



Digital Work Culture and Organizational Citizenship Behavior in Banking Sector of Kathmandu Valley

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ABSTRACT

The rapid digital transformation of the banking sector has significantly transformed workplace practices. However, little research has been conducted on the impact of digital work culture on employees' citizenship behaviors in developing economies. This study investigates the effect of digital communication, digital collaboration, technology adaptability, digital leadership support, and continuous digital learning on the OCB of the employees of commercial banks in Kathmandu Valley, Nepal based on social exchange



theory. A quantitative cross-sectional study was used in this study, with data collected from 257 bank employees using structured questionnaires. Hypotheses were tested using multiple regression analysis. The results indicated that digital work culture significantly influences OCB explaining 72.5% of the variance with technology adaptability being the strongest predictor and continuous digital learning and digital communication as the next significant variables. However, digital leadership support and digital collaboration have no significant direct effect. The findings suggest that organizations that promote adaptability, continuous learning and ability to communicate effectively in the digital world are more likely to promote positive extra-role behaviors among employees and emphasize the role of digital skills in developing citizenship behavior in increasingly digital banking environments.

Keywords: Digital work culture, Organizational Citizenship Behavior, Technology Adaptability, Digital Communication, Continuous Digital Learning, Digital Collaboration, Digital Leadership Support, Social Exchange Theory

BACKGROUND OF THE STUDY

Digital transformation has transformed the way businesses operate, communicate and deliver services. Mobile banking, internet banking, QR payments, digital communication platforms are part of daily operations in the banking sector (Gomber et al., 2018; Lóska & Uotila, 2024). Advancement of technology is also bringing changes to the workplace culture, employee interaction and ways of working in banks. With financial services becoming ever more digitized, staff are required to adapt to technology-driven systems, interact through digital platforms and respond promptly to consumer requests. These advances have led to the formation of the digital work culture, which describes the organizational behaviors towards communication, cooperation, flexibility, learning, and the use of technology. A good digital work culture can lead to better collaboration and information exchange, while badly managed digital environments can lead to workload pressures, technostress and digital exhaustion (Tarafdar et al., 2019).



Organizational citizenship behavior (OCB) is still essential in these settings to ensure service quality and organizational effectiveness. OCB signifies optional course of behavior, referring to actions that exceed the usual job description, like assisting colleagues, assisting customers, and sharing knowledge. Bank staff routinely help consumers with digital services and collaborate with colleagues in the resolution of operational or technical concerns.

Social Exchange Theory suggests that employees are more likely to exhibit positive workplace behaviors when they perceive that business supports them and treats them fairly (Blau, 1964). Hence, digital conditions that are supportive of the employee may facilitate citizenship behaviors, whereas digital situations that are stressful and taxing may hinder citizenship behaviors.

Digital work culture and OCB have been studied in earlier studies independently, but there is a shortage of study on the relationship between digital work culture and OCB, particularly among emerging economies. Most existing research focuses on technology adoption, employee engagement or organizational performance, but seldom on discretionary employee behavior. The present topic is quite significant in the context of Nepalese commercial banks, where digital banking services have been increasing rapidly but staff still have to confront the challenges of technological adaption, pressure of workload, and changing service expectations (Bhandari, 2018; Simkhada, 2024). Hence, the present study is aimed to explore the relationship between digital work culture and organizational citizenship behavior of the employees of commercial banks in Nepal.

PROBLEM STATEMENT

The digital transformation has resulted in a dramatic change in the working environment of commercial banks. More and more employees are needed to use digital systems and communication platforms, all the while having to deal with shifting consumer expectations and service demands. Digital technology may increase productivity and convenience but also may lead to technostress, digital tiredness and workload strain (Tarafdar et al., 2019).

At the same time, banks still rely on organizational citizenship behavior (OCB) such as helping co-workers, assisting customers and sharing knowledge outside of formal job



duties. According to Social Exchange Theory, employees who experience support and fairness from the business are more likely to engage in positive workplace behaviors (Blau, 1964). Hence, digital work culture may affect employees' desire to engage in organizational citizenship behavior.

Despite the increased interest in digital transformation, the present research focuses mostly on technology adoption, organizational performance or employee engagement. Research on the effect of digital work culture on OCB is very limited, particularly in developing countries like Nepal. There is no empirical data in Nepalese commercial banks about the relationship. Thus, this study aims to study the relationship between digital work culture and organizational citizenship behavior among employees of commercial banks of Nepal.

RESEARCH QUESTION

- What is the impact of digital work culture on organizational citizenship behavior among employees of commercial banks in Nepal?

OBJECTIVE OF THE STUDY

- To examine the impact of digital work culture on organizational citizenship behavior among employees of commercial banks in Nepal.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Research has revealed that organizational citizenship behavior is fostered by a supportive work environment and favorable social exchange ties (Organ, 1997; Podsakoff et al., 2000). Likewise, supportive digital environments that give chances for communication, cooperation and learning may improve employees' willingness to contribute beyond their conventional job tasks. On the other hand, stressful digital work conditions could even diminish discretionary employee behavior (Tarafdar et al., 2019). Digital work culture is a work environment where digital technologies are actively employed to improve communication, collaboration, learning, creativity, and overall job effectiveness. In today's enterprises, digital platforms are highly relied on to do work, share information, and coordinate work operations. With the growing use of digital technology by firms, digital work culture has become an important factor influencing employee attitudes and behavior



at work. One of the important outcomes of a positive digital work culture is Organizational Citizenship Behavior (OCB). OCB is the voluntary acts of employees that are not included in the formal job descriptions but contribute to the effectiveness of the organization (Organ, 1988). Supportive organizational climates, coupled with the effective use of digital technology, can enhance employee motivation, cooperation and extra-role behavior (Podsakoff et al., 2000).

Digital Communication and OCB

Digital communication refers to the use of digital tools such as email, messaging apps, video conferencing platforms, and collaboration software to communicate at work. Good digital communication results in transparency, coordination and access to information in organizations. Clean, responsive and engaging communication platforms encourage employees to develop positive relationships with colleagues and to give one another willing help. These voluntary helpful behaviors are highly related to the aspects of OCB (Organ, 1988; Podsakoff et al., 2000). Podsakoff et al. (2000) further noted that organizational environments which foster efficient communication tend to promote teamwork, civility and assisting conduct of employees. Similarly, Ciampi et al. (2022) suggested that digital communication technologies enhance organizational agility and employee responsiveness, hence providing conditions that may increase employees' willingness to contribute beyond their allocated jobs.

H1: Digital communication has a positive and significant impact on Organizational Citizenship Behavior (OCB).

Digital Collaboration and OCB

Digital collaboration is the use of technology to promote teamwork and the sharing of knowledge between employees. Modern enterprises are increasingly relying on digital tools to promote communication across divisions and geographical regions. Digital workplaces like these foster a collaborative culture in which employees support one another, sharing knowledge and solving problems together. These behaviors are very similar to the



cooperative, benevolent features of OCB (Organ, 1988). Collaborative organizational cultures, as defined by Rosen (2007), are based on trust, engagement, and mutual support among employees and are all related to OCB-related behaviors. Moreover, Ciampi et al. (2022) claim that digitally equipped workplace increases employees' engagement and involvement, which in turn leads to a higher readiness of employees to contribute beyond contractual duties.

H2: Digital collaboration has a positive and significant impact on Organizational Citizenship Behavior (OCB).

Technology Adaptability and OCB

Technology adaptation is the ability and willingness of employees to adapt to new technologies and evolving digital working processes. The employees that adapt well to technology changes are more adaptable, proactive and supportive during the organizational changes. Such adaptive behavior is commonly linked with the conscientiousness and civic virtue characteristics of OCB (Organ, 1988; Podsakoff et al., 2000). Ciampi et al. (2022) argue that firms experiencing digital transformation require personnel that are flexible and receptive to innovation to successfully achieve corporate goals. Employees that have a positive attitude toward technological change are more likely to promote organizational improvement and help their coworkers in digital transformation procedures that eventually reflect corporate citizenship behavior.

H3: Technology adaptability has a positive and significant impact on Organizational Citizenship Behavior (OCB).

Digital Leadership Support and OCB

Digital leadership support is the encouragement, coaching and assistance that leaders provide on the usage of digital technologies in the work environment. Leaders are key to establishing the digital work culture by giving access to technology resources, training and encouraging people to leverage digital systems efficiently. Supportive digital leadership fosters trust and psychological safety that favorably impact employee engagement and extra-role activity (Organ, 1988; Podsakoff et al., 2000). Digital leadership is involved in



the successful management of work in digital environments (Stana et al., 2018), especially in organizations in the process of transformation and strategy change. Leadership strategies of tech-driven companies to drive empowerment, innovation and employee engagement. OCB is a kind of cooperative, loyal, voluntary behavior that benefits the organization and is more likely to be shown by employees who perceive high levels of support from leaders.

H4: Digital leadership support has a positive and significant impact on Organizational Citizenship Behavior (OCB).

Continuous Digital Learning and OCB

Continuous digital learning is the continuous growth of employees' digital knowledge, skills and tech competences. Organizations that foster a culture of continuous learning enable their employees to acquire their digital skills and adapt to new technologies. A learning-supportive organizational climate may enhance employees' confidence, motivation and commitment to the organization and thereby, it can have a positive effect on OCB (Organ, 1988; Podsakoff et al., 2000). González-Varona et al. (2021) highlighted the significance of continuous learning and the development of digital competencies to build organizational capacities for a successful digital transformation. The social exchange theory (SET) predicts that employees who are offered the opportunity to develop skills tend to respond with more organizational involvement, cooperation, and inventive conduct outside their formal job responsibilities. These behaviors are very much in line with the construct of Organizational Citizenship Behavior.

H5: Continuous digital learning has a positive and significant impact on Organizational Citizenship Behavior (OCB).

Linking with Social Exchange Theory

The paradigm of Social Exchange Theory is most suitable to explain the impact of digital work culture on employees' organizational citizenship behavior (OCB) in today's organizations. Employees respond to the treatment they receive from their organization, and positive treatment leads to positive attitudes and extra-role activities (Hussain & Ali, 2017). When the firm gives reliable digital tools, prompt online support, open



communication channels, and equal access to information, the organization's worth is felt, and the employees believe it cares for them and respects them (Goli, 2025; Kurniawan et al., 2024). Such beneficial treatments result in high-quality social exchange connections and boost the perception of perceived organizational support (POS) and trust (Eisenberger et al., 1986; Wu et al., 2023). POS and trust produce a sense of obligation among employees to reciprocate by going beyond the formal job requirements (Cardona et al., 2003; Wu et al., 2023). Often this reciprocity is demonstrated in OCB such as when they willingly assist their colleagues in virtual settings, exchange knowledge on digital platforms and positively contribute to online meetings and forums (Hussain & Ali, 2017; Kurniawan et al., 2024). Such forms of 'digital citizenship' are critical in digitally intensive workplaces to sustain collaboration, cohesion and performance (Goli, 2025). Thus, a favorable digital work culture enables the execution of tasks and social exchange processes on which the motivation of employees to demonstrate extra-role behaviors that enhance overall organizational effectiveness (Blau, 1964; Hussain & Ali, 2017).

RATIONALE OF THE STUDY

Digital transformation has been widely adopted in the banking sector, but the influence of digital work culture on the behavior of employees is an under-researched area. Previous studies mostly focused on technology adoption and organizational performance, but few studies paid attention to behavioral effects such as organizational citizenship behavior (OCB).

This problem is applicable in Nepalese commercial banks where personnel are adjusting to the rapid digital transformation while maintaining the quality of service and client interactions. However, empirical information on the association between digital work culture and OCB is still absent in Nepal.

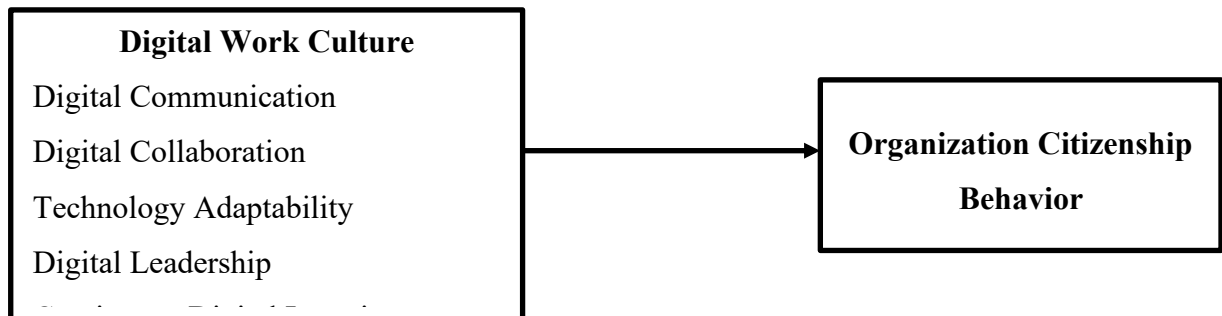
Hence, the present study attempts to provide context-specific evidence on the impact of digital work culture on organizational citizenship behavior of workers of commercial banks in Nepal. The results might be useful for banking organizations to develop digital work environments that promote collaboration, information exchange, and positive employee behavior.



CONCEPTUAL FRAMEWORK

Independent Variable

Dependent Variable



Note. Researcher Conceptual Framework

METHOD

The present study uses a descriptive and casual-comparative research design. A quantitative method with cross-sectional research design is implemented to find the association between digital work culture and Organizational Citizenship Behavior (OCB) of employees in commercial banks of Kathmandu Valley. It is grounded by a positivist research methodology that focuses on objective measurement and statistical analysis of data obtained via the observation of phenomena. It uses a deductive approach in which hypotheses are generated from existing theories and past empirical studies and then evaluated with survey data.

Primary data is collected through structured questionnaires from the personnel of different hierarchies involved in digital work processes of commercial banks situated in Kathmandu Valley. The notion of digital work culture emerges from the broader literature on organizational climate and culture which highlights the significance of common perceptions and practices within organizations for affecting employee attitudes and behaviors (Schneider & Barbera, 2014).

The use of a non-probability convenience sample strategy was necessitated by access constraints, institutional policy and confidentiality requirements that prevent the researcher from approaching staff in all the banks and branches. The use of convenience sampling



limits the generalizability of the findings, but is a common method utilized in organizational research when similar access constraints are present. Recent work on convenience sampling stresses the importance of transparent reporting and appropriate justification when using this strategy (Memon et al., 2025).

The sample size is selected based on the generally mentioned standards for multiple regression analysis as the model has five independent variables. Using rules of thumb such as $N \geq 50 + 8m$ and $N \geq 104 + m$ for m predictors, the target of about 250 to 350 respondents exceeds the minimum recommended sample size for five predictors and is generally considered adequate for regression-based studies in the social sciences (VanVoorhis & Morgan, 2007; Hair et al., 2019). More than 300 questionnaires were distributed among the employees of the banking sector at the non-officer/assistant, officer and middle management levels, out of which only 257 were found to be useful for the study.

The study has OCB as the dependent variable and five elements of digital work culture as the independent variables, such as digital communication, digital collaboration, technology adaptability, digital leadership, and continuous digital learning. Measurement items for these dimensions are adapted from previously validated scales identified from the literature and are rated on a five-point Likert scale ranging from “strongly disagree” to “strongly agree”. OCB is measured through combining the widely recognized dimensions of altruism, conscientiousness, civic virtue, courtesy, and sportsmanship, drawing on foundational work by Organ (1988) and subsequent refinements by Podsakoff et al. (2000).

A pilot study was conducted among 30 respondents before the final data collection to test the reliability and validity of the questionnaire items. Cronbach’s Alpha was used to assess reliability. The analysis showed a Cronbach’s Alpha value of 0.946 for six items, indicating excellent internal consistency and reliability of the instrument. The alpha value recommended threshold of 0.70 (Hair et al., 2019) was used to assess the reliability and feasibility of the questionnaire for further study where the alpha value was above the threshold and therefore the questionnaire was considered reliable and suitable for further study.



The coded data is analyzed by appropriate statistical software. Descriptive statistics (frequency, percentage, mean, and standard deviation) are applied to characterize the respondents' demographic features and their impressions of digital work culture and OCB. Multiple regression analysis was utilized to analyze the extent to which the characteristics of digital work culture predict OCB. The hypotheses were tested at 5 percent level of significance. Due to the cross-sectional design and non-probability sample, the results are viewed as indicative of association, rather than definitive causal effects.

Ethical norms are upheld during the study procedure. Participation is voluntary and respondents are informed of the goal of the study, their engagement and their right to withdraw at any moment without penalty. To preserve confidentiality and anonymity, all identifiable information is removed, and only aggregate findings are reported. Where applicable, approval from the relevant ethical committee or institutional review board is acquired prior to data collection, according to standard criteria for quantitative research involving human subjects.

RESULTS

The study sample consisted of 257 respondents. Of them 52.14% were males and 47.86% were females. This shows almost equal gender participation among them. Based on position, 15 were middle management, 132 officer level, and 110 non-officer/ assistant level employees. With regards to work experience, most of the respondents (79.38 percent) had more than 10 years of experience, showing that the sample group was highly experienced. The respondents also reported that 75.49 percent of them had taken part in training opportunities while 24.51 percent of them had not attended any training programs.

Table 1: Model Summary

R	R Square	Adjusted R Square	Std.Error
0.852	0.725	0.720	3.299

Note. Researcher's Calculation



The model summary indicates that the independent variables collectively explained 72.5% of the variation in Organizational Citizenship Behavior ($R^2 = 0.725$). The adjusted R-square value of 0.720 further confirms the strong explanatory power of the model.

Table 2: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	7217.302	5	1443.46	132.601	.000b
Residual	2732.317	251	10.886		
Total	9949.619	256			

Note. Researcher's Calculation

The ANOVA results reveal that the regression model was statistically significant ($F = 132.601$, $p < 0.001$). This indicates that the independent variables collectively have a significant effect on Organizational Citizenship Behavior.

Table 3: Regression Coefficients

Variables	Beta	t-value	Sig.	Result
DC	0.172	3.211	0.001	Supported
DCL	-0.047	-0.826	0.41	Not Supported
TA	0.497	7.6	0	Supported
DLS	0.085	1.347	0.179	Not Supported
CDL	0.223	3.606	0	Supported

Note. Researcher's Calculation

The analysis of regression coefficient showed that Digital Communication has a positive and significant effect on Organizational Citizenship Behavior ($\beta = 0.172$, $p < 0.05$). Also, Technology Adaptation has the strongest positive effect on Organizational Citizenship Behavior ($\beta = 0.497$, $p < 0.001$). Collaborative Digital Leadership has a positive and significant effect on Organizational Citizenship Behavior ($\beta = 0.223$, $p < 0.001$).



However, the significance values of Digital Collaboration and Digital Leadership Support were above the accepted threshold of 0.05, which means they were not statistically significant for Organizational Citizenship Behavior.

Table 4: Hypothesis Testing

Hypotheses	Statement	Result
H1	Digital Communication significantly affects OCB	Supported
H2	Digital Collaboration significantly affects OCB	Not Supported
H3	Technology Adaptation significantly affects OCB	Supported
H4	Digital Leadership Support significantly affects OCB	Not Supported
H5	Continuous Digital Learning significantly affects OCB	Supported

Note. Researcher's Calculation

The hypothesis testing results indicate that Digital Communication, Technology Adaptation, and Continuous Digital Learning significantly influence Organizational Citizenship Behavior. Among these variables, Technology Adaptation demonstrated the strongest influence. In contrast, Digital Collaboration and Digital Leadership Support were not found to significantly affect Organizational Citizenship Behavior.

DISCUSSION

The results show that digital work culture has a strong effect on organizational citizenship behavior (OCB) of employees of commercial banks in Kathmandu Valley and it explains over seventy percent of the variance in OCB. This means that the way banks manage and facilitate digital work is important for encouraging employees to go beyond their formal job responsibilities.

In terms of dimensions, technology adaptability emerged as the strongest predictor of OCB, having a significant positive impact on employees' extra-role behavior. This is in line with the Social Exchange Theory that employees are likely to respond positively when



organizations provide the resources to cope with changing work demands (Blau, 1964). More adaptive digital banking and online platform users are more likely to support their colleagues who take the initiative to resolve customer problems and meet service standards, showing higher levels of OCB (Organ, 1988; Podsakoff et al., 2000). Digital communication was positively and significantly associated with OCB, but not as strongly as the technology adaptability. Good communication via email, messaging platforms and virtual tools in banking organizations seems to promote teamwork, knowledge sharing and peer support. Employees tend to exhibit helping and cooperative behavior outside of their work when they perceive that communication is open and responsive (Podsakoff et al., 2000). Likewise, OCB was also positively related to digital collaborative learning. Continuous learning opportunities motivate employees to share their knowledge, help their colleagues and actively engage in organizational matters. This finding corroborates the social exchange theory that employees tend to reciprocate in return when organizations invest in their development and growth (Organ, 1988; Podsakoff et al., 2000). The digital training provided by Nepalese banks appears to develop confidence, cooperation and cohesion among employees.

However, digital leadership support did not exert any significant influence on OCB. One possible reason is that employees might perceive the support of leadership for digital transformation as something general or symbolic that does not directly influence their day-to-day work. In a highly structured banking environment, employees may be more dependent on systems, peer support and training than on leadership behaviors.

The result of this study showed that digital collaboration was not significantly related to organizational citizenship behavior (OCB). This means that the use of digital tools for communication and coordination does not automatically encourage employees to perform extra role behaviors such as helping, courtesy, and civic participation. This finding is in line with existing OCB literature which indicates that socio psychological factors such as organizational justice, perceived support, trust and commitment are more important determinants of OCB than technological conditions alone (Organ, 1988; Podsakoff et al., 2000). Digital platforms may facilitate task completion and information sharing, but interactions can be dull and transactional unless employees encounter a supportive and just



organizational climate (Colquitt et al., 2001; Van Dyne et al., 2019). Hence, digital collaboration seems to be more of an enabler than a direct predictor of OCB. However, the increased impact of technology flexibility and digital learning suggests that the development of practical digital skills and continuous learning are more important for motivating OCB in the context of Nepal's banking industry than leadership skills.

CONCLUSION

This study concludes that digital work culture has a substantial and meaningful influence on organizational citizenship behavior among employees in commercial banks of Kathmandu Valley, with the set of digital culture variables jointly explaining a large share of the variance in OCB. Among the specific dimensions, technology adaptability, digital communication, and collaborative digital learning are confirmed as statistically significant predictors of OCB, while digital competency leadership and digital leadership support do not show significant direct effects. These results highlight that employees' readiness to work with evolving technologies, their ability to communicate effectively through digital channels, and their participation in continuous digital learning initiatives are central mechanisms through which banks can foster helping, conscientiousness, and civic engagement beyond formal role requirements.

The study's key contribution is showing that digital work culture is not only a technological or structural construct but also a behavioral context that significantly affects discretionary employee behavior in the banking sector of a developing country. For practitioners and policy makers in Nepal, the findings imply that investing in digital capability building, communication systems, and learning infrastructures can yield returns not just in efficiency and service quality but also in better citizenship behaviors that promote organizational effectiveness in a competitive and digitally driven financial market. The study provides empirically grounded evidence for scholars that significantly extends OCB and digital work culture research into a relatively under-researched South Asian banking context while emphasizing the behavioral implications of digital transformation.



IMPLICATIONS

The contribution of this research to the existing literature is the association of the dimensions of digital work culture and organizational citizenship behavior (OCB) in Nepalese banking industry. The positive impact of technology adaptability on OCB is in line with the Social Exchange Theory which states that employees are more willing to go above and beyond their formal responsibilities when organizations support their adaptation to digital transformations (Blau, 1964; Organ, 1988).

The important impacts of digital communication and collaborative digital learning further strengthen the importance of communication and learning support in promoting helping behavior, teamwork and knowledge sharing among employees (Podsakoff et al., 2000). These results indicate that digital communication and learning systems are important components of a supportive digital work environment that allows OCB.

Conversely, digital collaboration and digital leadership support were not significantly associated with OCB. This indicates that leadership persuasion may not directly affect citizenship behavior in a digital work environment unless it is accompanied by elements such as trust, empowerment or material support to employees. Therefore, the findings highlight the need to further explore the interaction of leadership with other dimensions of digital work culture.

Finally, this research offers context-specific evidence for Nepalese commercial banks to expand the scope of the OCB research to non-Western settings. The model's high level of explanatory power suggests that the digital work culture is significantly influential in influencing employee behavior in emerging economies experiencing rapid digital transformation.

FUTURE RESEARCH DIRECTIONS

This study offers some useful implications on the digital work culture and organizational citizenship behavior (OCB) in Nepalese commercial banks, but there are some limitations that lead to future research. The cross-sectional design and convenience sampling strategy limit causal inference and generalizability respectively, which provides an avenue for



future study to adopt longitudinal research designs and probability sampling techniques. Future research should also examine mediating and moderating variables such as perceived organizational support, psychological safety, technostress and digital self-efficacy to better understand the effect of digital work culture on OCB. The non-significant effects of digital leadership variables indicate that leadership may affect OCB indirectly rather than directly. Future study may be extended to other industries. Comparison may be made on public versus private organizations or between countries in developing economies. Qualitative and mixed methods research may also help to understand better the experiences of employees regarding digital work culture and citizenship behavior.



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