

References

- Accenture. (2021). Accenture report: Artificial intelligence has potential to increase corporate profitability in 16 industries an average of 38 percent by 2035. Retrieved January 29, 2023, from <https://www.accenture.com/ca-en/company-news-release-ai-research-corporateprofitability>.
- Adekoya, O. D., Adisa, T. A., & Aiyenitaju, O. (2022). Going forward: remote working in the post-COVID-19 era. **Employee Relations: The International Journal**, 44 (6), 1410–1427, from <https://doi.10.1108/ER-04-2021-0161>.
- Alavi, S., & Habel, J. (2021). The human side of digital transformation in sales: Review & future paths. **Journal of Personal Selling & Sales Management**, 41 (2), 83–86, from <https://doi.10.1080/08853134.2021.1920969>.
- Alexander, A. L., Stelzer, E. M., Kim, S. H., & Kaber, D. B. (2008). Bottom-up and top-down contributors to pilot perceptions of display clutter in advanced flight deck technologies. In **Proceedings of the Human Factors and Ergonomics Society annual meeting**. Sage CA: Los Angeles, CA: SAGE Publications.
- Almahairah, M. S. (2023). Artificial intelligence application for effective customer relationship management. In **2023 International Conference on Computer Communication and Informatics (ICCCI)**. IEEE.
- Alsheibani, S. A., Cheung, D. Y., & Messom, D. C. (2019). **Factors inhibiting the adoption of artificial intelligence at organizational-level: A preliminary investigation**. Retrieved January 29, 2023, from https://aisel.aisnet.org/amcis2019/adoption_diffusion_IT/adoption_diffusion_IT/2/.
- Asian Development Bank. (2021). **The 14th five-year plan of the People's Republic of China—fostering high-quality development**. Retrieved April 30, 2023, from <https://www.adb.org/publications/14th-five-year-plan-high-quality-development-prc>.
- Attaran, M. (2017). Cloud computing technology: Leveraging the power of the internet to improve business performance. **International Journal of Information Technology and Management**, 26 (1), 112–137.
- Attaran, M., Attaran, S., & Kirkland, D. (2020). Technology and organizational change: Harnessing the power of digital workplace. In **Handbook of research on social and organizational dynamics in the digital era**. Hershey, PA: IGI Global.

- Ba, S., & Bai, H. (2016). Exploration of the development process and application scenarios of core technologies. **Tsinghua Financial Criticism**, 11, 99-103.
- Bassellier, G., Reich, B. H., & Benbasat, I. (2001). Information technology competence of business managers: A definition and research model. **Journal of Management Information Systems**, 17 (4), 159–182, from <https://doi.org/10.1080/07421222.2001.11045660>.
- Benzidia, S., Makaoui, N., & Bentahar, O. (2021). The impact of big data analytics and artificial intelligence on green supply chain process integration and hospital environmental performance. **Technological forecasting and social change**, 165, 120557.
- Berman, S. J. (2012). Digital transformation: opportunities to create new business models. **Strategy & Leadership**, 40 (2), 16–24, from <https://doi.org/10.1108/10878571211209314>.
- Berman, S., & Marshall, A. (2014). The next digital transformation: From an individual-centered to an everyone-to-everyone economy. **Strategy & Leadership**, 42, 9–17.
- Bigliardi, B., Ivo Dormio, A., & Galati, F. (2012). The adoption of open innovation within the telecommunication industry. **European Journal of Innovation Management**, 15 (1), 27-54.
- Bikse, V., Lusena-Ezera, I., Rivza, P., Rivza, B. (2021). The development of digital transformation and relevant competencies for employees in the context of the impact of the COVID-19 pandemic in Latvia. **Sustainability**, 13 (16), 9233, from <https://doi.org/10.3390/su13169233>.
- Bresciani, S., Ferraris, A., Romano, M., & Santoro, G. (2021). Human resource management and digitalisation. In **Digital Transformation Management for Agile Organizations: A Compass to Sail the Digital World**. Emerald Publishing Limited.
- Brunetti, F., Matt, D. T., Bonfanti, A., De Longhi, A., Pedrini, G., & Orzes, G. (2020). Digital transformation challenges: Strategies emerging from a multi-stakeholder approach. **The TQM Journal**, 32 (4), 697–724, from <https://doi.org/10.1108/TQM-12-2019-0309>.
- Burns, T., & Stalker, G. M. (1961). **The management of innovation**. Tavistock.
- Campbell, C., Sands, S., Ferraro, C., Tsao, H. Y. J., & Mavrommatis, A. (2020). From data to action: How marketers can leverage AI. **Business Horizons**, 63 (2), 227-243.

- Cao, Z. (2018). Research on the new manufacturing model to promote high-quality development of China's industry under the background of digital economy. **Theoretical Investigation**, 2, 99–104.
- Cenamora, J., Parida, V., & Wincent, J. (2019). How entrepreneurial SMES compete through digital platforms: The roles of digital platform capability, network capability and ambidexterity. **Journal of Business Research**, 100, 196–206, from <https://doi.org/10.1016/j.jbusres.2019.03.035>.
- Chen, Y., & Li, L. (2019). The moderating effect of organizational size on the relationship between strategic alignment and digital transformation. **Information & Management**, 56 (5), 668-680.
- Chen, Y., Kumara, E. K., & Sivakumar, V. (2021). Investigation of finance industry on risk awareness model and digital economic growth. **Annals of Operations Research**, 1-22.
- Chen, H., Li, L., & Chen, Y. (2021). Explore success factors that impact artificial intelligence adoption on telecom industry in China. **Journal of Management Analytics**, 8 (1), 36-68.
- Chen, Z., Li, J., Zhang, X., Li, X., Zeng, J., Wang, S., & Zhang, W. (2021). The restructure of China's banking industry by artificial intelligence and FinTech 1. In **The Routledge Handbook of FinTech**. Routledge.
- Chen, Y., Tang, G., Jin, J., Xie, Q., & Li, J. (2014). CEOs' transformational leadership and product innovation performance: The roles of corporate entrepreneurship and technology orientation. **Journal of Product Innovation Management**, 31 (1), 2–17, from <https://doi.org/10.1111/jpim.12188>.
- Chen, Y., Wang, Y., Nevo, S., Benitez-Amado, J., & Kou, G. (2015). IT capabilities and product innovation performance: The roles of corporate entrepreneurship and competitive intensity. **Information Management**, 52 (6), 643–657, from <https://doi.org/10.1016/j.im.2015.05.003>.
- Chen, L., Zhang, Y., Tian, B., Ai, Y., Cao, D., & Wang, F. Y. (2022). Parallel driving OS: A ubiquitous operating system for autonomous driving in CPSS. **IEEE Transactions on Intelligent Vehicles**, 7 (4), 886-895.
- Cheng, S., Fan, Q., & Huang, M. (2023). Strategic orientation, dynamic capabilities, and digital transformation of commercial banks: a fuzzy-set QCA approach. **Sustainability**, 15 (3), 1915. <https://doi.org/10.3390/su15031915>.
- Chinese Academy of Financial Inclusion. (2023). **Digital financial inclusion in China**. Retrieved April 30, 2023, from <http://www.cafi.org.cn/upload/file/20190410/1554862364355125.pdf>.

- Clauss, T., Harengel, P., & Hock, M. (2019). The perception of value of platform-based business models in the sharing economy: Determining the drivers of user loyalty. **Review of Managerial Science**, 13 (3), 605–634, from <https://doi.org/10.1007/s11846-018-0313-0>.
- Correani, A., De Massis, A., Frattini, F., Petruzzelli, A., & Natalicchio, A. (2020). Implementing a digital strategy: Learning from the experience of three digital transformation projects. **California Management Review**, 62, 37–56.
- Daradkeh, F. M., Hassan, T. H., Palei, T., Helal, M. Y., Mabrouk, S., Saleh, M. I., & Elshawarbi, N. N. (2023). Enhancing Digital Presence for Maximizing Customer Value in Fast-Food Restaurants. **Sustainability**, 15 (7), 5690.
- Das, D., Datta, A., Kumar, P., Kazancoglu, Y. and Ram, M. (2022). Building supply chain resilience in the era of COVID-19: an AHP-DEMATEL approach. **Operations Management Research**, 15, 249-267.
- Dash, R., McMurtrey, M., Rebman, C., & Kar, U. K. (2019). Application of artificial intelligence in automation of supply chain management. **Journal of Strategic Innovation and Sustainability**, 14 (3), 43–53.
- Diener, F., & Špaček, M. (2021). Digital transformation in banking: A managerial perspective on barriers to change. **Sustainability**, 13 (4), 2032, from <https://doi.org/10.3390/su13042032>.
- Dorasamy, N. (2021). The search for talent management competence: incorporating digitilization. **International Journal of Entrepreneurship**, 25 (3), 1-21.
- Duerr, S., Holotiuk, F., Wagner, H. T., Beimborn, D., & Weitzel, T. (2018). 'What is digital organizational culture? Insights from exploratory case studies'. Paper presented at the Hawaii international conference on system sciences, Hawaii, January.
- Elgendy, N., & Elragal, A. (2014). Big data analytics: A literature review paper. In P. Perner. (Eds). **Advances in Data Mining**. Applications and Theoretical Aspects. ICDM 2014. Lecture Notes in Computer Science (pp. 214–227). Springer, Cham. from https://doi.org/10.1007/978-3-319-08976-8_16.
- Elia, G., Margherita, A., & Petti, C. (2020). Building responses to sustainable development challenges: A multistakeholder collaboration framework and application to climate change. **Business Strategy and the Environment**, 29 (6), 2465-2478.
- Esses, D., Csete, M. S., & Németh, B. (2021). Sustainability and digital transformation in the Visegrad Group of Central European Countries. **Sustainability**, 13 (11), 5833, from <https://doi.org/10.3390/su13115833>.

- Feyen, E., Natarajan, H., & Saal, M. (2023). **Fintech and the Future of Finance: Market and Policy Implications**. World Bank Publications.
- Fitzgerald, S., & Jimenez, D. (2021). **IDC future scape: Worldwide digital transformation 2021 predictions**. Retrieved March 9, 2023, from <https://www.idc.com/research/viewtoc.jsp?containerId=US46880818>.
- Frank, A. G., Dalenogare, L. S., & Ayala, N. F. (2019). Industry 4.0 technologies: Implementation patterns in manufacturing companies. **International Journal of Production Economics**, 210, 15–26, from <https://doi.org/10.1016/j.ijpe.2019.01.004>.
- Fu, X. (2021). Vigilance against data monopoly: A study on data-driven operator concentration. **Chinese Soft Science**, 56-67.
- Füller, J., Hutter, K., Wahl, J., Bilgram, V., & Tekic, Z. (2022). How AI revolutionizes innovation management—Perceptions and implementation preferences of AI-based innovators. **Technological Forecasting and Social Change**, 178, 121598.
- Ghobakhloo, M., Fathi, M., Iranmanesh, M., Maroufkhani, P., & Morales, M. E. (2021). Industry 4.0 ten years on: A bibliometric and systematic review of concepts, sustainability value drivers, and success determinants. **Journal of Cleaner Production**, 302, 127052, from <https://doi.org/10.1016/j.jclepro.2021.127052>.
- Ghosh, S., Hughes, M., Hughes, P., & Hodgkinson, I. R. (2020). Corporate digital entrepreneurship: Leveraging Industrial Internet of Things and emerging technologies. In Soltanifar, M., Hughes, M., & Göcke, L. (Eds.), **Digital Entrepreneurship: Impact on Business and Society**. Springer: Cham, Switzerland.
- Guo, X., Sun, Y., Wang, N., Peng, Z., & Yan, Z. (2013). The dark side of elderly acceptance of preventive mobile health services in China. **Electronic Markets**, 23, 49-61.
- Hagberg, J., Sundstrom, M., Egels-Zandén, N. (2016). The digitalization of retailing: An exploratory framework. **International Journal of Retail & Distribution Management**, 44 (7), 694–712.
- Hakala, H., & Kohtamäki, M. (2011). Configurations of entrepreneurial-customer-and technology orientation: Differences in learning and performance of software companies. **International Journal of Entrepreneurial Behavior Research**, 17 (1), 64–81, from <https://doi.org/10.1108/13552551111107516>.

- Hamel, G., & Prahalad, C. K. (1990). The core competence. **Harvard Business Review**, May-June. Retrieved April 29, 2023, from <https://hbr.org/1990/05/the-core-competence-of-the-corporation>.
- Hanelta, A., Bohnsackb, R., Marzc, D., & Marante, C. A. (2021). A systematic review of the literature on digital transformation: Insights and implications for strategy and organizational change. **Journal of Management Studies**, 58 (5), 1159–1197, from <https://doi.org/10.1111/joms.12639>.
- Harvey, B. (2019). **China in space: the great leap forward**. Springer Nature.
- Hetemi, E., Ordieres, J., & Nuur, C. (2022). Inter-organisational collaboration and knowledge-work: A contingency framework and evidence from a megaproject in Spain. **Knowledge management research & practice**, 20 (4), 641-653.
- Jabarulla, M.Y., Lee, H.-N. (2021). A blockchain and artificial intelligence-based, patient-centric healthcare system for combating the COVID-19 pandemic: opportunities and applications. **Healthcare**, 9, 1019, from <https://doi.org/10.3390/healthcare9081019>.
- Kadir, B. A., & Broberg, O. (2021). Human-centered design of work systems in the transition to industry 4.0. **Applied Ergonomics**, 92, 103334, from <https://doi.org/10.1016/j.apergo.2020.103334>.
- Kim, R. Y. (2023). Data-driven user experience design. **Interactions**, 30 (4), 56-58.
- Kim, N., Im, S., & Slater, S. F. (2013). Impact of knowledge type and strategic orientation on new product creativity and advantage in high-technology firms. **Journal of Product Innovation Management**, 30 (1), 136–153, from <https://doi.org/10.1111/j.1540-5885.2012.00992.x>.
- Knight, G. A., & Cayusgil, S. T. (2004). Innovation, organizational capabilities, and the born-global firm. **Journal of International Business Studies**, 35 (2), 124–141, from <https://doi.org/10.1057/palgrave.jibs.8400071>.
- Komninos, N., Kakderi, C., Collado, A., Papadaki, I., & Panori, A. (2022). Digital transformation of city ecosystems: Platforms shaping engagement and externalities across vertical markets. In **Sustainable Smart City Transitions**. Routledge.
- Kraus, S., Jones, P., Kailer, N., Weinmann, A., Chaparro-Banegas, N., & Roig-Tierno, N. (2021). Digital transformation: An overview of the current state of the art of research. **SAGE Open**, (July-September), 1–15, from <https://doi.org/10.1177/21582440211047576>.

- Kumar, K., Zindani, D., & Davim, J. P. (2019). Socio-technical considerations. In Kumar, K., Zindani, D., Davim, J. P. (Eds). **Industry 4.0: Developments towards the Fourth Industrial Revolution**. Singapore: Springer.
- Leviäkangas, P. (2016). Digitalisation of Finland's transport sector. **Technology in Society**, 47, 1-15, from <https://doi.org/10.1016/j.techsoc.2016.07.001>.
- Li, X. (2022). Research on the development level of rural E-commerce in China based on analytic hierarchy and systematic clustering method. **Sustainability**, 14, 8816, from <https://doi.org/10.3390/su14148816>.
- Li, C., Li, D., & Zhou, C. (2020). The mechanism of digital economy driving transformation and upgrading of manufacturing: Based on the perspective of industrial chain restructuring. **Commercial Research**, 2, 73-82.
- Li, L., Lin, J., Luo, W., & Luo, X. R. (2023). Investigating the effect of artificial intelligence on customer relationship management performance in e-commerce enterprises. **Journal of Electronic Commerce Research**, 24 (1), 68-83.
- Li, J., Qu, H. (2021) Research on the digital path of manufacturing industry in Shandong Province. **Cooperative Economics and Technology**, 18, 4-6.
- Li, L., Su, F., Zhang, W., & Mao, J. Y. (2018). Digital transformation by SME entrepreneurs: A capability perspective. **Information Systems Journal**, 28 (6), 1129-1157, from <https://doi.org/10.1111/isj.12153>.
- Lichtenthaler, U. (2021). Profiting from digital transformation? Combining data management and Artificial Intelligence. **International Journal of Service Science, Management, Engineering, and Technology**, 12 (5), 68–79, from <https://doi:10.4018/IJSSMET.2021090105>.
- Lin, C., & Kenikasahmanworakhun, P. (2023). A comparative study of demographic grouping on the demand for employee skills. **Journal of Value Chain Management and Business Strategy**, 2 (1), 25-41.
- Liu, Z., Zhang, Y., & Li, H. (2021). Digital inclusive finance, multidimensional education, and farmers' entrepreneurial behavior. **Mathematical Problems in Engineering**, 2021, 1-13.
- Liu, F., Zhang, Y., & Li, L. (2022). Review of systematic financial risk research based on knowledge map. **Procedia Computer Science**, 199, 315-322, from <https://doi.org/10.1016/j.procs.2022.01.039>.
- Lu, K. and Ramamurthy, K. (2011). Understanding the link between information technology capability and organizational agility: an empirical examination. **MIS Quarterly**, 35 (1), 931-954.

- Lukas, B. A., Whitwell, G. J., & Heide, J. B. (2013). Why do customers get more than they need? How organizational culture shapes product capability decisions. **Journal of Marketing**, 77 (1), 1–12, from <https://doi.org/10.1509/jm.10.0182>.
- Lumpkin, G. T., Droege, S. B., & Dess, G. G. (2002). E-commerce strategies: Achieving sustainable competitive advantage and avoiding pitfalls. **Organizational Dynamics**, 30 (4), 325-340.
- Maatuk, A. M., Elberkawi, E. K., Aljawarneh, S., Rashaideh, H., & Alharbi, H. (2022). The COVID-19 pandemic and E-learning: challenges and opportunities from the perspective of students and instructors. **Journal of computing in higher education**, 34 (1), 21-38.
- Mandell, D. J., & McIlraith, S. A. (2003). Adapting BPEL4WS for the semantic web: The bottom-up approach to web service interoperation. In **The Semantic Web-ISWC 2003: Second International Semantic Web Conference, Sanibel Island, FL, USA**. October 20-23, 2003. Proceedings 2. Springer Berlin: Heidelberg.
- McKendrick, J. (2021). **AI adoption skyrocketed over the last 18 months**. Retrieved March 18, 2023, from <https://hbr.org/2021/09/ai-adoption-skyrocketed-over-the-last-18-months>
- Mintzberg, H. (1979). **The structuring of organizations: A synthesis of the research**. Prentice-Hall.
- Mumali, F. (2022). Artificial neural network-based decision support systems in manufacturing processes: A systematic literature review. **Computers & Industrial Engineering**, 165, 107964, from <https://doi.org/10.1016/j.cie.2022.107964>.
- Mumford, M. D. (2000). Managing creative people: Strategies and tactics for innovation. **Human resource management review**, 10 (3), 313-351.
- Murinde, V., Rizopoulos, E., & Zachariadis, M. (2022). The impact of the FinTech revolution on the future of banking: Opportunities and risks. **International Review of Financial Analysis**, 81, 102103, from <https://doi.org/10.1016/j.irfa.2022.102103>.
- Nasiri, M., Ukko, J., Saunila, M., & Rantala, T. (2020). Managing the digital supply chain: The role of smart technologies. **Technovation**, 96-97, 102121, from <https://doi.org/10.1016/j.technovation.2020.102121>.
- Pan, Y., Froese, F., Liu, N., Hu, Y., & Ye, M. (2022). The adoption of artificial intelligence in employee recruitment: The influence of contextual factors. **The International Journal of Human Resource Management**, 33 (6), 1125-1147.

- Parida, V., Sjödin, D. R., Lenka, S., & Wincent, J. (2015). Developing global service innovation capabilities: How global manufacturers address the challenges of market heterogeneity. **Research-Technology Management**, 58 (5), 35–44, from <https://doi.org/10.5437/08956308X5805360>.
- Pedzik, M., Bednarz, J., Kwizinski, Z., Rogozinski, T., & Smardzewski, J. (2020). The idea of mass customization in the door industry using the example of the company porta KMI Poland. **Sustainability**, 12(9), 3788.
- Pogrebna, G., Skilton, M. (2019). **Navigating new cyber risks: How businesses can plan, build and manage safe spaces in the digital age**. Springer, Cham, Switzerland. Retrieved March 18, 2023, from <https://doi.org/10.1007/978-3-030-13527-0>.
- Prahalad, C K. (2000). **The core competence of the corporation**. Springer Berlin: Heidelberg.
- Pramanik, H. S., Kirtania, M., Pani, A. K. (2019). Essence of digital transformation- Manifestations at large financial institutions from North America. **Future Generation Computer Systems**, 95, 323–343, from <https://doi.org/10.1016/j.future.2018.12.003>.
- Qi, Y., & Chu, X. (2021). Digital economy development, economic structural transformation and crossing the middle-income trap. **Financial Research**, 47 (7), 18-32.
- Qi, Y., Peng, W., & Xiong, N. (2020). The effects of fiscal and tax incentives on regional innovation capability: text extraction based on python. **Mathematics**, 8 (7), 1193, from <https://doi:10.3390/math8071193>.
- Rahimi, K. (2019). Digital health and the elusive quest for cost savings. **Comments**, 1 (3), from [https://doi.org/10.1016/S2589-7500\(19\)30056-1](https://doi.org/10.1016/S2589-7500(19)30056-1).
- Ramachandran, K. K., Mary, A. A. S., Hawladar, S., Asokk, D., Bhaskar, B., & Pitroda, J. R. (2022). Machine learning and role of artificial intelligence in optimizing work performance and employee behavior. **Materials Today: Proceedings**, 51, 2327-2331.
- Rana, N. P., Chatterjee, S., Dwivedi, Y. K., & Akter, S. (2022). Understanding dark side of artificial intelligence (AI) integrated business analytics: assessing firm's operational inefficiency and competitiveness. **European Journal of Information Systems**, 31 (3), 364-387.
- Rathore, B. (2023). Digital transformation 4.0: Integration of artificial intelligence & metaverse in marketing. **Eduzone: International Peer Reviewed/Refereed Multidisciplinary Journal**, 12 (1), 42-48.

- Ribeiro-Navarrete, S., Saura, J. R., & Palacios-Marqués, D. (2021). Towards a new era of mass data collection: Assessing pandemic surveillance technologies to preserve user privacy. **Technological Forecasting and Social Change**, 167, 120681.
- Ritter, T., & Gemünden, H. G. (2004). The impact of a company's business strategy on its technological competence, network competence and innovation success. **Journal of Business Research**, 57 (5), 548–556, from [https://doi.org/10.1016/S0148-2963\(02\)00320-X](https://doi.org/10.1016/S0148-2963(02)00320-X).
- Romero, D., Flores, M., Herrera, M., & Resendez, H. (2019). Five management pillars for digital transformation integrating the lean thinking philosophy. In **Proceedings of the 25th IEEE International Conference on Engineering, Technology and Innovation, ICE/ITMC 2019**, Sophia Antipolis, France, (17-19). June 2019.
- Saarikko, T., Westergren, U. H., & Blomquist, T. (2020). Digital transformation: Five recommendations for the digitally conscious firm. **Business Horizons**, 63 (6), 825-839.
- Sanders, N. R. (2014). **Big data driven supply chain management**. Pearson Education, Inc., available at: <http://ptgmedia.pearsoncmg.com/images/9780133801286/samplepages/0133801284.pdf>.
- Santos, G., Sá, J. C., Félix, M. J., Barreto, L., Carvalho, F., Doiro, M., Zgodavová, K., & Stefanovic, M. (2021). New needed quality management skills for quality managers 4.0. **Sustainability (Switzerland)**, 13 (11), 6149, from <https://doi.org/10.3390/su13116149>.
- Saraji, M. K., Streimikiene, D., & Kyriakopoulos, G. L. (2021). Fermatean fuzzy criticopras method for evaluating the challenges to industry 4.0 adoption for a sustainable digital transformation. **Sustainability (Switzerland)**, 13 (17), from <https://doi.org/10.3390/su13179577>.
- Schweer, D., & Sahl, J. C. (2017). The digital transformation of industry – The benefit for Germany. In: Abolhassan, F. (eds) **The Drivers of Digital Transformation**. Management for Professionals. Springer, Cham. from https://doi.org/10.1007/978-3-319-31824-0_3.
- Sebastian, I., Ross, J., Beath, C., Mocker, M., Moloney, K., & Fonstad, N. (2017). How big old companies navigate digital transformation. **MIS quarterly executive**, 16 (3), 197-213.

- Sharma, M., Luthra, S., Joshi, S., & Kumar, A. (2022). Implementing challenges of artificial intelligence: Evidence from public manufacturing sector of an emerging economy. **Government Information Quarterly**, 39 (4), 101624.
- Shi, F., Wang, J., Shi, J., Wu, Z., Wang, Q., Tang, Z., & Shen, D. (2020). Review of artificial intelligence techniques in imaging data acquisition, segmentation, and diagnosis for COVID-19. **IEEE reviews in biomedical engineering**, 14, 4-15.
- Song, H. (2019). **Smart Supply Chain**. Beijing: China Renmin University Press.
- Soule, D. P., Puram, A., Westerman, G. F., & Bonnet, D. (2016). **Becoming a digital organization: The Journey to Digital Dexterity**. Retrieved April 30, 2023, from <http://ssrn.com/abstract=2697688>.
- Stalmachova, K., Chinoracky, R. & Strenitzerova, M. (2022). Changes in business models caused by digital transformation and the COVID-19 pandemic and possibilities of their measurement-Case study. **Sustainability**, 14, 127, from <https://doi.org/10.3390/su14010127>.
- Sullivan, J., & Wang, W. (2023). China's "wolf warrior diplomacy": The interaction of formal diplomacy and cyber-nationalism. **Journal of Current Chinese Affairs**, 52 (1), 68-88.
- Taghipour, A., & Merimi, M. (2021). Digital transformation of supply chains during crisis: COVID-19. In **11th Annual International Conference on Industrial Engineering and Operations Management**. IEOM 2021.
- Tang, Y. (2021). Research on the Development of Inclusive Finance in China's Commercial Banks. **International Journal of Frontiers in Sociology**, 3 (7), from <https://doi.org/10.25236/IJFS.2021.030704>.
- Unkefer, H. (2023). **Accenture Report: Artificial Intelligence Has Potential to Increase Corporate Profitability**. Retrieved March 18, 2023, from <https://newsroom.accenture.com/news/accenture-report-artificial-intelligence-has-potential-to-increase-corporate-profitability-in-16-industries-by-an-average-of-38-percent-by-2035.htm>.
- Van, V., Z., & Vanthienen, J. (2022). Digital transformation as an interaction-driven perspective between business, society, and technology. **Electronic Markets**, 32 (2), 629-644.
- Vellido, A. (2020). The importance of interpretability and visualization in machine learning for applications in medicine and health care. **Neural Computing and Applications**, 32 (24), 18069-18083.

- Wales, W. J., Patel, P. C., Parida, V., & Kreiser, P. M. (2013). Nonlinear effects of entrepreneurial orientation on small firm performance: The moderating role of resource orchestration capabilities. **Strategic Entrepreneurship Journal**, 7 (2), 93–121, from <https://doi.org/10.1002/sej.1153>.
- Wang, R. (2022). **Social new retailing business model and its applicable regulatory pattern**. Dissertations and Theses Collection (Open Access). Retrieved April 30, 2023, from https://ink.library.smu.edu.sg/etd_coll/398.
- Wang, Z., Wei, W., Zhu, W., & Liao, J. (2020). Exploration of the digital transformation path of Tianhong from the perspective of business model. **Journal of Management**, 17 (12), 1739-1750.
- Wang, N., Xue, Y., Wang, Z., & Ge, S. (2019). The dual roles of the government in cloud computing assimilation: An empirical study in China. **Information Technology & People**, 32 (1), 147–170, from <https://doi10.1108/ITP-01-2018-0047>.
- Wei, L. (2020). Developing digital economy and accelerating the construction of new development pattern - Reflections based on Marxist political economy. **Qiushi Journal**, 47 (6), 1-9.
- Wei, Y., Huang, X., & Zhang, W. (2017). Digital transformation of commercial banks in big data age. **Banker**, 2, 128-131.
- Wei, Y., Jin, L., Xu, M., Pan, S., Xu, Y., & Zhang, Y. (2020). Instructions for planning emergency shelters and open spaces in China: Lessons from global experiences and expertise. **International journal of disaster risk reduction**, 51, 101813.
- Wernerfelt, B. (1984). A resource-based view of the firm. **Strategic Management Journal**, 5, 171–180, from <https://doi.org/10.1002/smj.4250050207>.
- Wu, C. (2020). API open banking: An important direction for the transformation and upgrading of commercial banks under the background of fintech. **Financial Theory & Practice**, 1, 67-72.
- Xiao, X., Qi, Y. (2019). The value dimension and theoretical logic of industrial digital transformation. **Reform**, 8, 61-70.
- _____. (2021). The value attributes of data factor. **Research on Economics and Management**, 42 (07), 66-75.
- Xie, X., & Wang, S. (2023). Digital transformation of commercial banks in China: Measurement, progress and impact. **China Economic Quarterly International**, 3 (1), 35-45.

- Xiong, X., Zhang, J., Jin, X., & Feng, X. (2016). Review on financial innovations in big data era. **Journal of Systems Science and Information**, 4 (6), 489-504.
- Yang, D. (2018) Regulatory technology: Regulatory challenges and dimension construction of Fintech. **Social Sciences in China**, 69-91, 205-206.
- Yang, Y. H. (2020). Research on enterprise financial management transformation in digital economy era. **Friends of Accounting**, 60-66.
- Yang, Y., & Han, J. (2023). Digital transformation, financing constraints, and corporate environmental, social, and governance performance. **Corporate Social Responsibility and Environmental Management**, 1–14, from <https://doi.org/10.1002/csr.2546>.
- Yu, M., & Yan, A. (2022). Can digital finance accelerate the digital transformation of companies? From the perspective of M&A. **Sustainability**, 14 (21), 14281, from <https://doi.org/10.3390/su142114281>.
- Zaki, Y., Al Muwali, A., & Mahdi, N. (2021). The role of nurturing technopreneurship education and building university students' entrepreneurial mindsets and skill sets in fostering digital innovation and augmenting the tech start-up ecosystem in Bahrain. **International Journal of Learning, Teaching and Educational Research**, 20 (6), 152-173.
- Zhang, J., & Zhao, Q. (2018). Research on the coordination development of China's logistics industry and financial industry based on canonical correlation analysis and coupling coordination degree. **Industrial Technology Economy**, 8, 12–19.
- Zhang, Q. (2020). Next generation finance: Digitization and intelligence. **Finance and Accounting Monthly**, 10, 3-7.
- Zhang, X., Xu, Y., & Ma, L. (2022). Research on successful factors and influencing mechanism of the digital transformation in SMEs. **Sustainability**, 14, 2549, from <https://doi.org/10.3390/su14052549>.