


# Tining Haryanti

## Driving Factors of Digital Transformation Correlation Analysis

 Quick Submit Quick Submit Universitas Muhammadiyah Surabaya

---

### Document Details

Submission ID

trn:oid::1:3194926102

Submission Date

Mar 26, 2025, 12:45 PM GMT+7

Download Date

Mar 26, 2025, 12:47 PM GMT+7

File Name

3\_IEEE\_Prociding\_Driving\_Factor.pdf

File Size

1.1 MB

6 Pages

4,255 Words

25,838 Characters

# 9% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.





## Filtered from the Report

- Bibliography
- Quoted Text
- Cited Text
- Small Matches (less than 8 words)




## Exclusions

- 1 Excluded Source

## Match Groups

-  **16 Not Cited or Quoted 9%**  
Matches with neither in-text citation nor quotation marks
-  **0 Missing Quotations 0%**  
Matches that are still very similar to source material
-  **0 Missing Citation 0%**  
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted 0%**  
Matches with in-text citation present, but no quotation marks

## Top Sources

- 0%  Internet sources
- 9%  Publications
- 0%  Submitted works (Student Papers)

## Integrity Flags

### 0 Integrity Flags for Review

No suspicious text manipulations found.

Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

## Match Groups

- 16 Not Cited or Quoted 9%**  
Matches with neither in-text citation nor quotation marks
- 0 Missing Quotations 0%**  
Matches that are still very similar to source material
- 0 Missing Citation 0%**  
Matches that have quotation marks, but no in-text citation
- 0 Cited and Quoted 0%**  
Matches with in-text citation present, but no quotation marks

## Top Sources

- 0% Internet sources
- 9% Publications
- 0% Submitted works (Student Papers)

## Top Sources

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

- 1** **Publication**  
Tining Haryanti, Nur Aini Rakhmawati, Apol Pribadi Subriadi. "The Extended Digit... 3%
- 2** **Publication**  
Tining Haryanti, Nur Aini Rakhmawati, Apol Pribadi Subriadi, Aris Tjahyanto. "The... 3%
- 3** **Publication**  
Hyundong Nam, Taewoo Nam, Minjeong Oh, Sungyong Choi. "An Efficiency Meas... <1%
- 4** **Publication**  
Nabiel Wicaksono, Moh Atlomasiga H. Z, Rizfandino Ramadhan, Radiffa Ardhiya, ... <1%
- 5** **Publication**  
Andrew Lobashevsky, Matthias Niemann, Brenda Kowinski, Nancy Higgins et al. "... <1%
- 6** **Publication**  
Anissa Bettayeb, Khalid Al Marri. "Does Team Integration Effect the Successful Im... <1%
- 7** **Publication**  
Turan Paksoy, Çiğdem Koçhan, Sadia Samar Ali. "Logistics 4.0 - Digital Transforma... <1%
- 8** **Publication**  
Dina Elsa, Henny Indrawati, Caska Caska. "Digital transformation in SMEs: global ... <1%
- 9** **Publication**  
W.J. Rautenbach, Imke de Kock, J.L. Jooste. "The development of a conceptual mo... <1%



accelerating the achievement of digital transformation success. The practical implication of this study results is an essential consideration for management in implementing DX successfully through strategic focus on the vital factors most correlated with increasing DX scores. This research serves as an initial step, and its results can provide an initial input for practical contributions to shaping future research endeavors. For example, it can lead to the development of artifacts (such as applications) aimed at facilitating management in measuring the success of their digital transformation. These artifacts would take into account factors strongly correlated with DX success, which have been identified in this research.

## II. RESEARCH METHODOLOGY EASE OF USE

### A. Research Stage

This study uses a correlation analysis approach in testing the correlation between the driving factors of DX. DX mapping in several countries was carried out by reviewing the main factors supporting the success of DX (Table 1). The stages of this research are presented in Figure 2

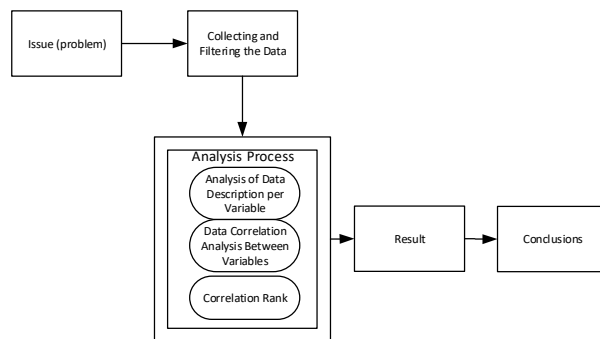


Fig. 2. Research Step

### B. Data Collection and Processing

The main factors supporting DX include Technology, People, Governance and Impact[19], as shown in Figure 3. Technology is the main digital transformation, namely, the manual to digital transition. In addition, technology has a significant impact on the economy. In general, technology is measured on access [20], content [21][22], [23] and future technology[24]. The implementation of technology and its quality reflects the skills and ability to utilize technology [19][1]. Therefore the main factor supporting the next DX is people. This factor measures how people use ICT at the individual [25], business [26] and government[20] levels. Governance discusses the integration of operating systems in organizations or countries [19]. This governance addresses trust activity[27], regulation [28] and engagement[25]. Meanwhile, Impact is defined as assessing the impact of DX on the economy[29], society, and human[30][31].

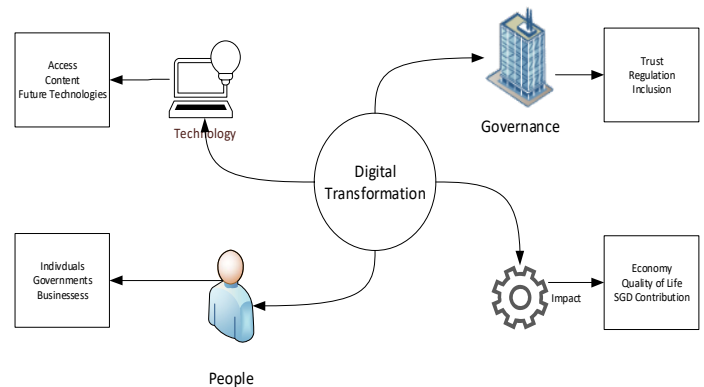


Fig. 3. Digital Transformation Factor (Own Illustrations)

In summary, DX supporting factors include Access, Content, Future Technologies, Individuals, Business, Governments, Trust, Regulation, Inclusion. Digital Transformation data in this study uses DX score data from 130 countries. Data collection with the latest period criteria is carried out through secondary data released from several DX reports internationally (Table 1)

TABLE I. CRITERIA DATA

Data	Periode	References
Digital Transformation Score	2021 2020	[19][24] [32]
Digital Competitiveness Ranking	2021	[33]
Digital Economy World Countries Rank	2021	[34]

## III. DATA ANALYSIS

This study used two stages of data analysis. The first stage uses univariate analysis to identify the characteristics of these variables (figure 4). This analysis also ensured that there were no anomalous data in the data distribution. Each variable was tested for the first stage of analysis before continuing with the second stage. The second stage of analysis in this study was correlation analysis. This analysis was used to measure the strength of the relationship between variables and the direction of the relationship. Correlation was measured using Pearson's correlation. The dependent variable in this study is Digital Transformation, while the independent variables are the factors that influence it (Table II). The results of the next study were ranked to determine the factor with the highest correlation to the DX score (Table III)

TABLE II. VARIABLE OF DIGITAL TRANSFORMATION

Variable	Description	References
DX Score	Dependent Variable	[19][24]
Technology	Independent Variable	[19][24]
a. Access	Independent Variable	[20]
b. Content	Independent Variable	[21]
c. Future	Independent Variable	[24]
Technologies	Independent Variable	[19][24][1]
People	Independent Variable	[25]
a. Individuals	Independent Variable	[26]
b. Businesses	Independent Variable	[20]
c. Governments	Independent Variable	[19][32][3]
Governance	Independent Variable	3][34]
a. Trust	Independent Variable	[27]
b. Regulation	Independent Variable	[28]
c. Inclusion	Independent Variable	[25]
Impact	Independent Variable	[19][24]
a. Economy	Independent Variable	[29]
b. Quality of life	Independent Variable	[30]
c. SDG	Independent Variable	[30][34]
Contribution		

#### IV. RESULT AND DISCUSSION

The test of the four main driving factor variables, namely Technology, People, Governance, and Impact, is presented in Figure 4. The results of the analysis show that the distribution of data on the main driving factors for DX is normal. However, the distribution of data on impact tends to be irregular, which shows that the impact does not have a completely normal data distribution. The results of data processing on the correlation are presented in Figure 4 and Table III. All the main factors of DX, namely Technology, People, Governance, and Impact, have a strong correlation to DX with a correlation value  $> 0.95$ . The strongest correlation is shown by Technology, Governance, People, and Impact. In general, these four main factors have nearly equal relationship strengths. Technology stands out as more dominant than the other factors. Although technology is not the sole driver of DX, it serves as the initial step in connecting users to the digital process itself. Without technology, the digitization process is challenging to accomplish [35][36], [37]. In the Technology sub-factor, the strongest correlation is shown by Content, Access, and the last is Future Technology. These sub-factors are foundational elements in an organization's digital transformation journey. Data processing and security [38][39] are integral parts of technology. Infrastructure in digital transformation is based on advanced IT technology, with a focus on the presence and use of computers and computer networks (both wired and wireless) and the availability and types of Internet connections, including the use of fixed and mobile broadband or other fixed connections[40]. A high level of digital maturity often requires a high level of digital competence among employees during the digital transformation process [41]. The technological requirements for each digital transformation project must be defined to ensure its potential for success. The data processing results show a strong correlation in the "people" factor. In the analysis results, trust and regulations show a strong correlation with DX, as presented in the

governance factor. Meanwhile, in the Governance sub-factor, the correlation rankings are Trust, Inclusion, and Regulation.

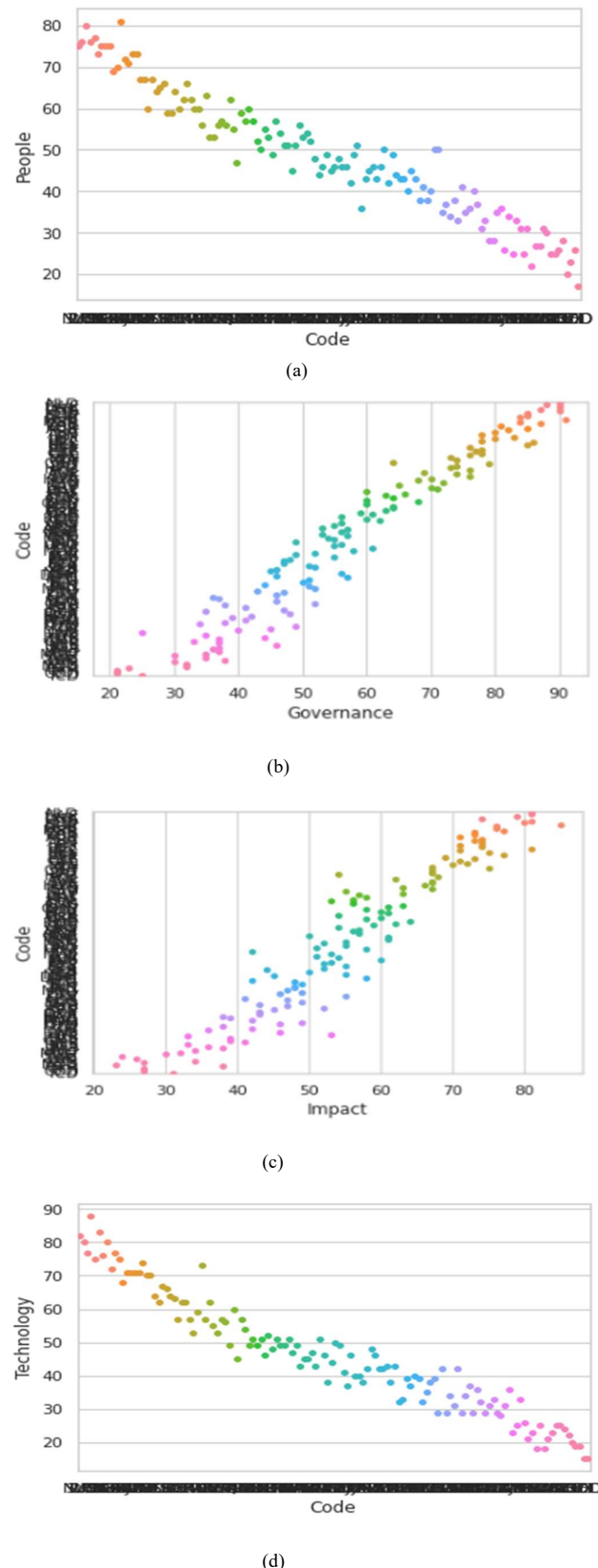


Fig. 4. Analysis step 1, univariate data test (a) variable People, (b) Governance, (c) Impact, (d) Technology



The success of DX has interrelated effects on the digital transformation process. Economic sufficiency, for example, enables the fulfilment of basic needs to connect with technology. This fulfilment is challenging to implement when the community still faces economic limitations. Furthermore, DX has the potential to have a significant effect on economic improvement, offering both significant opportunities and high risks for organizations [43]. The analysis results indicate a strong correlation between the impact factor and DX. Finally, on the Impact sub-factor, the correlation rankings were Contribution, Economy, and Quality of Life.

## V. CONCLUSION

The results show that technology is the dominant factor in DX, with the main sub-factor being content. These findings support previous research that technology is at the heart of DX [1], [11]. To accelerate the success of DX, organizations need to expand the digital content that can be used locally. Examples of digital content include using GitHub commits as a medium to demonstrate programming skills, Wikipedia edits, registering internet domains, developing mobile applications, and publishing scientific articles related to AI.

Technology itself plays the role of the initial bridge connecting to the digital or technological aspect of digital transformation. Without technology, user connectivity in DX is challenging to implement. However, Digital Transformation is a complex process that is not solely dependent on technology. The implementation of technology in the business process is only a small part of the overall digital business transformation. Furthermore, digital technology must create added value for customers, the business itself, and other important stakeholders [44]. Owing to its social, technical, technological, and managerial implications within an organization, Digital Transformation must be managed from a holistic perspective [8], [45]–[49] [50]. Governance is the second most dominant factor after technology. Public trust was the main supporter of this factor. The governance in question concerns an integrated system for the safety and security of its users.

Public trust in Internet server security, cybersecurity, and online financial access. People in the context of society are the third main factor for increasing the DX score. This is slightly different from previous research, which puts the people factor as the main factor driving change[51]. It is suspected that this difference is due to the context of people's understanding of the government towards the government. In this case, the most important factor supporting the success of DX is how the government uses and invests in ICT to benefit the public. Examples of supporting factors in the people context include the availability of government online services, publication and disclosure of data, government investment in new technologies, and R&D spending by the government and higher education. In several previous studies, culture became one of the important factors in the context of society[52][53] which did not appear in the Digital Transformation score data in this study.

The readiness of human resources and awareness of technological change are essential to support the digital transformation process. Employee engagement, motivation, and participation in strategic changes within an organization are key to the success of Digital Transformation [41]. Continuous learning and change management [38] facilitate

organizations in adapting to various forms of change [8]. Knowledge and skills are acquired through a willingness to learn continuously [10], [54]. Prospects of research on culture for increasing DX success are needed in the future, given the diverse characteristics of organizations and countries [55], [56]. This allows the application of different strategy patterns.

TABLE III. MAIN FACTOR AND SUB FACTOR CORRELATION TO DX

	NRscore	Technology	People	Governance	Impact	Access	Content	are Technology	Individuals	Businesses	Governments	Trust	Regulation	Inclusion	Economy	Quality of Life	Contribution
NRscore	1																
Technology	0.5763509	1															
People	0.5691705	0.5394437	1														
Governance	0.5712546	0.5008607	0.5166305	1													
Impact	0.5551267	0.5073085	0.5889324	0.5066462	1												
Access	0.5283737	0.5097295	0.5012315	0.5866438	0.5657315	1											
Content	0.5470863	0.5484715	0.5155713	0.5302186	0.5865494	0.5534969	1										
Future Techn	0.5898553	0.5880443	0.5882121	0.7813531	0.7697286	0.7495406	0.7808891	1									
Individuals	0.6028918	0.7540297	0.6516533	0.7522672	0.7612784	0.7956186	0.7347102	0.5519661	1								
Businesses	0.5764093	0.5502447	0.5129647	0.5222019	0.5077111	0.7899584	0.5543011	0.7371619	0.6016149	1							
Governments	0.519534	0.505715	0.5214431	0.5891519	0.5438267	0.5372082	0.5548989	0.5348607	0.5618748	0.7881466	1						
Trust	0.5448588	0.5168433	0.5895139	0.5650918	0.5706711	0.5657718	0.5642162	0.7789522	0.6899903	0.5184155	0.5926211	1					
Regulation	0.5725913	0.6326437	0.6101384	0.5071387	0.5231112	0.7823466	0.605935	0.7089102	0.5535559	0.7564456	0.7782239	0.5133394	1				
Inclusion	0.5101381	0.5502286	0.5693824	0.5701719	0.5547538	0.5377069	0.5383282	0.7062009	0.7726358	0.7456476	0.5130958	0.5698971	0.7886594	1			
Economy	0.5513457	0.536809	0.7581632	0.5046024	0.5797835	0.7788244	0.7714232	0.7528626	0.5683761	0.7494289	0.799166	0.6075384	0.7329558	0.7095552	1		
Quality of Life	0.5401389	0.7759676	0.7778713	0.7993944	0.5143447	0.7388871	0.7716528	0.5444895	0.7008953	0.5674094	0.7235578	0.7447756	0.7370587	0.7145389	0.5958876	1	
SGCContrib	0.5921503	0.5506451	0.5587318	0.5466967	0.5905318	0.5221272	0.5537989	0.5682914	0.7883137	0.7675987	0.758681	0.6017742	0.7547874	0.5364371	0.5843953	0.7722579	1

Further research is needed to reveal the characteristics of the organization/country through cultural factors. As for the impact factor, a contribution to the sustainable development goal that focuses on health, education, and the environment is needed. This is related to health insurance, life welfare, quality of education, gender equality in work, pollution, and public safety. Unfortunately, in some developing countries, the quality of education in DX faces challenges [57][58][59], this is allegedly one of the problems of infrastructure equity [60]. Further research is needed to reveal the characteristics of the organization/country through cultural factors. As for the impact factor, a contribution to the sustainable development goal that focuses on health, education, and the environment is needed. This is related to health insurance, life welfare, quality of education, gender equality in work, pollution, and public safety. Unfortunately, in some developing countries, the quality of education in DX faces challenges.

## ACKNOWLEDGMENT

This study is supported by Institut Teknologi Sepuluh Nopember Surabaya with contract number: 1770/PKS/ITS/2023

## REFERENCES

- [1] J. Bumann and M. Peter, "Action fields of digital transformation—a review and comparative analysis of digital transformation maturity models and frameworks," *Digitalisierung und andere Innovationsformen im Management*, vol. 2, pp. 13–40, Nov. 2019.
- [2] I. Manda and J. Backhouse, "Digital transformation for inclusive growth in South Africa: challenges and opportunities in the 4th industrial revolution," *African Conference on Information Systems and Technology (ACIST)*, no. July, 2017.
- [3] H. Gimpel, S. Hosseini, R. Huber, L. Probst, M. Röglinger, and U. Faisst, "Structuring Digital Transformation : A Framework of Action Fields and its Application at ZEISS," *Journal of Information Technology Theory and Application*, vol. 19, no. 1, Article 3, 2018.
- [4] P. Lewis, "Where Businesses Go Wrong With Digital Transformation," *Forbes*.
- [5] A. Alkhafaji, "Why Digital Transformation Fails," *cmswire.com*. Accessed: Dec. 12, 2021. [Online]. Available:

- https://www.cmswire.com/digital-experience/why-digital-transformation-fails/
- [6] T. R. Barber, "Why digital transformation projects fail," *itproportal.com*. Accessed: Dec. 12, 2021. [Online]. Available: <https://www.itproportal.com/features/why-digital-transformation-projects-fail/>
- [7] P. Forth, T. Reichert, R. de Laubier, and S. Chakraborty, "Flipping the Odds of Digital Transformation Success," Oct. 2020.
- [8] E. Gökalp and V. Martinez, "Digital transformation capability maturity model enabling the assessment of industrial manufacturers," *Comput Ind*, vol. 132, pp. 1–23, 2021, doi: 10.1016/j.compind.2021.103522.
- [9] K. Y. Akdil, A. Ustundag, and E. Cevikcan, "Maturity and Readiness Model for Industry 4.0 Strategy," 2018. doi: 10.1007/978-3-319-57870-5\_4.
- [10] A. Schumacher, S. Erol, and W. Sihm, "A Maturity Model for Assessing Industry 4.0 Readiness and Maturity of Manufacturing Enterprises," in *Procedia CIRP*, 2016. doi: 10.1016/j.procir.2016.07.040.
- [11] H. Gimpel, S. Hosseini, R. Huber, L. Probst, M. Röglinger, and U. Faiss, "Structuring Digital Transformation: A Framework of Action Fields and its Application at ZEISS," *Journal of Information Technology Theory and Application*, vol. 19, no. 1, Article 3, 2018.
- [12] T. Hess, A. Benlian, C. Matt, and F. Wiesböck, "Options for formulating a digital transformation strategy," *MIS Quarterly Executive*, vol. 15, no. 2, 2016, doi: 10.4324/9780429286797-7.
- [13] J. Hyvönen *et al.*, "Strategic leading of digital transformation in large established companies-a multiple case-study," *J Mark*, vol. 44, no. 6, 2018.
- [14] M. H. Ismail, M. Khater, and M. Zaki, "Digital Business Transformation and Strategy: What Do We Know So Far?," *Manufacturer Article*, 2017, doi: 10.13140/RG.2.2.36492.62086.
- [15] S. Vaska, M. Massaro, E. M. Bagarotto, and F. Dal Mas, "The Digital Transformation of Business Model Innovation: A Structured Literature Review," *Frontiers in Psychology*, vol. 11, 2021. doi: 10.3389/fpsyg.2020.539363.
- [16] E. K. Chowdhury, "Transformation of Business Model through Blockchain Technology," *Journal of Accounting*, vol. 47, no. 5, 2019.
- [17] S. S. Costigan, "Isaac Sacolick: Driving Digital: The Leader's Guide to Business Transformation Through Technology," *Publishing Research Quarterly*, vol. 34, no. 2, 2018, doi: 10.1007/s12109-018-9578-z.
- [18] N. Agarwal and A. Brem, "Strategic business transformation through technology convergence: Implications from General Electric's industrial internet initiative," *International Journal of Technology Management*, vol. 67, no. 2, 2015, doi: 10.1504/IJTM.2015.068224.
- [19] S. Dutta and B. Lanvin, "How digital technologies can make the post-COVID world more equal Shaping the Global Recovery The Network Readiness Index 2021," 2021.
- [20] unesco, "The UNESCO Institute for Statistics (UIS)," unesco. Accessed: Dec. 12, 2021. [Online]. Available: <http://data.uis.unesco.org/>
- [21] S. Ojanperä, M. Graham, and M. Zook, "The Digital Knowledge Economy Index: Mapping Content Production," *Journal of Development Studies*, vol. 55, no. 12, 2019, doi: 10.1080/00220388.2018.1554208.
- [22] T. Haryanti and A. Pribadi, "E-Commerce Service Design Readiness using ITIL framework with IT Balanced Scorecard Objective (Case Study: University E-Commerce)," *Procedia Comput Sci*, vol. 161, pp. 283–290, 2019, doi: 10.1016/j.procs.2019.11.125.
- [23] T. Haryanti and A. P. Subriadi, "Factors and Theories for E-Commerce Adoption: A Literature Review," *International Journal of Electronic Commerce Studies*, vol. 11, no. 2, pp. 87–105, 2020, doi: <http://dx.doi.org/10.7903/ijecs.1910>.
- [24] itu.int, "World Telecommunication/ICT Indicators Database." Accessed: Dec. 12, 2021. [Online]. Available: <https://www.itu.int/en/ITU-D/Statistics/Pages/publications/wtid.aspx>
- [25] World Economic forum, "World Economic Forum." Accessed: Dec. 12, 2021. [Online]. Available: <http://reports.weforum.org/>
- [26] We Are Social Ltd, "Special Report Digital 2020," We Are Social Ltd. Accessed: Dec. 12, 2021. [Online]. Available: <https://wearesocial.com/blog/2020/01/digital-2020/>
- [27] The World Bank, "World Development Indicators." Accessed: Dec. 12, 2021. [Online]. Available: <https://datatopics.worldbank.org/world-development-indicators/>
- [28] worldbank.org, "Worldwide Governance Indicators." Accessed: Dec. 12, 2021. [Online]. Available: <http://info.worldbank.org/governance/wgi/>
- [29] T. and I. OECD Directorate for Science, "ISIC REV. 3 Technology Intensity Development." Accessed: Dec. 12, 2021. [Online]. Available: [www.oecd.org/sti/ind/48350231.pdf](http://www.oecd.org/sti/ind/48350231.pdf)
- [30] World Health Organization, "Global Health Observatory," World Health Organization. Accessed: Dec. 12, 2021. [Online]. Available: <https://www.who.int/data/gho>
- [31] T. Haryanti and A. P. Subriadi, "E-commerce acceptance in the dimension of sustainability," *Journal of Modelling in Management*, 2021, doi: 10.1108/JM2-05-2020-0141.
- [32] IMD, "IMD World Digital Competitiveness Ranking 2020," Swiss, 2020.
- [33] U. United Nations Conference, *Digital Economy Report 2021 : cross-border data flows and development*. UNITED NATIONS, 2021.
- [34] WorldPopulation, "2021 World Population by Country." Accessed: Dec. 12, 2021. [Online]. Available: <https://worldpopulationreview.com/>
- [35] B. Tabrizi, E. Lam, K. Girard, and V. Irvin, "Digital Transformation Is Not About Technology," *Harv Bus Rev*, 2019.
- [36] J. A. G. M. van Dijk, *The deepening divide: Inequality in the information society*. 2005. doi: 10.4135/9781452229812.
- [37] Massimo Ragnedda, *The Third Digital Divide A Weberian Approach to Digital Inequalities*. 2017.
- [38] M. Newman, "Digital Maturity Model (DMM)," *tmforum.org*.
- [39] P. A. H. Williams, B. Lovelock, T. Cabarrus, and M. Harvey, "Improving digital hospital transformation: Development of an outcomes-based infrastructure maturity assessment framework," *JMIR Med Inform*, vol. 7, no. 1, pp. 1–15, 2019, doi: 10.2196/12465.
- [40] R. Friedrich, M. Le Merle, F. Gröne, and A. Koster, "Leaders and laggards in the digital economy Measuring industry digitization," 2011. Accessed: Jul. 12, 2022. [Online]. Available: <https://www.strategyand.pwc.com/gx/en/insights/2002-2013/measuring-industry-digitization-strategyand-measuring-industry-digitization-leaders-laggards-digital-economy.pdf>
- [41] Aslanova IV and Kulichkina AI, "Digital Maturity: Definition and Model," 2020. [Online]. Available: <https://sloanreview.mit.edu>
- [42] C. Anderson and E. William, "Digital Maturity Model Achieving digital maturity to drive growth," 2018.
- [43] J. P. Moreno *et al.*, "The Everyday Bank A New Vision for the Digital Age," *Accenture*, 2015.
- [44] D. Schallmo, C. A. Williams, and L. Boardman, "Digital transformation of business models-best practice, enablers, and roadmap," *International Journal of Innovation Management*, vol. 21, no. 8, 2017. doi: 10.1142/S136391961740014X.
- [45] H. de la Boutetière, A. Montagner, and A. Reich, "Unlocking success in digital transformations," *McKinsey & Company*, no. October, 2018.
- [46] R. Teichert, "Digital transformation maturity: A systematic review of literature," *Acta Universitatis Agriculturae et Silviculturae Mendelianae Brunensis*, vol. 67, no. 6, 2019, doi: 10.11118/actaun201967061673.
- [47] I. Henriette, Emily; Feki, Mondher; & Boughzala, "Digital transformation challenges," *Textile Network*, no. 5–6, 2016.
- [48] H. Kagermann, *Change Through Digitization—Value Creation in the Age of Industry 4.0*. In: Albach H., Meffert H., Pinkwart A., Reichwald R. 2015.
- [49] P. C. Verhoef *et al.*, "Digital transformation: A multidisciplinary reflection and research agenda," *J Bus Res*, vol. 122, pp. 889–901, 2021, doi: 10.1016/j.jbusres.2019.09.022.
- [50] M. K. Peter, C. Kraft, and J. Lindeque, "Strategic action fields of digital transformation: An exploration of the strategic action fields of Swiss SMEs and large enterprises," *Journal of Strategy and Management*, vol. 13, no. 1, 2020, doi: 10.1108/JMA-05-2019-0070.
- [51] W. P. Neumann, S. Winkelhaus, E. H. Grosse, and C. H. Glock, "Industry 4.0 and the human factor – A systems framework and



- analysis methodology for successful development,” *Int J Prod Econ*, vol. 233, 2021, doi: 10.1016/j.ijpe.2020.107992.
- [52] G. Çetin Gürkan and G. Çiftci, “Developing a Supportive Culture in Digital Transformation,” in *Contributions to Management Science*, 2020, doi: 10.1007/978-3-030-29739-8\_5.
- [53] M. Fanea-Ivanovici and M. C. Pana, “From Culture to Smart Culture. How Digital Transformations Enhance Citizens’ Well-Being through Better Cultural Accessibility and Inclusion,” *IEEE Access*, vol. 8, 2020, doi: 10.1109/ACCESS.2020.2975542.
- [54] O. Bandara, K. Vidanagamachchi, and R. Wickramarachchi, “A model for assessing maturity of industry 4.0 in the banking sector,” in *Proceedings of the International Conference on Industrial Engineering and Operations Management*, 2019, pp. 1141–1150.
- [55] A. Kő, P. Fehér, and Z. Szabó, “Digital Transformation – A Hungarian Overview,” *Economic and Business Review*, vol. 21, no. 3, 2019, doi: 10.15458/eb.91.
- [56] M. Rubino, F. Vitolla, N. Raimo, and I. M. Garcia-Sanchez, “Cross-country differences in European firms’ digitalisation: the role of national culture,” *Management Decision*, vol. 58, no. 8, 2020, doi: 10.1108/MD-08-2019-1120.
- [57] *Digital Literacy and Socio-Cultural Acceptance of ICT in Developing Countries*. 2021. doi: 10.1007/978-3-030-61089-0.
- [58] N. E. Serditova and A. V. Belotserkovsky, “Education, quality and the digital transformation,” *Vyshee Obrazovanie v Rossii*, vol. 29, no. 4, 2020, doi: 10.31992/0869-3617-2020-29-4-9-15.
- [59] N. Hossain and S. Hickey, “The Problem of Education Quality in Developing Countries,” in *The Politics of Education in Developing Countries*, 2019, doi: 10.1093/oso/9780198835684.003.0001.
- [60] A. Mathrani, T. Sarvesh, and R. Umer, “Digital divide framework: online learning in developing countries during the COVID-19 lockdown,” *Globalisation, Societies and Education*, 2021, doi: 10.1080/14767724.2021.1981253.