

Digital Transformation and its Impact on Organizational Sustainability: An Exploratory Study in Iraqi Private Banks

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Abstract

This research aims to determine the impact of digital transformation on organizational sustainability within a group of Iraqi private banks in Baghdad. A problem was identified through a set of questions that primarily focused on identifying form, direction, and type of change resulting from impact of digital transformation on organizational sustainability in a group of Iraqi private banks. Furthermore, some private banks lack digital transformation practices and policies to enhance organizational sustainability. The importance of this research stems from the novelty of these cognitive variables and their urgent importance to the management and employees of private banks, on the one hand, and to society at large, on the other. A research adopted a descriptive-analytical approach to describe the research data, interpret the relationships between them, and interpret the potential future results. A questionnaire was used as the primary data collection tool, and a stratified purposive sample of employees in the field of digital technology was selected. sample size was (103) employees, out of a total population of (140). The research data was analyzed using several computer programs (Excel, SPSS v.28) to measure the validity of the research scales and to perform descriptive and inferential statistics. The research arrived at a number of results, the most important of which is... The study demonstrates the impact of digital transformation on organizational sustainability and recommends significant investment in both human and technological resources to enhance organizational sustainability.

Keywords: *Digital transformation; organizational sustainability.*

1. Introduction

Digital transformation has revolutionized digital innovation and fostered new ways of thinking within organizations. Digital transformation is closely linked to the concept of digital innovation. Despite significant differences in technological advancement, infrastructure support, and the speed of digital innovation, organizations have demonstrated digital resilience by leveraging digital resources and technological infrastructure to address technological changes. This resilience stems from the pivotal role of digital technologies in engaging all stakeholders in strategic organizational decision-making. In the workplace, these technologies contribute to improving processes, tasks, and functions, making organizations more agile in the face of unforeseen crises. Furthermore, digital transformation is expected to have transformative effects not only on organizations but also on society and countries worldwide, a concept known as "sustainability." Today, companies are beginning to embrace digital transformation as a prelude to creating sustainable societies (Ben-Zvi & Luftman, 2022:3).

According to Rahman et al. (2022:22), the concept of sustainable development is the primary tool for future global development strategies. Sustainability is defined as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs." Sustainability is a broad and comprehensive term, encompassing everything involved in decision-making processes related to social, economic, and environmental

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issues. These issues represent the dimensions of organizational sustainability in modern organizations. Organizations' capabilities to address sustainability have expanded significantly, and employees now possess digital skills and knowledge in this field.

Several indicators have emerged linking the organizational sustainability of globally operating organizations to their ability to promote digital transformation among management and employees. Therefore, achieving organizational sustainability requires digital transformation as a first step. The importance of this research lies in determining the extent of digital transformation's impact on organizational sustainability. Obtaining information was one of the most significant challenges the researcher faced, particularly during interviews with the research sample. One of the justifications for choosing this topic is... Business organizations are rapidly adopting digital transformation to enhance their competitiveness, and the growing focus on sustainability as a central pillar of organizational policies necessitates exploring modern concepts in organizational thought, including digital transformation, which contributes to achieving organizational sustainability.

This study offers valuable insights into the impact of digital transformation on organizational sustainability. The current research comprises four sections: the first presents the general framework of the study; the second addresses the theoretical aspects of the research; the third discusses the practical aspects of the research; and finally, the fourth presents the conclusions and recommendations.

2. Section One: Research Methodology.

First: The Research Problem.

Organizational sustainability is a major issue facing organizations, particularly service-oriented organizations worldwide. Private Banks face significant challenges in maintaining their data and information, and are unable to outperform their closest competitors due to weak adoption of technology and digital skills. Most private banks fail to integrate sustainability dimensions, such as economic, environmental, and social sustainability, into their daily operations. It is insufficient for banks to simply hold large customer deposits or assume everything is fine without ensuring the sustainability of the banking sector for future generations. Therefore, this research aims to address these problems by examining how digital transformation and the adoption of digital technology enhance the organizational sustainability of Iraqi private banks in Baghdad. The main research question is: "Does digital transformation affect organizational sustainability in Iraqi private banks?" The following sub-questions stem from this main question:

- What is the level of interest of private banks in digital transformation?
- What is the level of interest of private banks in organizational sustainability?

Second: Importance of Research

- i. The importance of this research stems from highlighting digital transformation and understanding its significance in private banks, as well as its role in addressing the challenges these banks face in acquiring digital human resources.
- ii. Revealing the levels of digital transformation and organizational sustainability within private banks.
- iii. Understanding the importance of digital transformation and organizational sustainability in private banks.
- iv. Providing recommendations to senior management in private banks and informing them of the study's findings to overcome the identified problems.

Third: Research Objectives

This research aims to study the relationship between digital transformation and organizational sustainability in private banks. The research sought to:

- a. Determine the level of interest private banks have in digital transformation and which dimensions have received attention.
- b. Determine the level of interest private banks have in organizational sustainability and which dimensions have received attention.

- c. Demonstrate the feasibility of implementing digital transformation in private banks. The research also aims to define the concept of digital transformation, the proposed methodologies and approaches for evaluating organizational sustainability, and the criticisms and problems facing each.
- d. Identify the extent to which digital transformation, in its various dimensions, impacts organizational sustainability in private banks.

Fourth: Hypothetical research

Plan represents a set of logical relationships for a group of variables in a qualitative or quantitative form that bring together the main features of their potential indicators and their reflection on the reality of private banks in Baghdad. Figure (1) illustrates the relationships of influence between the variables, as the arrows pointing in one direction indicate the relationships of influence between the research variables as follows:

- a. The explanatory variable: It affects the responding variable, which in the current research is digital transformation, and it consists of four dimensions (strategy, organizational culture, human requirements, technological requirements, and security and legislative requirements).
- b. The responding variable: It is the variable whose values are affected if the values of the explanatory variable change, which is represented by organizational sustainability and consists of three dimensions, which are (the economic dimension, the social dimension, and the economic dimension).

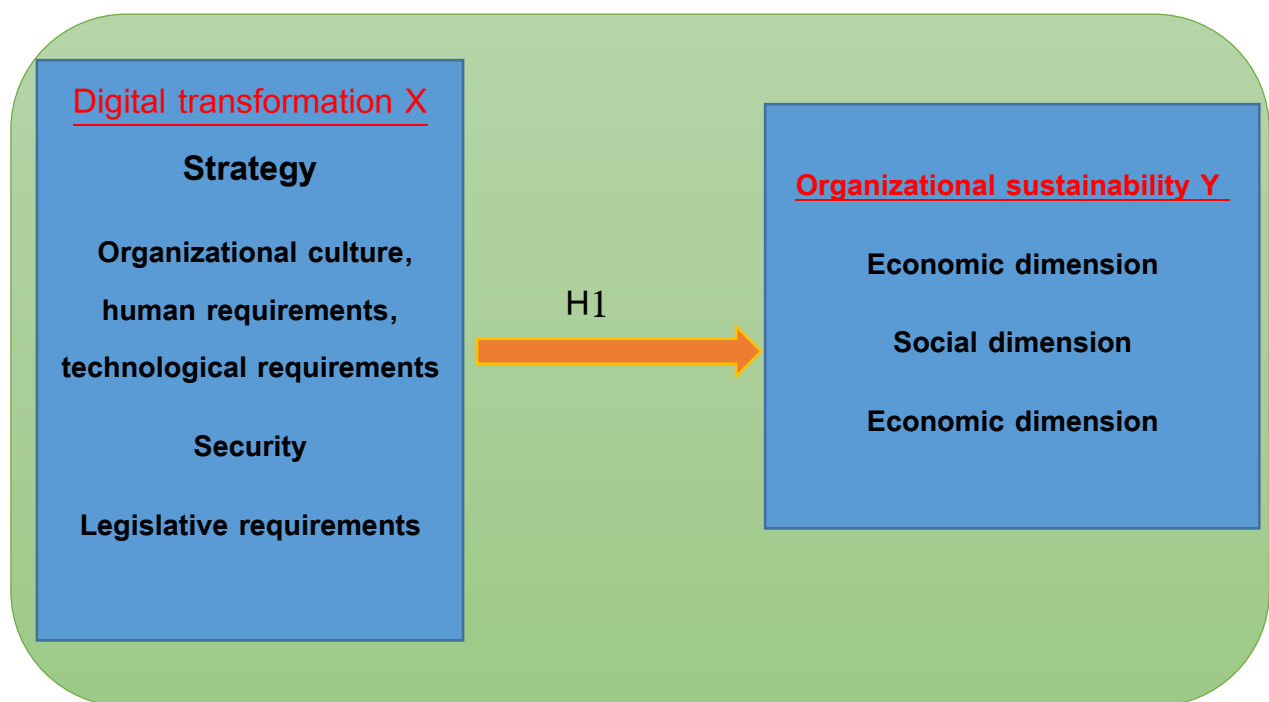


Figure (1) Hypothetical research

Fifth: Research Hypotheses

After identifying the research problem and its significance, the main research hypothesis can be defined as follows: (Digital transformation, in its various dimensions, significantly affects organizational sustainability in Iraqi private banks in Baghdad).

Sixth: Research Methodology

The research directions, objectives, and tools necessitate the adoption of a descriptive-analytical approach, which focuses on describing the features of the phenomenon and analyzing its dimensions. researcher adopted this approach,

which encompasses scientific description, analysis, and interpretation, reflecting researcher's ideas stemming from understanding the problem and attempting to find solutions. A questionnaire was used as the primary tool to collect accurate data on the researched variables, classify, analyze, interpret, define their dimensions, and reveal the type of influence between them. This was done to identify the content and substance of the research in Iraqi private banks in Baghdad and to draw conclusions that help in understanding the reality of the banks under study.

First: Sample Demographics:

Table (1) shows that males were the least represented (37%) with (38) respondents, while females were the most represented (63%) with (65) respondents. A bachelor's degree ranked first with (51%) with (53) respondents, followed by a master's degree with (24%) with (25) respondents, and a diploma with (13%) with (13) respondents. A doctorate ranked last with (12%) with (12) respondents from the banking sector. Regarding years of experience, (11-20) years ranked first with (49%) of the sample, followed by (1-10) years with (32%), and finally, (more than 20) years of experience ranked last with (19%).

Table (1) Sample Demographics

| Demographics | details | views and percentage | |
|--------------------------|--------------------|----------------------|------|
| Gender | Male | 38 | 0.37 |
| | Female | 65 | 0.63 |
| Academic qualifications: | PhD | 12 | 0.12 |
| | Master's | 25 | 0.24 |
| | Bachelor's | 53 | 0.51 |
| | Technical Diploma, | 13 | 0.13 |
| Years of experience | 1-10 | 33 | 0.32 |
| | 11-20 | 50 | 0.49 |
| | More than 20 | 20 | 0.19 |

3. Section Two: Theoretical Aspect

First: Digital Transformation

i. The Concept of Digital Transformation

Grimpe (2023: 6) describes digital transformation as the use of digital technologies in organizations for multiple purposes and functions. Digital transformation affects organizational business models by introducing new means to increase efficiency or create new products. It also involves making fundamental improvements to processes to achieve excellence and business success. This transformation goes beyond the digitization of resources to include the transformation of core business processes, products, and procedures, leading to modified or entirely new business models (Simon, 2017: 17). Ghi et al. (2022: 4-5) indicated that digital transformation depends on information technology capabilities. Therefore, digital transformation requires building effective work teams with digital skills and enhancing organizational capabilities.

Later, approaches to defining digital transformation varied. Guandalini (2022: 458) defined it as organizational change that arises and is shaped by the widespread adoption of digital technologies. Digital transformation is defined as the

process of using digital technology to create or modify business processes, culture, and customer experience to meet market needs (Gabriel et al., 2020:2). Veshkurova et al., 2021:405, define it as the introduction of modern technologies into organizational processes, necessitating the replacement of equipment and software and changes in organizational management methods.

ii. The Importance of Digital Transformation:

Jensen (1981) first introduced the concept of digital transformation, and since then, it has attracted the attention of many academic disciplines, each seeking objective explanations for its far-reaching impact. This interest has led to a significant increase in digital transformation research, particularly since 2020, as researchers recognize its impact on all levels of the organization (El Jadidi, 2024:22).

Private bank management has become increasingly aware of the importance of digital transformation by simplifying and accelerating human resource management processes, allowing HR professionals to focus more effectively on strategic and impactful initiatives within their departments. This enhances the HR function, making it more innovative and responsive. Furthermore, digital transformation has proven its ability to enhance decision-making accuracy, improve employee performance, and boost job satisfaction (Ahmic & Cosic, 2025:113). Beyond these positive outcomes, digital transformation can create value for organizations and transform their methods and practices. This includes changing business models and developing new products, which have significant impacts on strategy and organizational structure (Salem & Atheeb, 2024:169). From a holistic perspective, digital transformation contributes to increased organizational productivity and growth, and improves competitive position (El Jadidi, 2024:22).

Digital transformation is not limited to business processes but permeates all organizational operations. It can be implemented on a large scale and utilize various technologies, such as data analytics, automation, and cloud computing (Wismo & Hendarman, 2023:5151).

iii. The dimensions of digital transformation

Summarize the concept and importance of digital transformation as having a wide-ranging impact on most disciplines and in many contexts. This subsequently shapes the knowledge fields of digital transformation and enhances the researcher's comprehensive vision in selecting dimensions of digital transformation that suit the research community. These dimensions were noted by (Belkadi, 2024: 454-455), (Albukhitan, 2022: 666), (Cuong, 2021: 345), and (Wismo & Hendarman, 2023: 5151).

A- Strategy:

A digital transformation strategy is essential for the successful implementation of digital technologies in the business environment. This strategy should encompass all aspects of the organization's activities, from development and production to advanced quality control, delivery, and analysis. It should also consider the state of the organization's legacy systems to identify potential challenges. Therefore, as much data as possible should be gathered on the current and previous state of machinery and technological equipment before implementing the new system.

B- Organizational Culture:

A strong organizational culture provides a fundamental pillar for the success of digital transformation. Promoting a culture of digital transformation is one of the most prominent modern approaches to change management and development, encompassing both the physical dimension, the use of hybrid technologies, and the ethical dimension. Adherence to ethical practices in dealing with these technologies is a key aspect of organizational work and distinguishes it. Furthermore, organizational culture plays a crucial role in influencing employee behavior to foster engagement, develop skills, resources, and knowledge, and adapt the organization to new practices.

C- Human Requirements:

Human resources represent one of the fundamental pillars of digital transformation. Therefore, bank management must provide human resources with the skills and experience to use digital technology and information for strategic decision-making. Human resources have become an essential element for the success of the digital transformation process. This is achieved by providing a workforce with advanced digital skills in the use of information technology, data analysis, and effective decision-making. Furthermore, human resources must possess a thorough understanding and a comprehensive strategic vision of the process of moving towards digitalization.

D- Technological Requirements:

Basic technological requirements, in their general sense, encompass all the means, equipment, and infrastructure through which basic human needs can be met, including communication lines and other traditional forms of infrastructure in any country. In the technological field, the concept of infrastructure includes modern communication services, satellites, internet networks, personal computers, information centers, and libraries. Human resources with experience and competence in the fields of computers, information, and communications are also crucial, in addition to the important role of specialized educational institutions in establishing technical training and qualification centers and scientific research and development centers.

E- Security and Legislative Requirements:

Previous studies indicate that the success of digital transformation depends on both a strategic orientation towards digitization and the possession of strong internal capabilities, including technological infrastructure, data analytics, and digital skills. Therefore, the digital transformation process requires a comprehensive information security strategy that ensures data protection and quality through compliance with laws, regulations, and legislation, and adherence to instructions and rules. This prevents data theft, privacy violations, and ensures secure data use—essential requirements for successful digital transformation adoption. Based on the above, it can be said that security and legislative requirements constitute one dimension of digital transformation, guaranteeing the regular, secure, and compliant use of digital technology in accordance with regulations, laws, and instructions.

Second: Organizational Sustainability**i. The Concept of Organizational Sustainability**

Organizational sustainability has received tremendous attention from both human resource researchers and practitioners. It is generally accepted that human capital is a fundamental element of organizational sustainability, serving as the engine or driving force of any organization. It defines its identity and enhances its capacity for growth and survival. Organizational sustainability aims to achieve a desirable future for stakeholders (Akinyemi, 2009:447; Vadithe et al., 2025:2). Organizational sustainability is a multifaceted concept that encompasses achieving a balance between financial performance, social responsibility, and environmental stewardship. Bezerra et al., 2019:1, defines it as the organization's ability to perform tasks aimed at achieving desired outcomes using its available resources. Interest in organizational sustainability grew early in academia, and it was later defined as the contribution of organizations to achieving human development in a comprehensive, equitable, and safe manner by simultaneously realizing economic, social, and environmental benefits (Nawaz & Koc, 2019:3).

ii. The Importance of Organizational Sustainability:

Organizational sustainability has gained its rightful place and importance due to the competitive advantage it provides and the value it creates for organizations, stakeholders, and society as a whole. Organizational sustainability leads to the participation of all relevant actors in ensuring the organization's sustainability and excellence. Furthermore, it offers organizations the opportunity to improve their transparency, market value, reputation, and legitimacy. It also enables them to benchmark themselves against their competitors and motivates their employees to fulfill their assigned duties (Batista & Francisco, 2018: 2). Organizations with strong sustainability policies outperform their competitors in terms of market dominance and financial returns.

Organizational sustainability provides confidence to all stakeholders by ensuring business continuity (Friday & Clarence, 2019:25).

Thirdly, the dimensions of organizational sustainability:

Measure the extent to which organizations can achieve long-term sustainable operations across three main dimensions: economic, social, and environmental. Al-Ani & Abdullah (2021:395), Nadhir (2022:22), and Cheng et al. (2025:4) identified these dimensions. Therefore, organizations should strive to achieve economic growth while focusing on social welfare and environmental protection to ensure the equitable distribution of resources and wealth across generations. Based on the above, dimensions of the respondent variable, organizational sustainability, were selected to suit the current research.

A- The Economic Dimension:

Economic sustainability is defined as "the organization's impact on the economic conditions of its stakeholders and on economic systems at the local, regional, and global levels." Organizations that achieve competitive advantages and long-term survival through their economic capabilities are unable to contribute to building economic systems at the local, national, or global levels. To ensure their long-term continuity, organizations must maintain their economic stability and sustainability. (Rahman et al., 2022:26)

B- Social Dimension:

Social sustainability at the organizational level refers to an organization's attitudes and beliefs toward its employees, suppliers, distributors, and customers, and its overall impact on society outside its core business. Organizational sustainability is not limited to conducting business in a desirable manner; it also includes enhancing societal sustainability through the organization's activities and their impact at the individual and collective levels (Friday & Clarence, 2019:28). Social sustainability seeks to promote social justice, improve quality of life, and support community development.

C- Environmental Dimension:

Environmental sustainability is defined as a combination of several organizational competencies or the overall performance of the organization to reduce the total carbon footprint of its products (Rahman et al., 2022:25). It involves making responsible decisions to minimize the organization's negative impact on the environment and society. Organizations that recognize the importance of environmental sustainability do not cause emissions that accumulate in the environment at rates exceeding the ecosystem's capacity to absorb and utilize them. Environmental sustainability is defined as meeting the needs of the present without compromising the ability of future generations to meet their own needs (Friday & Clarence, 2019:28). Environmental sustainability focuses on preserving natural ecosystems, reducing pollution, and using resources efficiently.

4. Third Section: The Applied Aspect of the Research

Second: Validity and Reliability of the Questionnaire:

The independent variable included digital transformation through (23) items, while organizational sustainability was measured through (19) items. The questionnaire, in its first part, which is concerned with digital transformation, obtained a Crow's alpha coefficient (0.918), a value of (KMO) of (0.826), a chi-squared value of (1905.211), and a degree of freedom of (655) at the probability value of (0.000), so that the chi-squared ratio to the degree of freedom was (2.908). In its second part, which is concerned with organizational sustainability, it obtained a Crow's alpha coefficient (0.896), a value of (KMO) of (0.800), a chi-squared value of (1401.090), and a degree of freedom of (711) at the probability value of (0.000), so that the chi-squared ratio to the degree of freedom was (1.971).

Table (2) Questionnaire Reliability

| Variables | Number of items | Cronbach's alpha coefficient | KMO | X ² | DF | X ² /DF |
|-------------------------------|-----------------|------------------------------|-------|----------------|-----|--------------------|
| Digital Transformation | 23 | 0.918 | 0.826 | 1905.211 | 655 | 2.908 |
| Organizational Sustainability | 19 | 0.896 | 0.800 | 1401.090 | 711 | 1.971 |

Source: output (SPSS V.28)

Third: Descriptive Statistics of the Research Variables:

The research consisted of two variables (digital transformation and organizational sustainability), which were investigated through the responses of (103) respondents from private bank employees. independent variable, digital transformation, obtained a mean of (3.42) and a standard deviation of (0.630), ranking first. The dependent variable, organizational sustainability, obtained a mean of (3.26), which is higher than the hypothetical mean (3), and a standard deviation of (0.571). This indicates that the sample agreed on organizational sustainability as the second most readily available variable. Digital transformation ranked second in terms of the coefficient of variation (18.41%), while organizational sustainability ranked first with a relative coefficient of variation of (17.51%). The dimensions of (strategy, technological requirements, security and legislative requirements, human requirements, and organizational culture) contributed to the availability of digital transformation, especially since they obtained means ranging from (3.27 to 3.54), indicating availability ranging from moderate to high. The dimensions of organizational sustainability (economic, social, and environmental) were ranked, with arithmetic means ranging from (3.04 to 3.52), from the average to the high end, as shown in Table 3.

Table 3: Descriptive Statistics of the Research Variables

| Descriptive Statistics of Research Variables and Their Dimensions | | | | |
|---|-----|--------|----------------|---------|
| | N | Mean | Std. Deviation | CV |
| Strategy | 103 | 3.3107 | .69774 | 21.0755 |
| Organizational Culture | 103 | 3.2767 | .85313 | 26.0363 |
| Human Requirements | 103 | 3.4811 | .83845 | 24.0860 |
| Technological Requirements | 103 | 3.5437 | .75117 | 21.1973 |
| Security And Legislative Requirements | 103 | 3.4984 | .76251 | 21.7961 |
| Digital Transformation | 103 | 3.4221 | .63002 | 18.4104 |
| Economic Dimension | 103 | 3.5257 | .61207 | 17.3606 |
| Social Dimension Environmental | 103 | 3.0466 | .67400 | 22.1230 |
| Dimension Environmental | 103 | 3.2219 | .72781 | 22.5893 |
| Organizational Sustainability | 103 | 3.2647 | .57172 | 17.5119 |

| | | | | |
|--------------------|-----|--|--|--|
| Valid N (listwise) | 103 | | | |
|--------------------|-----|--|--|--|

Source: SPSS V.28 outputs.

Fourth: Inferential statistics and testing the research hypothesis.

Testing the main research hypothesis (Digital transformation significantly affects organizational sustainability).

It was found that there is an effect model with a calculated F value of (97.906), which is greater than its tabulated value of (3.934) at a degree of freedom of (102) and a probability value of (0.05), and a strong correlation coefficient of (0.865**). Table (4) showed the existence of an explanation coefficient of (0.748) and a corrected explanation coefficient of (0.740). Digital transformation was able to explain (74%) of the changes that occur in organizational sustainability, while the remaining percentage (26%) is attributed to other variables that did not enter into the tested model. explanation model is considered a statistically acceptable model and can be adopted in explaining the improvement in organizational sustainability that is attributed to digital transformation.

While the impact of the strategy dimension on organizational sustainability was found to be (0.421) with a probability value of (0.000) and a calculated (T) value of (6.253), and the impact of the organizational culture dimension was found to be (0.206) with a value of (T=3.704), and finally, the impact of the legislative security requirements dimension on organizational sustainability was found to be (0.112) with a value of (T=2.511). All calculated (T) values exceed the tabulated value of (1.9834) at a probability value of (0.05) and with (102) degrees of freedom. The researcher observed that private banks in Baghdad relied on digital transformation to positively improve organizational sustainability, leading to further improvement in their orientation towards organizational sustainability. However, the banks were unable to adopt human and technological requirements to improve sustainability, indicating their lack of reliance on these requirements to improve organizational sustainability. These results lead to the acceptance of the main hypothesis (digital transformation has a significant impact on organizational sustainability), according to the following equation:

$$\text{Organizational Sustainability (Y)} = (0.806) + 0.421 * (\text{Strategy}) + 0.206 * (\text{Organizational Culture}) + 0.112 * (\text{Security and Legislative Requirements})$$

Table (4) combined impact of digital transformation dimensions on organizational sustainability (n=103).

| Independent variable | Organizational Sustainability | | | | | | | |
|---------------------------------------|-------------------------------|-------|-------|----------------|------------------|---------|-------|--------|
| | α | β | r | R ² | A R ² | p-value | T | F |
| Digital Transformation Lab Model | | | | | | | | |
| Strategy | 0.806 | 0.421 | 0.865 | 0.748 | 0.740 | 0.000 | 6.253 | 97.906 |
| Organizational Culture | | 0.206 | | | | 0.000 | 3.704 | |
| Human Requirements | | 0.089 | | | | 0.219 | 1.238 | |
| Technological Requirements | | 0.023 | | | | 0.742 | 0.330 | |
| Security And Legislative Requirements | | 0.112 | | | | 0.014 | 2.511 | |

Source: outputs (SPSS V.28).

5. Section Four: Conclusions and Recommendations.

First: Conclusions

From Statistical Analysis and Hypothesis Testing The research reached a set of results, which are as follows:

- a. digital transformation variable achieved a high level of importance and a high degree of agreement, which means that the management of private banks possesses high technological capabilities and skills that enable them to integrate with modern technology.
- b. organizational sustainability variable also achieved a high level of importance and a high degree of agreement, which confirms the importance of organizational sustainability for private banks in Baghdad.
- c. results of the regression analysis in the research showed a positive impact of digital transformation in its dimensions (strategy, digital culture, and security and legislative requirements) on organizational sustainability, which indicates that the reliance of private banks in Baghdad on digital transformation in improving organizational sustainability is positive and leads to further improvement in their orientation towards organizational sustainability. However, the banks were unable to adopt human and technological requirements to improve sustainability.
- d. explanatory power of the dimensions of the digital transformation strategy on organizational sustainability was as follows: Digital transformation explains 74% of the changes in organizational sustainability. The remaining 26% can be attributed to random error or other independent variables not included in the tested model.

Secondly, Recommendations:

- i. Maintaining and continuously evaluating the levels of digital transformation in private banks is essential and falls under the purview of human resources management.
- ii. Private Banks should enhance their sustainability by expanding the reach of digital transformation.
- iii. Investing in human and technological resources is necessary to improve organizational sustainability in private banks.
- iv. In light of the results demonstrating that digital transformation explains the variance in organizational sustainability, it is necessary to adopt digital strategies and enhance investment in digital governance, which contributes to achieving the sustainability of private banks, while taking into account other factors not included in the research model.

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