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Digital Employee Experience in Iranian Banks

Abdolhamid Mosalanejad[1], Mohammad Reza Dalvi[1]*, Saeed Aghsi[2]

1. Department of Management. Deh.C. Islamic Azad University, Isfahan, Iran
2. Assistant Professor, Social and Cultural Researches Center, Dehaghan Branch, Islamic Azad University, Dehaghan, Iran

***Correspondence: e-mail: mr.dalvi1349@iau.ac.ir**

Abstract

The environment in which 21st-century humans live has undergone profound transformations. Today, the emergence of digital technologies has brought about an unprecedented transformation in workplaces, shifting the nature of work from its physical and task-based form to a digital modality. The present study was conducted with the aim of developing a model of digital employee experience in Iranian banks. Organizational success in the digital age depends on how work-related activities are transformed in digital work environments with a focus on improving employee experience. This research employed a mixed-method approach: qualitative content analysis with an inductive approach in the qualitative phase, and factor analysis in the quantitative phase. Based on the principle of theoretical saturation, 14 experts and academics in the fields of marketing science, digitalization, customer relations, and employee experience were interviewed using purposive criterion-based sampling and semi-structured interviews. The findings resulted in six overarching categories forming the model: core digital competencies, digital organizational culture, digital policies, digitalization challenges, experience-oriented employees, and banking management. Moreover, the factor analysis of the dimensions of digital employee experience and its impact on improving banking performance in the quantitative section showed a good model fit.

Keywords: employees, digital employee experience, bank, content analysis, factor analysis.

1. Introduction

The digital era can be defined as a historical period in which the use of digital technologies has become widespread across the globe, and humanity's dependence on these technologies has reached its peak (Rosemann, 2019). Although small and medium-sized enterprises (SMEs) are aware of and can significantly benefit from digital systems, the time, skills, and financial resources required to develop tailored systems for SMEs are considerable (Telukdarie et al., 2023).

Digitalization of human resources refers to the activities and managerial methods that utilize computers, communication tools, networks, and other technologies to quantify managerial objects and behaviors through statistical technologies to realize the functions of research and development, planning, organization, production, coordination, and sales (Cui et al., 2024). With a comprehensive and integrated approach, this digital transformation in human resource management has spread across all HR services, including recruitment, job management, training and development, performance management, and compensation (Baykal, 2022). These developments indicate that everything in the world of human resource management is undergoing transformation—from recruitment methods and staff management practices to training and work-life experience. Digital human

resource management leverages data and analytics to measure the progress of an individual's entire work journey, from hiring to development and exit (Dery et al., 2017).

Success in the digital age for organizations hinges on how work activities are transformed within digital work environments, with a focus on improving employee experience (Dery et al., 2017). Although digital is the simplest, most objective, fastest, most international, most powerful, and most verbose feature, digital human resources must prioritize a people-centered approach in management processes. As employees constitute the core of digital human resources, digital HR management must focus on them—understanding and respecting employees, stimulating their passion and creativity, harnessing their potential, and fully leveraging their intellect to achieve optimal work outcomes is essential (Yao et al., 2024). Digital human resource management differentiates technology by enabling HR managers to develop and implement HR policies and processes for the effective application of HR practices in the workplace to manage employees and other resources, thereby emerging as a prominent HR function (Althabhawee & Saeed, 2024). In the past, employee skill development was the responsibility of the personnel department; however, in the digital age, the focus has shifted to the development of employees' minds and thinking—an outcome increasingly driven by digital HR management. Now that people have become digitalized, organizations must also become digital to effectively work with them (Asadi & Shami Zanjani, 2022). Digitalization allows organizations to enhance performance and improve the user experience. Among the benefits of digitalization are cost reduction, increased processing speed and accuracy, and improved access to information (Kuzior et al., 2022).

The literature on digital transformation and employee experience highlights several key themes and insights from various studies. Alizadeh-Moghadam et al. (2024) used qualitative content analysis and identified 75 initial codes from 36 selected studies, which were grouped into 27 main categories to develop a conceptual model for digital transformation strategy in retail organizations (Alizadeh Moghaddam et al., 2023). Neystani et al. (2024) applied the fuzzy DEMATEL method to analyze the factors influencing digital transformation in specialized banks in Iran and used network analysis to weight and prioritize these factors (Neystani et al., 2023). Asadi and Shami Zanjani (2023) conducted a qualitative study that identified nine dimensions of digital maturity, including strategy, governance, business model, and employee experience, and introduced 69 related indicators (Asadi & Shami Zanjani, 2022). Gheidar and Shami Zanjani (2022) provided a framework and definition for digital employee experience, emphasizing eight components and 70 subcomponents to guide organizations in enhancing employee experience (Gheidar & ShamiZanjani, 2021). Hidayat and Basuil (2024) conducted a systematic literature review and identified key elements such as deep integration of technology, stakeholder involvement, and leadership development in shaping human resource strategies (Hidayat & Basuil, 2024). Shwedeh et al. (2023) explored the impact of organizational digital transformation on employee performance and identified five key variables that influence this relationship (Shwedeh et al., 2023). Chapano et al. (2023) identified individual, organizational, technological, and environmental factors as challenges to the adoption of digital human resource management practices in the automotive industry (Chapano et al., 2023). Garg and Agrawal (2022) highlighted the necessity of digitalization for the public sector in India, noting how digital initiatives are transforming the country's economy (Garg & Agarwal, 2022). Kuzior et al. (2022) found a positive correlation between digitalization and organizational sustainability, offering implications for human resource management and overall business strategy (Kuzior et al., 2022).

Digital employee experience refers to the perception formed by employees from a comprehensive and holistic understanding of their work environment in the digital space, resulting from the totality of their direct and indirect interactions with their job, colleagues, managers, clients, organizational strategy, cultural apparatuses, brand, and competitors—while also being influenced by their personal characteristics (Gheidar & ShamiZanjani, 2021). The digital experiences provided to employees significantly shape their perception of the organization; hence, the employee journey from recruitment to retirement is a vital topic of discussion at the highest levels of every organization. Therefore, it is essential not only to better understand why and how companies adopt digital technologies but also how they capitalize on them. Additionally, according to the final document of the 20-Year Vision for Economic and Social Development, the Islamic Republic of Iran must achieve a leading position in economic, scientific, and technological domains at the regional level by the year 2025. Achieving this vision is a responsibility shared by all sectors, as it forms the foundation for economic progress and greater prosperity. Undoubtedly, the importance of

digital experience is especially evident in organizations on which the national economy is based—such as banks. Digital transformation and digital banking are currently key areas of focus in Iranian banks, with a considerable number of them, under the guidance of the Ministry of Economic Affairs and Finance, actively planning their digital banking roadmaps. In light of these considerations, the central question arises: What is the nature of the digital employee experience in Iranian banks?

2. Methods and Materials

Given that the purpose of this study is to identify the components of the digital employee experience model in Iranian banks, this research is applied in terms of purpose, cross-sectional in terms of data collection time, and mixed-method (both qualitative and quantitative) in terms of the nature of data and research approach. To address the research questions, library studies, a review of the relevant literature, and interviews were employed. The main goal of this study is to identify the components of digital employee experience in Iranian banks by interpreting in-depth and semi-structured interviews with experts in the fields of marketing sciences and digitalization.

To collect and explain the data, organizational behavior observations related to the topic and exploratory interviews with researchers and faculty members in the fields of marketing, digitalization, customer relationship, and employee experience were utilized. The interview sample included 14 individuals selected through criterion-based purposive sampling. Semi-structured, in-depth interviews with open-ended questions were conducted with them. The adequacy of the sample size was achieved through the method of theoretical saturation.

In the qualitative part of the study, an inductive qualitative content analysis strategy was used to identify patterns and themes within the data. This method involves the coding and systematic analysis of textual content to uncover unknown patterns and themes. The inductive content analysis process includes several stages: organizing the data, sorting them into thematic categories, initial coding, identifying emerging patterns and themes, and interpreting the findings. In the first stage, the researcher prepares notes on procedures and processes and records initial thoughts about the data. Then, thematic codes relevant to the research questions are generated, and unrelated data are filtered out. During the initial coding phase, the researcher analyzes the data within thematic categories and helps identify emerging topics. Afterward, the coded data are reviewed to identify patterns that develop into broader themes. Finally, codes are linked to the existing literature and theoretical frameworks, and the data are categorized in alignment with the literature to provide a foundation for theoretical analysis and robust discussion. This process allows the researcher to achieve a deeper understanding of the data and findings.

In the quantitative phase of this study, a questionnaire was used to measure the research variables. To examine the research hypotheses based on this scale, it was first necessary to confirm the validity of the measurement scale. Therefore, Confirmatory Factor Analysis (CFA) was used to evaluate the relationships between latent variables and their corresponding measurement items. CFA investigates the association between questionnaire items and constructs. In fact, unless it is proven that the questionnaire items adequately measure the latent variables, the research hypotheses cannot be tested using the questionnaire data. Thus, CFA was applied to ensure the validity of the measurement. The strength of the relationship between a factor (latent variable) and the observed variable is indicated by the factor loading, which ranges between 0 and 1.

Table 1. Demographic Characteristics of Participants

No.	Field of Study and Degree	Work Experience	Position	Gender	Age
1	Human Resource Management, PhD	27 years	Bank President	Male	47
2	Public Administration – Transformation, PhD	14 years	Bank President	Female	40
3	Public Administration, PhD	12 years	University Lecturer	Female	44
4	Accounting, PhD	25 years	Senior Expert	Female	52
5	Industrial Management, PhD	17 years	Head of Organizational Transformation Group	Male	42
6	Human Resource Management, PhD	22 years	Credit Officer	Male	57
7	Strategic Management, PhD	16 years	General Director	Male	43
8	Public Administration, PhD	20 years	Bank Deputy	Male	42
9	Economic Systems Planning, PhD	20 years	Chief Inspector	Male	47
10	Strategic Management, PhD	24 years	Chief Inspector	Male	49
11	Executive Management, PhD	20 years	Chief Inspector	Male	48
12	Public Administration, MA	15 years	Bank President	Male	44
13	Accounting, MA	17 years	Human Resources Officer	Male	42
14	Accounting, MA	23 years	Bank President	Male	49

3. Findings and Results

Based on open and axial coding, the data were iteratively and continuously reviewed and refined. Through an inductive process, similar sets of data were grouped around shared concepts based on their similarity and affinity. Concepts with common meanings were then organized into categories, which represent a more abstract level than individual concepts and hold more cohesive semantic and content-based relationships. The identified concepts form the foundation for a suitable model of digital employee experience, categorized into six key components: Core Digital Competencies; Digital Organizational Culture; Digital Policies; Digitalization Challenges; Experience-Oriented Employees; and Banking Management.

Following the interviews and transcription, subcomponents were extracted from the key themes condensed from the interviews. Table 2 presents the components and subcomponents of the cognitive framework.

Table 2. Components of the Digital Employee Experience Model

Main Component	Subcomponent	Micro-Elements
Core Digital Competencies	Technological Cognitive Competencies	Leadership competencies, Development of technological attitudes, Support for advanced technologies, Technological orientation, Understanding the need for technology, Technological literacy
	Technical Competencies	Digital opportunity recognition, Technological relations, Digital implementation, Technological innovations, Expert systems, Advanced technologies, Technology development
	Operational Competencies	Intellectual property, Creating network opportunities, Digital up-to-dateness, Technology receptiveness, Activity improvement
Digital Organizational Culture	Digital Values	Acceptance of the benefits of digitalization, Technology acceptance culture, Digital skills and culture
	Knowledge Exchange Culture	Support for knowledge exchange, Learnability, Educational up-to-dateness
	Digital Innovation Culture	Support for innovation, Digital technological literacy, Digital technology development, Development of social networks, Clusters of creative and innovative businesses
Digital Policies	Control Policies	Control over policy change rates, Control of political interventions
	Future Management	Digital policy vision, Future demand management, Policy foresight
	Development Policies	Human resource knowledge, Institutional independence, Decision-support systems
Digitalization Challenges	Internationalization	Business transformations, Expansion of commercial borders
	Trade Sanctions	Economic sanctions, Sanction extensions, Sanction laws
	Administrative Challenges	Managerial inefficiency, Business uncertainty, Competitive advantage
	Environmental Challenges	Rapid demand, Development of data processing power, Digital generation, Resistance to uncertainty
Banking Management	Customer Experience Management in Banks	Customer experience positioning, Implementation of customer relationship processes
	Banking Process Reengineering	Financial process performance management, Implementation of bank process management systems, Redefinition of operational procedures, Redesign of intelligent organizational structure
	Business Process Alignment with Management Framework	Alignment of customer experience management with banking processes, Alignment of processes with customer experience strategies and objectives
Experience-Oriented Employees	Experience-Based Performance Evaluation	Customer-centric performance, Motivation and development of participation
	Attraction and Retention of Specialized Human Resources	Redefining HR responsibilities based on customer-centricity, Use of specialized human resources
	Training and Development of HR Capabilities	Training in customer experience design, Planning employee training, Training in customer communication
	Implementation of Employee Experience Management	Improvement and enhancement of employee experience, Employee experience design, Measurement of employee experience

Among the identified factors, the selective coding paradigm was applied, and based on this, the linear relationships between subcodes and main codes of the study were determined. Figure (1) illustrates the coding paradigm—essentially representing the qualitative process model of the research.

Subsequently, a questionnaire was used to measure the research variables. To examine the research hypotheses based on this scale, the validity of the scale used must first be confirmed. Confirmatory Factor Analysis (CFA) was performed in AMOS software to assess the relationships between latent variables and their corresponding observed indicators.

Confirmatory Factor Analysis for the Core Digital Competencies Scale:

This scale includes three latent variables and 18 observed variables. The factor loadings for all observed variables are greater than 0.3, indicating that the correlation between the latent variables (dimensions of each main construct) and the observed variables is acceptable.

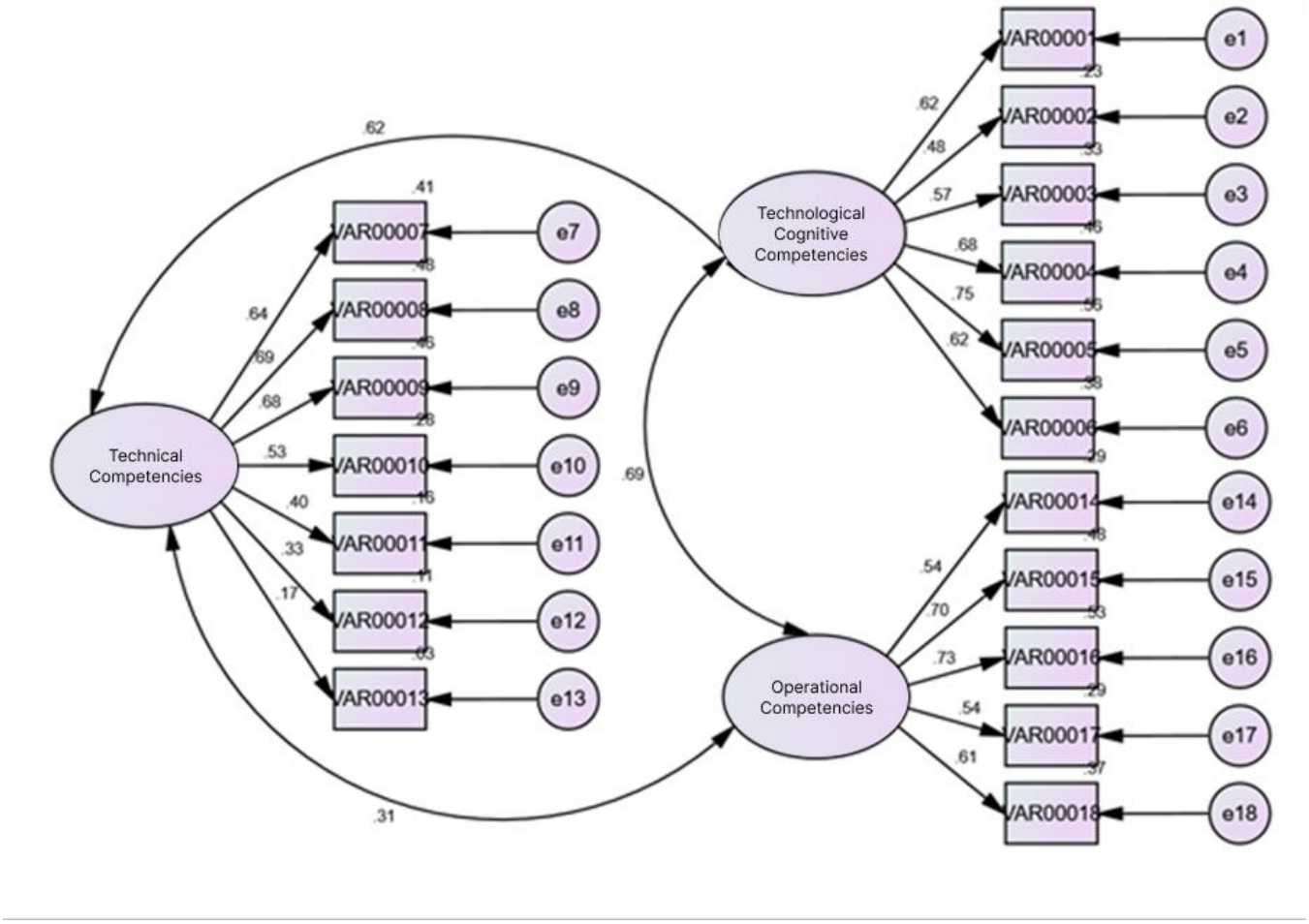

Figure 1. Factor Loadings of the Core Digital Competencies Variable

All factor loadings are above 0.3. To express the model's fit, the following goodness-of-fit indices were used: Bentler-Bonett normalized fit index, relative fit index, incremental fit index, comparative fit index, and the chi-square statistic. The results from the model are shown in Table 3.

Table 3. Goodness-of-Fit Indices for Core Digital Competencies

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.22	0.091	0.99	0.98	0.97	0.97	0.96	0.13	0.81

Confirmatory Factor Analysis for the Digital Organizational Culture Scale:

This scale includes three latent variables and 10 observed variables. The factor loadings for all observed variables are greater than 0.3, indicating that the correlation between the latent variables (dimensions of each main construct) and the observed variables is acceptable.

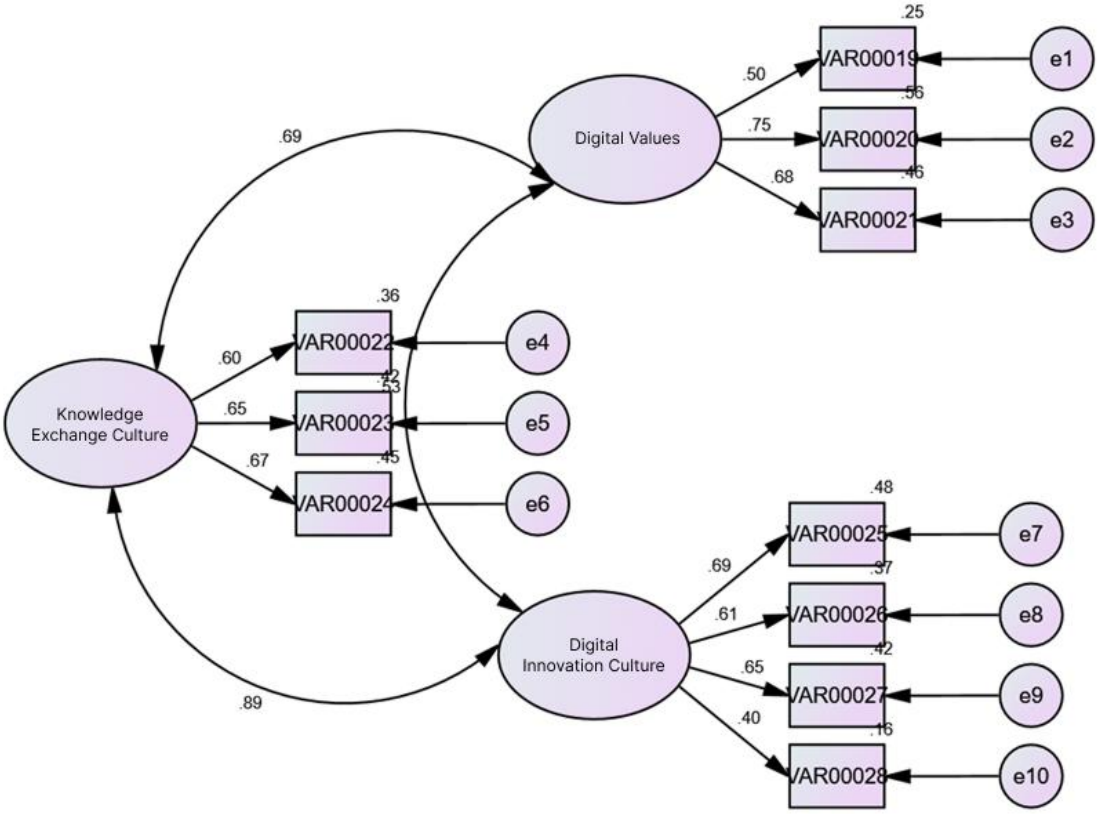

Figure 2. Factor Loadings of the Digital Organizational Culture Variable

All factor loadings are above 0.3. To express the model's fit, the same goodness-of-fit indices were applied. The results from the model are shown in Table 4.

Table 4. Goodness-of-Fit Indices for Digital Organizational Culture

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.15	0.057	0.98	0.98	0.97	0.93	0.94	0.14	0.85

Confirmatory Factor Analysis for the Digital Policies Scale:

This scale includes three latent variables and eight observed variables. The factor loadings for all observed variables are greater than 0.3, indicating that the correlation between the latent variables (dimensions of each main construct) and the observed variables is acceptable.

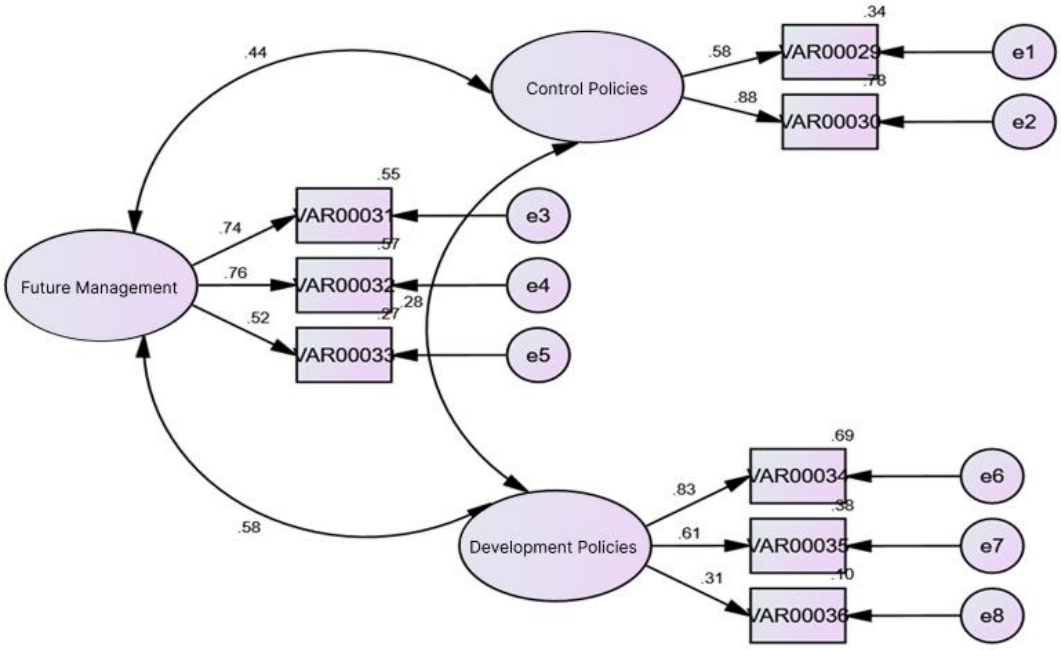

Figure 3. Factor Loadings of the Digital Policies Variable

All factor loadings are above 0.3. The same goodness-of-fit indices were used for model fit evaluation. The results from the model are shown in Table 5.

Table 5. Goodness-of-Fit Indices for Digital Policies

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.40	0.017	0.93	0.94	0.94	0.98	0.96	0.16	0.82

Confirmatory Factor Analysis for the Digitalization Challenges Scale:

This scale includes four latent variables and 12 observed variables.

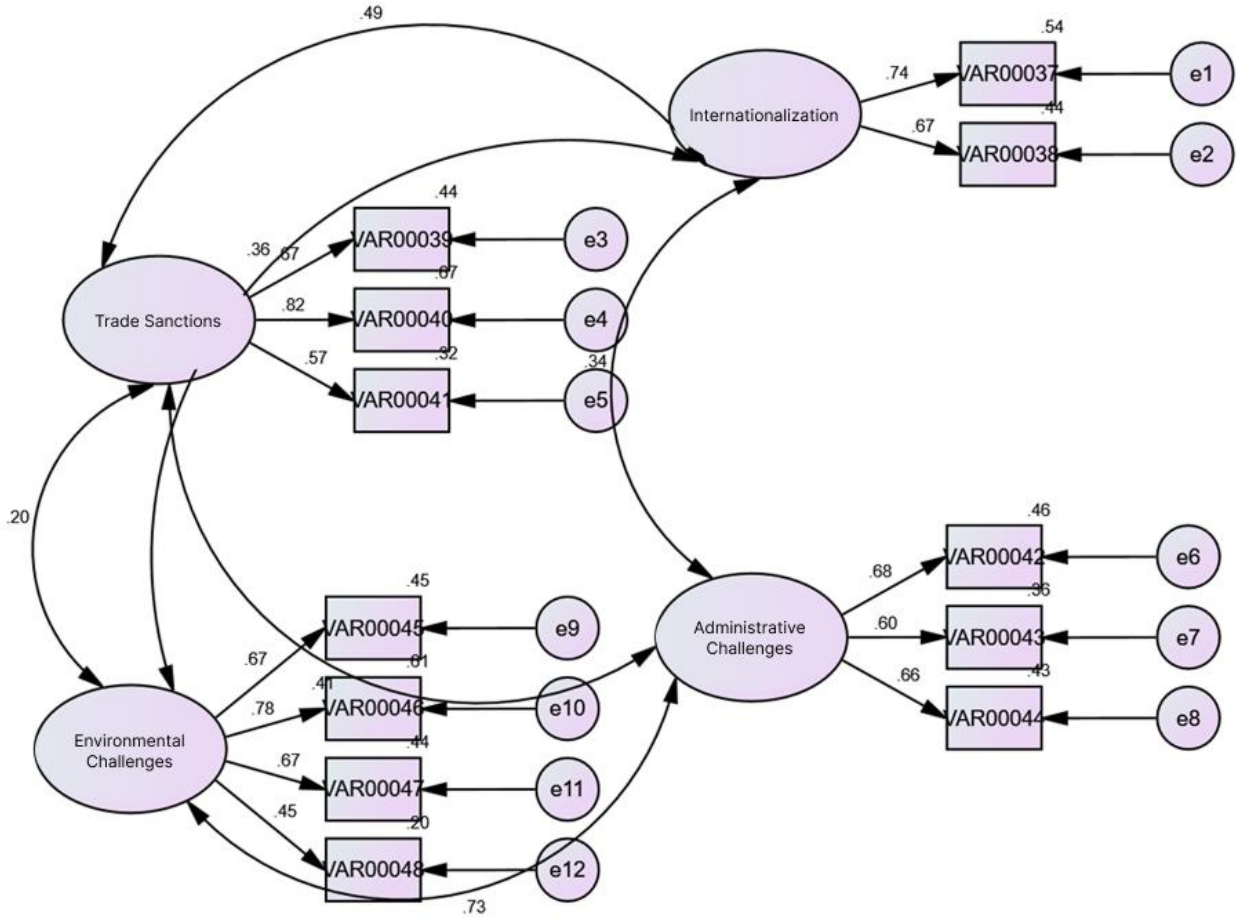

Figure 4. Factor Loadings of the Digitalization Challenges Variable

All factor loadings are above 0.3. The goodness-of-fit indices used for model evaluation are displayed in Table 6.

Table 7. Goodness-of-Fit Indices for Digitalization Challenges

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.36	0.071	0.96	0.96	0.98	0.98	0.99	0.21	0.85

Confirmatory Factor Analysis for the Experience-Oriented Employees Scale:

This scale includes four latent variables and 10 observed variables. The factor loadings for all observed variables are greater than 0.3, indicating that the correlation between the latent variables (dimensions of each main construct) and the observed variables is acceptable.

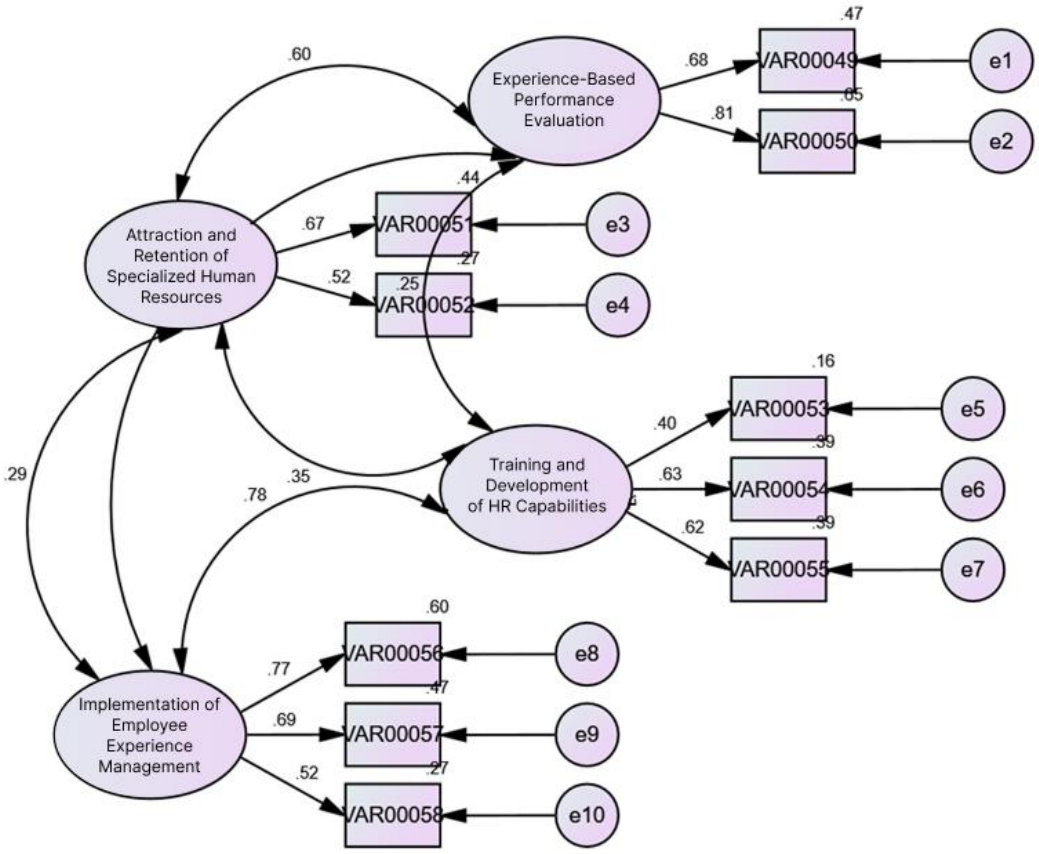

Figure 5. Factor Loadings of the Experience-Oriented Employees Variable

All factor loadings are above 0.3. The results from the model, using the goodness-of-fit indices, are shown in Table 7.

Table 7. Goodness-of-Fit Indices for Experience-Oriented Employees

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.27	0.046	0.99	0.98	0.99	0.96	0.95	0.13	0.86

Confirmatory Factor Analysis for the Banking Management Scale:

The results of the CFA for the banking management scale are presented in Figure 7. This scale includes three latent variables and eight observed variables.

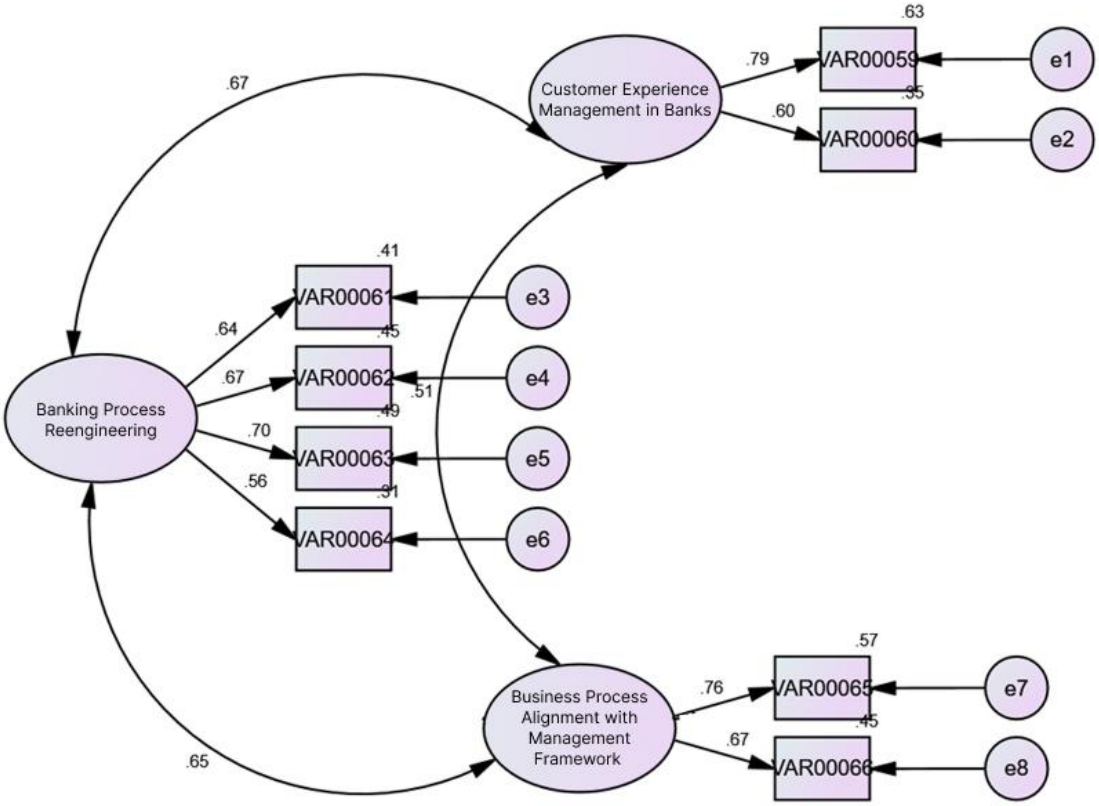

Figure 6. Factor Loadings of the Banking Management Variable

All factor loadings are above 0.3. The model's fit was evaluated using the goodness-of-fit indices, and the results are presented in Table 8.

Table 8. Goodness-of-Fit Indices for Banking Management

Model	X^2/df	RMSEA	NFI	CFI	GFI	IFI	RFI	SRMR	AGFI
Acceptable Value	1-3	<0.10	>0.90	>0.90	>0.90	>0.90	>0.90	<0.09	<0.80
Calculated Value	1.26	0.063	0.97	0.96	0.97	0.98	0.92	0.15	

4. Discussion and Conclusion

The research findings indicate that through open and axial coding, the data were continuously reviewed and refined, and shared concepts were organized around a central theme. This process led to the identification of a suitable model for the digital employee experience, consisting of six key components: Core Digital Competencies, Digital Organizational Culture, Digital Policies, Digitalization Challenges, Experience-Oriented Employees, and Banking Management. The components of the Core Digital Competencies include technological cognitive, technical, and operational competencies, which help empower employees to use modern technologies. Digital Organizational Culture emphasizes values and the culture of technology acceptance, knowledge exchange, and digital innovation, which can facilitate digital processes. Digital Policies encompass control policies and future management, which assist in formulating digital strategies. Digitalization Challenges include international barriers, sanctions, and administrative challenges that may impact the digitalization process. Banking Management focuses on improving customer experience through the reengineering of banking processes and aligning them with customer experience strategies, while Experience-Oriented Employees emphasize the attraction and retention of specialized human resources and their training to enhance both customer and employee experiences.

Furthermore, Confirmatory Factor Analysis (CFA) showed that all factor loadings were above 0.3, and the correlation between latent and observed variables was acceptable. The goodness-of-fit indices for the models also indicated the acceptance of these models, and they adequately explained the relationships between the variables. Ultimately, this research can help organizations optimize their digital processes by improving digital competencies, organizational culture, and employee experience management, thereby enhancing their overall effectiveness and performance. The findings of this study align with existing literature on digital transformation and digital employee experience. Specifically, the results of Alizadeh-Moghadam et al. (2024) in identifying key categories and the importance of digital strategies are consistent with the components identified in this study (Althabhawee & Saeed, 2024). Similarly, the findings of Neystani et al. (2024) in analyzing the relationships between factors influencing digital transformation help in better understanding the challenges and opportunities in the digital employee experience model (Neystani et al., 2023). The results of Asadi and Shami Zanjani (2023) in identifying dimensions of digital maturity and emphasizing employee experience also align with the model presented in this research (Asadi & Shami Zanjani, 2022). Overall, this alignment indicates the importance and interdependence of various dimensions of digital transformation on employee experience and can assist organizations in improving performance and effectiveness.

Given this importance, the following recommendations are specifically suggested for employees:

- **Develop Digital Technological Literacy** by conducting training programs to increase technological literacy and familiarity with digital tools.
- **Create a Technology Acceptance Culture** by promoting a culture of technology acceptance within the organization through workshops and seminars to help employees understand the benefits of digitalization.
- **Design Employee Experience** by designing work processes and digital environments that enhance the employee experience and increase their motivation.
- **Implement Financial Performance Management** by implementing decision support systems to improve financial performance and manage future demand.
- **Support Innovation and Knowledge Exchange** by creating digital platforms for knowledge exchange and encouraging innovation in processes.
- **Redefine Customer-Centric HR Tasks** by reviewing employees' roles and responsibilities to focus more on customer experience and its needs.
- **Develop Social Networks** by establishing internal social networks to facilitate communication and collaboration among employees and improve the work experience.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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