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CHALLENGES IN EMBRACING CUSTOMER-CENTRICITY: THE CASE OF OUTSIDE-IN IN A SOUTH AFRICAN FINAN- CIAL INSTITUTION

Research paper

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Abstract

For the financial services industry, Business Process Management (BPM) plays a crucial role in end-to-end product development, risk management, and analysis of fraud, credit, and money laundering activities. Customer-centricity, also referred to as Outside-In, is a recent BPM focus which many organisations are now adopting. However, organisations face a myriad of challenges when adopting this approach. The objective of this study was to understand the perceived challenges with Outside-In within a South African financial services organisation. This study found that many traditional BPM challenges apply when moving an organization towards customer-centricity. Yet many new challenges and challenges with methods were seen to be particularly significant. Because of the cultural changes needed, securing buy-in, training all employees and implementing the change were all significant challenges. This paper adds to empirical studies on BPM customer centric studies and will be useful for practitioners embarking on the approach, it offers a new analysis theoretical contribution to the understudied area of customer-centricity.

Keywords: BPM, Customer-centricity, Outside-In.

1 Introduction

Business Process Management (BPM) is a priority for organisations to survive competitive markets (Heller Baird and Parasnis, 2011). Yet, recently, organisations are embracing a particular type of customer-centricity, termed Outside-In, which focuses on creating value and experience for customers (Gulati and Gilbert, 2010; Rosemann, 2014; Towers, 2010). Organisations, such as Apple, Amazon, and Zappos, have embarked on the Outside-In approach to build solutions and services which delight customers while working towards their strategic goals (Addison and Haig, 2015; Gulati and Gilbert, 2010; Niehaves, 2010).

In South Africa, Financial Services organisations are central to the country's economic development; they are a driver for growth in attracting investment while competing globally. The industry employs over 160 000 people, and indirectly a larger number through business customers it serves and social investment communities (BASA, 2014; Grosskopf et al., 2016). Financial Services are well regulated and monitored in South Africa, in comparison to other developing African countries. Treating customers fairly, preventing cybercrime, understanding the financial position of the customer to curb against reckless lending, and protecting customer information to reduce fraud are some of the challenging regulatory requirements. Economic turbulence and the emergence of traditionally non-financial players has challenged market share and customer retention (BASA, 2014). Organisations are seeking unique ways to retain existing customers and attract new ones to survive the competitive market and hence their interest in Customer-centricity.

The Customer-centric transition is unique for every organisation, and experiences vary between noble and dreadful, yet there is little research covering this approach. Rosemann (2014) noted that this customer perspective is needing research. This paper therefore seeks to understand the challenges facing a financial services organisation while transitioning to Customer-centricity. The main question the research aimed to answer was: What are the challenges encountered by organisations when transitioning into Customer-centricity? The paper will first present a brief literature review and then the research method and discussion on findings will follow. Lastly conclusions will be drawn.

2 Literature Review

Improving business processes has been expressed as the top business expectation of CIOs (Kark, White, Briggs and Shaikh, 2017). The approach to improving business processes has evolved through three traditions which merged into BPM (Harmon, 2015). The quality control tradition grew out of manufacturing and includes Total Quality Management, Lean and Six Sigma focusing on quality and continuous process improvement. The management tradition stresses innovation and changing business (mostly through process change) to achieve competitive advantage and includes Business Process Re-engineering and redesign. The third tradition, Information Technology (IT), concerns software automation of process and includes enterprise architecture, Enterprise Resource Planning (ERP) applications and Business Process Management Systems (BPMS) (Harmon, 2015). BPM, incorporating all prior traditions, has been termed the third wave of process change (Smith and Fingar, 2006).

The value proposition of BPM has been critiqued. Rosemann (2014), acknowledging the misfit between BPM capabilities and enabling true innovation, proposes three research directions, one of them, "Customer Process Management," which he describes as "the ultimate form of outside-in BPM" as it puts the customer experiences and their processes at the core of any BPM project. Hence the Outside-In approach is seen as part of the many approaches in BPM.

The Outside-In approach, termed and developed by Steve Towers, is seen as a refocusing of organisations with the customer as central that he has termed the fourth wave of process change or advanced BPM (Towers, 2010). Hence it is implied that organisations change their BPM focus, or transition, to customer-centricity. The Outside-In approach views the world through the customer's eyes, and processes are designed to delight the customer. This approach aims to incorporate the customer's perspective and ensure that products and services have a critical or almost obsessive focus on the customer.

Customers are at the heart of every decision, idea and marketing strategy and employees are empowered to make decisions to benefit customers (Addison and Haig, 2015; Kruger, 2014; Trkman, 2010). Requirements for this approach include: identify process owners across the value chain, provide top-down commitment, define and understand customer touch points at each step of the process, ensure customer participation during design and aim to exceed customer expectations at every interaction with the organisation's processes (Addison and Haig, 2015). The Towers (2010) top ten list for achieving Outside-In capability include: defining your customer, articulating your successful customer outcome and aligning to it, identifying, remove or improve customer touch points (moments of truth), reveal internal hand-offs (breakpoints), capture business rules, perform impact and risk assessment against customer needs.

Customer-centricity is not a new concept. Over the years, practitioners have emphasised the importance of customer-centricity. Six Sigma has a specific focus on the voice of the customer (Burlton, 2015). Yet, Trkman et al. (2015) in their paper titled "from BPM to customer process management", note that BPM insufficiently considers the customer, there is limited literature on customer-centricity and the classical BPM approach falls short in understanding customer's processes. There is currently limited literature and especially empirical studies on the customer-centric approach and its challenges. Therefore, to find literature relevant to customer-centric challenges we broadly reviewed global BPM challenges. The BPM challenges identified from the literature are presented in Table 1 and mentioned here, but for brevity purposes are discussed further in the findings section.

Core Element	BPM Challenges
Strategic Alignment	Insufficient alignment of BPM efforts and organisational strategy (Bandara et al., 2007; Malinova et al., 2014); BPM purpose does not contribute to strategic value creation (vom Brocke et al., 2014)
Governance	Unclear process ownership (Indulska et al., 2006); General lack of governance (Bandara et al., 2007; Buh et al., 2015); Inadequate empowerment of employees (Buh et al., 2015) Treated as a one-off project or with an isolated focus (vom Brocke et al., 2014); BPM is an ad-hoc responsibility (vom Brocke et al., 2014); Inadequate clarity on measurable results (Indulska et al., 2006)
Culture	Lack of top management support (Jurczuk, 2016); Inadequate stakeholder commitments to implement and support BPM initiatives (Bandara et al., 2010); Lack of common mind share of BPM (Bandara et al., 2007); Not embracing change (Buh et al., 2015); Command and control culture (da Silva et al., 2012; Indulska et al., 2006); Team domain competences (Jurczuk, 2016)
People	Lack of employee buy-in (Bandara et al., 2007); lack of understanding of BPM principles (Bandara et al., 2010); Insufficient internal BPM competencies (Bandara et al., 2010); Lack of collaboration and communication between stakeholders (Pflanzl and Vossen, 2014; Rangiha and Karakostas, 2013); Does not develop capabilities (vom Brocke et al., 2014)
Methods	Following a cookbook approach (vom Brocke et al., 2014); Loss of innovation (Schmidt and Nurcan, 2010) and challenges in managing creativity (Seidel and Rosemann, 2008); Uses the language of experts and over-engineered methods (vom Brocke et al., 2014); Inadequate project management and change management (Buh et al., 2015); Lack of methodology and standards (Bandara et al., 2007); Extended lead time to implement process change (Hepp et al., 2005); Weaknesses in process specification (Bandara et al., 2007); Rigidity of new processes (Brambilla, Fraternali, and Vaca, 2012); Model reality divide (Bögel, Stieglitz, and Meske, 2014; Muellerleile, Ritter, Englisch, Nissen, and Joenssen, 2015; Schmidt and Nurcan, 2010); Not including employees involved with the processes (Malinova et al., 2014) Neglects employee participation (vom Brocke et al., 2014)
Information Technology	Technology considered as an after-thought (vom Brocke et al., 2014); Lack of tool support for process visualisation (Bandara et al., 2007); Miscommunication of tool capabilities (Bandara et al., 2007); Inadequate integration of technology (da Silva et al., 2012); Challenges in use of creativity tools (Seidel and Rosemann, 2008); Insufficient technology support (Buh et al., 2015); Insufficient level of IT investments (Buh et al., 2015)

Table 1. Summary of BPM Challenges

Unsuccessful BPM or BPM challenges can be attributed to not considering critical success factors (CSFs) (Buh, Kovačič, and Indihar Štemberger, 2015; Malinova, Hribar and Mendling, 2014), hence studies on BPM CSFs, barriers or challenges (Bandara et al., 2007; Buh et al., 2015; da Silva, Damian and de Pádua, 2012; Malinova et al., 2014) were reviewed. The ten principles of BPM (vom Brocke et al., 2014) include antonyms which signify roadblocks or challenges and were also included in Table 1.

A variety of BPM frameworks and theories exist in literature, with dimensions that are relevant to assessing BPM implementation challenges and BPM Maturity. The major issues in BPM framework classifies issues into strategic, operational and tactical concerns. (Chong, Indulska and Green, 2007). Other BP maturity models (BPMs) have evolved and provide a descriptive assessment of maturity levels and prescribe development roadmaps for improvement (Pöppelbuß, Jens and Röglinger, 2011). A review of BPMs has confirmed that obtaining the highest maturity level is not the end goal of BPMs but that capability improvements and performance improvements are (van Looy, Poels and Snoeck, 2017). The six capabilities focused on include modelling, deployment, optimization, management, culture and structure (van Looy et al., 2017). The BPM core element framework (Rosemann and vom Brocke, 2015) highlights the six essential elements of BPM from prior maturity models. Below each essential element are five BPM capability areas. This framework is the most comprehensive and was therefore used to classify BPM literature challenges presented in Table 1.

Yet Buh et al. (2015) note that CSFs of BPM adoption are not the same during different BPM adoption stages. Hence challenges also vary with different stages. Customer-centricity should experience its unique challenges although some of these challenges could be similar to other BPM stages. The next chapter covers the research method followed to understand these challenges.

3 Research Method

The main question this research aimed to answer was: What are the challenges encountered by organisations when transitioning into Customer-centricity? The research adopted a single interpretive cross-sectional case study. According to Flyvberg (2006) the single in-depth case study is valuable as a source of rich context-dependent practical knowledge and is particularly useful for social theory. The case study organisation chosen, termed FinSA, is located in Johannesburg South Africa and is one of the leading Financial Services organisations in sub-Saharan Africa. FinSA was chosen as it was one of the first large financial services organisations to transition into customer-centricity in South Africa. Furthermore, the first author, was an employee of the organisation and had prior understanding of the business environment and the historical challenges of the organisation's BPM journey. Hence, the requisite proximity to reality was obtained (Flyvbjerg, 2006). Interpretive case studies are inherently subjective and yet contain a greater bias toward falsification of preconceived notions than toward verification, hence inherently reducing bias (Flyvbjerg, 2006).

3.1 Case Description

In 2016, when the data was collected, FinSA employed 46 000 people who served an excess of 8 million customers across various channels (self-service and staff assisted channels). FinSA was driving internal efficiencies and seeking to improve customer experience. The Outside-In initiative was driven from their BPM Centre of Excellence (CoE) with the support of external consultants. As part of the project the core banking system was being rebuilt with personalised customer self-service functions. A core focus of the project was around understanding that FinSA had to unlearn old ways and learn new ways in catering for new and "complex" customers. Soliciting of customer "outside" feedback was seen as critical to ensure that the system being built would address the real needs of customers and not just FinSA's perception of customer needs. For core product lines, the focus was on excellent and consistent customer experiences, simplified user experience and rationalisation of products. As an example, in the personal banking space, changes included giving customers an account number for life, more than halving the number of screens to complete when opening accounts and introducing digital and electronic signatures. Part of the initiative and to increase ownership and responsibility, the organ-

isational structure was changed into a flatter structure, reducing command and control and business and IT were integrated into teams.

3.2 Data Collection

Organisation approval, interviewee consent and university’s ethics approval were obtained prior to data collection. A representative sample of eight participants were identified through expert judgement and convenience sampling (Marshall, 1996). To select participants with appropriate special expertise, their strategic position, political influence, and business understanding about FinSA's strategic goals were considered. Secondly, experts were identified based on their roles in the initiative, such as Process Analysts, and Process Owners. However, two participants were unable to be interviewed, so 6 employees were interviewed, and project and strategy documents were collected by the first author of this paper. Table 2 shows document references for internal documents and participant references along with participant’s positions.

Ref.	Position/Description	Ref.	Position/Description
R1	Senior Executive	R4	Senior Manager, Process Design
R2	Senior Process Analyst	R5	Middle Manager, Process Design
R3	Senior Process Analyst	R6	Junior Manager, Process Design
D1	14 page Group Strategy Document	D2	Outside-In Approach Document

Table 2. Empirical Data Sources

The two documents assisted with context, but the approach document was proprietary consultant methodology and the strategy document could not be cited as it would threaten the anonymity of the institution. The theoretical model informed themes for designing high level open-ended questions for each of the 6 core BPM elements. The full initial interview protocol is available at <https://osf.io/gb2az/>. As an example, the following three open-ended questions were asked for the methods element:

- How do you guide process modelling and design in achieving successful customer outcomes?
- How do current methods support innovation and customer-centricity?
- How do current implementation and execution methods affect successful customer outcomes?

The questions were asked in a semi-structured manner, meaning that questions were not fixed but were modified during the interview dependent on the respondent’s replies and between interviews based on the analysis of the findings and how the previous interview had progressed.

3.3 Data Analysis

Interviews and documents were analysed using Braun and Clarke’s (2006) combined inductive and deductive thematic analysis approach. First the interviews were transcribed, all data sources were then read and reread, noting down initial ideas. Interesting features of the data were coded in a systematic fashion across the entire data set, generating inductive initial codes and collating data relevant to each code. The codes from the data were then aggregated and refined. The codes were then mapped to one of the 6 essential elements of BPM, generating a “thematic map” of the analysis comprising codes and higher-level themes.

Ongoing analysis was performed to refine the specifics of each theme, and the overall story the analysis tells; generating clear definitions and names for each theme. The first author did the initial coding and the second author checked all codes. This assisted in improving the quality of the analysis and falsifying any preconceived notions. Thick descriptions for documented for each code and extract examples were chosen.

Anfara, Brown and Mangione (2002) refer to qualitative analysis criteria such as credibility, transferability, dependability and confirmability and tabulate strategies that can improve these. Some of these strategies were employed in this study. Data triangulation was used as both primary data and secondary data were used. Thick descriptions of all themes were recorded, a code-recode strategy was employed, and the code descriptions were constantly modified. The second author who supervised the research performed peer examination of the themes which are now described.

4 Data Analysis, Findings and Discussion

Table 3 includes the count of empirical observations or text excerpts from the thematic analysis. While it is hard to draw any conclusions for counts they were added to increase transparency of the analysis. Using out interpretation of the analysis we found the challenges to be dominated by Method followed by People, Culture, Governance, Strategic Alignment and lastly IT.

Customer-centric Challenges	Quotes	BPM Core Element Capability Area (Rosemann and vom Brocke, 2015)
Strategic Alignment Challenges	63	Strategic Alignment
Misaligned Performance Measures	28	Process Output Measurement
Misaligned Process Documentation	15	Process Architecture
Insufficient Customer Engagement	17	Process Customers and Stakeholders
Insufficient Customer Capability	3	Strategy and Process Capability Linkage
Governance Challenges	78	Governance
Lack of Role Clarity	29	Process Roles and Responsibilities
Poor Performance Measurement and Management	26	Process Management Standards
Poor Risk Control	17	Process Management Controls
Insufficient Empowerment	6	Process Management Decision-Making
Culture Challenges	98	Culture
Inadequate Buy-In	47	Responsiveness to Process Change
		Process Attitudes and Behaviours
Traditional Values and Beliefs	32	Process Values and Beliefs
Inadequate Leadership Support	19	Leadership Attention to Process
People Challenges	102	People
Inadequate Training	49	Process Education and Learning
Poor Communication and Collaboration	44	Process Collaboration and Communication
Insufficient Tool and Technology Knowledge	9	Process Skills and Expertise
Method Challenges	118	Methods
Poor Implementation of Process Changes	99	Process Implementation and Execution
Inflexibility of Publishing Process Models	10	Process Design and Modelling
Lack of Customer Integration in Methods	4	
Inflexible Customer Experiences	10	Process Improvement and Innovation
Poor Benefits Management	5	Process Project and Program Management
Information Technology Challenges	34	Information Technology
Lack of Innovation and Integration	19	Tools for Process Improvement and Innovation
Restrictive Change Implementation	15	Process Project and Program Management

Table 3. Sub Theme and Theoretical Construct mapping

4.1 Strategic Alignment Challenges

Strategic alignment refers to linking organisational priorities with processes (Rosemann and vom Brocke, 2015). There was acknowledgement among participants that FinSA had outlined a deliberate strategy around customer-centricity (Table 4). Yet challenges emerged with respect to all BPM strategic capabilities except the “Process Improvement Plan” capability. Strategic challenges included misaligned performance metrics, process documentation, insufficient customer capability and insufficient customer engagement.

In terms of “Misaligned Performance Measures”, participants cited extreme unease with the misalignment of FinSA’s strategy with day-to-day execution of processes. Process outcomes were seen to be ambiguous and hard to consolidate. The existing method to measure, monitor and motivate people was a stumbling block as it conflicted with the Outside-In approach and its guiding principles. Hence, some participants noted that customer interaction outcomes did not influence employee’s overall performance (Table 4). Since employees were aware that these measures were not aligned; they had not put in any effort to passionately ensure positive customer experience. This challenge related to a lack of the “process output measurement” capability as relevant key performance indicators need to be dependent on strategic drivers (Rosemann and vom Brocke, 2015). With Outside-In all measures need to be revised which is a substantial challenge.

Strategic Challenges	<i>“...everybody knows what their strategy is” (R3) “BPM Outside-In is aligned with the strategic move of FinSA” (R4)</i>
Misaligned Performance Measures	<i>“Performance management is not aligned to the strategy, the strategy says one thing but in terms of my day to day job, I need to deliver and even if that thing doesn’t talk to customer satisfaction or centrality” (R6). “The success of your process is dependent on the measures you impose on the process, and if those measures are not in sync” (R3).</i>
Misaligned Process Documentation	<i>“Traditionally every process that we have put into our repository was always about us” (R5) “Existing processes...I would say they are irrelevant, obsolete even” (R5)</i>
Insufficient Customer Engagement	<i>“...feedback that I have received from customers, what did we do about it, who is responsible for it” (R6). “I am in the design team, but I don’t even know what matters to the customer” (R6). “We have always assumed that this is what the customer wants to do, and this is how he wants to do it” (R5).</i>
Insufficient Customer Capability	<i>“We don’t have that one collective understanding of what we want to do for a customer and what does being a customer mean to this organization” (R5). “Customers started to become more and more sophisticated, then they wanted to be seen as individuals who have a unique set of requirements, this then puts all organizations like ours into a spin” (R1).</i>

Table 4. Strategy empirical data evidence

Outside-In end-to-end process models need a clear link to the customers. Participants highlighted that historically documented processes did not provide a view of customer touch points (Table 4). This “Misaligned Process Documentation” challenge was mapped to inadequate “Process architecture” capability. Outside-In requires revising process documentation which is a substantial challenge.

The popularity of traditional methods and channels through which organisations interact with customers is fading and the emergence of social media platforms has shifted the control of the relationship to the customer. Customers have the power to influence people within their social network and community (Heller Baird and Parasnis, 2011). In relation to customer engagement, participants highlighted challenges in engaging and soliciting feedback from customers (Table 4). Where customers had volunteered feedback, FinSA struggled converting it into meaningful customer requirements. The process historically to design customer solutions was isolated from the customer as the assumption was that FinSA understood what customers want. This “Insufficient Customer Engagement” challenge was mapped to the “Process Customers and Stakeholders” capability which includes the influence of external stakeholders on process. Developing this capability was a substantial challenge.

Customer capability relates to ensuring that capabilities are linked to strategy. Strategy is important in ensuring that initiatives are consistent and effective. At FinSA, employees were insufficiently empowered in Outside-In, there were no tools and processes in place to support Outside-In and the management and monitoring of business processes for customer impact was not a priority. While it was understood that customers were crucial and core to the strategy (D1), FinSA was not well equipped to manage the demand (Table 4). Hence, “Insufficient customer capability” emerged as a challenge.

4.2 Governance Challenges

Governance is authority for controlling and coordinating business function (Indulska et al., 2006). Governance challenges emerged with respect to all BPM governance capabilities except the “Process Metrics and Performance Linkage” capability.

“Lack of Role Clarity” was a challenge that emerged. Role clarity pertains to an employee’s expectations in ensuring that the job is carried out. Team based ways of working within FinSA (D1, D2) was picking up momentum. Teams with individuals from various functional areas were organised into small working groups. The objective was to operate in autonomous teams. Executive management and senior leadership believed that the new ways of working would empower the workforce, enhance performance and provide transparency. Expectations on job outcomes would be driven at a team level based on customer experience. But there was minimal communication around what the new roles would entail, and participants were concerned about lack of role clarity and lack of accountability (Table 5). Unclear process ownership is a common BPM pitfall (Malinova et al., 2014) but in this case it related to operational employees. The lack of role clarity with Outside-In was mapped to a lack of the “Process Roles and Responsibilities” capability.

There was no clarity on individual contribution as team success was how people would be held accountable, measured, managed or rewarded (Table 5). This “Poor Performance Measurement and Management” challenge is related to a lack of the “process management standards” capability which incorporates guidelines for measures, reward and remuneration (Rosemann and vom Brocke, 2015).

Lack of Role Clarity	<i>“All in the same team and we all have the same levels and we all share the success of the team, I think that’s going to cause a lot of tension and friction... It’s not really going to work, because I am not personally accountable for anything” (R4). “Your role in the team is more important than what the specialist you hold, and this then freaks out people” (R1).</i>
Poor Performance Measurement and Management	<i>“we should measure the system... how is it then that you do not measure people specifically?” (R4). “where everybody now looks to be doing similar work, how do you pay people?” (R1).</i>
Poor Risk Control	<i>“We don’t even know whether it is a business rule, how does it impact the customer” (R6). “we have still got a long way before we can start saying yes I am actually re-looking my rules and regulations to accommodate the customer” (R5). “We have to conceive risk completely differently as the role is to protect customers, not to protect FinSA” (R1).</i>
Insufficient Empowerment	<i>“you can only do that if you empower that person who is sitting with the customer at that point in time, to have the autonomy to deal with the variation that every customer brings... then we have got a whole team of pricing people here, they are jumping up and down, they say pricing is a very complicated thing, you can’t give it to the people” (R1) “It can’t just be a matter of my superior telling me hey you are now empowered, I have to feel it, I have to be confident about it, I have to think it” (R5)</i>

Table 5. Governance challenges empirical data evidence

The “Poor Risk Control” challenge was mapped to the “process management controls” governance capability which includes review cycles and compliance (Rosemann and vom Brocke, 2015). Participants expressed concern around current business rules, how they emerged and their relevance in the Outside-In journey. For example, some existing business rules had been introduced because of external regulatory and compliance requirements. Yet, these rules, had an impact on customers, which is not adequately considered. Customer engagement and impact in relation to regulations hardly emerged

in design discussions as risk mitigation had been articulated from the organisation’s point of view (Table 5). Revisiting risk control from a customer perspective requires a complete change.

In a customer-centric organisation, customer needs are well-understood and translated accurately. Thus, employees need to be empowered to make decisions which benefit customers (Addison and Haig, 2015). This change was a challenge as FinSA was used to higher levels of decision-making and not empowering operational employees (Table 5). “Insufficient empowerment” relates to inadequate “process management decision-making” capability as customer facing employees need to be empowered to makes decisions with Outside-In. This finding confirms literature citing inadequate empowerment as a challenge (Buh et al., 2015).

4.3 Culture Challenges

Culture includes the collective values of a group (Rosemann and vom Brocke, 2015). Lack of BPM culture is often seen as a major obstacle (Indulska et al., 2006; Malinova et al., 2014). In this study the need and difficulty of changing culture was stated by all participations (Table 6). Challenges emerged with respect to all BPM culture capabilities except the “Process Management Social Networks” capability. Inadequate buy-in, inadequate leadership support, and traditional values and beliefs were cultural challenges which were exacerbated by the sheer size of FinSA.

“Inadequate Buy-in” emerged as a challenge. Literature notes that when employees don’t embrace change and have insufficient BPM buy-in, BPM will struggle (Bandara et al., 2007; Buh et al., 2015) and when breaking down functional silos, there can be clashes and confusion (da Silva et al., 2012). Outside-In introduces new ways of working, thinking and a more dynamic culture. The structure of FinSA with functional silos and hierarchies created a huge level of resistance. This level of change requires buy-in from the onset which was not the case. With Outside-In, buy-in is required not only internally from leadership and employees, but also from customers (Table 6) making this challenge significant. Inadequate buy-in corresponds to inadequate “responsiveness to process change” and “process attitudes and behaviours” capability. These capabilities allow process change to cross functional boundaries seamlessly (Rosemann and vom Brocke, 2015) which was not the case in FinSA.

Culture Challenges	<i>“...culture has to change...our thinking and behaviour needs to be challenged” (R6). “I have done many organizational transformations, this is the hardest because we are changing an organization of 80 000 employees” (R1).</i>
Inadequate Buy-In	<i>“we are swimming upstream, and everybody is against this.” (R1) “how are we marketing the stuff that we are doing, as great as it might seem, you need to get that buy-in from your customers as well” (R2). “insecurity about jobs... you can sense insecurity in how defensive they get in certain instances.” (R5).</i>
Traditional Values and Beliefs	<i>“for this to work you have to have leaders that have a belief system that does not value smartness. My biggest learning in this journey is as human beings we must be open to change and we must be open to change our philosophy and belief systems based on what you see” (R1). “it’s a matter of changing their mind-set, so not only do we need to give them the tools and give them a mandate, we need to actually re-train them to think differently” (R5). “a culture whereby every employee is aware that their input or their ideas can move the bank forward” (R6).</i>
Inadequate Leadership Support	<i>“The risk is always the big bosses, because their belief system is not really well aligned to this” (R1). “Our executive leadership, some of those that we have come into contact with, you can still see it from a mile away, they are very traditional in their thinking” (R5).</i>

Table 6. Cultural challenge empirical data evidence

The interview participants noted that “Traditional Values and Beliefs” were a challenge to buy-in. This challenge aligns with the “Process Values and Beliefs” capability required for BPM. It is not only up to customer-facing employees to delight the customer, but also employees in all support functions and processes across the value chain. In this case, leaders with inconsistent values resulted in low morale around the creation of a process-centric culture (Table 6).

In terms of the “Inadequate Leadership Support” challenge, literature highlights that the lack of direct participation of leaders inhibits BPM. Leadership ensures that there is no ambiguity on strategy execution (da Silva et al., 2012), therefore “Leadership Attention to Process” capability is required for BPM success. When leaders are reluctant to embrace the transition, the rest of the organisation will be confused. Even though there was momentum with Outside-In, and collaborative leadership as the strategy (D1) some executives still operated with a traditional mind set and a lack of leadership support for Outside-In presented as a strong cultural barrier (Table 6).

4.4 People Challenges

People include individuals and groups with process and BPM expertise and knowledge. Lack of skills or expertise at any organizational level can impede BPM outcomes (Indulska et al., 2006). Through appropriate organisational structures and the BPM CoE, there were Outside-In leaders and a transformation team that had the necessary knowledge. Yet challenges in training, technology knowledge and communication and collaboration emerged. Therefore, challenges with respect to all BPM people capabilities except process management knowledge and leaders emerged (Table 7).

Inadequate Training emerged as a critical challenge with 49 empirical statements. Ensuring that employees have the right skills and expertise to execute their jobs is critical to ensure Outside-In success. BPM training refers to all levels of the organisation, first in understanding process thinking and then in leading an organisation into a process centric approach (Sadiq et al., 2007). This theme maps to challenges in developing the “process education and learning” capability. The concerns raised linked tightly with the lack of clarity of roles for employees and highlighted that a lack of proper performance management can have a ripple effect on identifying training requirements (Table 7).

A lack of collaboration and communication between relevant BPM Stakeholders has been cited as a BPM challenge (Pflanzl and Vossen, 2014). Poor communication and a lack of collaboration either between employees or with customers emerged as a prominent threat to the Outside-In transition. One of the major concerns was ensuring that communication remains effective, not only within working teams but with the rest of FinSA (Table 7). The communication methods and techniques were not yet well defined although they are regarded as a primary role of an autonomous team. This theme relates directly to a lack of the “Process Collaboration and Communication” capability required for BPM success. While collaborative working is ideal for improving internal efficiency, employees were still concerned that the journey was not clearly outlined nor well understood by everyone involved. Traditional ways of working were still evident, which hampered the transition.

People Challenges	<i>“The people aspect is one of the most crucial aspects in process and I will give you an understanding, you can have the best methodology, you can have the best infrastructure from an IT system, you will always be dependent on an individual in an organization whereby a customer needs interaction” (R3).</i>
Inadequate Training	<i>“There isn’t as much time for them to learn in what it means to be customer-centric and really believing in it... I don’t see people in the branches being given much time to learn about this” (R4). “They used emails, change managers, they just send them new work instructions or improvements” (R6). “I haven’t seen a proper development plan that aligns to the skill set the organization needs” (R2).</i>
Poor Communication and Collaboration	<i>“How do you communicate a change and so it’s easy if it’s a team... but then how do you communicate it to thousands of people” (R4). “There are lots of people that don’t have a way to communicate because although they have been given accountability and they have been taken out of command and control, they still bring in command and control” (R2).</i>
Insufficient Tool and Technology Knowledge	<i>“You need to understand this tool, this is the tool, it can do 1,2,3,4,5, you need to know all its capabilities” (R6). “...we’re paying so much money, for a tool that we only utilized 5% of it... do we even need new tools?” (R6).</i>

Table 7. People empirical data evidence

“Insufficient Tool and Technology Knowledge” emerged as a challenge. In BPM tools and technologies are used throughout the process lifecycle and in process execution (Sadiq et al., 2007). Appropriate tools and technology are needed to support Outside-In. One participant explained that expertise should begin with clearly understanding the current tools and then evaluating their capabilities, strengths and weaknesses against the Outside-In requirements. It seemed that there were insufficient skills in using the technologies required for Outside-In (Table 7). This challenge relates to insufficient “Process Skills and Expertise” capability which includes technical and methodological skills (Rosemann and vom Brocke, 2015).

4.5 Method Challenges

Methods include the techniques enabling BPM (Malinova et al., 2014). Outside-In challenges with respect to methods were the dominant category of challenges mentioned by respondents. This mirrored the large number of references to BPM method challenges in the literature. Challenges with respect to all method BPM capabilities except the “process control and monitoring” capability emerged. The dominant challenge was the actual implementation of process changes.

“Poor implementation of Process Changes” emerged as a challenge. Lack of project management and change management is often a major BPM obstacle (Buh et al., 2015). Many empirical observations highlighted gaps between planning, implementation and execution of Outside-In. While there was clarity on the strategy, individuals at an operational level still did not understand how this impacted their roles and day-to-day operations (Table 8). This challenge was mapped to inadequate “Process Implementation and Execution” capability.

Poor Implementation of Process Changes	<i>“Implementation can only be done if the low level people understand whenever they come to work, they understand that me as I do this, this is what I am working towards” (R6). “There are a lot of things that are very grey, the concept is fine but it’s the problems lie in the execution of it, in the method” (R4). “Where we have gone rushed into this, the people are not ready, didn’t train them, we haven’t equipped them, are we even clear of what are those customer touch points” (R3).</i>
Inflexibility of Publishing Process Models	<i>“Our processes are not agile enough, they are not quick... It’s taking 4 months for process to be done... After mapping a process do you go back and check if it’s still the same, how many of us do that? We don’t do that...once it’s published I sometimes forget where it even is... We have a whole lot of knowledge in our processes, we should now take that same knowledge into our BPM Outside-In journey” (R6).</i>
Lack of Customer Integration in Methods	<i>“The focus was always on us, it was never on what the customer wants to accomplish” (R5).</i>
Inflexible Customer Experiences	<i>“Recognizing that all customers are different, in fact every 2nd customer is different, so how then do you solve for such a thing, because you can’t design a standard offering” (R1). “There is a lot of variation of how people want things done and how they want things to work for them and to cater for all that variation is also a challenge...How do you create or design your systems such that it can be done in different ways? That is our biggest challenge” (R4).</i>
Poor Benefits Management	<i>“...there is not even benefit tracking so I can do something and leave it and we will not get into trouble really because no one is tracking the benefit” (R2).</i>

Table 8. Method challenges empirical data evidence

Methods and standards need to be flexible and agile (Brambilla et al., 2012; Hepp et al., 2005). With the large amount of process changes required for Outside-In, FinSA found the inflexibility of internal processes for publishing process documentation limiting. This resulted in processes losing relevance and individuals were forced to adapt and operate without documented processes, which had an adverse impact on customers. There was limited reuse of documented processes. This is known to result in the model reality divide, which refers to perceived gaps between process design and process execution

(Muellerleile et al., 2015; Schmidt and Nurcan, 2010). This model reuse challenge is a substantial problem in organisations (Veitch and Seymour, 2017) but with the different modelling needs of Outside-In, the situation was exacerbated. This challenge was mapped to inadequate “Process design and modelling” capability as process modelling methods were seen to be inadequate.

“Lack of Customer Integration in Methods” emerged as a challenge. Customer integration refers to how organisations make a concerted effort to ensure that decisions and changes relating to customers are thoroughly assessed and understood (Skrinjar, Trkman, Škrinjar, and Trkman, 2013). It implies that customers are part of the journey and at the heart of every decision. Prior to Outside-In, integration and consideration of customer requirements or impact was generally an afterthought (Table 8). It was challenging to imbue customer-centricity across all business processes and critical business decisions. This required a retrospective view of existing processes to establish how they could regain relevance. This challenge maps to inadequate “Process design and modelling” capability as process analysis methods were inadequate.

“Inflexible Customer Experiences” was a further challenge. Customer experience refers to the end-to-end journey with your customer, not only key touch points or critical moments when customers interact with your organization. It is the cumulative impact of multiple touch points over time, which results in a real relationship feeling, or lack of it (Kruger, 2014; Palmer, 2010). Participants echoed that customers expect a genuine and transparent interaction when dealing with FinSA. An organisation’s ability to understand that customers are unique and that their needs differ came across as one of the crucial factors, which required a different approach to addressing customer demands. It was challenging to cater for customer flexibility across all levels of the design lifecycle. This Outside-In challenge was mapped to inadequate capability for process improvement and innovation. This challenge was exacerbated by inflexible systems and business processes.

Whenever benefits are expected, there needs to be clarity around how such benefits will be defined and subsequently tracked (da Silva et al., 2012; Indulska et al., 2006). The “Poor Benefits Management” challenge relates to the capability of “process output measurement” which relates to having a shared understanding of process outputs and key performance indicators (Rosemann and vom Brocke, 2015). Participants noted that benefits with Outside-In were not clearly defined, thus, eroding principles around managing accountability and performance. This challenge was mapped to inadequate “process project management and program management” which requires sound project management approaches (Rosemann and vom Brocke, 2015).

4.6 Information Technology Challenges

IT capabilities are seen as critical for the success of Business process change projects (Christin Jurisch et al., 2014). Yet IT appeared to be the least challenging category in the Outside-In transition. Only two challenges emerged, the lack of innovation and integration and restrictive change implementation processes.

Lack of Innovation and Integration	<i>“We have a lot of old school traditional technology, and if we need to change the way we deal with customers, not only do we need to change our people, we need to change our technology as well” (R5). “Now we are trying to unwind this thing, and you know come to think about it, what we need to do and what role must technology play in this” (R1)</i>
Restrictive Change Implementation	<i>“Processes that takes 6 weeks before I can go live and it’s not just those processes, you go back, it’s not just IT only, it’s also us as process excellence team” (R2). “We still have the challenge of how do we make those changes and how do we implement those changes” (R4).</i>

Table 9. IT challenge empirical data evidence

Lack of integration across all levels in ensuring functional collaboration through technology can hamper BPM (da Silva et al., 2012; Malinova et al., 2014). Many organizations struggle with inherited legacy technology. There are also challenges in managing creativity, in the use of creativity tools and achieving a competitive edge in a constantly evolving technological era (Seidel and Rosemann, 2008).

In this case FinSA's IT infrastructure was outdated and it was becoming even more challenging to keep up with customer demands and remain competitive amongst peers. Integration of systems was a challenge and one of the participants expressed that FinSA needed to take a step back and reflect. Innovation is at the forefront of competitiveness and customers have become more sophisticated over the years. For Outside-In a strong focus on customer experience when using FinSA's technology was needed but this was found to be lacking (Table 9). The lack of innovation and integration challenge was mapped to a lack of "tools for process improvement and innovation".

"Restrictive Change Implementation Processes" emerged as a challenge. Flexible IT infrastructure is a requirement for increased process performance (Christin Jurisch et al., 2014). In this case, there was an outcry regarding the IT change management processes with red tape, lack of flexibility in managing and maintaining changes, no traceability or visibility of changes, and the long turnaround time for implementing changes. IT was critical in enabling digital transformation, but FinSA was struggling with traditional IT challenges and implementing flexible methods of rapid execution. This challenge was loosely mapped to inadequate "process project management and program management" capability.

5 Conclusion

The failure rates of business process change projects are high with many organisations finding the challenges and risks daunting (Christin Jurisch et al., 2014). Outside-In is a recent stage in the BPM evolution catering for customer-centricity. The theoretical contribution for this paper is described by Gregor (2006) as an analysis theory which does not go beyond analysis and description and which describes the significant challenges involved in the Outside-in process change approach and maps them to the lack of BPM capabilities (Rosemann and vom Brocke, 2015).

The dominant challenge categories were found to be Method followed by People and then Culture. The dominant challenge appears to be the difficulty of the actual implementation. The change management and project management required to roll-out process change movements which have a high cultural content is substantial. In this large traditional financial institution, the challenge was immense. This challenge was followed by the people and cultural challenges of training all employees, securing buy-in from all employees, communicating with all employees and changing traditional values and beliefs. Due to the team-based focus of Outside-In, significant governance challenges emerged such as ensuring role clarity and managing and measuring performance. From a strategic perspective it was challenging to cascade down appropriate performance measures for customer-centricity. Finally, from an IT perspective IT integration remains a substantial challenge and stifles innovation. The level of customer engagement required with the Outside-In approach is challenging and the approach also requires updating all process and risk documentation which is challenging.

This paper adds to the limited empirical studies on customer-centricity and an understanding of its challenges. From a practical perspective the results should be useful for organisations embarking on this journey to allow them to better understand and manage the potential challenges. From a theoretical perspective it is a first step in better understanding these challenges.

The study has several limitations which lead to the need for future studies. The number of interviewees could have been extended and actual customers could have been interviewed, to improve trustworthiness of the analysis, the coding could have been validated by the interviewees. This case study was in one organisation, with its unique context, other case studies, in different organisations, might include richer and more diverse data sources and might find different challenges and hence are needed. Secondly, one single interpretive cross-sectional case study is weak to draw generalized descriptive contributions and the challenges were merely described. A deeper explanatory study could look at the relationships between the factors and hence more clearly understand the dominant and causal challenges. Thirdly, the mitigating actions were not discussed, more studies, such as action or design science studies could identify and validate mitigating actions to overcome these challenges. There are also many other related interventions in organisations which overlap with this research and need further studies such as harnessing customer insights in social BPM and increasing innovation while maintain traditional exploitive BPM practices with ambidextrous BPM (Recker and Mendling, 2016).

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