

Digital Transformation Leaders in Kenya

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Abstract: *There is little doubt that a growing number of organizations are expressing interest in digital transformation (DX), if they have not already started the journey. Digital transformation holds the promise of improved business efficiencies, faster and more accurate decision making, better customer experiences, and new revenue opportunities.*

Keywords: *Digital Transformation, Innovation, Disruption, Strategy, IT Strategy. Business Strategy, Vision, Mission, Goals, Culture, Structure, Behavior, Communication.*

I. Introduction

And the pandemic is accelerating the shift. Digital transformation is the infusion of digital technology into virtually every aspect of an organization, including its business processes and culture (TechBeacon, 2020).

II. Problem Statement

The lack of digital transformation strategies undermines the growth, sustainability, and profitability of organizations. An DX strategy has become a critical element for organizational leadership in recent decades (Bharadwaj, El Sawy, Pavlou, & Venkatraman, 2013). Its growing importance mirrors the rise of the technology itself as a critical element for business success. The importance of a DX strategy has been amplified over the past few years as organizations focus on digital transformation and thriving in the digital age. DX is essential for creating new business models, products, and services; enhancing customer service as well as customer experiences; increasing sales; enabling workers and improving productivity and supporting interactions with vendors and other business partners. Some managers align DX strategies into the overall business transformation strategy to create a single unified document. The general business problem is that managers lack digital transformation strategies leading to seventy percent failure in DX initiatives (McKinsey, 2020). The specific problem is that managers in some Kenyan organizations lack the DX strategies to drive the organization growth and sustainability.

III. Literature Review

There are 21 best practice elements to aid organizations in their efforts. These characteristics fall into five categories: leadership, capability building, empowering workers, upgrading tools, and communication. These categories suggest where and how companies can start to improve their chances of successfully making digital changes to their business (McKinsey, 2020).

Some digital transformation resources are targeted at business and IT execs in specific industries or sectors, Educause offers several whitepapers and webinars on digital transformation, and this one looks at the challenges and opportunities that are unique to the educational setting, including challenges associated with the major culture changes needed for success. Those changes can be especially difficult in the educational setting, which has a reputation for being slow to accept change (Educause, 2020).

Digital technologies are accelerators of innovation. They can improve efficiency, power new products and services, enable new business models, and blur the boundaries between industries. In addition to supporting better financial performance, digital transformation can help companies keep pace with society's changing expectations of businesses. This is important in an era when companies are being called upon to demonstrate social responsibility and to respond to the interests of stakeholders besides investors. Over the past couple of years, business leaders called for companies to expand the scope of their mission. Rather than concerning

themselves only with investor returns, enterprises are increasingly committing to tackling a variety of rising socioeconomic concerns.

A recent analysis looked at 20 targets related to the UN Sustainable Development Goals and found that the expected global deployment of existing digital technologies will, on average, help accelerate progress toward 20 targets related to those goals by 22% and mitigate downward trends by 23%. Many of the organizations reported using digital technologies to boost environmental sustainability. While higher-maturity organizations were the most active in this regard, even lower-maturity organizations said they were using digital technologies in the pursuit of greater environmental sustainability (Deloitte, 2020).

The four types of digital transformation are business process, business model, domain, and cultural/organizational. It is not digital disruption that impels companies to change, it is digital FOMO (fear of missing out). Technological change is nothing new. The round of change inspired by digital transformation is happening at a rate faster than any before it (LinkedIn, 2020).

Organizations can use new technology investments to radically improve their reach and competitive standing. Examples include the use of digital advances such as analytics, mobility, social media and smart embedded devices, as well as improving their use of traditional technologies such as ERP to change customer relationships, internal processes, and value propositions (MIT Sloan Management Review, 2020).

Digital business transformation is happening on a scale and at a speed that managers find both threatening and promising. A road map for creating and capturing value from digital tools and technologies is helpful. Digital transformation is as much about organizational change as it is about technology. A framework to help navigate this change and realize digital transformation's full potential is pivotal (IMD, 2020).

In 2016, PwC set out to establish a working environment that supported new ways of working across the entire organization and that ultimately provided powerful, quantifiable business value. Organizations can make such a relationship with cloud partners work to achieve the success desired from the digital transformation effort (PWC, 2020).

WEF offers unique insights into the impact of digital technologies on business and wider society over the next decade. DTI research supports collaboration between the public and private sectors focused on ensuring that digitalization unlocks new levels of prosperity for both industry and

Some organizations can survive and emerge from the COVID-19-shocked economy better than their peers. Organizations can deploy business models that will be responsive to the new post-COVID-19 normal and can withstand future economic downturns (Everest Group, 2020).

The confluence of four technologies of elastic cloud computing, big data, artificial intelligence, and the Internet of Things is fundamentally changing how business and government will operate in the 21st century (Siebel & Rice, 2019). Digital transformation is not about updating the technology but about upgrading the strategic thinking. Pre-digital-era companies can reinvigorate their game plans and capture the new opportunities of the digital world (Rogers, 2016).

Digital transformation failure is not generally due to innovation or technological problems. The devil is in the details: a lack of both clear goals and a disciplined process for achieving them. There are five-stage process for moving from digitally automating processes and making digital technology the very backbone of the company. For each of these five stages, there are two associated disciplines vital to the success of that stage and a checklist of questions to keep organizations on track (Saldanha, 2019).

Digital transformation only needs to happen once in an organization because, at its core, it means becoming more agile and adaptive to change itself. There are five actionable stages. These stages act as a repeatable

framework for continual innovation, allowing organizations to produce results immediately and grow change incrementally across your organization (Herbert, 2017).

Organizations need an approach to assessing and improving the digital capabilities to achieve successful digital transformation. There are 77 digital capabilities in terms of process, people, and technology elements. The model is comprehensive, making it best suited for those who desire to have a broad understanding of the entire scope of digital transformation and wish to obtain the cross-boundary, multi-disciplinary knowledge across business and technology (An,2019). .

The rules of business are being rewritten nearly every day as a combination of technology advancements, evolving customer expectations, process enhancements and new business models are forcing executives to rethink their IT strategies. Digital Transformation (DX) is an enterprise imperative that presents an opportunity to meet these changing requirements and to leverage technology for providing differentiated and compelling experiences or outcomes (IDC, 2020).

Technology adoption typically occurs in an S-curve, with exponential growth from early adopters. While it took more than 70 years for telephones to reach 50% household penetration, radio took 28 years while the internet took just a decade. As a result, the rate of technology adoption should continue to accelerate so that each new technology outpaces the adoption of its predecessor. One example of IT driving early adoption of technology is through automation, a tactic that can drastically reduce costs, and free up revenue for reinvestment in technology. By combining automation, AI, and machine learning to process claim adjustments, healthcare software company TriZetto saved 44% compared to manual administration. In the banking sector, Blue Prism uses automated 14 core processes and achieved a typical 30% cost saving per process and improving service quality and accuracy. As the digital economy continues to evolve it drives technology innovation. This brings with it a future founded on platforms and algorithms, 'things' and 'bots' to generate revenue and efficiency (Digital Marketing Institute, 2020).

The acceleration of digital is unlike anything we have seen before and is shaping the new normal. Business leaders reported that during the COVID-19 pandemic they accomplished in days what would have taken them a year. Businesses have quickly deployed digital strategies to provide their customers with a range of communication methods beyond voice. Digital technologies are being used to completely reimagine the business landscape. Communications technology is at the heart of this transition to a flexible remote working model for employees, and a seamless, digital customer experience for businesses at large (Enterprisetimes, 2020).

Customer experience leaders are documented to have greater top- and bottom-line growth than those who have not made customer experience transformation a priority. For those who have made CX a priority, the customer and business imperative of enabling and consistently delivering “digital-first but not digital-only” multichannel experiences means that to effectively transform the customer experience, it’s important to also focus on digital transformation. This means, in part, that to get the business value out of digital transformation, you should not focus on it without a parallel customer experience transformation effort. Those organizations successfully engaged in digital transformation are most often focused on doing so in three core parts of their business: their customer experiences, operational processes, and business models (CustomerThink, 2020).

In our digital age, all companies must change how they think, how they interact with customers, partners, and suppliers, and how their business works on the inside. Customer, partner, and supplier expectations have changed, and a gap is opening between what they expect from their interaction with companies and what those companies are currently able to deliver. Companies must immediately work to close this expectation gap, or their entire business is at risk. To defend the company’s very existence, managers must start thinking like a technology company or go out of business. Part of that thinking is to fundamentally re-imagine how to structure and operate the business. Managers must look at the business and the industry in the same way that a digital native startup will if they seek to attack and steal the market (Disruptorleague, 2020).

The wave of intelligent enterprises (IE) is upon us. There are three key features of an intelligent enterprise; ability to collect and compile data, ability to simulate options and direct resources where most effective, and the ability to respond to changes in the marketplace and pivot the business to where it would experience the right outcomes. Such visibility, focus, and agility aim to use automation to completely handle repetitive tasks with maximum efficiency, elevating employees to a level where they perform higher-value tasks. Technologies such

as artificial intelligence (AI), machine learning (ML), Internet of Things (IoT), and analytics all fall under the ambit of IE. Hence it is important to understand how they function within the workspace. These intelligent technologies are just one part of an overall framework which consists of an intelligent suite and a digital platform too (Consultare, 2020).

Digitization means the ability to be efficient, rapid, and able to adapt to stay ahead of the pack using design and technology as enablers. All processes, systems and organizational structures that act against such intentions, will play a huge part in why some digital transformation initiatives will fail. For digital transformations to be successful, they must permeate through every team and department. The process requires an open-minded approach as well as preparation and understanding of how data, design and technology will impact them across teams including HR, finance, purchasing, marketing and even the product development team. One of the most important factors that contributes towards the success of such a transformation is the company's ability to handhold and guide the entire team across the organisation on this journey. Design thinking plays a big role in how to engage the organisation towards a common vision and purpose (Upstrategylab, 2020).

The aim of a digital transformation framework is to create a sense of order amid the chaos. A digital transformation framework can help the business in the following ways: Use a digital transformation framework to analyze the core strategy. Use a digital transformation framework to analyze the customers. Use a framework for digital transformation to evaluate the competitors. Use a framework for digital transformation to examine what resources are available and how to leverage them to get what results. The resources, including time, skills, and budget, will determine the digital transformation journey (Adeva, 2020).

New technologies enable activities that fall into one of two categories: Doing things the organization could already do but can now do better because they are faster, cheaper, easier, higher quality. Doing brand new things that the organization simply could not do before. Early in the development of new technologies, the first category tends to get more attention, but it is the second that ends up having more impact on the world (Andreessen Horowitz, 2020).

Faster Wi-Fi will accelerate the pace and stability of connectivity. The growing number of connected devices demand faster, more efficient, and smarter network capabilities. With Wi-Fi 6 and 5G working in tandem to deliver faster processing and wireless connection speeds that will lead to seamless and more stable connectivity for home and workplaces (Simplilearn, 2020).

Analytics will become a competitive edge. Most organizations have realized that the future lies in data and that success will come from the capability to process data in real-time for actionable insights. As the amount of data to be collected, processed, and turned into insights continues to rise, it will be hard to remain competitive without making use of modern analytics tools (Simplilearn, 2020).

Artificial Intelligence and Machine Learning will get better at their job. With AI and machine learning algorithms getting better at data analysis and prediction, these technologies are making it possible to break down and analyze complex data sets in a fraction of the time than what it took just a couple of years ago. AI and ML are also making analytics tools more intuitive, easy to use, and dependable. Going by the trends their speed and accuracy is only going to improve (Simplilearn, 2020).

Blockchain will go beyond cryptocurrency. In 2020 and beyond, there will be significant use cases of blockchain than cryptocurrency. With big players like Amazon, Microsoft, Samsung, IBM, and Alibaba making a splash in this field, there are real use cases for blockchain beyond monetary transactions and cryptocurrencies (Simplilearn, 2020).

UX and User Privacy continue to rule. Being a top factor in driving successful digital transformation efforts, user, and customer experience (UX/CX) will continue to witness more business investments. Privacy, on the other hand, is fast becoming a brand differentiator with consumer preference tipping in favor of brands that give them control over their data. We will see more companies getting serious about privacy and data security issues shortly (Simplilearn, 2020).

There are nine top strategic technology trends that businesses should plan for in 2021 as the pandemic continues, according to Gartner's analysts. The nine trends are: Trend No. 1: Internet of Behaviors. Trend No. 2: Cybersecurity Mesh. Trend No. 3: Total Experience. trend No. 4: Intelligent Composable Business. trend No. 5: Hyperautomation. Automation has moved from task-based automation, to process based automation, to

functional automation across multiple processes and even moving towards automation at the business ecosystem level. Trend No. 6: Anywhere Operations. Trend No. 7: AI Engineering. Trend No. 8: Distributed Cloud. Trend No. 9: Privacy-Enhancing Computation. We are going to come out of the pandemic, but we are going to move forward on a different trajectory. These trends are focused on organizational agility because that is what is going to be successful as we step into a new future phase (TechRepublic, 2020).

IV. The leading organizations in Kenya

There is a correlation between the digital maturity and business performance. A company's level of digital maturity is one of the most significant indicators of growth and financial success, according to a new study from Deloitte. And this is only going to become more so as we move into a post-COVID era. Findings from the Digital Transformation 2020 survey show that companies that were mature in their digital transformation initiatives were three times more likely to achieve revenue growth in the last year. This may not seem particularly surprising given the boom witnessed in artificial intelligence, data analytics, and connected technology; all enthusiastically co-opted by industry to drive bottom-line growth.

A deeper dive into the report's insights shows that growth is particularly apparent at organizations whose digital strategies center on innovation and developing new models of business. The leaders were those that do not just use data and digital technology to do things differently but also to do different things. More mature companies are also significantly more likely to be offering "connected" products and services that can be engaged with by customers in real-time via mobile apps or the web. These services may use smart devices, including mobile phones but, increasingly, any number of IoT-connected objects, to provide increased value to the customer through data-driven insights (Forbes, 2020).

V. Safaricom

Safaricom journey is focused transforming lives. Safaricom is one of a small group of about 400 companies across Africa whose annual revenues are more than \$1 billion. Many of these companies are pan-African in their operations and are active in increasingly diverse sectors.

Safaricom invests a unique way of doing business through the Purpose; to 'Transform Lives'. Safaricom seeks to create opportunities for Kenyans to be a part of their growth story by empowering them with the right tools for economic growth. The "Simu ya Jamii" innovation allowed Kenyans to earn money from operating small, mobile pay phones.

They achieve our Transforming Lives vision through several channels, but the origin of their most impactful transformation stories is the base station. Safaricom now has over 4,000 towers connecting Kenyans from Turko to Turkana with each one of these base stations having its own unique story to tell.

Through their partnerships with various groups, they are delivering more than just voice or data to communities across Kenya. M-TIBA was developed out of strategic partnership between CarePay, PharmAccess Foundation and Safaricom. It leverages our respective strengths to deliver healthcare solutions to over 100,000 Kenyans through 60 health care providers all for less than KSh.300.

Safaricom partnered with the Government numerous times to extend more services to the Kenyan citizen by digitizing primary schools, connecting health centers, streamlining payments to farmers and much more. By working with Eneza Education, they are enabling over 1 million children to access interactive educational material through the very simplest of mobile phones. Children from Class Four all the way to Form 4 can chat live with a teacher through either USSD or SMS, an online web app, an offline desktop app, or an Android app.

In the camps of Kakuma and Daadab, M-PESA is restoring dignity to thousands of refugees. Through a partnership with the World Food Programme, Safaricom is leveraging M-PESA to help more refugees access food, through a product known as Chakula Chap Chap. M-PESA has enabled us to digitize food delivery for over 100,000 households. It has removed the opportunity for corruption by eliminating middlemen, and reduced the cost of distributing relief aid, creating employment and business opportunities for people in refugee camps. This initiative has shown that our business can help bridge critical gaps for our society.

One of the biggest challenges facing the business today is how to create sustainable growth and at the same time leave no Kenyan behind in the growth story. Therefore, Safaricom adopted nine out of the 17 Sustainable Development Goals (SDGs) to help guide the company into the next phase of its growth.

The SDGs are humanity's shared vision of the actions that they need to take to create growth for everyone to benefit, and thus form a social contract between the world's leaders and the people. Safaricom was the first Kenyan company to integrate sustainability deep into the core of our every business decision. We are using the SDGs to transform and boost the success of our business and enhance our Transforming Lives agenda.

Safaricom delivered solutions such as the Safaricom App and Hakikisha, which gives the customers more control over how they use the network. Safaricom became the first operator in the world to introduce real time refunds for call drops. Since launch of the Safaricom Guarantee service in May 2016, the number of recorded uncompleted calls on the network registered at less than 0.14% of total calls. More importantly, this activity has given them an unprecedented view of our customers that helps us to ensure that our services remain relevant and optimized for this market.

Safaricom introduced My Data Manager, which is now being used by over 3 million subscribers to manage their data consumption. Customers are now paying 16% less for data, which allows every shilling to go further. This is part of the reason why Safaricom is proud to have maintained the number one Net Promoter Score position, ahead of the nearest competitor by 13 points. They diversified the Bonga proposition to allow subscribers to use points for more than just network services.

Safaricom have made a conscious choice to grow with their partners, who are using the mobile platform to deliver unique services that meet the needs of Kenyans. They co-created first-of-their-kind solutions alongside partners like Craft Silicon to produce the taxi hailing app, Little; as well as partnering with M-Survey to roll out a customer feedback solution.

Through the Spark Fund, Safaricom invested in growing companies such as Lynk and Sendy to build the profile of new industries based on mobile and e-commerce. These engagements have allowed Safaricom to diversify the income to meet the needs of more customers and have led to a shift in the revenues that they expect will characterize the company for years to come.

Safaricom are delivering the network of the future through 4G, which is now available in over 30 counties in Kenya. They rolled out 635 sites, which means they are now approaching 1,000 4G stations. The investment in a second-generation M-PESA network allows Safaricom to process over 21,000 M-PESA transactions every minute and provide access to two mobile-based loans every second (Safaricom, 2020)

VI. Equity bank

Equity believe in self disruption and innovation to keep their services responsive to the changing needs and aspirations of their customers. Their services are tailored to suit the customers' lifestyle, whether is banking services, insurance, or investment services. Equity avails the services under one roof both at home and in the diaspora. Their national, regional and global awards and recognitions are a testimony of the social economic impact that the brand continues to deliver to the people. Equity is a leader in business transformation enabled by technology. They have rolled out digital process automation tools to enable a paperless office. They have leveraged artificial intelligence and analytics to augment customer experience. They employ the mobile short code *247# to drive convenience, agility, and personalization (Equitygroup Holdings, 2020).

VII. Britam

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The group has interests across the Eastern and Southern Africa region, with operations in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique, and Malawi. The group offers a wide range of financial products and services in Insurance, Asset management, Banking and Property.

Britam is the leader in business transformation enabled by technology. They have rolled out enterprise content and business process management tools to enable a paperless office. They have leveraged artificial intelligence and analytics to augment customer experience. They employ the mobile short code *778# to drive convenience, agility, and personalization. Their digital product is called Imarika Investment Plan. They have also introduced a mobile wallet on the short code. They have enabled customers to place orders online. They recently rolled out the cyber insurance product (Britam, 2020).

VIII. Madison Group

At Madison Group, the customer comes first. It is their aim to deliver a consistently high standard of customer care for all their clients, providing an excellent human experience in all areas of service. They are committed to providing customer satisfaction which is unmatched in the industry. Their process for providing excellent customer service includes appropriately identifying and targeting the customer, establishing operational procedures and internal infrastructure that support customer service, continuously measuring customer and employee satisfaction, embracing change, and striving persistently to improve. Madison Group endeavors to be a good corporate citizen. They continually look for ways of engaging with the community in which we do business.

Madison Group has invested in the Social, Mobility, Analytics and Cloud (SMAC) technologies to drive digital transformation. Madison received awards for innovation from CIO East Africa and the Smart SMB summit for progress in digital transformation. Madison leverages the cloud infrastructure for collaboration. The mobility strategy is to deliver augmented customer experience via the Mobile app, Agents' app, and the short code *828#. Madison delivers the convenience, agility, and personalization to the customer by leveraging the omni channel of web and mobile. Omnichannel and digital play the key role in creating an excellent experience (Madison, 2020).

IX. East African Breweries Limited (EABL)

East African Breweries Limited (EABL) is East Africa's leading branded alcohol beverage business with an outstanding collection of brands that range from beer, spirits, and adult non-alcoholic drinks (ANADs) reaffirming their standing as a total adult beverage (TAB) company.

With breweries, distilleries, support industries and a distribution network across the region, the group's diversity is an important factor in delivering the highest quality brands to East African consumers and long-term value to East African investors.

As a consumer-driven business, EABL takes time to study the market and understand consumer needs and wants as well as how best to satisfy them. That is why they constantly invest in innovating and renovating their brands to stay on par with dynamic consumer trends. This goes hand in hand with their Vision to be the most celebrated business in Eastern Africa. EABL has invested in the Social, Mobility, Analytics and Cloud (SMAC) technologies to drive digital transformation (EABL 2020).

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