



# Operational Excellence and Commercial Banking Performance: A Competitive Advantage Opportunity

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**Abstract:** Commercial banks in the emerging markets have witnessed transformations in recent times, which has affected their operational performance. These transformations include consolidations, recapitalisation, technological advancement, compliance and the rise in retail banking patronage. The increasing number of customers has become one of the sources of challenges to the banks. Other issues are challenges of effective service delivery, rise in the cost of operations, and branch network. Operational excellence is viewed as a strategy and a competitive advantage opportunity for overcoming some of these challenges as practised in other sectors of the economy in Nigeria and beyond. This paper adopted a case study approach to point out some of the opportunities and benefits derivable from operational excellence to the commercial banking operations in developing countries as experienced by banks in some developed nations. Also highlighted are some of the levers and approaches to implementing operational excellence in the banking sector. The article thus concludes that operational excellence improves banks' service delivery, customer satisfaction, cost-effectiveness and efficiency, a substantial increase in revenue and profit, and offers a competitive advantage to banks. Hence, Nigerian banks must leverage their workforce, processes, innovation, and governance to attain excellence in their operations for them to remain competitive in both regional and international markets.

**Keywords:** Operational excellence, performance, efficiency, retail banking, Nigeria

## 1. Introduction

The banking industry is under pressure to comply with regulations, increased competition and stakeholder's demands to perform. The experience learned from the financial crisis of recent years has triggered a fresh, more upsurge of operational efficiency, particularly cost reduction in the banking sector (Pierron, 2009). It has also been observed that most retail banks services are not adequately connected to their operating system, which leads to inefficiencies in the operational processes and eventual loss of business opportunities (Mudambi & Venzin, 2010). Given the emerging market condition and challenges, top-ranking banks have taken a step towards improving work processes that shows potentials for the rise in productivity and customer retention (Kaizen, 2013). These work processes could be improved by adopting operational excellence (OE) strategy. Banks used OE as a competitive advantage opportunity to remain relevant in the marketplace, sustain returns as well as protect existing competitive positions (Wyman, 2015). OE was argued to have improved organisational performance in the banking sector (Chipwatanga & Kaira, 2019). Thus the importance of and need for OE in the commercial banking sector in emerging markets is overwhelming.

It is evident that operational excellence is a competitive advantage and has improved the performance of banks across the globe. A study conducted by Wyman (2015) shows the impact of OE on the performance of banks across many regions. In North America, there was a 23% increase in returns; Australia 17%; China 15%; Nordics 14%; the UK 12%; rest of Asia 12%; Western Europe 7% and Southern Europe -8%. The Wyman (2015) study findings indicated the significance of excellence in the banking sector. The banks in the regions did not only adopt OE for the sake of adoption; it was chosen to help reduce wastages in the work process to utilise limited resources to achieve a more significant result. However, one of the study's limitations was its inability to cover the African continent.

Some commercial banks in Nigeria adopted an operational excellence strategy, and it was seen in their quality of service delivery and the rising number of retail customers across the country. According to Onwuegbuchi (2018), banks like First Bank, Guaranty Trust Bank, Zenith Bank, Ecobank and Access Bank attained OE by adopting Technical License Management (TLM) Corona solution in their banking operations. He argued that the TLM solution had allowed these banks to integrate corporate activities and transactions reconciliation, which has enabled them to bring down cost and operational risks through continuous improvement. Considering the situation at hand, it is evident that operational excellence represents key strategic capability required for banks in Nigeria to achieve a continuous performance improvement, as persistence of lack of adoption of OE could be catastrophic for banks in this dynamic business environment. As pointed by Chipwatanga & Kaira (2019), the absence of OE in banks leads to unjustifiable and yet controllable costs to operate the bank will accelerate to levels that may cripple the bank or worsen. The challenge is that majority of the banks in Nigeria did not adopt the OE strategy and as such, could not come out of the cost traps.

In Nigeria, government policy encourages banking because every employee maintains a bank account for his or her monthly salaries. This policy has given rise to more bank customers and more branches that the commercial banks are now struggling with managing the increasing number to sustain their revenue framework (Fadare, 2010). In the same vein, Pierron (2009) opines that branch network across European retail banking service takes the most substantial portion of their operational cost and which has prevented them from focusing on cost-cutting opportunities in the chain of operational activities. The Nigerian situation is not different from that of Europe as regards increasing branch network. Many of the commercial banks in the country compete and show might when it comes to the number of branches they operate (Auta, 2010). There are bank branches that are not needed for a particular location, and even they must be sighted, their sizes should depend on the volume of customers for that specific branch. There are at times, bank branches that are supposed to be cash office; instead, the buildings are made the same with a main or regional branch, with similar assets and workforce costing more to operate. This same problem of too many branches led to the collapse of many Nigerian banks in 2011-2012 (Ajakaiye & Tella, 2014). However, today the situation has not changed because in September 2018, Skye bank was taken over by the Asset Management Company of Nigeria (AMCON).

Some Nigerian banks have understood and realised the need to continuously improve work processes in account opening, credit processing and other financial services (Sanusi, 2010). However, such understanding did not translate into result because some of the problems persist, as issues related to poor service delivery time, rise in operational cost, inflexibility of activities, and poor Automated Teller Machine (ATM) service, especially after work hours and weekends are still on (Obiri-Yeboah, Kyere-Djan & Kwarteng, 2013). The problems had forced people to close their accounts with some banks, operate multiple bank accounts, and increase accounts' dormancy. By implication, the image of the banks is affected, profitability is also affected, which leads to loss of substantive market share and firm value would be affected as well. As explained earlier, the benefits of OE are a clear solution to the underpinning challenges faced by the banks in the country. OE is thus regarded as a strategy for reducing cost, increasing efficiency, optimising output/result, reducing wastage and maintaining a competitive position. This article adopts the use of a case study approach to further show the practical benefits of OE to banks in Nigeria, thus the need to elaborate such benefits for broader understanding and adoption amongst banks in the country and beyond.

## 2. Material and Method

A case study design of research deals with the analysis of what is obtained in one organisation and see to possibility of applying another scenario. The case study research approach systematically examines a real-life phenomenon detailed and within its environmental framework (Ridder, 2017). While Yin (1994) see a case study as a method or research design, Stake (1998) viewed it as an object of a study where it is emphasised on cases of interest and not methods of enquiry. Andersen & Kragh (2010) opined that case studies offer a healthier understanding of phenomena concerning existing context-dependent information. A case study could be an individual, a group, an organisation, an event, a problem, or an incongruity (Yin, 2014). According to Ridder (2017), case studies have their strengths in detailed descriptions and inquiries into new or startling phenomena and trends of events. The challenge is, there is no consensus in the literature regarding the adequate application of case study methodology (Welch et al., 2011).

The approach taken in this article was to review a particular case of a bank and recommend the strategies deployed to other organisations in the same industry but a different country. To this end, the Deutsche Bank of Germany was chosen as the case organisation in this article. Therefore, literature was gathered and reviewed from various sources and

platforms such as Google, Scopus citation, professional reports, white papers and platforms like Research Gate. Others include companies' reports and releases were utilised in this article.

### 3. Operational Excellence in the Banking Sector

Many firms have accepted OE across industries as a mechanism for enhancing operational performance. Once it is mentioned, what comes to the mind of people, include lean management, quality management, continuous improvement, waste elimination, cost reduction, and efficiency in all activities. Muazu & Tasmin (2020) see OE as the accomplishment of organisational activities optimally and at the best appropriate time with minimum resources in a continuous manner. Therefore, OE is the combination of banks capability to deliver products and services to their customers as expected, with the least bearable risk and minimal cost possible. In another notion, Rusey & Solanitis (2017) viewed OE as an outcome of an enterprise-wide practice of ideal displays of action as defined by accepted principles and culture of customer value addition enshrined in firms' undertakings that are binding on every employee. It means that every member of an organisation that buys into OE should prioritise value addition to customers.

OE strategy is described as a model of operations that builds a corporate management approach, which encourages process improvement and innovation (Breyfogle, 2008). As opined by Chipwatanga & Kaira (2019), OE is that component of organisational leadership guided by principles, systems, and tools that results in a continuous improvement of Key Performance Metrics (KPMs). These KPMs are most often than not the nucleus of firm successes at all levels, including quality, cost, delivery time, flexibility and reliability of what is offered to the market at all times. According to Slack & Lewis (2011), pursuing and achieving these operational metrics paves the way for realising a business strategy in line with a competitive advantage. Although there have been arguments as to those factors that could explain operational excellence in the banking sector, the priority of this article is to explain them. However, they are mentioned to prepare the minds of readers on what could inform empirical investigation on OE in the banking sector. The factors include; leadership, management; human resource practices; organisational culture and perhaps organisational learning. There could be many other factors that predict OE especially in other sectors of the economy.

The ability of banks to provide the best services to customers profitably is what OE is all about. Fok-Yew & Ahmad (2014) consider OE as the way by which firms ensure continuous improvement in productivity, cost reduction, quality assurance, and flexibility of operation. Operational excellence is seen as a tool for boosting the benefits delivered to clientele through sound leadership, exploitation of value-driven technologies and at the same time maintaining industry best practices (Shehadeh et al., 2016). According to Deloitte (2007), OE is an initiative driven strategically to boost banks' enterprise-wide value in enhancing its entire organisation, technology, processes and partnerships. Enterprise-wide value of the banks is the composition of revenues and expenditures of the bank, as well as capital and expectations from all stakeholders. Considering the meaning and direction or focus of OE, some of the benefits of OE to banks are driven from the above explanation.

#### 3.1 Operational Excellence and Commercial Banks Performance

Several studies were conducted on operational excellence and organisational performance. Ifeanyichukwu (2010) found out that OE has a significant effect on improving organisational performance and competitiveness of firms in Nigeria. The relationship between OE and bank performance is thus argued as positive. Similarly, Chipwatanga & Kaira (2019) study indicated that putting OE alongside innovation enhances the organisational performance of banks in Zambia. While Ifeanyichukwu (2010) emphasises the effective implementation of OE, Chipwatanga & Kaira (2019) combined OE with innovation to assess its effect on firm performance. Their findings further assert the position of the current article, arguing that operational excellence implementation stands as a competitive advantage to banks anywhere in the world.

Banks today are customer-centric; they try everything possible to attain excellence in operations. The benefit of OE to commercial banks rally around improvement in service delivery quality. Commercial banking activities are often dependent on systematic processes to provide primary services to meet customer's expectations, hence the need to combine people, operational procedures and data to achieve OE (Crida, 2015). It would, as a result of the combination, improve every work process in the Nigerian commercial banks. It is so because commercial banks rely primarily on quality service to meet customers' expectation. Once it was improved due to the OE strategy, it can assist them in controlling cost and timely service delivery. In the same vein, Ernst & Young (2013) maintained that whether all these services are improved and if the customer is not satisfied, it would not significantly affect the banks' performance.

Retail banking services are perhaps some of the most troubling operations for commercial banks in Nigeria. To reduce some of the challenges and optimise revenue generation and competitive position regarding customer share and profit of retail banking, specific OE objectives could help achieve that. Quality, control, flexibility and cost-efficiency are some of the primary goals of OE used by Deutsche Bank of Germany (DB) (Ritchotte, 2013). These objectives were pursuit by DB and had yielded positive changes in the bank's performance. According to Ritchotte (2013) Duthoit et al. (2011), the bank achieved its OE objectives using five levers strategy which includes IT platform renewal, sourcing excellence, organisational streamlining (Ernst & Young, 2013) front-to-back productivity, and footprint rationalisation. The success stories were not but limited to the area surrounding the levers. In this article, the

achievement of Deutsche Bank will be used as the case study and be elaborated to alert and inform Nigerian commercial banks of the roles played by OE in these brilliant achievements.

Operational excellence helped DB eliminate about 900 IT applications and processes, which is about 16% reduction and migration of the system into a standardised virtualised platform that has accommodated 20 million existing clients within a year (Ritchotte, 2013). OE had facilitated the merging of functional activities within DB and restructuring all committee structures that brought down operational processes. This has given rise to process automation and standardisation, and above all, led to the implementation of lean management. The lean and process automation made it possible for the bank to increase its coverage by building proximity where 11000 mid-sized corporate clients were moved from Corporate Banking and Securities (CB&S) to Mittelstands bank. The bank was able to consolidate and centralise procurement function by bringing down the size of vendors by 25%, which helped much in bringing down the cost of operations. The consolidated cost centres were IT hardware and software, staff recruitment, travels and entertainment, financial and professional services, and office operations. Finally, OE helped DB merged corresponding locations in a similar structure and equally right-size staff at all locations. The restructuring has helped a great deal in saving the cost of the bank's operations and overheads.

Looking at some of the achievements made by the Deutsche bank of Germany due to adopting the OE strategy has proven that even Nigerian banks could learn and build on their success. According to Ritchotte (2013), DB specifically cuts the cost of production by EUR 4.5 billion, improved investment efficiency by 0.9x, and enhanced investment payback, increase flexibility regarding cost base by 40%. Ritchotte maintained that the bank also dropped the customisation rate by 20% and implemented re-engineering in operation to tolerate changes in the regulatory framework and customer's behaviour, and changed work and business culture. The achievements recorded coincides with the arguments of Shehadeh et al. (2016) that OE in the service sector is about the quality of service and delivery time while considering a reduction in the cost of production.

It could be argued that OE had paid off for DB because all the indices for measuring and showcasing operational performance in banks were achieved as a result of OE. However, it is not a guaranty that every bank that adopted OE could realise what was obtained in Deutsche bank because work culture varies across firms and countries. Again, the type of leadership and resources at the disposal of the firm could affect OE undertakings in other banks. So, the point of note to Nigerian commercial banks is to adopt some of the operational excellence implementation models used by different banks across the globe and build their own that best fits the Nigerian banking ecosystem.

OE improves the understanding and acumen of the bank's prospects by its stakeholders; it decreases the bank's deployed capital, and its cost build a more favourable and flexible cost base and thicken revenues through higher customer satisfaction (Deloitte, 2009). It is clear that customer satisfaction was more important to banks management because it is why all employees are there. This regard for customers has made it mandatory to answer why banks consider OE as a strategy? The answers to this question are that customers no longer tolerate poor service delivery and therefore would not hesitate to leave for a competitor bank if the service is not improved. Also, issues relating to changes in regulation on risk and compliance makes banks opt for OE (Ernst & Young, 2013). These actions could be costly but would be more expensive if the customers left and fines are mounted on the banks for non-compliance to regulations.

Some professionals look at the transformation of bank operations in a divergent view. According to Genpact (2014), risk management seems to be the ceiling of banks operational transformation. It is so because operational risks are costing banks investment return and compliance issues. Genpact further argued that although operational levers like technology, process re-engineering and organisational structures drive exceptional operational performance, they do not share a common effect on bank operational performance. This argument did not favour what was obtained in the Deutsche bank experience, as reported by Ritchotte (2013). OE levers vary slightly because, in the case of Genpact, they are concerned with shared services, process outsourcing and hybrid technology.

The Nigerian commercial banking sector needs an OE strategy to thrive beyond its current operational performance. As opined by Deloitte AG (2009), private banks need to focus on specific critical operational areas to attain excellence. These areas are front desk/office for services and clients (relationship management), back-office services, early warning client retention, and performance and profitability management. OE could instigate the front office to pursue customer acquisition vigorously; the marketing plays the roles of informing and convincing new clients to patronise the bank and service the existing ones in the best manner. To attain such positions, certain OE principles are to be adopted for smooth implementation and eventual performance improvement. The principles include strategic alignment, effectiveness, efficiency, service quality and scalability (Deloitte, 2007).

The OE principles will touch the fundamentals of every business undertakings, particularly in banks. By and large, they would enhance service delivery and profit growth of the banks because cost and output efficiency is guaranteed, and customer retention is achievable with qualitative and timely service delivery. Similar operations are merged or cut off from the chain of activities in delivering service to meet customers' expectations. Meeting these expectations through excellence in service delivery is done in certain ways, depending on which ones are more suitable for a particular organisation.

#### 4. Approaches to Operational Excellence Implementation

Approaches are how things are done to achieve goals and objectives, either as an individual or group of individuals. From the preceding, OE is viewed as the mechanism that aligns and integrates process that helped banking organisations overcome difficulties in their business performance (Ernst & Young, 2013). Some approaches were adapted from Deloitte in this paper to show how OE could best be implemented intensely by banks. According to Deloitte (2007), there are three critical approaches to a sound OE implementation.

Firstly, a strategic review is the assessment and definition of the organisational goals, re-examining the bank's current operational structures and developing room for potential alignments and integration in the bank's operational settings to facilitate the actualisation of their vision. Secondly, target operating model (TOM) design, which is developing a compass that will give the banks a sense of direction in their current and future operations. Moreover, help the bank fuses out potential areas that would require review, either in the form of improvement, redirection or starting all over again to help realise the defined goals. Thirdly, roadmap and implementation – at this phase, the bank are expected to set the OE program portfolio, the direction for the change and its potential benefits to the banks and execution of the program.

It is important to note that execution of the program is not the end of the road; instead of doing it continuously and being monitoring and reviewing the process is the secret of achieving operational excellence in banks and every other sector. To this end, OE is a strategy for successful companies achieving efficiency in cost and output that help maximise profit. Its benefits are far and wide depending on how a firm sees it.

#### 5. Conclusion

Operational excellence is considered from a different point of view, mainly a strategy for continuous improvement in cost and output efficiency, waste elimination, and process integration. These development chains are viewed as catalysts for successful service delivery that help banks achieve their goals in retaining customers and maximising profit. OE is implemented through phases like strategy review, building operating models and roadmap for implementation. The banks must capitalise on new technology, process re-engineering and organisational structure to better explore the benefits of OE. To this end, Nigerian commercial banks could equally benefit from OE as does Deutsche bank or even surpassed it. OE is, therefore, a way to go for Nigerian commercial banks because of its benefits, specifically improvements in service delivery, customer satisfaction, cost efficiency, firm's revenue and profit, process integration and automation, and competitive advantage. Nigerian commercial banks must, henceforth, leverage their workforce, process, innovation, governance and organisational structure to attain sustainable excellence in the provision of financial services. It could be maintained that this paper buttressed the opportunities offered by and benefits of operational excellence to business undertakings, especially for the banking sector in the emerging markets. However, its limitation has to do with the author's inability to propose an operational excellence implementation framework suitable for the Nigerian commercial banks. It is therefore recommended for future researchers to develop a proposed framework for operational excellence strategy implementation in the Nigerian banks. Also, an empirical investigation is to be conducted on the banks to establish and reaffirm the position of Onwuegbuchi (2018).

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