

Perceived Quality of E-Wallet by University Students: Case Study of Orange Money

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ABSTRACT

The aim of this qualitative case study is to explore students' perception about the services rendered by Orange Cameroon, with focus on Orange Money. To achieve this, we used the case study research design to interview students at the University of Buea. The data collection method was face-to-face interview for a sample of twenty-two students. The result of the study reveals that students hold negative perceptions about Orange Money. This is because of the difficulties they have been facing while using the said service. These difficulties have contributed to the development of the negative perceptions towards Orange Money. Some of the issues include pending and incomplete transactions and high cost of transactions. Consequently, most of the users have switched to the immediate competitors because their network was unable to provide useful assistance when problems arose. Added to that, with an environment characterized by a rejection of French products affiliates, this perception keeps increasing especially as users' problems are not comprehensively addressed.

Keywords: *E-wallet, perceived quality, communications, perception, network*

1 Introduction

The world of telecommunications in Cameroon has developed over the years with the arrival of The Cameroon Telecommunication (CAMTEL), a company which was created following the law No. 98/014 of July 14, 1998, on the liberalization of the said sector, thus encouraging the arrival of foreign investors including a subsidiary of the Orange France group called "MOBILIS" in June 1999.

After obtaining its license to operate the same year, MOBILIS effectively initiated its activities in February 2000 by offering several products. The company ultimately grew to be known as Orange Cameroon. The evolution of the market and the demand in this sector has led to the advent of certain services such as Money Transfer services, thus paving the way for the creation of electronic money transfer companies like EXPRESS UNION, EXPRESS EXCHANGE, EMI MONEY, and many others. However, these companies presented certain limitations in terms of customer satisfaction namely: the long queues in the agencies; the multiple network disruptions lengthening the waiting time for each customer and lack of representation in some outlying localities, to name but a few.

Consequently, regarding all these failures and in the desire to better satisfy its customers to gain new market shares, Orange Cameroon launched out in the market of money transfers in mobile versions with the creation of Orange Money in September 2011, in partnership with the BICEC bank.

Orange Money is the electronic wallet that Orange Cameroon offers to all its customers, allowing them to carry out diverse financial transactions. Orange Cameroon opted for this mobile solution because it presents among others

advantages the possibility of satisfying their customers more effectively in the electronic money transfer business, with the following advantages or strong points:

- Security: at the creation of the account, each customer creates a numerical confidential numerical code with four digits with which he or she will use to validate any transaction carried out on his or her account thus making it possible to limit fraud and have full control of his or her account. The product has a customer service department dedicated to and ready to resolve all customer claims.
- Speed: all transactions are made in real time. The customer saves precious time by paying bills and making transactions from his phone without having to move around, thus limiting queues and wasted time in front of the counters.
- Simplicity: Just a simple code to dial, #150#, and the subscriber is guided by his cell phone for the completion of all transactions. The service is compatible with all cell phones and even has a mobile application.
- More value for money: Orange Money does not generate any electronic wallet management fees and there is no minimum balance obligation and the transactions carried out are at exceptionally competitive rates.
- Availability: Thanks to Orange Money, Orange Cameroon offers subscribers the possibility to access their money anytime and anywhere through a network of points of sale.

The product includes several features including:

- The transfer of money to both Orange and non-Orange Cameroon subscribers.
- The possibility to purchase call credit or data packages for yourself or a third party.
- Payment of bills: ENEO, ORANGE, CDE, TAXES, ORANGE ENERGY, CANAL+, etc.
- Payment for services or product purchase: TV packages, transportation tickets, tuition, and university fees.
- OM's plusses: pricing, donations...
- Account management: modification of the secret code (last transactions, language modification, etc.).
- Banks and Orange Money creates the possibility to make transactions with your bank account through Orange Money.

Considered today as the most significant stakeholder in the E-wallet business in the country, the Orange Money service allows Orange Cameroon to assert its leadership in this sector of activity vis-à-vis its main competitors. However, although the leader of mobile money in Cameroon, Orange Cameroon does not retain absolute control of this market in certain areas including the North and South West regions where we note a relatively small market share and low penetration rate. The South West, one of the two Anglophone regions of Cameroon, represents a high potential segment largely dominated by the principal competitor MTN, which has developed commercial strategies to satisfy all the strata of the population of the said zone, the most important of which is represented by students. In the framework of our study, we are particularly interested in the students at the University of Buea because they represent virtually 60% of the volume of transactions and turnover in Buea. Our study focused on the general research question: *what is the perceived quality of Orange Cameroon services by students; the case of Orange Money?* In other words, what are the students' perceptions of Orange Money? Even better, what are the elements of quality of Orange Money? Boyer(2009) opines precisely to this

effect "Quality is presently considered a variable that builds the competitiveness of the company and significantly affects its relations with its customers." According to him, the quality of a company's product or service determines its positioning in relation to competitors and its impact on customer perception. Nefzi (2009) intimates that: "One of the major problems inherent inservice quality management stems from their characteristics: tangibility, heterogeneity, inseparability of production and consumption, multidimensionality and perishability...". It therefore focuses on the elements of quality that will allow for better customer satisfaction. The opinions of these two authors allow us to demonstrate the relevance of the object of our study because when a company manages to master the perception of its customers of the quality of its services, it is then able to better address their expectations and by ricochet realize a better turnover while gaining market shares. Several studies have made it possible to formulate models for evaluating the perceived quality of a service, notably the Nordic School of Service Marketing model (Grönroos 1984; Gummesson, 1993; Rust and Oliver, 1994), which makes it possible to evaluate perceived quality by making a distinction between the process and the result of the service, and the American model (Parasuraman & al, 1985, 1988) which aims to define the main indicators or determinants of perceived quality by constructing a measurement scale. In the context of our study, we will focus on the American model, which presents perceived quality as: "the gap between the expected level of service and consumers' perceptions of the performance of the service received" (Parasuraman & al., 1985, 1988). "(Parasuraman & al. 1985, 1988).

1. 1 About Orange Money

Orange Money is an electronic wallet located on the SIM card that allows subscribers to: Pay ones' bill (in partnership with ENEO, Africa Digital, Canal SAT, CDE, Transport Agency, and ACTIVA), your Orange phone and Internet bill; make money transfers to Orange and non-Orange customers and buy Orange communication credit and internet bundles.

It is a simple free service, which serves all Orange Cameroon customers with an identified Orange line that are in an area covered by the Orange mobile network. How does it work? The customer registers free of charge at an Orange Money point of sale, with his or her national identity card. The registration is effective immediately, and the customer has the possibility to change his or her secret code to secure his or her transactions. The customer then has an E-money wallet that will be stored on his or her SIM card. From this moment, the customer can go to any Orange Money point of sale to:

Deposit money on their phone (necessary to be able to make payment transactions); make cash withdrawals (corresponding to the cash withdrawal of a transfer sent by someone, or to withdraw money from their E-wallet if they need cash.); carry out transactions with their bank account through a network of partner banks like ECOBANK, ATLANTIC BANK, AFRILAND, etc. This solution allows the customer to follow the transactions on their bank account(s) through their cell phone.

Once their Orange Money portfolio is credited, the customer can, from their phone, dial the #150# code and pay bills, make money transfers, buy Orange credit and data bundles, etc. An extensive distribution network allows customers register and make deposits and withdrawals throughout the national territory in Orange Cameroon agencies, the entire network of Orange Money outlets include TOTAL stations, Tradex, OLA energy, PMUC agencies and kiosks, CAPCOL agencies, all Orange Partners' Shops, kiosks and stores, Express Exchange agencies, etc.

Orange money thus becomes a real solution in terms of money transfer as it has advantages such as:

- Simplicity of use: only one code to remember to make all your transactions: #150#
- Saves time: no need to move around, no need to tidy up. Everything is done in a few seconds.
- Safety: know-how of BICEC and technical expertise of Orange Cameroon.
- Security: my money is kept safely on my cell phone, protected by a secret code.
- Accessibility: access to the service free of charge for all and throughout the national territory
- Efficiency: the recipient instantly receives his due and receives a confirmation SMS indicating the same token.
- Reliability: the customer is reassured of the effectiveness or not of his transaction while having the possibility of using an available and dynamic after-sales service.

This electronic wallet has been developed in several African countries, hence the expression "Orange Money: A Pan-African solution." It can be found in COTE D'IVOIRE, MALI, SENEGAL, BOTWANA, RCA, NIGER, KENYA, and CAMEROON.

However, like any product or service, Orange money has some disadvantages that deserve to be noted here. These are:

- The lack of openness towards other African countries where it is present: customers do not yet have the possibility to make money transfers to other countries through their cell phones.
- The perception of orange money as a French speaking service by the population of the North and South West regions who believe this service is intended for French speaking Cameroonian citizens only.
- A communication strategy that is mostly focused on the transfer and withdrawal of money (cash in, cash out). The availability of other services like the purchase of a transport ticket, the payment of insurances, the Bank 2 Wallet, the payment of invoices in supermarkets and hypermarkets are communicated properly or effectively to their clientele.
- Poor quality of service: we increasingly note a customer experience that is not wholly satisfactory in that some sales points have a reduced financial capacity that does not allow them to satisfy all customer requests.
- Solving customer problems is not always easy: customers in rural areas do not always have a convenient way to solve problems such as unlocking an account, resetting secret codes, cancelling a transaction, etc. In fact, all these problems are only solved at the Orange Cameroon agencies, which are only present in large cities.

1.2 Problem Statement

Despite multiple advertising campaigns and marketing, the level of use of Orange Money is still low and decreasing in the city of Buea, capital of the Southwest region. Managers seem to be unable to comprehend the reasons for such a decrease in sales among students at the University of Buea, while in the other English-speaking region, the level of use of the Orange Money service is much better among students at the University of Bamenda. It is therefore crucial to take the time to understand why there is a difference in the uptake of the Orange Money service in these two cities and to identify the prime factor contributing to this difference.

The South West as one of the two English-speaking areas of Cameroon presents an average achievement on income in absolute terms of 95% over the first half of 2019 while the Northwest over the same period and on the same Item presents an average achievement of 100%. It is significant to note that since October 2016, these two zones have been experiencing a socio-political crisis which considerably hinders any activity in these two zones. This leads us to understand the relevance of our study in the South West, a high-potential segment largely dominated by the main competitor MTN. The latter was wise enough to set up commercial strategies to improve the quality of its services to attract all segments of the population of the said zone, the most important of which is represented by students at the University of Buea.

Boyer (2009) opines precisely to this effect "Quality is now considered as a variable that builds the competitiveness of the company and significantly affects its relations with its customers." According to him, the quality of a company's product or service determines its positioning in relation to competitors and its impact on customer perception. Nefzi (2009) says in his turn that: "One of the major problems inherent in the service quality management stems from their characteristics: tangibility, heterogeneity, inseparability of production and consumption, multidimensionality and perishability...". It thus focuses on the elements of quality that allow for better customer satisfaction by effectively meeting their expectations. The thoughts of these two authors allow us to demonstrate the relevance of the object of our study because when a company manages to master the perception of the quality of its service by its customers, it is then able to better address their expectations and by ricochet achieve a better turnover while gaining market share.

One of the adjuvants of this strong domination of the competitor MTN is the consideration of the Orange Cameroon entity and its products and services as "French products", products and services intended only for the French-speaking population of Cameroon. This consideration considerably hinders the adherence to orange products and services in general but especially Orange Money in particular, thus not facilitating its sustainability. Within the framework of our study, we will focus on students at the University of Buea as they represent almost 60% of the volume of transactions and turnover generated in Buea.

2.0 Methodology

The empirical results of this analysis are based on data collected in Buea Cameroon, between the year 2019 and 2020. The study covered a sample of 22 students interviewed using a semi-structured topic-guide. These students were distributed along all the faculties and schools of the University of Buea. A pre-test was done among all postgraduate university students to determine the number of students who use the said telecommunication network. The interview guide focused on topics such as perception, transaction, electronic wallets, issues affecting the use of the E wallet.

The interviews focused on the personal experiences students have had while using the E-wallet services. They were equally asked questions on what they think can be done for the services to be improved. These interviews were conducted in Buea in June 2019 and March 2020. Out of the 22 interviews, additional 5 follow-up interviews were conducted later to determine if with time new trends had been observed.

2.1 Data Analysis

The thematic data analysis procedure was used to explain the data. This method of analysis enables to make connections between statements of various interviewees centred on the topics in the interview guide, as well as identify emerging

unanticipated themes (Guest et al., 2012). The primary focus in this article is on university students' use of the E-wallet Orange Money. This was motivated by the fact that in the other anglophone regions of Cameroon, the use of the said services has been increasing while in this other area it was recording defection among university students. Therefore, interviewing them was the only way to understand what the factors which account for that could be.

The qualitative approach method was selected because it responds to the exploratory nature of our study. We did a single case study. According to Yin (2014), case study is research design done to arrive at a thick description of phenomenon and how people relate to a given phenomenon. To do that, I used a purposive and snowball sampling technique as it enabled me to reach data saturation as described by Creswell (2014).

Yin (2014) posited that the case study design is relevant when a researcher is studying phenomena, having an effect or influence on people in the case studied, and ensures that the topic of the study is based on current and relevant issues. As described by Boblin, Ireland, Kirkpatrick, and Robertson (2013), a case study is a research design used to study an organizational setting within a period using data collection techniques that incorporate multiple sources of data.

Stake (2005) describes collective case study as a method of investigation in which the researcher systematically explores a programme or, one or more individuals. That is, the researcher, as in an intrinsic case study, selects one issue of concern (students' perception of Orange Money), but one case study -Orange Cameroon-, to illustrate the issue of concern. Case studies are timely, and researchers collect detailed information using various data collection tools. For this study, the phenomena under investigation are the experiences of university students who use Orange Money. Case study researchers collect detailed information using different data collection methods during a set period. Data is collected through in-depth interviews. Specifically, interviews were conducted, and the recordings were saved on a computer. The recordings were then transcribed in Word documents and emerging themes were identified.

Another relevant element of case study is the unit of analysis, defined as the area of focus of the study (Yin, 2009). Yin named five components of effective case study research design: (1) purpose of study; (2) research questions; (3) unit analysis; (4) logic that links data to propositions; and (5) criteria for interpreting findings.

The first component requires that one asks open-ended questions to enable respondents to reveal their feelings and emotions. This can be attained through the "how" and "why" forms of questions. The "what" questions will be equally used, but only when determining the extent of various practices.

The second component of case study research design is to state the study's purpose clearly. That is, the problem statement. The purpose in this case study is to understand why university students are barely using Orange Money.

The third component is the unit of analysis. Yin (2009) described the unit of analysis as the area of focus that a case study analyses. This study's units of analysis, per Merriam (1988), are the various schools found within the university and the individual individuals participating in the study.

The fourth element of research design in a case study is to link data collected to propositions. This was done following the data collection phase as themes emerged. As data was analysed, the researcher attempted to match patterns that appeared in the data to the theoretical propositions of the case study. The themes that emerged in this study thus served as answers to the research questions posed in Chapter I.

The fifth component of case study design is the interpretation of findings. Basically, the case study researcher codes the data before developing themes (Yin, 2009).

3.0 Findings

Following the theme development stage, findings were carefully interpreted to determine recommendations for:

3.1 Transaction Cost

Out of 22 respondents, 15 of them felt that Orange Money services were excessively expensive compared to other networks. They believe that the cost of their transactions is expensive. They do not understand why they must pay sometimes one hundred francs or more, for the same transaction, compared to other networks. This difference made them to switch from the Orange network to embrace the direct competitor.

One respondent stated: *“I find it difficult to believe that because I used to have both telecommunication E-wallets, for the same transaction, Orange Money will take me more money than their competitor and as a student who does not have a bank account, my parents used to send my allowances through my Orange Money account. But after a while, I decided to drop them and go for the competitor because of their fares which for me were more reasonable.”*

Another respondent went further by outlining the reason why she also quit stating this: *“One day I decided to investigate what accounted for this by visiting their office in Molyko. When asked why their charging fees were more expensive, all the lady thought she could tell me was that I should better go to Douala where they have their headquarters and ask the question. I felt so humiliated that I decided I will never no matter the case use the said service again. I kept the Orange sim card just because I have my friends using Orange and it is better to use it to call and interact with them.”*

This statement gives us a clue on the reason why students prefer to use other E-wallet services because of the cost of transaction. They do not totally the network but prefer to use just to make their calls.

Majority of respondents went further by saying that the only reason why they are still using Orange SIMs was because the SIM was offering promotions like free calls. When such advantages cease, they will stop to use Orange products completely. For them, all Orange services are expensive and as students they are looking for venues where they can spend less and still be able to do whatever they want. That Orange was meant for those whose parents have money.

3.2 Language Barriers

Majority of respondents were equally of the opinion that, their main problem with Orange Money was the fact that, they were English-speaking Cameroonians, and they did not understand why their Orange Money service interface was in French and they find difficult to use it. When some of them decided to visit the agency, they had to stay in the queue for long hours- this they could not afford to do, because of their timetable in school.

Other respondents added that, when they were able to change the language of the service, Orange was still sending them message concerning their mobile money account in French which made them understand that Orange cares just about French-speaking Cameroonians, so why should they have a telecommunication service in their phone that they could neither properly nor confidently use?

Another section of the respondents went further by saying the language by the interface was sometimes difficult to follow- especially the newcomers at the university who for the most part were first time smart phone users. This group of people confessed that most of the times they have had to refer to senior classmates to know and understand how the application functioned. By doing that, they were unwillingly sharing their privacy with them and they wish they did not have to do that. In trying to use Orange Money most of their colleagues knew that they parents send them money which was supposed to be a private business. For them, the language was too elitist for new consumers like them.

3.3 Password

One main problem 22 respondents stated to be an issue for them was the fact that at a point they forgot their password used to access their mobile money account. To retrieve it was a major issue. Some of them said to have stopped using it because once on holidays in their respective cities where sometimes Orange has just one office in the main district, they had to wait for days during this crisis or even to go long distances just to retrieve their password. They said it was a very painful situation as most of them were unable to even to get the issue fixed.

Those of them were frustrated because during period of ghost town they were forced to starve because the company could not adjust the situation online and required that they come to the agency- which were closed during that time. It was a very unpleasant situation. Some of said to have to leave here and go to Bonaberi just to be able to adjust the situation. One respondent said imagining me borrowing 4000 FRS from my classmates just to go to Douala. A company like them which believe that they are technologically too advanced, but unable to deliver customer care online. It means there is problem.

3.4 Insecurity due to fake communication campaigns

12 of the respondents said to have lived a very unpleasant experience because of Orange Money. Two years ago, respondents stated that there was a day that information was circulating that they were going to shut down the company in Cameroon. Out of fear, they rushed to cash out all their money and, on their way, back they were robbed. It is only two days after that they knew that was a rumour pushed to the public place by thieves. According to them what hurt them the most was that Orange Cameroon should have gotten that information and made an announcement that the said information was not correct. If they did, they, never had the information.

3.5 Incomplete Transaction and Delayed Transactions

All the respondents said to have to be victims of incomplete Orange Money deductions, without the company doing something about it nor their money being refunded. Most of them said to have been encouraged by the Orange team to buy their internet bundle through Orange Money and getting benefits. They cited instances where they bought internet bundles using their E-wallet and did not receive the said service benefits. The money was deducted from their account without the said service been delivered. The only response that they got from Orange workers was that their technical team was working on their network. Such indicators for students which might be not of great importance to the company can be a pushing factor leading students to stop using the said service.

Some of them equally said to have faced almost the same problem, that is, respondents stated that they used to pay their CANAL Sat bills through Orange Money and after a while mostly during weekends after paying their bills they could not receive their images because though the money was deducted from their account, they were not having television images or payment did not go through at all or in time. Most of them said imagine spending a Sunday and ghost town day without being able to watch TV. It is so frustrating.

These statements portray Orange Mobile money as an unreliable service because it does not deliver the customer the services it promises.

4 Conclusion

The primary objective of this study was to document students' perception of Orange Money. The secondary objectives were to document reasons for the existing negative perceptions towards Orange Money.

To address these two secondary objectives, in-depth interviews were carried out on the utility, reliability, and empathy of the said service.

To address the first secondary objective and the first research question, that is, "what was the perceptions students have of Orange Money?" According to the findings, participants seem to have a negative perception of the Orange Money service due to the successive unsatisfied transactions they experienced. Interviews revealed that students were not satisfied with the services offered by Orange Money. They could not understand why they have to pay more than other competitors ask for the same transaction. That difference in price for sending and cashing out money from their account could not be explained to them. According to them no logical explanation could be given to this price difference. Added to that they felt that Orange Cameroon was unable to provide explanations to them despite the wish of some of them to know more about it. This inability of the Orange team to provide explanations coupled with the fact some of them were poorly received by their customer service caused a lot of dissatisfaction. They decried the fact that there was nobody available to listen to them and make them feel that their requests were taken into consideration.

Interviews revealed a second factor as responsible for the negative perception participants had of Orange Money. Being unable sometimes to process the Orange Money interface nor to understand their messages which are mostly in French made many of the participants to stop or use their products a lot less frequently. Participants explained that once you are unable to decode a message, everything becomes complicated. And it participated in making them to partly reject the products.

The second research question of this study, which is "what are the reasons for the students existing negative perception vis-à-vis of Orange Money?", It was addressed by asking interviewees to discuss on elements they thought participated in developing and reinforcing the said existing negative perceptions.

It clearly emerged that all respondents gave the same reasons on what accounts for these negative perceptions. The first factor was the Orange Money password issue. Interviews revealed that participants have been frustrated because they were unable to access their Orange Money account. And they were unable to receive the online support they needed to adjust the situation. Living in some of the areas where the crisis was at its peak, they could not visit their respective agencies, and nothing was done for their problem to be solved pending the opening of these branch offices. Participants

felt abandoned and went through stressful moments just because they said they had kept their savings in their Orange Money accounts.

The second factor which is responsible for these existing negative perceptions of students is the insecurity caused by the fake communication campaigns. That is because of the fake communication campaign which Orange Cameroon did not address to correct, it led to them being robbed. After been wrongly informed that Orange Cameroon was shutting down, out of fear respondents ran to withdraw their savings. What happened was after doing that, majority of them were attacked and their saving collected. They said to have done it because they did not see any press release on their website cancelling or denying the information. And after been robbed, Orange Cameroon according to them did not show concern or empathy towards them. After all they were victims of theft because of the absence of communication.

Lastly pending and incomplete transactions was the last factor which as others participated in maintain these existing negative perceptions. For them, what is the essence of buying a service through Orange Money and only be served more than 24 hours later? It means for them that service is not a reliable one.

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