemaking gaps.

The narrative as discursive artifacts for sensemaking (Balogun et al. 2014)—fragmented narratives where the beginning or the end is implicit—involves ideas that have not been widely shared and can be conceptualized as antenarratives, which can form fully developed storylines (Boje 2008; see also Vaara et al. 2016). If that seems to be the case, the contradictory logics as forms of antenarratives appeal studies to understand the question (Q4), how do practitioners use their antenarratives to stabilize and instabilize the complexity and chaotic advancement of technology, such as AI, and associated events that unfold?

The study finally urges that, given the non-linear business scenario, our research endeavor should align with understanding prospective sensemaking in both spiral and rhizomatic antenarratives. Inasmuch as, in the case of the OP group, practitioners reflected cyclic antenarratives through normalizing change (by responding to change) and making meaning (by anticipating benefit). This is by nature too abstract to be reliable enough to predict future (See Boje 2011: 9; McCloskey 1990)

and still mainly revolve around the retrospective. Furthermore, the contradicting views identified in the case study and the afore-mentioned questions (Q1, Q2, Q3, and Q4) remain blind spots to be explored in the future.

To sum up, the motivation of this study roots in understanding how practitioners make sense of a future where wide uncertainty prevails. This study does not offer the ultimate method to make prospective sense, rather it presents antenarratives as themes that positively or negatively affect the sensemaking that directs the future (at least in the case organization, or allied context). One main idea that aligns with Liu and de Rond (2015) is the notion that managers and their stakeholders tend to revolve around the illusion that the world is more controllable and predictable than it really is. These illusions bring about more costly errors. Therefore, this paper encourages practitioners to recognize antenarratives as significant indicators that provide prospective sensemaking. The answer to the question, are we still playing in the unprecedented uncertainties?, may not be a crisp "yes" or "no", however, an imperative part of strategy work is that one should identify emerging stories that indicate the prospective clues, and to foresee the future as closely as possible to avoid roadblocks on the strategic journey.

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Appendix 1

No	Management Level	Duration of interviews	Code	Interview Conducted
1	Top Manager	59 mins	TM1	1/2019
2	Top Manager	50 mins	TM2	11/2018
3	Top Manager	45 mins	TM3	11/2018
4	Upper Manager	35 mins	UM1	1/2019
5	Upper Manager	30 mins	UM2	1/2019
6	Upper Manager	37 mins	UM3	1/2019
7	Upper Manager	40 mins	UM4	2/2019
8	Upper manager	45 mins	UM5	2/2019
9	Upper Manager	55 mins	UM6	2/2019
10	Upper Manager	47 mins	UM7	1/2019
11	Upper Manager	55 mins	UM8	1/2019
12	Upper Manager	32 mins	UM9	1/2019
13	Middle Manager	58 mins	MM1	11/2018
14	Middle Manager	61 mins	MM2	1/2019
15	Middle Manager	52 mins	MM3	3/2019
16	Middle Manager	19 mins	MM4	12/2018
17	Middle Manager	27 mins	MM5	1/2019
18	Middle Manager	33 mins	MM6	1/2019
19	Operatives	31 mins	OP1	12/2018
20	Operatives	21 mins	OP2	12/2018
21	Operatives	33 mins	OP3	12/2018
22	Operatives	25 mins	OP4	12/2018
23	Operatives	25 mins	OP5	12/2018
24	Operatives	22 mins	OP6	12/2018
25	Operatives	34 mins	OP7	12/2018
	Total	971 mins	25	