

Examining the Impact of Digital Transformation on the Reconfiguration of Organizational Identity in Banks with Emphasis on Organizational Agility and Organizational Learning



Mahdi Sharaf Tadavani ^{1,*}, Yaghoub Ansari ²

¹ Ph.D. student, Department of Management, Yas.C., Islamic Azad University, Yasuj, Iran; 

² Department of Management, Yas.C., Islamic Azad University, Yasuj, Iran; 

* Correspondence: mahdi.sharaftadavani@iau.ac.ir

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Abstract: In recent years, digital transformation has become one of the most critical drivers of change in organizational structures, processes, and managerial paradigms, particularly in the banking industry. In order to maintain competitive advantage in an environment rapidly influenced by digital technologies, electronic banking services, and fintech companies, banks are compelled to redefine and reconstruct their organizational identity in alignment with emerging conditions. The present study aims to develop and test a model explaining the impact of digital transformation on the reconfiguration of organizational identity, with an emphasis on organizational agility and organizational learning in banks. In terms of purpose, this study is applied, and in terms of methodology, it follows a descriptive-survey design. The statistical population consists of bank employees, from which a sample of 400 individuals was selected. Data were collected using a questionnaire comprising 25 items based on a five-point Likert scale. Data analysis was conducted using partial least squares structural equation modeling (PLS-SEM). The results indicated that digital transformation has a positive and significant effect on both organizational agility and organizational learning, and these two variables, in turn, significantly influence the reconfiguration of organizational identity. The findings of this study can assist bank managers in designing digital transformation strategies, developing organizational capabilities, and strengthening organizational identity in accordance with the digital environment.

Keywords: Digital transformation, Organizational agility, Organizational learning, Reconfiguration of organizational identity, Banks

1. Introduction

Digital transformation has emerged as a pervasive and transformative phenomenon that is fundamentally reshaping the architecture of organizations, their value creation mechanisms, and the logic of competition across industries. In contemporary business environments characterized by rapid technological change, data-driven decision-making, and the proliferation of digital platforms, organizations are increasingly compelled to rethink their strategic orientations and operational models in order to remain viable and competitive. Digital transformation extends beyond the mere adoption of new technologies; rather, it encompasses a comprehensive reconfiguration of organizational processes, structures, culture, and capabilities aimed at leveraging digital technologies to generate

value [1, 2]. From this perspective, digital transformation is not a discrete project but a continuous, multi-dimensional process that requires deep organizational alignment and systemic change [3, 4].

The banking industry, in particular, has been profoundly influenced by digital transformation due to the increasing integration of financial technologies, the expansion of electronic banking services, and the emergence of fintech competitors that challenge traditional business models. Banks are now operating in an ecosystem where customer expectations are rapidly evolving, demanding seamless, personalized, and technology-enabled services. Consequently, digital transformation has become a strategic imperative for banks seeking to maintain competitive advantage and ensure long-term sustainability [5, 6]. The convergence of technologies such as artificial intelligence, big data analytics, and the Internet of Things has further accelerated this transformation, requiring banks to adopt innovative approaches to service delivery and organizational management [7].

One of the most critical yet often underexplored dimensions of digital transformation is its impact on organizational identity. Organizational identity refers to the shared understanding among members regarding “who we are as an organization,” encompassing core values, beliefs, and distinguishing characteristics. In the digital era, the traditional foundations of organizational identity are increasingly challenged by technological disruptions, shifts in stakeholder expectations, and the need for continuous adaptation. As organizations undergo digital transformation, they are compelled to reconstruct their identity in ways that align with new strategic priorities and digital capabilities [8]. This process, often referred to as the reconfiguration or reinvention of organizational identity, involves both preserving core elements and integrating new digital attributes that reflect the organization’s evolving role in a technology-driven environment [9].

The relationship between digital transformation and organizational identity is inherently complex and dynamic. On one hand, digital transformation can act as a catalyst for identity change by introducing new technologies, processes, and modes of interaction that reshape how organizations perceive themselves and are perceived by others. On the other hand, organizational identity can influence the trajectory and outcomes of digital transformation by shaping the organization’s readiness for change, its strategic priorities, and its capacity to integrate new technologies effectively. This bidirectional relationship underscores the importance of examining the mechanisms through which digital transformation influences the reconfiguration of organizational identity [10, 11].

Among the key mechanisms that facilitate this relationship, organizational agility and organizational learning have been identified as critical enabling capabilities. Organizational agility refers to the ability of an organization to sense and respond rapidly to environmental changes, adapt its processes and structures, and innovate in response to emerging opportunities and threats. In the context of digital transformation, agility becomes essential for managing the uncertainty and complexity associated with technological change and market dynamics. Empirical evidence suggests that digital transformation initiatives significantly enhance organizational agility by enabling faster decision-making, improving responsiveness, and fostering innovation [12, 13]. Moreover, the development of dynamic capabilities, such as agility, is crucial for organizations seeking to successfully navigate digital transformation and achieve superior performance outcomes [14].

Organizational learning, as another critical capability, plays a pivotal role in enabling organizations to acquire, assimilate, and apply knowledge in support of digital transformation. In rapidly changing environments, the ability to learn continuously and adapt to new technologies and practices is essential for sustaining competitive advantage. Digital transformation initiatives often require organizations to develop new skills, redefine roles, and adopt innovative practices, all of which depend on effective learning processes. Research indicates that organizational learning not only enhances the effectiveness of digital transformation but also mediates its impact on various

organizational outcomes, including innovation and performance [15, 16]. Furthermore, a strong learning culture can amplify the benefits of digital transformation by fostering knowledge sharing, collaboration, and continuous improvement [17, 18].

The interplay between digital transformation, organizational agility, and organizational learning is further reinforced by leadership and cultural factors. Effective leadership is essential for guiding digital transformation efforts, aligning organizational resources, and fostering a culture that supports innovation and change. Studies have shown that leadership plays a crucial role in enhancing organizational agility and learning, thereby enabling organizations to achieve successful digital transformation outcomes [19, 20]. Additionally, organizational culture, particularly a culture that emphasizes learning, innovation, and adaptability, is critical for facilitating the integration of digital technologies and the reconfiguration of organizational identity [21, 22].

Recent research has also highlighted the importance of contextual and sector-specific factors in shaping the outcomes of digital transformation. For instance, in the banking sector, regulatory requirements, risk management considerations, and the need for customer trust add layers of complexity to digital transformation initiatives. These factors necessitate a careful balance between innovation and stability, requiring banks to develop capabilities that enable them to adapt while maintaining their core identity and values. Moreover, the integration of digital technologies in banking operations has implications for organizational structures and workflows, further emphasizing the need for agility and learning [23, 24].

In addition to these organizational-level considerations, individual-level factors, such as employees' digital competencies and attitudes toward change, also play a significant role in shaping the success of digital transformation. The development of digital skills and confidence among employees is essential for the effective implementation of digital initiatives and the realization of their benefits. Organizational learning mechanisms, including training programs and knowledge-sharing platforms, are critical for enhancing these capabilities and supporting the transition to digitally enabled operations [16, 18]. Furthermore, the alignment between individual behaviors and organizational objectives is essential for ensuring that digital transformation efforts contribute to the reconfiguration of organizational identity in a coherent and meaningful manner.

Despite the growing body of literature on digital transformation, there remains a need for integrative frameworks that capture the complex relationships among digital transformation, organizational capabilities, and identity-related outcomes. While previous studies have examined the impact of digital transformation on performance, innovation, and agility, relatively few have focused explicitly on its implications for organizational identity and the mechanisms through which this impact is realized. Addressing this gap is particularly important in the banking sector, where identity plays a critical role in shaping customer trust, brand reputation, and competitive positioning. By examining the mediating roles of organizational agility and organizational learning, this study seeks to provide a more comprehensive understanding of how digital transformation influences the reconfiguration of organizational identity.

Furthermore, the rapid evolution of digital technologies and the emergence of new paradigms, such as Industry 5.0, underscore the need for continuous research in this area. Organizations are increasingly required to balance technological innovation with human-centric values, sustainability, and ethical considerations, all of which have implications for organizational identity. Understanding how digital transformation interacts with these dimensions is essential for developing strategies that are both effective and sustainable in the long term [9, 25].

In summary, digital transformation represents a fundamental shift in how organizations operate and compete, with significant implications for organizational identity, agility, and learning. The banking sector, as a critical

component of the global economy, provides a compelling context for examining these dynamics due to its exposure to technological disruption and competitive pressures. By integrating insights from the literature on digital transformation, organizational agility, and organizational learning, this study aims to contribute to a deeper understanding of the processes through which organizations adapt to digital change and redefine their identity in the digital era.

Therefore, the aim of this study is to develop and empirically test a model explaining the impact of digital transformation on the reconfiguration of organizational identity in banks, with a particular emphasis on the mediating roles of organizational agility and organizational learning.

2. Methodology

The present study is applied in terms of purpose and adopts a descriptive–survey design in terms of implementation. The statistical population consisted of bank employees. Considering the requirements of structural equation modeling and to enhance the accuracy of the analysis, a sample size of 400 participants was determined.

Data were collected באמצעות a questionnaire comprising 25 items across four constructs: digital transformation, organizational agility, organizational learning, and reconfiguration of organizational identity. The items were designed based on a five-point Likert scale ranging from “strongly disagree” to “strongly agree.” For data analysis, both descriptive statistics and partial least squares structural equation modeling (PLS-SEM) were employed. Furthermore, Cronbach’s alpha and composite reliability indices were used to assess reliability, while the average variance extracted (AVE) index was utilized to evaluate construct validity.

3. Findings and Results

Table 1 presents the mean, standard deviation, skewness, kurtosis, and minimum and maximum values for the main latent variables.

Table 1. Descriptive Statistics for Main Latent Variables

Statistic	Reconfiguration of Organizational Identity	Organizational Learning	Organizational Agility	Digital Transformation
N	400	400	400	400
Mean	21.14	21.48	20.79	24.52
Standard Deviation	4.13	4.03	3.75	4.73
Skewness	-0.093	-0.179	0.007	-0.153
Kurtosis	-0.234	-0.360	-0.164	-0.050
Minimum	10	10	11	7
Maximum	30	30	30	35

Based on Table 1, the mean and standard deviation of digital transformation are higher than those of the other variables, while organizational agility shows the lowest values. Since the skewness and kurtosis values for all four variables fall within the range of ± 2 , the data distribution can be considered normal. Given the exploratory nature of the model and the complexity of relationships among constructs, PLS-SEM was employed.

Hypothesis 1: Digital transformation has a positive and significant effect on organizational agility.

Hypothesis 2: Digital transformation has a positive and significant effect on organizational learning.

Hypothesis 3: Organizational agility has a positive and significant effect on the reconfiguration of organizational identity.

Hypothesis 4: Organizational learning has a positive and significant effect on the reconfiguration of organizational identity.

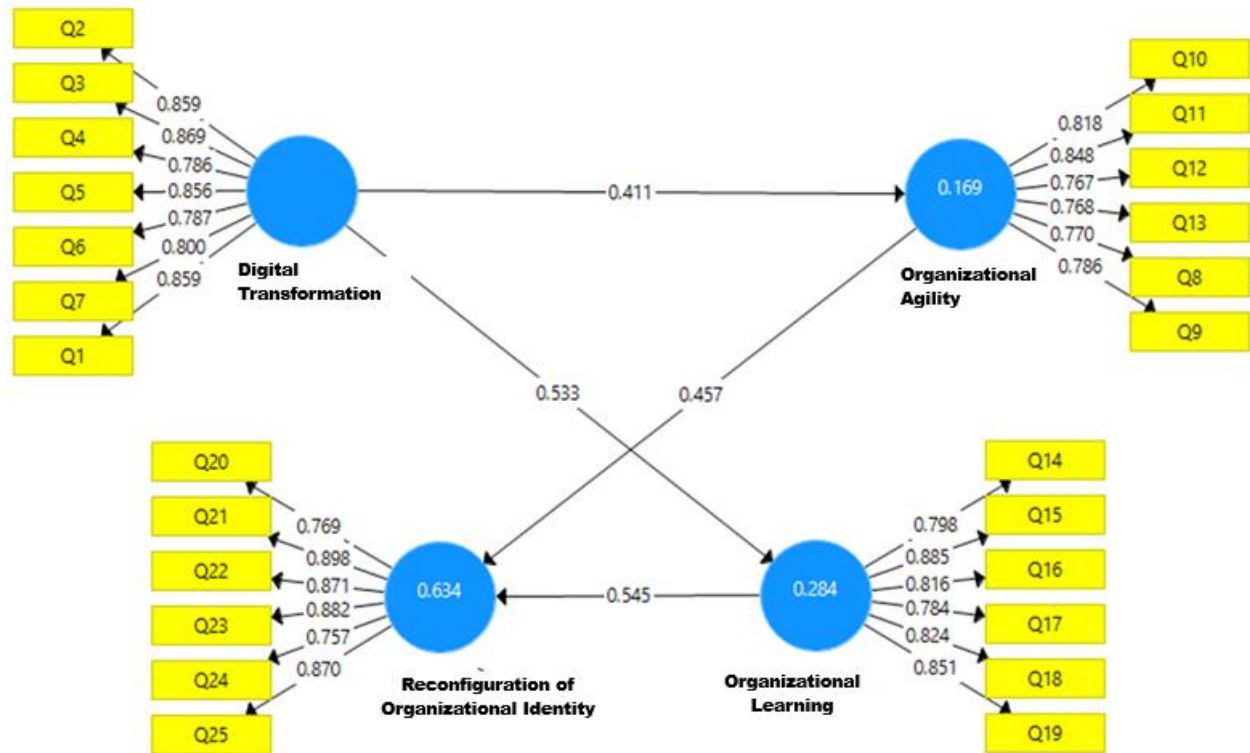


Figure 1: Relationships Between Independent and Dependent Variables

Figure 1 illustrates the direct effects of independent variables on dependent variables. The R² value for organizational agility is 0.169, for organizational learning is 0.284, and for reconfiguration of organizational identity is 0.634. These values indicate that a meaningful proportion of variance in the dependent variables is explained by the independent variables.

Table 2. Summary of Model 1: Relationships Between Variables

Hypothesis	Path	Beta (β)	f ²	p-value
H1	Digital Transformation → Organizational Agility	0.411	0.203	0.000
H2	Digital Transformation → Organizational Learning	0.533	0.396	0.000
H3	Organizational Agility → Reconfiguration of Organizational Identity	0.457	0.534	0.000
H4	Organizational Learning → Reconfiguration of Organizational Identity	0.545	0.759	0.000

According to Table 2, the effect of digital transformation on organizational agility ($\beta = 0.411$, $f^2 = 0.203$, $p < 0.01$) is statistically significant. Similarly, the effect of organizational agility on the reconfiguration of organizational identity ($\beta = 0.457$, $f^2 = 0.534$, $p < 0.01$) is significant, indicating moderate effect sizes.

The effect of digital transformation on organizational learning ($\beta = 0.533$, $f^2 = 0.396$, $p < 0.01$) and the effect of organizational learning on the reconfiguration of organizational identity ($\beta = 0.545$, $f^2 = 0.759$, $p < 0.01$) are also significant, indicating strong effects.

The Q² values for reconfiguration of organizational identity (0.419), organizational agility (0.099), and organizational learning (0.180) are all positive, indicating adequate predictive relevance of the model. Additionally, all factor loadings exceed 0.40, confirming convergent validity.

Table 3. Correlation Matrix for Discriminant Validity

Variable	Reconfiguration of Organizational Identity	Digital Transformation	Organizational Agility	Organizational Learning
Reconfiguration of Organizational Identity	0.843			
Digital Transformation	0.720	0.832		
Organizational Agility	0.596	0.411	0.794	
Organizational Learning	0.662	0.533	0.255	0.827

The results in Table 3 indicate that the square root of AVE for each construct is greater than its correlations with other constructs, confirming adequate discriminant validity. In other words, each construct shares more variance with its own indicators than with other constructs, indicating conceptual distinctiveness and absence of problematic overlap.

Table 4. Reliability and Convergent Validity Indices

Variable	Cronbach's Alpha	Composite Reliability (CR)	AVE
Reconfiguration of Organizational Identity	0.917	0.936	0.711
Digital Transformation	0.925	0.940	0.691
Organizational Agility	0.882	0.911	0.630
Organizational Learning	0.907	0.928	0.684

To evaluate reliability and convergent validity, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) were used. As shown in Table 4, Cronbach's alpha values for all constructs exceed the acceptable threshold of 0.7, indicating strong internal consistency.

Similarly, composite reliability values for all constructs are above 0.7, confirming the reliability of the measurement model. Furthermore, AVE values exceed 0.5 for all constructs, indicating that each construct explains more than half of the variance of its indicators and confirming convergent validity.

Overall, these results demonstrate that the measurement model exhibits satisfactory reliability and convergent validity, and that the indicators adequately measure the intended constructs, thereby strengthening the credibility of the structural model results.

4. Discussion and Conclusion

The present study aimed to examine the impact of digital transformation on the reconfiguration of organizational identity in banks, with a particular emphasis on the mediating roles of organizational agility and organizational learning. The findings of the structural model indicated that digital transformation exerts a positive and statistically significant effect on both organizational agility and organizational learning. Furthermore, the results demonstrated that organizational agility and organizational learning each have a significant positive impact on the reconfiguration of organizational identity. In addition, the strength of the relationships suggests that the pathway through organizational learning is relatively stronger than that through organizational agility, although both mechanisms play a meaningful role in explaining identity reconfiguration. The R^2 values obtained for the endogenous constructs indicate that the model has satisfactory explanatory power, particularly for the reconfiguration of organizational identity, suggesting that a substantial proportion of its variance is accounted for by the proposed predictors. Overall, the empirical findings provide strong support for all four research hypotheses and confirm the relevance of the proposed conceptual framework.

The positive and significant effect of digital transformation on organizational agility is consistent with prior research emphasizing the role of digital technologies in enhancing organizational responsiveness, flexibility, and adaptive capacity. Digital transformation enables organizations to process information more rapidly, streamline decision-making processes, and respond effectively to environmental changes, thereby fostering agility. This finding aligns with studies that conceptualize digital transformation as a driver of dynamic capabilities, particularly agility, which allows organizations to navigate uncertainty and maintain competitiveness [12, 14]. Moreover, recent empirical evidence suggests that investments in digital infrastructure and analytics capabilities significantly enhance organizational agility by enabling real-time insights and rapid strategic adjustments [13, 23]. In the context of the banking industry, where market conditions and customer expectations evolve rapidly, the development of agility through digital transformation is particularly critical. The findings of this study therefore reinforce the argument that digital transformation is not merely a technological initiative but a strategic enabler of organizational adaptability.

The results also revealed a strong and significant relationship between digital transformation and organizational learning. This finding underscores the importance of knowledge acquisition, dissemination, and utilization in the successful implementation of digital transformation initiatives. Digital transformation often requires organizations to develop new competencies, adopt innovative practices, and continuously update their knowledge base. As such, organizational learning becomes a central mechanism through which digital transformation translates into improved organizational outcomes. This result is consistent with prior studies highlighting the role of digital learning systems and knowledge-sharing platforms in enhancing organizational performance and innovation [15, 16]. Furthermore, recent research has emphasized that digital transformation fosters a learning-oriented culture by encouraging experimentation, collaboration, and continuous improvement [17, 18]. The strong effect observed in this study suggests that organizational learning is a critical pathway through which digital transformation exerts its influence, particularly in knowledge-intensive sectors such as banking.

Another key finding of the study is the positive and significant effect of organizational agility on the reconfiguration of organizational identity. This relationship highlights the role of agility in enabling organizations to align their identity with changing environmental conditions. Organizational identity is not static; rather, it evolves in response to internal and external stimuli. Agile organizations are better positioned to reinterpret their core values, redefine their strategic priorities, and communicate a coherent identity that reflects their current capabilities and aspirations. This finding is consistent with theoretical perspectives that link agility to organizational adaptation and identity change [10, 11]. In addition, empirical studies have shown that agile organizations are more capable of integrating new technologies and business models into their identity, thereby enhancing their competitiveness and legitimacy in dynamic markets [24, 25]. The moderate strength of this relationship suggests that while agility is an important enabler of identity reconfiguration, it operates in conjunction with other factors, such as learning and leadership.

The findings further indicate that organizational learning has a strong and significant effect on the reconfiguration of organizational identity. This result highlights the central role of learning processes in shaping how organizations perceive themselves and how they are perceived by stakeholders. Through learning, organizations can reinterpret their past experiences, integrate new knowledge, and develop a shared understanding of their evolving identity. This process is particularly important in the context of digital transformation, where organizations must reconcile traditional values with new digital capabilities. The strong effect observed in this study is consistent with prior research emphasizing the importance of learning in facilitating

organizational change and innovation [21, 22]. Moreover, studies on digital transformation have highlighted that organizations with strong learning capabilities are better able to adapt their identity to reflect new strategic directions and technological advancements [9]. The findings therefore suggest that organizational learning is a key mechanism through which digital transformation influences identity reconfiguration.

Taken together, the results of this study provide empirical support for the integrative role of organizational agility and organizational learning in linking digital transformation to the reconfiguration of organizational identity. These findings are consistent with the broader literature on digital transformation, which emphasizes the importance of aligning technological, organizational, and cultural dimensions to achieve successful outcomes [1, 2]. In particular, the study contributes to the literature by demonstrating that the impact of digital transformation on organizational identity is not direct but mediated through key organizational capabilities. This insight is important for both researchers and practitioners, as it highlights the need to focus on capability development rather than solely on technological adoption.

Furthermore, the findings of this study align with recent calls for a more holistic understanding of digital transformation that considers its multi-level and multi-dimensional nature. Digital transformation involves changes not only in processes and technologies but also in organizational culture, identity, and strategic orientation [4, 7]. By examining the interplay between digital transformation, organizational agility, and organizational learning, this study provides a more comprehensive perspective on how organizations can navigate the complexities of digital change. The results also support the view that leadership and organizational culture play a critical role in facilitating digital transformation and its outcomes, although these factors were not directly examined in the present study [19, 20].

In addition, the study contributes to the growing body of research on organizational identity in the digital era. As organizations increasingly operate in digitally enabled environments, the need to redefine and manage organizational identity becomes more pressing. The findings suggest that digital transformation can serve as a catalyst for identity reconfiguration, but this process requires the development of appropriate organizational capabilities. This perspective is consistent with prior research emphasizing the dynamic and evolving nature of organizational identity in the context of technological change [3, 8]. By highlighting the roles of agility and learning, this study provides valuable insights into the mechanisms through which organizations can successfully navigate identity transformation.

Despite its contributions, this study has several limitations that should be acknowledged. The research design is cross-sectional, which limits the ability to draw causal inferences and capture the dynamic nature of digital transformation and identity reconfiguration over time. The data were collected from a single industry and geographic context, which may limit the generalizability of the findings to other sectors or regions. In addition, the use of self-reported data may introduce common method bias, although efforts were made to ensure the reliability and validity of the measurement instruments. Future studies could address these limitations by employing longitudinal designs, expanding the scope of the sample, and incorporating objective performance indicators.

Future research can build on the findings of this study by exploring additional mediating and moderating variables that may influence the relationship between digital transformation and organizational identity. For example, factors such as leadership style, organizational culture, and employee engagement may play important roles in shaping the outcomes of digital transformation. Researchers could also examine the role of emerging technologies, such as artificial intelligence and blockchain, in influencing organizational identity and capabilities.

Furthermore, comparative studies across industries and cultural contexts could provide deeper insights into the generalizability and boundary conditions of the proposed model.

From a practical perspective, the findings of this study suggest that managers should adopt a holistic approach to digital transformation that goes beyond technology implementation. Developing organizational agility and fostering a culture of continuous learning are essential for leveraging digital transformation to achieve meaningful changes in organizational identity. Managers should invest in training and development programs to enhance employees' digital competencies and promote knowledge sharing across the organization. In addition, organizations should align their strategic vision, culture, and identity with their digital transformation initiatives to ensure coherence and sustainability. By focusing on these aspects, banks can strengthen their competitive position and successfully navigate the challenges of the digital era.

Authors' Contributions

Authors equally contributed to this article.

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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