

Business-IT Alignment Through Triangulation of Models

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Abstract – South Africa's development banks have received criticism in recent times. Most of these banks' annual earnings have decreased owing to the misalignment of business and IT. The problem with development banks is the misalignment of business and IT strategies. This paper used a case study strategy to understand how four business-IT models could be triangulated to achieve business-IT alignment, planning, and execution. The paper posits that there is a need for executives to inspire confidence in business and IT professionals to recognize the banking dynamics relative to change and the addition of disruptive technologies and new solutions. The misalignment of IT strategy and business strategy ought to be detectable relative to the business functions and operations of the bank. This paper argues that business-IT alignment can be achieved through the triangulation of IT-business strategic models.

Keywords – IT strategy; business strategy; business-IT alignment; development bank, Strategic Alignment Model; IT Capability Model

I. INTRODUCTION

The performance of development has been under intense scrutiny in recent years. Most of these institutions have suffered losses, while some have seen their profit margins contract. South African development banks must align their business strategies with their IT strategies to improve their performance. As research has shown, organizations improve their performance when their business strategy and operations are aligned with their IT strategy. The problem is that South African development banks lack a framework for aligning business and IT strategies. The purpose of this research was to construct a framework for aligning business and IT strategies in South African development banks. Although development banks are not for profit, they are given a mandate by the government or province of government that controls them [1]. Their policies are centered on the development mandate established by their main stakeholder, which is often the federal or provincial government.

The problem is that South African development banks lack a guiding framework for aligning business and IT

strategies. Most business-IT alignment models are industry-specific and cannot simply be transferred to other sectors. Additionally, these models are static and do not offer insight into the degree to which tactics are matched effectively or poorly [2].

A. Setting and Context

South Africa (SA) was the location of the research. This section discusses the banking sector in SA and the distinctions between commercial and development banks.

B. The banking industry

South Africa's banking industry is the largest and most advanced on the continent. Its complexity is similar to that of the financial sector in the developed countries [3]. South African banks are highly regulated, and governance plays a critical role in ensuring compliance. The bank's capacity to compete and respond to external problems such as government regulations, technology advancements, and customer demands all have an effect on its business strategy. There are instances when business and IT collaborate; however, IT managers are not involved in developing the business strategy beyond offering technical recommendations. Banks suffer a lack of commitment to budgets for business-IT alignment and even to IT investment [4].

C. Financial institutions

Commercial and development banks, insurance providers, and investment firms are considerably more likely than other industries to spend substantially more on the technology that drives their operations, as they see IT as a key component of customer closeness and operational excellence. Financial institutions are attempting to operate their whole business on IT platforms. They struggle to make full use of their business systems' capabilities in order to enjoy the advantages of process optimization, automation, and digitization [5].

D. Commercial banks

Commercial banks are a category of financial entities that are all the same. There is not much that separates South African commercial banks; even their products and



services are identical. As a result, to create a stable financial position and profit margins, commercial banks create business strategies that provide them a competitive advantage [6]. Profit is the driving force behind commercial banks. On the other hand, development banks are not profit-driven and operate with government oversight and funding. Their tactics are aimed at achieving their growth goals [1].

E. IT Strategy

IT strategy is a set of plans, goals, objectives, and targets for IT systems and capabilities, IT competencies, and IT governance [7]. The information technology plan is a road map for how a business will use software, hardware, and networks to achieve its objectives [8]. To get a competitive edge over their rivals, organizations create an IT strategy. A business's IT strategy enables it to discover and capitalize on opportunities enabled by its technology [9]. The IT strategy includes, but is not limited to, applications, infrastructure, IT structure, and IT capabilities [10].

IT strategy refers to the blueprint for how well the bank will use all technical tools, systems, hardware, software, local and wide area networks, and the whole bank's infrastructure to achieve the business strategy's goals in this paper.

F. Business Strategy

A business strategy, or corporate strategy, outlines the market behavior of an organization defined by its goals, policies, and procedures [7]. Businesses adapt their tactics to socioeconomic, political, and technological changes. Businesses are trying to become customer-centric while improving their agility at the same time. The fast advancement of technology has resulted in a customer who is more technologically aware than at any other point in time. As a consequence, consumer access and expectations are quickly changing [11].

In this paper, we will use the term "business strategy" rather than "corporate strategy" to refer to the plans, strategies, and policies that guide the firm's response to social, economic, political, and technological factors while following the shareholder mandate.

G. Business-IT Alignment

Business-IT alignment is the process of aligning the IT strategy with the business strategy and processes. The phrase "business-IT alignment" refers to the process of increasing the alignment of dynamic business goals with the particular technical support offered by IT. Business leaders and managers have highlighted the critical importance of successfully aligning business and IT objectives. However, as business executives and managers have observed, successfully aligning the business with IT is always a tough process [12]. Aligning business and IT focuses on three

levels: strategic alignment, structural/functional alignment, and social alignment [13].

Various studies have been conducted to show the positive impact of business-IT alignment on organizational performance [14] [4] [15] [16] [17] [18]. It should go without saying that harmonizing business and information technology within a firm has a direct effect on and improves organizational performance [14].

In this study, the words business-IT alignment or BITA refer to the alignment of business and information technology, as well as the alignment of the strategies that drive them.

II. SURVEY OF SCHOLARSHIP

This section will summarise the body of knowledge on the topic of this research. The section will mainly include business-IT alignment studies, as well as related ideas, theories, models, and methods that have been used in previous research.

Spósito et al. [19] examined the most studied aspects for aligning business and IT strategies to give an overview of the current state of research on business-IT alignment. They conducted a comprehensive literature evaluation to identify which business-IT alignment characteristics are most prevalent. The research highlighted four dimensions: strategic, structural, social, and cultural.

Spósito et al. [19] conducted a 15-year study. The authors compiled their findings from peer-reviewed publications and conference papers utilizing just three scientific research databases, one of which was the International Conference on Enterprise Information Systems (ICEIS). Their results showed that every article they examined addressed strategic alignment. As a result, business-IT alignment, which addresses the strategic level, is the most often addressed subject. Around 75% of the articles examined in this research mentioned strategic alignment. 40% and 30%, respectively, of the articles, examined made reference to social and cultural aspects. The study shows the critical nature of these aspects in terms of business-IT alignment. The authors have integrated all aspects into the conceptual framework for this research that has been suggested.

Regrettably, this analysis is entirely dependent on three scientific research databases. These are very restricted resources and do not include the multitude of peer-reviewed publications accessible through the numerous databases.

Reynolds and Yetton [16] published a seminal article titled "Aligning business and IT strategies in multi-business organizations," in which they examined the implications of existing business-IT alignment models and proposed an alternative theory with explanations for how business and IT alignment creates value. The research applied route dependency and resource-based theory to form IT strategic

alignment for multi-business organizations (MBOs), with a particular focus on temporal, functional, and structural alignment. The research used Makadok's [20] four profit theories to create a theory of value creation through three strategic drivers: competence, governance, and flexibility, using the Commonwealth Bank of Australia as a case study. Reynolds and Yetton established the "Functional and Structural Alignment Model in MBOs," which is based on three core concepts: temporal alignment, functional alignment, and structural alignment.

Temporal alignment refers to the degree to which executive decisions influencing the organization affect the flexibility of IT. Not all executive decisions are decided in advance. Therefore, they need a responsive and flexible IT infrastructure. An effective IT strategy necessitates the ability to react to IT flexibility to adhere to strict time alignment criteria.

Reynolds and Yetton describe structural alignment, sometimes referred to as vertical alignment, as the process through which the business strategy is aligned with the SBU plans. The business challenge is to ensure that the two initiatives complement one another. The functional alignment, also known as horizontal alignment, refers to the alignment of MBOs with IT initiatives. The purpose of the functional strategy is to build IT capabilities that allow and support business capabilities. When IT strategy must be aligned with both strategic levels, complexity ensues.

Reynolds and Yetton's functional and structural alignment approach tackles the problems of temporal alignment, structural alignment, and functional alignment to create value in each of these three areas. The objective of this approach is to optimize IT flexibility in response to market changes by creating an efficient structure that regulates IT resource allocation to individual SBUs and ensures that the IT strategy utilizes business and SBU capabilities.

However, Reynolds and Yetton's research does not hypothesize a connection between the three kinds of alignment, and therefore their effect on an organization's performance is unclear. Additionally, the validity of Reynolds and Yetton's model has not been experimentally verified.

According to Kekwaletswe and Mathebula [4], external variables affecting business-IT alignment include consumer demands, market trends, competition, government regulation, technical development, information systems trends, and information systems governance. They suggest in their research on the alignment of business, and IT plans in South African banks that business strategies be created in cooperation with IT and that business and IT leadership maintain close contact and collaboration.

The authors created a conceptual framework to assist South African banks in aligning their business and IT objectives. They utilized the Strategic Alignment Model (SAM) to evaluate the alignment of the business and IT goals, as well as the synergy between the two, using a case study from one of South Africa's commercial banks.

A mailed open-ended questionnaire was posted to 15 individuals from the same bank as the data collecting tool. Only nine of the fifteen open-ended surveys sent were completed in whole or in part. In a follow-up semi-structured interview, three individuals who had not completed their questionnaires fully were questioned.

Because the research focused solely on one commercial bank in South Africa, the results are difficult to generalize. Furthermore, it was said that the participants' answers were comparable and organized as if they had studied literature. This puts the answers into doubt. Additional study would be necessary to verify the proposed conceptual framework. The sample size was also small for any kind of bank in South Africa. Larger sample size could have been used to strengthen the results of the study.

In their research titled "Assessment of IS-innovation strategic alignment variables across universal banks in Ghana," Yaw Obeng and Mkhize [21] investigated perceived elements affecting business-IT alignment. One of their main goals was to identify the variables that influence business-IT alignment. They elicited input from Ghanaian banks on the key variables influencing business-IT alignment via a case study research strategy. Between 2010 and 2014, the study utilized purposive sampling to find and choose six banks in Ghana that got reliably good ratings for book values and total operational assets. Using semi-structured interviews, eleven participants from six banks were interviewed. Data were examined using computer-assisted quality data analysis tools to enhance the quality of interpretation.

Participants highlighted agility, business-IT cooperation, management commitment to IT, and organizational learning as key elements for alignment, according to their results. These variables are inextricably linked to the cross-domain alignment and domain knowledge sharing components of business-IT alignment. The research highlighted the essential importance of business and IT leaders having a good working relationship to expand their understanding of one another's areas. Additionally, the research found that agility allowed IT to strengthen its skills for supporting a shifting strategy that enables business leaders to make fast and informed choices.

Regrettably, the study's bank sample was too homogeneous. The banks were almost similar in terms of size and consistency of functioning. The findings could change if other banks of varied composition and size were

examined. Moreover, the sample size was not as large as it might be. There were eleven interviews.

III. THE THEORETICAL FRAMEWORK UNDERPINNING THE STUDY

In this paper, we propose a triangulation of four models in this paper that highlight and assist practitioners with the concepts and actions that must be taken to attain the business success of aligning business and IT strategies and operations. The business-IT alignment models are discussed in detail below.

A. MIT90s framework encourages professionals to understand the dynamics of change and the acquisition of new technologies

The MIT90s Model is a process framework that depicts the relationships between five critical structures: strategy, structure, technology, people, and management processes [22]. As shown in Fig 1.

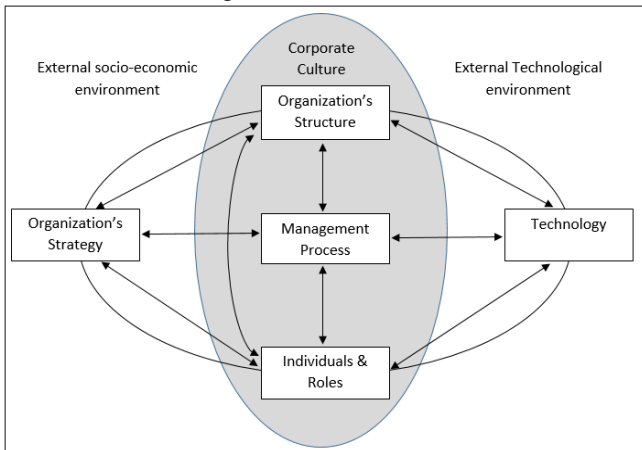


Fig. 1 MIT90s framework

The MIT90s framework outlines the steps necessary to achieve business-IT alignment via the use of culture, external factors, IT knowledge and information, and IT success. Liao and Teo [23] tracked the development of the MIT90s framework. They claim that it was developed by Rockart and Morton from Leavitt's 1965 model, dubbed the Diamond hypothesis [24]. The Diamond theory was composed of four interrelated constructs: the duties of the organization, its people, structure, and technology. In diamond theory, the constructing task refers to the organization's goals and operational attempts to accomplish them.

B. Strategic Alignment Model brings an understanding of how business strategy affects IT strategy and vice versa

The Strategic Alignment Model (SAM), a model based on the MIT90s [25], is extensively used to link business and information technology [16]. It has been frequently referenced for its intuitively convincing argument demonstrating the need and significance of business-IT alignment for organizational performance improvement [26].

For business and IT strategies, SAM offers four alignment constructs: business strategy, business infrastructure and processes, information technology strategy, and information technology infrastructure and processes [27]. Two ideas link these constructs: functional integration and strategic alignment [4]. SAM was never intended to be a technique for measuring business-IT alignment. Its purpose is to discover a way to think about IT strategy and if business strategy influences IT strategy or vice versa [22]. SAM is shown in Fig 2 below.

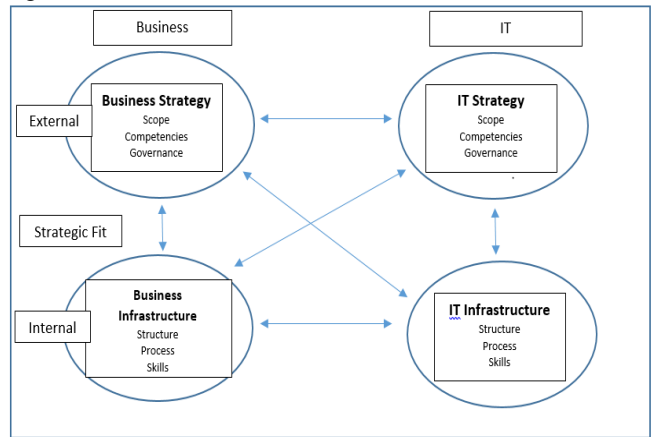


Fig. 2 Strategic Alignment Model

A. Strategic Alignment Maturity Model offers an assessment that assess business-IT alignment for areas of improvement

Most business-IT alignment models are industry-specific and cannot be readily adapted to other sectors, which makes them difficult to implement. Besides, since these models are static, they do not give indications of how effectively or badly strategies are matched with one another [28]. According to Luftman [29], the Strategic Alignment Maturity Model (SAMM) offered assessments that may help organizations in improving the degree of business-IT alignment maturity [30], as shown in Fig 3.

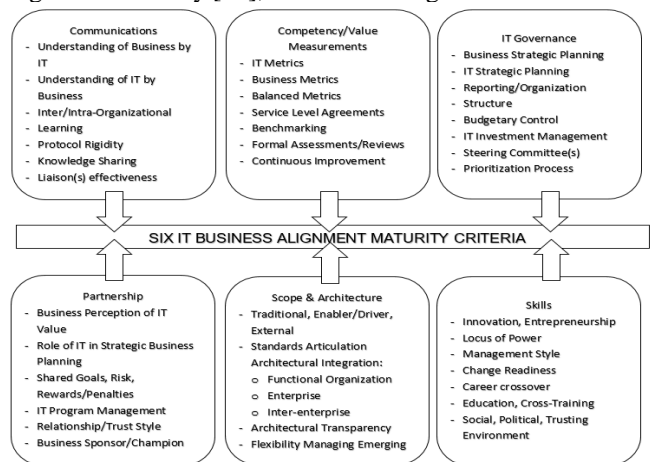


Fig. 3 Strategic Alignment Maturity Model

SAMM defines six concepts for assessing the maturity of business-IT alignment. These are the following criteria:

- Communication
- Evaluation of Competencies/Values
- Governance
- Collaboration
- Technology Scope
- Skills

The SAMM dimensions, as defined by Jonathan et al. [28], are as follows. The term "communication" refers to the exchange of ideas, information, and expertise between IT professionals, business professionals, and IT system users. Competence/Value Assessment refers to the process by which organizations quantify the value of IT in a manner that is acceptable to IT and all stakeholders. IT governance highlights how an organization makes IT decisions. IT governance is important for defining the value of IT and also for defining how IT decisions are made. The term "partnering" refers to the connection between IT and business for collaboration, which fosters reciprocal confidence. Dynamic IT scope refers to an organization's capacity to finance IT and maintain an adaptive and flexible infrastructure capable of supporting new and developing technological solutions. Finally, IT and business skills development refers to the process of enhancing the capabilities of IT professionals to guarantee the successful alignment of business and IT.

The criteria described above are necessary for evaluating the degree of alignment between business and IT. Additionally, literature shows that over 55% of publications agree on these criteria as the most appropriate variables to employ when assessing business-IT alignment [31].

B. IT Capability Model

Fig 4 depicts the IT capabilities model's constructs: processes, strategy, organization, and infrastructure.

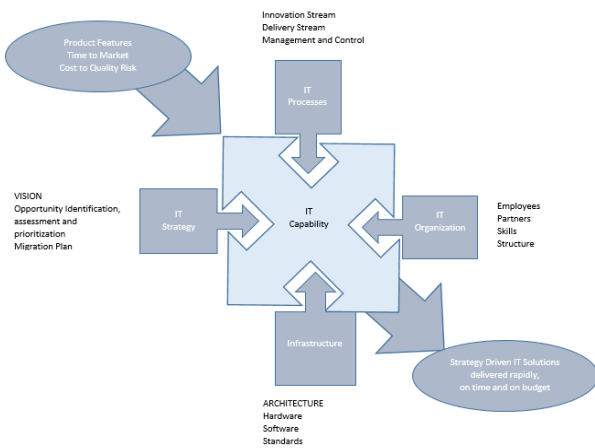


Fig. 4 The IT Capability Model

IT capabilities are instruments for improving an organization's economic performance via process transformation. IT capabilities examine the connections between capabilities such as IT people skills and organizational structure, IT management capabilities in terms of planning and opportunity identification, IT infrastructure adaptability, and IT procedures. IT skills are intimately connected to the success of an organization [32]. They refer to an organization's inherent ability to research and evaluate the use of technology and services to gain a sustainable competitive advantage over time [33].

IV. RESEARCH METHOD

This paper analyses business-IT alignment utilizing four models of alignment. This section discusses the methodology deployed in this study.

A. Research Strategy

This research employs a case study strategy that includes several case units. Case studies may be comprehensive or embedded. An embedded approach finds subunits (case units) inside the primary case, analyses each case unit independently, and then synthesizes the findings to provide a comprehensive picture [34]. An embedded single case study examines a case thoroughly by examining the case's various procedures, techniques, and attitudes inside the case components that comprise or contribute to the case [35]. To this point, this has been a case study of a development bank with several business divisions, each of which was handled as a separate case unit. Each company division was examined independently as a case unit. The findings from each case unit were then combined to create a comprehensive picture of the phenomenon of business-IT alignment within a development bank.

Twelve case units were analyzed for an organization that provides financial support to the agricultural sector's growth, commercial farming, and agribusiness. The organization makes suitable financial products accessible to new entrants to agriculture from historically disadvantaged backgrounds to facilitate access to financing. The argument is for a genuine South African development bank that serves all farmers equally and operates only inside South Africa's borders.

B. Research approach

The research used a qualitative approach and methodology. The qualitative method's main goal is to try to make sense of some observable event in the world, which requires an interpretive approach as a subject, therefore, connecting it with the interpretivism paradigm [36] because of its inductive thinking.

C. Sampling for research

This research used a sampling method known as purposive sampling. This research deliberately selected one of the three

largest national development banks to see how business and information technology are aligned there. Because purposeful sampling enables the study to choose a unit of analysis that has the qualities needed of sample units, is believed to apply to the research subject, and is readily accessible to the study. This technique is relevant and preferred for this research. The unit of analysis was the organization, a major national development bank. Also, the participants, who represented the organization, were purposefully chosen based on their knowledge and experience with business and IT strategy. The research included 40 participants from different business divisions that are treated as case units in this research. The participants included senior managers, general managers, line managers, and operational employees. A typical large national development bank is divided into the following business units (case units): human capital, IT, strategy and marketing, finance, risk and credit, legal, audit, and banking operations.

A typical large national development bank is divided into the following business units (case units): human capital, IT, strategy and marketing, finance, risk and credit, legal, audit, and banking operations.

D. Data Collection

Semi-structured interviews were chosen as the most suitable data collection technique for this research. The selection was made based on the benefits and applicability of the research being conducted. According to the research, this method can produce high-quality data. The data collection process was guided by the theories discussed above.

E. Analysis of Data

Thematic analysis was employed to study the data. The analysis involved identifying, analyzing, and reporting on patterns of data. These were classified as themes and sub-themes. Once the themes are established, they are studied to uncover themes that are related to a particular phenomenon.

F. Data collection procedure

The data collection procedure for semi-structured interviews was during the era of Covid-19, and for movement restriction purposes, Skype for Business was utilized. The company's website has an organizational chart showing the organization's divisions, as well as the titles and duties of senior management. Each division's general managers, managers, senior specialists, and specialists were contacted through e-mail to arrange an appointment. Employees' names and e-mail addresses were included in an employee's diary document. We contacted each individual and requested a meeting. Once an appointment was agreed upon, the participant received a meeting invitation to record in their diary or calendar management system of choice. A reminder was sent via email one day before the interview.

All interviews were conducted at a time and location that suited the participants.

V. TRIANGULATION OF THEORIES – A COMPREHENSIVE APPROACH

The theoretical addition to the body of knowledge is the triangulation of four theories, namely the MIT90s Framework, the Strategic Alignment Model, the Strategic Alignment Maturity Model, and the IT Capability Model, as shown in Fig 5 below.

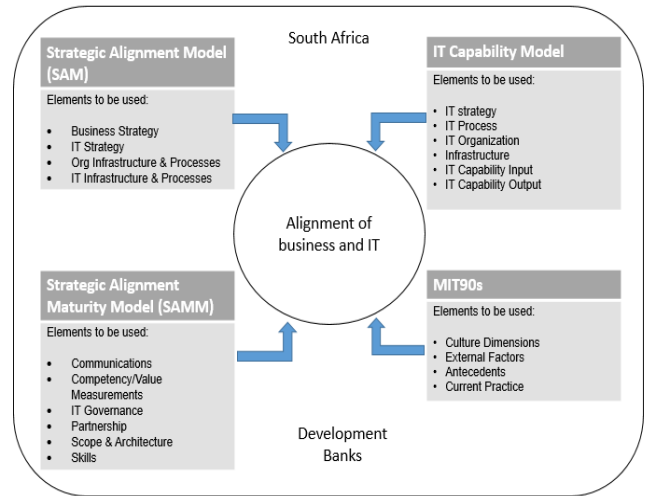


Fig. 5 Triangulation of Theories

The models are triangulated because each one is critical to business-IT alignment. Each model is highly supportive of and focuses on a distinct element of the South African development banks' business-IT alignment strategy. Table 1 summarises the model's objectives and benefits. Historically and particularly in the context of the South African development bank, none of the four triangulated theories have been utilized to evaluate business-IT alignment.

Table 1: Triangulated models' focus

Model	Business-IT alignment focus
Strategic Alignment Model	SAM's objective is to provide a framework for thinking about IT strategy and to determine if business strategy affects IT strategy or vice versa [22].
IT Capability Model	The IT capability model examines the connections between capabilities such as IT people skills and organizational structure, IT management capabilities in terms of planning and opportunity identification, IT infrastructure adaptability, and IT procedures [32].
MIT90s	The MIT90s model's primary objective is to motivate professionals to

	comprehend the dynamics of change and the acquisition of new technologies [37].
Strategic Alignment Maturity Model	The Business-IT Alignment Maturity Model (SAMM) was developed to provide an evaluation tool that may assist companies in increasing their level of business-IT alignment maturity [30].

VI. DISCUSSION OF FINDINGS

The findings are analyzed and interpreted considering the available literature. Literature is used to refute or confirm the bank's processes and procedures for aligning business and IT. As a result, a methodology is provided that demonstrates how to establish, maintain and enhance business-IT alignment.

The research used the perspectives of the Strategic Alignment Model, the IT Capability Model, the MIT90s framework, and the Strategic Alignment Maturity Model to analyze the unit of study. These perspectives were critical for gaining a thorough knowledge of the business-IT alignment problem.

A. Inspirational Leadership

The research was performed at an organization that was experiencing significant changes in terms of business strategy and IT strategy. The CEO and senior management responsible for the business strategy described here have resigned from the bank, and therefore their perspectives on how IT performed in terms of strategy alignment could not be ascertained.

The term "organizational culture" refers to the interactions, communication, practices, and collaboration that occur between business units, senior management, and information technology. It is clear that the organization had an undesirable culture of allowing vacant positions to exist for a long time. The culture was also one where the executive management was not staying in positions for long, causing instability at the top of the organization.

Clearly, not all employees were included or consulted enough in the formulation of the business strategy to build confidence in top management and buy-in.

Communication between business units and IT is mostly conducted via committees and at the senior management and board levels. There are no platforms for communication between senior management, middle management, and specialized levels of staff. Because of these reasons, the executive could not inspire leadership.

The phrase "inspirational leadership" refers to a leader's capacity to instil in his or her followers a passion for a cause

[38]. According to the literature, inspiring leadership improved awareness and practice of more successful collaboration with colleagues and business partners. The impact of inspiring leadership aided in the enhancement of collaborative skills in terms of individual outcomes [39].

B. Does the business strategy informs the IT strategy

The results indicate that the business strategy is not communicated farther down to the level of business units to crystallize its effect on those units. This results in workers losing sight of the company strategy. This, according to literature, creates a slew of difficulties, including an uncertain, unclear, or lack of buy-in for the company plan. Literature suggests that management establish venues for constant communication with workers about the business strategy to ensure that the business strategy is clear [40]. Additionally, the literature suggests that corporate strategies and technology solutions be updated regularly. In some industries, the technology environment has the potential to develop faster than the three- to the five-year strategic timeframe of the past. As a consequence, organizations must constantly evaluate and modify their plans to capitalize on the changing technology environment rather than react to market and industry trends [41].

The findings indicate that there is a misalignment between business and IT. The organization's need for IT to enable it does not match its financial investment in IT. Banks suffer a lack of commitment to budgets for business-IT alignment and even to IT investment [4]. According to published research, development banks must substantially increase their investment in technology to support information technology since it is a key component of customer closeness and operational excellence [5].

Additionally, the results indicate that EXCO develops the strategy and then shares it with the rest of the business divisions. This implies that IT is not included in the strategy development process as a strategic partner. While perhaps IT is represented at the bank by the CFO, the CFO may lack the technical expertise of a CIO. According to Ping-Ju Wu et al. [42], a CIO must be a member of the executive committee. This will improve common domain understanding, which is a necessary component of business-IT alignment on the social level.

C. Business- IT alignment improvement

The research discovered that there are many impediments to improving business-IT alignment. Inspiring leaders, effective communication of business strategy, too little IT budget, lack of talent development, and effective governance to monitor the continuous alignment of changing business and IT strategies are just a few of the factors identified in this research as impeding business-IT alignment improvement.

Jonathan et al. [44] state that the following are needed to enhance business-IT alignment: sharing of ideas to enable business-IT alignment, IT governance to define the value of IT and to regulate how IT choices are made, cooperation between IT and business to enhance collaboration and IT financing to increase IT capacity.

D. IT Capability

The study has found that the IT budget is inadequate to construct a modernized IT system. The IT budget is insignificant compared to the business strategy's objectives. The information technology infrastructure is very antiquated. It lacks adaptability and is incapable of being scaled up. In banks, the significance of information technology infrastructure is often overlooked.

VII. STUDY RECOMMENDATIONS

A. Inspirational Leadership

This paper recommends that top executives recognize the need for transformational leadership in fostering innovation and empowerment. Additionally, it is emphasized that business-IT alignment cannot occur only via IT leadership; it needs organizational mechanisms that empower IT and business people to assume responsibility for business-IT communication, domain knowledge development, and IT-involved business planning.

B. The business strategy must inform the IT strategy

When an organization's business strategy falls short of providing a vision for its IT strategy, a strategy gap develops. To address this, the organization must develop IT competence. Strategic alignment refers to an organization's ability to compete externally with other organizations by using its internal infrastructure. The IT strategy should outline how development banks will use all available technological tools, systems, hardware, software, local and wide area networks, and the bank's complete IT infrastructure to accomplish the organization's business strategy goals. A successful IT strategy should enable the organization to capitalize on new business possibilities by using consumer data and identifying smart methods to increase client loyalty.

C. Continuous improvement of business-IT alignment

The study recommends that senior leadership enhance communication and knowledge sharing between IT staff, business, and IT system users. The creation of IT governance and committees to oversee how an organization's IT choices are made. A vibrant IT scope is required for an organization to invest in IT to maintain an adaptive and flexible infrastructure capable of adapting to evolving IT solutions. Finally, IT and business skills development are necessary to strengthen IT personnel's competencies and guarantee the alignment of business and IT is successful.

D. Building IT Capability

When the business strategy of the organization cannot offer a perspective for its information technology strategy, a strategy insufficiency develops. To address this, the organization must develop IT capability. Strategic alignment refers to an organization's ability to compete externally with other organizations by using its internal infrastructure. The decisions that define the IT strategy needed to execute the business strategy of the organization will be determined by the organization's IT capability.

VIII. CONCLUSION

The purpose of this article was to investigate and analyze the alignment between business and IT and organizational success, with a particular emphasis on South African development banks. The study found that inspiring leadership, alignment of business and IT strategies, continual improvement of business-IT alignment, and capacity development for IT are critical for company competitiveness. The study has found that the leadership lacks confidence because of its instability. The business and IT strategies are not aligned and are not assessed to ensure that they remain aligned. The business strategy is not disclosed to the banks to get employee support. Finally, the study has shown that the company does not invest in IT for capacity development. This paper argues that business-IT alignment can be achieved through triangulation of the Strategic Alignment Model, the IT Capability Model, the MIT90s framework, and the Strategic Alignment Maturity Model. Each of these models on its own is not enough to align business with IT. The triangulation of the four business-IT alignment models encompasses all concepts necessary for alignment. The triangulated models complement one another in that when one model is weak, the other offers sufficient advice and adds to the body of knowledge on business-IT alignment.

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