

The Impact of Digital Transformation on Achieving Job Satisfaction: A Field Study at the National Bank of Algeria – Annaba

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Date of receipt: 01/02/2026

Date of acceptance: 02/05/2026

Abstract:

The current study aims to examine the impact of digital transformation on achieving job satisfaction at the National Bank of Algeria in Annaba. To achieve this objective, a descriptive-analytical approach was employed, and 40 questionnaires were distributed to all employees of the National Bank of Algeria in Annaba. The collected data were analyzed using SPSS V25.

The study reached several significant findings, the most notable being the existence of a significant impact of digital transformation on achieving job satisfaction. Based on these results, the study proposed a set of recommendations, including strengthening the human resource management dimension of digital transformation by developing training programs to qualify employees for the effective use of modern digital technologies, as well as improving the material aspects of job satisfaction by reviewing wage and incentive policies to ensure fairness and alignment with employees' efforts.

Keywords: Digital transformation; Job satisfaction; Digital technologies; Organizational culture; National Bank of Algeria.

Jel Classification Codes: M12, M15, O33, J28.

1. INTRODUCTION

The contemporary world is witnessing rapid transformations imposed by the digital revolution, whose effects are not limited to technological aspects but extend to various economic, administrative, and social fields. Among the sectors that have been most visibly affected by these transformations is the banking sector, which has become increasingly required to adopt modern digital systems aimed at improving service quality, enhancing performance efficiency, and strengthening competitiveness in an environment characterized by intense competition and continuous change.

In this context, the concept of digital transformation has emerged as one of the most important strategic approaches adopted by banking institutions to redesign their internal and external operations. However, this transformation is not confined to technical and organizational aspects only; rather, its impact extends to human resources, which constitute the fundamental pillar for the success of any organization.

Job satisfaction is considered one of the most important indicators reflecting employees' stability and harmony with the work environment, as it is closely associated with productivity, organizational commitment, and quality of performance. Accordingly, examining the relationship between digital transformation and job satisfaction is of particular importance, especially in banking institutions that are experiencing rapid changes in work methods and requirements.

Based on the above, the following research problem is formulated:
Is there an impact of digital transformation on achieving job satisfaction at the National Bank of Algeria – Annaba?

Within this main problem, several sub-questions arise, including:

- Is there an impact of digital technologies on achieving job satisfaction at the National Bank of Algeria – Annaba?
- Is there an impact of human resource management on achieving job satisfaction at the National Bank of Algeria – Annaba?
- Is there an impact of organizational culture on achieving job satisfaction at the National Bank of Algeria – Annaba?

Research Hypotheses

To address the research problem, the following hypotheses were formulated:

Main Hypothesis:

- There is no statistically significant impact of digital transformation on achieving job satisfaction at the National Bank of Algeria – Annaba at the significance level ($\alpha \leq 0.05$).

Sub-Hypotheses:

- There is no statistically significant impact of digital technologies on achieving job satisfaction at the National Bank of Algeria – Annaba at the significance level ($\alpha \leq 0.05$).
- There is no statistically significant impact of human resource management on achieving job satisfaction at the National Bank of Algeria – Annaba at the significance level ($\alpha \leq 0.05$).
- There is no statistically significant impact of organizational culture on achieving job satisfaction at the National Bank of Algeria – Annaba at the significance level ($\alpha \leq 0.05$).

Study Objectives

This study aims to:

- Provide a theoretical framework defining the concept of digital transformation and its various dimensions.
- Identify the concept of job satisfaction.
- Highlight the impact of digital transformation on achieving job satisfaction at the National Bank of Algeria – Annaba.
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Methodology

This study adopts a descriptive and analytical approach in an attempt to describe the phenomenon under investigation and to cover its various aspects in order to answer the research questions. In addition, a questionnaire was used as a data collection instrument, and the collected data were analyzed to test the hypotheses and derive the study results.

2. Conceptual Framework of Digital Transformation

In this conceptual framework, the definition of digital transformation and its main dimensions are presented as follows:

2.1. Definition of Digital Transformation

Several definitions of digital transformation have been proposed in the literature, including the following:

Digital transformation is defined as organizational change resulting from the use of digital technologies and innovative business models to improve performance (Khalfallah hadjar, 2023).

Digital transformation is also defined as the use of computer-based technologies in an organization's strategies, processes, and products. Organizations invest in digital transformation to enhance their competitiveness and to better serve both the workforce and customers (Moulay bouabdellah, 2022).

Furthermore, digital transformation refers to the use of digital technologies to improve operational processes, business models, and consumer experiences, thereby generating value and enhancing sales, productivity, profitability, stakeholder satisfaction, and business growth (Rizana, 2025).

Another definition states: *"The use of technology to radically improve performance and achieve organizational goals"* (Ali, 2025).

Based on the above, digital transformation can be defined as the use of digital technologies in an organization's strategies and operational processes with the aim of improving performance and strengthening competitive capability.

2.2. Dimensions of Digital Transformation

Digital transformation is based on three main dimensions, as follows:

- **Digital Technologies:** These refer to the availability of computers, internet connectivity, and the possibility of providing smart departments equipped with digital technology applications (Al tahrawi alaa abbas, 2024).
- **Human Resource Management:** This dimension reflects the concept of digital leadership, which involves doing the right things to achieve the strategic success of an organization's digital transformation (Ongena, 2024).
- **Organizational Culture:** This dimension includes the shared values, norms, beliefs, and behaviors that are formed through the adoption and integration of digital technologies in the workplace (Anas Ayoub Abed Alhameed, 2026) It is also defined as the set of expectations, behaviors, and shared experiences related to digital technologies among individuals associated with an organization (Nizar Abdulwahab Ali Al-Moaid, 2024).

3. Conceptual Framework of Job Satisfaction

In this conceptual framework, the definition of job satisfaction and its main influencing factors are presented as follows:

3.1. Definition of Job Satisfaction

Job satisfaction is defined as the totality of feelings an individual has toward his or her job. It represents emotional reactions toward the job that arise from comparing actual outcomes with desired, expected, or deserved outcomes (K s rao, 2019).

Job satisfaction is also defined as a measure of the extent to which an employee is happy with his or her work; that is, the set of positive or negative feelings an employee holds toward the job, resulting from a comparison between expected outcomes and desired outcomes (Nazife orhan, 2012).

Furthermore, job satisfaction refers to the employee's feeling toward his or her job and represents a general attitude toward work based on the evaluation of its various aspects. It also denotes satisfaction derived from engagement in work and is closely associated with human needs and their fulfillment through work (Smd azash, 2017).

Job satisfaction is additionally defined as the individual's overall attitude toward the job. An individual with a high level of job satisfaction exhibits a positive attitude toward his or her job, whereas an individual who is dissatisfied shows a negative attitude toward it. Accordingly, job satisfaction represents an emotional state characterized by contentment and enjoyment of work, which is reflected in morale, discipline, and job performance (ramadhan, 2021).

3.2. Factors Influencing Job Satisfaction

Several factors influence the level of job satisfaction and can be classified as follows:

- **Personal Factors:** These include the employee's abilities, skills, and personal characteristics.
- **Organizational Factors:** These relate to work style, nature of tasks, relationships with supervisors and colleagues, working conditions, and the supervision system.
- **Economic and Social Factors:** These are associated with wages, rewards, social recognition, and job stability.

Studies indicate that these factors collectively have a clear impact on the level of job satisfaction, as organizational and social factors play an

important role in motivating individuals and improving their performance (Hisham Misseh, 2025)

4. Field Study at the National Bank of Algeria – Annaba

This section addresses the methodological procedures of the field study, including the study boundaries, the research instrument, and the statistical techniques used for analysis, in addition to data analysis and hypothesis testing.

4.1. Methodological Procedures of the Field Study

This subsection presents the study boundaries, the research instrument, and the statistical methods used for analysis.

4.1.1. Study Boundaries

The study boundaries are defined as follows:

- **Spatial Boundary:** The field study was conducted at the National Bank of Algeria – Annaba.
- **Temporal Boundary:** The field study was carried out during the period (May–June 2025).
- **Human Boundary:** A comprehensive census method was adopted, whereby 40 questionnaires were distributed to all employees of the bank during the study period. All 40 questionnaires were retrieved and were valid for statistical analysis.

4.1.2. Research Instrument

A questionnaire was developed to measure the extent to which the institution applies digital transformation and its impact on job satisfaction. The questionnaire consisted of three main sections as follows:

- **Section One:** Respondents’ demographic characteristics (gender, age, educational level, job position, and years of experience).
- **Section Two:** Digital transformation (items 1–12), comprising the following dimensions:
 - Digital technologies (items 1–4).
 - Human resource management (items 5–8).
 - Organizational culture (items 9–12).
- **Section Three:** Job satisfaction (items 13–24).

The weights of the questionnaire items were determined using a five-point Likert scale, as shown in Table (1).

Table 1. Weights of Questionnaire Items

Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Weight	1	2	3	4	5

Source: (Zaid, 2010)

4.1.3. Statistical Methods Used in the Analysis

To answer the research problem and test the hypotheses, data were processed and analyzed using the Statistical Package for the Social Sciences (SPSS v25). The following statistical techniques were employed:

- Cronbach’s Alpha coefficient to test the reliability of the measurement instrument.
- Descriptive statistics to identify the mean responses of the study sample.
- Simple linear regression to examine the effect between the independent and dependent variables.

In interpreting the results of the digital transformation items, reliance was placed not only on the mean and standard deviation values, but also on determining the level of availability within the institution using a five-point Likert scale, classified into five levels: very low, low, moderate, high, and very high.

Table 2. Level of Availability According to Sample Perceptions

Mean	1–1.79	1.80–2.59	2.60–3.39	3.40–4.19	4.20–5.00
Level	Very Low	Low	Moderate	High	Very High

Source: (Al-Farra, 2008)

4.2.Data Analysis and Hypothesis Testing

This section presents the validity and reliability tests, as well as the testing of the study hypotheses.

4.2.1. Validity and Reliability of the Research Instrument

- **Validity Test:** Content validity was ensured through expert judgment. The questionnaire was reviewed by a panel of academic specialists with expertise in the study field, who provided feedback regarding item wording, deletion, modification, and addition. Based on their comments, the final version of the questionnaire consisted of 24 items.

- **Reliability Test:** Reliability refers to the consistency and stability of results if the instrument is reapplied under the same conditions. Reliability was assessed using Cronbach’s Alpha coefficient, which ranges from 0 to 1, with 0.60 considered the minimum acceptable value. The results indicate that the instrument demonstrates high reliability, as shown in Table (3).

Table 3. Reliability Test Results

Dimension	No. of Items	Cronbach’s Alpha	Reliability
Digital Transformation	12	0.902	0.949
Job Satisfaction	12	0.850	0.921
Whole Questionnaire	24	0.914	0.956

Source: Prepared by the researcher based on SPSS v25 outputs.

4.2.2. Measurement of Job Satisfaction at the National Bank of Algeria – Annaba

To assess the level of job satisfaction at the bank, the third section of the questionnaire was analyzed. The results are presented in Table (4).

Table 4. Means and Levels of Availability of Digital Transformation Implementation Items

No.	Statement	Mean	Level of Availability	Rank
01	The organization has a sufficient number of electronic devices to accomplish the required tasks.	3.83	High	1
02	The organization utilizes various information technology tools available to it.	3.65	High	3
03	The organization seeks to develop an accurate and advanced database.	3.78	High	2

04	The organization cooperates with specialized information security companies to fully protect data.	3.58	High	4
First Dimension: Digital Technologies		3.71	High	1st
05	The organization has a sufficient number of human resources to ensure the success of digital transformation.	2.95	Moderate	3
06	The organization pays attention to human resource planning in line with the digital transformation process.	2.88	Moderate	4
07	Management is keen to train employees to use modern technologies.	3.30	Moderate	2
08	The organization rewards all initiatives and contributions that aim to achieve digital transformation.	3.58	High	1
Second Dimension: Human Resource Management		3.18	Moderate	3rd
09	The organization provides mechanisms and programs to disseminate the culture of digital transformation.	3.53	High	3
10	The organization responds to all employees' suggestions to improve the quality of digital services.	3.48	High	4
11	The organization ensures the sharing of knowledge skills to adapt employees to technological changes.	3.53	High	2
12	The organization believes that technology contributes to increasing role clarity.	3.85	High	1
Third Dimension: Organizational Culture		3.60	High	2nd
Digital Transformation Implementation (Overall Variable)		3.50	High	—

Source: Based on the results of the analysis of questionnaire data using SPSS v25.

The above table shows that the respondents’ answers regarding the implementation of digital transformation indicate a high level of agreement. High availability levels were recorded for the dimensions of digital technologies and organizational culture, while the human resource management dimension showed a medium level of availability. The highest mean was observed in the digital technologies dimension (3.71, high), followed by the organizational culture dimension (3.60, high), whereas the human resource management dimension ranked last with a mean of 3.18 (medium). Overall, the digital transformation implementation variable recorded a mean of 3.50, indicating a high level of availability.

This suggests that the employees surveyed at Cedar Hadjar Complex – Annaba generally perceive a high level of digital transformation implementation. However, certain areas, particularly human resource management, require further development. It can be concluded that the Cedar Hadjar Complex – Annaba possesses good technical and cultural readiness for digital transformation, but sustainable success in this transformation requires strengthening the human dimension through training, motivation, and the recruitment of digital competencies, ensuring that the transformation extends beyond tools and technologies to the development of employee capabilities.

4.2.3. Measurement of Job Satisfaction at the Banque Nationale Algérienne – Annaba

To assess the level of job satisfaction at the Banque Nationale Algérienne – Annaba, the third section of the questionnaire, which addresses this variable, was analyzed. The results are presented in Table 5.

Table 5. Means and Levels of Availability of Job Satisfaction Items

No	Item	Mean	Level of Availability	Rank
13	The salary received corresponds to the effort you exert.	2.83	Medium	9
14	Compensation is granted based on overtime work.	2.33	Low	12
15	Rewards are granted based on clear scientific criteria.	2.45	Low	11

16	Your salary is sufficient to meet your personal needs.	2.70	Medium	10
17	You perform your work perfectly without coercion or supervision.	3.85	High	3
18	You comply with working hours.	4.05	High	2
19	You have opportunities for career advancement and promotion.	4.30	Very High	1
20	The manager considers employees' personal circumstances.	3.78	High	4
21	There is job stability in the organization.	3.35	Medium	7
22	Work among group members is based on cooperation and exchange.	3.53	High	6
23	There is a friendly relationship with supervisors.	3.55	High	5
24	There is satisfaction with the fairness of task distribution among employees.	2.90	Medium	8
Job Satisfaction Variable		3.30	Medium	-

Source: Prepared by the researcher based on SPSS v25 analysis of the questionnaire data.

The table indicates that the item “You have opportunities for career advancement and promotion” ranked first in importance, with a mean of 4.30 and a very high level of availability, followed by “You comply with working hours” (mean = 4.05, high). Conversely, the lowest-ranked item was “Compensation is granted based on overtime work” (mean = 2.33, low).

The overall job satisfaction variable recorded a mean of 3.30, indicating a medium level of satisfaction. This suggests that the employees surveyed at the Banque Nationale Algérienne – Annaba experience higher levels of satisfaction in moral and organizational aspects (e.g., relationships, work environment, promotion opportunities), while material aspects such as salaries, incentives, and compensation are perceived less favorably.

4.2.4. Study Hypotheses Testing

➤ **The first sub-hypothesis** states that *“There is no statistically significant effect of digital technologies on job satisfaction at the National Bank of Algeria – Annaba branch at a significance level of $\alpha \leq 0.05$.”* This

hypothesis was tested using simple linear regression. The null hypothesis is rejected if the significance level (p-value) is less than or equal to 0.05.

Table 6. Simple Linear Regression Results: Effect of Digital Technologies on Job Satisfaction

Variable	Job Satisfaction				
Digital Technologies	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Regression Coefficient (β)	F-value	Significance (p)
	0.367	0.135	0.285	5.920	0.020

Source: Based on SPSS v25 outputs

From the above table, it can be observed that the correlation coefficient (R) is 0.367, indicating a weak positive relationship between digital technologies and job satisfaction. The coefficient of determination (R²) is 0.135, which means that 13.5% of the variations in job satisfaction are explained by digital technologies. The significance level (p) is 0.020, confirming the statistical significance of this effect. The calculated F-value of 5.920 is greater than the critical F-value and is significant at $\alpha \leq 0.05$.

These results lead to the rejection of the null hypothesis and acceptance of the alternative hypothesis, indicating that digital technologies have a statistically significant effect on job satisfaction at the National Bank of Algeria – Annaba branch.

This suggests that digital technologies serve as an important avenue for improving job satisfaction among employees by facilitating task performance, accelerating processes, reducing effort and time in daily work, and enhancing the organizational work environment.

➤ **The second sub-hypothesis** states that “There is no statistically significant effect of Human Resource Management (HRM) on job satisfaction at the National Bank of Algeria – Annaba branch at a significance level of $\alpha \leq 0.05$.” This hypothesis was tested using simple linear regression, where the null hypothesis is rejected if the significance level is less than or equal to 0.05.

Table 7. Simple Linear Regression Results: Effect of HRM on Job Satisfaction

Variable	Job Satisfaction
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Human Resource Management	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Regression Coefficient (β)	F-value	Significance (p)
	0.418	0.174	0.276	8.026	0.007

Source: Based on SPSS v25 outputs

From the above table, it can be observed that the correlation coefficient (R) is 0.418, indicating a moderate positive relationship between Human Resource Management (HRM) and job satisfaction. The coefficient of determination (R²) is 0.174, meaning that 17.4% of the variations in job satisfaction can be attributed to HRM. The significance level (p = 0.007) confirms the statistical significance of this effect, and the calculated F-value (8.026) exceeds the critical F-value, demonstrating significance at $\alpha \leq 0.05$.

Based on these results, the null hypothesis is rejected in favor of the alternative hypothesis, indicating that HRM has a statistically significant effect on job satisfaction at the National Bank of Algeria – Annaba branch.

These findings imply that HRM is a key factor influencing employee job satisfaction, as it helps prepare personnel to effectively interact with digital technologies, develop their skills, and enhance their efficiency in using modern systems. This, in turn, positively impacts employees' sense of stability and overall work satisfaction.

➤ **The third sub-hypothesis** states that "There is no statistically significant effect of organizational culture on job satisfaction at the National Bank of Algeria – Annaba branch at a significance level of $\alpha \leq 0.05$." This hypothesis was tested using simple linear regression, where the null hypothesis is rejected if the significance level is less than or equal to 0.05.

Table 8: Results of Simple Linear Regression Analysis of the Effect of Organizational Culture on Job Satisfaction

Variable	Job Satisfaction				
	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Regression Coefficient (β)	F-value	Significance (p)
Organizational Culture	0.733	0.537	0.567	44.042	0.001

Source: Based on SPSS v25 outputs.

From the previous table, it can be observed that the correlation coefficient (R) reached 0.733, indicating a strong positive relationship between organizational culture and job satisfaction. The coefficient of determination (R²) was 0.537, suggesting that 53.7% of the changes in job satisfaction were attributable to organizational culture. The significance level (p) was 0.001, confirming the statistical significance of this effect. The calculated F-value of 44.042 exceeded the critical F-value, indicating that the result is significant at $\alpha \leq 0.05$.

These results confirm the rejection of the null hypothesis and the acceptance of the alternative hypothesis, indicating that organizational culture has a statistically significant effect on job satisfaction at the National Bank of Algeria – Annaba at a significance level of $\alpha \leq 0.05$.

Accordingly, it can be interpreted that organizational culture is the most influential factor in achieving job satisfaction among employees at the National Bank of Algeria – Annaba. The findings suggest that fostering a digital organizational culture based on participation, openness to change, continuous learning, and the promotion of collaboration and knowledge sharing constitutes a key driver for enhancing job satisfaction within the bank.

➤ **The main hypothesis** states that "there is no statistically significant effect of digital transformation on job satisfaction at the National Bank of Algeria – Annaba at a significance level of $\alpha \leq 0.05$." This hypothesis was tested using simple linear regression analysis, where the null hypothesis is rejected if the significance level is less than or equal to 0.05.

Table 9: presents the results of the simple linear regression analysis examining the effect of digital transformation on job satisfaction

Variable	Job Satisfaction				
Digital Transformation	Correlation Coefficient (R)	Coefficient of Determination (R ²)	Regression Coefficient (β)	F-value	Significance (p)
	0.584	0.341	0.498	19.6	0.001

Source: Based on SPSS v25 outputs

From Table 9, it is observed that the correlation coefficient (R) reached 0.584, indicating a moderate positive relationship between digital transformation and job satisfaction. The coefficient of determination (R²) was

0.341, meaning that 34.1% of the changes in job satisfaction were explained by digital transformation. The significance level (p) was 0.001, and the calculated F-value of 19.6 was higher than the critical F-value, indicating a statistically significant effect at $\alpha \leq 0.05$.

These results confirm the rejection of the null hypothesis and acceptance of the alternative hypothesis, suggesting that digital transformation has a statistically significant impact on job satisfaction at the National Bank of Algeria – Annaba. This implies that digital transformation, supported by organizational culture and human resource management, contributes to improving the work environment, facilitating task performance, and enhancing employees' sense of satisfaction and well-being.

Conclusion

In conclusion, digital transformation is a key factor in enhancing job satisfaction. The study's results indicate that digital transformation is not merely a technological tool but a comprehensive strategy that impacts organizational performance and employee satisfaction. It contributes to improving the work environment, fostering collaboration, developing employees' skills, and enhancing their efficiency, which in turn increases job harmony and professional stability.

The findings also suggest that a digital organizational culture constitutes the cornerstone of successful digital transformation and job satisfaction, followed by human resource management and digital technologies. This highlights the importance of balancing technical, human, and cultural aspects to achieve sustainable outcomes.

Study Findings

Based on the analysis, the current study reached several important findings:

- The level of digital transformation implementation in the institution was high from the employees' perspective; however, some aspects, particularly human resource management, still require development. The bank possesses strong technical and cultural readiness for digital transformation, but achieving sustainable success requires strengthening the human dimension.
- The level of job satisfaction within the institution was moderate, with higher satisfaction observed in non-monetary and organizational aspects (relationships, work environment, promotion opportunities), while monetary aspects (salaries, incentives, and compensations) scored lower.
- Digital transformation has a statistically significant effect on job satisfaction at the National Bank of Algeria – Annaba, highlighting the

importance of digital technologies, supportive organizational culture, and human resource management in improving the work environment, facilitating task performance, and enhancing employees' sense of satisfaction and well-being.

- Each dimension of digital transformation (digital technologies, human resource management, organizational culture) has a statistically significant effect on job satisfaction at the National Bank of Algeria – Annaba.
- Organizational culture emerged as the most influential dimension in achieving job satisfaction compared to the other dimensions. A digital organizational culture based on participation, openness to change, continuous learning, and collaboration and knowledge sharing among employees is a key factor in boosting job satisfaction levels.

Recommendations

Finally, the study proposes several measures that the institution could adopt to further enhance job satisfaction by leveraging digital transformation:

- **Strengthening the human dimension of digital transformation** through continuous training programs to equip employees with modern digital skills, implementing motivational policies to encourage active participation in digital initiatives, and recruiting specialized digital competencies to support and sustain the transformation.
- **Enhancing digital organizational culture** by embedding values of participation and collaboration among employees, encouraging innovation and both individual and collective initiatives in digital transformation, and promoting openness to change and continuous learning to ensure employee acceptance of new technologies.
- **Integrating digital technologies across operational and administrative processes** to increase efficiency, improve service quality, and reduce costs.
- **Improving the material aspects of job satisfaction** by reviewing salary and incentive policies to ensure fairness and alignment with employees' efforts and outcomes, alongside establishing a transparent and equitable reward system for overtime work and digital initiatives.

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