



**Impact of Project Management, Financial Strategies, and System Operations on Service Efficiency: A Quantitative Analysis**

<sup>1</sup>Muhammad Tariq, <sup>2</sup>Mariam Amjad & <sup>3</sup>Maria Aslam

<sup>1</sup>st Service Operation Manager, Jeddah Airport Saudi Arabia

<sup>2</sup>nd Head of Department, Government College University Faisalabad Sahiwal Campus

<sup>3</sup>rd Lecturer, Government College University Faisalabad Sahiwal Campus

KEYWORDS	ABSTRACT
Project Management, Financial Strategies, System Operations, Service Efficiency	<p>The objective of this study is to understand the effect of project management, financial strategies and system operation on service efficiency in the banking sector. This research was aimed at discovering how these key factors help improve operational performance and service delivery. Quantitative research design was used using survey questionnaire to collect data from sample of banking professionals in Pakistan. The relationships between the variables were analyzed and evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that project management, financial strategies, and system operations play a very significant role in determining service efficiency of which project management has the highest positive impact. Financial strategies and system operations are also shown to have contributed notably to the overall efficiency improvements in banking services, suggesting that a well-rounded strategy to improve efficiency in banking services is needed. Thus, these results indicate that a focus on effective project management, prudent financial decisions and streamlined system operations is essential for achieving service excellence. The findings from this study serve as a source of practical recommendations for improving the efficiency of banking services and making organizational operations consistent with corporate objectives. The results contribute to this general literature on service efficiency, and provide a basis for further research in the banking industry and other service-oriented industries.</p>
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Correspondence	Muhammad Tariq
Email:	Muhammad.Tariq33@gmail.com
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## 1.0 Introduction

Many economies around the world have come to depend on service industries that not only account for large proportions of their GDP and employment, but also innovation. Healthcare, information technology, banking, logistics and other sectors, in particular, have grown highly dependent on timely service delivery for them to remain successful in today's dynamic business environment (Utomwen, 2024). Efficiency in the service is invaluable because it enables organizations to satisfy rising client requirements in the most convenient way with reduced operating expenses that are up to date with current market conditions. As technology becomes more rapid and the globe becomes increasingly service oriented organizations find themselves under ever increasing pressure to improve their performance in an accelerated and continuous fashion (Jaymin-Sanchaniya et al., 2024). In service organizations, where customer satisfaction and operational responsiveness can be the key to success or failure, sometimes the effectiveness of service delivery can make or break the organization. Thus, it has become necessary to pinpoint the factors that encourage the efficiency of the service. This study examines three important dimensions: project management, financial strategies and system operations, which are considered to have a pivotal role in influencing service efficiency. Despite extensive research in each of these factors in isolation, their concurrent impact on service efficiency especially in service-oriented sectors has received limited attention.

Traditionally, project management has been considered an important tool for successful completion of projects in manufacturing, construction or service industry. With regards to services industry, project management is as important at assuring timely delivery of services and aiding organizations to meet client expectations (Le Manh et al., 2024). Project management refers to a lot of activities like planning, execution, monitoring and closing a project to achieve a specific aim. However, its effective project management disciplines help to cut wastage, optimizing resource allocation and tightening up processes, resulting in the resultant enhanced service efficiency. Project management is a crucial component to delivering services on time and within budget in service-oriented industries including banking and healthcare. On the other hand, financial strategies are required for all organizational sustainability and profitability (Matei et al., 2024). Financial strategies are the long-term planning and management of financial resources, budgeting, investment, and cost control and risk management. In relation to service efficiency financial strategies allow organizations to allocate resources optimally while avoiding financial risk and ensuring that there is enough funding to keep the services going. In a service organization, there may be insufficient financial strategies for covering the cost of operations under external challenges including economic downturns or unexpected market shifts (Sharma et al., 2024).

Thirdly, system operations function as the foundation for the smooth operations of service delivery mechanisms. System operations deal with the processes and technologies in

use to manage the day to day running of an organization's services (Turban et al., 2018). In the increasingly digital economy, both the physical and the digital, including IT systems, supply chains, and communication networks, which are used to deliver a service, are important components of system operations. System operations are efficient in delivery service without delays or disruptions. For example, in the Banking sector System operations involve managing online banking platforms, customer support platforms and backend processing that ensure hassle free transaction processing. System operations in healthcare include patient management systems, telemedicine platforms, and electronic medical records. Organizations can reduce bottlenecks, reduce downtime, and improve the overall customer experience, by optimizing system operations. Project management, financial strategies, and system operations must interplay to provide service efficiency but the interactions between these variables are underexplored in the academic literature (Moshood et al., 2024).

In order to better understand this interaction, we must define what is meant by these variables in terms of service efficiency, and better understand the relationships between project management, financial strategies, and system operations. Earlier I mentioned that project management is the structured approach to planning, executing, and monitoring projects so that you can meet your organization's goals (Taheri Khosroshahi, 2024). Project management in service industries is about providing the services within the time limit, cost limit and quality limits. Financial strategies are ways in which financial resources are allocated and managed. Financial strategies that work will be effective for organizations to set aside resources towards technology, personnel and infrastructure that supports in the delivery of such service. This study focuses on system operations, which encompass processes and systems that ensure smooth running of service delivery mechanisms. The dependent variable in this study is service efficiency, which is defined as the organization's ability to provide high quality services utilizing minimum resources and time. The resource-based view (RBV) of the firm can explain the theoretical linkage between these variables. RBV asserts that competitive advantage for organizations is realized by their efficient use and management of resources. As organizational resources for this study, project management, financial strategies and system operations are aligned to ensure more efficient service. This study applies RBV to understand what resources organizations have to leverage to improve service outcomes.

However, there are some research gaps in the literature despite recognition of the increasing importance of service efficiency. Second, however, research on the combined effect of project management and financial strategies on service efficiency is lacking (Yang & Yang, 2024). While most existing literature on project management explores its effect on project success (e.g., meeting deadlines or staying within budget), it does not explicitly examine its contribution to increasing service efficiency. Along the same lines, past studies on financial strategies in service industries have given the least attention to operational efficiency, focusing

instead on profitability and financial sustainability. Additionally, little has been written in the literature about the role of system operations in service efficiency (Ghaleb & Basri, 2024). Much research exists on system operations for the purposes of manufacturing and logistics, but there are fewer insights into how these operations lead to service efficiency in industries like healthcare, banking and IT. What raises alarm, however, is this gap considering the growing dependence on digital platforms and automated processes for the delivery of service. Moreover, most of the previous studies determining the service efficiency have been carried out using qualitative methods such as case study and interview. However, these methods can only provide limited insight into generalizability to inform industry wide best practices. These gaps are addressed in this study by including a quantitative analysis of the integrated effect of project management, financial strategies, and system operations on service efficiency (Obiuto et al., 2024).

The limited understanding of how project management, financial strategies and system operations interact to increase service efficiency in service intensive industries is the research problem in which this study seeks to investigate. Although these variables have been found to affect individual operational outcomes, the cumulative effect on service efficiency is not known. Many times, organizations employ project management practices, financial strategies or operations in a manner of isolation not understanding how they can be more integrated to drive a more efficient service delivery model. But this fragmented approach can result in suboptimal service outcomes, because organizations may not realize the potential synergies amongst these variables. For instance, an organization may spend on state-of-the-art project management tools but do not link them with their financial strategy or system operations thereby losing out on efficiency and miss out on improving opportunities. To a similar extent, organizations that concentrate only on financial strategies may miss the role of system operations in ensuring that services are provided on a timely basis. This study aims to fill in the research gap of the lack of a comprehensive integrated framework that integrates project management, financial strategies, and system operations.

This study addresses the importance of this study as it contributes to a complete comprehension of how the integration of project management, financial strategies, and system operations can bring about service efficiency. This study attempts to add to the theory and practice of service management by examining the combined effect of these variables. Implications of the study's findings to industry managers and policy makers will be practical – where service quality and operational responsiveness are key factors for success. For example, in the case of healthcare improvement of service efficiency can involve faster patient care, shorter waiting times and better patient outcome. An efficient banking service delivery is able to improve customer satisfaction and loyalty thus contributing to bank's profitability. Additionally, insights from this study will be used to create best practices for service-oriented

industries to effectively allocate resources, streamline operations, and improve service performance. Furthermore, the findings of the study will add to the developing literature on organizational efficiency by offering empirical evidence of the combined effect of project management, financial strategies, and system operations. The above evidence can be used to inform future research, along as providing industry practitioners with insight regarding ways of improving service delivery.

This study, in the end, will make a valuable contribution to the comprehension of the interface between project management, financial strategy, and system operation in determining the service efficiency. This study will address the research gaps in the literature, and provide a comprehensive framework for organizations in service intensive industries who seek to enhance service delivery. The findings of the study will have important practical implications and provide actionable insights for service efficiency improvements in different sectors. In the end, this research will enable the creation of more efficient, more effective, and more sustainable service delivery models that satisfy both customers and organizations.

## **2.0 Literature Review**

### **2.1 Theoretical Background**

Different theoretical lenses can explain the relationship between project management, financial strategies, system operations and service efficiency. A key perspective for this discussion is the Resource Based View (RBV) of the firm, which posits that an organization's competitive advantage derives from its ability to match and deploy valuable, rare, inimitable and non-substitutable resources (Malhotra et al., 2024). For the services industries, project management, financial strategies and system operations can be regarded as organizational resources, which improve the efficiency of the services. RBV posits that firms with strategically integrated resources are able to bring out optimal use of resources, minimal wastage and improved operational responsiveness. A relevant theory that is also mentioned is contingency theory suggesting that for an organization to be successful, internal resources need to be aligned with external environmental factors. For example, service will need to be provided efficiently while adapting financial strategies and system operations to external economic conditions and market demands. The theoretical perspectives underlying these interactions set the premise for understanding project management, financial strategies and system operations as means to improve service efficiency (Terefe, 2024).

### **2.2 Empirical Studies**

During recent years, empirical research has focused on the effects of project management on service efficiency in service intensive industries as healthcare, banking, and IT. For example, study on project management practices including risk management, stakeholder management, and communication planning among others revealed that the project management practices improve service delivery by reducing delays, and also by ensuring service delivery within the



budgeted constraints (de Souza et al., 2023). In the case of healthcare sector, also effective project management practices resulted in improvements in patient care through timely service delivery and availability of resource to healthcare providers. The results indicate that project management is an important tool to achieve service efficiency especially in the service industries where service quality and timeliness are crucial. The other stream of research has investigated how financial strategies can improve service efficiency. For instance, in the banking sector studied those financial strategies like cost control and investment in technology has a positive linkage with service efficiency. The study showed that organizations that consciously manage their financial resources are better able to invest in the infrastructure and technology needed to deliver services efficiently (Martínez-Peláez et al., 2023).

Second, the processes and technologies that enable service delivery are referred to as system operations, and have also been the subject of empirical investigation. show that organizations that are able to optimize their system operations, embedding technology, such as automation and artificial intelligence (AI), do experience significant gains in service efficiency (Sousa et al., 2024). Results from the study showed that effective system operations lead to reduced bottlenecks, minimized downtime, and helped organizations deliver services more efficiently. For example in the banking sector catboats powered with AI have been used to respond to customer service queries on offer real time support without intervention from humans. In addition, telemedicine platforms and electronic health records (EHR) systems are used in the healthcare industry to improve service efficiency, by allowing faster and more accurate patient care. The empirical results underscore the relevance of system operations in making service more efficient in many of the industries considered (Rahim et al., 2024).

Besides studies on individual variables, there is a growing body of knowledge of the combined effect of project management, financial strategies, and system operations on service efficiency. conducted a study to find out the combined impact of these factors in the case of IT services, and the same concludes that the combination of configuration of project management practices with a firm's financial strategies in operation systems leads to higher efficiency enhancements in service than in the absence of any of these factors (Porfírio et al., 2024). The research showed that by integrating project management, financial strategies, and system activities, organizations can allocate resources better, minimize inefficiencies and improve service delivery. Analogously, a study conducted in the logistics industry shows that organizations that strategically align these factors are more able to satisfy customer demand and preserve operational responsiveness. The results indicate that project management along with financial strategies and system operations collectively have greater effect than their isolated impact, and that organizations that combine them excel in terms of service efficiency (Sallam, 2024).

However, the existing research on service efficiency is growing, but there are still gaps in the literature. Second, since much research has been done on project management, financial strategy, and system operations individually on the impact on service efficiency, few (if any) studies have examined the entire combined impact across multiple industries (Siefan et al., 2024). However, most studies address a single sector; for example, banking or healthcare, leaving unanswered questions for the application of the results to other service-oriented industries. Furthermore, despite recent studies that have started to study the integration of these factors, there is still little known regarding how these organizations can effectively coordinate between project management, financial strategies and system operations to produce the best service efficiency (Olorunyomi et al., 2024). In addition, most of the existing service efficiency studies rely on qualitative methods, e.g., case studies, interview, that, although provide valuable insights, cannot be generalized to an industry level to provide insights for industry wide best practices. These gaps are addressed by this study which provides quantitative analysis of the collective influence of project management, financial strategies, and system operations, on service efficiency, across multiple service intensive industries.

### **3.0 Methodology**

Quantitative research design was used to study the effects of project management, financial strategies and system operations on service efficiency in the banking sector. The research philosophy adopted for the study was a positivist philosophy, given that the study was intended to examine objectively the relationships between these variables, and test pre-defined hypotheses based on existing theoretical framework. The numerical data was obtained for its statistical analysis to generate generalizable findings. This approach fit with the goals of the research, which were to understand the causal relationships between the variables and findings empirical evidence with regard to their impact on service efficiency.

Employees working in the banking sector of Pakistan as managers, project coordinators, and financial strategists and operations personnel formed the totality of this study population. Pakistan was chosen as the banking industry is dynamic and growing, and as such, the industry has been focusing on service efficiency as a result of technology and market competition. A sample of 300 respondents was chosen to give a robust analysis given the size and diversity of the population. To enhance external validity, a stratified random sampling strategy was used, to ensure that the sample was representative of different roles and organizational levels across the whole banking sector. Due to the stratified sampling, the study was able to capture the views of key individuals involved in project management, formulating financial strategy and system operations.

A structured survey questionnaire was developed to collect data on respondents' perceptions of the extent to which project management, financial strategies and system operations contributed to service efficiency in their respective organizations. The survey was

administered both in a ‘paper and pencil’ form for those with limited access to technology and electronically to maximize response rates. The questionnaire contained both multiple demographic questions and items measuring the key variables using Likert scales. In order to ensure reliability and validity, the questions were adapted from previously validated instruments. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the collected data, to examine relationships between multiple independent and dependent variables. For its suitability in exploratory research with testing theoretical models and advantageous to handle small sample sizes, PLS-SEM was chosen.

The study strictly observed the ethics considerations. All participants gave informed consent, and they were told that answers would be kept confidential. The research also made sure that they were allowed to withdraw at any time with no consequences. The respondents were also anonymous, and data stored securely to prevent unauthorized access. An ethics committee approved the research protocol so that the study was done to the necessary ethical standards for any study with human participants.

The study, therefore, sought to employ this methodological approach too rigorously and data drivingly explain how project management, financial strategies, and system operations collectively contribute to service efficiency within the banking sector, filling gaps in the literature. The results of this research will feed into both academic knowledge and practical strategies on how to improve service efficiency in service intensive industries.

#### 4.0 Findings and Results

##### 4.1 Measurement Model

**Table 4.1 Reliability Analysis**

Construct	Cranach’s Alpha	Composite Reliability	Average Variance Extracted (AVE)
Project Management	0.89	0.92	0.65
Financial Strategies	0.85	0.90	0.62
System Operations	0.88	0.91	0.67
Service Efficiency	0.90	0.93	0.69

Cranach’s Alpha and Composite Reliability values above 0.70 indicate good internal consistency of the constructs. All the constructs have values well above the threshold, confirming their reliability. AVE values above 0.50 show adequate convergent validity, meaning that the items effectively represent the constructs.

##### 4.2 Multicollinearity (VIF Analysis)

**Table 4.2 Multicollinearity**



Path	VIF
Project Management → Service Efficiency	1.55
Financial Strategies → Service Efficiency	1.62
System Operations → Service Efficiency	1.48

Variance Inflation Factor (VIF) values below 5 indicate no Multicollinearity issues among the independent variables. Here, all VIF values are below 2, confirming that Multicollinearity is not a concern in this model, allowing us to confidently interpret the regression results.

### 4.3 Model Fitness (SRMR, NFI, Chi-Square)

**Table 4.3 Model Fitness**

Fit Index	Value	Threshold
Standardized Root Mean Square Residual (SRMR)	0.043	< 0.08
Normed Fit Index (NFI)	0.91	> 0.90
Chi-Square	512.35	-

The SRMR value of 0.043 indicates good model fit, as it is below the 0.08 threshold. The NFI of 0.91 is also above 0.90, suggesting that the model fits the data well. A significant Chi-Square value indicates a good fit but must be evaluated alongside other indices due to its sensitivity to sample size.

### 4.4 Structural Equation Model

#### 4.4 Structural Equation Model (Path Coefficients)

Path	Coefficient	t-value	p-value	Result
Project Management → Service Efficiency	0.45	8.12	<0.001	Significant
Financial Strategies → Service Efficiency	0.35	6.05	<0.001	Significant
System Operations → Service Efficiency	0.28	4.78	<0.001	Significant

All the path coefficients are positive and significant at  $p < 0.001$ , indicating strong relationships between project management, financial strategies, system operations, and service efficiency. The highest coefficient (0.45) shows that project management has the strongest impact on service efficiency, followed by financial strategies (0.35) and system

operations (0.28). These findings suggest that all three factors significantly contribute to enhancing service efficiency in the banking sector.

## 5.1 Discussion

The results of this research offer valuable knowledge regarding the relationship between project management, financial strategy, system operation, and service efficiency in banking. The significant positive path coefficients between these variables indicate that the improvement in project management practices, the implementation of good financial strategy and system operation efficiency contribute to more efficient service. Project management was found to have the most influence on service efficiency with the path coefficient of 0.45, which pointed out that good management of the projects, allocation of resources and prioritization of the tasks are key drive of the service performance. The expected impacts of financial strategies and system operations were also significant, represented by their coefficients of 0.35 and 0.28, respectively, indicating they can serve as an important part in supporting a stable financial and structured operational state for the banking institution.

The results are consistent with the literature, as studies have continually demonstrated the requirement of project management to make an organization successful. Our findings confirm that effective project management is critical in the executing of tasks with minimal risk, optimal use of resources, and, in turn, the delivery of better service. Financial strategies and service efficiency are also linked strongly, consistent with the existing research, which indicates that financial prudence, cost control and investment optimization are the key for the long run sustainability of the banks. The effect of system operation was also important albeit slightly less important than the other two variables in enhancing service efficiency. It shows that we need to have a system that backs banking services that is well organized and driven by technology.

The conclusion of this thesis is that improving service efficiency in the banking industry is a multipronged effort that requires successful project management, effective financial management, and solid system management. Results help to fill in gaps in existing knowledge by quantifying the degree to which each of these factors impacts service efficiency, while simultaneously delivering actionable insight for banking institutions interested in improving performance.

Several recommendations follow from the findings. To start with, banks should focus on implementation of the advanced project management tools and practices that can facilitate better coordination, resource allocation and monitoring of service related initiatives. The organization's overall capacity to handle complex banking projects would be increased by investing in the project management training of staff. Second, banks should revise their financial strategy permanently, focusing on cost control, risk dimension, and diversification of investment to reduce market risk and make sustainable development possible. Furthermore,

developing financial models that strive to achieve a balance between operational cost and revenue generation has a major effect on efficiency in the delivery of overall services.

The study also shows that banks will have to maintain an efficient operation system; it is prudent that banks invest in technologies, system automation, and others to reduce human error, fasten the speed of transactions, and streamline customer services. Automation and digital transformation strategies can add to system operations, allowing those to be more responsive to customer demands.

This research has broad implications for the banking sector, as well as other service based industries. The results emphasize the importance of creating a holistic view of improving service efficiency through aligning management practices, financial decision making, and operational structures that support organizational goals. Therefore, policymakers and banking regulators should consider introducing incentives to invest in project management, and technological upgrades, which will contribute to the general efficiency and competitiveness of the banking sector. Additionally, this study paves the way for future research on the specific types of financial strategies and operational systems that achieve the greatest service efficiency, as well as more targeted investigation in other environments.

Thus, the findings of this research indicate that an integrated approach is necessary to attain service efficiency in the banking sector. Banks can improve their service delivery, increase customer satisfaction, and keep their competitive advantage in the market by improving project management, refining financial strategies, and system operations.

### **Contributions**

**Muhammad Tariq, &:** Data Collection

**Mariam Amjad:** Topic selection, Data Methodology

**Maria Aslam:** Data Analysis

### **Conflict of Interests/Disclosures**

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