From Days to Seconds: Democratizing Strategic Intelligence Through Generative Artificial Intelligence in Digital Ecosystems

Octavian-Mihai TUDOSE
Bucharest University of Economic Studies, Bucharest, Romania
tudoseoctavian24@stud.ase.ro

Radu-Tiberiu ENACHE
Bucharest University of Economic Studies, Bucharest, Romania
enacheradu24@stud.ase.ro

Luca-Akos ZOLTAN
Bucharest University of Economic Studies, Bucharest, Romania
zoltanluca24@stud.ase.ro

Abstract. *Artificial intelligence is changing the competitive environment in many businesses, especially in the areas of strategic intelligence and financial decision-making. Due to exorbitant prices and technical complexity, small and medium-sized businesses are still structurally excluded from comparable capabilities, despite the fact that giant organizations have made significant investments in analytics platforms driven by artificial intelligence. Based on a primary survey of 152 Romanian students and young professionals, this article investigates how artificial intelligence creates competitive advantage in financial and business situations. According to the results, 79.6% of respondents consider an artificial intelligence-powered intelligence tool to be extremely beneficial, whereas 61.3% of respondents have given up on a business opportunity because of a lack of research time or information. The largest rates of intelligence-related opportunity loss are reported by respondents working in finance, accounting, and business-related sectors, demonstrating a clear correlation between occupational necessity.*

Keywords: artificial intelligence, competitive advantage, financial decision-making, strategic intelligence, SMEs, generative AI, due diligence

Introduction

A company's ability to obtain superior information, evaluate it more thoroughly, and respond to it more quickly than competitors has historically been the foundation of its competitive advantage. The fundamental idea behind both the knowledge-based theory of competitive advantage (Grant, 1996) and the resource-based view of the company (Barney, 1991) is that information asymmetries can be systematically exploited to create long-lasting competitive positions. Access to professional-grade strategic data, including competitive analysis, counterparty due diligence, and business concept validation, was the most potent manifestation of this disparity for decades. Big businesses could spend money on proprietary data systems, costly consultancy services, and specialized research departments. The majority of other companies couldn't. Artificial intelligence is currently upending structural inequality, which was once thought to be an unchangeable aspect of competitive markets.

It is hard to overestimate the speed and scope of this upheaval. 88% of firms now utilize AI in at least one business function, up from 78% a year ago, according to McKinsey's 2025 State of AI study, which was based on 1,993 respondents from 105 countries. According to a December 2025 Bloomberg study of over 300 top decision-makers from European financial services companies, 75% of them believe that the main consequence of not keeping up with AI adoption is either a direct loss of income or the possibility of being outdated. Only 6% think AI

DOI: 10.24818/BASWP.2026.19

is overhyped, and nearly half think their companies run the danger of losing real market share if they lag behind (Bloomberg, 2025). The World Economic Forum's January 2025 white paper on AI in financial services, developed with Accenture through dialogue with over 100 executives worldwide, concludes that AI is not merely improving existing processes, but beginning to transform the entire competitive architecture of financial services (WEF, 2025).

However, the distribution of AI-derived benefit is incredibly uneven beneath these overall adoption figures. Only 11.9% of small businesses employ AI, compared to 40% of major businesses, according to OECD data from 2024. Based on 1,854 senior executives in Europe and the Middle East, Deloitte's 2025 AI ROI study reveals that only about one in five companies meet the criteria to be considered a true AI ROI leader that has produced quantifiable financial benefits from AI investment. The route is costly yet manageable for big businesses. The majority of SMEs lack the resources necessary to even start that trip. This study shows StratOS as a tangible example of how purpose-built generative AI tools profoundly alter this calculus. The paper proceeds through a literature review, methodology, results, discussion, and conclusions.

Literature review

The restructuring of competitive advantage through AI

The fundamental theoretical frameworks for competitive advantage link superior firm performance to rare, valuable, unique, and non-replaceable resources and competencies (Barney, 1991). One such resource in the digital economy is timely and high-quality intelligence. In Competing in the Age of AI, Iansiti and Lakhani (2020) contend that AI-centric businesses are creating a completely new operating architecture that eliminates conventional limitations on scale, scope, and learning, allowing businesses to rethink how they generate and provide value in ways that traditional process improvement cannot match.

They say that what will matter is how AI works with other advantages that competitors can't easily copy. For organizations that currently lack significant advantages in strategic analysis due to the historical inaccessibility of professional intelligence, AI-powered tools present a legitimate opportunity to develop capabilities that were previously unattainable. Kim and Mauborgne (2025), also in the Harvard Business Review, add to the strategic picture by saying that companies that do well with AI start with the value leap they want to offer and then work backwards to figure out how AI makes it possible. Ruokonen and Ritala (2025), in Research-Technology Management, offer empirical evidence via interviews with 18 managing directors in Finland, demonstrating that organizations attaining authentic AI-driven advantage incorporate the technology into their core value proposition rather than treating it as an efficiency overlay on existing operations.

AI in financial services: Bloomberg, Deloitte, and the WEF

The Bloomberg survey from December 2025, which asked people at the Future of Finance series in Frankfurt, Milan, Luxembourg, and Madrid, shows that European financial services leaders are changing the way they think about AI. For 75% of the people who answered, the biggest risk of not using AI is not that it will become outdated, but that it will cost them money directly: they will lose money, market share, or become structurally uncompetitive in their core business lines. Amanda Stent, who is in charge of AI strategy and research at Bloomberg's CTO Office, said it best: "Financial institutions clearly see AI as both a strategic necessity and a competitive differentiator."The next phase will be defined by how effectively, not just how quickly, institutions can scale AI across their core operations" (Bloomberg, 2025).

Deloitte's 2025 AI ROI study gives us some important details: 85% of the 1,854 executives surveyed said they had increased their AI investments in the past year, and 91% said they would do so again. However, only about one in five is an AI ROI leader. The other four

out of five are still testing things out, and most of them won't see a good return on investment for two to four years (Deloitte, 2025). The World Economic Forum's white paper from January 2025 says that AI makes it possible for new companies and smaller institutions to compete in areas that were once dominated by big companies. It gives the example of Nubank in Brazil, an AI-native institution in an emerging market, as a competitive model built around populations that traditional institutions found too expensive to serve (WEF, 2025). NVIDIA's 2024 State of AI in Financial Services survey finds that 37% of financial firms are specifically exploring AI for report generation, synthesis, and investment research, with 43% reporting improved operational efficiency and 42% citing direct competitive advantage from AI adoption (NVIDIA, 2024). EY's 2025 AI Pulse Survey finds that 56% of executives who have seen positive AI ROI report significant measurable improvements in overall financial performance (EY, 2025).

The strategic intelligence market and the SME exclusion

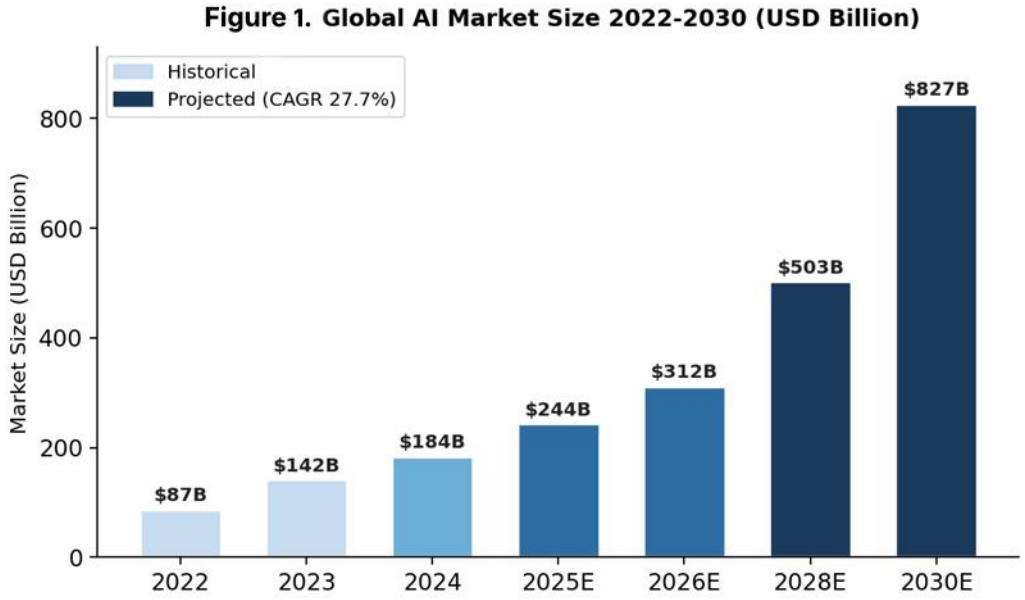

Figure 1. Global AI Market Size 2022-2030 (USD Billion)

Source: Statista, Artificial Intelligence — Worldwide Market Forecast (2025). CAGR 2025-2030: 27.7%

According to Statista (2025), the global AI market will be worth $244 billion in 2025 and $827 billion by 2030. According to PwC (2024), AI could add up to $15.7 trillion to the world's GDP by 2030. But this investment is mostly going to big companies. The market for competitive intelligence tools was worth $6.63 billion in 2024 and is expected to grow to $15.45 billion by 2034. Large companies hold 63.18% of the market share (Market Research Future, 2025). Enterprise platforms like CB Insights cost $5,000 or more a month, while mid-market solutions like Crayon and Klue cost $500 to $2,000 a month. These price points are categorically inaccessible to most SMEs, resulting in most smaller organizations making critical business decisions on the basis of Google searches, word of mouth, and incomplete information.

Csaszar, Ketkar and Kim (2024), publishing in Strategy Science, provide the theoretical foundation for how AI can address this exclusion. Their empirical experiments demonstrate that current large language models can generate and evaluate strategic ideas at levels statistically comparable to experienced entrepreneurs and venture capital investors, conducted through a leading accelerator program and a startup competition. If a large language model can evaluate

a business plan as accurately as an angel investor and do so in seconds rather than days, the constraint on intelligence quality is no longer human expertise but access to tools that deploy this capability in structured, actionable formats (Csaszar et al., 2024).

The AI adoption gap and its consequences

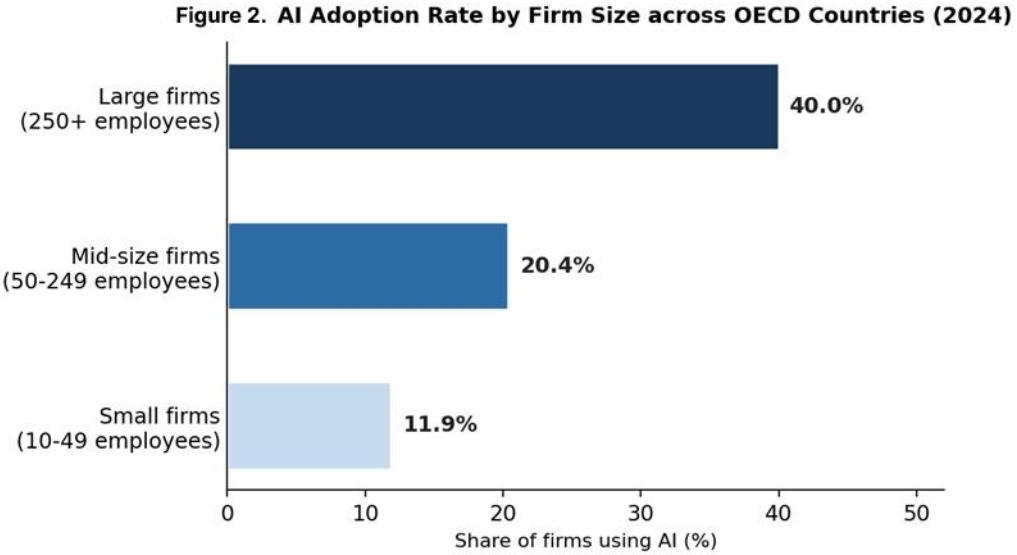

Figure 2. AI Adoption Rate by Firm Size across OECD Countries (2024)

Source: OECD ICT Access and Usage by Businesses Database (2025); OECD Regional Development Papers No. 147 (2025)

OECD data from 2024 shows the AI adoption gap in a way that makes it hard to ignore: 40% of large companies use AI, while only 11.9% of small companies do. This is more than three to one. By January 2026, 52% of large firms had adopted the new technology, but only 17.4% of small firms had done so. This means that the gap had actually grown because large firms were moving faster (OECD, 2026). The G7 Blueprint for SME AI Adoption, which was shown at the Ministerial Meeting in Montreal in December 2025, says that this gap is a problem at the policy level (G7, 2025). Ragazou et al. (2023), in Discover Analytics, present empirical evidence that business intelligence tools are directly associated with SME competitiveness and decision quality: SMEs utilizing structured analytical frameworks demonstrate significantly improved strategic decision-making compared to those relying on informal sources. Appio, Gastaldi and Zerbino (2025), in Industrial Marketing Management, demonstrate empirically that generative AI capabilities drive competitive advantage through service innovation, with the effect strongest in dynamic market environments, precisely the conditions characterizing the Romanian and CEE business context.

Methodology

This paper utilizes a mixed-methods research design that integrates three synergistic approaches. The first is a combination of verified statistics from reliable sources like McKinsey, Bloomberg, the World Economic Forum, Deloitte, EY, NVIDIA, the Financial Times, and PwC. These sources were chosen because their methods are trustworthy and their quantitative results are accurate. The second method is primary survey research. The survey was sent out online from March 24 to 31, 2026, and 152 valid responses were received after removing participants who did not agree to take part. The participants were students and young professionals from the Bucharest University of Economic Studies and their networks. The questionnaire had seven questions about how people gather information, how much time they

spend on research, professional sector, experience of information-driven opportunity loss, perceived difficulty of accessing competitive analysis, primary decision-making obstacles, and valuation of AI-powered intelligence compression tools. A particular analytical focus is the relationship between respondent occupation and their reported experience of the intelligence gap.

The third approach is a demonstrative case study methodology (Yin, 2018), applying StratOS to five Romanian and international companies and benchmarking AI-generated outputs against publicly verifiable data. StratOS was designed according to three principles from the literature: SME accessibility requiring no specialized technical knowledge, output actionability producing results immediately usable for decisions, and cost accessibility at near-zero marginal cost per analysis. Table 1 summarizes the three modules.

Table 1. StratOS Module Overview

Module	Strategic Function	Primary Output	Avg. Time
IntelIQ	Automated due diligence and market signal detection	Trust score (0-100), risk matrix, signals, recommendations	18-30 sec
StrategyIQ	Competitive positioning analysis and financial estimation	Competitive score, SWOT analysis, financial estimations	30-45 sec
IdeaScore	Business concept validation across five dimensions	Viability score, strengths and risks, next steps	12-20 sec

Source: Authors

Results and discussion

Occupational patterns and the intelligence gap

The 152 valid survey responses came from a population whose occupational distribution is directly relevant to this paper's central argument. The largest group was respondents in Education (37, 24.3%), followed by students not yet in the workforce (28, 18.4%), Accounting and Audit (11, 7.2%), and Information and Communication (8, 5.3%). Smaller groups were active in Financial and Insurance services (4%), Legal and Scientific fields (4%), Administrative and Support (3%), and Manufacturing and Construction (3%). Nearly half of respondents (46.7%) reported current or past experience working in an SME.

There are two important reasons why this occupational distribution is important. First, the people who answered the survey who work in finance, accounting, law, and business administration are exactly the kinds of professionals who need strategic intelligence to do their jobs: to evaluate business partners, assess competitive environments, and validate investment decisions. Second, the student body, which makes up about 42% of the respondents, is the next generation of entrepreneurs and decision-makers who will decide how AI is used in the Romanian market. Respondents who had experience in a SME exhibited the greatest levels of frustration regarding information access barriers and the highest rates of opportunity loss, aligning with the findings of Ragazou et al. (2023) that the quality of SME decision-making is directly associated with access to structured analytical frameworks.

Information-gathering behavior and research time burden

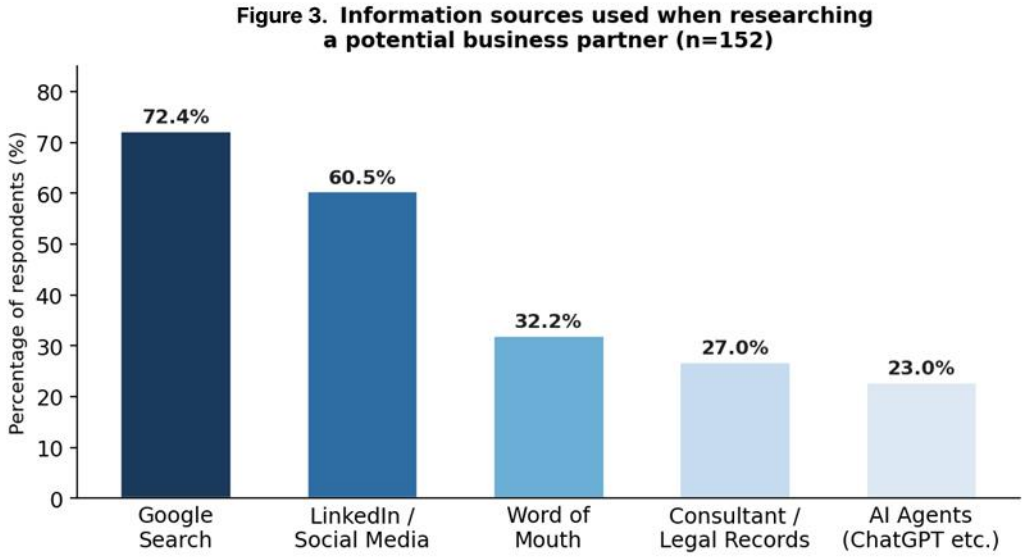

Figure 3. Information sources used when researching a potential business partner (n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 3 presents respondents' information-gathering behavior. Google and search engines dominate at 72.4%, followed by LinkedIn and social media at 60.5%, word of mouth at 32.2%, consultants or legal records at 27.0%, and AI agents such as ChatGPT at 23.0%. Free, general-purpose tools are used by the overwhelming majority, while professional tools are used by fewer than one in three respondents.

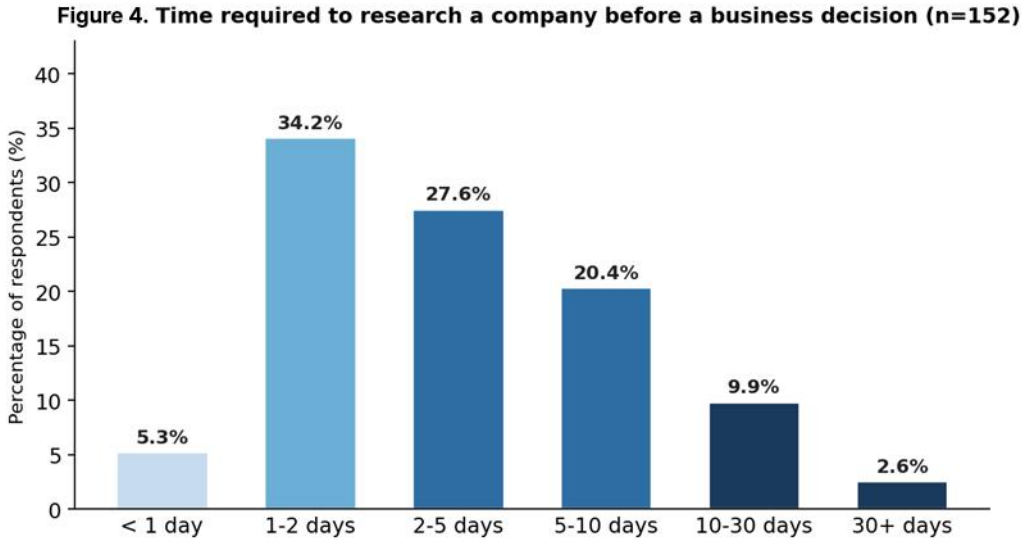

Figure 4. Time required to research a company before making a business decision (n=152)

Source: Authors' calculations based on primary survey data (March 2026)

The time burden of business research is substantial. As Figure 4 shows, 34.2% of respondents require one to two days, 27.6% require two to five days, and 20.4% require five to ten days. Only 5.3% complete their research in under a day, meaning 80.5% require at least one full working day per business decision. A finance professional spending two to five days researching a potential business partner is spending the equivalent of a working week each month on research that AI tools can compress into under a minute. The opportunity cost of this inefficiency is the invisible tax that the strategic intelligence gap imposes on smaller organizations.

The cost of insufficient intelligence: foregone opportunities

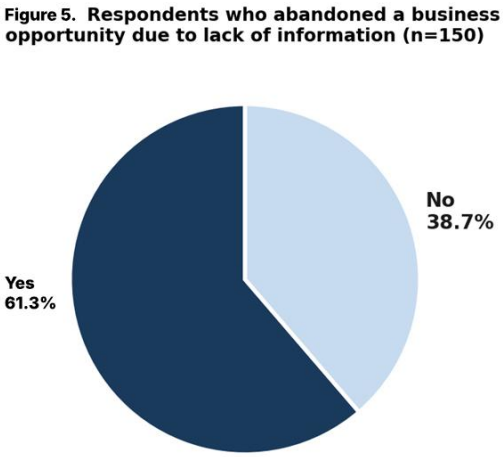

Figure 5. Respondents who abandoned a business opportunity due to lack of information (n=150)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 5 shows that when asked if they had ever given up on a business idea or opportunity because they didn't have enough time or information to do research, 61.3% said yes, which was 92 out of 150 valid responses. This is not a measure of how hard something seems; it is a direct count of real economic events where not enough information stopped a decision from being made. People who worked in accounting and auditing, financial and insurance services, and law reported some of the highest rates of opportunity loss. The Bloomberg survey shows the same thing happening at the institutional level, but from the other side: 75% of European financial services leaders are worried that not using AI enough will hurt their bottom line (Bloomberg, 2025). The findings at the individual and institutional levels represent two perspectives of the same phenomenon from contrasting ends of the organizational size spectrum.

Decision-making obstacles and demand for AI intelligence tools

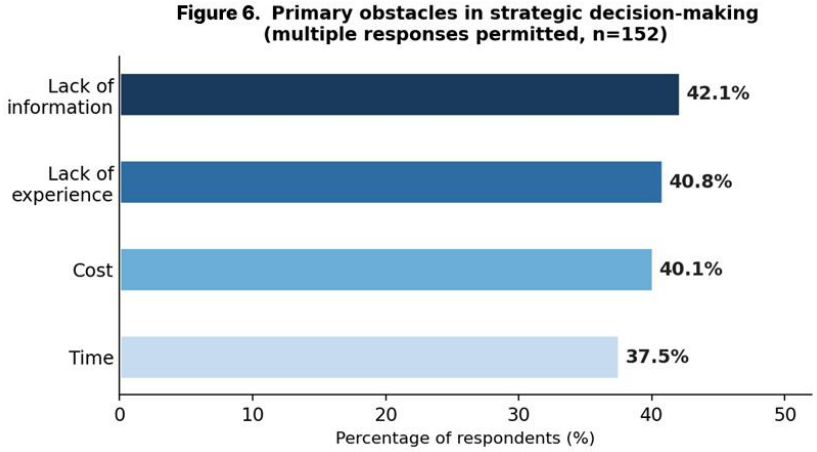

Figure 6. Primary obstacles in strategic decision-making (multiple responses permitted, n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 6 presents the primary obstacles respondents identify when making strategic decisions. Lack of information leads at 42.1%, followed by lack of experience at 40.8%, cost at 40.1%, and time at 37.5%. Two of the four leading barriers are directly information-related, while the other two — cost and time — are the specific constraints that make professional intelligence services inaccessible to most of this population.

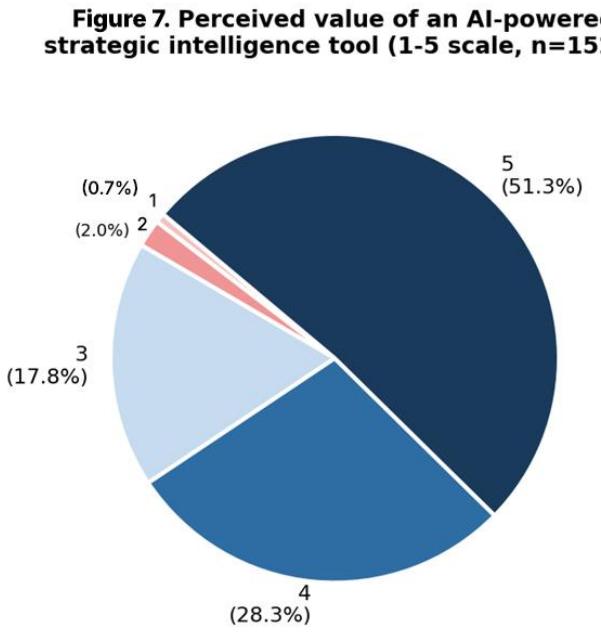

Figure 7. Perceived value of an AI-powered strategic intelligence tool (1-5 scale, n=152)

Source: Authors' calculations based on primary survey data (March 2026)

Figure 7 shows how users value an AI-powered intelligence tool that reduces strategic research time from hours or days to minutes. The average score is 4.28 out of 5, with 79.6% of users rating the tool a four or five; 51.3% gave it the highest score. Only 2.6% rated the tool as low-value. This strong support comes from people who have faced the costs of the intelligence gap. The 79.6% valuation differs from findings by Bloomberg (2025), which reported that 40% of European financial services firms see measurable business benefits from AI use. EY (2025) found that 56% of executives who notice positive returns from AI see significant improvements in overall financial performance. The difference between these numbers highlights the gap between the survey group and the senior executives at financial institutions that have already adopted enterprise AI tools. StratOS is designed to close that distance.

StratOS performance: time, cost, and output quality

Table 2. StratOS Performance Benchmarks versus Traditional Consulting Methods

Task	Traditional Timeline	StratOS Time	Traditional Cost	StratOS Cost
Due diligence report	3-5 business days	18-28 seconds	EUR 3,000-15,000	< EUR 0.10
Competitive analysis	2-4 business days	30-45 seconds	EUR 2,000-8,000	< EUR 0.10
Business concept validation	1-2 days with advisor	12-20 seconds	EUR 500-3,000	< EUR 0.05
Full three-module suite	5-10 business days	< 2 minutes	EUR 5,000-25,000	< EUR 0.25

Source: Authors' calculations based on StratOS testing results

StratOS demonstrates time reductions exceeding 99% across all three modules. A comprehensive three-module intelligence analysis incurs less than EUR 0.25 in API costs, compared to EUR 5,000 to EUR 25,000 for equivalent traditional consulting deliverables. IntelIQ was implemented for five companies, with outputs benchmarked against publicly verifiable information, as summarized in Table 3. All five outputs aligned directionally with publicly verifiable facts. For Revolut, IntelIQ accurately identified regulatory scrutiny across EU and UK jurisdictions as a high-severity risk, consistent with documented challenges such

as delayed banking license applications. For Dedeman, the highest trust score accurately reflected its status as Romania's most consistently profitable large retailer. For eMAG, StrategyIQ identified Amazon's regional expansion as the primary competitive threat. The Financial Times has reported that AI delivers the clearest returns when integrated into operational workflows rather than used as standalone tools, with the strongest evidence from firms that have replaced labor-intensive analytical processes with AI-powered equivalents (FT, 2025). This trend closely corresponds to the StratOS use case.

Table 3. IntelIQ Due Diligence Results — Romanian and International Case Studies

Company	Industry	Trust Score	Key Validated Finding
Banca Transilvania	Banking	82/100	Strong regulatory compliance and capital adequacy — consistent with annual reports
eMAG	E-commerce	74/100	Ownership complexity flagged; Amazon regional entry correctly identified as primary threat
Dedeman	Retail	88/100	Conservative growth and consistent profitability correctly reflected in highest score
Revolut	Fintech	71/100	EU and UK regulatory scrutiny correctly classified as HIGH severity risk
Orange România	Telecom	79/100	Pricing pressure from Digi Communications correctly surfaced as primary market signal

Source: Authors' calculations using StratOS IntelIQ module, benchmarked against annual reports and public databases

StratOS as a response to a documented market failure

Appio, Gastaldi and Zerbino (2025) demonstrates that generative AI capabilities drive competitive advantage through service innovation. The effect is strongest in dynamic market environments, which characterize the Romanian and CEE business context. StratOS addresses a structural market failure where the Romanian business ecosystem provides worse strategic intelligence infrastructure to its SME sector than more developed markets do. Raza (2025) argues that AI acts as a genuine competitive equalizer when organizations adopt it around specific, high-value use cases instead of attempting enterprise-wide deployment. StratOS applies this approach by focusing on three use cases: counterparty assessment, competitive positioning, and business concept validation. Research identifies these as the highest-priority intelligence needs for SMEs and individual decision-makers. Maduka (2025), in the Asian Journal of Economics, Business and Accounting, provides evidence that AI-powered strategic planning tools that compress research timelines improve organizational efficiency and strategic decision quality.

Conclusions

The research demonstrates how artificial intelligence creates competitive advantages for financial and business decision-making. The research demonstrates that small and medium enterprises together with individual practitioners face exclusion from these systems because all present mechanisms create a structural barrier. The study presents StratOS as a practical solution which organizations can easily adopt to address this existing gap. The study produces three main findings.

The strategic intelligence gap exists as an actual problem which researchers have documented across different levels and which creates financial disadvantages. Bloomberg's survey of over 300 European financial services executives finds that 75% consider AI non-adoption to be a direct profitability risk. Primary survey data from 152 Romanian respondents shows that 61.3% have personally experienced this gap through abandoned business opportunities, 80.5% require at least a full working day per business research task, and 42.1% identify information deficits as their primary strategic decision-making obstacle. Finance professionals together with accounting specialists and business executives who work in nearby areas experience the highest intelligence-related opportunity loss which demonstrates that strategic intelligence specifically matters for their work.

StratOS uses generative AI technology to provide organizations with this bridge which they can afford to use. The system requires 60 seconds to deliver due diligence findings together with competitive analysis and business validation results while the analysis cost less than EUR 0.25 and all outputs match publicly available information for five different applications.

References

Appio, F. P., Gastaldi, L., & Zerbino, P. (2025). Leveraging generative AI capabilities for competitive advantage: A moderated mediation analysis of environmental dynamism and service innovation. Industrial Marketing Management, 128, 10-20. https://doi.org/10.1016/j.indmarman.2025.05.007

Barney, J. (1991). Firm resources and sustained competitive advantage. Journal of Management, 17(1), 99-120. https://doi.org/10.1177/014920639101700108

Barney, J., & Reeves, M. (2024). AI won't give you a new sustainable advantage. Harvard Business Review, September-October 2024. https://hbr.org/2024/09/ai-wont-give-you-a-new-sustainable-advantage

Bloomberg. (2025). Three quarters of European finance leaders fear losing market share or becoming obsolete without AI. Bloomberg LP Press Release, December 17, 2025. https://www.bloomberg.com/company/press/bloomberg-survey-three-quarters-of-european-finance-leaders-fear-losing-market-share-or-becoming-obsolete-without-ai/

Csaszar, F. A., Ketkar, H., & Kim, H. (2024). Artificial intelligence and strategic decision-making: Evidence from entrepreneurs and investors. Strategy Science, 9(4), 322-345. https://doi.org/10.1287/stsc.2024.0190

Deloitte. (2025). AI ROI: The paradox of rising investment and elusive returns. Deloitte Global. https://www.deloitte.com/global/en/issues/generative-ai/ai-roi-the-paradox-of-rising-investment-and-elusive-returns.html

EY. (2025). AI-driven productivity is fueling reinvestment over workforce reductions. EY US AI Pulse Survey, October 2025. https://www.ey.com/en_us/newsroom/2025/12/ai-driven-productivity-is-fueling-reinvestment-over-workforce-reductions

Financial Times. (2025). From AI to ROI: Some positive evidence. Financial Times. https://www.ft.com/content/7b8e4ea8-ae17-4ada-9117-9f859589ce1d

G7. (2025). G7 Industry, Digital and Technology Ministerial Statement on the SME AI Adoption Blueprint. G7 Canadian Presidency, Montreal, December 2025. https://www.g7.utoronto.ca/ict/2025-sme-ai-adoption-blueprint.html

Grant, R. M. (1996). Toward a knowledge-based theory of the firm. Strategic Management Journal, 17(S2), 109-122. https://doi.org/10.1002/smj.4250171110

Iansiti, M., & Lakhani, K. R. (2020). Competing in the age of AI: Strategy and leadership when algorithms and networks run the world. Harvard Business Review Press.

Kim, W. C., & Mauborgne, R. (2025). Make sure your AI strategy actually creates value. Harvard Business Review, September 2025. https://hbr.org/2025/09/make-sure-your-ai-strategy-actually-creates-value

Maduka, L. (2025). Generative AI in strategic business planning: Boosting efficiency and competitive advantage in business organizations. Asian Journal of Economics, Business and Accounting, 25(3). https://doi.org/10.9734/ajeba/2025/v25i31695

Market Research Future. (2025). Competitive intelligence tool market size, share report 2025-2034. https://www.marketresearchfuture.com/reports/competitive-intelligence-tool-market-31552

McKinsey & Company. (2025). The state of AI in 2025: Agents, innovation, and transformation. McKinsey QuantumBlack. https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai

NVIDIA. (2024). State of AI in financial services: 2024 trends. NVIDIA Corporation. https://resources.nvidia.com/en-us-financial-services-industry/ai-financial-services

OECD. (2025). AI adoption by small and medium-sized enterprises: OECD discussion paper for the G7. OECD Publishing. https://doi.org/10.1787/426399c1-en

OECD. (2026). AI use by individuals surges across the OECD as adoption by firms continues to expand. OECD News, January 2026. https://www.oecd.org/en/about/news/announcements/2026/01/ai-use-by-individuals-surges-across-the-oecd-as-adoption-by-firms-continues-to-expand.html

PwC. (2024). Sizing the prize: What is the real value of AI for your business and how can you capitalise? PricewaterhouseCoopers. https://www.pwc.com/gx/en/issues/data-and-analytics/publications/artificial-intelligence-study.html

Ragazou, K., Passas, I., Garefalakis, A., & Zopounidis, C. (2023). Business intelligence model empowering SMEs to make better decisions and enhance their competitive advantage. Discover Analytics, 1(2). https://doi.org/10.1007/s44257-022-00002-3

Raza, A. (2025). A strategic framework for utilizing AI to enhance SME survival, growth, and competitive advantage. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.5327586

Ruokonen, M., & Ritala, P. (2025). Managing generative AI for strategic advantage. Research-Technology Management, 68(4), 11-20. https://doi.org/10.1080/08956308.2025.2497687

World Economic Forum. (2025). Artificial intelligence in financial services. White paper, January 2025, in collaboration with Accenture. https://reports.weforum.org/docs/WEF_Artificial_Intelligence_in_Financial_Services_2025.pdf

Yin, R. K. (2018). Case study research and applications: Design and methods (6th ed.). Sage Publications.