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Business Analysis as a Strategic Enabler of Client-Centric Digital Transformation in Emerging Financial Sectors.

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ABSTRACT

This study investigates the crucial interconnections between business analysis, client-centric digital transformation, and strategic innovation in emerging financial markets. Although digital transformation has received a lot of attention in the financial industry, little study has been done on how business analysis may serve as a strategic facilitator for client-oriented transformation programs. The goal of this study is to conceive and investigate frameworks that connect business analysis approaches to the successful implementation of client-centric digital transformation strategies in emerging financial markets. A three-phase methodical approach was used. First, a thorough literature assessment documented the history of digital transformation and business analysis principles, resulting in the creation of a typology that emphasizes their strategic intersections. Second, a scoping examination was carried out to identify theoretical frameworks and gaps in business analysis, client experience, and digital innovation in the banking sector. Finally, a qualitative content analysis of selected papers was carried out to answer the central research issue and its sub-questions. The findings demonstrate that business analysis acts as a strategic accelerator, facilitating and aligning digital transformation with client needs, increasing value co-creation and organizational agility. However, the report also cites limitations such as data complexity, resistance to change, and legal limits that can limit the transformative power of business analysis in assuring long-term client-centric innovation.

INTRODUCTION

Digital transformation has emerged as one of the most important forces behind organizational change and competitiveness in the rapidly changing financial world of today. Financial institutions, particularly in emerging economies, are being compelled to reconsider how they provide value due to the expanding digital economy, rising client expectations, and the growing requirement for operational agility (Probojakti *et al.*, 2025). Digital transformation now denotes a strategic and cultural change that incorporates innovation, process optimization, and client-centric thinking at all organizational levels rather than just a straightforward technology update. As the strategic facilitator that connects business goals, customer demands, and technology capabilities, business analysis is essential to this intricate transformation process. Initiatives for digital transformation are guided and managed using business analysis as a foundation (Abu Al-Haija *et al.*, 2025). It helps businesses to recognize issues, specify possibilities, and create solutions that provide clients and stakeholders with quantifiable value. Business analysis makes sure that digital strategies match company objectives and customer expectations in the financial industry, where customer trust, service quality, and innovation are critical success elements. Business analysts assist firms in implementing client-focused, effective, and sustainable digital solutions through organized approaches to requirement collecting, stakeholder communication, and process improvement

(Ali Alqararah *et al.*, 2025).

The process of digital transformation in financial institutions is complex and affects all areas of the business, from governance and human resources to operations and service delivery. It calls for incorporating digital technology into essential corporate operations, including data analytics, automation, artificial intelligence, and mobile platforms (Ziari & Taleizadeh, 2025). New business strategies and cutting-edge financial products that improve organizational performance and customer delight are the result of this shift. Successful transformation, however, necessitates a strategy framework that guarantees technological innovation is in line with consumer value and is not only dependent on technology uptake. This framework is provided by business analysis, which makes sure that every digital project starts with a thorough grasp of customer expectations, market conditions, and business needs. Creating value for clients at every touchpoint is the main goal of a client-centric strategy to digital transformation (Bevilacqua *et al.*, 2025). It places a strong emphasis on financial services' accessibility, customization, and openness. A thorough grasp of consumer behavior, interests, and pain points is necessary to achieve client-centricity in developing financial sectors where digital literacy and infrastructure may still be in their infancy. In order to collect this data, analyze it, and turn insights into workable plans, business analysts are essential (Varriale *et al.*, 2025). They assist financial institutions in creating

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user-friendly digital platforms, enhancing service delivery, and cultivating enduring client loyalty by fusing company goals with customer insights. In financial institutions, business analysis also supports the innovation process. Digital payment systems, online lending platforms, blockchain-based services, and mobile banking solutions are just a few examples of the various ways that digital finance is being innovated (Ghadi *et al.*, 2025). All of these advances rely on data-driven decision-making, process workflows, and meticulous consumer needs research. Business analysts provide technology solutions, assess the possible risks involved in their adoption, and pinpoint areas where digital technologies can produce the greatest value (Evans & Fernando, 2025). Their strategic and analytical contributions guarantee that innovation projects are not only imaginative but also workable and compliant with legal, economic, and moral requirements. Digital transformation in developing financial sectors is fraught with difficulties, despite its potential. These include reluctance to organizational change, a shortage of qualified personnel, insufficient legal frameworks, and restricted access to cutting-edge technologies. During the transformation process, many institutions find it difficult to manage data securely, connect new technologies with current infrastructure, and preserve client trust (Sreekanthaswamy *et al.*, 2025). Through the provision of clarity, alignment, and control throughout the transformation process, business analysis offers an organized means of overcoming these obstacles. While negotiating the challenges of digital transformation, it guarantees that businesses stay focused on client-centric results (Salazar & Kunc, 2025). Additionally, business analysis encourages cross-functional cooperation between divisions that are frequently divided in financial institutions. It ensures that all stakeholders have a common vision for transformation by serving as a communication link between the management, IT, operations, and customer service teams. This partnership improves overall decision-making, lowers project risks, and eliminates inefficiencies. Business analysts assist leaders in making well-informed strategic decisions that foster creativity and resilience by placing a strong emphasis on stakeholder alignment and evidence-based suggestions. Business analysis plays an even more important role in emerging economies, where digital accessibility and financial inclusion are still developing. Business analysts serve the larger goal of sustainable economic growth in addition to helping internal organizational reforms (Islam *et al.*, 2025). They assist financial institutions in reaching disadvantaged groups and increasing access to vital financial services by directing digital transformation initiatives that put the requirements of their clients and accessibility first. Digital transformation is certain to support both corporate success and national development objectives thanks to this synergy between technology innovation and social impact. This study aims to investigate how business analysis plays a strategic role in facilitating client-centric digital transformation in developing financial industries.

This study's primary research question is:

RQ: How does business analysis help rising financial industries implement client-centric digital transformation? The study additionally tackles two sub-questions to offer a thorough understanding:

RSQ1: How do digital transformation and business analysis interact in financial institutions?

RSQ2: How can business analysis improve creativity and client-centricity in digital transformation projects?

LITERATURE REVIEW

Organizations have been forced to reconsider their operations, strategies, and client engagement models as a result of the financial services industry's increasing focus on digital transformation. The research on digital transformation emphasizes that alignment between corporate culture, client needs, and business strategy is just as important for effective implementation as technology adoption (Reisberger *et al.*, 2025). In order to achieve this alignment, the formal discipline of business analysis has become essential. It guarantees that digital projects are well-thought-out, cohesive, and centered on providing value to the company and its customers. The strategic and operational integration of digital technology to enhance customer experience, competitive positioning, and corporate performance is known as "digital transformation." This shift in the financial sector goes beyond process automation and involves reconsidering how financial organizations generate and provide value. Organizations can create new financial products, improve service delivery, and increase operational efficiency through digital transformation (Wang & Zhang, 2025). The way financial institutions function and engage with their clientele has been completely transformed by technologies like blockchain, data analytics, artificial intelligence, and mobile applications. Digital transformation frequently encounters institutional and infrastructural obstacles in developing financial industries. Numerous organizations have to deal with fragmented data sources, antiquated legacy systems, and restricted access to cutting-edge technologies (McCarthy *et al.*, 2025). Notwithstanding these obstacles, consumer desire for quicker, safer, and more individualized services continues to be a powerful motivator for change. According to the literature, a thorough grasp of consumer expectations, market dynamics, and legal requirements is necessary for a successful digital transformation. In these areas, business analysis offers strategic direction and clarity. Between corporate objectives and technology deployment, business analysis serves as a strategic link. It offers the analytical foundation required to comprehend business requirements, spot gaps, and create successful digital solutions. Business analysts are crucial to financial institutions because they translate business needs into technological specifications and make sure digital projects match customer and corporate goals. The ability of business analysis to handle change and uncertainty is its main contribution (Held *et al.*, 2025). Existing corporate

models and procedures are frequently disrupted by digital transformation, which causes stakeholder opposition. By managing stakeholder expectations, fostering consensus, and facilitating communication, business analysts assist businesses in adjusting to new workflows and technology. They evaluate possible risks, find innovative opportunities, and make sure digital solutions provide quantifiable company and consumer value by utilizing structured analytical tools and techniques. Additionally, business analysis aids in the creation of frameworks for data-driven decision-making (Kurniawanti *et al.*, 2025). Financial firms are better equipped to comprehend consumer behavior, operational inefficiencies, and market potential because to analysts' methodical data collecting and analysis. In digital transformation projects, this data-driven insight promotes long-term sustainability and ongoing progress. In contemporary financial services, the idea of client-centricity has taken center stage (Abdallah-Ou-Moussa *et al.*, 2025). It places a strong emphasis on putting the customer at the center of all business choices, product designs, and service delivery procedures. Creating seamless, customized, and value-driven customer experiences across all digital channels is the main goal of a client-centric approach in the context of digital transformation. To make sure that this orientation is ingrained throughout the transformation process, business analysis is essential (Jewapatarakul & Ueasangkomsate, 2024). Business analysts can obtain insights that represent actual demands rather than presumptive ones by interacting with stakeholders and customers. Digital systems and procedures that improve convenience, openness, and trust are then created using these insights. Customer pleasure, brand reputation, and customer retention are all enhanced by client-centric digital transformation. This strategy promotes greater acceptance of digital financial services and helps to establish confidence in developing financial sectors where digital adoption may still be in its infancy. Additionally, business analysis promotes client-centricity by means of ongoing feedback systems. Analysts make sure that digital solutions adapt to user behavior and market trends by keeping an eye on system performance and gathering user input. In a setting that is changing quickly, this continuous improvement loop aids financial institutions in remaining relevant and competitive. In the financial sector, innovation is a major force behind digital transformation and competitiveness. To cut expenses and boost consumer engagement, financial institutions innovate by launching new digital products, improving service channels, and incorporating technology. By spotting areas where technology can provide value, improve customer satisfaction, and expedite processes, business analysis fosters innovation. Business analysis actually encourages creativity in a number of ways (Díaz-Arancibia *et al.*, 2024). It promotes cooperation between clients, technical teams, and business executives, guaranteeing that creative concepts are workable and in line with strategic objectives. In order to help firms make

well-informed investment decisions, analysts also evaluate the possible risks and advantages of implementing new technologies. Business analysis turns innovation from a theoretical objective into a workable and sustainable process by making sure that innovation activities are organized, client-focused, and quantifiable. Additional obstacles to innovation in developing financial sectors frequently include a lack of resources, a lack of digital literacy, and complicated regulations (Alshammari *et al.*, 2024). By using scenario analysis, strategic prioritizing, and organized planning, business analysis offers a framework for getting past these obstacles. As a result, businesses can continue to innovate while still being compliant and financially stable. Even though business analysis and digital transformation have been extensively researched, there are still a lot of unanswered questions about how business analysis specifically supports client-centric digital transformation in the financial industries. The analytical and strategic procedures that link the technological and managerial facets of digital transformation receive little attention in the majority of the research that is currently available. Furthermore, the worldwide literature frequently underrepresents the particular difficulties faced by financial institutions in emerging nations, such as their low technology readiness, changing regulatory frameworks, and differing client expectations. Measuring the direct influence of business analysis on the results of digital transformation is another challenge. Few research offers empirical proof of how business analysis enhances project success rates, client happiness, or innovation performance in financial institutions, despite the fact that numerous studies recognize the value of this practice. It is essential to comprehend this link in order to create frameworks that can direct financial institutions toward transformation that is more durable and successful. A conceptual framework that positions business analysis as a strategic enabler linking innovation, client-centricity, and digital transformation can be suggested based on the studied literature. According to this concept, business analysis is an ongoing activity that combines digital technology, customer knowledge, and organizational strategy (Al Maazmi *et al.* 2024). This integration guarantees that digital transformation projects are operationally efficient, strategically targeted, and in line with the objective of providing outstanding client value. The current study, which intends to investigate how business analysis leads to successful client-centric digital transformation within growing financial sectors, is based on this conceptual framework. It also emphasizes how crucial it is to view business analysis as a strategic discipline that influences the course and viability of digital innovation, in addition to being a technological function.

MATERIALS AND METHODS

This research used a three-phase methodology to investigate how business analysis may strategically support client-centered digital transformation in developing

financial industries. A scoping study, qualitative content analysis, and an overview of the literature were all used in this method to provide a thorough conceptual knowledge of how business analysis supports digital initiatives that prioritize organizational innovation, operational efficiency, and consumer value. The three-phase approach was created to combine theoretical underpinnings with empirical observations, offering a methodical but adaptable framework for investigating the connections among digital transformation, client-centricity, and business analysis. The study began with a thorough review of the literature to help conceptualize the function of business analysis in digital transformation. The key databases used for the review were Scopus and Web of Science, with Google Scholar used as a supplementary source to find more pertinent studies. The search approach employed a number of terms in different combinations, including “business analysis, digital transformation, client-centricity, and “financial sector. Consideration was limited to peer-reviewed English-language papers, and both conceptual and empirical research were covered. In order to provide a basic grasp of the ways that business analysis helps to digital transformation, the literature review aimed to identify the important terms. 36 research were chosen for in-depth examination from a total of 65 articles that were first retrieved after titles and abstracts were checked for relevancy. The article has to focus on the strategic, operational, or client-focused facets of business analysis in financial institution digital transformation projects in order to be included. During this phase, it was possible to identify key concepts, create a rough typology of business analysis methodologies, and comprehend how these approaches help achieve client-centric results. A scoping review was conducted in the second part of the study to map the larger body of literature on digital transformation, client-centricity, and business analysis. Clarifying conceptual boundaries, identifying research gaps, and analyzing the relationships between these important ideas were the goals of this review. Keyword combinations like “business analysis and digital transformation, client-centric innovation and financial services, and digital strategy in emerging markets were used in the search through Scopus, Web of Science, and IEEE Xplore. Publications that dealt with financial institutions or digital initiatives that used client-oriented methodologies were picked for inclusion. The publication schedule was left open-ended to guarantee that both early research and more current advancements were taken into account. 540 papers were examined after duplicates and irrelevant works were eliminated. Reference tracking and focused searches of important journals were used to find more studies. Eighty-four publications were considered eligible for thematic analysis after full-text assessment. We evaluated each publication based on how well it helped us understand how business analysis shapes digital projects, enhances customer experiences, and facilitates strategic alignment between technology and organizational goals. The recurrent themes that emerged from the

scoping review such as customer interaction, process optimization, digital value generation, and organizational adaptability served as the foundation for additional qualitative investigation. To gain a deeper understanding and create a conceptual framework, the third step used qualitative content analysis. Thirty publications were chosen from the scoping review because they were conceptually or empirically relevant to the study’s goals. By using open coding to extract themes straight from the study text, it was possible to find patterns and connections without having to impose predefined categories. By means of iterative coding and refining, the data exposed important aspects of business analysis in digital transformation, such as innovation facilitation, client experience design, strategy alignment, and the handling of contextual difficulties in developing financial markets. NVivo was used to support the coding process, which allowed the textual data to be systematically organized, compared, and categorized. The study kind, publication year, regional context, industry focus, and particular findings pertaining to business analysis and client-centric digital transformation were all summarized through data graphing using Excel. The qualitative study offered a thorough understanding of how business analysis serves as a strategic and practical link between IT capabilities, client needs, and organizational objectives. Careful quality assessment and validation were maintained throughout the research procedure. For consistency and to reduce bias, a second researcher examined the coding and analysis, and publications that lacked empirical significance or methodological transparency were eliminated. Disputes about interpretation were settled by consensus and dialogue. Additionally, a triangulation approach was used by comparing the results from the qualitative content analysis, scoping review, and literature overview. Because it integrated conceptual, empirical, and thematic findings, the resulting framework was guaranteed to be strong. Both the breadth and depth of the subject matter were captured by the study thanks to the integrated technique. The conceptual underpinnings were developed by the literature overview, current research was thoroughly mapped out and gaps were discovered by the scoping review, and these insights were combined into a cohesive framework by the qualitative content analysis. In facilitating client-centric digital transformation, this framework emphasizes the strategic and operational significance of business analysis and shows how it supports innovation, process optimization, and value generation in developing financial sectors. The significance of comprehending business analysis as a field that encompasses strategic decision-making, stakeholder participation, and continuous improvement in addition to technical or procedural tasks is also emphasized. The study design was set up to guarantee relevance, transparency, and reproducibility. There was a clear flow from concept identification to thematic mapping and synthesis since each phase built on the one before it. Through the integration of many analytical approaches, the study

produced findings that are both practically applicable and intellectually based. The framework that emerges from the materials and techniques approach demonstrates how business analysis strategically facilitates client-focused digital transformation, tackles new market issues, and promotes long-term organizational growth.

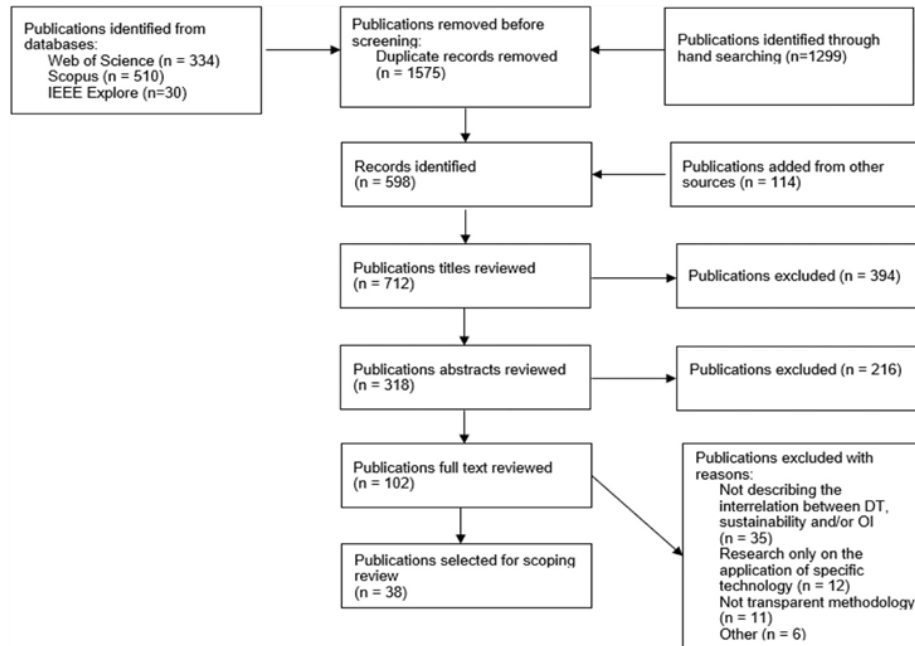


Figure 1: Conceptual Framework

Table 1: Business Analysis-Enabled Digital Transformation Typology

DT Perspective	Source	Type
Strategic alignment of digital initiatives	Derived from conceptual literature and empirical studies on business analysis in financial sectors	Change
Process optimization through analytical insights	Literature on business analysis practices and process improvement in financial institutions	Process
Technology adoption for organizational benefit	Studies on fintech adoption, cloud platforms, AI, and digital tools	Process
Client-centric value proposition development	Research on customer experience and client-focused digital transformation	Change
Product and service innovation	Literature on digital product/service innovation in emerging financial sectors	Change
Organizational and cultural change management	Studies on organizational transformation and cultural adaptation for digital initiatives	Change
Ecosystem integration and collaboration	Research on partnerships, fintech ecosystems, and co-creation of digital services	Impact
Data-driven decision-making	Studies on analytics, data insights, and performance measurement	Process
Continuous feedback and improvement	Literature on iterative development, client feedback loops, and service improvement	Process
Risk assessment and compliance	Research on regulatory compliance, risk management, and digital governance	Impact
Innovation enablement across functions	Studies on cross-functional innovation and integrated business analysis approaches	Change
Personalization of client services	Literature on tailored financial products and personalized digital experiences	Change
Integration of digital tools with client touchpoints	Research on multi-channel digital integration and client accessibility	Process

Measurement of transformation impact	Studies on KPIs, performance metrics, and evaluation of digital initiatives	Impact
Knowledge transfer and capability building	Literature on skill development, training, and sustaining digital transformation	Change
Customer journey mapping and experience design	Research on business analysis methods for understanding client touchpoints and behavior	Change
Agile and iterative business processes	Studies on agile methodologies applied to digital transformation in financial institutions	Process
Decision support systems for client-focused strategies	Literature on analytics tools and dashboards for strategic business decisions	Process
Alignment of IT and business strategy	Research on the strategic integration of technology and organizational objectives	Change
Enhancing digital literacy and stakeholder engagement	Studies on training programs, change communication, and client engagement strategies	Change

RESULTS AND DISCUSSION

Academic and professional communities are paying more and more attention to research on business analysis as a driver of client-centric digital transformation in emerging financial sectors (Shirinkina *et al.*, 2024). Organizations in the banking, insurance, and other financial sectors have been investigating over the past few decades how structured business analysis techniques might strategically support digital transformation projects with a focus on the customer experience. The strategic importance of business analysis in supporting client-centered change has only lately been acknowledged, whereas early references to digital transformation in business contexts focused on technology adoption and process efficiency. Most of the early talks on digital transformation in financial contexts were anecdotal, emphasizing the use of digital tools to replace manual procedures or enhance operations (Shehadeh, 2025). The idea of digital transformation as an all-encompassing organizational endeavor that incorporates people, processes, technology, and culture has evolved over time. A survey of journal and conference proceedings articles demonstrates the various ways in which business analysis supports digital transformation. In order to uncover process inefficiencies and provide solutions that optimize operations and improve customer experiences, analysts are essential in coordinating organizational strategy with client needs. In order to ensure that financial institutions can successfully integrate technology while keeping a client-centric focus, business analysis is increasingly seen as a link between strategic business objectives and emerging digital technologies. According to published research, business analysis helps organizations adapt to changing consumer expectations and market needs by fostering both process reform and product and service innovation. Business analysts have a broad role in establishing organizational culture, encouraging cross-functional cooperation, and cultivating an attitude that values customer involvement and ongoing improvement (Venmuddala & Kamath, 2024). The development of concepts of digital transformation in the financial

industry emphasizes the multifaceted function of business analysis. At first, digital transformation was primarily presented as a technological advancement that involved increasing efficiency through the use of software, digital platforms, and automation. Following this, academics and professionals started focusing on organizational and cultural shifts, with business analysts directing strategy alignment, spearheading change management, and assisting teams in adjusting to new methods of operation. In more recent times, the emphasis has shifted to client-centric viewpoints, where the degree of transformation is determined by how well organizations comprehend, foresee, and satisfy the needs of their clients. This development demonstrates how business analysis links technology, corporate goals, and customer experience as a strategic facilitator rather than just a support function (Mallik *et al.*, 2025). According to the examined literature, business analysis has an impact on digital transformation in the financial sector from three primary angles: client-focused, organizational, and technological. In order to enable more effective operations and better service delivery, the technological approach entails the adoption and integration of digital solutions including cloud platforms, mobile applications, AI-driven analytics, and automated procedures. In order to ensure that the organization can adjust to swift changes in the market and technical advancements, business analysts enable changes in business processes, governance, and culture, which are reflected in the organizational perspective (Mallik, 2025). In order to improve value delivery, customization, and engagement, the client-focused perspective places a strong emphasis on redesigning goods, services, and customer interactions. When taken as a whole, these viewpoints show how important business analysis is to planning a transformation that is client-focused, sustainable, and strategic. The increasing interest in this field of study is demonstrated by an examination of journals and publishing trends. The convergence of business analysis, client-centered initiatives, and digital transformation in financial institutions has been the subject of further research between 2019 and 2022.

Interdisciplinary interest in the subject is demonstrated by research articles that span conferences on corporate informatics, innovation management, sustainability, and technological forecasting. The use of business analytic techniques by financial institutions to map client journeys, find operational inefficiencies, and connect digital platforms has been the subject of empirical research. Frameworks that demonstrate the strategic role of business analysts in coordinating technology adoption with organizational objectives and consumer expectations have been made available by conceptual papers. The number of publications has generally been expanding gradually, which is indicative of the growing awareness of business analysis as a vital component of client-centric digital activities. Facilitating the adoption of technology is not the only use of business analysis in the financial sector. It is a comprehensive strategy that incorporates customer experience design, organizational alignment, and process improvement. According to Chowdhury *et al.* (2025), analysts interact with stakeholders, collect and verify requirements, evaluate risks, and provide solutions that maximize operational effectiveness and customer satisfaction. Their efforts guarantee that digital transformation projects are logical, quantifiable, and in line with long-range strategic goals. Additionally, by pointing out gaps in service offerings, proposing new goods or digital features, and encouraging a continuous improvement mindset, business analysis promotes innovation. By making these contributions, business analysts help financial institutions quickly adjust to shifting customer demands and market situations by acting as catalysts for long-term digital transformation

(Mahim *et al.*, 2025). The significance of incorporating customers, suppliers, and other stakeholders into transformation processes is frequently emphasized in the literature. By including clients directly in the design of services and solutions, business analysts enable the co-creation of value and make sure that digital efforts are responsive to client needs. New business concepts, creative services, and increased customer happiness are the outcomes of this engagement. By using key performance indicators pertaining to operational performance, client experience, and organizational efficiency, analysts also play a critical role in assessing the impact of digital projects. Organizations may continuously improve their strategies and make sure that digital transformation is in line with client expectations and corporate objectives by monitoring these measures. The literature concludes by highlighting the strategic role that business analysis plays in facilitating client-centric digital transformation in developing financial industries. It offers a methodical way to improve operational procedures, encourage innovation, and create outstanding customer experiences while coordinating technology adoption with corporate strategy. The growing comprehension of digital transformation emphasizes how important business analysis is for helping firms navigate complicated change, including stakeholder viewpoints, and making sure financial institutions produce long-lasting, quantifiable, and customer-focused results. This introduction lays the groundwork for a thorough investigation of typologies, theories, and empirical data highlighting the strategic, operational, and client-focused roles of business analysis in bringing about change in the financial sector.

Table 2: Academic resources

Journal / Conference	2019	2020	2021	2022	Total
Proceedings of PICMET '18: Technology Management for Interconnected World	1	0	0	0	1
IEEE 18th International Symposium on Intelligent Systems and Informatics (SISY)	0	1	0	0	1
IEEE 22nd Conference on Business Informatics (CBI)	0	1	0	0	1
Amphitheatre Economic	0	0	1	1	2
Brazilian Journal of Operations & Production Management	1	0	0	0	1
British Food Journal	0	0	1	1	2
Business Strategy and the Environment	0	0	1	0	1
Entrepreneurship and Sustainability Issues	0	1	1	0	2
Innovation Organization & Management	0	0	1	1	2
International Journal of Innovation Science	0	1	0	0	1
IOP Conference Series: Earth and Environmental Science	0	1	1	0	2
Journal of Cleaner Production	0	2	0	0	2
Journal of Engineering and Technology Management	0	0	1	1	2
Journal of Open Innovation	0	2	0	0	2
Proceedings of the International Conference on Business Excellence	1	0	0	0	1
Public Management Review	0	1	0	0	1
SAGE Open	0	0	1	0	1

Smart and Sustainable Built Environment	0	0	1	0	1
Sustainability	1	3	5	1	10
Sustainable Production and Consumption	0	0	1	1	2
Technological Forecasting & Social Change	0	0	3	2	5
TOTAL	4	9	17	8	38

Research on business analysis as a strategic enabler of client-centric digital transformation in growing financial sectors has garnered more attention in the last four years, according to a study of the articles chosen for the scoping review. The majority of pertinent research (n = 17, 45%) were published in 2021, despite the search having no time restrictions. The majority of the publications 21 journals total are in journals that concentrate on digital transformation and financial innovation (Sustainability, n = 10, 26 percent; Technological Forecasting & Social Change, n = 5, 13 percent). Italy (n = 6, 16%) and Germany (n = 3, 8%), according to the geographical distribution, have the most publications, demonstrating the strong interest of both established and rising European financial sectors. Conceptual investigations are the most common (n = 10, 26%), followed by modeling studies (n = 6, 16%), secondary data analysis (n = 6, 16%), and surveys (n = 5, 13%), according to the methodological classification. Diverse methods for comprehending the strategic role of business analysis in financial organizations are demonstrated by the presence of focus group discussions (n = 3, 8%), multiple case studies (n = 3, 8%), interviews (n = 2, 5%), simulations (n = 1, 3%), exploratory research (n = 1, 3%), and individual case studies (n = 1, 3%). Numerous financial institutions and industries are covered in the publications. Research shows that only 13% (n = 5) of studies investigate the combination of business analysis, innovation, and sustainability, while 63% (n = 24) concentrate on the relationship between business analysis and client-centric transformation, 24% (n = 9), and business analysis and innovation. Few studies discuss the drawbacks of transformation, like organizational process misalignment or resistance to change. Important connections are revealed by the review: 26 research (68%), identify business analysis as a facilitator of client-centric digital transformation, and 7 studies (18%) identify business analysis as a catalyst for innovation. Six research (16%) report that open innovation facilitates digital transformation, and six studies (16%) report that sustainability propels transformation. Through process redesign, digital channel optimization, and enhanced customer engagement, business analysis supports client-centric digital transformation. It guarantees that digital solutions are in line with organizational strategy, operational effectiveness, and customer needs. Data-driven decision-making, internal and external stakeholder integration, and cross-functional cooperation are all made possible by structured analysis. Business analysis frameworks help an easier implementation of transformation by mitigating challenges like staff adaptation, ambiguous responsibilities, and cultural

opposition. In emerging financial industries, business analysis serves as a strategic facilitator for client-centric digital transformation, as confirmed by the scoping review. It guarantees client-focused transformation, encourages innovation, expedites procedures, and makes it easier for digital technologies to be used. The results highlight how crucial structured business analysis is to financial institutions' successful, long-lasting, and customer-focused digital transformation.

Discussion

The strategic importance of business analysis as a facilitator of client-centric digital transformation in developing financial sectors is highlighted by the study's findings. The literature overview and scoping review show that business analysis is a strategic link between organizational objectives, digital technology, and customer needs, not just a technical or procedural task. This is consistent with other findings in research on digital transformation that emphasize the need of systematic analytical techniques for accomplishing effective and long-lasting innovation in challenging contexts. The rising number of publications (n = 38) between 2019 and 2022 shows how business analysis is being increasingly acknowledged as a key component of financial institutions' digital activities. The focus of research in journals like Sustainability and Technological Forecasting & Social Change indicates that business analysis is being studied more and more in terms of organizational strategy, innovation, and socioeconomic impact in addition to operational and technological contexts. Geographically, the predominance of research from Germany and Italy shows a strong interest in using frameworks for structured business analysis in both developed and emerging European financial markets. It also points to areas that need more investigation in other rising economies. The topic is examined both theoretically and practically, as seen by the variety of methods used, which include conceptual studies (n = 10, 26%), modeling (n = 6, 16%), and empirical techniques including surveys and case studies. While empirical research confirms these frameworks in actual financial institutions, conceptual studies offer the frameworks required to comprehend how business analysis strategically facilitates digital transformation. This methodology diversity highlights the multifaceted nature of business analysis in supporting client-centric transformation and supports the validity of the study's conclusions. The findings show that there are several ways in which business analysis improves client-centricity. By mapping customer journeys, identifying pain areas, and coordinating digital initiatives with client expectations, it first enhances customer engagement.

Second, it promotes operational efficiency and process optimization, allowing businesses to use digital technologies that improve processes and cut down on inefficiencies. Thirdly, it encourages innovation by seeing chances for fresh goods, services, and online solutions that give customers real value. These results are in line with research that highlights how business analysis can help bridge the gap between strategic decision-making and technology adoption. The study also shows that business analysis helps organizations become more resilient and flexible. Business analysts assist financial institutions in navigating the difficulties of emerging markets, such as low levels of digital literacy, unclear regulations, and limited infrastructure, by promoting cross-functional collaboration, reducing risks related to digital transformation, and guaranteeing stakeholder alignment (Hasan *et al.*, 2025). With this skill, business analysis is positioned as a strategic tool for long-term, client-centric innovation as well as an operational enabler. Even with its proven advantages, there are still issues. Barriers include organizational change aversion, ambiguous responsibilities in digital projects, and the difficulty of integrating new digital systems with pre-existing infrastructure are all mentioned in the literature. Continuous skill development, stakeholder engagement, and the use of formal business analysis approaches that offer clarity and alignment throughout the transformation process are all necessary to address these difficulties. Lastly, the significance of a holistic approach is highlighted by the combination of business analysis and client-centric digital transformation in developing financial sectors (Islam *et al.*, 2025). Organizations must concurrently take customer-focused, organizational, and technology aspects into account. By ensuring that digital projects are strategically linked with customer expectations and larger organizational objectives, business analysis helps to provide long-term value creation and a sustainable competitive advantage (Murad *et al.*, 2025). The conversation concludes by highlighting the strategic role that business analysis plays in facilitating client-centric digital transformation. It improves operational effectiveness, fosters creativity, fortifies client connections, and synchronizes technology adoption with organizational strategy. Structured business analysis offers the analytical and strategic basis needed to accomplish successful, long-lasting, and customer-focused digital transformation in developing financial industries where market dynamics, regulatory frameworks, and customer behaviors are changing quickly.

CONCLUSION

This study emphasizes the critical role that business analysis plays in expanding financial sectors as a strategic enabler of client-centric digital transformation. Scoping review, qualitative content analysis, and a thorough literature survey are used in the study to show how business analysis connects organizational strategy, technology adoption, and customer needs. It guarantees that digital initiatives improve consumer experiences,

streamline operational procedures, and match business objectives. According to the results, business analysis supports innovation, data-driven decision-making, process optimization, and cross-functional cooperation, among other aspects of client-centric transformation. It also ensures that digital efforts be implemented more smoothly by reducing obstacles including technological complexity, regulatory restrictions, and reluctance to change. Furthermore, in order to enhance competitive advantage and sustained value creation, business analysis is essential in integrating client-focused viewpoints into organizational operations. Structured business analysis is even more important in start-up financial industries because digital infrastructure, literacy, and regulatory frameworks are still developing. Business analysts work with financial institutions to develop and execute client-focused and efficient digital solutions by combining market data, stakeholder requirements, and operational priorities. According to the study's findings, business analysis is a strategic discipline that propels client-centric digital transformation rather than just being a technical or procedural task. Future studies should examine quantitative assessment of its influence on innovation outputs, customer happiness, and performance measures in order to further validate and improve the frameworks suggested in this research.

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