



Revolutionizing Banking Services through Lean Principles: An Evidence from Jordanian Banking Industry

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Abstract:

This research paper highlights the main lean service principles, practices, and enablers in banks, using a case in banking industry in Jordan. This empirical research is unique due to the sacristry in researchers that explored the lean service implementation in Jordanian banks from two levels, including managers from headquarters, and branch managers. Ethical approval was obtained from the Business Management Research Institute (BMRI) at the University of Bedfordshire (UoB) / UK. A qualitative approach was followed to evaluate the actual level of understanding and application for lean service. The pragmatic examination indicates that creating flow is the main lean principle in bank branches, technology, and process improvements are the main practices, in addition to the delegation, open channels with management, and training as the main lean enablers from the management side. The results of our empirical study relevant and emerging themes/findings identified a lack of utilizing value stream mapping as a main lean service tool, and a lack of management understanding and support for lean, which has a negative effect on employees understanding and commitment to a successful implementation of lean services projects in Jordanian banks.

Keywords: Lean Service Application, Lean Service Principles, Lean Service Practices, Lean Banks, Jordan Banking Industry.

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Introduction

Banks are under the pressure of many forces including (1) Local and global competition, (2) Increasing customer demanding behavior, (3) Decreasing customer loyalty, (4) Satisfying the stakeholders, (5) The pressure from regulators and legislation (Gupta et al., 2018; Wilson, 2010).

Applying lean can provide the banks with a sustainable competitive advantage, protect their market share, improve the process's efficiency and customer satisfaction, as a result decreasing service time, and cost, and improving quality, resources utilization,

and productivity, only if they followed a systematic framework, and they defined lean as a strategy to maximize the customer value and decrease the process waste (Bakri, 2019; Bandara, 2018; Khan et al., 2019; Leyer et al., 2014), but service sector and banks are still shy in adopting L.S.

This paper aims to explore lean management principles, practices, and enablers that are adopted by Jordanian banks. The output of this exploring research will help in the future development of an implementation framework to apply lean service to help Jordanian banks to enhance



their competitiveness. Thus, the primary research question is about finding the main lean principles, practices, and enablers that Jordanian banks are adopting.

Literature review

The problem that this research is trying to address is related to the fact that banks, in general, are not familiarized with lean implementation due to lean manufacturing's roots (Khan et al., 2019), which is the output of the lack of empirically developed lean implementation framework that prevents an effective implementation for lean management in services (L.S) (Chay et al., 2015; Gupta et al., 2016; Marodin, 2019). This confirms the need for deeper knowledge that illustrates the 'What's' of applying lean in banks including what principles, what practices, and what enablers banks are adopting.

Banks are facing high pressure from the external business environment changes, that hinder their efforts to gain sustainable competitive advantage, without trading off the deliverable's quality (AlSartwai, 2017; Santos et al., 2016) many banks are struggling with low-efficiency processes, communication problems, and high centralization (Oppenheim et al., 2014).

Lean Management

Quality management science passed through many evolution milestones throughout history, regarding definitions, principles, and practices, and one of the main milestones was the end of the Second World War when the focus was re-oriented toward process efficiency and customer satisfaction (Gupta et al., 2016).

The very first starts of lean were with Krafcik (1988) who highlighted the concept of reducing waste (Čiarnienė et al., 2015) then the effort exerted on investigating Toyota Production System (TPS) which was the basis to discover the concept through five years (1985-1990) study (Gupta et al., 2016), including academics and automotive industry practitioners, who discovered a big gap regarding the productivity between car assembly plants in Japan and West (Womack et al., 1990). After that project, the main

principles of Lean management were highlighted as flow improvement, customer orientation, and continuous improvement (Womack, 1996).

Womack who is considered one of the Lean gurus, provided a very simple though memorable when he defined lean as getting more from less, by using almost half of the resources, to get a better-quality output (Womack et al., 1990).

Howell et al. (2001) defined it as 'give customers what they want, deliver it instantly with no waste'. What is important in Howell's concise definition is that it focuses on the customer's wants. This links us again with the customer value proposition and the effect of lean management on competitive advantage. Hines et al. (2004) provide a multi-dimensional framework to apply lean management practices. According to them, the strategic level focuses on values, and the operational level focuses on waste reduction tools and techniques.

Another dimension emerged later about the difference between value-adding and non-value-adding activities and became a part of the concept by Van den Heuvel et al. (2006) when they mentioned that only the customer who can report the difference between value-adding, and non-value-adding activities and they stressed on value stream mapping (VSM) as the main tool for lean analysis.

Čiarnienė et al., (2015) considered lean to be a multidimensional concept that works at three different levels: Strategic as a philosophy, Tactical as principles, and Operational as practices and tools.

Lean services development

Lean initially started in manufacturing, then has developed overtime (Gupta et al., 2016) to cover the service sector which was behind in applying lean, relative to manufacturing, but the competition pressure, and the growth of the services sector, was behind the new interest of researchers and practitioners to study lean in services, where healthcare and offices operations were the main areas of focus (Gupta et al., 2016; Hadid et al., 2014), in addition to the public sector

which is facing economic hardship, and that was behind many plans that aimed to decrease cost, though maintaining the quality, through strategic change programs that aim to deliver efficient and effective processes by affecting human and non-human factors (Antony et al., 2018).

Lean in banking

Lean started to be implemented more and more in services sector industries, especially in the process-oriented industries such as banks (Goldenbaum et al., 2014; Khan et al., 2019), after the international financial crisis in 2008 (Bakri, 2019), that encouraged merging and acquisition as a trend in the banking industry, and confirmed that official standardized processes became crucial to enhance the financial performance in banks (AlSartawi, 2017)

Swank (2003) discussed a financial services company lean implementation case study and recommended starting with a Prototype or a pilot for the implementation in a narrow scope instead of starting at the larger scope to experiment with the process of applying lean, and to motivate other departments or teams to adopt it, but after justifying the 'Why?' and 'How?' of adopting lean. Leyer et al. (2014) conducted quantitative research using a survey that achieved a response from more than 3,600 German employees bank from all levels to evaluate the leanness of financial services organizations.

Leyer et al. (2014) study found that organizations have an average lean thinking level, and the employees and their managers are not lean to the extent they think, in addition, the managers are busy with operational tasks, which decreases the time they dedicate to coach and monitor their subordinates, but they mentioned that these findings can be generalized due to the limitations resulted from the subjective anonymous responses of the banks' employees through the survey, which prevent any conclusion about a certain company.

Bortolotti et al. (2015) conducted three case studies on banking, which resulted in introducing a new model; 'Lean first, then automate', which confirms the need to adopt

lean service, especially with VSM, before adopting digitization solutions.

Santos et al. (2016) studied the obstacles, outputs, and success factors of implementing lean banking using a descriptive, exploratory case study methodology for a Portuguese bank, and found that lean banking has the potential to enhance the bank processes performance, but only if lean thinking became part of the banks' organizational culture. Santos et al. (2016) confirmed that lean can be the tool that banks can use to achieve better performance by killing waste and focusing on continuous improvement, especially since international banks including BNP, and Bank of America had executed lean tools in their operations.

Santos et al. (2016) work resulted in highlighting the main lean Service principles in banking, which include killing waste, keeping a continuous flow, creating working standards, and activating teamwork, and they also highlighted the main Lean Service tools in banking, which are mainly using Value Stream Mapping, utilize brainstorming and encourage the managers to have the Gemba walk.

Khan et al. (2019) conducted qualitative research, using face-to-face structured interviews as a tool, and a case study as a research strategy to evaluate the level of lean adoption in five Pakistani banks, and found that banks are not implementing L.S, because lean is not supported by the organization culture. Bakri's (2019) work is based on qualitative methodology, using observation as a tool, and the single case study strategy, to identify the challenges and the advantages that come with applying lean in a small Lebanese bank. The observation was followed by VSM for the real processes of issuing a letter of credit (L/C), which contribute to 25% of the bank revenue, and got a positive result, where the processing time dropped by 50%, the involved department decreased from 5 to 3, and the needed employees to participate in the process became 6 instead of 11.

Though Bakri's (2019) work that considered LS in banking is recent, still it doesn't affect the significance of this

research, because it is a single case study, but this thesis adopted a multiple case study strategy. Bakri's (2019) main finding was that applying VSM can enhance the employee's performance, and customer satisfaction, especially if the lean practices are tailored and become part of the bank culture, which matches Leyer et al. (2014) and Santos et al. (2016) conclusions.

Research Methodology

This research follows a mono-method, to collect qualitative primary data, using semi-structured interviews, with Jordanian bank managers in headquarters, and branches. More details about the methodology are explained in Table 2.

Table 2. Qualitative methods summary.

#	Targeted Group	Source/	Targeted Group Size	Data Collection Tool	Main Questions to be addressed
1	Banks Managers Head offices	Senior from Quarter	2 Managers/ one to represent each bank.	In-Depth Structured Face interview	Semi-Face to Face -What are the main lean principles adopted by Jordanian banks? -What are the main lean practices and techniques adopted by Jordanian banks? -What are the main lean enablers provided by Jordanian Banks?
2	Banks branches		2 Branches / One branch from each bank	In-Depth Structured Face interview	Semi-Face to Face -What are the main lean principles adopted by Jordanian banks? -What are the main lean practices adopted by Jordanian banks? -What are the main lean enablers provided by Jordanian Banks?

437

Source: Authors' work

The research sample and data collection methods

As per the Central Bank of Jordan, and Association of Banks in Jordan records, there is a total of 24 active banks in Jordan. The 24 banks are divided into two groups, 8 foreign banks, and 16 Jordanian-origin banks. The population of this research will exclude non-Jordanian banks. The 16 Jordanian banks can be classified into two types, Islamic (3 Banks), and Commercial (13 banks). The population of this research will exclude Islamic Jordanian

banks due to the differences between Islamic banking and commercial banking.

Table 1 in the shows the final list of the banks that present the population of this research which includes only the Jordanian commercial banks that have branches out of Jordan, because those banks have exposure to international best practices, and due to the high level of complexity in their operations that would enrich the lean service principles and practices that they practice.

Table 1. Research population, Source: Central Bank of Jordan 2020 annual report, the research population consists of seven banks.

#	Bank Name	Establishment Year	Bank Type	Number of External
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				Branches
1	Arab Bank	1930	Commercial	124
2	Jordan Ahli Bank	1956	Commercial	11
3	Cairo Amman Bank	1960	Commercial	21
4	Bank of Jordan	1960	Commercial	17
5	The Housing Bank for Trade & Finance	1974	Commercial	16
6	Jordan Kuwait Bank	1977	Commercial	1
7	Arab Jordan Investment Bank	1978	Commercial	1

Source: Authors' work

A summary of the above discussion that related to the sampling strategy and the exclusions that took place to select the research population of 7 banks, out of 24 banks working in Jordan is presented in figure 1

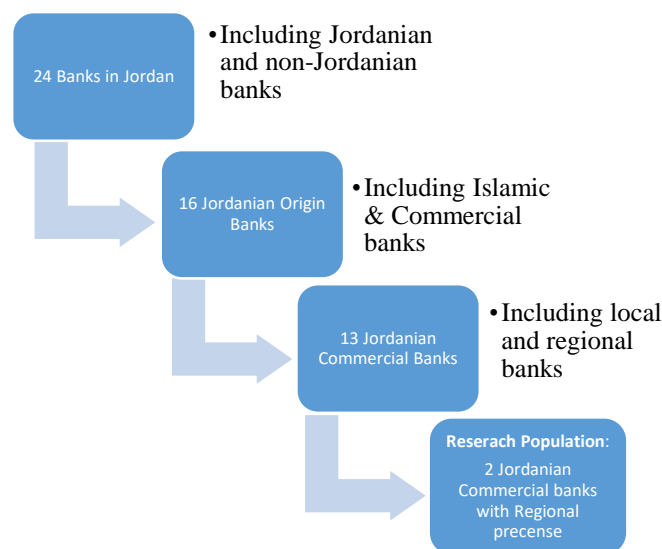


Figure 1: Sampling Selection

Source: Research sampling strategy summary. Source: Researcher work based on Central Bank of Jordan 2020 annual report.

The sample of the research consists of two banks, which represent around 28.5% of the research population. The names of the two banks will be kept confidential as per their managers' request; accordingly, they will be called Bank#1 and Bank#2 in this paper.

Data analysis tactics

According to Figure_2 below, the data

analysis will be done by comparing patterns and themes to find similarities and differences in the following levels: (1) Within each manager interview data; (2) Between the branch's managers from different banks; (3) Between the headquarters managers from different banks; (4) Between Headquarter and branches manager in the same banks.



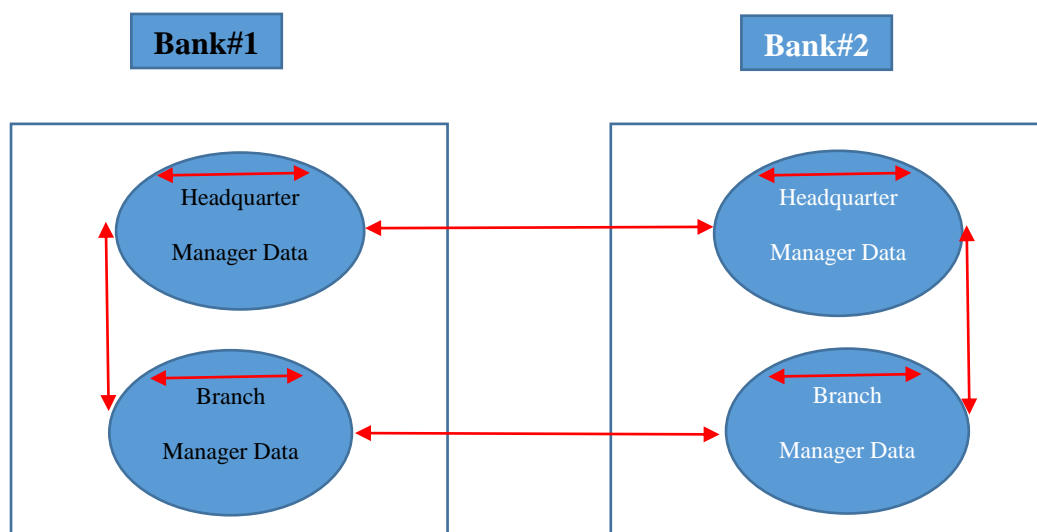


Figure 2 Data analysis model.

Source: Researcher work and modifications based on (Boeije, 2002).

Analysis and Discussion

The data analysis was oriented to answer the main research question; What are the lean principles, practices, and enablers adopted in Jordanian banks?

The definition of lean and what is expected from it is varied between managers, for one of the branch managers the focus was on profitability, stating; 'When we decrease costs and increase revenues, this means that we are working in a proper lean management'. For another headquarter manager the focus is on product development based on customer need, mentioning that; 'Lean service is about accepting new products according to the customer's needs', while for another senior manager, it was mainly about the adoption of technology; 'So adopting technology by the management is evidence about its leanness, this is from my point of view'.

The interviews with the managers confirmed that lean management is not a common or familiar concept for the Jordanian bank's employees in Jordan. This was confirmed by the managers of the two banks, and one of them from the headquarters stated; 'I believe that lean service in the banking sector is new', and another branch manager also confirmed that by stating:

'Rarely the branch's employees have an awareness about lean management'.

This shows that a lot of training and awareness efforts from the bank's management must take place to level the ground for applying lean service effectively. This was highlighted by one of the managers, who stressed the importance of employee training through the following statement; 'You will not find a lot of people know or understand it unless there will be an awareness- raising, and disseminating of information about its benefit'.

The previous statement also draws attention to the need to provide a convincing business case before applying LS to support the rationale of adopting it at all levels of the company. Another manager confirmed the need for a solid lean service business case by saying; 'The evidence should come from companies that applied lean service, and banks in specific which applied it, and what are the results that were enhanced'. The need to raise employee awareness about lean matches (Chay et al., 2015; Vaduva, 2011) asked to provide a supporting business case for employees about lean management before executing it.

The data analysis process which is shown in Table 3 from the appendix,

generated 10 main themes about the lean principles, and practices, which are; Process, Systems, Customer, Performance, Employee, Place, Service, Techniques, Equipment, and Leadership style.

The main themes above that aligned with what was frequently considered in the literature are systems that include innovative technology, and updated equipment (Khan et al., 2019; Singh, 2018; Swank, 2003; Vaduva, 2011), processes (Santos, et al., 2016; Swank, 2003; Vaduva, 2011), training: (Hadid, 2014; Khan et al., 2019), and employees (Chay et al., 2015; Hadid, 2014; Swank, 2003; Vaduva, 2011) Customer, leadership, Performance (Hadid, 2014; Malmbrandt et al., 2013) and Place (Malmbrandt et al., 2013).

Regarding the lean enablers, the data analysis resulted in 8 main themes; Employees, Skills, Leadership Style, Structure, Performance, Strategy, Product, and Shared Values. Those themes are mainly complying with what Malmbrandt et al., (2013) called lean enablers, and Hadid, (2014) called Lean Social practices, except the strategy and the structure themes, which are new and don't match any previous literature.

The answer to the research questions regarding the lean principles, practices, and enablers adopted by Jordanian banks shows that Creating flow is the main lean principle in banks branches, technology, and process improvements are the main practices, in addition to the delegation, open channels with management, and training as the main lean enablers from the management side.

The findings above are similar in the technology and processes practices because the literature confirmed that lean service in banks is highly dependent on enhancing processes efficiency using technology. Also, there is an agreement between the research primary data and the literature about the importance of employee involvement and empowerment through training, delegation, and smooth open communication.

What contradicts the research finding and the literature is the lean service principles. The analysis of the primary data shows a high focus from the banks on creating

and keeping a continuous flow of operations, while the literature focuses more on using Value Stream Mapping as a major principle, which was not a common practice for the managers.

Conclusion

The main conclusions that resulted at the end of this research can be divided into two main parts. The first part is related to the aim of this paper, which was exploring the main lean service principles, practices, and enablers that Jordanian banks are using. The second part is related to identifying the valuable transactions in the branches from the customer and also the bank's point of view.

As mentioned in the finding creating flow is the main lean principle in bank branches, technology, and process improvements are the main practices, in addition to the delegation, open channels with management, and training as the main lean enablers from the management side.

The above finding shows that Jordanian banks are not applying all the lean principles, where they miss Value Identification based on customer view, Waste Elimination, and Create Pull. Regarding lean practices, Jordanian banks are not utilizing Value Stream Mapping to stream the processes, to identify and kill waste, though there is a consensus in the literature about considering VSM as the main lean service practice. Moving to the enablers, the lack of management understanding and support for lean, and its reflection on employees understanding and commitment to lean are noticed and act as a barrier to implementing lean service in Jordanian banks.

Implementing Lean in Jordanian banks should not be limited to top-down approaches, where branch employees must be involved, and the focus of implementation must take into consideration the two main transactions that we identified in this paper, which are opening a new account, and housing loans.

The research resulted in highlighting two new emerging themes related to lean service enablers in banks, which are strategy and structure. This led to the importance of

adopting lean service as an essential part of the bank's business strategy and aligning the structure to facilitate efficient communication and decision-making.

Another general conclusion shows that the Jordanian banks are practicing a lot of lean practices, but without having lean as a culture. The main barriers that hinder the implementation of lean by banks are the lack of knowledge about implementation success factors, in addition to a structured implementation framework, which all present a potential area for future research.

Geolocation information

<https://goo.gl/maps/NDkDX3zKWYK9976K7>

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The author reports there is no competing interest to declare.

Data availability statement

The participants of this study did not give written consent for their data to be shared publicly, so due to the sensitive nature of the research supporting data is not available.

Data deposition

N/A

Supplemental online material

N/A

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Appendix

Table 3 Research question data thematic analysis.

Research Model Keyword	Bank#1 Keywords	Bank#2 Keyword	Similarities Differences	or	Sub-Themes	Themes
Lean practices	<ul style="list-style-type: none"> -Simplify the process - Many papers to be signed - Technology and innovation - Using the application - Attach that information to the system directly without having any doubts or debates if those are the good needed document or information or not. - Access to easy services - The convenience of the branch and channel even if it was an ATM, a branch, or E-Channel like online banking, E-Banking. All of them are channels - The fastest procedure and easy procedure - The loans procedure - Customer centricity and the last one is operational excellence. - Flow if the financial transaction is easy - Service quality - Least resources - All the time in the developing - Good efficiency - Box in the branch - Working with the least resources in the head office - The stress of the work 	<ul style="list-style-type: none"> - 'The bank focuses on the customer as the target'. - Instead of I come to you to the branch, and consume fuel and wasting my time, and traffic jams, and transportation, and I might have a car accident on the way. No, I can transfer money - Decreasing the load on branches employees - Keep them available for more important things that generate more profit - The employee tries to identify the customer's needs and what he wants - The service became standard - Process completing time, - Quick completion of processes - The process doesn't need to take more than 3 minutes to 5 minutes. -And there are some standards that he has to comply with - And you need to correct and enhance - I study every case separately and differently. - The continuous renewal of the 	<ul style="list-style-type: none"> S1: Simplify the process S2: Financial Technology S3: Que system S4: No patching S5: Service cycle time S6: Customer-oriented S7: Identify customer needs S8: Standardization S9: Continuous improvement S10: Daily errors report S11: Social media complains S12: Process Mapping S13: On-time Process Tracking S14: Customer improvement feedback S15: On-time Employee 		<ul style="list-style-type: none"> S.T1-Process improvements S.T2: Process Standards S.T3: Process mapping S.T4: Process tracking S. T5-Fin.Tech S.T6: Continuous Flow S.T7-Customer segments need S.T8: Digital Customer complains S.T9-Performance S.T10-Employee S.T11-Place S.T12-Service Time S.T13-Techniques S.T14-Equipment's S.T15: Employees' error reports S.T16: employees' performance S.T17: Online Templates 	<ul style="list-style-type: none"> T1-Process T2-Systems T3-Customer T4-Performance T5-Employee T6-Place T7-Service T8-Techniques T9-Equipment's T10: Leadership style

<ul style="list-style-type: none"> - Decreases their time and effort to complete processes - I am analyzing the customer's personality – 'Orient the customer' to what he needs. - I understand the customer's needs - Why waste customer time - Every customer has a specific need - Every customer has a specific need - Lean service is about accepting new products according to the customer's needs. - Providing all services to the customer sometimes generate Cost for the bank - Improving the current services - Improving our products and services - A daily report about the branch's mistakes. - A hotline phone. This phone is for the customer. - Through social media it's doable, and the customers can submit the complaints that they have, and by calling the direct calling center which is working 24 hours. - The most important feedback is the one taken from the customers - Flowchart - I have a system; I have a program. I can know the status of the process as of today and who is the employee responsible for the delay. 	<p>working environment, branch decoration,</p> <ul style="list-style-type: none"> - Trying to decrease the paper used during processes (Waste) - Decreasing stress on employee - Instead of three transactions, let them be 10 profitable transactions for the branch - We have specialized employees; they visit the branches. And they ask the visiting customers How are the things? Do you have comments or suggestions? And this would be a suggestion, not a complaint. Maybe it is something to enhance the work in a better way. - Receive everything electronically (Error proofing) - Updates of procedures are continuous. Might be semi Daily or monthly. - Each case differs. The cases with an average simplicity and complexity (Customize your offering) - Renovating the branches. - One of the questions is; Did you have an electricity black-out that led to any health or business harm for you and the branch? - See it from the customer's point of view 	<p>performance tracking</p> <ul style="list-style-type: none"> S16: Pull S17: Human error S18: Online Templates S19: Minimize movements waste S20: Working place setup S21: Expect and regulate customer demand S22: Quality inspection visits S23: Digital error-proofing templates S24: Working load S25: Process Flow alarm S26: Employees influence performance measures S27: Smooth customer experience S28: Customize per segment S29: Electronic communication S30: Continuous 	<ul style="list-style-type: none"> S.T18: Pull when required S.T19: Movement waste S.T20: Place arrangement S.T21: Customer demand S.T22: Quality S.T23: Working Load S.T24: Customer Demand S.T25: Customer Experience S.T26: Multi-functional teams S.T27: Management by walking S.T28: Branches S.T29 Segregate Complex process S.T30: Employees' Productivity S.T31: Problems Solving
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- What the dates of the customer arriving in the branch, can be tracked through software for tracking.
- There is no product that the bank develop that doesn't have a market
- Using technology. The second is the authorities' delegation to decrease cycle time
- Employees' mistakes (Waste)
- Is there no templates to be brought up from the lockers (Waste)
- It's on printouts templates, uploaded on the system to the printer beside him. (Pull)
- Each employee has his stamp, which is registered in his name, and he's not allowed to use another employee's staff. (Movements waste)
- So, the employee does not move for any purpose at all.
- The maker doesn't need to move to check the document.
- Documents are submitted directly. (No Patching)
- There is nothing called personal space for us. I have two customer service employees and a senior who is supervising them. And they are working the same way. (Standards)
- Expect Customer demand
- Another thing about quality, they
- The strength point of the employee is to be able to identify the customer's need, because sometimes the customer himself has a need, but he can't express it
- The scanner is not working properly, and it wastes his time (Waste type)
- Because he has to open the cover, and insert the papers paper by paper, I buy for him a new HP scanner that can drag the papers once and scan them. This is a simple thing that can save time.
- I have a web page in the internal system that includes a Template for Business Improvement Suggestions.
- We care about the feedback from all aspects, and in a holistic approach
- No Cards service (Use Mobile to validate; FinTech)
- The applications are an excellent thing
- Bought a moving branch, the Mobile Bank, and it has its staff.
- smart ATMs -Interactive ATM
- As part of Lean management, no templates in the store (Pull)
- I can escalate a group of people, like when I told you about the deposit. No need to communicate with 3-4 people.
- Now I send for one person only, in
- flow
- S31: Cross-functional teams
- D1: Branch renovation
- D2: Management by walking
- D3: Digital Screen/ Hot phone complains
- D4: Employee utilization
- D5: Equipment backups
- D6: Equipment falls.
- D7: Slow equipment
- D8: Moving branches
- D9: Segregate Complexity
- D10: Interactive ATMs
- D11: fewer approvals
- D12: Electronic archiving
- D13: Problems root cause analysis
- D14: Auto full for customer based on ID

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- come to do site visits, and they observe the employee
- The following conditions must be satisfied. (Clear service criteria)
 - If you enter any wrong data Directly it's become a red zone (Error proofing by tech.)
 - How much the employee has wasted time? (Waste)
 - For those two employees, can be achieved by one employee, directly leaves, (Waste)
 - Use the Que system to facilitate work
 - Any delay in the service Gives me an alert
 - The employee also can track and is aware of, and know about the process status
 - In the Fuhais area, they say that there are no salaries, so it should be discounted. So yes, it's taken into consideration. (Employee influence performance measures)
 - Collaborating is a must (Cross-functional teams)
 - Direct If any malfunction happens in the location, a direct and very fast response happens (Improving the working environment)
 - The service quality team visits us and ask frequently about the service time, and the customer waiting time (Service the interest department.
- It responds to me directly, and it by-pass mail and everything.
 - Number of employees, all of our branches in the bank have an ideal count.
 - I prefer, to decrease the steps of any process, to be frank.
 - There are no spaces when I walk
 - The counter is visible, and the hall is clear.
 - The distance is so close, doesn't exceed 12 meters.
 - He might make a mistake in a process once a year, by entering the wrong data, letting the customer sign another paper, not the required one
 - No, each process is submitted directly. It is not allowed to keep it in the branch (No Patching)
 - They sit beside each other
 - It separates. Cash, cheques, withdrawal, and deposit, have a separate teller. Financing is separated, and cards are separated. Accounts are separated. The deputy manager is separated, and if you want something from the manager, you can come indirectly. (Segregation of complexity)
 - Que system helps in a very good way because it could provide reports

Lead Time)

- Transportation (Waste)
- I keep stand-by equipment (buffer to keep flow)
- 'Electronic archiving system that helps me in accessing any document'
- 'During using this template, I tell the employee; Please don't think, just fill the template, no need to think'.
- See, the IT, simplification,
- The processes must be simplified.
- Cameras to check what he has achieved.
- I have a report called 665511, for the teller and I want to see the transaction that you did
- We get an Excel sheet from the I.T in the morning time up to date just before they sent, the email just in case
- ' We don't have a place for the slow employee'.
- The queue system(Kanban)
- I can ask for reports about the employee's productivity, authority, what they did, and the time it took them to do it.
- We can see the status. Because the template specifies the department name and the responsible employee's name. and by the way, it is mandatory to send you a reply.
(Process tracking)

Research Model Keyword	Bank#1 Keywords	Bank#2 Keyword	Similarities Differences	or	Sub-Themes	Themes
Lean enablers	<ul style="list-style-type: none"> - The employees, best qualifications - Training and qualifications - 'The evidence should come from companies that applied lean service, and banks in specific which applied it, and what are the results that were enhanced' - 'The best solution for enhancement is to listen to them' - In addition to having good communication, and good reporting skills. In addition, understands the environment that he has in the work. - Providing my opinion - Employees are not contributing to developing the organization 	<ul style="list-style-type: none"> - Now we agreed that accounts papers must have four signatures, on four papers for the customer. His ID as well, instead of consuming 5 minutes under the stress of filling in the customer's personal information - I only enter his national ID number, and it must automatically fill in the rest of his information - Redesign the whole branch - So, we check the symptoms, and then we search for solutions. - Commitment of employees - Complying with the minimum time of training - Ethical and professional standards, appearance, commitment, good treatment - Yes, the employees when they are trained and qualified - The flexible top management. - Annual raises, motivations, monthly commissions for employees, enhancing his well-being. - Instead of communicating and waiting for replies using transportation lines, Aramex, DHL. - The customer doesn't have extra 	<ul style="list-style-type: none"> S1: Training S2: Listen to Employees S3: Working environment S4: Leadership S5: Delegation S6: Motivation S7: Flexible chain of command (Escalation) S8: Employee's qualifications S9: Performance feedback sessions S10: fewer 		<ul style="list-style-type: none"> S.T1: Training S.T2: Qualifications S.T3: Employee's commitment S.T4: Employees Involvements S.T5: Employee motivation S.T6: Working Environment S.T7: Leadership S.T8: Structure S.T9: Communication S.T10: Performance 	<ul style="list-style-type: none"> T1: Employees T2: Skills T3: Leadership Style T4: Structure T5: Performance T6: Strategy T7: Product T8: Shared Values

<ul style="list-style-type: none"> - If you don't diversify your revenue, it will be difficult to achieve the objective of profit maximization. - Employees care about salary fairness, salary scale, and a clear career path for development requirements, and have clear criteria for self-growth. - Developing the organizational cultures - Employee satisfaction is essential to help the management in achieving all its aims. - Ability to express what the employee wants - Customer doesn't need to visit the branch - Conduct a workshop Between the parties, and they include 5 to 10 branch managers as a sample of 55 branches. - leadership - Giving the authority to use email to provide approvals on the decision, regardless if it's a big decision - 'If the management achieves employee satisfaction, it can achieve any objective it wants'. - Employee satisfaction might not be financial, might be physiological, avoiding arrogance, listening to junior and senior employees 	<ul style="list-style-type: none"> time; he needs to issue a transfer urgently. - And this is studied by the bank, and now everything became available on the net. People calculate for you the loans and everything, and the customer became aware - 'Customer started to consider the employee his financial consultant' - For internal customer - If anybody has any problem that disappoints him, he can communicate directly. - Create a family environment for the employee - The employee physiology - To prevent stress and work only. - Celebrate after work. - If I delegate, and avoid going to the third one, I decreased the time by default. - Banker mindset for non-bankers - Employee commitment is a very nice indicator. - First two years an up normal comprehensive training - The personal side effects of everything - They are available to me without referring to anybody. Even the approved commissions are available to all employees, and it is updated 	<ul style="list-style-type: none"> approvals D1: Lean business case awareness for employees D2: Management Flexibility D3: Open channels between employees and management D4: Communicate strategy D5: Employee's commitment D6: Professional Standards D7: Educate your customer D8: Employee mindset D9: Clear policies and procedures D10: Clear Career Path D11: Product Knowledge 	<ul style="list-style-type: none"> S.T11: Flexibility S.T12: Strategy S.T13: Customer awareness S.T14: Product Knowledge S.T15: Professionalism
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automatically.

- The employee can do it, but without harming the chain of command. They can talk normally, even for those who want to get a price, or a value date for a transfer they can communicate directly with the management by sending an email or making a phone call

- In JKB any employee even the tea boy can suggest.

- For the branch target Hani, I distribute it between them and give them as a branch in total what to achieve

Source: Researcher work based on primary data