The Impact of Digital Transformation on The Strategic Performance: The Mediator Role of Digital Awareness – Capital Bank Case Study -

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أثر التحول الرقمي على الأداء الاستراتيجي: الدور الوسيط للوعي الرقمي – دراسة حالة كابيتال بنك –

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Thesis Committee Decision

This thesis is titled **"The Impact of Digital Transformation on The Strategic Performance: The Mediator Role of Digital Awareness – Capital Bank Case Study –"** has been defended, accepted and approved on 18/01/2025

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Dedication

This work is dedicated to those who have been my unwavering source of support and inspiration throughout this journey:

To my **beloved parents**, whose love, encouragement, and sacrifices have been the foundation of my success.

To my **family**, whose constant support and understanding have kept me motivated.

To my **friends**, who stood by my side and provided encouragement in moments of doubt.

To everyone who believed in me and inspired me to push beyond my limits.

Ameed Hamawi

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Abstract

This study aims to identify the mediating role of digital awareness in the impact of digital transformation on strategic performance in Capital Bank - Jordan.

The study population consisted of (1305) employee working in Capital Bank. The study adopted the method of systematic random sampling, to workers at Capital Bank (managers, seniors, officers, chiefs) in which 289 questionnaires were valid for analysis representing a percentage of (94.4%). In this study, descriptive and inferential statistics methods were used to analyze this data, represented by the arithmetic mean, standard deviation, confirmatory factor analysis, and the structured equation model (SEM) using (AMOS.23) software to test hypotheses.

The study concluded that the level of digital transformation practice at Capital Bank was moderate, as was the strategic performance and digital awareness. Also The study concluded that there is a direct statistically significant impact of digital transformation on strategic performance and a statistically significant role for digital awareness as an intervening variable in the impact of digital transformation on strategic performance at a partial rate. The study showed that there is a direct relationship, as digital transformation and digital awareness are positively reflected in strategic performance.

In light of these results, the current study's most important recommendations are to integrate digital methods into the bank's core business processes to align them with strategic objectives. The level of digital awareness should also be enhanced at all levels of the organization by making employees and stakeholders fully aware of the benefits of digital transformation.

Keywords: Digital Transformation, Strategic Performance, Digital Awareness, Capital Bank Jordan .

أثر التحول الرقمي على الأداء الاستراتيجي: الدور الوسيط للوعي الرقمي
ــ دراسة حالة كابيتال بنك ـ

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الملخص

هدفت هذه الدراسة إلى التعرف عن الدور الوسيط للوعي الرقمي في أثر التحول الرقمي بابعاده على الاداء الاستراتيجي في كابيتال بنك – الاردن.

و تَكونَ مجتمع الدراسة من (1305) موظفاً من العاملين في كابيتال بنك، واعتمدت الدراسة أسلوب العينة العشوائية المنتظمة، حيث بلغ عدد العينة (306) موظفاً، وكان عدد الاستبانات المرتجعة والصالحة للتحليل (289) استبانة تمثل نسبة (94.4%) وتم اعتماد الاستبانة أداة لقياس متغيرات الدرا سة من خلال جمع البيانات واستخدمت في هذه الدراسة أساليب الإحصاء الوصفي والاستدلالي لتحليل هذه البيانات تمثلت بالوسط الحسابي، الانحراف المعياري، والتوكيدي ونموذج المعادلة المهيكلة (SEM)باستخدام برمجية (AMOS.23) لاختبار الفرضيات.

توصلت الدراسة الي ان مستوى ممارسة التحول الرقمي في كابيتال بنك متوسطا و كان الاداء الاستراتيجي متوسطا و الوعي الرقمي متوسطا ،وتوصلت الدراسة على وجود اثر مباشر ذو دلالة احصائيه من التحول الرقمي على الاداء الاستراتيجي، كما توصلت الدراسة الي ان الوعي الرقمي كان متغيرا وسيطا في اثر التحول الرقمي على الأداء الاستراتيجي و كان وسيطا جزئيا.

وفي ضوء هذه النتائج أبرز ما أوصت به الدرا سة الحالية، دمج الأساليب الرقمية في العمليات التجارية الأساسية للبنك لمواءمتها مع الأهداف الاستراتيجية. كما يجب تعزيز مستوى الوعي الرقمي في جميع مستويات المنظمة من خلال جعل الموظفين وأصحاب المصلحة على دراية كاملة بالفوائد المترتبة على التحول الرقمي.

الكلمات المفتاحية: التحول الرقمي، الاداء الاستراتيجي، الوعي الرقمي، كابيتال بنك الاردن .

Chapter One

Study Background and Importance

1.1 Introduction

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Chapter One

Study Background and Importance

1.1 Introduction

Over the past ten years, strategic performance (SP) has garnered substantial scholarly attention (Fadda and Sørensen, 2017). It is significant to remember that most of the metrics that were previously used to assess how well a company was performing were developed mainly using financial metrics, financial theories, and financial procedures. There is ample documentation of these attempts to operationalize business performance and understand how it relates to different factors (Khan, Daddi & Iraldo, 2020). According to Majid, Yasir, Yasir, and Yousaf (2021), managers' and owners' capacity for strategic thought is hampered by the fact that using financial methods to assess performance is insufficient to provide a complete picture of the company's success.

By boosting sales, profitability, and market share, SP assists companies in achieving their long-term objectives. Additionally, it aids in the accomplishment of their corporate goals and customer satisfaction (Bello, 2022). Businesses face a variety of difficulties due to diverse environmental and isomorphic structural contexts, especially those with large supplier chains (Shao, Cherian, Xu, Zaheer, Samad, Comite & Badulescu, 2022).

Under strict organizational frameworks, it seems very impossible for highly creative ideas to grow; nonetheless, the SP allows them to upgrade their current offerings in order to adjust to ever-changing market conditions (Ilmudeen, 2022). Still, it's important to consider the qualitative benefits of digital transformation. Better client satisfaction, increased worker productivity and happiness, enhanced brand reputation, and the ability to quickly adapt to market changes are some of these benefits (Kraus, Jones, Kailer, Weinmann, Chaparro-Banegas & Roig-Tierno, 2021).

study have found a number of social psychology's antecedents, and one of the most prominent ones that has an impact on social psychology is the digital transition. Digital transformation (DT) has emerged as a prominent phenomenon in strategic IS research and for practitioners (Imran, Shahzad, Butt & Kantola, 2021). Digital technologies, in their broadest sense, are profoundly altering business and society (Van Veldhoven & Vanthienen, 2022). To innovate with these technologies, businesses have been said to require "strategies that embrace the implications of digital transformation and drive better operational performance" (Tsou & Chen, 2023).

Furthermore, according to Albukhitan (2020), DT strategy is seen as a structured, formal plan that directs a business through the process of digital transformation. Thus, it goes beyond the empirical research and offers a comprehensive analysis of the benefits and drawbacks of digital technology (Albukhitan, 2020). Alignment with the firm strategy and alignment with other operations are two of the coordination mechanisms that define inclusivity of all business segments and organizational features (Cheng & Wang, 2022). A culture of digital awareness can also be fostered to provide people with the knowledge and tools they need to take charge of their data and make informed decisions regarding its collection, use, and sharing (Zhanbayev, Irfan, Shutaleva, Maksimov, Abdykadyrkyzy & Filiz, 2023).

Furthermore, promoting digital awareness among employees goes a long way toward closing the knowledge gap among staff members. Campaigns for awareness often improve an organization's internal immunity while also changing its cultural and behavioral traits (Aldawood & Skinner, 2020). Over time, using traditional safety awareness approaches has helped businesses raise employee awareness. However, because cybercrimes are becoming more common, modern businesses are concentrating

on innovative awareness programs that help their employees recognize and anticipate these kinds of attacks (Diogenes & Ozkaya, 2019).

Moreover, study is necessary to examine the role of digital awareness, which is becoming a more important aspect in the modern information age and may act as a moderating influence. Thus, this study will look at how the digital revolution affects strategic performance while taking into account the mediating role that digital awareness plays in capital bank.

Furthermore, it's common to undervalue the importance of digital awareness in adopting and successfully implementing digital solutions. Zhang, Xu & Ma (2023), Tajpour, Hosseini, Mohammadi, and Bahman-Zangi (2022), and Martínez-Peláez et al. (2023) all assert that stakeholder and employee familiarity with digital tools has a major impact on how well these technologies are implemented. Performance and competitiveness are impacted by how well technology expenditures are matched with strategic objectives, which is influenced by how much digital awareness modifies the impacts of digital transformations.

The researcher's open interviews with a number of bank personnel also revealed that the bank is faced with competitive obstacles that affect its long-term performance outcomes. It is therefore required to do a study on strategic performance, and as the researcher is employed by the bank, he has also observed the bank's digital transformation in action. The respondents also disclosed that, despite the fact that digital awareness acted as a mediating factor, no systematic research was done to evaluate how the bank's strategic performance was affected by digital transformation. This conclusion was supported by the researcher's survey results from worldwide search engines. Therefore, the symptoms previously mentioned problem confirms the existence of a theoretical and applied knowledge gap represented by the lack of an organized

study that includes the three variables mentioned, and there is an urgent need to study them together at Capital Bank.

1.2 Problem statement

It is critical to comprehend the strategic ramifications of digital transformation in light of the digital revolution occurring in the banking sector. Mbama and Ezepue (2018) and Popelo, Dubyna, and Kholiavko (2021) report that financial institutions worldwide increasingly use digital technologies to improve client experiences, increase operational efficiencies, and improve financial results. Capital Bank is concentrating on utilizing digital technologies to remain competitive in this highly competitive climate. However, there is still a lack of study on the precise effects of these digital initiatives on strategic success, especially inside individual banks like Capital Bank.

Moreover, the significance of digital awareness in embracing and effectively executing digital solutions is often overlooked. Tajpour, Hosseini, Mohammadi, and Bahman-Zangi (2022), Zhang, Xu & Ma (2023), and Martínez-Peláez et al. (2023) all state that employee and stakeholder familiarity with digital tools has a significant bearing on the effectiveness of these technologies' implementation. The degree to which digital awareness mediate the effects of digital transformations can positively or negatively affect how well technology investments are aligned with strategic goals, which in turn affects performance and competitiveness.

Furthermore, it became evident from the researcher's open interviews with several bank officials (appendix 1) that the bank faces competitive challenges that have an impact on long-term performance results. A study on strategic performance is therefore necessary, and since the researcher works for the bank, he has also followed the process of implementing the bank's digital transformation. The respondents also revealed that,

although digital awareness was a mediating element, no systematic study was carried out to assess the effect of digital transformation on the strategic performance in the bank.

Therefore, the study problems previously mentioned confirms the existence of a theoretical and applied knowledge gap represented by the lack of an organized study that includes the three variables mentioned, and there is an urgent need to study them together at Capital Bank. (appendix 2)

1.4 Study objectives

The main purpose of this study is to determine the impact of Digital transformation on the Strategic performance with the presence of a mediator role of Digital awareness in capital Bank by accomplishing the following objectives:

1. To know the impact of Digital transformation on the financial perspective.

2. To know the impact of Digital transformation on the Customer perspective.

3 To know the impact of Digital transformation on the Internal process perspective.

4. To know the impact of Digital transformation on the Growth and learning perspective.

5. to know the impact of Digital Transformation on the Digital awareness

6. To know the impact of Digital awareness on Strategic performance.

7. Diagnose the mediator role of digital awareness for the impact of digital transformation on the strategic performance.

1.5 Significance of the Study

The significance of this study stems from exploring the impact of digital transformation on the strategic performance of financial institutions, with a particular emphasis on the mediating role of digital awareness at Capital Bank. This research is of great importance for several reasons, both from a theoretical and practical perspective.

Theoretical Significance

This study attempts to close a significant theoretical gap in the body of information currently available on digital transformation in the banking industry. While a large body of prior research has detailed the general advantages and difficulties of digital transformation in corporate contexts, relatively few studies have specifically examined how these shifts affect banks' strategic performance measures. Furthermore, there is a dearth of research on the mediating function that digital awareness among stakeholders and employees plays. A fresh perspective on digital awareness and its impact on the success or failure of digital projects adds nuance to the literature on strategic information systems. This study will contribute to the theoretical frameworks surrounding digital transformation and strategic management by offering a nuanced understanding of how digital tools are accepted and used within organizations. It does this by integrating theories such as the technology acceptance model and strategic alignment models.

Practical Significance

Practically speaking, Capital Bank and the financial sector as a whole may greatly benefit from the research's conclusions. Rapid technical breakthroughs in this age put a great deal of pressure on the banking industry to innovate and adapt. Financial institutions such as Capital Bank must utilize digital technology not only to improve their operational efficiency but also to satisfy changing market needs and improve consumer experiences. The bank can decide how best to spend resources and prioritize digital efforts by determining how digital transformation affects strategic performance.

Furthermore, by comprehending the significance of digital awareness, Capital Bank may better develop ways to raise employee digital literacy. Given the mediating function of digital awareness, thorough training and development initiatives must be implemented in tandem with

digital transformation initiatives to ensure their success. This might result in the adoption and use of digital technology being more successfully accomplished, which would ultimately improve strategic performance and competitive advantage.

1.6 Study Questions and Hypotheses

Study Questions

The study problem is examined in details by answering the following main questions:

Q1: What is the level of digital transformation in capital Bank?

Q2: What is the level of strategic performance in capital Bank?

Q3: What is the level of digital awareness in capital Bank?

Q4: What is the impact of digital transformation (Process, Data, People, Technologies) on strategic performance in capital Bank?

Q5: What is the impact of digital transformation on digital awareness in capital Bank?

Q6: What is the impact of digital awareness on strategic performance in capital Bank?

Q7: Do digital awareness mediate the impact of digital transformation on the strategic performance in capital Bank?

Study Hypotheses:

The following hypothesis was developed based on the above-mentioned problem statement and its elements: H0.1 There is no impact of the digital transformation on the strategic performance in capital Bank at ($\alpha \geq 0.05$). this hypothesis is divided into four sub-hypotheses:

H01.1 There is no impact of the digital transformation on the financial perspective in capital Bank at ($\alpha \geq 0.05$).

H01.2 There is no impact of the digital transformation on the customer perspective in capital Bank at ($\alpha \geq 0.05$).

H01.3 There is no impact of the digital transformation on the internal process perspective in capital Bank at ($\alpha \geq 0.05$).

H01.4 There is no impact of the digital transformation on the growth and learning perspective in capital Bank at ($\alpha \geq 0.05$).

H0.2 There is no impact of the digital transformation on the digital awareness in capital Bank at ($\alpha \geq 0.05$).

H0.3 There is no impact of the digital awareness on the strategic performance in capital Bank at ($\alpha \geq 0.05$).

H0.4 The digital awareness does not mediate the impact of the digital transformation on the strategic performance in capital Bank at ($\alpha \geq 0.05$). The fourth hypothesis is divided into three sub-hypotheses:

H0.4.1 The digital awareness does not mediate the impact of the digital transformation on the financial perspective in capital Bank at ($\alpha \geq 0.05$).

H0.4.2 The digital awareness does not mediate the impact of the digital transformation on the customer perspective in capital Bank at ($\alpha \geq 0.05$).

H0.4.3 The digital awareness does not mediate the impact of the digital transformation on the internal process perspective in capital Bank at ($\alpha \geq 0.05$).

H0.4.4 The digital awareness does not mediate the impact of the digital transformation on the growth and learning perspective in capital Bank at ($\alpha \geq 0.05$)

1.7 Study Model
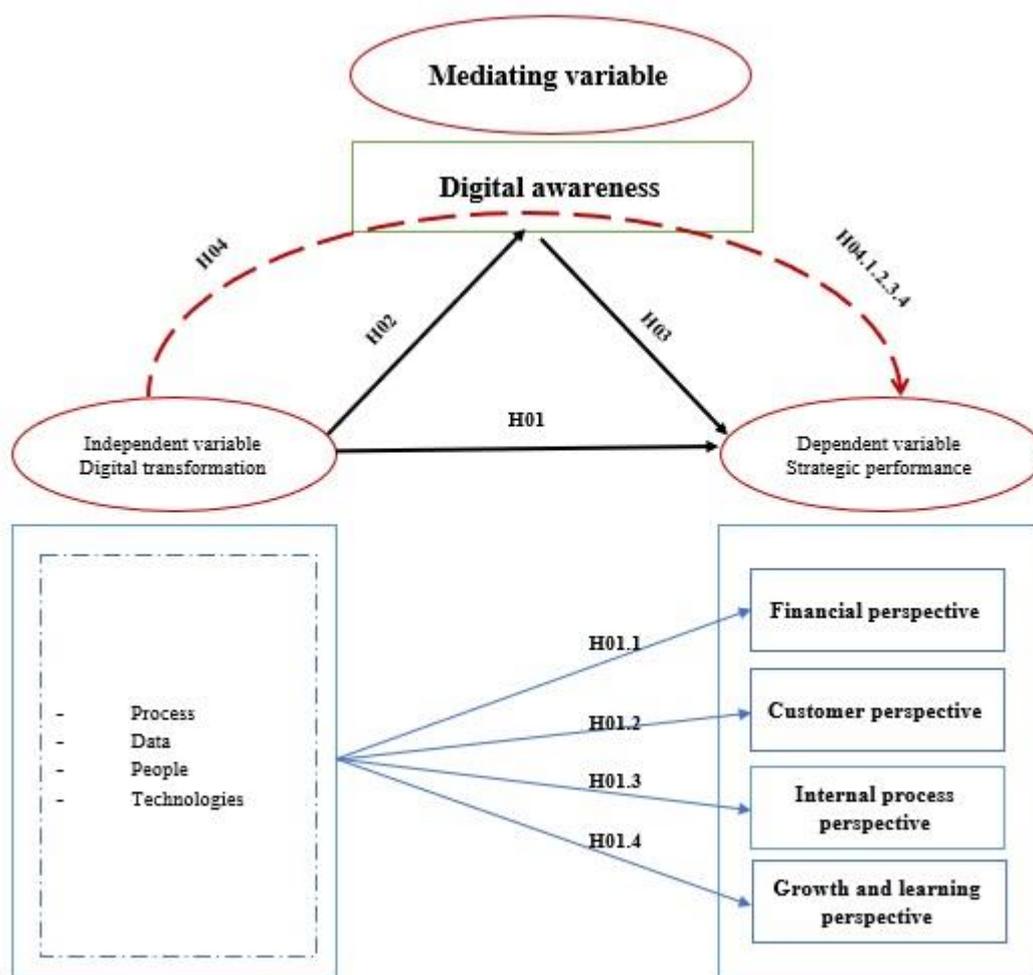
Fig 1.1 Study model.

Source: Prepared by the researcher based on the following: Independent: (Morze & Strutynska, 2021); Dependent: (Tuan, 2020) and (Haekal, 2023); Mediator: (Khanal, Belbase & Joshi, 2021) and (Hartati, Nurdin & Suryana, 2023).

1.8 Study limitations

- This study is applied in Capital Bank in Jordan, and it might not be suitable to generalize in other fields in Jordan.

- The study is applied in Jordan but it cannot be generalized in banks in outside Jordan.

- Study results depend on the objectiveness and credibility of the sample members to the extent of their response to the questionnaire

1.9 Study Delimitations

The study delimitations are listed in the following points:

- Spatial: This study is applied in Capital Bank in Jordan.

- Temporal: The year 2024.

- Humanity: A selective sample of all employees in Capital Bank.

 Scientific: In this research, the impact of Digital transformation on the Strategic performance: The mediator role of Digital awareness Capital Bank case study

1.10 Operational Definition of Variables

Listed below are the definitions of study's variables that are:

- **Digital transformation:** An integrated methodology of four dimensions (operations, data, human resources and technologies) reveals the level of Capital Bank's use of smart applications, financial technology, digital facilities related to digital transactions and transfers, and the completion of customers request and desires directly on the network and the provision of electronic services that would achieve rapid response, high reliability, and sustainable security. it was measured in paragraphs 1 to 20.

- **Digital awareness:** The set of practices that Capital Bank undertakes to ensure the level of digital awareness and effectiveness of its employees, which includes the knowledge, skills and capabilities that enable them to deal efficiently with digital tools and technical innovations in the work environment.

- **Strategic performance:** The final results related to the long-term of Capital Bank and extracted from four perspectives (financial, customer, internal operations, growth and learning) which show the strength of the bank's competitive position currently and in

the future and produce feedback to develop strategic options and chart the future direction in light of competitive challenges and global opportunities.

- **Financial perspective:** A set of practices and activities that generate a clear understanding of capital Capital Bank's financial performance and that it is proceeding in accordance with the bank's strategic directions in identifying opportunities and optimal use of financial resources currently and in the future.

- **Customer perspective:** A set of practices and activities undertaken by Capital Bank to gain and maintain customer satisfaction, develop customer loyalty, and respond to customer needs, desires, and suggestions, as well as study customer complaints and find solutions to them.

- **Internal process perspective:** A set of practices and activities undertaken by Capital Bank to develop internal processes related to transforming inputs into outputs, raising their quality, developing employee's capabilities, and developing their learning curve in a way that contributes to speed of achievement and time investment.

- **Growth and learning perspective:** The practices and activities implemented by Capital Bank to enhance employee development and provide learning opportunities through training, development and global workshops, alining with its strategic goals.

- Capital Bank is a leading financial institution in Jordan, offering a wide range of banking services including retail, corporate, and investment banking solutions to individuals, businesses, and institutions.

It is worth mentioning, that all the variables will be measured by related statements in the developed questionnaire that follow Likert scale

Chapter Two

Theoretical Framework and Previous Studies

2.1 Theoretical Framework:

2.2 Previous Studies

2.3 What distinguishes the current study from previous studies?

Chapter Two

Theoretical Framework and Previous Studies

The information in this chapter aims to define and discuss the following main factors:

- Discuss the main definition for the current study and its dimensions (digital transformation, Strategic performance and digital awareness).

- Discuss the previous studies which are presented in the current study and its variables.

- Then list what distinguishes the current study from previous studies.

2.1 Theoretical Framework:

This part is allocated to reviewing the concepts and foundations of the current study and presenting its theoretical framework as it was mentioned in studies and literature, as follows:

Digital transformation

Public literature in general and administrative and financial literature in particular present a variety of perspectives and conceptions regarding digital transformation, many of which hold that the digital transformation results from the integration of information technology and business operations (Vial, 2021). It is a synopsis of modern technical advancements, though, "like computers, mobile devices, and the Internet." The first organizational dimension, the external dimension, "means focusing on customer experience digitally," the second, the internal dimension, "means the organizational processes and structures," and the third, the global dimension, "means all sectors and functions," are all impacted by digital transformation. Digital transformation influences organizational variables "internally, externally, and comprehensively" (Ha & Nguyen, 2022) and generally results in better performance.

According to Popović, Semenčenko, and Vasilić (2019), digital transformation is the extensive use of information technology to accomplish development, enhance performance, and dramatically improve an organization's position in the market. On the other hand, according to Matarazzo, Penco, Profumo, and Quaglia (2021), digital transformation entails investing in new digital business models or making organizational changes in order to boost digital consumer connection at every stage of the customer experience life cycle. Additionally, some describe it as a merger of businesses using digital technology, which is radically altering processes and adding value to the final product that is sold to clients. Additionally, there has been a shift in culture and intelligence (Shanti, Avianto, & Wibowo, 2022). Furthermore, according to Bresciani, Huarng, Malhotra, and Ferraris (2021) it entails "developing and improving business models, activities, processes, and capabilities to take advantage of changes in digital technology and its impact on society in a strategic way".

Although Hadi and Hmood (2020) list a number of reasons why firms are adopting technology and converting their traditional operations into digital ones, the most crucial one is survival. These explanations are:

1) The adoption of digital transformation by competitors,

2) The transformation leads to increased profits,

3) Digital transformation makes the company more efficient,

4) Achieve customer satisfaction

We conclude that the desire of organizations to increase their market share, compete, and ensure their survival—locally, regionally, internationally, or globally—is one of the primary drivers of the digital transformation, as competitors may share the same vision and necessitate the shift.

Definition of Digital Transformation

Digital transformation concerns the fundamental changes in organizational operations, strategies, and customer interaction through the integration of digital technology in every aspect of their businesses (Saarikko, Westergren & Blomquist, 2020). The transformation is much more than just the usage of new tools; it is a cultural change in forcing organizations to question continuously the status quo, experimenting, and being comfortable with failure (Jacobsen, 2021). Various processes are involved, including Automation, Data Analytics, Cloud Computing, and Artificial Intelligence, all of which concentrate on increasing productivity, enhancing customer experiences, and driving innovation. In the end, the ultimate goal will be to have a very agile and responsive organization to adapt quickly to rapid market dynamic changes and fulfill the dynamic needs of consumers (Hayward, 2021; Aldoseri, Al-Khalifa & Hamouda, 2023).

In practice, this digital transformation involves reconsideration of existing business models to achieve better performance with technology for growth. It touches every aspect of an organization. It is equally incumbent on organizations to ensure that the necessary skills and types of mindset exist in the work environment for this digital atmosphere (Belhadi, Kamble, Gunasekaran & Mani, 2022). It is not a one-time project but rather a journey that involves continuous assessment and adaptation (Mızrak, 2024). By embracing digital transformation, the organizations aim to streamline their operations and also create new opportunities for revenue generation and enhanced customer engagement to position themselves in the digital age for sustained competitive advantage (Yadav & Seranmadevi, 2024).

Characteristics of Digital Transformation

According to previous studies (such as, Venumuddala & Kamath, 2021; Seymen, 2022), digital transformation has many characteristics, including:

1. Approach towards Customers: Any organization tries to represent its customers and deliver customized experiences. This would include the use of data analytics for understanding customer behavior and preferences in order to enable personalized offerings and, thereby, create better engagement strategies. The transition from product-centric to customer-centric models requires businesses to continuously evolve their services and interactions based on real-time feedback and market demand.

2. Agility and Flexibility: Digital transformation can make an organization truly agile-that is, accepting of changes. It becomes an especially important feature in the modern marketplace, where consumer tastes and technologies keep shifting and changing. It is easy for an agile organization to change its strategies, deploy the available resources in a judicious manner, and innovate on a continuous basis to stay competitive and relevant.

3. Data-driven to Decision: Data usage forms one of the core building blocks in any digital transformation. It involves the use of advanced analytics and business intelligence in making better decisions, process optimization, or prediction of future trends. Therefore, the use of data would ensure greater operational efficiency and proper risk management and more effective strategic actions to improve business outcomes.

4. Integration of Technologies: Successful digital transformation involves the smooth integration of technologies within the organization. This would include deployment based on cloud computing, Internet of Things, Artificial Intelligence, and Machine

Learning in a way that enhances the efficiency of processes and augments the function's capabilities. Effective integration would thus ensure that the technology is not compartmentalized but in coherence drives innovation and efficiency.

5. Cultural Change: It is all about creating a continuous change culture, collaborative culture, continuous learning culture--in fact, the core of digital transformation. All organizations should hope to encourage employees towards embracing new technologies and methodologies; in many ways, reskilling and upskilling would be needed. The only way to overcome resistance and ensure that all levels are aligned with the goals of transformation is through a cultural shift.

Disadvantages of Digital Transformation

According to previous studies, digital transformation has many characteristics as we mentioned previously, but (Khitskov, Veretekhina, Medvedeva, Mnatsakanyan, Shmakova & Kotenev, 2017; Brunetti, Matt, Bonfanti, De Longhi, Pedrini & Orzes, 2020) stated that digital transformation has the following disadvantages:

1. Financial Costs: The introduction of digital transformation may lead to very high costs because adopting new technology, training, and disruption in transition all need a lot of investment. In this regard, the costs restrict smaller-scale organizations that perhaps may not be in a position to invest in wide-ranging digital initiatives. Often, there are unforeseen expenses that come with complications in budget management and potential financial strain.

2. Resistance to Change: People may resist the shift to digital due to fear of the unknown, job loss, or not wanting to be associated with new technologies. This will make the process of implementation very slow and, in the end, will affect the morale within the staff. In order to transcend this, there is a requirement for effective change management,

which includes communication, education, and making the employees a part of the transformation process so that they can take ownership.

3. Complexity of Implementation: Knowing the implementation challenges of new technologies and systems, integration of these in most cases involves great time consumption due to compatibility problems, issues on data migration, and constant updating, maintenance, and support. These result in disturbances in business activities if not managed properly, and this negatively impacts customer service and productivity overall.

4. Data Security Risks: While dependency increases upon the digital world, the threats of cyber-crimes and data breaches start to hover as ghosts over every organization. Now, sensitive information requires substantial security measures, continuous monitoring, and a very proactive approach toward risk management. If these risks are not properly addressed, huge financial losses, loss of reputation, or even legal consequences may arise.

5. Skill Gaps: Digital transformation needs people who can use new technologies and working methodologies. In practice, this means that almost all organizations have to deal with skill gaps, as not all existing employees will possess the needed technical competencies. Closing these gaps involves investments in training and development programs, which is a very resource-intensive affair and may not be immediately effective.

Stages of digital transformation

Digital transformation involves several stages that organizations typically progress through. Here's a clear breakdown of these stages (Isensee, Teuteberg, Griese & Topi, 2020; Imran, Shahzad, Butt & Kantola, 2021):

1. Awareness

Organizations feel the need for digital transformation. It may be due to competitive compulsion, altered customer expectations, or advances in technology and capabilities.

2. Assessment

Intense scrutiny of the prevalent processes, technologies, and capabilities takes place. The identification of gaps and areas of improvement is crystal clear to organizations.

3. Strategy Development

A digital transformation strategy is then developed, including a set of objectives, defining key performance indicator, and a proper way to its implementation.

4. Technology adoption/implementation

Organizations begin to adopt new technologies that align with their strategy. This might involve implementing cloud services, data analytics, AI, or automation tools.

5. Cultural Change

A shift in organizational culture is essential. This stage focuses on fostering a mindset that embraces change, encourages innovation, and supports collaboration across departments.

6. Implementation

The real transformation occurs in deploying the new technologies, processes, and practices. Many times, this happens with pilot projects and scaling successful projects.

7. Optimization

Continuous improvement after implementation involves organizations assessing the effectiveness of their changes at this stage. This is where organizations collect data, analyze performance, and refine processes to further efficiency and impact.

8. Sustainability

This is finally where the organization embeds digital practices into their culture and operations for the long term, including ongoing training, innovation, and adaptation to emerging technologies and market changes.

Each stage builds on the previous one, with organizations revisiting stages as they evolve and respond to new challenges and opportunities. These stages can be illustrated
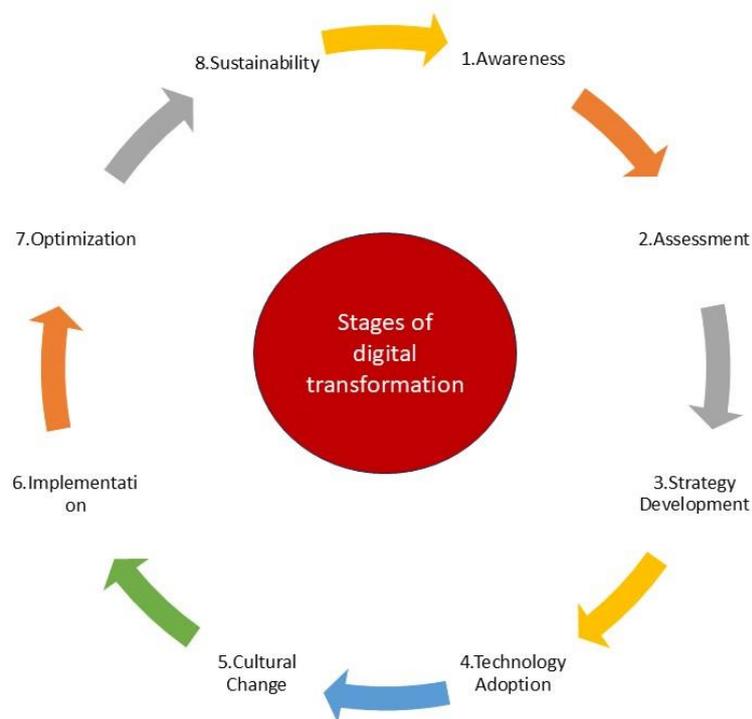
Figure 2-1: Stages of digital transformation

Source: Prepared by the researcher

Challenges of Digital Transformation

Despite the importance of digital transformation, it faces many challenges that were mentioned in the study (Kozak-Holland, Procter, Kozak-Holland & Procter, 2020; Irani, Abril, Weerakkody, Omar & Sivarajah, 2023), which are:

1. Legacy Systems: Organizations are facing many challenges that emanate from outdated legacy systems incompatible with new digital technologies. Such systems, which are not in tune with others, eat into the integration of operations and slow down activities, increasing the costs of their maintenance. Migration to newer systems often requires very careful planning and resource allocation and at times substantial investment, therefore making this a very serious challenge for many businesses.

2. Cultural Resistance: One of the most significant hurdles in digital transformation is overcoming cultural resistance within the organization. Employees may feel threatened by changes that could alter their roles or lead to job loss. Building a culture that embraces change, fosters collaboration, and encourages continuous learning is essential for mitigating this resistance and ensuring a successful transformation.

3. Resource Allocation: The whole process of digital transformation takes a lot of resources, which normally are done in terms of time, budget, and people. Balancing the operations against investing in new technologies and training is often quite a challenge for any organization. Resource allocation requires strategies whereby digital initiatives get due attention and investment that is needed, yet without hampering the day-to-day operations of an organization.

4. Data Privacy and Security: Organizations today generate a huge amount of data and, at the same time, analyze that data for information. Besides, data breaches and non-compliances of regulations impose severe threats to the business.

Therefore, organizations should maintain high levels of security, educate employees regarding data protection, and design specific protocols in order to protect sensitive information.

5. Skill Shortages: The pace at which technologies are still developing is usually quicker than the pace at which skilled people can be made available. While implementing new digital technologies, most organizations face a shortage of skilled people. This calls for investments in training and development programs, partnerships with educational institutions, and attraction of talent with the relevant skills to drive digital initiatives forward.

The researcher indicated that the transformation to digital will not be a catch-all activity, limited just to the technological adoption, but a far-reaching process that calls for a re-culturing of the organization, strategies, and processes. They also noted the focus on customer experience through exploiting analytics in personalization, developing loyalty, overcoming cultural resistance with robust leadership and change management. Researchers also emphasize careful resource management and the implementation of effective cybersecurity in order to protect sensitive information. Finally, they recommend continuous learning and adaptation, thus offering organizations the opportunity to remain competitive in a world of continuous digital change. Furthermore, by fostering a culture of accountability and continuous improvement, organizations can enhance their agility and resilience in the face of evolving challenges.

Dimensions of digital transformation

Digital transformation is holistic-it changes everything about how an organization functions, creates value, and serves its customers. Approximately, it can be described through the four key dimensions: Process, Data, People, and Technologies. Each of them is important in turning companies adequately capable of sustaining their work processes in the digital landscape and pursuing continuous innovation with great efficiency.

Process

The process dimension of digital transformation seeks the reengineering and optimization of business processes to full agile and efficient status. Traditional workflows are linear and siloed in nature; most of the time, they promote inefficiency and late responses to changes within the market. Digital processes mean that an organization adopts a way which is pretty integrated and flexible in nature. This means leveraging automation for routine tasks, applying robotic process automation to reduce human error and free resources to higher-value work. Second, methodologies such as Agile and Lean have been adopted and are continuing to be adopted by organizations. These approaches to development place heavy emphasis on iterative development and continuous improvement. They really accelerate experimentation within teams by quickly and efficiently testing hypotheses and collecting feedback to iterate accordingly. Ultimately, processes should be efficient and responsive to customer needs and to market dynamics (Gogulakrishnan, 2016; Prestidge, 2022).

Data

Data acts as the backbone of the digital transformation process in order to guide organizations in developing insights for decision-making and strategic actions. The influx of data from social media, IoT devices, transactions, and customer interactions in today's digital

age is just overwhelming. But for organizations that manage to harness this data effectively, significant competitive advantages can be realized. This would also involve setting up a robust framework for data governance that ensures quality, security, and compliance. Advanced analytics and business intelligence tools could be then implemented to transform raw data into meaningful insights, enabling predictive analytics and real-time decision-making. Further, the integration of AI and machine learning enables the organization to identify hidden patterns and trends that have not been obvious so far, innovate, and develop personalized experiences for customers. That is, the data dimension turns organizations into data-driven ones, having the ability to take proper cognizance of the changed condition and customer preference (Alotaibi, 2022; George, 2024).

People

In the midst of the core issues of digital transformation, there is a major people dimension that certainly includes aspects of culture, leadership, and workforce skills. Digital transformation does not simply change the technological substrate; indeed, it is a radical change of how employees act together and with customers. Organizations have to be created to constantly learn and change. This means investing in the upskilling and reskilling of employees in the necessary competencies in the context of digital opportunities. Leadership also plays an important role in all these, as leaders have to champion change, inspiring a clear vision to be filtered through the ranks. Besides, cross-department collaboration will help break down silos and nurture innovation. The engagement of employees in the transformation journey has better buy-in and ownership of processes and technologies being implemented, thus driving a successful implementation of digital initiatives (Maeda & Socha-Dietrich, 2021; Armstrong & Taylor, 2023; Sestino, Leoni & Gastaldi, 2024).

Technologies

The technologies dimension describes all the enabling tools and platforms for digital transformation efforts. This involves cloud computing, which provides an expanding infrastructure and resources that may enable quick responses to surges or drops in demand. Other key technologies are mobile applications aimed at improving customer interactions, and advanced technologies such as IoT, AI, and blockchain; these may help create new business models and/or enhance the transparency of the business. Of course, integrating these into the existing systems must be very well thought through to ensure that this doesn't introduce interoperability issues or cause minimal disruption. Besides, every organization needs to balance cybersecurity and data privacy to know which new technology to adopt for customers to trust them. That means choosing the right technologies and then focusing on strategic implementation, such that it streamlines operations, creates innovative services and products that keep pace with evolving customer needs (Surianarayanan & Chelliah, 2019; Kolasani, 2023; Aldoseri, Al-Khalifa, & Hamouda, 2024).

According to the researcher's opinion, these different dimensions of digital transformation-process, data, people, and technologies-all are interconnected and together play to an organization's advantage in the digital-first world. Unless the approach is holistic and addresses each of these dimensions, sustainable transformation and, thereby, competitive advantage would be tough to achieve.

Strategic performance

Definition of Strategic Performance

Strategic performance basically means or deals with the measurement and assessment of an organization's capability to meet or realize its long-term goals and objectives through proper resource allocation and making strategic decisions (Agbanu, Nayrko,

Agbemava, Sedzro & Selase, 2016). The concept encompasses a variety of measures and key performance indicators showing how well the company is implementing its strategy and carrying out its mission. Strategic performance management involves setting clearly measurable objectives in line with the vision of the organization, continuous monitoring of achievements, and changes in strategies due to changes in the internal and external environment (Cokins, 2020). Strategic performance integrated into a decision-making setup ensures that all levels of organization move toward the fulfillment of common objectives, hence allowing cohesive growth and competitive advantage in a sustainable manner (Eriksson, Robertson & Näppä, 2022).

Because the essence of strategic performance is that it should focus on both the outcomes and the processes, strategic performance is therefore not confined to financial metrics but encompasses qualitative aspects related to employee engagement, customer satisfaction, and innovation capability (Afolabi, Olatoye, Eboigbe, Abdul & Daraojimba, 2023). In turn, effective measurement of strategic performance enables the organization to establish its strengths and weaknesses, make informed decisions, and reach out in a proactive way to solve problems. Firms directed at strategic performance can comply more easily with changes in the market, seize opportunities, and avoid risks (Nudurupati, Tebboune, Garengo, Daley & Hardman, 2024). It is further helped by an accountability culture that is continually improving inside an organization, enabling the organization to be agile and resilient in the light of emerging challenges (Carvalho, Sampaio, Rebentisch, McManus, Carvalho & Saraiva, 2023).

Characteristics of Strategic Performance

According to the study (Sarıgül & Coşkun, 2021; Gutterman, 2023), strategic performance has the following characteristics:

1. **Alignment to organizational goals:** Basically, strategic performance concerns the assurance that each and every activity and decision made within an organization are directed towards the attainment of generalized organizational goals. This provides coherence in executing a strategy which enables teams to work towards the accomplishment of shared objectives. When the metrics for performance are clearly related to strategic goals, then employees in all positions feel that their contribution to the success of an organization motivates them and brings about accountability.

2. **Results That Are Measurable:** In any effective strategic performance, one needs to have clearly set KPIs that are not only quantifiable but also trackable over time. These may be financial, like return on investment; or operational, such as customers retained or employee satisfaction scores. Measurable results provide the organization with objective findings on their performance and areas needing improvement in order to make more strategic decisions through data-driven analysis.

3. **Continuous Improvement:** The strategic performance also concentrates on the essentials of continuous improvement. The organizations that have regular performance appraisals can monitor any gaps between the existing achievements and intend to achieve goals. In that case, they will be in a position to take remedial measures. The iterative process is one in which learning and adaptation are fostered through continuous feedback loops and performance reviews within the strategic framework.

4. **Holistic Perspective:** The view of strategic performance is broad, embracing the health of the organization from many dimensions beyond financial success. The approach will address the issues of customer satisfaction, employee engagement, innovation, and social responsibility in a more holistic manner. Therefore,

companies will have the capability to build more complete strategies that take care of the needs of all stakeholders with the objective of achieving their objectives in a sustainable manner.

Disadvantages of Strategic Performance

Despite the characteristics of strategic performance that were mentioned later, it has disadvantages that were emphasized by (Trevor, 2022; Worley & Beaujolin, 2023), which are:

1. **Implementation Difficulty:** The first negative side of strategic performance is its intrinsic difficulty of implementation. Often, organizations toil for long and hard hours over defining appropriate metrics, aligning them with strategic goals, and establishing consistency across the large departments within it. Too much complexity can lead to employee confusion. Workers may misplace themselves in knowing how their roles fit into wide objectives. Without appropriate construction to stipulate how performance should be measured, an organization runs the risk of misapplication of resources and efforts that might even harm its strategic initiatives.

2. **Resource-Intensive:** Monitoring and managing strategic performance is resource-intensive, involving much time, effort, and financial investment. An organization may have to invest in specific software, hire personnel with specific assignments, and even conduct regular training sessions to ensure all employees are prepared to contribute to performance management. These demands stretch limited resources for smaller organizations, diverting attention from core business activities and hindering overall performance.

3. **Potential for Misalignment:** The other risk is that strategic performance metrics will not be in concert with actual organizational behavior. When the KPIs are either badly designed or cannot capture the nuances of the business environment,

they tend to ensure a myopic concentration on short-term outcomes at the expense of long-term sustainability. It is predictable that excessive focus on financial measures may beget riskier behaviors, which may favor short-term gains at the expense of customer satisfaction or employee well-being and, over the longer term, have an adverse impact on the organization's reputation and effectiveness.

4. **Barriers to Change:** Many organizations face the phenomenon of resistance to change whenever new strategies for performance management are thrown into the mix. Employees will resist using new metrics or processes, especially if they feel this will add to their workload, or even if they don't understand why these changes are being done in the first place. This could contribute to the potential for change resistance, which can impede the effective introduction of strategic performance-related initiatives-a fact that only makes leader-employee communication and employee involvement in the process of building a culture of acceptance and support even more important.

Objective of Strategic Performance

Ghonim, Khashaba, Al-Najaar & Khashan (2022) and Adama, Popoola, Okeke & Akinoso (2024) are stressed that the strategic performance objectives can be summarized in the following points:

1. **Smarter Decision Making:** Strategic performance seeks to improve decision-making across the organization, from the top management level down to the line staff. With applicable performance data, an organization empowers its managers and employees to make intelligent choices that are in agreement with the strategic objectives of the organization. Such a basis curbs one's reliance on guesswork and fortifies their capability for quick response to altered market conditions. Effective decision making also encompasses an analysis of alternative risks and

opportunities so that the organization is better placed to tackle the complexities and make proactive alterations to strategy.

2. **Drive Organizational Alignment:** Strategic performance pursues alignment of different functions and departments in an organization. Through setting common objectives and performance measures, team members can work harmoniously for mutual benefits. The impression of this alignment is that resources are utilized efficiently with no duplication of effort or misapplication of the same. It also serves to instill a feeling of teamwork and cooperation among the staff since one is able to clearly envision how his or her particular support aids the broader mission of the organization.

3. **Accountability Enhancement:** The other crucial objective of strategic performance is to increase the levels of accountability within an organization. Through the setting of clear expectations in performance and its effective metrics, organizations hold employees and teams accountable for their various contributions towards the attainment of strategic objectives. It is through this level of accountability that ownership culture is cultivated, where employees are at liberty to take initiative and responsibility for their performance. When individuals can appreciate how their jobs make a difference to the success of an organization, they would be more inclined to be engaged and motivated to do well.

4. **Facilitating Continuous Improvement:** Strategic performance creates an environment that would help bring continuous improvement. The organizations, through frequent measurement and assessment of performance, understand the areas needing further enhancement and innovation. A focus on continuous improvement calls for a proactive outlook whereby employees are motivated to seek opportunities for growth and development. It helps the organization to stay

competitive in the dynamic market, as it allows them to adapt more easily and accept fresh ideas which can lead them to success.

Importance of Strategic Performance

According to (Hartani, Haron & Tajuddin, 2021; Bari, Chimhundu & Chan, 2022; Yong, Yusliza, Ramayah & Seles, 2022) the importance of strategic performance can be summarized as follows:

1. **Sustainable Competitive Advantage**: It is the strategic performance that helps in establishing a sustainable competitive advantage in these fast and dynamically changing business environments. In strategically directed measurement of performance, the organization identifies its relative strengths and effectively uses them in outperforming its competitors. A well-defined strategic performance framework provides an enabling capability for the organization to adapt to changed market conditions and emerging opportunities and ensures that its operations remain relevant and competitive within its industry.

2. **Better Utilization of Resources:** Through effective strategic performance management, the organizations are able to track the use of resources more efficiently. By identifying the key driving factors of performance and realizing where the time, money, and talent are to be invested, organizations achieve streamlining of operations. Such strategic placement serves to reduce waste and ensures that resources are focused on initiatives that align with long-term goals, hence improving overall performance. It also helps organizations side-step expensive mistakes by painting a much clearer picture of which strategies will probably work best.

3. **Improved Stakeholder Engagement:** Strategic performance, on the whole, enhances the engagement of all types of stakeholders, be they employees,

customers, investors, or the community. Where organizations show due interest in strategic performance, the stakeholders are likely to feel valued and more involved in the mission of the organization. This could result in loyalty, better customer satisfaction, and higher morale among employees-all adding up to assure long-term success. The transparency towards what performance goals and actual achievement the organization has enables it to win the stakeholders' trust and build good relations with them.

4. **Effective Change Management:** Organizations have to be agile enough and responsive in relation to external pressures. This, too, calls for an era of rapid change. Strategic performance management thus arms the organization with the ways and means of effectively coping with such changes. For example, through constant performance monitoring and dynamic adjustments of strategy, the organizations can stay resilient against challenges. This proactive approach to change management enables an organization to make the pivot when it must, and keeps them on course towards achieving strategic goals and continued competitiveness.

Challenges of Strategic Performance

Meadows, Merendino, Dibb, Garcia-Perez, Hinton, Papagiannidis & Wang (2022) and Nudurupati et al., 2024) mentioned in their studies that strategic performance faces many challenges, including:

1. **Data Overload:** The abundance of data that is available for use is one of the key challenges organizations face in strategic performance management. In modern times, more and more digital technologies will appear; therefore, companies can be fed with endless amounts of information, which leads to data overloading. Without well-developed data management and analysis systems, it is quite tough for the organization

to explore what metrics are the most relevant to focus on. This may result in the paralysis of decisions where the leaders cannot make informed choices due to the volume of data. An organization must ensure that data is qualitative and relevant so that real focus will be on those metrics, which generate performance.

2. **Dynamic Market Conditions:** A further difficulty arises because market conditions themselves often change sharply and can render established measures of performance irrelevant. The strategic performance measures used by an organization need constant updating to ensure relevance and effectiveness in an ever-changing environment. This, therefore, calls for a proactive approach in the analysis of markets and revision of strategies if at all emerging trends and competitor activities are to be responded to timely. If this is not done, then the measures of performance cannot help in achieving success because they are not aligned with the goals of the organization.

3. **Cultural Issues:** Organizational culture may also be another key barrier in the way of effective strategic performance management. Where the culture of a company does not facilitate openness, accountability, and continuous improvement, it will always be facing problems either at the implementation or maintenance stage of performance initiatives. Either the staff will resist change or may be unwilling to engage with measures of performance out of a belief that this is some means of ensuring some form of oversight on them is always practiced. Addressing this challenge requires that leaders create a culture to support performance management, integral to the organizational fabric, together with openness to communication and collaboration.

4. **Integration Across Departments:** Finally, ensuring integration of strategic performance management across various departments can be a complex endeavor.

Different teams may have distinct objectives and performance measures, leading to silos that undermine overall.

Benefits of Strategic Performance

Strategic performance is beneficial in all aspects, and according to (Hristov, Appolloni, Cheng, & Huisingh, 2022; Lamia, 2023) its benefit is:

1. **Better Decision Making:** Strategic performance provides an organization with the relevant data and information required to make more effective and informed decisions. By establishing a clear performance metric that aligns with strategic goals, leaders can explore trends, investigate risks, and identify opportunities for growth. A data-driven approach diminishes uncertainty and enables organizations to make timely evidence-based decisions that will enhance the overall effectiveness of their strategic initiatives.

2. **Improved Resource Allocation:** Effective strategic performance management therefore assists organizations in their pursuit of optimally allocating resources. Organizations can invest time, money, and talent in high-impact areas by identifying which initiatives get the best results. This kind of prioritization limits waste and enhances operational effectiveness in ensuring that resources are utilized where they will make a difference towards the attainment of strategic goals.

3. **Increased Accountability:** With strategic performance institutes presenting clear expectations and key performance indicators, accountability cultures could well be created throughout the corporation. The tendency of owning one's role and contribution would increase once employees can understand how their work relates to greater organizational objectives. A sense of responsibility instills in them a higher degree of engagement and motivation to drive better performance in teams.

4. **Alignment through the organization:** Most probably, the single most important benefit of strategic performance is the alignment it causes throughout different departments and teams. When employees understand the strategic goals an organization is reaching for and how their work contributes to these goals, collaboration and cohesion are developed. This ensures alignment in working for a common purpose, reducing duplication of effort and enhancing overall effectiveness within the organization.

5. **Increased stakeholder satisfaction:** It will be easy for the organization to increase satisfaction for all kinds of stakeholders, whether customers or employees and investors. In instances whereby the organization is transparent about their goals and performance, they tend to value the stakeholder more, hence creating engagement. Satisfaction usually leads to increased loyalty, increased employee morale, and creates an exceptional brand reputation that contributes to long-term success.

6. **Continuous Improvement:** Strategic performance management engenders a culture of continuous improvement. The organizations are able to identify, through the regular monitoring and assessment of the performance indicators, areas that need improvement and innovation. Such a reflective and adjusting process, on a continuous basis, would bring a proactive mentality among the employees, seeking opportunities for growth and development, which would propel the organization towards excellence.

7. **Changeability:** In today's fast-moving business environment, adaptability plays a big role. Strategic performance management is providing various tools to the organization that might enable it to respond well against market dynamics. By continuously evaluating the performance and modifying the strategies whenever

needed, a continuous feeling of agility and resilience in the face of adversity will be nurtured in the organization to stay on track toward strategic goals.

8. **Long-term viability:** Finally, strategic performance contributes to the long-term viability of an organization. Through the emphasis on a wide set of performance measures, including financial, operational, and social measures, organizations can weigh short-run gains against long-term viability. This holistic approach would ensure that organizations not only achieve short-run goals but also establish a sound foundation for long-term growth and success.

Dimensions of strategic performance

Over time, Strategic Performance Management (SPM) has undergone significant evolution in response to shifting business landscapes and technological breakthroughs. As it promotes a multidimensional view of organizational performance that incorporates financial, customer, internal processes, and learning and growth perspectives, the Balanced Scorecard (BSC) framework remains a fundamental instrument (Kokkaew, Jokkaw, Peansupap & Wipulanusat, 2022). The incorporation of real-time data analytics into performance management has been the subject of recent research, demonstrating how this approach promotes faster and more flexible decision-making. In order to give more accurate forecasts and deeper insights, modern SPM systems are increasingly utilizing AI and data analytics (Mudia, 2023) improving strategy alignment and responsiveness.

Furthermore, there is now a greater focus on learning and growth inside firms. Organizations are investing more in training programs that are directly aligned with strategic goals, which improves both individual and organizational performance. These developments suggest a stronger link between continuous learning and strategic success (Rodriguez & Walters, 2017). The emphasis on team-based performance management

techniques is another new trend. As the emphasis has shifted from measuring and rewarding individual success to measuring and rewarding team performance, effective teams are increasingly considered as essential to accomplishing strategic objectives. This strategy is predicated on cultivating an organizational culture that values varied, cooperative efforts and promotes team dynamics (Bozkus, 2023).

Furthermore, technology is also playing a bigger part in SPM, with solutions that improve performance tracking, collaboration, and communication across functional and geographic boundaries. These resources are essential for overseeing a distributed workforce and making sure that performance management procedures continue to be efficient and consistent at all organizational levels (Cho, Choi & Choi, 2023). In conclusion, the utilization of cutting-edge technologies, a focus on team performance and learning, and the capacity to quickly adjust to changes based on real-time data are all characteristics of strategic performance management that are becoming more and more prevalent. In addition to meeting current organizational needs, this all-encompassing strategy lays the foundation for long-term strategic success and sustainability. In order to translate organizational strategy into operational results, a thorough literature analysis on strategic performance utilizing the Balanced Scorecard (BSC) approach also emphasizes the interconnected viewpoints of financial, customer, internal process, and learning and growth.

- **Financial perspective**

At the heart of the BSC, this viewpoint places a strong emphasis on gauging the financial health and profitability of the business to guarantee alignment with long-term strategic objectives. Performance metrics in this area are essential for evaluating how well the strategy plan is generating financial value for stakeholders. El-Garaihy (2021).

- **Customer perspective**

This viewpoint is concerned with comprehending and satisfying the requirements and expectations of the client. It entails monitoring data on market share, client retention, and satisfaction. Businesses utilize this information to improve client relations and loyalty initiatives (Rane, Choudhary & Rane, 2023).

- **Internal process perspective**

The efficacy and efficiency of internal operations are the main topics of this BSC component. In order to better satisfy financial and customer goals, it uses operational process metrics to monitor performance. The goal is to find and eliminate inefficiencies and maximize productivity (Madhani, 2020).

- **Growth and learning perspective**

This viewpoint aims to promote an atmosphere of innovation and constant improvement inside the company. In order to maintain long-term growth and adjust to shifting market conditions, it entails growing personnel skills, organizational culture, and technology capabilities (Trushkina, Abazov, Rynkevych & Bakhautdinova, 2020).

Each viewpoint complements the others to produce a comprehensive picture of the strategic performance of a company and to help strike a balance between short- and long-term goals.Top of Form

Researchers point out that strategic performance is not a management tool but an important framework to lead the organization to success in the complex business environment. Consequently, good management of strategic performance creates a culture of accountability and innovations, hence good ability to adapt rapidly to market changes and emergent stakeholder expectations. By harnessing such data-driven insights and further aligning efforts at all levels, researchers argue that an approach of this kind would

not only help an organization reach its immediate goals but will also eventually build its long-term sustainability and competitive advantage. This holistic approach, they indicate, is required for organizations to operate amidst the emergent complexities of doing business today and to become resilient against uncertainty.

Digital awareness

A key element of contemporary digital literacy is digital awareness, which includes a range of abilities and knowledge needed to successfully navigate the digital environment. As a reflection of the diverse character of this subject, recent literature emphasizes the growing frequency of digital literacy research and identifies key topics including literacies, competences, abilities, and thinking (Tinmaz, Lee, Fanea-Ivanovici & Baber, 2022). Digital literacy is categorized in the literature under a number of themes, each of which highlights different facets of digital involvement. The word "literacies" refers to the fundamental media, computer, and cultural literacy needed to operate in the modern digital world. For example, cultural literacy stresses knowing and functioning within various cultural settings online, whereas media literacy focuses on the capacity to evaluate, analyze, and produce information in various media formats. (Kim, Park, and Park, 2021)

Furthermore, although "competencies" and "skills" are sometimes used interchangeably, they actually relate to slightly different capacities. While specialized skills relate to the actual ability to utilize digital tools and software effectively, competencies might include broader, more holistic skills like digital production, communication, and collaboration (González-Salamanca, Agudelo & Salinas, 2020). According to Van Laar, Van Deursen, Van Dijk, and De Haan (2020), "thinking" also include critical thinking and problem-solving in digital situations. This component is especially crucial for comprehending and managing the abundance of online information

as well as for using digital technologies intelligently and productively (Cortesi, Hasse, Lombana-Bermudez, Kim & Gasser, 2020).

The literature also emphasizes how crucial it is for digital literacies to change in response to the quick advancement of technology. In order to ensure that people are not just consumers of digital content but also engaged, critical, and moral participants in digital spaces, it proposes continuing study and modifications to educational practices to stay up to date with these advancements (Stenalt, 2021). To put it briefly, raising one's level of digital awareness entails acquiring a wide range of literacies, competencies, and cognitive abilities that help people thrive and adjust in increasingly digital societies.

Definition of Digital Awareness

Digital awareness in banks refers to the level of cognizance and integration of digital technologies and tools to bring in an improvement in banking services, customer interface, and operational efficiency (Kaur, Ali, Hassan & Al-Emran, 2021). It is all about how well the employees and customers of banks understand the use of digital platforms, utilization of online banking services, and also have some idea of what has been happening in the world of mobile applications, artificial intelligence, and block-chain technology (Balkan, 2021). This awareness will help people in today's changing financial world, wherein almost all traditional banking services are supplemented or replaced by their digital alternatives (Wewege, Lee & Thomsett, 2020). As the customers get more tech-savvy, the banks should create such an environment that not only their staff but also their customers remain familiar with the different aspects of the digital tools so that they can use such technologies to enhance their banking experience and serve their financial needs in a much more functional way (Radha & Aithal, 2024).

The importance of digital awareness extends beyond the simple adoption of new technologies; it shapes the total strategy that financial institutions have to assume in a competitive market (Chen, Kumara & Sivakumar, 2021). Banks that are more digitally aware will be better positioned to understand customer tastes and preferences, thus providing service on a personalized basis, which naturally leads to higher satisfaction levels for customers due to smoother processes (Ogundipe, Odejide & Edunjobi, 2024). This awareness also allows banks to tackle security concerns effectively, since understanding digital vulnerabilities is key in safeguarding sensitive financial information (Kafi & Akter,2023). Yet, such a culturally digital awareness faces particular challenges: resistance to change by employees, the digital divide in customers, and the rapid development pace that keeps on demanding education and adaptation nonstop (Naimi-Sadigh, Asgari & Rabiei, 2022). Finally, digital awareness for banks should be multidimensional: from strategic planning and technology investment to continuous learning (Mbambiko, 2024).

Characteristics of Digital Awareness

Hotha (2023) and Rosengren & Sundén (2024) emphasized that digital awareness has the following characteristics:

1. **Proactive Learning Culture:** High digital awareness instills a culture of continuous learning in banks. Employees are motivated to keep their updates regarding the latest digital trends, technologies, and tools. This brings about an environment of innovation within the institution. This proactive approach works towards the enhancement of employee skills and prepares the institution for quick adaptation to altered market dynamics. Training programs, workshops, and seminars will help the staff be abreast of emerging technologies and best practices in digital banking. This would also reflect a commitment to continuous

improvement in customer interaction and service delivery through digital channels.

2. **Digitally Aware Services:** The customer-centric approach is being followed by banks through digital awareness. It involves using data analytics in order to make informed decisions about customer needs and preferences. This will enhance the digital awareness of banks to meet personalized banking experiences; recommendations for certain products will be especially tailored to their needs, along with selective marketing campaigns. Banks that invest in customer-centricity also do so through user-friendly digital interfaces and seamless online experiences, allowing customers to navigate their options easily. By opening this door, one is not only able to ensure customer satisfaction but can generate brand loyalty whereby the customer feels valued and understood in their financial interactions.

3. **Cybersecurity Practices:** The other most important element of being digitally aware is paying due attention to cybersecurity in the digital banking arena. In other words, the banks must implement not just advanced security technologies but also ensure that employees and customers alike are educated about various risks and ways to secure sensitive information in the best ways possible. It would call for multi-factor authentication, routine security audits on a continual basis, and regular training programs that might increase awareness of phishing attacks, among other cyber threats. In this regard, cybersecurity can enable banks to instill confidence in their customers by assuring them of the safety of personal financial data, a factor considered key to the thriving of the digital economy.

4. **Integration of emerging technologies:** Digital awareness means integrating, among other technologies, artificial intelligence, machine learning, and blockchain into operations. With an understanding of the possible benefits that

these technologies can have, banks will likely be in a better position to enhance efficiency, improve risk management, and proffer new services. AI will help streamline customer service through the use of chatbots, while blockchain technology will help in bringing about transparency and security in transactions. This will not only improve operation efficiency but also position banks at the forefront of innovation, hence attracting technologically savvy customers who would seek state-of-the-art solutions to their banking needs.

5. **Adaptability to Change:** The rapid nature of the digital landscape Otten demands that banks become able to change tack at short notice. Digital awareness will provide an agile mindset among employees; instead of resisting changes, they will accept them. In reality, it is requisite for financial institutions to adapt to changing regulations, customer expectations, and newly introduced technologies. The awareness of the market's needs, as well as the ability to adapt to the same, comes through flexibility in operation and provision of services. It is in this regard that banks, through the development of a culture of adaptability, are able to achieve success in such dynamic environments.

Disadvantages of Digital Awareness

As we mentioned, there are many characteristics of digital awareness, but (Grishchenko, 2020; Litchfield, Shukla & Greenfield, 2021; Durand, Zijlstra, van Oort, Hoogendoorn-Lanser & Hoogendoorn, 2022) emphasized that digital awareness has the following disadvantages:

1. **Digital Divide:** One major drawback with digital awareness in banks is the digital divide that exists among their customers. Whereas a fair number of customers are tech-savvy, a greater section may not have the requisite skills or access to technology to access digital banking services. It has the potential to be alienating

for less digitally literate consumers, who may find it difficult to navigate on online platforms or mobile phone banking applications. The challenge must be felt by banks in the aspect that all customers, whether technologically savvy or limited, must have the ability to access basic banking services. This, therefore, presents the institutions with a balancing act between promoting digital services and maintaining traditional banking options for those who like one-on-one interactions or have limited access to digital tools.

2. **Resistance to Change:** Resistance to the adoption of new technologies or reshaping of established workflows is common among employees and, in fact, is a formidable task for banks aiming for digital awareness. This kind of resistance may stem from fear of the unknown, job security, or even due to a mere preference for traditional ways. Overcoming such resistance requires investments in extensive training and change management strategies that will empower the staff to attain ownership. Without these, banks may fail to reap some benefits from digital transformation, since unengaged employees will never promote digital initiatives effectively or support customers appropriately.

3. **Resource Allocation:** Digital awareness and training need quite a good amount of investment on the part of banks. The expenses related to the investment in upgraded technology, training programs, and continuous education programs put an additional strain on the budgets of such institutions, especially small ones. The banks must think very cautiously as to how they should strike the right balance between their investments in this regard with their other operational requirements and not be in a position to sacrifice their profitability or core service areas in the process. Besides, the fast development pace of technology requires further investment in growth to keep pace with developments, further complicating resource management issues. It is the right

balance that will help banks succeed with their digital awareness development without over-stretching of the financial capabilities.

4. **Regulatory Compliance:** The increased usage of digital technologies and the rise of digital awareness in banks make them function in a multi-layered environment of regulatory requirements. Compliance with data protection, cybersecurity regulations, among other legal frameworks, might remain pretty challenging, because the legislation can further change by incorporating the dynamic nature of technological advancements. Banks should ensure that their digitalization initiatives are aligned with such regulations, which might require massive investments in infrastructure for compliance and continuous monitoring. There are various sets of regulations that come along with it, and non-compliance with those has strict financial penalties while bringing banks into reputational disrepute. Thus, the compliance aspect is chief for their digital agendas.

5. **Security Risks:** While digital awareness enhances cybersecurity measures, it provides no complete relief from security risks. With growing use of digital platforms, the threat landscape that the banks face comes in the form of cyber-attacks, data breaches, and fraudulent activities. With a best security measure in place, threats from cyber-attacks continue to evolve; hence, banks must be aware and have relevant security measures. This is a constant battle against the emergence of potential vulnerabilities, with scarce resources and therefore in continuous need to adapt the emerging risks. Educating employees and customers on best security practices is of high importance, but it also means an additional layer of complexity for digital awareness campaigns.

Objective of Digital Awareness

Since digital awareness is important in many fields, (Nwosu, Babatunde & Ijomah, 2024; Kedi, Ejimuda, Idemudia & Ijomah, 2024) stated that it aims to achieve the following:

1. **Improved Customer Experience:** Banks primarily use digital awareness for improving the experience of their customers. It utilizes digital technology in providing smooth and personalized contact with the customers while responding to their needs. It includes knowing the preference of customers through data analytics, the utilization of digital platforms while offering them personalized services. For example, it may be by deploying chatbots to provide support on an immediate basis or personalized recommendations of products based on the transaction history of the customer. Since consumers are in the direct spotlight, through the improvement of customer experience, banks will enhance their relationships with their clients by engendering loyalty and satisfaction in today's extremely competitive marketplace.

2. **Operational Efficiency Improvement:** Digital awareness for banks is also targeted to bring in improvements in operational efficiency. It is in this direction that banks, through the use of digital tools and automation of processes, can manage to cut down hectic work, manual errors, and costs. This efficiency benefits not only the institution itself but also leads to quicker service delivery for its customers. Online account opening, mobile check deposits are the examples, as there are no longer any visits to the banks. Efficiency in operation definitely helps the bank free up some resources **for** reinvestment into innovation and strategic growth initiatives.

3. **Driving Innovation:** A culture of digital awareness helps banks inculcate a mindset wherein innovations in the services offered become a driving force. Employees will be more cognizant of emerging technologies and better positioned to identify opportunities for new products and services that will distinguish their bank from others. This may range from simple introductions of new features in digital banking through to advanced analytics in risk management. They drive innovation, help stay ahead of market trends, attract more customers, and increase the overall value proposition in a rapidly changing financial marketplace.

4. **Bringing in more security:** Digital awareness shall help in enhancing the security architecture of the banking ecosystem. When the digital channels are increasingly being used, cybersecurity becomes all-important for safeguarding very sensitive information of customers to instill trust in customers. In this respect, the aim of digital awareness is to make employees aware of the threats that may arise and the best practices that can be followed to protect the data. Besides that, it may also involve the most recent security technologies, such as encryption and multi-factor authentication. In this respect, strengthening their security makes the banks feel safe from such cyber dangers and at the same time creates confidence among customers that their financial data is safe and secure.

5. **Compliances:** Digital awareness helps banks stay in compliance with the regulatory requirements. With new technologies being introduced in banks, this sector has to work in a milieu of legislations and regulations relating to data protection, cybersecurity, and financial transactions. The digital awareness programs thus strive to make the employees well aware of the same and the need to stay compliant with them. The culture of compliance being inculcated into the banks means the creation of a lesser chance for regulatory breaches or any other

penalties that result in damaging their reputation as trustworthy financial institutions. Such an proactive approach by them.

The researcher thinks that in banks, a focus on digital awareness is not a very topical issue of the market but an indispensable condition for the survival of the banking industry in the context of rapid digitalization. Just from this very standpoint, when financial institutions turn out to be at an increasingly difficult juncture faced by the rapidly changing technologies and changing customer expectations, a need to raise the level of digital awareness among employees and customers emerges as paramount. This proactive approach improves customer experiences and operational efficiencies, adding value to cybersecurity measures and regulatory compliance in turn. Banks that invest in the creation of digital awareness, on the other hand, are better capable of innovating and remaining competitive to address today's challenges and anticipate the needs of the banking landscape for tomorrow

2.2 Previous Studies

Mbama and Ezepue (2018) study entitled "Digital banking, customer experience and bank financial performance".

This study looks at how customers in UK banks perceive financial performance (FP), customer experience, satisfaction, and digital banking (DB). In order to investigate research hypotheses regarding the relationships among the study factors, the study includes a survey of UK bank customers' perceptions of the aforementioned themes, multivariate factor analysis, structural equation modeling, analysis of variance tests, and the use of banks' financial reports to obtain FP ratios. Service quality, functional quality, employee-customer engagement, perceived value (PV), perceived usability, and perceived risk are the primary determinants of

customer experience in DB. Customer experience, contentment, and loyalty are strongly correlated, and this is connected to FP.

Mubarak, Shaikh, Mubarik, Samo and Mastoi (2019) study entitled "The impact of digital transformation on business performance: A study of Pakistani SMEs".

The impact of industry 4.0 technologies, such as big data, cyber-physical systems, the internet of things, and interoperability, on the operations of Pakistani SMEs has been determined by this study. A pertinent survey was created and dispersed at random around the cities of Gujrat, Sialkot, Karachi, Lahore, Peshawar, Islamabad, and Peshawar. Utilizing SPSS to run multiple regression analysis, it was discovered that while the internet of things had a negligible influence, big data, cyberphysical systems, and interoperability significantly boost corporate performance. Given the dearth of research on industry 4.0 and digital transformation, the current study has provided new perspectives, new ideas, and a foundation for future investigations. Additionally, this study will support managers in their efforts to defend the investment of funds in the advancement of their companies' technological infrastructure. Lastly, it will be useful to policymakers in creating strategies that are appropriate for increasing human capital and improving their ability to absorb new information. It will also provide insights and a foundation for future study.

Khanal, Belbase and Joshi (2021) study entitled "Effect of Digital Awareness on Mathematics Achievements at School to University Levels in Nepal.".

The purpose of this study was to investigate the relationship between Nepalese mathematics instructors' digital awareness and their students' academic success from elementary school through higher education. 399 math teachers in Nepal participated in an online survey, and the study's main statistical methods were Mann-Whitney, Kruskal-

Wallis, and multilevel linear regression. The results showed that a significant degree of digital awareness was discovered among the participants, and the majority of them had digital gadgets. The kinds of institutions and the quality of instruction were important determinants of digital awareness, and the development and exchange of cultural repercussions is the primary indicator of students' academic success.

Morze and Strutynska (2021) study entitled "Digital transformation in society: key aspects for model development".

The analysis of the current digital transformation processes occurring in the economy, production, education, and society at large is the main focus of the article. The effect of digital technologies is the primary driver of digital transformation. For social growth, modern digital technology, services, and systems are crucial. Changes in the way that people think and the competencies that are required of workers in the industry are two important issues for the implementation of digital transformation. It is first and foremost related to people's comprehension of digital transformation procedures and their aptitude for making efficient use of digital technology. A survey was done to determine the level of awareness among Ukrainian educators regarding the procedures involved in digital transformation. The findings of the research indicate that they should become more knowledgeable about the procedures involved in digital transformation. The authors have created a generalized model of digital transformation for organizations, enterprises, and educational institutions based on their examination of the studies under consideration.

Guo and Xu (2021) study entitled "The effects of digital transformation on firm performance: Evidence from China's manufacturing sector".

This study examines the effects of digital transformation on the operational and financial performance of businesses using empirical research. Based on panel data

collected from 2254 manufacturing enterprises in China between 2010 and 2020, it appears that there is a positive association between the intensity of digital transformation and process-based operating performance, and a U-shaped correlation between digital transformation intensity and profit-oriented financial performance. Furthermore, we discover that operating performance is significantly more permanently impacted by digital transformation than is financial performance. More lenient policies and an innovative atmosphere are needed in order to increase operating performance through digital transformation. This study demonstrates the distinct impact of digital transformation on many aspects of organizational performance and offers recommendations for firms defining their digital transformation objectives.

Rupeika Apoga, Petrovska and Bule (2022) study entitled "The effect of digital orientation and digital capability on digital transformation of SMEs during the COVID-19 pandemic".

This study aims to investigate how digital transformation is influenced by digital competence and orientation, as well as how digital transformation mediates the impact of the COVID-19 pandemic on SMEs' revenues and business models. Using survey data from 246 SMEs in Latvia, this research investigates a novel conceptual framework based on resource-based theory views. In order to fulfill the research objectives, this study employed a mediation analysis to investigate the mediating role of digital transformation on SME outcomes in addition to the direct effects of digital capacity and orientation on digital transformation. The findings show that digital transformation is directly and favorably impacted by both digital orientation and digital competence. Additionally, they discovered that digital transformation positively mediates the effects of both digital capability and digital orientation on revenue and business model. Policymakers, managers, and practitioners may find these findings helpful in understanding how SMEs'

outcomes are impacted by digital orientation and digital competence mediated through digital transformation.

Shen, Zhang and Liu (2022) study entitled "Digital technology adoption, digital dynamic capability, and digital transformation performance of textile industry: Moderating role of digital innovation orientation".

In this study, we employ multiple regression to investigate the relationship between a firm's adoption of digital technology and its digital transformation, using data from 367 surveys of Chinese textile enterprises. To investigate the relationship between a firm's digital transformation performance and its adoption of digital technology, digital dynamic capability, and digital innovation orientation, a conceptual model based on the resource-capability-performance framework is constructed. The findings suggest that the correlation between the adoption of digital technology and the performance of digital transformation is not as strong; instead, digital dynamic capability acts as a complete mediating factor in this path. Among all the many types of digital innovation, the efficiency of digital innovation has the largest moderating effect, and digital innovation orientation has a positive moderating effect. Furthermore, there is a noteworthy positive correlation between digital technology adoption and digital transformation performance among textile enterprises in the high-level group as opposed to those in the low-level group. These results support the model's validity, add to the body of knowledge on technology initiatives in businesses, and offer managers guidance on how to make well-informed decisions regarding digital transformation.

Li (2022) study entitled "Digital transformation and sustainable performance: The moderating role of market turbulence".

The curvilinear linkages between digital transformation and the environmental and economic aspects of sustainable performance are investigated in this study. According to survey data from 223 Chinese businesses, digital transformation accelerates economic performance but has an inverse U-shaped link with environmental performance. More intriguingly, when market instability is minimal, the pace at which digital transformation is accelerating has a greater impact on economic performance. Conversely, worse environmental performance is linked to higher levels of digital transformation during periods of extreme market turmoil. By offering fresh theoretical justifications for the erratic link between digital transformation and sustainable performance, this study adds to the body of literature. Additionally, this report helps businesses reassess their digital strategies.

Oke, Aliu, Fadamiro, Akanni and Stephen (2023) study entitled "Attaining digital transformation in construction: An appraisal of the awareness and usage of automation techniques".

This article's goal was to investigate, via the construction business in Nigeria, the degree of automation technology awareness and use in developing nations. Closed-ended questionnaires were created and distributed to Nigerian-based construction industry experts, including architects, builders, engineers, and quantity surveyors, as part of a quantitative research method. Several statistical methods, including percentages, frequencies, and mean scores, were used to assess the retrieved data. The study's respondents' significant differences in opinions were examined using the Kruskal-Wallis H-test. The results of this study showed that most construction professionals know very little about a variety of automation strategies. Furthermore, there is reason for great concern as the adoption of these innovative technologies in the building sector is still very

limited. This article describes a thorough plan for developing economies, like Nigeria, to improve construction experts' understanding of automation technology. This report also explains how many stakeholders, including government agencies, financial organizations, politicians, policymakers, and higher education institutions, may collaborate to raise public knowledge of these cutting-edge technologies. Few studies have looked at the level of understanding and usage of these technologies in the context of Nigeria, despite the fact that previous research has extensively studied the introduction of automation techniques in the construction sector of emerging nations. This research fills up this knowledge vacuum.

Tsou and Chen (2023) study entitled "How does digital technology usage benefit firm performance? Digital transformation strategy and organisational innovation as mediators".

The relationship between the use of digital technology and business performance was further investigated in this study, along with the mediating roles that organizational innovation and digital transformation strategy played. Based on a survey of supervisors from Taiwan's financial industries, an empirical study was conducted. Two hundred twenty-seven businesses answered the surveys. The results showed that the use of digital technology positively impacts organizational creativity and digital transformation strategy, which in turn affects business performance. Additionally, organizational innovation and digital transformation strategy served as full mediators between the use of digital technology and business performance.

Muthuswamy and Nithya, (2023) study entitled "Role of Cyber Security on Employees' Digital Workplace Performance: Exploring the Effects of Employees' Digital Awareness and Organizational Support".

This study looked into how the digital workplace in Saudi Arabian private sector companies was affected by cyber security, including cloud and key infrastructure security. The study also looked into how organizational support and digital awareness moderated the effects of cloud security, digital workplaces, and critical infrastructure security in Saudi Arabian private sector enterprises. Using questionnaires for surveys. The researcher obtained primary data from individuals working for private companies. Additionally, SPSS-AMOS was used by the researchers to verify the information and look at how the constructs related to one another. The findings showed a significant correlation between digital workspaces in Saudi Arabian private sector firms and critical infrastructure and cloud security. Furthermore, the findings showed that, in Saudi Arabian private sector businesses, digital awareness and organizational support significantly moderated the relationships between critical infrastructure security, cloud security, and digital workplace. The paper helps policymakers create policies about the effectiveness of digital workplaces by offering cyber security.

Tsou and Chen (2023) study entitled "How does digital technology usage benefit firm performance? Digital transformation strategy and organizational innovation as mediators".

The mediating roles of organizational innovation and digital transformation strategy on the association between digital technology use and business performance were also investigated in this study. Based on a survey of Taiwanese financial industry supervisors, an empirical study was conducted. The questionnaires received responses from 227 companies. According to the research, using digital technology positively impacts

organizational creativity and digital transformation strategy, both of which have an impact on business performance. Additionally, the relationship between the performance of the company and the use of digital technology was fully mediated by organizational innovation and digital transformation strategy.

Guo, Li, Wang and Mardani (2023) study entitled "Does digital transformation improve the firm's performance? From the perspective of digitalization paradox and managerial myopia".

They use data on Chinese A-share listed companies from 2013 to 2020 to examine the impact of digital transformation on total factor productivity and firm performance, as well as the moderating influence of managerial myopia. Our research is based on the resource-based view and upper echelons theory. The findings demonstrate that while digital transformation can greatly boost overall factor productivity, it can also negatively impact firm performance by raising management costs, lowering total asset turnover, and raising the rate of operating costs. It is possible for managerial myopia to greatly intensify the adverse consequences of digital revolution. Firm performance is not enhanced by low- or high-digital transformation, but it can be greatly enhanced by median-digital transformation. The impact of digital transformation on business performance is more detrimental to labor-intensive firms. The resource-based approach and upper echelons theory are enhanced and supplemented by this study, which also expands on previous research on the economic effects of digital revolution in poor nations.

Martínez-Peláez, Ochoa-Brust, Rivera, Félix, Ostos, Brito & Mena (2023) study entitled "Role of digital transformation for achieving sustainability: mediated role of stakeholders, key capabilities, and technology".

The purpose of this study is to determine the best ways for MSMEs' owners or senior managers to launch a long-lasting digital transformation initiative. A thorough evaluation

of the literature was conducted, encompassing 59 papers spanning the years 2019 to 2023. Therefore, this study looks at the technologies that can help MSMEs achieve their sustainability goals, highlights the importance of stakeholders in achieving a successful digital transformation journey, and identifies the first steps MSMEs' owners can take to start the transition by identifying critical organizational capabilities required for successful transformation. In order to support decisions and initiatives that prioritize sustainability, owners or top management should first modify the corporate culture. Second, stakeholders play a key part in the innovation process that makes organizations more competitive both locally and internationally. Last but not least, big data is the technology that can help MSMEs the most since it will make it possible to analyze all types of data and will significantly alter the way that decisions are made.

Zhang, Xu and Ma (2023) study entitled "information technology investment and digital transformation: the roles of digital transformation strategy and top management".

From the standpoint of the digital transformation strategy, this study investigated the process by which IT infrastructure affects an organization's digital transformation. This study also looked at how top management influences the linkages between digital transformation strategy and enterprise-wide digital transformation as well as between IT infrastructure and digital transformation strategy. 180 sample data were gathered by a questionnaire survey of Chinese firms, and the hypothesis was tested using the partial least squares-structural equation modeling (PLS-SEM) approach. The interaction between enterprise digital transformation and IT infrastructure is totally mediated by digital transformation strategy. Moreover, the association between IT infrastructure and digital transformation strategy, as well as the relationship between digital transformation strategy and digital transformation, are significantly moderated positively by top management.

2.3 What distinguishes the current study from previous studies?

a. The current study combined three variables that previous studies had not previously collected, according to the researcher's knowledge, which are (digital transformation, Strategic performance and digital awareness).

b. The current study adopted digital awareness as a mediator variable, and this was not studied by previous studies.

c. The choice of digital awareness as a mediator is to link the dependent variable and the independent variable in a way to achieve integration between them in order to reach the goal of the study.

d. Also, this study is applied on a very important sector which is the Banks sector in Jordan (capital bank), and previous studies were not applied to this sector (capital bank).

Capital Bank (Ideas and Activities)

Capital Bank, established in 1995 and headquartered in Amman, Jordan, is one of the leading financial institutions in the Middle East. Known for its comprehensive range of banking services, including corporate, retail, investment, and private banking, the bank has built a strong reputation for providing innovative financial solutions and exceptional customer service. The bank's structure comprises functional departments, encompassing all group subsidiaries. It also illustrates the Board of Directors, its committees, and other entities affiliated with the bank. These functional departments are distributed into four groups: operations, support, business, and control. With a focus on technology and digital banking, Capital Bank continues to evolve with the financial landscape, offering a wide variety of products tailored to meet the diverse needs of its clients. The bank is committed to driving economic development and growth in the region through its expansive offerings and focus on sustainable financial practices.

Capital Bank has made significant strides in terms of both its market share and customer base, expanding its presence in the region through strategic investments and acquisitions. With 1,305 employees, the bank has been able to leverage a skilled and dedicated workforce to enhance its operational efficiency and customer engagement. Capital Bank's vast range of services includes savings and current accounts, loans, credit facilities, and treasury services. The bank currently operates a growing network of branches, with more than 30 locations, ensuring it provides accessible financial services to its broad customer base across Jordan and other regions. Capital Bank is also committed to corporate social responsibility initiatives, supporting a variety of social, economic, and environmental projects.

The organizational structure of Capital Bank is designed to ensure effective management and seamless operations across its various business lines. At the helm is the CEO, who leads the bank's strategic direction, supported by senior executives overseeing specialized divisions such as retail banking, corporate banking, risk management, finance, and human resources. Each department is led by professionals who drive the bank's mission of delivering value to its customers while maintaining a strong commitment to corporate governance and regulatory compliance. The clear and efficient organizational hierarchy ensures the bank's ability to adapt to market changes and continues to grow, both in terms of revenue and customer satisfaction.

The organizational structural hierarchy of Capital Bank follows a structured framework that is shown in figure 2.1, with the Board of Directors at the top, overseeing the bank's strategic direction and governance. Supporting the board are specialized Board Committees, including Corporate Governance, IT, Strategy, Risk, and Audit, which provide oversight in key operational areas. Reporting directly to the board is the Group

CEO, who is responsible for executing strategic initiatives and managing overall bank operations. The Secretary of the Board facilitates communication between the board and executive management, while the Group Audit function ensures compliance and risk management. Under the CEO, the bank is structured into various divisions, including the National Bank of Iraq and the Capital Investments Group, which focus on institutional banking and investments. Other key divisions include Group Consumer Banking, Treasury & Investments, Institutional Banking, and Group International, which handle core financial services. Additionally, Group New Businesses oversees innovation through Blink and Payments & Acquiring, while Group Support & Services manages internal operations such as Finance, Marketing, Legal, and Human Resources. Group Banking focuses on risk, compliance, credit, and remedial functions, ensuring financial stability. This hierarchical structure ensures a clear chain of command, operational efficiency, and strategic alignment with business goals.
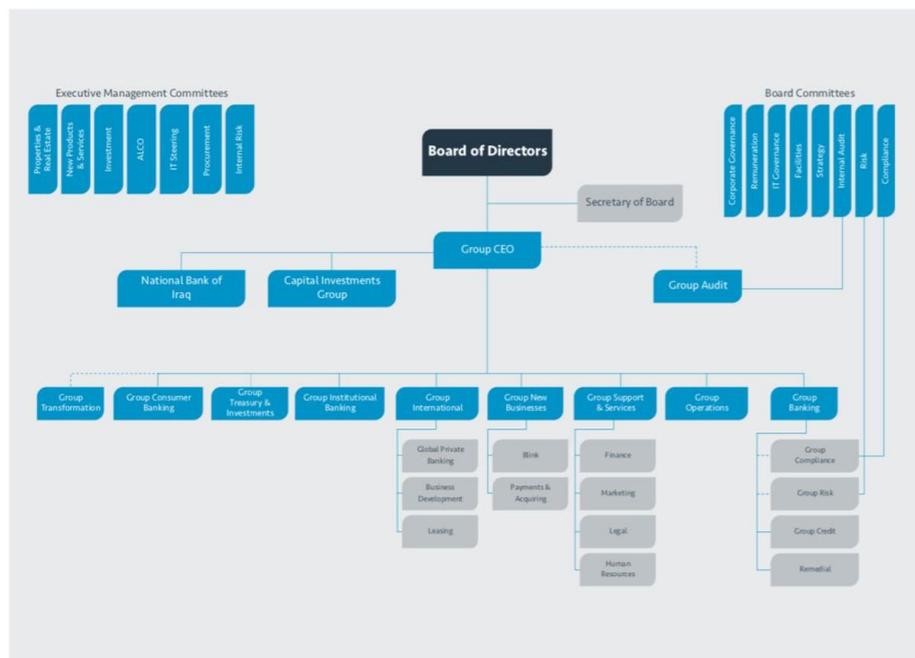
(Figure 2.2 demonstrates the Social Hierarchy of Capital Bank)

Chapter Three

Study methodology (Method and procedures)

3.1 Study Design

3.2 Population and Study Sample

3.3 Data Collection Methods

3.4 Reliability of Study Tool

3.5 Study Variables

3.6 Statistical Methods

Chapter Three

Study methodology (Method and procedures)

The study methodology is explained in this chapter in terms of the study design, sample, population, reliability, validity, and the method and statistical methods the researcher employed in this study.

3.1 Study Design

The study was applying and follow qualitative and quantitative research approach.

3.2 Population and Study Sample

Given the massive size (1305 individuals) according to the bank's human resources department, of the community and, therefore, the difficulty of reaching all the vocabulary, the researcher resorted to the tactic of sampling, where a sample size of 306 people was withdrawn, representative to the population according to tables by (Sekaran & Bougie, 2016). As for the type of sampling method, it has been through the systematic random sample.

Step 1

The population was defined as 1305 and this population corresponds to 306 individuals according to (Sekaran & Bougie, 2016)

Step 2

The population was divided according to the sample size, meaning 1305/306 = 4 people, i.e. each time we take 4 people

Step 3

The population was divided equally into 3 layers, each layer with a size of 435, and each layer draws a regular sample of 102

Step 4

The first layer was numbered from 1 to 434, and the second layer was numbered from 435 to 870. Finally, the third layer was divided from 871 to 1305.

Step 5

In light of this, we randomly drew 102 individuals from each layer in a sequence of 4 to obtain 102 from each layer.

Figure 3-1: The Steps for Systematic Random Sampling

3.3 Data Collection Methods

- **Primary source** → data was gathered by :

- **Secondary source** → Data in the theoretical part was collected by using journals, books, other research papers, other different related sources.

The first source: exploratory interviews conducted and mentioned.

The second source: The questionnaire was the primary tool, and a questionnaire was developed to measure the three variables of the study. The questionnaire was designed in three parts and was determined by three variables: digital transformation, strategic performance, digital awareness. The questionnaire consisted of sixty-six questions.

In accordance to the study conducted by Rathi and Ronald (2022), the researchers mentioned some of the advantages of using questionnaire as tool to collect data, for example: a questionnaire saves time, cost, and energy, also it has less administrative problems and issues, it is useful and useable when having a massive population, and respondents have enough time to think upon the questions.

1. Preparing questionnaire paragraphs

By reviewing and benefiting from the references mentioned in the table below, a group of paragraphs directly related to the study variables were collected.

Table (3.1) References for preparing and developing questionnaire paragraphs

Study variables	Reference
Digital transformation • Process • Data • People • Technologies	• Ivančić, Vukšić & Spremić (2019) • Pakurár, Haddad, Popp, Khan & Oláh (2019)
Strategic performance • Financial perspective • Customer perspective • Internal process perspective • Growth and learning perspective	• Khan & Halabi (2009) • Pakurár, Haddad & Popp (2019) • Khan & Oláh (2019) • Morze & Strutynska (2021)
Digital awareness	• Muthuswamy & Nithya (2023) • Serdarušić, Pancić & Zavišić (2024)

3.4 Validity of Study Tool

Three types of validity have been used for the purpose of ensuring the validity of the instrument. The following is an explanation of these types:

- Face validity of this study

Ten Knowledgeable academic reviewers who worked at various Jordanian universities were given the questionnaire in order to gather feedback on the paragraphs' appropriateness and validity. Refer to Appendix No. (3) for further information.

The outcomes of this stage are as follows:

- Deleting (13) paragraphs from the questionnaire.

- Modifying the wording of some paragraphs.

- After carefully considering all the opinions and suggestions of the referees, we developed the study questionnaire which comprising (48) items. Refer to Appendix No. (4)

- **Construct validity:**

The structural validity of the study tool must be ensured. Pearson By calculating the correlation coefficients between each paragraph and the overall score for its axis, the ability of each scale paragraph to stand out was assessed. Items having correlation values less than (0.25) are regarded as poor and should be deleted, according to Linn and Gronlund (2012). The tables below demonstrate this:

Table (3-2) Correlation coefficients between each of the independent variable's dimensions' paragraphs and the overall degree of its axis

Dimensions of the independent variable: Digital transformation							
Process		Data		People		Technologies	
Paragraph	Correlation Coefficient **	Paragraph	Correlation Coefficient**	Paragraph	Correlation Coefficient**	Paragraph	Correlation Coefficient**
1	.936**	1	.686**	1	.840**	1	.880**
2	.914**	2	.905**	2	.835**	2	.835**
3	.924**	3	.873**	3	.853**	3	.851**
4	.923**	4	.831**	4	.842**	4	.879**
5	.887**	5	.883**	5	.813**	5	.906**
**. Correlation is significant at the 0.01 level (2-tailed).							

The information in the table above clearly shows that the coefficients for distinguishing paragraphs for " Digital transformation " ranged between 0.686 and 0.936, which are significant values at the level (0.01), indicating that the paragraphs have a high distinction and are greater than (0.25), demonstrating that the paragraphs are accurate representations of the variables the independent study variable's paragraphs were intended to measure.

Table (3.3) Correlation coefficients between the total score for the dependent variable's axis and each of the dependent variable's dimensions

Dimensions of the independent variable: Strategic performance							
financial perspective		Customer perspective		Internal process perspective		Growth and learning perspective	
Paragraph	Correlation Coefficient **	Paragraph	Correlation Coefficient**	Paragraph	Correlation Coefficient**	Paragraph	Correlation Coefficient**
1	.800**	1	.763**	1	.849**	1	.809**
2	.812**	2	.818**	2	.879**	2	.864**
3	.818**	3	.869**	3	.864**	3	.915**
4	.800**	4	.825**	4	.866**	4	.864**
5	.707**	5	.704**	5	.791**	5	.787**
6	.360**	6	.393**	6	.518**	6	.480**
**. Correlation is significant at the 0.01 level (2-tailed).							

The information in the table above clearly shows that the coefficients for differentiating paragraphs for "Strategic performance" ranged between (0.36- 0.915), which are significant values at the level (0.01), showing that the paragraphs have a high distinction and are greater than (0.25), demonstrating that they are true to the dependent study variable's intended measurement.

Table (3.4) Correlation indices between each of the mediator variable's paragraphs and the overall score

Paragraph	Correlation coefficient
1	.776**
2	.867**
3	.876**
4	.894**
5	.917**
6	.912**
7	.799**
8	.843**
9	.896**
10	.904**
11	.875**
12	.801**

The information in the table above clearly shows that the coefficients for distinguishing paragraphs for " Digital awareness " ranged between (0.776-0.917), significant values at the level (0.01), indicating that the paragraphs have a high distinction and are greater than (0.25), demonstrating that the moderated study variable's paragraphs accurately reflect the variables they were intended to measure.

Convergent structural validity using confirmatory factor analysis (CFA):

The convergent structural validity of the study variables was confirmed using the exploratory general analysis test, as demonstrated in the accompanying tables.

Firstly: Convergent structural validity, confirmatory factor analysis (CFA) of the independent variable (Digital transformation):

AMOS program was used to calculate confirmatory factor analysis (CFA) of the independent variable (Digital transformation). Following results are found:
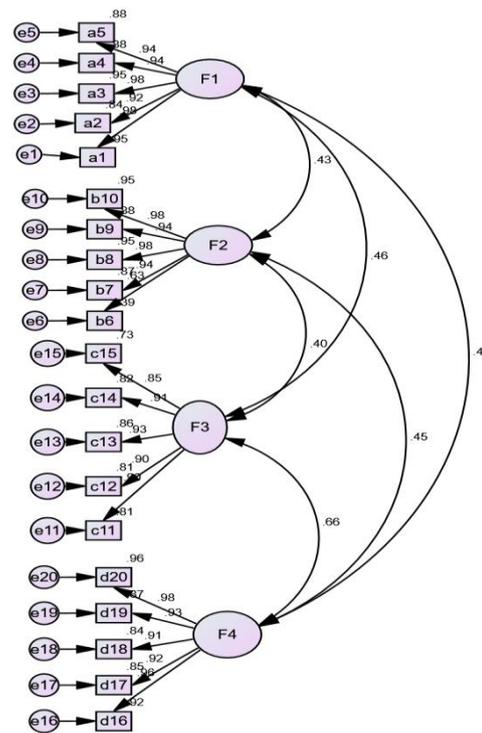
Figure (3-2) confirmatory factor analysis (CFA) of the (Digital transformation)

Table (3.5) Model Fit Summary of the (Digital transformation)

Indicator	AGFI	$\dfrac{X^2}{df}$	GFI	RMSEA	CFI
Value Recommended	> 0.8	< 5	> 0.90	≤0.10	> 0.9
Value of Model	0.962	3.453	0.93	0.092	0.913

Above Table shows that all indications were determined to align with the requisite standard score, signifying the validity of this variable.

Secondly: Convergent structural validity, confirmatory factor analysis (CFA) of the dependent variable (Strategic performance):

AMOS program was used to calculate confirmatory factor analysis (CFA) of the dependent variable (Strategic performance). Following results are found:
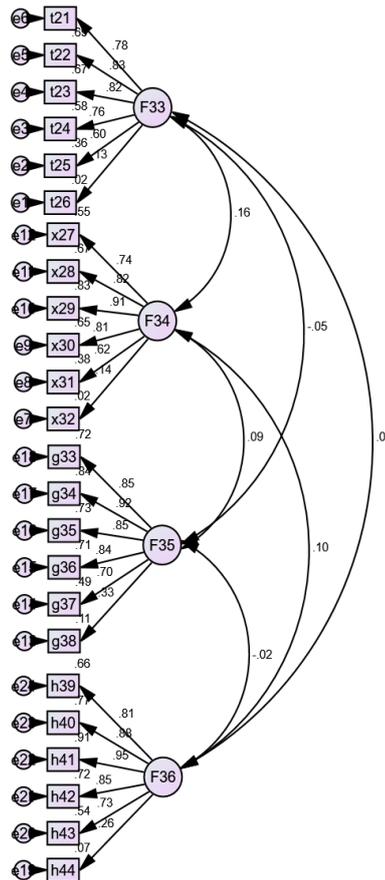
Figure (3-3) confirmatory factor analysis (CFA) of the (Strategic performance)

Table (3.6) Model Fit Summary of the (Strategic performance)

Indicator	AGFI	$\frac{X^2}{df}$	GFI	RMSEA	CFI
Value Recommended	> 0.8	< 5	> 0.90	≤0.10	> 0.9
Value of Model	0.887	1.479	0.907	0.041	0.969

Above Table shows that all indications were determined to align with the requisite standard score, signifying the validity of this variable.

Thirdly: Convergent structural validity, confirmatory factor analysis (CFA) of the Mediator variable (Digital awareness):

AMOS program was used to calculate confirmatory factor analysis (CFA) of the Mediator variable (Digital awareness). Following results are found:
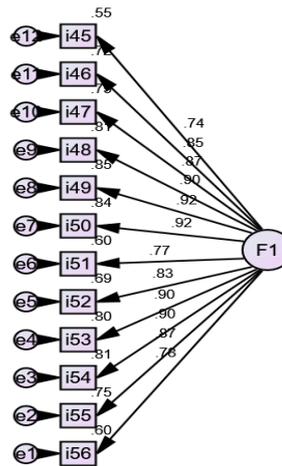
Figure (3-4) confirmatory factor analysis (CFA) of the (Digital awareness)

Table (3.7) Model Fit Summary of the (Digital awareness)

Indicator	AGFI	$\dfrac{X^2}{df}$	GFI	RMSEA	CFI
Value Recommended	> 0.8	< 5	> 0.90	≤0.10	> 0.9
Value of Model	0.878	4.528	0.901	0.071	0.925

Above Table shows that all indications were determined to align with the requisite standard score, signifying the validity of this variable.

3.5. Reliability of Study Tool

Cronbach's Alpha coefficients were discovered to confirm the reliability of the research tool. The following table displays the results:

Table (3.8) Cronbach's Alpha coefficients for testing the stability of the study tool

Study variables		Cronbach Alpha Coefficients	Composite Reliability (CR)	# of paragraphs
Independent variable	Process	0.981	0.984	5
	Data	0.917	0.941	5
	People	0.96	0.968	5
	Technologies	0.961	0.97	5
	Digital transformation	0.953	0.958	20
Dependent variable	Financial perspective	0.802	0.904	6
	Customer perspective	0.808	0.91	6
	Internal process perspective	0.881	0.915	6
	Growth and learning perspective	0.862	0.926	6
	Strategic performance	0.779	0.977	24
Mediating variable	Digital awareness	0.97	0.974	12

All of the Cronbach's alpha coefficient values and (CR) values, are greater than (0.7), according to the researcher, indicating the stability of the study tool (Hair et al., 2010)

Consequently, the final version of the questionnaire was refined and structured to comprise 48 items . (appendix 4)

Questionnaire distribution:

The researcher distributed (306) questionnaires, and despite follow-up and communication, the number of questionnaires valid for analysis was (289) questionnaires, which constitutes (95%) of the questionnaires distributed.

Description of the characteristics of the study sample:

The following table describes the characteristics of the study sample.

Table (3.9) Description of the characteristics of the study sample

Variable	Category	Frequency	Percent
Gender	Female	193	66.8
	Male	96	33.2
	Total	**289**	**100.0**
Age group	25 – less than 35	53	18.3
	35 – less than45	99	34.3
	45 – less than55	63	21.8
	55 and more	74	25.6
	Total	**289**	**100.0**
Educational qualification	Bachelor degree	190	65.7
	Master degree	89	30.8
	Doctoral degree	10	3.5
	Other	-	-
	Total	**289**	**100.0**
Years of experience	Less than 5 years	44	15.2
	6 to 10 years	87	30.1
	11 to 15 years	31	10.7
	16 to 20 years	48	16.6
	20 years and more	79	27.3
	Total	**289**	**100.0**
Employee level	Manager	66	22.8
	Team leader	77	26.6
	Senior	110	38.1
	Officer	36	12.5
	Total	**289**	**100.0**

The results shown in the table above demonstrated the following:

- Male make up (33.2%) of the population overall in the study sample, while female make up (66.8%). Because the type of employment in capital bank firms does not depend more on one gender than the other, it is likely that the percentage of men is close to the percentage of women.

- The importance of this study is increased by the fact that the majority of capital bank personnel hold advanced degrees, as evidenced by the fact that (65.7%) of the study sample holdes bachelor's degrees, (30.8%) have master's degrees(3.5%) have doctorates.

- (18.3%) of the study sample's members are between the ages of 25 and 35. The age range for this population is 36 to 40. While (34.3%) of the population is between the ages of 41 and 45, (47.4%) is above that age.

- Compared to (15.2 %) who have less than 5 years, (30.1%) who have between 6-10 years, (10.7%) who have between 11 to 15 years, and (16.6%) who have more than twenty, (27.3%) of them have 16 to 20 years' experience.

- Compared to (22.8%) who manager than, (26.6%) who team leader, (12.5%) who senior, and (38.1%) of them Officer.

3.6 Statistical Methods

Statistical techniques were employed to conduct descriptive and inferential analysis using the AMOS program. The data was coded, analyzed, and used by the researcher to examine the study's data and evaluate its hypotheses. The (0.05) significance threshold has been used to assess hypotheses. As seen in Table (3-1).

Table (3.10) The statistical methods used

Descriptive statistics:					
Use frequencies and percentages to determine how the attributes of the sample members are distributed.					
Determine the sample members' typical responses to the study's questionnaire's questions by computing the arithmetic mean. Five-point Likert scale					
Degree	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
Approval	5	4	3	2	1
Relative Weight	81-100%	61-80%	41-60%	21-40%	1-20%
Length of the period=	upper – lower The number of levels		=	5-1 3	1.33
Levels number to be :					

Ranged	Degree
1 to less than 2.34	Low
2.34 to less than 3.68	Medium
3.68 to less than 5	High

Use the standard deviation to gauge how dissimilar the sample members' replies are from their mathematical mean.
Inferential statistics:
Skewness and kurtosis are used to examine the normal distribution of the data.
The Person Correlation Test is used to assess the concept's validity, the reliability of the independent variable correlation coefficients, the degree to which each item's score is related to the overall score on its axis, and the distinguishability of each item on the scale.
VIF test to determine whether the research model is robust and to rule out the presence of independent factor interference
The Cronbach Alpha consistency coefficient is used to evaluate the research instrument's stability.
Investigative aspects of the examination of the asymptotic structural validity test
Path analysis to examination the Study hypotheses through SEM by AMOS

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Chapter Four

Data Analysis and Hypothesis Testing

4.1 Introduction

4.2 Descriptive Analysis

4.3 Hypotheses Testing

Chapter Four

Data Analysis and Hypothesis Testing

4.1 Introduction

This chapter presents the results from examining and evaluating primary data using AMOS. The data falls into two main groups. The first part covers the average and standard deviation of the research survey looking at how the sample answered the survey questions. The next part tests the study's hypotheses.

4.2 Descriptive Analysis

The tables displayed above utilize Mean and standard deviation as statistical measures to indicate attitudes.:

First: Digital transformation

Table (4.1) Mean and standard deviation for Digital transformation

	Mean	Std. Deviation	Level of acceptance
1- The bank management monitors daily operations through digital analysis tools.	3.083	.928	Medium
2- The bank's management evaluates operations through specific digital performance indicators.	3.097	.915	Medium
3- Bank management improves banking services by expanding digital options	3.045	.947	Medium
4- The bank management relies on the digital system in providing financial performance reports.	3.031	.962	Medium
5- The bank management uses digital analysis techniques in decision making.	3.176	.935	Medium
Process	**3.0864**		**Medium**
6- The bank's management seeks to convert all customer data digitally.	2.952	1.108	Medium
7- The bank management stores vital data digitally.	3.284	1.001	Medium
8- Bank management deals with big data	3.187	1.034	Medium
9- The bank management provides protection for sensitive data through digital encryption technologies.	3.142	1.066	Medium
10- The bank's management relies on digital data to analyze customer behavior.	3.170	1.039	Medium
Data	3.147		Medium

	Mean	Std. Deviation	Level of acceptance
11- The bank management provides regular training to employees on the use of digital technologies.	3.578	.990	Medium
12- The bank management motivates its employees to contribute to the development of digital solutions.	3.561	.974	Medium
13- The bank's management encourages employees to use digital collaboration tools to improve internal communication.	3.606	.984	Medium
14- The bank's management has specialized digital officers to follow up on technology developments and applications.	3.619	.986	Medium
15- The bank management has allocated digital support teams to guide customers in using digital systems.	3.543	.957	Medium
People	3.5814		Medium
16- The bank management uses cloud computing technologies.	3.298	.936	Medium
17- The bank's management relies on predictive analysis techniques in strategic planning.	3.239	.994	Medium
18- The bank's management is focused on achieving integration of digital systems with banking.	3.273	.949	Medium
19- The bank management is keen to contract with reliable suppliers to supply digital technologies.	3.304	.915	Medium
20- The bank management uses digital platforms in customer relationship management.	3.322	.892	Medium
Technologies	3.287		Medium
Digital transformation	3.275		Medium

Following Results are found:

- **Process**

The above table indicates that the values of the arithmetic means ranged between (3.031-3.176) with standard deviations between (0.915-0.962), and all paragraphs received an average degree of appreciation. Paragraph No. (5), which states "The bank management relies on the digital system in providing financial performance reports.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.176). While paragraph No. (4), which states "Bank management improves banking services by expanding digital options", ranked last, as it was achieved with a high rating

and an arithmetic mean of (3.031). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the process dimension reached (3.0864) and in the direction of approval and with a high degree of appreciation.

- **Data**

The above table indicates that the values of the arithmetic means ranged between (2.952-3.284) with standard deviations between (1.001-1.108), and all paragraphs received an average degree of appreciation. Paragraph No. (7), which states the bank management stores vital data digitally.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.284). While paragraph No. (6), which states "The bank's management seeks to convert all customer data digitally.", ranked last, as it was achieved with a high rating and an arithmetic mean of (2.952). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the data dimension reached (3.147) and in the direction of approval and with a high degree of appreciation.

- **People**

The above table indicates that the values of the arithmetic means ranged between (3.543-3.619) with standard deviations between (0.957-0.990), and all paragraphs received an average degree of appreciation. Paragraph No. (14), which states "The bank's management has specialized digital officers to follow up on technology developments and applications.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.619). While paragraph No. (15), which states "The bank management has allocated digital support teams to guide customers in using digital systems.", ranked last, as it was achieved with a high rating and an arithmetic mean of

(3.543). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the people dimension reached (3.5814) and in the direction of approval and with a high degree of appreciation.

- **Technologies**

The above table indicates that the values of the arithmetic means ranged between (3.239-3.322) with standard deviations between (0.892-0.994), and all paragraphs received an average degree of appreciation. Paragraph No. (20), which states "The bank management uses digital platforms in customer relationship management", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.322). While paragraph No. (17), which states "The bank's management relies on predictive analysis techniques in strategic planning.", ranked last, as it was achieved with a high rating and an arithmetic mean of (3.239). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the technologies dimension reached (3.287) and in the direction of approval and with a high degree of appreciation.

Second: Strategic performance

Table (4.2) Mean and standard deviation for Strategic performance

	Mean	Std. Deviation	Level of acceptance
21- The Bank's management diversifies its investment portfolios based on its strategic orientations.	2.699	.911	Medium
22- The Bank's management maintains liquidity levels consistent with its obligations.	2.647	.886	Medium
23- The Bank's management conducts liquidity stress tests periodically.	2.509	.993	Medium
24- The bank management monitors the receivables turnover rate.	2.464	1.051	Medium
25- The bank's management adopts a conservative lending policy.	2.900	1.074	Medium

	Mean	Std. Deviation	Level of acceptance
26- The bank's management achieves the profitability targets set in its strategic plan.	3.536	1.044	Medium
Financial perspective	2.792		Medium
27- The bank management ensures a quick response to customer inquiries.	2.713	.952	Medium
28- The bank management periodically trains employees on how to speed up processing time.	2.630	.934	Medium
29- The bank management considers customer satisfaction a strategic priority.	2.540	.971	Medium
30- The bank management carefully analyzes customer complaints.	2.505	1.146	Medium
31- The Bank's management involves its distinguished clients in shaping its strategic directions.	2.824	1.176	Medium
32- Efficient channels are available to respond to customer inquiries as quickly as possible.	3.263	1.190	Medium
Customer perspective	2.746		Medium
33- The bank's management has sufficient capacity to handle the current workload.	2.983	1.110	Medium
34- Coffee management develops the learning curve of its employees.	2.952	1.108	Medium
35- The bank management is interested in analyzing the structure of operating costs.	2.699	1.203	Medium
36- The bank's management emphasizes achieving the required quality levels in performance.	2.734	1.360	Medium
37- The Bank's management is developing plans to integrate the use of resource management.	2.986	1.266	Medium
38- The Bank invests in continuously improving its operational capabilities.	3.564	1.203	Medium
internal process perspective	**2.986**		**Medium**
39- The Bank's management designs its training programs in light of its strategic objectives.	2.827	.900	Medium
40- The bank monitors the level of development in the performance of its employees.	2.727	.853	Medium
41- The bank management involves employees in international workshops.	2.630	.885	Medium
42- The bank's management focuses on strategic learning.	2.574	.998	Medium
43- The bank management provides development opportunities in digital finance topics.	2.824	1.024	Medium
44- The Bank ensures the development of employee competencies in line with its strategic objectives.	3.152	1.154	Medium
Growth and learning perspective	2.789		Medium
Strategic performance	2.828		Medium

Following Results are found:

- **Financial perspective:**

Financial perspective: The table(4.2) indicates that the values of the arithmetic means ranged between (2.464-3.536) with standard deviations between (0.886-1.074), and all paragraphs received an average degree of appreciation. Paragraph No. (26), which states "The bank's management achieves the profitability targets set in its strategic plan.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.536). While paragraph No. (24), which states "The bank management monitors the receivables turnover rate", ranked last, as it was achieved with a high rating and an arithmetic mean of (2.464). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the financial perspective dimension reached (2.792) and in the direction of approval and with a high degree of appreciation.

- **Customer perspective**

Table(4.2) indicates that the values of the arithmetic means ranged between (2.505-3.263) with standard deviations between (0.934-1.190), and all paragraphs received an average degree of appreciation. Paragraph No. (32), which states "Efficient channels are available to respond to customer inquiries as quickly as possible", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.263). While paragraph No. (30), which states "The bank management carefully analyzes customer complaints.", ranked last, as it was achieved with a high rating and an arithmetic mean of (2.505). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the customer perspective dimension reached (2.746) and in the direction of approval and with a high degree of appreciation.

• **internal process perspective**

The above table indicates that the values of the arithmetic means ranged between (2.699-3.564) with standard deviations between (1.108-1.360), and all paragraphs received an average degree of appreciation. Paragraph No. (38), which states "The Bank invests in continuously improving its operational capabilities.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.564). While paragraph No. (35), which states "The bank management is interested in analyzing the structure of operating costs.", ranked last, as it was achieved with a high rating and an arithmetic mean of (2.699). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the internal process perspective dimension reached (2.986) and in the direction of approval and with a high degree of appreciation.

• **Growth and learning perspective**

The above table indicates that the values of the arithmetic means ranged between (2.574-3.152) with standard deviations between (0.853-1.154), and all paragraphs received an average degree of appreciation. Paragraph No. (44), which states "The Bank ensures the development of employee competencies in line with its strategic objectives.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.152). While paragraph No. (42), which states "The bank's management focuses on strategic learning.", ranked last, as it was achieved with a high rating and an arithmetic mean of (2.574). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the growth and learning perspective dimension reached (2.828) and in the direction of approval and with a high degree of appreciation.

Third: Digital awareness

Table (4.3) Mean and standard deviation for Digital awareness

	Mean	Std. Deviation	Level of acceptance
45- The bank management meets the training needs for the use of digital tools.	3.14	.960	Medium
46- The Bank's management monitors the effectiveness of employees' use of digital applications.	3.33	1.016	Medium
47- The bank management follows up on the effectiveness of employees' use of digital applications.	3.37	1.020	Medium
48- Bank management evaluates employees' efficiency in using digital tools.	3.39	1.036	Medium
49- Bank management evaluates the level of digital collaboration among employees.	3.34	.980	Medium
50- The bank management follows up on the number of digital decisions completed.	3.26	.960	Medium
51- The bank management determines the number of digital transactions that were not completed within the specified times.	3.15	.915	Medium
52- The bank management allows constructive criticism to develop digital procedures.	3.26	1.026	Medium
53- Digital banking services offered by the bank are user-friendly and intuitive.	3.36	.991	Medium
54- The bank promptly resolves issues related to digital banking services.	3.33	.971	Medium
55- The bank provides adequate information and training on using digital banking services.	3.29	.926	Medium
56- know that all kinds of transactions that perform in digital environments will be recorded.	3.22	.927	Medium
Digital awareness	3.287		Medium

The above table indicates that the values of the arithmetic means ranged between (3.14-3.39) with standard deviations between (0.915-1.026), and all paragraphs received an average degree of appreciation. Paragraph No. (48), which states "Bank management evaluates employees' efficiency in using digital tools.", achieved first place and at an average level, as it was achieved with an arithmetic mean of (3.39). While paragraph No. (45), which states "The bank management meets the training needs for the use of digital

tools", ranked last, as it was achieved with a high rating and an arithmetic mean of (3.14). It is noted from the table that the values of the averages expressed by the study sample members were neutral, and according to the above table, the arithmetic mean value for the digital awareness dimension reached (3.287) and in the direction of approval and with a high degree of appreciation.

Normal distribution test

Skewness and Kurtosis coefficients were collected to check the study's data for regularity. The data were regarded as being normally distributed if the values of these two coefficients were smaller than (2) (Doane & Seward, 2015). The following table demonstrates:

Table (4.5) Normal distribution of the data based on the skewness and Kurtosis coefficients

	Mean	Std. Deviation	Skewness	Kurtosis
Process	3.0864	.90829	-.127	.326
Data	3.147	.91458	-.362	.484
People	3.5814	.90982	-.360	.336
Technologies	3.287	.87507	-.141	.454
Strategic performance	2.8283	.43249	.807	1.485
Financial perspective	2.7924	.70612	.201	.099
Customer perspective	2.7457	.76263	.202	.165
Internal process perspective	2.9862	.95974	.869	.041
Growth and learning perspective	2.7889	.74952	.016	1.017
Digital awareness	3.2869	.84809	-.073	.619

The central limit theorem implies that all arithmetic means of the samples are distributed closely to the normal if we choose all possible samples from a certain population and compute the arithmetic mean for each sample. The findings in the table above, which demonstrate that all values of the skewness and Kurtosis coefficient are less than 2, demonstrating that the data are distributed regularly, confirm this. (Fidell, Tabachnick, 2018).

The suitability of the study model to statistical methods

To perform multiple regression analysis tests, the independent variables must be significantly correlated with the dependent variable, but they must also not be significantly related to one another because this reduces the value of (R) because the independent variables have a common variance. Due to the challenges in determining the relative significance of each independent variable as well as the dependent variable itself (Dudin, 2018), the Multiple Linear Correlation Test (Multicollinearity) was performed to confirm this.

Table (3-12) shows that the tolerance coefficient of the independent variables was less than 1 and greater than 0.1, and the values of the variance inflation factor (VIF) are less than 5, which is an indication that there is no strong correlation between the independent variables in addition to confirming that the data met the requirement for the normal distribution prior to using this method (Hair et al., 2018).

Table (4.6) The results of the test of the strength of the correlation between the independent variables

	Tolerance	VIF
Process	.631	1.585
Data	.577	1.732
People	.585	1.711
Technologies	.505	1.980

4.3 Hypotheses Testing

Main hypothesis

H0.1 There is no impact of the digital transformation on the strategic performance in capital Bank at ($\alpha \geq 0.05$).

Table (4-7) Ho1 Testing

			Estimate	S.E.	C.R.	P	Result
performance	<---	Transformation	.527	.044	12.000	***	supported

For H0.1, the outcomes further confirmed that there is an impact of the digital transformation on the strategic performance in capital Bank at ($\alpha \geq 0.05$) (C.R. = 12.000; p-value ≤ 0.001). There could be a number of factors explaining such outcomes to confirm that, at Capital Bank, digital transformation influences strategic performance. Digitally enhanced tools offer better internal operational efficiency and customer experiences while facilitating data-informed decision-making. Automation of processes and offering personalized services will help the bank in cost reduction and increasing the satisfaction of customers to grow. Further, this innovation and agility set an avenue for easy adaptation to changes in the market. Such technological advances create a competitive edge for Capital Bank in resource optimization, scaling up operation, and enhancing strategic performance. As Shown in the following figure:
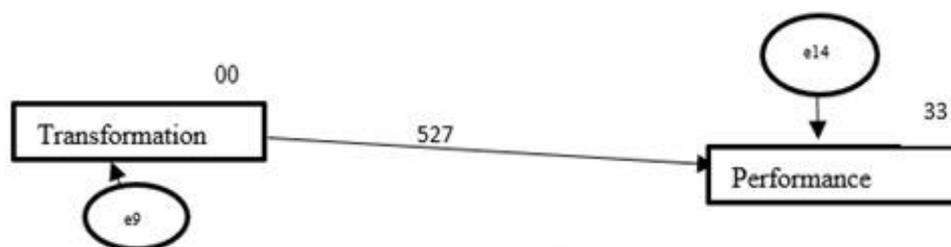

Figure (4-1) Ho1 Testing

From which the following sub-hypotheses branch:

H01.1 There is no impact of the digital transformation on the financial perspective in capital Bank at (α ≥0.05).

Table (4-8) Ho1.1 Testing

			Estimate	S.E.	C.R.	P	Result
Financial	<---	transformation	.564	.058	9.711	***	supported

For H01.1, the outcomes further confirmed that there is an impact of the digital transformation on the financial perspective in capital Bank at (α ≥ 0.05) (C.R. = 9.711; p-value ≤ 0.001). The confirmation of the outcomes that digital transformation impacts the financial perspective at Capital Bank can be justified through a number of key aspects: digital transformation enhances efficiency through automation of processes, reduction in operational costs, and increasing productivity. This leads to better financial management and cost control. Moreover, with the bank's ability to drive data analytics into decision-making, it is better placed to manage risks and have focused investment for profitability enhancement. Digital innovations also enable Capital Bank to enter new revenue streams at the level of digital products and services, further strengthening its financial performance. As Shown in the following figure:
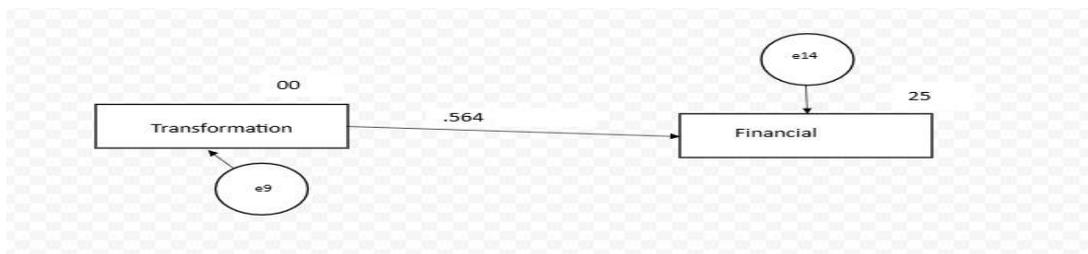

Figure (4-2) H01.1 Testing

H01.2 There is no impact of the digital transformation on the customer perspective in capital Bank at (α ≥ 0.05).

Table (4-9): Ho1.2 Testing

			Estimate	S.E.	C.R.	P	Result
Customer	<---	Transformation	.588	.062	9.528	***	supported

For H01.2, the outcomes further confirmed that there is an impact of the digital transformation on the customer perspective in capital Bank at (α ≥ 0.05) (C.R. = 9.528; p-value ≤ 0.001). A number of grounds can justify these results, which prove digital transformation influences the customer's perspective about Capital Bank. The use of digital tools-like mobile phone banking applications and online services, AI-powered customer services-all facilitate ease of convenience and accessibility to the customers. These ultimately contribute to a more personalized, seamless experience while dealing with banking, thus escalating customers' satisfaction and loyalty level. Besides, digital transformation allows quick response times, allowing for more tailored financial solutions to evolving customer needs. This therefore places Capital Bank in a better place in winning and retaining customers hence nurturing the relationship of customers and the overall performance at the bank. As Shown in the following figure:
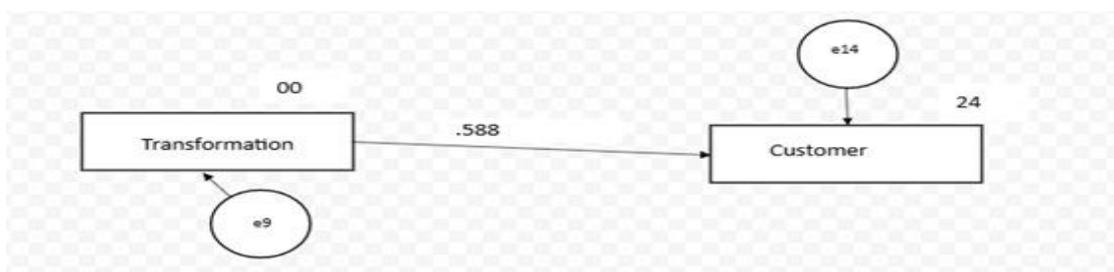
Figure (4-3) H01.2 Testing

H01.3 There is no impact of the digital transformation on the internal process perspective in capital Bank at (α ≥0.05).

Table (4-10) Ho1.3 Testing

			Estimate	S.E.	C.R.	P	Result
internal	<---	Transformation	0.403	.074	5.437	***	supported

For H01.3, the outcomes further confirmed that there is an impact of the digital transformation on the internal process perspective in capital Bank at (α ≥ 0.05) (C.R. = 5.437; p-value ≤ 0.001). The fact that digital transformation influences internal process perspectives in Capital Bank can be explained by the increase in operational efficiency and workflow automation. Digital tools streamline the internal processes, reduce manual errors, and accelerate routine activities like transaction processing and data management, freeing up employees to concentrate on higher-value activities, hence raising overall productivity. Moreover, the higher value in data analytics provides better monitoring and optimization of internal operations, thus helping to make better decisions and allocate resources more effectively. Consequently, this leads to smoother and more efficient internal processes that positively reflect on the bank's performance. As Shown in the following figure:
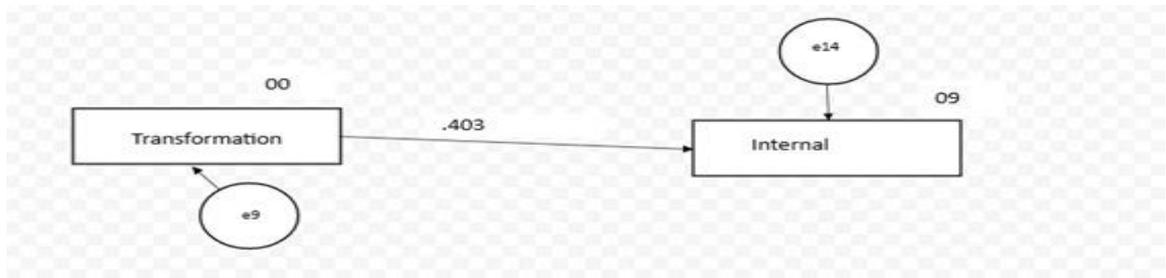
Figure (4-4) H01.3 Testing

H01.4 There is no impact of the digital transformation on the growth and learning perspective in capital Bank at (α ≥ 0.05).

Table (4-11): Ho1 .4

			Estimate	S.E.	C.R.	P	Result
Growth	<---	transformation	.552	.060	9.206	***	supported

For H01.4, the outcomes further confirmed that there is an impact of the digital transformation on the growth and learning perspective in capital Bank at (α ≥ 0.05) (C.R. = 9.206; p-value ≤ 0.001). These findings confirm that the influence of digital transformation is impacting growth and learning perspectives at Capital Bank due to the rise in opportunities for employee development and organizational innovation. The culture of continuous learning, facilitated by digital tools and technologies, enables employees to be exposed to various forms of training, skill development, and ways to stay updated about their industries. Furthermore, it advances digital transformation by applying new technologies and innovative approaches, which enable the bank to seek new business models and opportunities for growth. This focus on growth and learning helps Capital Bank to be competitive and dynamic within an ever-changing financial environment. As Shown in the following figure:
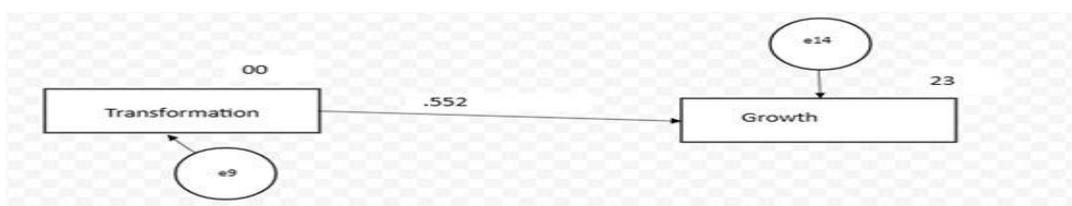
Figure (4-5) H01.4 Testing

H0.2 There is no impact of the digital transformation on the digital awareness in capital Bank at (α ≥ 0.05).

Table (4-12) Ho2

			Estimate	S.E.	C.R.	P	Result
awareness	<---	Transformation	.642	.054	11.822	***	supported

For H02, the outcomes further confirmed that there is an impact of the digital transformation on the digital awareness in capital Bank at ($\alpha \geq 0.05$) (C.R. = 11.822; p-value ≤ 0.001). These findings can be explained by increasing the emphasis on technology adoption and digital literacy within the organization. In other words, while the bank increasingly uses digital tools and platforms, employees and customers become more aware of and involved in the process of digital banking. The findings obtained, which confirm the fact that digital transformation influences digital awareness at Capital Bank, can be explained by an increase in the emphasis placed on technology adoption and digital literacy within the organization. Moreover, creating digital awareness helps Capital Bank keep up with the pace in the industry and customer demands, hence remaining competitive in digital banking. As Shown in the following figure:
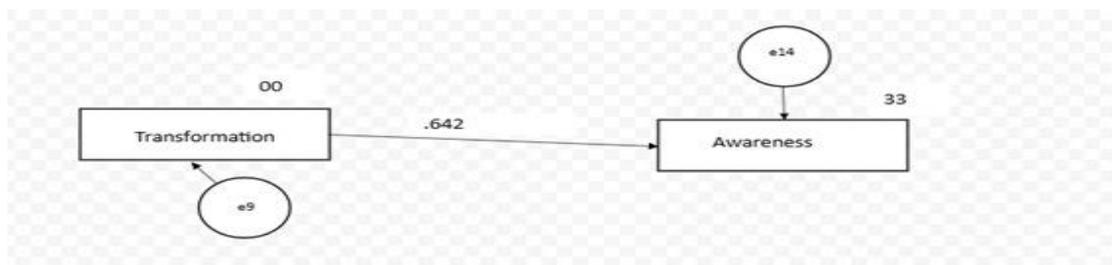
Figure (4-6) H02 Testing

H0.3 There is no impact of the digital awareness on the strategic performance in capital Bank at ($\alpha \geq 0.05$).

Table (4-13) Ho3

			Estimate	S.E.	C.R.	P	Result
Performance	<---	awareness	0.459	.04	11.611	***	supported

For Hypothesis 4, the outcomes further confirmed that there is an impact of the digital awareness on the strategic performance in capital Bank at ($\alpha \geq 0.05$) (C.R. =11.611; p-value ≤ 0.001). Findings that confirm the fact that at Capital Bank, digital awareness influences strategic performance can be ascertained by the rationale that increased digital awareness of employees helps them to apply the available technology effectively to make better decisions or improve operational efficiency. By getting familiar with the digital tools, one can serve customers, offer better products, and even manage processes more efficiently. This also serves to keep the bank agile, accepting technological changes, and innovative, consolidating its competitive position. An increased degree of digital awareness finally leads to the alignment of the bank's strategic goals with dynamic market trends in the race for better economic results and customer satisfaction. As Shown in the following figure:

Figure (4-7) Ho3 Testing

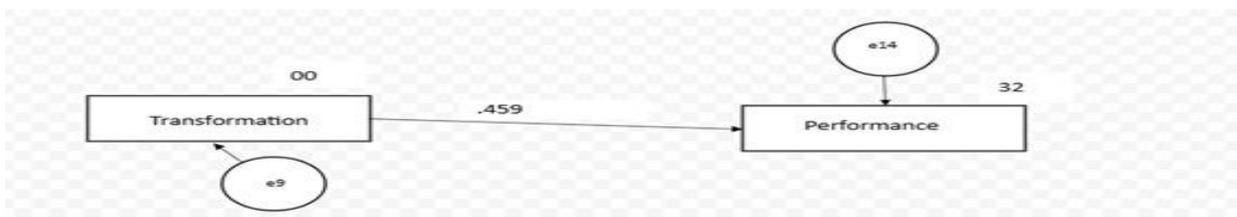**H0.4 The digital awareness does not mediate the impact of the digital transformation on the strategic performance in capital Bank at (α ≥ 0.05).**

Before moving on to the structural analysis, the research model that was offered needs to be checked out. Using a set of signs, this can be done by checking to see if the model can be used for the current study. We need to finish this step before we can move on to the structural study. as we'll talk about more below:

Table (4-14) Model Validation

Indicator	AGFI	$\dfrac{X^2}{df}$	GFI	RMSEA	CFI
Value Recommended	> 0.8	< 5	> 0.90	≤0.10	> 0.9
Value of Model	0.942	2.53	0.986	0.073	0.991

Based on the information presented in Table 4-12, all of the previously described indicators have met both the minimum and maximum levels indicated by the pertinent references. This is true because all necessary information is included in Table (4-13). Because of the information presented here, it is possible to test the following hypothesis:

Table (4-15) The Results of Hypotheses Testing

			Standardized direct Effects	Standardized Total Effects	C.R.	P	Decision
awareness	<---	Digital transformation	0.62	0.62	10.448	***	Supported
Strategic performance	<---	awareness	0.295	0.295	4.84	***	Supported
Strategic performance	<---	Digital transformation	0.435	0.618	6.378	***	Supported

For Hypothesis 4, the outcomes further confirmed that the digital awareness mediates the impact of the digital transformation on the strategic performance in capital Bank at (α ≤ 0.05) (C.R. = 6.378; indirect effect = 0.183; p-value ≤ 0.001).

To determine the importance of the value of the indirect effect of the mediating variable, the researcher used the SOBEL test, in addition to the indicator for determining

the nature and quality of the calculated variable (VAF Accounted for Variance). To calculate the value of the Sobel test, the following website was used:

Table (4-16) SOBEL TEST FOR H0.4

Beta(a)	Beta (b)	SE(a)	SE(b)	The nature of the mediating role	P -value
0.642	0.283	0.054	0.045		
indirect effect	Total Effects	VAF	Test Mediation Sobel	Partial	0.000
0.183	0.668	43.5%	5.56		

It is noted from the results of the table that the value of the Sobel test, which is (5.56), means that the value of this effect is considered statistically significant, meaning that it is statistically significant because the value of the test significance level reached (0.000), which is less than the value of the statistical significance level (0.05), which means that the value of the indirect effect is statistically accepted.

Given that the VAF value is between 0.20 and 0.80 this indicates that there is Partial mediating effect of the digital awareness variable (Hair et al., 2010).

That means there is a statistical mediation for digital awareness toward the impact of the digital transformation on the strategic performance in capital Bank

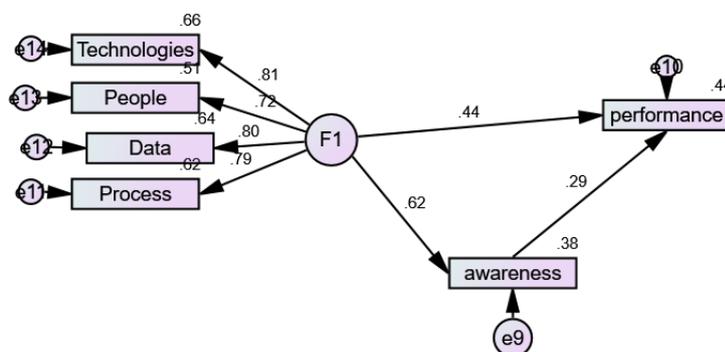The above results are shown in the following chart:

Figure (4-8) H0.4 testing

The fourth hypothesis is divided into three sub-hypotheses:

H0.4.1 The digital awareness does not mediate the impact of the digital transformation on the financial perspective in capital Bank at ($\alpha \leq 0.05$).

For Hypothesis 4.1, the outcomes further confirmed that the digital awareness mediates the impact of the digital transformation on the financial perspective in capital Bank at ($\alpha \leq 0.05$) since (C.R.= 5.627, indirect effect = 0.118; p-value $\leq$ 0.001, VAF= 0.309). Given that the VAF value is between 0.20 and 0.80 this indicates that there is Partial mediating effect of the digital awareness variable (Hair et al., 2010)The fact that the findings show that digital awareness does not mediates the impact of digital transformation on the financial perspective at Capital Bank is understandable by the role of digital awareness in enabling employees to gain proper use of the provided digital tools and technologies. Being more digitally aware, they would better exploit digital innovations, such as data analytics and automation, for superior financial decision-making and effective cost management in an endeavor to optimize revenue generation. The resulting awareness helps to ensure that advantages like increased efficiency and profitability will be fully realized. Digital awareness mediates and hence helps effectively harness positive effects on financial performance caused by digital transformation at the operational level of the bank.

Table (4-17) summarizes results for Sobel test

Table (4-17) SOBEL TEST FOR H0.4.1

Beta(a)	Beta (b)	SE(a)	SE(b)	The nature of the mediating role	P -value
0.642	0.249	0.054	0.061		
indirect effect	**Total Effects**	**VAF**	**Test Mediation Sobel**	Partial	0.000
0.118	0.536	30.9%	3.861		

The above results are shown in the following chart:
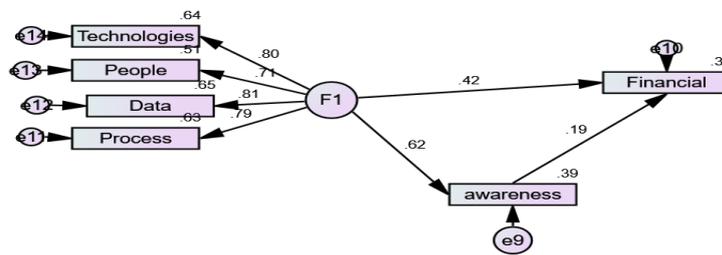
Figure (4-9) H0.4.1 testing

H0.4.2 The digital awareness does not mediate the impact of the digital transformation on the customer perspective in capital Bank at ($\alpha \leq 0.05$).

For Hypothesis 4.2, the outcomes further confirmed that the digital awareness mediates the impact of the digital transformation on the customer perspective in capital Bank at ($\alpha \leq 0.05$) since (C.R.= 4.863, indirect effect = 0.179; p-value $\leq$ 0.001, VAF= 0.331). Given that the VAF value is between 0.20 and 0.80 this indicates that there is Partial mediating effect of the digital awareness variable (Hair et al., 2010) These results, which confirm that digital awareness mediates the effect of digital transformation on the customer perspective at Capital Bank, can be justified by the fact that employees and customers who are more digitally aware are able to engage with and use digital banking services more effectively. Increased digital awareness by employees in the bank translates to improved and more personalized customer service, as employees are more qualified to walk clients through the use of digital platforms and services. Besides, digitally conscious customers are more likely to be able to adopt and make full use of new digital tools, which again boosts customer satisfaction and loyalty. Hence, digital awareness is a mediator in ensuring that the full potential of digital transformation bears its result on customer experience and customer relationships.

Table (4-18) summarizes results for Sobel test

Table (4-18) SOBEL TEST FOR H0.4.2

| Beta(a)	Beta (b)	SE(a)	SE(b)	The nature of the mediating role	P -value
0.642	0.359	0.054	0.064		
indirect effect	Total Effects	VAF	Test Mediation Sobel	Partial	0.000
0.179	0.349	33.1%	5.073		

The above results are shown in the following chart:
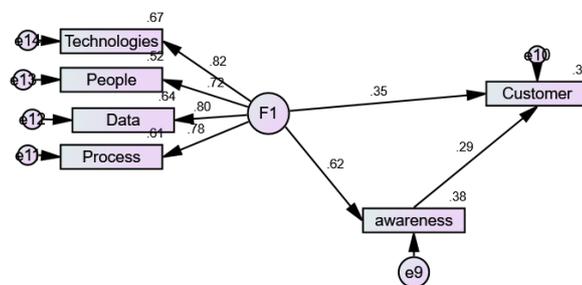
Figure (4-10) H0.4.2 testing

H0.4.3 The digital awareness does not mediate the impact of the digital transformation on the internal process perspective in capital Bank at ($\alpha \leq 0.05$).

For Hypothesis 4.3, the outcomes further confirmed that the digital awareness mediates the impact of the digital transformation on the customer perspective in capital Bank at ($\alpha \leq 0.05$) since (C.R.= 2.391, indirect effect = 0.139; p-value $\leq$ 0.001, VAF= 0.424). Given that the VAF value is between 0.20 and 0.80 this indicates that there is Partial mediating effect of the digital awareness variable (Hair et al., 2010)In addition, confirmation of the mediating impact of digital awareness between digital transformation and customer perspective in Capital Bank may be explained by the fact that digitally aware employees and customers interact better with digital tools. Increased digital awareness among employees means they can guide customers better through navigation

and the use of digital services like mobile banking or online support. This would be inalienably effective and ensure that there is no gap between expectation and delivery. In addition, digitally aware customers will adopt these digital offerings and utilize them to the full potential, which in turn will imply satisfaction, loyalty, and an overall improved customer relationship. In this way, digital awareness performs the role of an intermediary: it guarantees that digital transformation takes its proper place in customers' experience.

Table (4-19) summarizes results for Sobel test

Table (4-19): SOBEL TEST FOR H0.4.3

| Beta(a)	Beta (b)	SE(a)	SE(b)	The nature of the mediating role	P -value
0.642	0.292	0.054	0.079		
indirect effect	Total Effects	VAF	Test Mediation Sobel	Partial	0.000
0.139	0.328	42.4%	3.529		

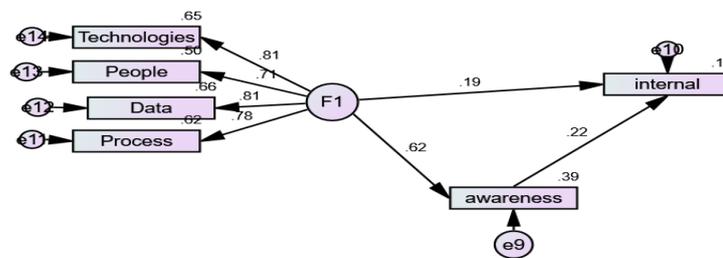The above results are shown in the following chart:

Figure (4-11) H0.4.3 testing

H0.4.4 The digital awareness does not mediate the impact of the digital transformation on the growth and learning perspective in capital Bank at ($\alpha \leq 0.05$)

For Hypothesis 4.4, the outcomes further confirmed that the digital awareness mediates the impact of the digital transformation on the growth and learning perspective in capital Bank at ($\alpha \leq 0.05$) since (C.R.=5.147, indirect effect = 0.114; p-value ≤ 0.001, VAF= 0.273). Given that the VAF value is between 0.20 and 0.80 this indicates that there is Partial mediating effect of the digital awareness variable (Hair et al., 2010).. Such findings that confirm the mediation of digital awareness in the influence of digital transformation on growth and learning perspective at Capital Bank are justified by the role that digital awareness plays in embedding a culture of continuous learning and innovation. The workers become more digitally aware and prepared to accept new technologies and tools which, in turn, enhance their competencies and knowledge. This increased awareness favors the adoption of digital learning platforms, collaborative tools, and innovative practices that contribute to the growth of individuals and the development of organizations. In this way, digital awareness will make certain that the benefits of digital transformation-effective learning and innovation-are in fact realized for growth within the bank.

The above results are shown in the following chart:

Table (4-20) summarizes results for Sobel test

Table (4-20): SOBEL TEST FOR H0.4.4

Beta(a)	Beta (b)	SE(a)	SE(b)	The nature of the mediating role	P -value
0.642	0.232	0.054	0.064		
indirect effect	**Total Effects**	**VAF**	**Test Mediation Sobel**	Partial	0.000
0.114	0.502	%27.3	3.467		

The above results are shown in the following chart:
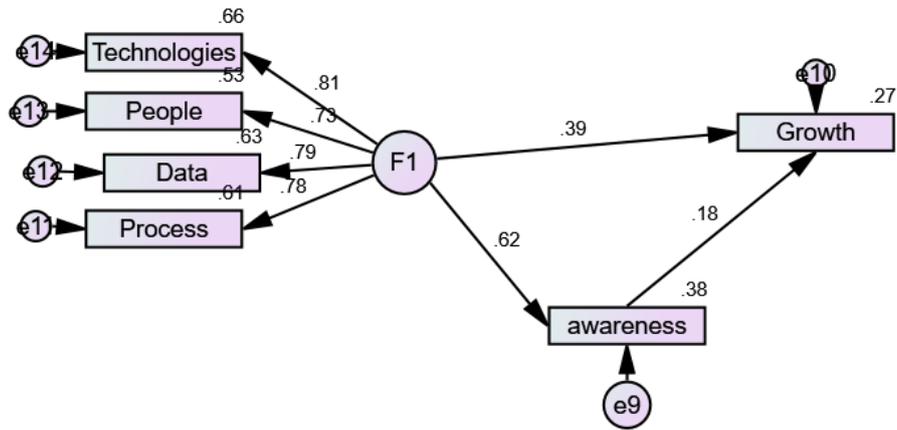
Figure (4-12) H0.4.4 testing

Chapter Five

Results Discussion and Recommendations

5.1 Discussion of descriptive analysis

5.2 Recommendations

5.3 Directions for future studies

Chapter Five

Results Discussion and Recommendations

This chapter contains the descriptive analysis for the study variables; and tests the hypothesis according to the results. This chapter also discusses the result that the researcher has found, with the presentation of a recommendation and a set of suggestions reached for future studies according to the study.

5.1 Discussion of descriptive analysis

The Digital Transformation

The result indicates that the level of the Digital Transformation variable, formed by the four dimensions in Capital Bank, was at a medium level of 3.276. It means that in this case, digitization moves but is not at an advanced or full level, and there is great potential for further development within the involved dimensions.

The process dimension is quite fairly effective in Capital Bank's digitalization but needs further optimization. Most likely, the digitalization of processes is implemented and not yet optimized to such a level that can deliver full efficiency, or they are not fully integrated into bank daily operations. This could reduce banking services in terms of the speed, agility, and quality of customer experience.

Also, the data aspect is on a medium level, with some indications that the bank has been gathering and analyzing the data, but the usage probably has not been further advanced. This means the bank already utilizes data but probably needs to enhance its decision-making with more advanced data-driven insights for further understanding of customers, personalization of services, or an increase in internal efficiencies.

In contrast, the people dimension refers to a medium level of digital transformation where by employees may be exposed to digital tools and systems, but their skills in digital aspects and involvement in the transformation processes have not reached an advanced level. Employees of the bank are ready for greater challenges of upscale skill sets and involving them more in the transformation journey for better adoption and driving innovation.

The medium level means the bank has adopted some digital technologies, but these technologies are not fully exploited in ways through which the latest or advanced tools might present themselves. It thus means there would be a way to enhance technological infrastructure, leveraging new technologies like AI, machine learning, or block chain in their application to enhance the bank's efficiency and customer service.

Overall, although Capital Bank continues to get better in all aspects of digital transformation, the evidence is as clear as crystal that this is still an intermediate process. In addition, deeper development of processes, employee engagement, and technology can finally materialize into full potential via digital transformation. It would be just this kind of graduated, yet progressive, approach that would finally establish the bank as competitive, and eventually efficient, to deal with a rapidly evolving digital world.

Process

It also gives an average of 3.107 for the process variable in Capital Bank, reflecting that the bank's process variables are only at a medium stage of development but not at the maximum efficiency or transformation aspects.

These results mean that most of the business processes at Capital Bank could be better in terms of integration, automation, and alignment to digital transformation. It is said that a medium score reflects partial digitization or streamlining of these processes but still relies much on conventional methods, or there is partial automation and effectiveness. In

this respect, such limitations of processes hamper not only the internal operations of a bank but also diminish customer experiences due to probable slower responses, higher cost, or loss of innovative opportunities.

The largest cause of concern probably arises from process optimization, where additional work is called for in the realms of automation, workflow integration, and alignment of processes with the bank's digital objectives. Inefficient or outdated processes may inhibit the bank from promptly acting upon the changes in the market toward reducing operational costs and assuring a seamless customer experience. This also extends to the overall agility of the organization in terms of scaling up in a fast-changing digital environment.

It thus requires the bank to pay even closer attention to optimizing processes through better integration with digital tools, automating repetitive tasks, and continuous reassessment of workflow. Chaanoon, Rahmouni and Alaoui (2023) confirm this idea by stating that organizational agility will be achieved as a consequence of process digitization, thus calling for persistent improvement and transformation in respect of digital change. By focusing on process enhancement, Capital Bank will increase its efficiency, customer satisfaction, and competitive advantage in the digital banking market.

Data

These results show that, on an analytical basis, the level of the Data variable in Capital Bank is middle-3.181, with the inference that the employment of data internally within the bank is in its development and not to the extent that this can be wholly utilized either for strategic decision making or innovation.

Results show that, while data is collected and stored within the bank, full usage of that data may not be happening. This medium score can point out that a bank has moved

forward in terms of data management and analysis, but further improvement is needed in achieving high levels of integration, advanced analytics, and data-driven decision-making. This could reduce the bank's capability for deep analysis into customer behavior, operational efficiency, and market trends that are important in helping the bank remain competitive within a rapidly changing industry.

Another very important factor is with regard to the integration of the data and its usage across different departments or systems. Poorly integrated or analyzed data could also be characterized by inefficiency, missed innovative opportunities, lack of personalized services for one's customers, and probably unduly developed actionable insight from data that may hamper the bank from making informed strategic decisions.

For this reason, the bank must start focusing on enhancing its capabilities in data through investing in the best available advanced analytics tools, integrate it better across its various departments, and invest in upskilling of staff in using data for decision-making. By reinforcing the bank's data strategy, it will become capable of predicting customers' needs better, operational efficiencies would improve, and ensure driving innovation in services. In support of the findings, the study by Szukits and Móricz (2024) identifies data-driven decision-making as another major digital determinant. Meeting such challenges will contribute to enhancing the competency of Capital Bank toward better data-driven decision-making and increasing customer satisfaction that will, in turn, have an effect on business outcomes.

People

The results obtained indicate that, from an analytical point of view, the level of the People variable in Capital Bank is average 3.612 the workforce of the bank has an average level of engagement and competence about the process of digital transformation and needs further development of digital readiness and skills.

The results indicate that employees at Capital Bank are partially ready to support the process of digital transformation, though the level of competencies and involvement is still low to drive or use this transformation. The medium score indicates that there is a likelihood of digital skills present in employees and that employees are indeed exposed to digital tools, though at the moment these competencies are just insufficient to enable the bank to fully exploit the potential from digital initiatives. This may be a limiting aspect in their full engagement with new technologies, fast adaptation to digital changes, and contribution with insights into strategic decisions that pertain to digital transformation.

This will be in terms of the dire need for more digital upskilling and training of the bank's employees-while they may possess basic competencies, they lack the more advanced skills required to drive the digital agenda forward, such as data analysis, digital marketing, or IT management. It means not only cultural development for innovation and digital adoption but also a new mindset.

It is for this reason that Capital Bank is looking to enhance the digital competencies of its workforce through highly focused training programs, workshops, and leadership development. People's investment will upgrade the competencies, and their betterment will thus prepare employees to lead a digital transformation journey in which problem-solving skills improve by anticipating and solving future challenges. These findings are supported by the study of Kraft, Lindeque and Peter (2022), where it was emphasized that

skilled people matter much in successful digital transformation. It is about time the bank strengthened its focus on the people for better engagement, innovation, and competitive advantage in a rapidly changing digital world.

Technologies

The results showed that, analytically, the level of the Technologies variable in Capital Bank is medium 3.276, which means that although the bank has come a long way in embracing and implementing digital technologies, it still has much potential to improve in the full exploitation of these technologies for innovation and efficiency.

These results could also mean that while there was some level of adoption, not all technologies are yet optimized or integrated at every level of the organization. A medium score may again hint at the fact that, although the bank is well-placed to adopt any relevant technological infrastructure, it has, in reality, either failed to use state-of-the-art or advanced technologies, or such technologies are yet to be fully integrated into daily use. This could affect the bank's response to market demands within a short time, improving customer experiences or making operations smoother.

This might be because of an integrated use of emergent technologies such as AI, ML, or Block chain, raising the level of efficiency, decision-making, and customer service by great bounds. Without embracing such kinds of innovations, a bank may not be keeping up with their competitors on their journey to digital transformation. Moreover, technologies might still not be utilized by the bank to optimize processes in the form of data analytics, customer service automation, or fraud detection.

Therefore, Capital Bank has to develop its technological infrastructure by investing in more recent and advanced technologies, integrating them into different parts of the bank. In addition, the bank should develop an innovative culture in which employees are motivated and eager to

try and use new technologies that would drive growth and customer experiences. The findings are also supported by the study of Karekla, Pollalis and Angelopoulos (2021), where advanced technologies were one of the drivers for digital transformation. In such a way, improving the technological aspect will make Capital Bank more competitive, efficient, and customer-oriented in the dynamically changing financial world.

Strategic performance

Results revealed that, with a medium score of 2.828, the strategic performance level in Capital Bank is at a moderate level of readiness from the four perspectives: financial, customer, internal operations, and learning and growth. It would mean that neither highly efficient nor lagging, each of these areas in Capital Bank needs further development in terms of strategic performance.

The medium score of 2.828 would support that Capital Bank is performing at average with regard to financial results. Though it might keep some financial measures, such as profitability, cost control, and revenue growth, at their best, the bank itself is not at the highest score regarding all these measures or fully reaching its optimal financial targets. Probably an aspect of strategic financial planning was missed, or perhaps certain levels of performance management have kept it from higher results in this area.

An average score from the customers shows that the customer satisfaction, loyalty, and quality of service stand at an acceptable level regarding Capital Bank. While this score suggests possible room for improvement concerning the overall experience, retention, and personalization of the customers, the bank is not yet fully capitalizing on its customer relationship and might, for that matter, be a factor to achieving higher customer engagement and satisfaction.

From an internal operations perspective, one might notice that Capital Bank seems to have a few processes internal, yet possibly not fully streamlined or optimized. A score of 2.828 indicates higher efficiencies, innovation, or alignment operationally required. The bank may also experience a few issues in either internal communication, operational efficiencies, or even automating those processes that could hamper full capacity in operating and responding to changed circumstances with agility.

This dimension would mean that the bank may have an insufficient development program or activity for the employees. The learning and growth perspective is one that would help foster a continuous improvement culture, innovation, and leadership development. With this score of 2.828, Capital Bank may not invest enough in training, sharing knowledge, or retaining talent for survival in the market.

Overall, the medium score across these perspectives indicates that while Capital Bank is managing its strategy reasonably well, it faces significant opportunities for improvement in each dimension. The bank would benefit from focusing more on innovation, strategic financial management, customer-centric approaches, and strengthening internal processes and employee development. Without these enhancements, Capital Bank may not be able to adapt to changes in the industry or capitalize on emerging opportunities, just as the study by Bavdaž, Bounfour, Martin, Nonnis, Perani and Redek (2023) suggests that without preparing tangible and intangible assets, strategic readiness cannot be fully achieved.

Financial perspective

The results obtained show that Capital Bank is at an average level with a value of 2.7, meaning that this bank is performing averagely. This means the bank is gaining stable profits while its cost management is good, but there is a room for improvement as far as

areas such as revenue growth, cost efficiency, and capital allocation are concerned. The bank probably is not fully optimizing its financial strategies toward higher profitability or investing in new growth opportunities. This, therefore, is a moderate score, which indicates that there is great scope for improvement concerning financial planning, improved risk management, and more aggressive investment. Research by Farida and Setiawan (2022) confirms that strategic performance will continue to be average without any emphasis on enhancing financial management practices.

Customer perspective

The mean is 2.746, which indicates that the customer perspective of Capital Bank is at a moderate level; thus, the customer satisfaction and loyalty of the bank are at an average level. This means that while the bank provides acceptable service to its customers, there is room for improvement if it wants to improve the experience for its customers. The bank may not have holistically maximized the management of its customer relationships to optimal levels, leading to losses in customer retention, satisfaction, and personalization. It can be because of not enough interaction with customers, limited offering of differentiated services, or even lacking consistent customer support. This finding is supported by the studies of Gonu, Agyei, Richard and Asare-Larbi (2023), which suggest that, unless stronger customer-oriented strategies and enhancement in the quality of service are focused on, the bank may not be able to develop a higher degree of customer loyalty and satisfaction.

Internal operations perspective

The result of 2.986 signifies that at Capital Bank, the internal operation perspective is at a moderate level, and hence the internal processes and operations are merely average. That means although some operational processes are set up within the bank, much room

for improvement still exists about efficiency, innovation, and alignment in terms of the internal environment. The bank may face difficulties in smoothing its operations; hence, some inefficiencies or delays in decision-making and delivery of services could be witnessed. This may emanate from a lack of automation, insufficient internal communication, or suboptimal management of resources. These two studies, therefore, conducted by Alateeg and Alhammadi (2024), provide a background that, in the absence of strategies aimed at enhancing internal operations, improving workflows, and developing innovation culture, high performance and responsiveness to market demands may not be realized by the bank.

learning and growth perspective

The result shows that, in Capital Bank, L&G perspective was graded as moderate, with an average of 2.789, indicating an average outlook of the bank toward development of employees, innovation, and knowledge management. The results show that while there may be some efforts to cause growth and learning, the bank might not be fully investing in building a culture of continuous improvement and innovation. This might be because of inadequate chances for employee training, lack of initiatives toward building creativity, or very few resources being directed at developing leadership capabilities. Since an appropriate approach was not found toward personal and professional development, the bank most likely is not building such a skilled workforce which easily could adapt to change and would have driven innovation. The same results for this indicator (Zhang & Chen, 2024). This proves that if learning and growth initiatives are not emphasized by the bank, it might fail in establishing human resources able to drive business organizations toward sustainability and success through long-run competitive advantages.

Digital awareness

The result revealed that the mean for Capital Bank as regards to digital awareness being a mediating variable was average and was at 3.2869, indicating the bank being fairly aware of how much important digital technologies are in their activities; however, it is not utilized in its full potential. It shows that even though the management appreciates the role of digital tools and platforms, there may be deficiencies in how they are internalized into daily operations or utilized to their full extent. In addition, employees are poorly trained or supported in ways to maximize the utilization of digital tools, hence making the bank fall behind the curve in capitalizing on these technologies.

This level of moderate awareness does indeed demonstrate that, from the top management level down to staff, there is a lack of holistic engagement in the use of digital technologies. Capital Bank may not focus on the adoption of advanced digital solutions, nor does it fully enable or support the application of these technologies with the aim of achieving operational efficiency, customer experience, and innovation. Hendrawan, Chatra, Iman, Hidayatullah and Suprayitno (2024) support the finding, where the supporting operations have to be advanced with digital tools for the purpose of data management, accuracy, and solving issues in operation in real time. With less digital engagement, it is possible for Capital Bank to lose an opportunity to have better performance and efficiency with a competitive advantage in this digital era.

Discussion of the result of the study hypotheses:

First Hypothesis

Results of the study H01: The null hypothesis stated as H0.1 was rejected, hence accepting the alternative hypothesis. This means that from a holistic perspective, there is sufficient statistical evidence to prove that digital transformation has a statistically significant effect on the strategic performance of Capital Bank in all aspects, namely Financial, Customer, Internal Operations, and Learning & Growth, at a significance level of $\alpha \leq 0.05$. The digital transformation initiatives of Capital Bank, as identified, have enhanced its strategic performance from four important perspectives: increasing profitability and cost efficiency through the financial perspective, improving customer experience and loyalty from the customer perspective, streamlining processes internally, and innovating people through the learning and growth perspective. This means that after the strategies for digital transformation have been implemented and absorbed in the institution, Capital Bank will be strategically positioned to improve its strategic performance. This corresponds to the previous literature among them those of Mubarak, Shaikh, Mubarik, Samo and Mastoi (2019), which found evidence of a significant positive effect that digital transformation produces on to improve business performance.

This finding is supported by H01.1, and is also reflected in the works of various scholars such as Guo and Xu (2021) , who discovered that digital transformation digital transformation has a much more lasting impact on operating performance than on financial performance. However, this study proved the opposite-for while the second sub-null hypothesis H01.2 is rejected, it supported an alternative hypothesis. It therefore affirms that there is a statistically significant effect of digital transformation on the customer's perspective in Capital Bank, given $\alpha \leq 0.05$. This easily means that whatever digital transformation strategies have so far been implemented within Capital Bank bears

measurable positive impacts on its customers. Examples could be better services through digital touchpoints, greater personalization of the offering, more satisfaction, or simply more ways in which customers can easily deal with the bank to help retain loyalty. Findings show that as Capital Bank progresses in the adoption and integration of such technologies-online banking, mobile, AI-driven customer support, for example-the customers see a marked difference from the customer perspective. It also coincides with from studies such as Tsou and Chen (2023), that findings indicated that digital technology usage has positive influences on digital transformation strategy and organizational innovation, which in turn influence firm performance.

H01.4 Results H01.4: In this study, the outcome established that the null hypothesis was denied and the alternative hypothesis is accepted; therefore, from this, there is an assurance of a statistically significant influence of digital transformation on Capital Bank's growth and learning perspective at $\alpha \leq 0.05$. The digitally enabled business initiatives at Capital Bank have, therefore, ensured that actual and real impacts on growth and learning in the organization take place. These may be in the form of better employee competencies with digital training, knowledge-sharing due to advanced digital channels, access to learning resources, and professional development opportunities more abundant in the digital world. With the introduction of newer technologies and tools, employees have more chances of acquiring new competencies with the bank to grow organizationally and innovate. The results probably denote that while investing in digital transformation, Capital Bank grows not only in technological capabilities but also in growing learning culture and growth opportunities available for its employees. It also coincides with the research of Wang, Feng, Zhang and Li (2020), which states that digital transformation strategy improve the organizational performance.

Second Hypothesis:

H0.2 The results obtained in the study showed that H0.2 was rejected; therefore, the alternative hypothesis was accepted. This would mean that at a significance level $\alpha \leq$ 0.05, the digital transformation factor significantly affects digital awareness in Capital Bank. This would mean that the digital transformation has highly positively impacted the aspect of digital awareness in Capital Bank. It may be about improved knowledge of the newest digital tools, technologies, and trends on the part of the workers or increased knowledge regarding the ways in which digital transformation propels organizational success. In any case, the more the use of digital technologies within a bank, the greater the awareness and/or engagement regarding digital changes would flow in an organization. It proves that as Capital Bank advances on digital transformation, it enhances general digital awareness across the organization, where employees are sensitized about the importance of digital tools in their everyday operation and attainment of the bank's long-term goals. This is further reflected in the studies by Lim, Lau and Islam (2023).

Third Hypothesis

H0.3 The third null hypothesis, H0.3, was rejected with the acceptance of the alternative hypothesis, signifying there is a statistically significant effect that digital awareness has on the strategic performance of Capital Bank in $\alpha \leq 0.05$ significance level: the level of awareness of new digital technologies in the firm has a significant and positive impact on its strategic performance. With Capital Bank building up the awareness and, hence understanding, of the use of digital tools and technologies within its workforce and leadership, this ramped-up state of digital awareness is to be transformed into better decision-making, better usage of digital resources, and overall better strategic outcomes. It could also include more innovation, smarter processes, enhanced customer experience,

and improvement in the bottom line. The findings from the study indicate that with increased digital awareness, Capital Bank was better positioned to align strategies in the wake of the digital landscape and increased competition in the banking industry. This is further supported by scholars such as Guo and Xu (2021, who found their effects of digital transformation on firm performance.

Fourth Hypothesis:

From here, the fourth null hypothesis H0.4 was rejected and its alternative hypothesis accepted. This supports that digital awareness mediates between the digital transformation of the strategic performance of Capital Bank at a significance level of $\alpha \leq 0.05$. In other words, the implication is that digital awareness actually plays the key role in how digital transformation would influence the bank's strategic performance. While digital transformation alone has the potential to improve various aspects of the performance of the bank, awareness of the digital issues at the level of employees, management, and stakeholders ensures an increase or hastens the rate at which such digital changes affect the strategic performance of the bank. The more employees and managers are aware of what digital tools exist and what they can do, the better the translation into improved strategic performance. The findings from the research indicate that digital awareness mediates by facilitating the organization to gain better value from investments being made in the realm of digital transformation, which enables better decision-making, process efficiencies, customer satisfaction, and overall financial performance.

H0.4.1 The sub-null hypothesis H0.4.1 was rejected, and the alternative hypothesis was accepted. This suggests that digital awareness mediates the influence of digital transformation on the financial perspective of Capital Bank at a significance level of $\alpha \leq$ 0.05. Thus, the level of digital awareness remained as the significant factor found in the influence of digital transformation in respect to how the financial outcomes influenced

Capital Bank. In such a case, the nature and quality of digital transformation may vary, but it is actually the level of awareness pertaining to the same among employees and the management that strengthens or enhances the financial impact of digital initiatives. The more the staff is aware of digital tools, trends, and their potential financial benefits, the better the bank will be able to use such tools in improving its financial performance. The findings of this study imply that digital awareness enhance the value of digital transformation efforts since it allows for a better understanding, adoption, and proper implementation of digital technologies in directly influencing the financial perspective of an organization.

H0.4.2 This analysis of the study proved that the sub-null hypothesis, H0.4.2, was refused and hence accepted the alternative hypothesis. In this regard, it shows that at the significance level of $\alpha \leq 0.05$, digital awareness mediates the influence of digital transformation on the customer perspective of Capital Bank. What this simply means is that the level of digital awareness within Capital Bank alone plays an important role in how the influence of digital transformation affects customer experience. Whereas new digital channels, better online banking, and a superior mobile app are some of the digital changes which could be expected to lift customer satisfaction and engagement, it is actually a digitally savvy organization that is able to effectively make use of these digital enablers in ways that optimize customer experience. The more employees and the management are aware of a variety of digital tools and technologies, and understand how they impinge on customers, the more customer-centric services they can provide in line with customer expectations. This supports the notion that awareness of digital means enables employees to be attuned to customer needs and ways in which digital technologies may fulfill those needs. This is all the more important in the banking industry, where customer service and experience are among the major differentiators. In improving digital

awareness, a bank becomes better at the use of digital transformation to influence positive changes upon the customer's perspective: increase in customer satisfaction, loyalty, and engagement.

H0.4.3 The sub-null hypothesis H0: H0.4.3 was rejected, which indicates the acceptance of the alternative hypothesis. It means at $\alpha \leq 0.05$ significance level, digital awareness mediates the influence of digital transformation on the internal process perspective of Capital Bank. The results indicated that the level of digital awareness in Capital Bank determines the extent of digital transformation on the bank's internal process efficiency and effectiveness. In other words, even though digital transformation may lead to the automation of processes, better workflow management, and integration of new technologies to increase efficiency, the level of digital awareness will show just how well those changes are executed and applied. The more employees and managers are aware of digital tools and how they can optimize internal processes, the better the transformation will be reflected in improved internal processes: faster decision-making, better resource allocation, and streamlined operations. This study shows that digital awareness mediates in the improvement of the way digital transformation initiatives are integrated into the internal processes of an organization. More digitally aware employees will be apt to use digital solutions, contribute towards process improvements, and bring about operational efficiency. All these will come together in terms of effectiveness and efficiency within internal operations that bear a direct influence on the bank's overall performance.

H0.4.4 The test proved that the sub-null hypothesis, H0.4.4, was refused and the alternative hypothesis accepted; this postulates that indeed, digital awareness mediates the influence of digital transformation on the growth and learning perspective at Capital Bank at the significance level of $\alpha \leq 0.05$. In other words, the findings indicate that in

Capital Bank, digital awareness mediates the influence of digital transformation on growth and learning capabilities of employees within the institution. Whereas one would expect digital transformation in terms of new technologies, digital training, and online learning to enhance employee learning and growth, it is the digital awareness that plays a role in magnifying the initiatives. The more employees and managers are aware of digital tools, trends, and their possible benefits for learning, the better they can use the tools for personal development and organizational learning. This case thus demonstrates that digital awareness is really key in employees gaining full benefits from digital transformation efforts. Thus, if employees were more aware of their available technologies and ways to use them, they would be in a better position to develop their skills further and contribute toward organizational knowledge.

5.2 Recommendations

After the results have been discussed and interpreted, a set of recommendations can be put forward that will serve capital bank and to benefit from them and to highlight the aspects with deficiency. The current study presents the following recommendations:

1. impact the Strategic Importance of Digital Transformation

From the results of the hypothesis testing, since there is evidence to prove that digital transformation affects all strategic performances-that is, financial, customer, internal processes, and growth and learning perspectives-Capital Bank should:

- Further invest in such long-term strategy-aligned digital initiatives observed to improve overall performance.
- Use data analytics, automation, and other digital technologies to maximize each of the four perspectives: financial, customer, internal processes, and learning/growth.
- Integrate digital approaches into the core business processes of the bank to align them with the strategic goals.

2. Focus on Financial Impact

With H01.1 indicating a positive impact of digital transformation on the financial perspective:

- Further enhance digital solutions that contribute to cost reduction, revenue generation increase, and operational efficiency.
- Look for opportunities to increase profitability through digital channels, such as mobile banking applications or online services that attract new customers or streamline current offerings.

3. Improvement of Customer Experience with Digital Transformation

If H01.2 is positive, then the bank should, from the customer's perspective:

- Increase the usage of personalized customer experiences through digital tools, like AI-powered customer support, selective digital marketing, and exclusive banking services.

- Create easier access to digital self-service through mobile applications or online web pages in order to improve the convenience and loyalty of customers.

- Continue developing emerging technologies such as chatbots, mobile payment solutions, and virtual financial advisement to further improve customer service.

4. Improve Internal Processes

Being that an internal positive impact has been derived (H01.3), Capital Bank can now:

- Automate its back-office operations to facilitate efficiency and reduce errors, which can be done in the form of automating manual work, enhancing document flow systems, or improving internal collaboration tools.

- Leverage workflow optimization software and process automation to extend internal processes.

5. Invest in Employee Growth and Learning

These results are positive in terms of growth and learning-H01.4-and thereby indicate that the digital transformation also improves employee learning and development. Coupled with this:

- Capital Bank should further invest in the employees' digital training programs in order for them to be fully equipped in using digital tools and technologies.

- Nurture a culture of continuous learning wherein employees are empowered to keep themselves updated with emerging digital trends that will better equip them in innovating and becoming effective in their jobs.

6. Enhance Digital Awareness

From H0.2 and H0.3, where digital awareness positively influences performance:

- Promote the level of digital literacy within all ranks of the organization through making employees and stakeholders fully aware of the benefits accruing from digital transformation.

- Design programs for raising digital tools and technologies awareness for employees and leadership in order to fully appreciate its strategic value and actively contribute towards successful execution.

7. Ensuring Digital Awareness as a Mediator

From H0.4 and sub-hypotheses H0.4.1 to H0.4.4, since it is indicated that the digital awareness mediates, the management of Capital Bank should

- Focus on creating high digital awareness among employees in order to maximize positive impacts of digital transformation in all four perspectives: financial, customer, internal processes, and growth and learning.

- Relate the digital awareness programs with certain performance goals so that the employees know how their digital skills contribute to the success of the organization.

- Encourage leadership to lead by example and integrate digital awareness into daily decision-making processes, making sure at all levels the organization is applying digital tools effectively.

8. Monitoring and Strategies Adaptation Along the Way

- Keep constant monitoring of the impacts of the digital transformation and digital awareness to make sure these two initiatives yield the expected results.

- Performance data is utilized to point out areas for improvement and refine strategies in ensuring continuance of positive trends.

9. Further Explore Digital Innovations

Considering the positive impact of the above, there could be a further review in respect of other emerging trends in the digital banking space, including but not limited to:

• Artificial intelligence and machine learning to bring about smart financial decisions, personalized banking services, and more effective fraud detection.

• Blockchain technology for further security and efficiency in transactions.

• AR/VR for innovative customer interaction and training.

10. Internal and External Communication of Success

• In-house communication of the results of this study will help to further encourage digital adoption in other areas of the organization.

• Consider communicating positive results to customers, investors, and other stakeholders of the digital transformation in order to build its reputation as an innovative, forward-thinking financial institution.

5.3 Directions for future studies

Based on its results, the following courses of action are recommended in related studies:

• A study on the impact of digital transformation on strategic performance in other regions/countries banks, in comparison to the one obtained from Capital Bank. A related study on the role of digital awareness for improving employee engagement and performance in other financial institutions.

• Conduct a related study on the impact of digital transformation on the financial perspective in banks by comparing the influence of digital transformation in the emerging markets with that of developed markets.

• Conduct a related study on how digital transformation and digital awareness influence customer satisfaction in retail banking.

- Conduct a related study to show the role of leadership in driving digital transformation within financial institutions, with the focus on how leadership styles affect digital adoption and strategic performance.

- Perform related research on how the emerging technologies, such as blockchain or AI, influence internal processes within financial institutions and strategic outcomes.

- Perform related research on the role of digital transformation in the growth and learning perspective within banks, comparing its impact on small versus large banks.

- Conduct a related investigation of the mediating effect of digital awareness in the relationship of Digital Transformation and the Customer's Point of View within financial institutions.

- Carry out related research on what path of digital transformation was followed by banks compared with other industries, such as insurance or Fintech based on strategic performances.

- It is relevant to study how different countries' regulatory frameworks have influenced digital transformation and impacted strategic performance at various financial institutions.

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Appendix

Appendix (1) of the names of the gentlemen interviewed from the employees of the Capital Bank.

#	NAME	JOB POSITION	TIME
1	YAZAN AKROUSH	Sales and Service Advisor	25 minutes
2	DANA ALQASEM	Branch Operation Manager	15 minutes
3	Yara Franciss	Learning and Development sr. associate	20 minutes
4	Rabee Alawad	Branches performance lead associate (service quality and digital migration)	15 minutes

Appendix 2 : Capital Bank approval

RE: Masters survey

AH **Ameed Hamawi**
To ○ Yara Franciss

☺ ↩ Reply   ↩↩ Reply All   → Forward
Sun 11/3/2024 9:35 AM

🛡 Internal\Anyone (unrestricted)

ⓘ This message is part of a tracked conversation. Click here to find all related messages or to open the original flagged message.

📄 **PDF** Updated 2-11-24.pdf
411 KB

From: Yara Franciss <Yara.Franciss@CapitalBank.jo>
Sent: Monday, April 1, 2024 1:31 PM
To: Ameed Hamawi <Ameed.Hamawi@CapitalBank.jo>
Subject: Masters survey

Dear Ameed

Thank you for the below email.

Reference to our discussions kindly be informed that it's approved to collect the needed information from CBOJ employees in regarding to complete your master's research.

Please provide me with the survey once its build to have a full view on the questions.

Best of luck
Yara

Appendix 3: The Table of Experts and their feedback.

	الاسم	الرتبة الاكاديمية	الجامعة
1	أ.د. احمد غندور	استاذ دكتور	جامعة الشرق الاوسط
2	أ.د. اكثم الصرايرة	استاذ دكتور	جامعة البلقاء التطبيقية
3	أ. د. غازي ابو قاعود	استاذ دكتور	جامعة مؤته
4	أ.د. فراس الشلبي	استاذ دكتور	جامعة البلقاء التطبيقية
5	أ.د شاكر الخشالي	استاذ دكتور	جامعة العلوم الاسلامية
6	د. الحارث ابو حسين	استاذ مشارك	جامعة الشرق الاوسط
7	د.علي القرعان	استاذ مشارك	جامعة ال البيت
8	د. مراد عطياني	استاذ مشارك	جامعة الشرق الاوسط
9	د.عبدالعزيز صالح	استاذ مساعد	جامعة الشرق الاوسط

MEU جـامـعـة الــشـرق الأوسـط
MIDDLE EAST UNIVERSITY
Amman - Jordan

Ladies and Gentlemen,

In the era of rapid technological advancement, digital transformation has emerged as a critical factor influencing the strategic performance of organizations. This shift is particularly significant in the banking sector, where digital capabilities can enhance operational efficiency and customer engagement. As organizations embrace digital initiatives, understanding the mediating role of digital awareness becomes essential for maximizing strategic outcomes.

This study focuses on Capital Bank to investigate how digital transformation affects strategic performance, with a specific emphasis on the role of digital awareness as a mediator. By examining this relationship, the research aims to provide insights into how financial institutions can leverage digital transformation effectively to enhance their strategic performance and remain competitive in a dynamic market.

Given the importance of this topic, the researcher is currently conducting a study entitled: **: (The Impact of Digital Transformation on the Strategic Performance: The Mediator Role of Digital Awareness Capital Bank case study)** as part of my master's degree in the Business Administration Department at Middle East University, Amman, Jordan.

In acknowledgment of your esteemed, well known, and extensive experience, the researcher will highly appreciate your effort in evaluating the attached questionnaire. Your opinion and directive will enrich the questionnaire's paragraphs, making them more valid for the purpose they were composed for. Therefore, the researcher requests that you to put a mark ($\sqrt{}$) in front of the answer you deem appropriate for each question.

I assure you that all responses will be treated with the utmost confidentiality.

Thank you for your cooperation with the utmost respect and appreciation.

Yours Sincerely,

Researcher name: **A**meed Hamawi   Supervisor name: Prof. Ahmad Ali Salih

Part One

General Information (Demographic Characteristics)

1.Gender:

☐ Male   ☐ Female

2. Age group:

☐ 25 – less than 35   ☐ 35 – less than45

☐ 45 – less than55   ☐ 55 and more

3. Educational qualification:

☐ Bachelor's degree   ☐ Master degree

☐ Doctoral degree   ☐ Other (please specify) ……………………

5. Years of experience:

☐ Less than 5 years   ☐ 5 to less than 10 years   ☐ 10 to less than 15 years

☐ 15 to less 20 years   ☐ 20 years and more

6. Employee level:

☐ Manager   ☐ Team leader   ☐ Senior   ☐ Officer

The questionnaire relates to all the information related to the subject of the study, choosing the appropriate answer by placing a sign (✔) in the appropriate place:

NO.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
	Independent Variable: Digital transformation: An integrated methodology of four dimensions (operations, data, human resources, and technologies) reveals the level of Capital Bank's use of smart applications, financial technology, digital facilities related to digital transactions and transfers, and the completion of customers' requests and desires directly on the networks and the provision of electronic services that would achieve rapid response, high reliability, and sustainable security. It was measured in paragraphs 1 to 20. المتغير المستقل: التحول الرقمي منهجية متكاملة من أربعة ابعاد (العمليات، والبيانات، والموارد البشرية ، والتقنيات) تكشف مستوى استخدام بنك كابيتال للتطبيقات الذكية والتكنولوجيا المالية والتسهيلات الرقمية والمتعلقة بالمعاملات والتحويلات الرقمية وإنجاز طلبات ورغبات الزبائن على الشبكات مباشرة وتقديم الخدمات الإلكترونية التي من شأنها تحقق الاستجابة السريعة والموثوقية العالية والأمان المستدام وتم قياسه بالفقرات من 1 إلى 20.					
	Dimension 1: Process This dimension refers to the set of procedures carried out by the bank's management to implement and monitor digital financial operations. It involves measuring the efficiency of these operations, evaluating their performance, and identifying ways to develop them. This is measured by paragraphs 1 to 8. البعد الاول: العملية مجموعة الإجراءات التي تقوم بها إدارة البنك لتنفيذ ومراقبة العمليات الرقمية للأنشطة المالية وقياس كفاءتها وتقييم أدائها وسبل تطويرها ، ويقاس بالفقرات من 1 إلى 5.					
1	The bank management monitors daily operations through digital analysis tools. تقوم إدارة البنك بمراقبة العمليات اليومية عبر أدوات التحليل الرقمي					
2	The bank's management evaluates operations through specific digital performance indicators. تقيم إدارة البنك العمليات من خلال مؤشرات أداء رقمية محددة					
3	Bank management improves banking services by expanding digital options تحسن إدارة البنك الخدمات المصرفية من خلال توسيع الخيارات الرقمية					
4	The bank management relies on the digital system in providing financial performance reports.					

NO.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
	تعتمد إدارة البنك على النظام الرقمي في تقديم تقارير الأداء المالي					
5	The bank management uses digital analysis techniques in decision making. تستخدم إدارة البنك تقنيات التحليل الرقمي في صناعة القرارات					

Dimension 2: Data

The bank's management shall determine the methods of managing and dealing with data, the mechanisms for protecting it, and the methods of using and trading it, as measured by paragraphs 9 to 16.

البعد الثاني: البيانات

تحديد إدارة البنك لأساليب إدارة البيانات والتعامل معها وآليات حمايتها وطرق استخدامها والتداول بها ، وتقاس بالفقرات من 6 إلى 10.

6	The bank's management seeks to convert all customer data digitally. تسعى إدارة البنك لتحويل جميع بيانات العملاء رقميًا					
7	The bank management stores vital data digitally. تخزن إدارة البنك البيانات الحيوية بشكل رقمي					
8	Bank management deals with big data تتعامل إدارة البنك مع البيانات الكبيرة رقميا					
9	The bank management provides protection for sensitive data through digital encryption technologies. توفر إدارة البنك الحماية للبيانات الحساسة من خلال تقنيات التشفير الرقمي					

N O.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
10	The bank's management relies on digital data to analyze customer behavior. تعتمد إدارة البنك على البيانات الرقمية في تحليل سلوك العملاء					

Dimension 3: People

The bank's management allocates a financial budget to develop the digital transformation capabilities of its employees through training, cooperation, and knowledge sharing. It also focuses on assisting its clients in making proper investments in digital transformation practices. This is measured by paragraphs 17 to 26. The bank's management allocates a financial budget to develop the human capabilities of its employees in the areas of digital transformation through training, cooperation, and knowledge sharing, in addition to its clients for proper investment in digital transformation practices, as measured by paragraphs 17 to 26.

البعد الثالث: الاشخاص

تخصيص إدارة البنك موازنة مالية لتطوير القدرات البشرية لموظفيها في مجالات التحول الرقمي تدريبا وتعاونا وتشارك معرفيا بالإضافة إلى عملائها للاستثمار الصحيح في ممارسات التحول الرقمي، وتقاس بالفقرات من 11 إلى 15.

11	The bank management provides regular training to employees on the use of digital technologies. توفر إدارة البنك تدريبًا منتظمًا للعاملين على استخدام التقنيات الرقمية					
12	The bank management motivates its employees to contribute to the development of digital solutions. تحفز إدارة البنك موظفيها للمساهمة في تطوير حلول رقمية					
13	The bank's management encourages employees to use digital collaboration tools to improve internal communication.					

		Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
	تشجع إدارة البنك الموظفين على استخدام أدوات التعاون الرقمية لتحسين التواصل الداخلي					
14	The bank's management has specialized digital officers to follow up on technology developments and applications. تمتلك إدارة البنك مسؤولين رقميين متخصصين لمتابعة تطورات التقنية وتطبيقاتها					
15	The bank management has allocated digital support teams to guide customers in using digital systems. تخصيص إدارة البنك فرق دعم رقمية لتوجيه العملاء في استخدام الأنظمة الرقمي					
N O.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة

Dimension 4: Technologies

Providing the bank's management with a set of modern digital technologies and using them in its operations and activities and achieving integration between them in coordination with global suppliers and global forums, as measured by paragraphs 16 to 20.

البعد الرابع: التقنيات

توفير إدارة البنك لمجموعة من التقنيات الرقمية الحديثة واستخدامها في عملياته وانشطته وتحقيق التكامل بينها بالتنسيق مع الموردين العالميين والمنتديات العالمية، وتقاس بالفقرات من 16 إلى 20.

16	The bank management uses cloud computing technologies. تستخدم إدارة البنك تقنيات الحوسبة السحابية					
17	The bank's management relies on predictive analysis techniques in strategic planning. تعتمد إدارة البنك على تقنيات التحليل التنبؤي في التخطيط الاستراتيجي					

NO.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
18	The bank's management is focused on achieving integration of digital systems with banking. تركز إدارة البنك على تحقيق تكامل دمج الأنظمة الرقمية مع المصرفية					
19	The bank management is keen to contract with reliable suppliers to supply digital technologies. تحرص إدارة البنك على التعاقد مع موردين موثوقين لتوريد التقنيات الرقمية					
20	The bank management uses digital platforms in customer relationship management. تستخدم إدارة البنك المنصات الرقمية في إدارة علاقات العملاء					

Dependent variable: Strategic performance

The final results related to the long-term of Capital Bank and extracted from four perspectives (financial, customers, internal operations, growth and learning) which show the strength of the bank's competitive position currently and in the future and produce feedback to develop strategic options and chart the future direction in light of competitive challenges and global opportunities.

المتغير التابع: الاداء الاستراتيجي

النتائج النهائية المرتبطة بالأمد الطويل لكابتال بنك والمستخلصة من أربعة منظورات (المالي، العملاء، العمليات الداخلية ،النمو والتعلم) والتي تبين متانة المركز التنافسي للبنك حاليا ومستقبلا وتفرز تغذية راجعة لتطوير الخيارات الاستراتيجية ورسم التوجه المستقبلي في ظل التحديات التنافسية والفرص العالمية .

Dimension 1: Financial perspective

A set of practices and activities that generate a clear understanding of Capital Bank's financial performance and that it is proceeding in accordance with the bank's strategic directions in identifying opportunities and optimal use of financial resources currently and in the future.

البعد الأول: المنظور المالي

	مجموعة من الممارسات والأنشطة التي تولد فهمًا واضحًا للأداء المالي لكابتال بنك وانه يسير وفق التوجهات الاستراتيجية للبنك في تحديد فرص والاستخدام الأمثل للموارد المالية حاليا ومستقبلا.					
21	The Bank's management diversifies its investment portfolios based on its strategic orientations. تنوع إدارة البنك في محافظها الاستثمارية بناء على توجهاتها الاستراتيجية					
22	The Bank's management maintains liquidity levels consistent with its obligations. تحافظ إدارة البنك على مستويات سيولة بما يتوافق مع التزاماتها.					
23	The Bank's management conducts liquidity stress tests periodically. تجري إدارة البنك اختبارات الإجهاد للسيولة بشكل دوري					
24	The bank management monitors the receivables turnover rate. تراقب إدارة البنك معدل دوران الذمم					
25	The bank's management adopts a conservative lending policy. تعتمد إدارة البنك على سياسة متحفظة في الإقراض.					
N O.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
Dimension 2: Customer perspective						

| | A set of practices and activities undertaken by Capital Bank to gain and maintain customer satisfaction, develop customer loyalty, and respond to customer needs, desires, and suggestions, as well as study customer complaints and find solutions to them.

البعد الثاني: منظور العملاء

مجموعة الممارسات والأنشطة التي يقوم بها كابتال بنك لكسب رضا العميل والمحافظة عليه وتطوير ولائه من خلال الاستجابة لاحتياجاته ورغباته وتبني مقترحاته ودراسة الشكاوى التي يقدمها وإيجاد الحلول لها. | | | | | |
|---|---|---|---|---|---|---|
| 26 | The bank management ensures a quick response to customer inquiries.
تضمن إدارة البنك استجابة سريعة لاستفسارات العملاء. | | | | | |
| 27 | The bank management periodically trains employees on how to speed up processing time.
تدرب إدارة البنك الموظفين بشكل دوري على كيفية تسريع وقت المعالجة.. | | | | | |
| 28 | The bank management considers customer satisfaction a strategic priority.
تعتبر إدارة البنك رضى العميل أولوية استراتيجية. | | | | | |
| 29 | The bank management carefully analyzes customer complaints.
تحلل إدارة البنك شكاوى العملاء بدقة | | | | | |
| 30 | The Bank's management involves its distinguished clients in shaping its strategic directions.
تشرك إدارة البنك عملائها المتميزين في رسم توجهاتها الاستراتيجية. | | | | | |
| NO. | The topics of the questionnaire and its operational definitions and paragraphs | Strongly agree | Agree | Somewhat agree | Disagree | Strongly disagree |

		أوافق بشدة	أوافق	أوافق الى حد ما	لا أوافق	لا أوافق بشدة
Dimension 3: internal process perspective A set of practices and activities undertaken by Capital Bank to develop internal processes related to transforming inputs into outputs, raising their quality, developing employees' capabilities, and developing their learning curve in a way that contributes to speed of achievement and time investment. **البعد الثالث: منظور العمليات الداخلية** مجموعة الممارسات والأنشطة التي يقوم بها كابيتال بنك لتطوير العمليات الداخلية المرتبطة بتحويل المدخلات إلى مخرجات ورفع مستوى جودتها وتطوير قدرات الموظفين وتنمية منحى التعلم لديهم بشكل يساهم في سرعة الإنجاز واستثمار الوقت.						
31	The bank's management has sufficient capacity to handle the current workload. تمتلك إدارة البنك القدرة الكافية على التعامل مع حجم العمل الحالي					
32	Coffee management develops the learning curve of its employees. تنمي إدارة البنك منحنى التعلم لدى موظفيها					
33	The bank management is interested in analyzing the structure of operating costs. تهتم إدارة البنك بتحليل هيكل التكاليف التشغيلية					
34	The bank's management emphasizes achieving the required quality levels in performance. تؤكد إدارة البنك على تحقيق مستويات الجودة المطلوبة في الأداء					
35	The Bank's management is developing plans to integrate the use of resource management. تضع إدارة البنك خططا لتكامل استخدام إدارة الموارد					

N O.	The topics of the questionnaire and its operational definitions and paragraphs	Strongly agree أوافق بشدة	Agree أوافق	Somewhat agree أوافق الى حد ما	Disagree لا أوافق	Strongly disagree لا أوافق بشدة
Dimension 4: Growth and learning perspective The practices and activities implemented by Capital Bank to enhance employee development and provide learning opportunities through training, development, and global workshops, aligning with its strategic goals. **البعد الرابع: منظور النمو والتعلم** مجموعة الممارسات والأنشطة التي يقوم بها كابتال بنك لزيادة مستويات النمو لدى الموظفين وتوسيع فرص التعلم لديهم من خلال التدريب والتطوير والورش العالمية وفي ضوء توجهاته الاستراتيجية.						
36	The Bank's management designs its training programs in light of its strategic objectives. تصمم إدارة البنك برامجها التدريبية في ضوء أهدافها الاستراتيجية					
37	The bank monitors the level of development in the performance of its employees. يتابع البنك مستوى التطور في أداء موظفيه					
38	The bank management involves employees in international workshops. تشرك إدارة البنك الموظفين في ورش عالمية					
39	The bank's management focuses on strategic learning. تركز إدارة البنك على التعلم الاستراتيجي					
40	The bank management provides development opportunities in digital finance topics. توفر إدارة البنك فرص تطوير في موضوعات المالية الرقمية					

N O.	The topics of the questionnaire and its operational definitions and paragraphs	Strong ly agree أوافق بشدة	Agr ee أوافق	Somewh at agree أوافق الى حد ما	Disagr ee لا أوافق	Strongly disagree لا أوافق بشدة
Mediator variable: Digital awareness The set of practices that Capital Bank undertakes to ensure the level of digital awareness and effectiveness of its employees, which includes the knowledge, skills and capabilities that enable them to deal efficiently with digital tools and technical innovations in the work environment. **المتغير الوسيط: الوعي الرقمي** مجموعة الممارسات التي يقوم بها بنك كابيتال للتأكد من مستوى الوعي الرقمي لدى موظفيه وفاعليته والتي تشمل المعارف والمهارات والقدرات التي تمكنهم من التعامل بكفاءة مع الأدوات الرقمية والابتكارات التقنية في بيئة العمل.						
41	The bank management meets the training needs for the use of digital tools. تلبي إدارة البنك الاحتياجات التدريبية لاستخدام الأدوات الرقمية.					
42	The Bank's management monitors the effectiveness of employees' use of digital applications. تتابع إدارة البنك فاعلية استخدام الموظفين للتطبيقات الرقمية.					
43	The bank management follows up on the effectiveness of employees' use of digital applications. توفر إدارة البنك بيئة مناسبة للحوار الرقمي					
44	Bank management evaluates employees' efficiency in using digital tools. تقييم إدارة البنك كفاءة الموظفين في استخدام الأدوات الرقمية.					

45	تقييم إدارة البنك مستوى التعاون الرقمي لدى الموظفين. Bank management evaluates the level of digital collaboration among employees.					
46	The bank management follows up on the number of digital decisions completed. تتابع إدارة البنك عدد القرارات الرقمية المنجزة.					
47	The bank management determines the number of digital transactions that were not completed within the specified times. تحدد إدارة البنك عدد المعاملات الرقمية التي لم تنجز في اوقاتها المحددة.					
48	The bank management allows constructive criticism to develop digital procedures. تسمح إدارة البنك بالنقد البناء لتطوير الإجراءات الرقمية.					

Appendix 4- Facilitate the task

الرقم : در/خ/1004
التاريخ: 2025/01/02

إلى من يهمه الأمر

تحية طيبة وبعد ،

لغايات توفير وربط أسس التعاون مع خدمة المجتمع المحلي؛ نرجو التكرم بالموافقة على تقديم التسهيلات الممكنة للطالب عميد رعد فوزي حموي، ورقمه الجامعي (40223003) المسجل في كلية الأعمال في جامعة الشرق الأوسط، والذي يتولى القيام بإعداد دراسة بحثية أكاديمية في رسالته المعنونة بـ "أثر التحول الرقمي على الأداء الاستراتيجي الدور الوسيط للوعي الرقمي"، علماً بأن المعلومات سيتم استخدامها لأغراض البحث العلمي وبصورة سرية.

وتفضلوا بقبول فائق الاحترام والتقدير...

رئيسة الجامعة
أ.د سلام خالد المحادين