

Enhancing Corporate Social Innovation through
Beneficiary Involvement: A Case of ABN
AMRO's Reboot Program

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Name: Levi van Velzen

Student number: 1063341

Specialisation: International Business

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Abstract

In this study is explored how beneficiary involvement, specifically refugees, influences CSI through a qualitative analysis of ABN AMRO's Reboot Program. This program tries to enhance the employment of refugees in the Netherlands, through skill-building and mentorship. Based on stakeholder and co-creation theories, this study examines the active and passive participations in co-creation and identifies multiple boundaries, such as language. Findings suggest that genuine co-creation, offering transparency and active participation, will enhance the alignment of the program with refugees' needs. By exploring different types of CSI scaling, substantial growth and internal replication is highlighted, with limited broader impact. The study emphasizes that refugee involvement, although valuable, is largely passive, unless participants pursue it. Recommendations highlight the need for formal mechanisms to gain feedback systematically, as this ensures alignment with refugees' needs and enhances scalability and sustainability.

1. Introduction

As globalization and migration increases, corporations gain a larger role to play in addressing social challenges through corporate social innovation (CSI). Refugees face significantly higher unemployment rates than the domestic population, due to challenges like language barriers, cultural adaptation and unrecognized qualifications (OECD, 2023). Nonetheless, access to stable employment is crucial for economic dependence and social inclusion (Bakker et al., 2017). However, only 45% of refugees are employed after 7 years, according to Statistics Netherlands (CBS, 2023). In the Netherlands, refugees face a slow start in employment and challenges on strong legal access to work and civic integration (OECD, 2023). Despite government responsibility, tailored and scalable solutions often fall short. This requires corporations to take responsibility (Montiel et al., 2021). The banking sector in the Netherlands, such as ABN AMRO and Rabobank, has launched multiple CSI projects aiming at fostering employment rates with refugees. The financial sector is a key player in addressing these challenges. However, not all CSI initiatives are successful. A top-down approach to social innovations often leads to failure and therefore less value-creation, as beneficiaries, such as refugees, are not sufficiently involved in the development (Shapiro et al., 2024). However, very little is known about the involvement of refugees in successful CSI initiatives in the financial sector.

Stakeholder management is of most importance for CSI to succeed (Herrera, 2015). By managing important stakeholders, misalignment is overcome (Mirvis et al., 2016). By understanding how refugees participate in co-creation, the collaborative development of solutions with stakeholders (Prahalad & Ramaswamy, 2004), the success of CSI initiatives might be better understood.

This study focuses on the Reboot Program of ABN AMRO, a CSI initiative that aims to integrate refugees in the Dutch labour market by providing them with work, skill-building programs and mentorship (ABN AMRO, n.d.). Drawing insights into the mechanisms through which beneficiary engagement improves the effectiveness, scalability and sustainability of CSI initiatives, this study uses a qualitative framework analysis to map the co-creation process in the Reboot Program. By co-creating with refugees, ABN AMRO increases program relevance and alignment, making it more sustainable and scalable (Husted & Allen, 2006).

Furthermore, this study directly supports the UN Sustainable Development Goals (SDGs), particularly Goal 8 (Decent Work and Economic Growth) and Goal 10 (Reduced Inequalities). By addressing refugee employment gaps and exploring how CSI can facilitate integration, this study aims to promote the inclusive and sustainable growth, productive employment and decent work for refugees. Refugees are among the most economically marginalized groups in society, facing much lower employment rates than the native population. This study contributes by reducing inequalities between groups within the Netherlands.

1.1 Academic relevance

Traditionally, value-creation was seen as a one-sided process solely by the firm (Porter & Millar, 1985), but has been challenged by the argument that value comes forward through interactions between firms and consumers. Proactively involving stakeholders, known as co-creation, enhances value-creation by aligning solutions with stakeholder needs and expectations (Prahalad & Ramaswamy, 2004; Husted & Allen, 2006). Co-creation has become increasingly popular for CSI initiatives, which try to create both shareholder and social value through transformative processes that tackle societal needs (de Jong et al., 2022). The alignment with needs and expectations of stakeholders stems from the stakeholder theory (Freeman, 1984). Stakeholder theory suggests that corporations must create value for all stakeholders involved, rather than focusing solely on shareholder value. This balanced approach should achieve long-term sustainability (Freeman, 1984).

While prior research often focuses on external stakeholders, few studies explore the impact of direct beneficiary (refugee) participation in CSI initiatives (Saka-Helmhout et al., 2024). Beneficiaries are those affected by the social issue and are the eventual end-users of the initiative (Prahalad & Ramaswamy, 2004). However, beneficiaries are more often seen as passive recipients than active contributors to CSI (Herrera, 2015).

Specifically refugees, who face multiple challenges regarding co-creation, have trouble of being engaged in CSI (Shapiro et al., 2024), because refugees are often portrayed as victims or border transgressors, rather than useful subjects (Squire et al., 2021). Arenas et al. (2009) found that poor communication of the corporation and lack of active participation by beneficiaries will increase the misalignment of the goals and outcomes of a project. Ineffective CSI initiatives can result in wastage of resources, reputational damage and lost

opportunities (Porter & Kramer, 2011). However, co-creation enhances higher user-adoption and increased legitimacy, by tailoring better to real-world problems (Montiel et al., 2021). Yet, it is unknown how refugees are engaged within the financial sector, leaving lots to understand about the co-creation's impact on CSI. Academic literature has largely focused on how corporations can deliver solutions to end-users, rather than how those end-users can actively contribute to innovation processes (Saka-Helmhout et al., 2024). Insufficient evidence is found on how direct beneficiary involvements affects successful scaling of CSI (Shapiro et al., 2024).

It is expected that the involvement of beneficiaries will lead to more alignment and therefore sustainable scaling (Husted & Allen, 2006).

1.2 Objective and research questions

This research aims to explore how the involvement of beneficiaries, particular refugees, contribute to the successful scaling and sustainability of CSI, through co-creation. This will lead to a better understanding of refugee engagement management in the financial sector. By explicitly examining refugee involvement in the Reboot Program, the study deepens our understanding of how beneficiary engagement drives CSI performance, thus filling a gap in co-creation and CSI scholarship.

With these findings, this study aims to provide actionable insights for corporations in the Dutch banking sector wanting to contribute to societal needs, by developing CSI. Corporations can enhance stakeholder management, improve sustainability and increase scalability, to ultimately maximize social and business value of their CSI efforts. The study aims to address the following research question:

How does the involvement of beneficiaries in co-creation influence the successful scaling of the Reboot Program at ABN AMRO, within the stakeholder environment in which it is embedded?

To answer the research question, multiple subquestions are composed:

- *How does the involvement of beneficiaries (refugees) shape the co-creation process and influence the Reboot Program?*
- *How does the Reboot Program align its value creation with the needs and challenges of stakeholders?*
- *What kinds of CSI scaling have taken place over the course of the Reboot Program?*

1.3 Contribution

This study extends the existing literature and theories on co-creation and CSI, by empirically investigating the effects of beneficiary involvement, especially refugee engagement, on the scaling and sustainability of CSI programs. The study emphasizes the need for better organized and authentic engagement procedures, rather than consultative practices. By highlighting the potential and barriers of beneficiary involvement in CSI, these findings contribute to co-creation theory.

Practically, the study offers firms looking to expand CSI programs useful insights. by emphasizing the importance of having an open discussion about power dynamics among stakeholders and suggesting creating formal feedback and participation mechanisms, programs better match with the needs of beneficiaries. This will lead to more successful refugee integration by assisting organisations such as ABN AMRO in increasing the impact, validity, and inclusivity of their CSI.

1.4 Outline of the thesis

This study is structured as follows: the introduction outlines the research problems and emphasizes the significance of this research. Next, a literature review provides an overview of existing research, including the theoretical framework and conceptual model. The methodology section follows, detailing the research strategy. In the analysis and findings section the results are presented, while addressing subquestions. Finally, the conclusion and discussion section summarizes the key insights and reflects on this research, followed by recommendations for practitioners and future research

2. Theoretical background

2.1 Literature review

2.1.1 CSI in the financial sector

CSI develops and implements novel solutions that address specific social problems, benefitting both society and business (Mulgan, 2019). Building on stakeholder theory (Freeman, 1984), corporations should create value for all stakeholders. Stakeholders are a vital source of information, know-how, capabilities and legitimacy (Candi et al., 2019). Therefore, CSI recognizes stakeholders as crucial input for effective CSI initiatives. Crucially, CSI should be internal to core business strategy, not seen as an add-on (Dionisio & De Vargas, 2020), aiming to create shared value through collaboration with multiple stakeholders for long-term sustainability (Herrera, 2015)

In the financial sector, CSI has targeted social challenges, such as serving underserved customer segments via cooperative banks and microfinance (Weber & Remer, 2011). Banks increasingly leverage their expertise, networks and NGO partnerships to create CSI (Mirvis et al., 2016). Increasing societal expectations and regulations pushed banks to proactively address social challenges, through innovation labs, sustainability departments and other initiatives, but ensuring large impact remains challenging (Scholtens, 2009).

Financial inclusion is an important topic to CSI for banks, addressing the global challenge of providing financial services to approximately 1.5 billion unbanked adults (Demirgüç-Kunt et al., 2018). CSI initiatives by banks try to facilitate economic empowerment of the beneficiaries, often by creating affordable financial products and mobile banking solutions, but also programs that try to include marginalized groups, such as refugees, into the economy (Cull et al., 2014). Limited access to financial services, poses a significant barrier to refugees' economic independence and self-reliance (UNHCR). However, refugees find little value in certain services. For example, without income a bank account is useless (Dhawan et al., 2022). Therefore, the success of CSI initiatives is not guaranteed.

2.1.2 Beneficiaries in CSI

CSI literature focuses on corporations and their stakeholders to achieve success, often overlooking how beneficiaries' influence can determine the outcomes of the initiatives (Mirvis et al., 2016). The literature recognizes two different traditions about the modification

of power asymmetries in CSI. According to the *weak* tradition, the positive contribution of CSI to the beneficiaries is any increase in utility, without necessarily modifying structural power asymmetries (Ayob et al., 2016). In the *strong* tradition, any positive effect will ultimately modify power relations (Avelino, 2017). This means that CSI is intentionally aimed at improving the capabilities of the beneficiaries (Nicholls & Ziegler, 2019). Based on this, beneficiaries are seen as a group being victims of power relations and are therefore a marginalized group. Often beneficiaries, such as refugees, are seen as passive recipients rather than active contributors to innovation (Herrera, 2015). Manzini (2015) identifies four levels of involvement, from low to autonomous participation, noting that greater involvement leads to more efficient CSI development. Research agrees beneficiaries should be acknowledged as key stakeholders, potentially increasing the limits of CSI initiatives (Mulgan, 2019). Thou (2012) emphasizes that by actively engaging beneficiaries, solutions are more aligned with the actual needs and challenges of the societal issue, increasing effectiveness, acceptance and sustainability of initiatives. Furthermore, active involvement of beneficiaries enhances legitimacy, builds stronger relationships with communities and increases scalability of solutions (Winterhalter et al., 2017). For example, many development programmes in Africa closed, due to planning and implementation without beneficiary inclusion (Sancho et al., 2021). Mulgan (2019) argues passive views limit potential by ignoring beneficiaries' unique insights. Active involvement of beneficiaries means that they participate in decision-making processes, problem definition, solution design, implementation and assessment of outcomes.

Although beneficiary involvement is gaining attention, little literature addresses refugee engagement in corporate-led CSI. Labour market integration of refugees starts with arrival and continues into employment (Ortlieb & Knappert, 2023). Mertens et al. (2023) explored how refugee integration into the labour market is facilitated by actively involving multiple stakeholders, such as policymakers and refugees themselves. This ensures that initiatives tailored to actual needs of refugees are more effective and sustainable. However, for effective market integration of refugees, the organization practices and general work environment are crucial as well, while state actors may hinder workplace inclusion, for example through ongoing asylum procedures (Ortlieb & Ressi, 2023). Perceptions of other parties on refugees influences value-creating activities (Mertens et al., 2023), highlighting the need for inclusive and participatory approaches in CSI. Although the importance of active participation of refugees is discussed, it is unclear how active refugee input shapes the development.

2.1.3 Co-creation as a mechanism for scaling CSI

Co-creation has emerged as a central concept in CSI literature, emphasizing collaborative and participatory involvement of various stakeholders, such as beneficiaries, in the innovation process. Co-creation theory highlights the value of active stakeholder collaboration and diverse perspectives in developing CSI (Prahalad & Ramaswamy, 2004). This challenges more traditional top-down approaches, by promoting mutual engagement and actively involving beneficiaries in designing, developing and implementing solutions. By including multiple voices, co-creation addresses power imbalances and connects stakeholders (Langley et al., 2018). Co-creation shifts the process from firm-centric to inclusive to beneficiaries, ensuring that those affected help shape the solutions (Sanders & Stappers, 2008). This active and inclusive involvement of beneficiaries increases alignment and leads to more sustainable and scalable solutions (Montiel et al., 2021). However, this is not easily done, as co-creation processes should ensure to not involve marginalized groups in a symbolic way as tokens, which does not allow the presence and contributions of these groups to make a difference (Ghorashi, 2021). Larruina and Ghorashi (2020) explain this by emphasizing that ‘actual co-creation’ requires spaces, practices and conditions for actual counter-narratives. Mirvis et al. (2016) emphasize the importance to address power imbalances. Furthermore, Larsen and Caswell (2022) refer to ‘genuine co-creation’, which ensures fair representation of all stakeholders involved, through inclusive co-creation, with transparent communication and trust building. Though some studies show beneficiaries influencing outcomes, many CSI initiatives still limit them to passive roles, raising concerns about genuine inclusivity (Mirvis et al., 2016).

Through active participation, beneficiaries can influence decisions at multiple stages (Winterhalter et al., 2017). Co-creation with beneficiaries can take place in different typologies, ranging from basic consultation (such as surveys) to more extensive forms like collaboration and ultimately co-ownership (Davies & Simon, 2013), allowing beneficiaries increasing influence over decisions and outcomes (Sanders & Stappers, 2008). Engagement can occur at various stages, from identifying current needs to developing and evaluating solutions, with involvement of beneficiaries spanning from providing feedback to actively shaping innovations (Davies & Simon, 2013).

Co-creation in CSI can also be distinctive between early-stage idea creation to post-implementation feedback and evaluation. Davies and Simon (2013) distinguish between

engaging with beneficiaries to inform about present states or to develop future solutions.

‘Informing about present states’ refers to all possible ways that beneficiaries could provide information about their current needs and experiences. It is essential to gain this input for the development of social innovations. ‘Developing future solutions’ refers to all the engagement activities in which beneficiaries can contribute and help shape new ideas.

Co-creation with vulnerable groups, such as refugees, presents multiple opportunities and challenges. While refugees possess valuable insights that greatly enhance relevance and effectiveness of CSI initiatives, they also create barriers (Bakker et al., 2017). Refugees specific face additional challenges when integrating into the host market, such as the Dutch labour market. These challenges vary from language barriers and cultural differences to unrecognized qualifications (Bakker et al., 2017). Lack of trust and resources also hinder engagement of marginalized groups (Burgess & Choudary, 2021). Shapiro et al. (2024) call these ‘boundary obstacles’ and emphasize the need of addressing them for successful collaboration.

Co-creation brings several benefits to successful implementation (Prahalad & Ramaswamy, 2004), though defining CSI success remains difficult due to complex social outcome measurement (Mirvis et al., 2016). Ebrahim and Rangan (2014) refer to ‘impact evaluation’ and ‘outcome measurement’ as the most widely used measurements, acting as post-implementation metrics and focus on fulfilment of the goal. However, this approach solely focuses on the fulfilment of the societal goal of the CSI.

Saka-Helmhout et al (2024) define the success of a CSI initiative by whether it is ‘impactful through scaling’. Westley et al. (2014) describe ‘scalability’ as a initiative’s potential to expand and replicate across different contexts or at different scales without losing its effectiveness. This assesses the potential impact of an initiative and examines whether the successful outcomes can be applied to similar challenges or environments (Moore, Riddell & Vocisano, 2015). Westley et al. (2014) differentiates scaling between, ‘scaling out’, where an organisation tries to affect more people and cover a larger geographical area and ‘scaling up’, where the organisation tries to affect everybody who is in need of the offered CSI, or tries to address the broader institutional or systemic roots of a problem. However, Moore et al. (2015) add ‘scaling deep’ to this typology, which refers to ‘changing relationships, cultural values and beliefs, hearts and minds’. Saka-Helmhout et al (2024) add the sustainable impact of the CSI initiative to scaling-deep.

2.1.4 Stakeholder collaboration

CSI development involves, besides beneficiaries, multiple internal and external stakeholders, whose active participation is crucial for effectiveness and longevity (Saka-Helmhout et al., 2024). However, balancing the conflicting interests of stakeholders is seen as one of the biggest challenges of successful CSI (Crane et al., 2014), making it important to understand stakeholder dynamics and power relations. Engagement with stakeholders reduces unfamiliarity with the local context (Saka-Helmhout et al., 2024), though it comes with the cost of dealing with opposing goals. Nonetheless, effective CSI initiatives focused on refugee integration depend heavily on the collaboration among diverse stakeholders (Omanović & Langley, 2023), enabling knowledge exchange, resource mobilisation and mutual learning (Mulgan, 2019). As corporations traditionally initiate CSI initiatives, they bring in the resources, strategic direction and managerial oversights (Herrera, 2015). NGOs are able to provide crucial contextual knowledge, access to local networks and legitimacy as they act as intermediaries between corporations and the beneficiaries (Mirvis et al., 2016). However, power imbalances often favour corporations and governments over NGOs, through dominating financial resources, regulatory power and decision-making authority (Atia & Herrold, 2023). To enhance the success of CSI initiatives, it requires careful negotiation and alignment among stakeholders, to limit the conflict and potential barriers (Atia & Herrold, 2023).

Studies on CSI, co-creation, and stakeholder engagement have been extensively carried out, leaving critical gaps in understanding how beneficiaries, such as refugees, can affect the success and scalability of CSI initiatives in the financial sector (Omanović & Langley, 2023). The literature mostly focuses on corporate-led strategies and stakeholder engagement, but limited studies consider how beneficiaries themselves can affect a direct impact on these initiatives concerning the scalability of CSI initiatives (Saka-Helmhout et al., 2024). Current research has a predominant focus on performance measure frameworks, where variables such as social return of investment is measured. Yet, the insights of the beneficiaries are not always incorporated (Dionisio & De Vargas, 2020).

2.2 Theoretical framework

This study integrates the stakeholder theory, co-creation and the scaling of CSI into a unified framework to provide a deeper understanding of CSI can be more successful.

Stakeholder theory (Freeman, 1984) suggests that corporations should create value for all stakeholders, including marginalized groups like refugees. However, marginalized groups are often seen as passive recipients (Husted & Allen, 2006), which leads to less created value for these groups. Engaging with beneficiaries as key stakeholders improves the alignment and relevancy of initiatives and their effectiveness, increasing CSI impact (Montiel et al., 2021), especially when power asymmetries are addressed (Saka-Helmhout et al., 2024). Nonetheless, stakeholder engagement alone does not determine CSI success. It must be accompanied by mechanisms that facilitate meaningful participation, which is where co-creation theory becomes essential.

Co-creation theory (Prahalad & Ramaswamy, 2004), highlights the importance of alignment between the corporation's strategies and beneficiaries' needs. Genuine co-creation requires a design of inclusive co-creation, with transparent communication and trust building, (Larsen & Caswell, 2022; Larruina & Ghorashi, 2020), rather than symbolic involvement. As the CSI initiatives are more tailored towards the specific needs and towards the context, they are more effective (Millard & Fucci, 2023). However, working with marginalized groups, such as refugees, presents challenges, such as language barriers, cultural differences and power asymmetries (Shapiro et al., 2024), which need to be addressed to maximize co-creation effects. While stakeholder theory establishes the importance of refugee involvement, co-creation theory explains the mechanisms through which beneficiaries influence innovation.

The successful implementation of a CSI initiative is not only determined by the stakeholder engagement and co-creation, but also its capacity for scaling (Moore et al., 2015; Saka-Helmhout et al., 2024). Scaling is conceptualised in three forms, which are scaling-up, scaling-out and scaling-deep (Moore et al., 2015), as shown in Table 1.

Table 1.

Scaling-definitions

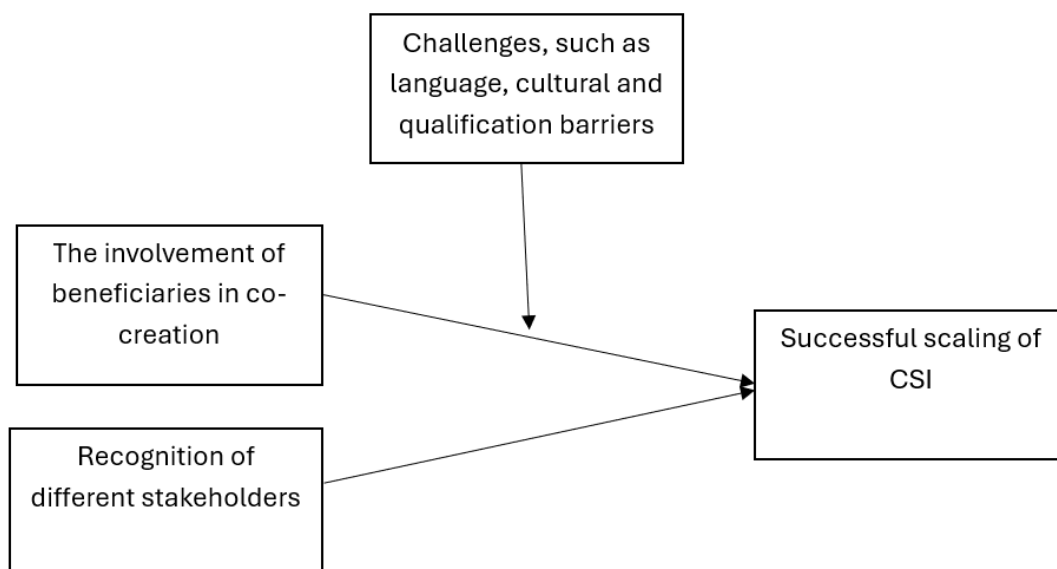
Scaling type	Definition	Description
Scaling-up	Impacting laws and policy	Changing institutions at the level of policy, rules and laws
Scaling-out	Impacting greater numbers	Replication and dissemination; increasing number of people or communities impacted
Scaling-deep	Impacting cultural roots	Changing relationships, cultural values and beliefs; hearts and minds

Note. Adapted from Moore et al. (2015)

Saka-Helmhout et al. (2024) complement this conceptualisation by suggesting that scaling-up and scaling-deep encompass efforts to contribute to long-lasting and sustainable impact.

As stakeholder theory explains the importance of refugee involvement, co-creation explains their actual role in shaping the innovation. A CSI initiative that recognizes and genuinely involve their beneficiaries, the refugees, as key stakeholders, in the co-creation process, will lead to more alignment and will therefore be more likely to achieve successful and sustainable scaling (see Figure 1)

Figure 1.

Conceptual Model.

3. Methodology

3.1 Research strategy

3.1.1 Research approach

This study follows a deductive approach, applying general theory about to confirm or disconfirm it (Myers, 2019; Fife & Gossner, 2024). Deductive research starts with a priori theory, testing it in specific cases to establish validity (Bleijenbergh et al., 2023). This top-down approach starts with established concepts from the literature (operationalized in chapter 3.3.2) and applies them to the case to assess how well they explain or help to understand the phenomenon. However, while this study follows a primarily top-down approach, it remains open to expected findings that might refine existing theories. This does not indicate an abductive approach, but accommodates emerging insights, while keeping theoretical structure.

This study applies a positivist paradigm, aligning with its deductive approach and operationalisation of theoretical concepts. Positivism sees reality as objective and measurable, while research aims to test theoretical constructs in real-life contexts (Myers, 2020). This study aims to evaluate the effectiveness of co-creation in CSI based on existing theories, making positivism an appropriate stance (Myers, 2020). Positivism assumes that social structures can be studied systematically, to identify patterns and causal relationships (Bleijenbergh et al., 2023).

3.1.2 Qualitative case study design

A qualitative case study best fits this research, enabling deep exploration in a real-world context and is well-suited for complex social phenomena (Myers, 2020).

This research uses single-case study design and is conducted on the Reboot Program of ABN AMRO. As there is a clear case definition, this case study is distinguishable from other phenomena (Myers, 2020). Focusing on only one case is justified, because of the characteristic nature and relevance of the initiative in the financial sector. As a rare structured refugee employment program in corporate finance, it serves as a critical case (Flyvbjerg, 2006) allowing analytical generalization (Yin, 2018) to similar CSI initiatives. As this study aims to understand interaction between stakeholders and the co-creation process, a rich, narrative-driven qualitative approach is preferred over numerical data. In this study, an in-depth, contextualized understanding of phenomena is sought. As existing theories guide the research design, a deeper understanding of the case might be achieved (Myers, 2020). Case

studies deal with ‘messy’ real-life situations to examine phenomena in their natural setting (Myers, 2019). A qualitative case study design also provides face validity, as readers can directly read the narrative of how research was conducted. This makes the findings more credible and relatable (Myers, 2019).

3.1.3 The Case

The Reboot Program is a CSI program run by ABN AMRO's Diversity & Inclusion (D&I) department that supports refugees in beginning their careers at the bank. By emphasizing skill above documentation, ABN AMRO, a prominent Dutch bank with a strong commitment to sustainability and responsibility, employs the Reboot Program to address barriers refugees experience in the employment market. This case is appropriate for this study, as ABN AMRO has a widely adopted strong focus on sustainability and responsibility and can therefore be considered a ‘best practice’ in the financial sector (Bleijenbergh et al., 2023). The program embodies key elements of CSI. Therefore, this program can be studied to determine how the potential co-creation may eventually lead to scalable CSI. More details on the case in Appendix A.

3.2 Data sources and methods of collection

This study employs a qualitative data collection approach to investigate the involvement of refugees in the co-creation process of CSI at ABN AMRO. The primary data sources are people and secondary documents. Data is collected through semi-structured interviews and document analysis.

3.2.1 Semi-structured interviews

Semi-structured interviews are a qualitative research method that allow for a balance between structure and flexibility, which allows researchers to explore key themes while also capturing unexpected insights (Bleijenbergh et al., 2023). As this study seeks to examine the co-creation processes and the dynamics between corporate actors, NGOs and refugees, this method is particularly suitable (Myers, 2019).

Interviews included ABN AMRO employees from the Diversity & Inclusion department, ranging from program managers to program initiators and supporters. As they have insights into the designs, goals and challenges and are involved in the development of the program, they fulfil the criteria to be highly relevant as a source (Justesen & Mik-Meyer, 2012). Refugees who participated in the Reboot Program were also interviewed. As they possibly have a different perspective on the processes within the Reboot Program, they are

also highly relevant. The refugees are the eventual beneficiaries of the Reboot Program and are subject to co-creation, if this took place. Partner organisations (see Table 2) were interviewed for their external view on co-creation and collaboration with refugees, as they potentially possess crucial information (Myers, 2020).

Table 2.

Interview participants

Group	Number of participants	Role(s)
ABN AMRO Employees	3	Program Managers, Diversity & Inclusivity team members
Rebooters (refugees)	3	Program participants
External Partners: Werk in het Vooruitzicht & Refugee Talent Hub	2	Representatives from partnering organisations

For participants to be interviewed, it is crucial that they have substantial involvement and knowledge in the case to provide useful insights (Justesen & Mik-Meyer, 2012). Furthermore, they should have access to critical insights, by having a strategic role. It is also important for the interviewees to be actively engaged in the Reboot Program at the period of this study. When interviewees recommended potential participants, these were also considered. Selecting interviewees based on recommendations, is called snowballing (Bleijenbergh et al., 2023) Finally, it is important that participants are willing to engage in the interviews, to ensure ethical practices (Vennix, 2019). By preference, a diverse group of participants were interviewed, differing in age, gender and cultural backgrounds to capture varied perspectives. Participants have to be willing to participate in the interviews. Eight interviews were conducted to ensure richness and relevance of the data. The participants were contacted via email invitations. 3 employees of ABN AMRO were interviewed, to get a clear understanding of the project and the mechanisms of the development. 3 participants of the Reboot Program (refugees) were interviewed, to get a clear understanding of how co-creation takes place within the program. Finally, 2 partners were interviewed, as they possess crucial external insights.

The interviews were held via virtual meetings over a 2 month period. For the semi-structured interviews an interview protocol, entailing a structured set of open-ended questions will be conducted, based on the operationalisation of the key concepts. Questions will be tailored for different stakeholders. Interviews will last at least 60 minutes. With the permission of the participants, interviews will be recorded.

3.2.2 Document analysis

Documents analysis will serve as a secondary data collection, to complement the semi-structured interviews. This will enhance data triangulation (Bowen, 2009). Documents were selected based on multiple criteria. The documents need to possess relevant content (Justesen & Mik-Meyer, 2012), in relation to the Reboot Program. They should focus on a relevant time period for this study (Vennix, 2019), which is between 2017 and 2025, as this is the timeframe that the program has existed. Furthermore, the documents must be available for analysis, adhering to confidentiality and data protection (Vennix, 2019). Documents include internal ABN AMRO reports, guidelines and policies related to the Reboot Program. As these documents provide more insights into the program objectives, implementation and contexts, a deeper understanding of the initiative will be comprehended (Justesen & Mik-Meyer, 2012).

3.3 Data analysis and operationalization

3.3.1 Data analysis

To analyse the collected data, this study employed deductive qualitative thematic analysis, due to its flexibility in capturing rich and detailed insights (Braun & Clarke, 2006). By using coding techniques, patterns and relationships can systematically be identified. This framework is especially useful with qualitative data, making it suitable for this study. Thematic analysis is appropriate for identifying recurring patterns, such as perspectives on a phenomenon. This makes it suitable for exploring stakeholder perspectives on co-creation in the Reboot Program.

For this analysis, multiple stages will be conducted, based on Bleijenbergh et al. (2023). These are the following:

Data familiarization: reading and re-reading all interview transcripts and document to get a deep understanding of what is in the content.

Initial coding and theme identification: Systematic coding of the key themes, based on the operationalisation of stakeholder involvement, co-creation and successful implementation.

Review and refinement: Checking if the themes represent the original data accurately.

Final interpretation: Trying to explain the findings, by connecting the themes to the existing theories on co-creation, stakeholder involvement and successful implementation of CSI.

Deductive coding is based on predefined concepts from the literature, focusing on co-creation, stakeholder involvement and successful implementation (Glaser & Strauss, 1967).

Next to coding, a second tool will be utilized in the content analysis. This is the tool of keeping memos in the research process. Memos serve as a tool to keep detailed records of events, experiences and thought processes during the process (Bleijenbergh et al., 2023). By keeping a systematic record of the findings, the thought process can be viewed from a distance, while it also offers insights into the research process (Bleijenbergh et al., 2023). In this study, methodological memos and reflective memos were utilized. Methodological memos refer to the methodological choices made during the research process, while reflective memos are notes about what happens to the researcher as a person (Bleijenbergh et al., 2023). Reflective memos are notes about personal feelings and experiences during the research process.

3.3.2 Operationalisation of key concepts

For the operationalisation of the key concepts (Appendix B), multiple dimensions are created for each of the concepts. Based on the existing literature and logical reasoning, the concepts are split in a number of dimensions (Bleijenbergh et al., 2023). The dimensions have to meet multiple criteria.

It is important that the dimensions are exhaustive and exclusive. This means that every aspect of a dimension cannot be covered by another dimensions as well (Bleijenbergh et al., 2023). Moreover, concepts should not be antecedent to the key concept, which means that they do not cause the concept, but are an aspect of it (Bleijenbergh et al., 2023). Each dimension is broken down in observables, which are more concrete and closer to the material to be coded (Bleijenbergh et al., 2023). They ensure that the key concept is empirically measurable. Based on this operationalisation, the interview guide will be developed (Appendix C)

3.4 Quality criteria

In qualitative research, the most classic criteria are validity and reliability, originating from deductive research with a positivist approach. Given the complexity of the concepts in

this study, construct validity (Yin, 2018) is ensured through triangulation (Bowen, 2009) of data sources and the use of established theories and concepts to be measured.

The findings of this case study might be ‘generalised to theoretical level beyond the setting of this case study’ (Bleijenbergh et al., 2023). This external validity is referred to as analytic generalisation rather than statistical generalisation (Yin, 2018). Further details on quality criteria in Appendix D.

3.5 Research ethics

Interviewees are informed about the research purpose and their consent will be obtained before the interviews take place. Participants will remain anonymous. Identifiable information will also be anonymized and pseudonyms will replace actual names of both people and projects if preferred. All data handling procedures will be in line with the General Data Protection Regulation (GDPR) standards. More details on ethics in Appendix E.

4. Analysis and findings

4.1 Subquestion 1

The first subquestion is: *What forms of involvement by beneficiaries (refugees) are present in the Reboot Program and how do these forms influence the Reboot Program?*

This research identified four dimensions of the involvement of refugees in the shaping co-creation and influencing the program, based on existing theoretical literature: active participation (direct shaping of the program), passive participation (beneficiaries as recipients), genuine & actual co-creation (facilitated inclusion and trust-building), and boundary obstacles (challenges in language, culture, and qualifications).

4.1.1 Active and passive participation

Since these two dimensions are interrelated and sometimes contradictory, they are discussed together. Interviews revealed a distinction between ABN AMRO employees’ and Rebooters’ views on refugee participation. Employees, such as the head of Diversity & Inclusivity (D&I) (Respondent 2), claim Rebooters are ‘actively asked for input on the training and about the coach, but also about the entire program’ (April 24, 2025). The

program head (Respondent 6) adds that there is a feedback survey, which they ‘always ask them to fill out’ (May 20, 2025). Similarly, Rebooter 3 emphasizes that she was able to give feedback through surveys upon joining two years ago. These statements convey the indicator of **beneficiaries give opinions through basic consultation** and therefore it can be assumed that Rebooters are able to share their opinion. However, Rebooter 1 (Respondent 4) says that they had to step up themselves to give their opinion: ‘it was actually the feedback that I gave to them. And I really pushed...’ (May 6, 2025). This contradicts the earlier made statements on actively asking for feedback by ABN AMRO. Another employee at ABN AMRO, who is also responsible for the Reboot Program (Respondent 1), also says that there are no active feedback sessions or workshops to ask the refugees for their opinion: ‘we don't really do feedback rounds after the programme’ (April 22, 2025). It is therefore possible that there used to be feedback surveys, but no longer. These statements reflect the indicator of **the beneficiaries are solely seen as recipients**. This discrepancy between employee perception and Rebooter experience indicates a potential disconnect in communication of expectation misalignment. Nonetheless, all respondents agree that the Rebooters are able to share their opinion, only the way in which this is done is perceived different by the respondents. External partners, like Respondent 3 from Werk in het Vooruitzicht, perceive the program as actively seeking feedback: ‘Someone like that (a coach) is constantly asking for that feedback’ (April 29, 2025), although she could not recall specific examples of feedback being acted upon. From the document analysis, it appeared that the Reboot Program is always open to improvements: ‘teams may also take initiative to improve their connections’ (Microsoft, n.d.). However, the documents do not assume that there is actively asked for feedback, for example through surveys. Rebooters are able to become Ambassadors or join the Reboot Committee, which allows them to present ideas and raise issues with the D&I team. As Rebooter 1, an Ambassador, explained, this role gave him opportunities to share suggestions with D&I. According to Respondent 6, the committee, comprised of Rebooters, also organizes events and acts as a consultant group for D&I. This again conveys the indicator of **beneficiaries give opinions through basic consultation**. However, these feedback opportunities depend on individual initiative, rather than being systematically offered, suggesting a culture that values autonomy but may disadvantage refugees less familiar with such norms.

None of the participants claims that the Rebooters have any power in decision-making. Rebooter 1 said: ‘They (D&I and top decision makers) were just deciding’ (May 6, 2025). The external organisations agree on this, saying that it is decided by them what the training

program looks like and the refugees have no decision in this. Although mechanisms such as Ambassadors and Committees are presented as inclusive, the lack of decision-power suggests these are consultative rather than collaborative structures. This excludes the indicator of **decisions are made by beneficiaries** from the analysis and emphasizes the indicator of **the beneficiaries are solely seen as recipients**. However, Respondent 6 does emphasize that the Rebooters are gaining higher positions. This could possibly lead to the Rebooters being more influential, as their opinions are more reflected in the decision-making.

However, the Rebooters can participate in co-designing parts of the program. For example, Rebooter 2 (Respondent 5) says the following: ‘in the beginning of the year they (D&I-team) set up a meeting(...). They said, this is our budget, and we can do any event we want with this budget (...). And everyone came up with some ideas’ (May 7, 2025). This suggests the indicator of **beneficiaries participate in co-designing**, where Rebooters co-create events with all the Rebooters, through meetings. Rebooters 1 and 2 both emphasize that aside from that, they do not have any influence on how the program takes shape and are unable to make significant changes ‘It’s really one of the most difficult things to make things change’ (May 6, 2025). They feel like they can only speak up towards D&I team, but they are unable to shape the program. In contrast, Rebooter 3 does have some examples of where she and other Rebooters led to changes in the program: ‘I did call Respondent 6 once and said that it would be better if it were done in advance’ (May 14, 2025). She explains that her suggestion eventually led to informing the existing Rebooters of the start of a new program in advance, so they can inform their refugee network. These statements reflect the possibilities of Rebooters shaping the program, in contrast to what the other Rebooters claim. This also conveys the indicator of **beneficiaries participate in co-designing**.

4.1.2 Genuine and actual co-creation

From the document analysis, a clear representation of **spaces, conditions and practices facilitated to allow beneficiaries to be included**. The D&I team provides many opportunities for refugees to share their stories with a broad audience, as confirmed by Respondent 2 and exemplified by the Pride campaign. For example, in a document about this Pride Campaign, a Rebooter confirms how ABN AMRO shares interviews with them (ABN AMRO, 2022). Next to that, Rebooters are invited to events to share their stories or to meet with each other on a non-work related event. They also provide the Rebooters with coaches and mentors, if they want to. The document analysis even shows that a budget is provided to foresee the Rebooters with trainings (ABN AMRO, n.d.), mentors and help them in building a

network (Microsoft, n.d.). While storytelling and mentoring initiatives offer relational participation, they might also have elements of symbolic participation if not paired with real influence on the program. However, The Reboot Program assures that the involvement of the Rebooters is genuine, by facilitating a lot of opportunities for Rebooters to be included, but also by being transparent and facilitating trust-building with the Rebooters (ABN AMRO, 2022). This shows the indicator of **transparent communication and trust building**. Transparency is mainly constructed by ABN AMRO through clear communication about their program goals and the provision of mentorship. ABN AMRO is very open about the growth of the program and what the Rebooters can expect in the program. However, the hiring freeze¹ disrupts this transparency, as uncertainty arises and trust is undermined. Rebooters feel therefore abandoned by the program. Rebooter 2 explains that Rebooters are hit much harder by such a measure, as they fear they have to start again from scratch, which ‘really messes up’ (May, 7, 2025). This does show that the Rebooters have partially lost their trust in this program and reflects the fragility of inclusion when it is dependent on organisational stability. Nonetheless, all respondents agree on the genuine intentions of the program. In sum, the opportunities for Rebooters to engage in storytelling and mentoring represent a genuine intention at relational inclusion. However, the lack of decision-making and the vulnerability of trust to structural changes suggests that the participation, while genuine in most ways, partially symbolic in terms of program development.

4.1.3 Boundary obstacles

According to the interview analysis, to participate in the co-creation, the Rebooters barely face challenges in language and culture. Even though the employees and external organisations think that the cultural differences form a barrier, the Rebooters actually appreciate the low hierarchy and honesty at ABN AMRO. Rebooter 2 explains the cultural differences, but says ‘Not that it's bad. It's very good to work like this’ (May 7, 2025). This discrepancy between employees’ expectations and Rebooters’ experiences, might reflect implicit biases that underestimate the adaptive capacity of Rebooters. However, language does form a barrier before entering, as the program requires at least B2 level² of English or Dutch. Rebooter 3 says that ‘if you don't master the language well, you won't be accepted’ (May 14, 2025), making language a gatekeeper, by effectively excluding refugees from participating in co-creation opportunities if they do not possess significant language

¹ In April 2025, ABN AMRO announced a hiring freeze. This meant that no contracts would be renewed. A lot of Rebooters have temporary contracts for the first 6 months.

² B2 level of a language is the upper intermediate level of a language.

capabilities. According to the document analysis, Rebooters are not given the same chances, because ‘people assume that the language barrier will make it too complicated for me’ (ABN AMRO, 2022), and that therefore there is a lack of trust in the abilities of the Rebooters. This suggests that rather than being evaluated on their individual skills or potential, Rebooters are judged based on perceived limitations. This statement highlights the presence of language and cultural barriers and the link to co-creation becomes clearer when considering how these barriers limit participation of Rebooters. The barriers actively constrain the conditions under which co-creation can take place, particularly by restricting who is seen as capable of contributing. This indicates **language and cultural barriers hinder the facilitation of co-creation**. The effect of language barriers on co-creation becomes clearer when linked to the forms of involvement previously discussed. For instance, Reboot Ambassador or Committee requires strong communication skills to express ideas, which is a capacity shaped by language capabilities. Therefore, language also determines who can engage in more active co-creation. The indicator of **unrecognized qualifications of refugees** does not appear in the data. Respondents explain that the skills of the refugees are always tested, regardless of their qualifications. In sum, while cultural barriers appear to be overstated by the employees, the language requirements act as gatekeeper, limiting the equitable access to co-creation. This shapes who is included, but also who is excluded from shaping the Reboot Program.

From the comparison of the data, it is concluded that Rebooters can participate in genuine co-creation, but must take the initiative, for example by joining as Ambassadors or the Committee, or contacting D&I, as they lack decision-making power and their feedback is not actively solicited. ABN AMRO supports co-creation through blogs, coaching, and training, but overall, involvement remains largely passive, and genuine co-creation is only possible if Rebooters speak up.

4.2 Subquestion 2

The second subquestion is: *How does the Reboot Program align its value creation with the needs and challenges of stakeholders?*

To identify the alignment of the Reboot Program with the needs and challenges of stakeholders, three dimensions have been identified in theoretical literature: focus on multiple stakeholders (creating value beyond ABN AMRO), asymmetries between different

stakeholders (differences in focus, ability and power among stakeholders), needs and expectations aligned (whether refugee needs and expectations been assessed and addressed).

4.2.1 Focus on multiple stakeholders

According to the respondents, ABN AMRO is **creating value for external parties**. Employees claim that they create a sustainable working place, while also fulfilling the wish ‘to have also more society impact’ (April 22, 2025). Rebooters see the program as a rare opportunity. Rebooter 2 explains that it gives them a new chance: ‘It gives life. It helps you stand up on your feet’ (May 7, 2025). This highlights how the program not only offers employment, but also a sense of stability and future perspective. Document analysis reinforces these claims, saying that ABN AMRO offers ‘dignified, meaningful work, financial stability, and a clear path toward a stable future’ (ABN AMRO, n.d.) for the Rebooters, which suggests it also addresses long term needs of refugees, such as job security and inclusion. Multiple respondents see value in the cultural diversion that grows, because of the Rebooters entering ABN AMRO. The document analysis describes that teams now look at problems from varying perspectives, such as those of the Rebooters (Microsoft, n.d.). This encourages colleagues to challenge each other more, which helps improve the quality of the services. Respondent 2 from ABN AMRO emphasizes the appreciation of the new cultures: ‘[they] also learn a lot from the culture and often realize how good they have themselves’ (April 24, 2025). The benefits from the cultural diversion illustrates the indicator of **value creation that does not drive turnover**. However, while this cultural enrichment benefits team dynamics and service quality, it is unclear if this value is reciprocal and whether the Rebooters also experience empowerment or if they are primarily seen as assets. Besides from societal impact, the program offers value in the form of competencies. Rebooters are trained in IT skills, for example. This also drives value creation for both ABN AMRO and the Rebooters, as they both benefit from the acquired skills. While the forms of value created for the different stakeholders, they are largely complementary. The program balances institutional objectives, such as workforce diversity and enhanced CSR with lasting benefits for Rebooters. Before launching a new program, ABN AMRO discusses with external organisations about their needs and expectations, assuring alignment with their interests. This suggests the indicator of **integration of stakeholders’ interests in decision-making**.

4.2.2 Asymmetries between different stakeholders

According to the interview analysis, the respondents agree on the differences in sources. ABN AMRO has the most power in the program, as they are the party with the most

financial sources and pay the external organisations for their help. This indicates the presence of **imbalances in sources between the stakeholders**. However, the respondents do not experience these differences in sources. ABN AMRO employees emphasize that there is a mutual goal with all the parties involved, and that they have to work together, instead of rely on own sources. This reveals the indicator of **addressing power imbalances between stakeholders**, as they overcome their imbalances for a greater good. Respondent 1 explains this by: ‘the main mission of the programme is sustainable placements and then the means how you get there doesn't really matter’ (April 22, 2025). However, while asymmetry is not perceived as problematic, ABN AMRO’s leadership role probably means that its institutional priorities and timelines are more guiding the direction of the program. Equal intentions do not guarantee equal influence, and may still effect which voices are heard most clearly. Even though there is no clear indication of **differences in focus**, as all respondents agree on that the focus is to help refugees gain work, it is still important to consider how differences in resources and influence might shape how this mutual goal is pursued and whose priorities are considered more in practice.

4.2.3 Needs and expectations based alignment

As discussed previously, the Rebooters are not able to participate in surveys. According to the interview analysis, this same problem occurs for the assessment of their needs and expectations. The Rebooters emphasize that their needs were not assessed enough throughout the program. Rebooter 1 explains that they faced many difficulties of which they were unable to share: ‘they didn't know the difficulties we were facing because if you're not an asylum seeker, you're an outsider’ (May 6, 2025). The other Rebooters also emphasize that their needs are not specifically assessed. However, the employees and the external organisations feel like they are aware of the beneficiaries’ needs and expectations. Respondent 2 thinks that the Rebooters always speak up and says: ‘if something is really going on. Then we just hear about it’ (April 24, 2025). This shows a passive standing towards the assessments of the Rebooters’ needs and challenges. This suggests that Rebooters should initiate dialogue, which potentially limits the inclusivity of the program as some refugees may not feel empowered to raise their concerns. Nonetheless, all respondents agree that the Rebooters are able to speak up to their coach, manager or the D&I team. Therefore **the needs and challenges of beneficiaries are assessed** is present in the data. However, without consistent feedback mechanisms, Rebooter experiences risk being inconsistently incorporated into the program development. Werk in het Vooruitzicht explains how small adjustments are

made, such as halal food, places to pray or even different locations for the training if a Rebooter indicates such a certain need. Rebooter 3 also indicates that **CSI strategies are adjusted based on beneficiaries' needs and expectations**, by referring to adjustments based on hers and other Rebooters' feedback. She clarifies that the implementation of the Ambassadors was initiated by a Rebooter. As earlier mentioned, she also gave the idea to first inform existing Rebooters when a new program will start, so they can inform their own network. The document analysis also emphasizes that the sharing of experiences does shape the program, as they change the courses in the program offered to the Rebooters (Microsoft Pulse, n.d.). The triangulation acknowledges the adjustment of the program based on the needs and challenges of the Rebooters.

In conclusion, although the Reboot Program demonstrates genuine efforts to take into account the demands of different stakeholders, especially the Rebooters, these efforts are mostly reactive and rely on informal input rather than being systematically embedded. Adjustments are often made when individuals speak up, rather than through mechanisms for assessing needs. This implies that although value with needs alignment exists, it has not yet been institutionalised in practice. By strengthening formal feedback and assessment procedures, more alignment could be ensured across the different stakeholders.

4.3 Subquestion 3

The third and final subquestion is: *What kinds of CSI scaling have taken place over the course of the Reboot Program?*

To identify the different forms of CSI scaling of the Reboot program since it started, three dimensions have been identified, which are based on theoretical literature. The first dimension is scaling-up, which refers to impacting laws and policy. The second dimension is scaling-out, which refers to impacting greater numbers. The third dimension is scaling-deep, referring to impacting cultural roots.

4.3.1 Scaling-up

From the interview analysis, the **program's continued operation** became evident since 2017. Since 2017, the program has been continuously active, with multiple groups of refugees starting per year. However, due to the hiring freeze, this has become unsure. Most of the Rebooters stay at ABN AMRO. Respondent 1 also emphasizes this: 'when they come, they stay really for a long time' (April 24, 2025). As shown in the interview analysis, D&I have decided to implement the recruitment of Rebooters into their own services, whereas they

first only sourced this out to Refugee Talent Hub. This constitutes a structural policy change, as the program becomes part of the organisation's recruitment system. This aligns with the **changing corporation policies, rules or laws** indicator. In the document analysis, there are also indicators of **changing governmental policies, rules or laws**, as it institutionalises the hiring of refugees. Since November 2023, asylum seekers, such as refugees, are allowed to work 6 months after their asylum application has been sent (aida, 2024). Before, asylum seekers were only allowed to work 24 weeks a year, making it very unattractive to employ asylum seekers. This change in governmental policies is also emphasized by multiple respondents. This shows a significant breakthrough for refugees, as they can more easily engage in the labour market in the Netherlands. While the program clearly benefits from this change in governmental policy, there is no evidence that the Reboot Program influenced this change. Nonetheless, it illustrates how external policy can support the program's scalability.

4.3.2 Scaling-out

Enhancing the scope of the program is appearing across both the interview and the document analyses. The interview analysis shows how the program has grown to different contexts within the bank. Initially started by a few employees, the program grew and moved to the D&I team. As Respondent 7 noted, more business units now request Reboot: 'I've heard about Reboot. We want that too' (May 8, 2025). Respondent 6 confirms this, as the program first focused on IT departments, but now 'many more departments' are requesting Rebooters (May 20, 2025). The Reboot Ambassadors actively promote the Reboot Program across the bank. This shows how the program is extending through different departments within the bank. The document analysis shows that in 2021, ABN AMRO 'joined forces with Microsoft (...) to launch a training program' (ABN AMRO, 2022). This program focuses solely on IT-skills training in Azure, provided by Microsoft. Here can be seen how the program developed to different contexts, such as the Microsoft Azure landscape.

Both analyses illustrate the **increasing people impacted**. In the interview analysis, Respondent 2 explains that placements rose from 21 in 2020 to 126 by April 2025. The goal is to have 144 at the end of the year. However, this goal may be interrupted by the hiring freeze, as ABN AMRO will not sign new contracts. As Rebooters often inform their network about a new program starting, more refugees are able to apply for the Reboot Program, enhancing the amount of people in the program. As described in the document analysis, ABN AMRO renewed its commitment to hire refugees in April 2022, committing to hire 60 more refugees before the end of 2025 (ABN AMRO, 2025). Moreover, ABN AMRO decided to include

Ukrainian refugees into the program in addition to the already promised placements per year (Banken.nl, 2022). Based on this, it can be assumed that the program grew even larger with Ukrainian refugees joining the program.

The Reboot Program initiated **replication and dissemination**, by inspiring and informing multiple different organisations. Respondent 6 explains, in the interview analysis, that ‘there are aspects of our program that have been copied’ (May 20, 2025), which seems very likely as the Reboot Program has been existing since 2017. Therefore, it is likely that other organisations look at the Reboot Program for inspiration. The document analysis refers to how ABN AMRO provides information to other organisations who are ‘looking to welcome refugees in the workplace’ (ABN AMRO, 2022). From the document analysis, it can be seen that within ABN AMRO, a part of the program has been replicated towards the Detecting Financial Crime department, starting a specific program for this department (ABN AMRO, 2024). In 2024, ABN AMRO United Kingdom also initiated a Reboot Program, replicating the program from ABN AMRO Netherlands (ABN AMRO, 2024). Respondent 6 mentions that foreign subsidiaries more often copy the Dutch programs (May 20, 2025). These examples also illustrate **replication and dissemination** of the Reboot Program.

4.3.3 Scaling-deep

In the interviews, the Rebooters explain how they create very positive relationships with their colleagues within ABN AMRO. Rebooter 3 mentions that first they treated her differently, but now as a Dutch colleague, possibly because she proved she did not require different treatment. Rebooter 2 noted his department’s view shifted from indifference to empathy (May 7, 2025), reflecting growing appreciation and equality. These experiences suggest that the program positively influences workplace relationships, reflecting a broader shift in how refugee colleagues are perceived. By changing from hesitation to mutual respect gradually takes root across teams. This exemplifies the indicator of **changing relationships**. In the interview analysis, this is confirmed as a Rebooter explains that he is being treated as an equal, without experiencing a hierarchy.

The interview analysis also indicates **changing cultural values and beliefs**. Specifically within ABN AMRO, this is a positive change. ABN AMRO tries to conceptualize a positive image about refugees, via online blogs (April 24, 2025). In contrast, Respondent 7 thinks the acceptance of refugees has decreased in the Netherlands. However, there is no reason that this is caused by the Reboot Program and more likely by other societal

developments. Conversely, the document analysis shows a positive change within ABN AMRO, as colleagues gain more insights into the refugees and value their perspectives. The interactions seem to contribute to a gradual shift in mindset across ABN AMRO. By creating opportunities for meaningful connection, the Reboot Program normalizes diversity and builds to a mutual understanding.

Based on the comparison of the data, it can be concluded that ABN AMRO has been successful in scaling the program, specifically scaling-up and scaling-out. The program has continuously been running since 2017 and has since then only been impacting more people, by developing their own program within ABN AMRO and by inspiring others to start a similar initiative. By doing so, ABN AMRO has shown colleagues the value of integrating Rebooters into their teams. Unfortunately, this does not have the positive impact on societal level yet.

In conclusion, the Reboot Program has achieved meaningful growth, especially through scaling-out, with increasing placements, uptake across departments and replication inside and outside of ABN AMRO. Steps towards scaling-up are internally visible, but broader policy shifts appear to be external rather than driven by the program. Signs of scaling-deep are also present, as relationships and attitudes shift, though these remain in development and are not visible outside of ABN AMRO.

4.4 Other findings

Based on the pre-arranged indicator of boundary obstacles, the Rebooters seemed not to face many challenges, as they experience no language or cultural barriers. However, from the interview analysis it can be seen that refugees do face multiple challenges, specifically getting into the Reboot Program. Often the refugees face challenging situations at home, such as living at an asylum seekers centre or even camps, does Respondent 1 explain (April 22, 2025). This probably makes it challenging to work from home and extends travelling time and costs. Respondent 3 also mentions the home situation as an obstacle, which sometimes can hinder their presence in the program. Rebooter 2 also mentions that their names can create difficulties. Before joining the program, he received over 600 rejections, even though he had the right skills and certificates (May 7, 2025). In addition, refugees often face a gap in their resume, which probably makes other candidates more attractive. All of this leads to that refugees are not selected through a regular procedure, but need the assist of a program such as the Reboot Program.

These findings suggest that providing access to a program alone is not enough. These barriers require a more proactive and holistic approach to support. The challenges narrow down the pool of people who can realistically engage in co-creation, making co-creation more selective. This undermines the idea of co-creation, being an inclusive, open and equal process and may result in important needs being left out of the program.

5. Conclusion and discussion

5.1 Conclusion

This study examined how refugee engagement in co-creation affects the scaling of ABN AMRO's Reboot Program, within the broader stakeholder environment, to answer the research question:

How does the involvement of beneficiaries in co-creation contribute to the CSI scaling of the Reboot Program at ABN AMRO, within the stakeholder environment in which it is embedded?

Drawing on stakeholder theory, co-creation theory, and recent CSI literature, it was assumed that genuine co-creation would help align with stakeholder demands and promote sustainable scaling.

The analysis identified multiple mechanisms for refugees to engage, such as giving feedback, serving as Ambassadors, joining committees, or assisting in co-designing parts. However, most mechanisms are consultative, with barely any opportunities for making real decisions. Much of the engagement is dependent on self-initiative, benefiting those who are assertive or are familiar with the organisation's culture. Barriers like language incapacities and the absence of systematic needs assessments further limit co-creation access. Hence, actual participation remains unequal and even seems symbolic at times. This aligns with earlier research proving co-creation often lacks actual power-sharing, especially among marginalized groups.

Scaling-out has been the most successful, with the Reboot Program growing more in reach and participation than in institutional or cultural change. Regarding scaling-up, the program is now institutionalized within ABN AMRO's HR practices, but wider regulatory reforms were external to the program, not shaped by co-creation of the program. Here, the stakeholder environment enables growth of the program, rather than being shaped by co-

creation. At the same time, scaling-deep has been emerging, but limited. Relationships between colleagues and Rebooters are improving, with evidence of growing empathy and openness to diversity, though culture shifts are not widespread yet. Frustrations like hiring freezes reveal how fragile inclusion and trust can be.

A key finding is how the stakeholder environment both facilitates and constrains scaling of CSI. External and internal stakeholders facilitate the program through supplying resources, but resource imbalances affect whose interests are prioritized and who has most influence on program design. When resource sharing and participation are strong, co-creation has a greater influence. CSI scaling is not just about enhancing co-creation, but how beneficiary engagement interacts with different stakeholders to drive meaningful expansion. Co-creation may drive CSI scaling, but requires the right circumstances, such as clear structures actively facilitating participation.

In short, the involvement of beneficiaries in co-creation is important for scaling the Reboot Program at ABN AMRO, specifically for expanding its reach. However, realising these benefits depends on lowering barriers, creating institutionalised participation mechanisms and maintaining stakeholder relationships. Scaling-up and scaling-deep remain less directly linked to co-creation.

5.2 Theoretical implications

This study demonstrates that, while stakeholder theory (Freeman, 1984) suggests that value should be created for all, resource imbalances within the Reboot Program and organisational priorities lead to unequal outcomes. Despite the desire to create value for all stakeholders, the findings show that value creation favours the interests of ABN AMRO, echoing Crane et al.'s (2014) critique. This case highlights the need to open dialogue about resource distribution.

The findings suggest that co-creation in the Reboot Program was largely consultative, rather than collaborative, which aligns with Larruina and Ghorashi's (2020) view on symbolic participation. Despite ABN AMRO's commitment to inclusivity, very few mechanisms to enable them to co-design aspects of the program were present. This contradiction indicates that 'genuine' co-creation is not simply achieved without formal facilitation, supporting calls for more rigorous standards of participation in practice. The research demonstrates that

intentions of inclusivity are not sufficient and extends co-creation by demonstrating the need for formal, institutionalised mechanisms to move beyond symbolic involvement and power asymmetries. However, in the case of ABN AMRO, the co-creation is thought of as genuine, by providing trust and open communication, even though facilitations are scarce. The study confirms that the involvement of beneficiaries will increase the alignment and sustainability of CSI (Prahalad & Ramaswamy, 2004). However, contrary to Davies and Simon's (2013) optimistic view on active participation, most of beneficiary involvement was consultative, rather than collaborative. This limits the extent to which co-creation can contribute to successful scaling (Larruina & Ghorashi, 2020).

In contrast to Bakker et al. (2017), who emphasizes language as a barrier, in the Reboot Program this does not necessarily hinder refugee involvement. However, language requirements act as gatekeepers to the program, aligning with Bakker et al. (2017) that refugees face language barriers. Contradicting Bakker et al. (2017), cultural differences were seen as an asset rather than a barrier.

While Mulgan (2019) suggests that deep and collaborative beneficiary involvement leads to more alignment and wider adoption, the Reboot Program managed to scale-out the program without deep and collaborative co-creation. This refines theory, demonstrating that consultative and passive involvement can be sufficient for expansion, challenging assumptions that scaling requires intensive power-sharing (Sanders & Stappers, 2008). In line with Moore et al. (2015), scaling-deep was difficult to achieve, as the program failed to achieve lasting social impact. This study confirms Saka-Helmhout et al. (2024) and Crane et al. (2014), echoing critiques that co-creation alone cannot drive legal changes, as it also depends on organisational power and the external policy environment.

5.3 Practical and managerial implications

This study offers recommendations to strengthen co-creation and scaling in the Reboot Program and similar initiatives, aiming for greater inclusivity, legitimacy, and effectiveness.

First, while refugee involvement has contributed to the development and growth of the program, mostly is consultative and self-initiated by Rebooters. To create more impact, organisations can introduce more institutionalised mechanisms, such as regular needs assessment, structured decision-making bodies and established feedback channels to receive input. However, the capacity to institutionalize such involvement varies between organizations, requiring tailoring to organisational context.

Second, while ABN AMRO and its partners do not see resource imbalances as an issue, these differences can influence whose interests shape the program. As this topic is rarely discussed between the parties, it is encouraged to initiate open conversations about resource distribution and power dynamics, so all stakeholders can have a fair opportunity to contribute to decision-making and development of the program.

Third, as scaling-out has been most effective, organisations should focus on expanding networks and cross-sector partnerships, sharing best-practices to enhance program reach. To achieve more and deeper scaling-up and scaling-deep, organisations should advocate for inclusive policies and standards that support the integration of refugees. Inclusion of refugees can be achieved by promoting cultural change through shared learning, storytelling and creating awareness.

Finally, beyond performance benefits, refugee inclusion should also be seen as an ethical responsibility, reflecting principles of justice and equity

5.4 Critical reflection on the research limitations

This research was limited by a hiring freeze at ABN AMRO, which restricted the placement of new Rebooters during data collection. This external factor may have influenced participants' willingness to share criticism in an unstable context, which influenced outcomes on CSI scaling.

Using a single-case study design allowed in-depth exploration of the Reboot Program, however, engaging with a marginalized group as a researcher without refugee experience, might have influenced the way stories were shared and interpreted. To minimize this, a diverse group of respondents, including some with no direct stake in the program, was interviewed, and findings were critically analysed using theoretical frameworks. The interview protocol was revised after initial interviews to ensure more critical questions and to move beyond respondents' enthusiasm. Despite maintaining reflexivity through memos, both researcher and respondent subjectivity influenced data collection and interpretation. Besides, early interviews may have provided less comprehensive insights, given the evolving protocol.

Next to that, co-creation was only observable through interviews, as there are no documents on co-creation, most of the interviews had to be translated into English. Besides, no professional audio recording devices were used, which made some audio not transcribable,

small parts of the interviews lost their meaning or influenced interpretation. To mitigate this, topics were revisited across interviews and triangulation with documents confirmed findings. Additionally, original Dutch transcripts were retained to allow clarification when necessary.

The way that respondents were recruited is also a limitation, as this was mediated by ABN AMRO employees. This approach excluded critical voices, such as former participants with negative experiences and therefore limits the completeness of the data. However, this ensured that the researcher had no bias in the selection of respondents. Furthermore, only three employees of ABN AMRO are linked to the Reboot Program, which limited the possibilities of internal perspectives and dissenting opinions.

While stakeholder and co-creation theory provided useful frameworks, they may also limit understanding of deeper issues of marginality and exclusion by focusing primarily on organizational perspectives rather than the lived experiences and structural barriers faced by refugees.

5.5 Suggestions for follow-up research

This research applied a deductive approach, limiting the openness to discover unexpected dynamics or new insights. Future research may take a more inductive or abductive approach, which allows themes and patterns to emerge in the coding and analysis phase of data collection, examining the data rather than testing a defined theoretical position. For example, researchers may use an open-ended interview, using grounded theory to identify coding categories as they arise from participants' experiences. An abductive approach could move beyond discovering themes, by iteratively connecting emerging findings to existing theories, adjusting frameworks as new insights arise. Such approaches could discover more nuanced dimensions or overlooked aspects of refugees participating in CSI, offering better explanations of the complexity of the processes

Many of the observed changes, such as shifts in organizational culture, appeared tentative or easily reversed. For example, through the hiring freeze. A longitudinal approach (Rajulton, 2001) should be adopted, following the Reboot Program and the development over several years with repeated data collection. This would allow to determine whether progress associated with co-creation and inclusion is sustained, and to differentiate between temporary adaptations and lasting transformation. A longitudinal approach would also clarify how

internal or external shocks, such as policy changes, affect both refugee experiences and organizational practices over time, and would enable a reliable understanding of what drives enduring change in corporate social innovation.

Finally, an intersectional approach (Cho et al., 2013) could reveal unique forms of marginalization by examining how overlapping identities, such as race or ethnicity, influence refugees' perspectives, which may be overlooked when treating refugees as one homogenous group.

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