

Automotives companies response to changing Consumer Behavior in the Post-Covid-19 Era: A Case study in Morocco.

- **AUTHOR 1:** EZZARI Leila
- **AUTHOR 2:** LKHOYAALI Bouchra,

(1): PhD Student, Research laboratory in economic competitiveness and managerial performance, Faculty of Legal, Economic and Social Sciences-Souissi, Mohammed V University, Rabat, Morocco

(2): PhD Professor, Research laboratory in economic competitiveness and managerial performance, Faculty of Legal, Economic and Social Sciences-Souissi, Mohammed V University, Rabat, Morocco



Conflict of interest : The author reports no conflict of interest.

To cite this article : EZZARI .L & :LKHOYAALI .B (2024) «
Automotives companies response to changing Consumer Behavior in
the Post-Covid-19 Era: A Case study in Morocco. »,
IJAME : Volume 02, N° 06 | Pp: 138 – 152.

Submission date: January 2024
Publication date: February 2024



DOI : 10.5281/zenodo.10886064
Copyright © 2024 – IJAME

ABSTRACT

Consumer behavior has undergone significant changes, characterized by persistent uncertainties and concerns raised by the Covid-19 pandemic. In this regard, this article aims to analyze how automotive companies have adjusted their strategies to ensure their sustainability in a post-pandemic environment. To address such a problem, an exploratory qualitative case study was conducted involving ten automotive companies located in the cities of Rabat, Kenitra, Casablanca, and Tanger in Morocco. The findings of this study reveal that these companies have made significant efforts to adapt to changes in consumer behavior. Remarkably, 90% of the companies surveyed identified digital as a fundamental lever of their adaptability. This strategy has enabled them to respond to changing consumer demands, strengthening their ability to maintain and enhance long-term customer relationships.

KEYWORDS: Consumer behavior – Post-Covid-19 – Automotive companies - Digital – Performance – Morocco

1 INTRODUCTION

Since its appearance, the pandemic Covid-19 has brought about a profound transformation worldwide. The outbreak of this crisis has not only been a massive health and economic one but also disrupted daily routines and prompted individuals to reevaluate their behaviors and priorities (Onyeaka et al., 2021).

Purchasing habits have been altered, with a significant increase in online shopping, home delivery, and contactless payments. Additionally, consumers have become more sensitive to health and safety issues and place greater importance on brands that take steps to guarantee their safety and well-being. According to Accenture Research, the pandemic has led to a remarkable shift in consumer behavior. After one year of restrictions and lockdowns, 95% of consumers worldwide have made at least one lifestyle change that they believe will remain permanent (Accenture, 2020). These changes span different aspects, such as health and well-being, digital adoption, sustainability, and remote work. Another study conducted by PricewaterhouseCoopers (Pwc) among 9180 participants across 25 territories revealed that Covid-19 continues to influence the experiences of consumers. 96% aim to adopt cost-saving measures in the next six months, while 43% plan to increase online shopping within the same period. (PricewaterhouseCoopers, 2023).

Moreover, these changes in consumer behaviour have far-reaching implications for companies in all sectors, including the automotive industry. A global consumer-facing survey launched by the Capgemini Research Institute has concluded that the Covid-19 pandemic is profoundly changing automotive consumer behavior. 75% of consumers intend to purchase their vehicle to have greater control over hygiene compared to public and shared modes of transport. This research also notes that the pandemic is driving younger age groups to prioritize car ownership, a key reversal of their historical preference (Capgemini, 2020).

Overall, the Covid-19 pandemic is considered a catalyst for significant and lasting changes in consumer behavior. These shifts have prompted the global automotive industry, including the Moroccan automotive industry, to adjust to evolving consumer preferences and align its strategies accordingly.

This article aims to analyze how Moroccan automotive companies are adapting their strategies to respond to changes in consumer behavior in order to ensure their

competitiveness and improve their performance in the post-Covid-19 era. To address such a problematic, This study is structured into three key sections: First, it outlines the conceptual framework, focusing on defining consumer behavior. Secondly, it details the research methodology implemented. And finally, it presents an analysis of the qualitative study's findings alongside future outlooks.

2 THE IMPORTANCE OF CONSUMER BEHAVIOR

Recently, all attention has turned toward the consumer, who has emerged as the core of a company's activities (Brée, 2017). In this highly competitive, interconnected global environment, characterized by a significant acceleration in information flow due to the rise of Information and Communication Technologies (ICT), understanding consumer behavior has become indispensable to any company looking to provide a competitive advantage over its competitors in various aspects (Kotler et Keller, 2016).

In other words, if any company wants to take informed action and evaluate its interventions, it needs to retrace the path followed by its consumers. The study of consumer behavior is an ongoing quest for researchers and marketing professionals. Solomon et al. (2013) highlight in their book « *Consumer Behavior: Buying, Having, and Being* » the importance of understanding consumer behavior for companies in anticipating market trends and evolutions. According to the author, better knowledge of consumer behavior enables companies to align their strategies with consumer needs and preferences, leading to increased customer satisfaction and business success.

Consumer behavior has been the subject of numerous definitions across various research contexts. Some researchers have defined it as the actions and decision processes that individuals or groups display in selecting, purchasing, using, and disposing of products and services to satisfy their needs, wants, and desires (Solomon et al., 2006; Kotler et Keller, 2006; Schiffman et al., 2007; Hawkins et Mothersbaugh, 2013).

Alternatively, consumer behavior can be described as the ingrained attitudes of each individual who engages with a specific product and/or utilizes certain services, and it is shaped by the distinctive sociocultural context in which it occurs (Diop, 2004). However, this perspective restricts consumer behavior to the individual's sociocultural context and highlights the diverse nature of consumers. **Diop (2012)** further expands on this definition by incorporating values

such as knowledge, manners, beliefs, and customs that greatly influence consumers' shopping and consumption orientations. In their work, Sharma and Sonwalkar (2013) defined consumer behavior as a learning process that individuals or groups undergo when making purchase decisions to satisfy their needs. Additionally, they argue that this buying behavior is influenced by factors such as demographics, social dynamics, and cultural elements. According to **Nassè et al. (2019)** the term consumer behavior refers to how consumers assess, evaluate, and make decisions regarding the products/services they require. Consumers make purchases based on various factors such as their preferences, consumption patterns, product quality, taste, advertising, and price considerations.

Although the definitions given above are varied and relevant for understanding consumer behavior, it remains a complex and multidimensional process (Blackwell et al., 2006) that involves a range of internal and external factors influencing consumer purchase decisions (Hoyer et Macinnis, 2009). The identification of these factors is crucial to gain a deeper explanation and attempt to predict consumer behavior (Kotler et al., 2010). According to Qazzafi (2020) consumer behavior is influenced by four factors, namely: Personal (age, occupation, lifestyle, and personality traits) ; Psychological (motivation, perception, learning, beliefs, and attitudes); Social and Cultural (reference groups, social networks, social status, cultural norms, subcultures), and Economic factor (personal and family income, saving, others economic factors). By comprehending and analyzing the factors that impact their consumers, companies can assist consumers in their purchasing decisions (East, Wright et Vanhuele, 2008), as well to have the chance to develop effective marketing strategies and anticipate and adapt to market changes.

In times of crisis, companies are forced to have a deeper understanding of consumer behavior (Wight et al. 2022) to lay a strong foundation for their future. Hence, our research aims to contribute to the topic by providing insights into how companies in the Moroccan automotive sector adapt their strategies to cope with crises such as Covid-19.

3 RESEARCH METHODOLOGY

Given the imperative need for a comprehensive understanding of the adaptability of Moroccan automotive companies in response to changes in consumer behavior stemming from the Covid-19 crisis, exploratory research was deemed the most suitable. This approach enables us, as researchers, to examine phenomena that have been studied to varying degrees (Trudel et al.,

2007) within their real-world context (Yin, 2003, 2009), and to delve deeply into the subject to gain profound insights.

In this regard, we conducted a qualitative survey of employees in Morocco's automotive industry. A total of 10 semi-structured interviews were conducted in various cities, including Rabat, Kenitra, Casablanca, and Tangier (see Table 1), renowned for their key infrastructure in the automotive sector. We deliberately chose both well-known and lesser-known companies to ensure diversity in the perspectives gathered, thus aiming to enrich the depth and reliability of our findings. In addition, the choice of conducting 10 interviews is based on the principle of saturation. This implies that our sample size is deemed sufficient to gather a significant amount of information, while remaining manageable for in-depth analysis. Indeed, conducting additional interviews would tend to provide similar information, without contributing significantly to a better understanding of our research subject.

Table 1 : Characteristics of intervened managers¹

Interview Number	Company	Interviewer	Gender	Age	Profession	City
01	A	A01	Male	35	Sales Manager	RABAT
02	B	B02	Male	45	Sales Manager	RABAT
03	C	C03	Male	37	Business Development Manager	CASABLANCA
04	D	D04	Female	29	Commercial Advisors	KENITRA
05	E	E05	Male	36	Sales Manager	RABAT
06	F	F06	Female	30	Commercial Advisors	KENITRA
07	G	G07	Male	32	Commercial Advisors	TANGER
08	H	H08	Male	38	Sales Manager	CASABLANCA
09	I	I09	Female	28	Commercial Advisors	TANGER
10	J	J10	Male	40	Sales Manager	RABAT

¹ The names of the companies and participants have been renamed to ensure confidentiality and uphold research ethics.

After conducting all the interviews, we transcribed the content verbatim and subsequently carried out coding and data analysis using the MAXQDA V2022 qualitative analysis software. This tool is designed to enable us to organize relevant codes, analyze, and find insightful content among unstructured and qualitative data.

4 RESULTS AND DISCUSSION

In this study, 10 semi-structured interviews were conducted with employees from different automotive companies in Rabat, Kenitra, Casablanca and Tanger cities of Morocco. The male/female ratio was 2.33, with an average age of 35. Coding the data with MAXQDA software enabled us to gain a better understanding and to bring out concepts not taken into account in the literature review (Fig. 1). Let's recall that the focus of our case study is to shed light on the measures taken by automotive companies based in Morocco in response to changes in consumer behavior caused by the Covid-19 crisis. As a result, two sets of codes emerged: one related to changes in consumer behavior as perceived by Moroccan automotive companies, and the other related to the adaptability of these companies in response to these changes.

Fig.1. Code Clouds



4.1 EVOLVING CONSUMER BEHAVIOR IN A POST-PANDEMIC CONTEXT

According to interviews conducted with automotive companies, the arrival of Covid-19 led to changes in consumer perceptions and had a pressing impact on their behavior. Other researchs on this topic has similarly indicated that the pandemic has brought about fundamental changes in consumer attitudes, habits, and behaviors. (Ahmed et al., 2020; Hall et al., 2020).

As per the information gathered from the interviewed sales managers and advisors, consumers have reacted to the crisis in various ways. Those who have been closely affected by economic disruption have focused on the financial aspects of their purchase. They are actively looking ways to optimize their budgets through access to flexible credit facilities (B02; G07; I09; J10) and attractive discount programs (C03; D04; F06).

On the other hand, there are those who have placed greater emphasis on functionality and long-term benefits. They are motivated by vehicles offering superior fuel efficiency, advanced safety features, and onboard technologies that enhance their driving experience and reduce dependence on non-renewable resources. (A01; B02; D04; E05; F06; J10). For them, buying a vehicle was an investment in a more responsible and sustainable lifestyle (D04).

Furthermore, the crisis has prompted consumers to be more cautious, informed and demanding. Research shows that 77% of consumers will exhibit increased caution regarding cleanliness, health, and safety in a post-pandemic environment (Capgemini, 2020). Indeed, according to the interviewees, consumers became increasingly sensitive to their health and well-being after the pandemic. As a result of the pandemic, the companies contacted said that sales of private vehicles had risen remarkably, as a growing number of consumers preferred to avoid public transport in order to minimize health risks (F06). Consumers were also seeking vehicles that offered more space, making them suitable for family travel (E05), as well as providing a high-quality interior environment with features like air purification and overall comfort (J10).

New priorities have also evolved, such as the search for online information on the products (vehicles) and services (e.g. after-sales service, etc.) offered by automotive companies. In fact, 9 out of 10 companies we interviewed confirmed that many consumers, before making a purchase, turn to digital technology to obtain precise information on products/services and the opinions of other consumers. One sales manager told us that 70% of consumers have become more cautious and prefer to verify whether the features, functionalities, and sales conditions

advertised on the company's online platforms actually correspond to what they will encounter in reality (A01). Consistent reports highlight how the COVID-19 crisis has triggered significant changes in consumer behavior. Digital technology use has increased dramatically across all channels, leading to a palpable transformation in consumer attitudes, increasingly orienting them towards digital (Martin, 2020; ECITV, 2021). The COVID-19 pandemic has only confirmed and accelerated this pre-existing digital evolution in consumer habits.

In summary, the ongoing transformation of consumer behavior in the post-COVID-19 era opens up vast horizons of opportunity and challenges for automotive companies in Morocco. Understanding new consumer trends and the ability to adjust quickly to new developments are crucial for companies to thrive in an ever-changing market.

4.2 AUTOMOTIVE COMPANIES' ADAPTABILITY TO CONSUMER CHANGE: DIGITAL AS AN ENGINE OF ADAPTATION

The diversity of consumer reactions in the post-crisis era underlines the importance for automotive companies to offer proactive solutions in order to meet the changing needs and new demands in customer behavior.

According to the results obtained, Moroccan automotive companies are strongly motivated to revitalize their strategies and strengthen their resilience to adapt to changes in consumer behavior, largely induced by the Covid-19 pandemic. Managers and sales consultants interviewed confirmed that a range of measures implemented during the pandemic will not disappear in a post-pandemic context.

Health safety has become a priority for many companies. As one sales manager revealed, "Our company now pays increased attention to the cleanliness of its facilities and implements social distancing measures to create a sense of security among customers who visit our showrooms, workshops or use our services" (J10). Another sales manager comments, "Consumers have become demanding about their health safety and now expect our company to continue sustainably implementing these practices" (H08). This observation aligns with a study conducted by the Capgemini Research Institute, which reports that 77% of consumers will adopt a more cautious approach towards cleanliness, health, and safety in the post Covid-19 (Capgemini, 2020). In our survey, 60% of the contacted automotive companies stated that

sanitary measures are no longer just temporary responses to a crisis but have become an integral part of their operations.

Moreover, in response to consumers' economic concerns, 70% of the Moroccan automotive companies surveyed have developed credit programs offering consumers the opportunity to save on their purchases, which has become all the more important to maintain their purchasing power while preserving their financial stability. The interviewees stated that there are "Financing offers adapted to our customers' needs and budgets" (C03). "Our company offers a range of services and financing solutions for every type of customer (private individuals and professionals) and every type of vehicle" (B02). Various shapes of discount programs, such as cash rebates, loyalty points, and special offers, have also been introduced to incentivize consumers to maintain their spending habits while exercising financial responsibility (G07).

In addition, the transition to digital has seen a significant shift in the wake of the Covid-19 crisis. The Moroccan automotive companies surveyed observed a sharp increase in consumer adoption of digital channels, a trend that parallels that revealed by research conducted by Accenture and Sabio Group (2020). These studies showed that consumers massively intensified their use of digital technologies during the pandemic and plan to continue following these trends in the future (Accenture, 2020; Sabio Group, 2020).

This trend reflects the lasting impact of the Covid-19 on consumer preferences, habits and attitudes, highlighting the imperative for companies to adapt by adopting more digitally-driven approaches to meet these evolving needs. According to the results of our study, 90% of automotive companies have implemented major technological transformations at all levels of their operations, highlighting the urgency of a digital transition to maintain competitiveness and meet changing consumer demands.

At the core of this set-up are the efforts made by managers and sales advisors at Moroccan automotive companies to broaden communication channels, turning to omnichannel and digital approaches. "We are available 24/7 through our social networks, and we regularly update our websites, mobile applications, as well as other online channels to ensure optimal interaction with our customers and meet their needs" (A01; B02; C03; I09).

These companies strive to create a consistent and seamless experience across these digital channels, enabling consumers to interact with the brand seamlessly, whether for vehicle

information, consultations, purchases or even sales and after-sales services. Advanced Customer Relationship Management (CRM) systems have been implemented to gain deeper insights into individual consumer preferences and tastes, allowing for tailored offers (H07). These systems make it possible to track consumers' interactions on different digital channels and tailor communication to their specific needs (J10).

These efforts encompass not only the digitization of communication channels but also the integration of cutting-edge technologies into vehicles to address consumer concerns regarding safety, durability, and comfort. A business development manager confirmed that automotive companies based in Morocco are investing intensively in research & development to meet new consumer expectations (C03). In this post-pandemic context, these companies are aligning their automotive products with current and future consumer trends, offering innovations such as electric, autonomous, hybrid, and environmentally-friendly vehicles (A01, D04, F06, H08).

In this context, the quality of human resources is by no means underestimated by automotive company managers, with 60% of them claiming that human resources play a fundamental role in their ability to adapt effectively to changes in consumer behavior in the Post Covid19 era, particularly in an increasingly digital environment. According to the interviewees, adapting to consumer changes requires ongoing investment in improving human skills (A01; F06; G07). They also say that automotive companies are stepping up their commitment to training for their staff (managers, technicians, sales advisors, call center staff, etc.). (H08; I09). Indeed, these substantial training courses are designed to enhance the interpersonal skills of all staff in order to meet the growing demands and connectivity of consumers (C03).

These findings align with the conclusions of the APPDynamics study, which asserts that the involvement of the human element is crucial for the success of digital transformation strategies, especially in a crisis-induced pressure context. This assertion resonates with the fact that 61% of technology experts have been compelled to undergo radical adaptations to address changes in organizational processes, focusing on revised technological directions. It is notable that 88% of these specialists report that improving the digital customer experience has now acquired the status of predominant priority (Slade,2020).

In summary, all the surveyed automotive companies acknowledge the imperative of adapting to changes in consumer behavior to stand out from the competition. They employ various tactics, such as the use of new technologies and innovation, to address the evolving needs of

their customer base. This adaptability proves to be crucial for maintaining and improving long-term relationships with consumers, ultimately exerting a positive influence on the performance of companies, especially in a post-pandemic context.

5 CONCLUSION

In conclusion, this study synthesizes the main findings from the empirical analysis of 10 automotive companies located in the Moroccan cities of Rabat, Kenitra, Casablanca and Tanger. According to the conclusions drawn from our study, all the examined companies promptly recognized the impact of the Covid-19 crisis on consumer behavior in real-time, leading to the rapid acceleration of underlying long-term trends within a matter of weeks.

Several measures have been implemented by these companies in order to adapt to changing consumer needs. Our results reveal that 60% of the surveyed companies show a growing interest in consumer health, safety, and well-being, while 70% attach great importance to consumer purchasing power. Significantly, the majority of the surveyed automotive companies, specifically 90%, intend to integrate innovative technologies into their products and services to meet the demands of increasingly informed, cautious, and connected consumers.

Ultimately, this study has shown that automotive companies are seeking to adapt effectively to changing consumer behavior in order to strengthen their competitive edge and improve their performance in a post-pandemic environment. However, external validation of the customer's point of view provides an avenue for future studies that include this important stakeholder, thus enabling a more objective assessment and more nuanced results that are representative of the different perspectives in Morocco's automotive sector.

REFERENCES

- Accenture. 2020. How COVID-19 will permanently change consumer behavior [online] https://www.accenture.com/_acnmedia/PDF-134/Accenture-COVID19-Consumer-Behaviour-Survey-Research-PoV.pdf#zoom=40 (February 04, 2024)
- Ahmed, R. R., Streimikiene, D., Rolle, J-A., & Duc, P. A. 2020. The COVID-19 Pandemic and the Antecedents for the Impulse Buying Behavior of US Citizens. *Journal of Competitiveness*, 12(3), 5–27. <https://doi.org/10.7441/joc.2020.03.01>
- Blackwell, R. D., Miniard, P. W., & Engel, J. F. 2006. *Consumer Behavior* (10th ed.). Mason, OH: Thomson South-Western
- Brée, J. 2017. *Le comportement du consommateur*. Dunod.
- Capgemini. 2020. The consumer and COVID-19: Global consumer sentiment research in the consumer products and retail industry [online] <https://www.capgemini.com/wp-content/uploads/2020/04/Covid-19-Consumer-Behaviour-in-CPR.pdf> (February 04, 2024)
- Diop, F. 2004. *L'achat familial en Afrique*. Dakar, DA. Université Cheikh Anta Diop.
- Diop, F. 2012. Religion musulmane et comportement du consommateur : Cas du Sénégal. *La Revue des Sciences de Gestion*, 255-256(3), 21p
- East, R., Wright, M., & Vanhuele, M. 2008. *Consumer Behaviour: Applications in Marketing*. SAGE.
- ECITV. 2021. Post-Covid-19: les consommateurs se tournent vers le digital.[online] <https://www.ecitv.fr/actualites/03052021-post-covid19-les-consommateurs-se-tournent-vers-le-digital> (January 15, 2024)
- Hall, C. M., Scott, D., & Gössling, S. 2020. Pandemics, transformations and tourism: be careful what you wish for. *Tourism Geographies*, 22(3), 577-598. <https://doi.org/10.1080/14616688.2020.1759131>
- Hawkins, D., & Mothersbaugh, D. 2013. *Consumer behavior: building marketing strategy* (12th ed). McGraw-Hill Irwin
- Hoyer, W. D., & MacInnis, D. J. 2009. *Consumer behavior* (5th ed.). South-Western; Cengage Learning distributor.
- Kotler, P., & Keller, K. L. 2006. *Marketing Management* (12th ed.). Prentice Hall.
- Kotler, P., & Keller, L. K. 2016. *Marketing Management* (15th ed.). Pearson Education.
- Kotler, P., Armstrong, G., & Armstrong, G. M. 2010. *Principles of Marketing*. Prentice Hall.

- Martin, A. 2020. Le consommateur connecté post-Covid 19. MBA MCI. [online] <https://mbamci.com/le-consommateur-connecte-post-covid-19/> (December 19,2023)
- Nassè, T. B., Ouédraogo, A., & Sall, F. D. 2019. Religiosity and consumer behavior in developing countries: An exploratory study on Muslims in the context of Burkina Faso. *African Journal of Business Management*, 13(4), 116-127.
- Onyeaka, H., Anumudu, C. K., Al-Sharify, Z. T., Egele-Godswill, E., & Mbaegbu, P. 2021. COVID-19 pandemic: A review of the global lockdown and its far-reaching effects. *Science Progress*, 104(2). <https://doi.org/10.1177/00368504211019854>
- PricewaterhouseCoopers. 2023. Consumers seek frictionless experiences in a world of disruptions. [online] <https://www.pwc.com/gx/en/industries/consumer-markets/consumer-insights-survey-feb-2023.html> (December 25,2023)
- Qazzafi, S. 2020. Factor Affecting Consumer Buying Behavior: A Conceptual Study. *International Journal for Scientific Research & Development*, 8(2), 1205-1208.
- Sabio. 2020. Expérience Client: les faits marquants de 2020 - L'épopée du service client face à la COVID-19.[online] <https://go.sabiogroup.com/fr-cx-realities-2020.html> (November 30,2023)
- Schiffman L. G. & Kanuk L. L. 2007. *Consumer behavior* (9th ed.). Pearson Prentice Hall.
- Sharma, V., & Sonwalkar, J. 2013. Does Consumer Buying Behavior Change During Economic Crisis? *International Journal of Economics and Business Administration*, 1(2), 33-48. <https://doi.org/10.35808/ijeba/9>
- Slade, L. 2020. The Agents of Transformation Report 2020: COVID-19 Special Edition.AppDynamics.[online]<https://www.appdynamics.com/blog/news/agents-of-transformation-report-2020/> (November 30,2023)
- Solomon, M. R., Previte, J., & Russell-Bennett, R. 2013. *Consumer behaviour: Buying, having, being* (3rd ed.). Pearson Australia.
- Solomon, M., Bamossy, G. J., Askegaard, S., & Hogg, M. K. 2006. *Consumer Behaviour: A European Perspective (3rd Ed)*. Prentice Hall.
- Trudel, L., Simard, C., & Vonarx, N. 2007. **La recherche qualitative est-elle nécessairement exploratoire?** Université Laval [online]. http://www.recherche-qualitative.qc.ca/documents/files/revue/hors_serie/hors_serie_v5/trudel.pdf
- Verbi Software. 2022. MAXQDA (Version 2022) [Qualitative data analysis software]. VERBI Software. <https://www.maxqda.com>

- Wight, K. G., Liu, P. J., Bettman, J. R., & Fitzsimons, G. J. (2022). Social relationships and consumer behavior. In: APA Handbook of Consumer Psychology (pp. 351–372). American Psychological Association. <https://doi.org/10.1037/0000262-014>
- Yin, R. K. 2009. Case Study Research: Design and Methods (4th ed.). Thousand Oaks, CA: Sage.
- Yin, R.-K. 2003. Case Study Research: Design and Methods (3rd ed.). SAGE