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Digital Transformation and SMART: The Trust Factor

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A B S T R A C T

Digital transformation known as the application of scientific knowledge. This plays a major role to have a technological advancement. The quantitative methodology was used to complete this research. The study discusses digital transformation gives boom to business world because digital technology with the coordination of enterprise source planning tends to increase the customer satisfaction at one end and ensures better and improved productivity at the other end. However, the right approach to the digital technology is important because it includes high installation cost, security issues and employee resistance because of fear of losing job and presence. The recommendation provided in this relation to make sound use of the digital technologies with the appropriate smart technology integration to create sound and sustained image in market. In addition, good focus to smart technology helps in eliminating the trust issues.

1. INTRODUCTION

Application of scientific knowledge is a term used to describe the digital transformation. This is crucial to the development of technology. Collaboration, content management, access to analytical data, and social networking may all be improved with its aid (Schwertner, 2017). These are useful in enhancing the consumer and employee experience through an engaging and novel approach . They are crucial because they create an integrated data system for businesses, which supports ongoing growth and development and enables companies to provide prompt support to clients during their purchasing experience (Shaughnessy, 2018). Enterprise source planning in conjunction with digital technology tends to promote customer happiness on the one hand while ensuring better and increased efficiency on the other. Digital technologies are defined as electronic tools, resources, systems, and devices that store, process, and generate information. Some well-known examples are social media, mobile phones, online games, and multimedia (Lucija et al., 2019). The proper use of digital technology is crucial, as it comes with high installation costs, security concerns, and employee reluctance due to worry about losing their jobs and visibility. To develop a solid and lasting image in the market, it is advised that the concerned authorities make wise use of digital technologies with the proper innovative technology integration. Additionally, a strong emphasis on intelligent technology aids in removing trust problems (Li, 2020).

The application of scientific knowledge through digital transformation can increase cooperation, content management, access to analytical data, collaboration, and social networking. These are

useful for enhancing the consumer and employee experience with an interactive and innovative approach (Kraus et al., 2022) (Bawaneh et al., 2023; M. El Khatib, Ibrahim, et al., 2023). Self-Monitoring, Analysis and Reporting Technology is the abbreviation for SMART. It is used in place of Word Clever to describe the prevalence of any type of technology accessible to internet users. The technology enables databases, sensors, and wireless access to collaborate in sensing, providing, and adapting to the user's environmental context (Garzoni et al., 2020). Similar to the information and sensors provided in a location, this intelligent kind of technology is present in the design of homes for the elderly and educational settings (Abudaqa et al., 2021; El khatib, Mahmood, et al., 2023). Smart technology is a method that employs big data analysis, artificial intelligence, and machine learning to provide cognitive awareness to objects that were previously considered inanimate (Zhu et al., 2006). The ability to consistently produce evidence of a device's reliability is referred to as its trust factor in the context of computing technology. Zero trust indicates that there are no objectives made to ensure trust. It is crucial to describe the product trustworthiness element effectively and rationally.

1.1 Background

In terms of automating government services, the United Arab Emirates (UAE) leads the region. In 2001, it began delivering the eDirham, and in 2011 and 2013, it introduced the eGovernment and the smart Government, respectively (Zoppelletto et al., 2020) (M. T. Alshurideh et al., 2023). As part of the fourth industrial revolution, primarily driven by digitization and information technology, the shift to a digital government is now occurring (A. Aljumah et al., 2023; Gaytan et al., 2023; E. Khatib et al., 2021). The UAE has been recognized as one of the world's best countries in terms of digital government transformation, according to the World Bank's GovTech Maturity Index 2021, which examines the maturity levels of digital transformation and reliance on contemporary technology in government work in 198 countries.

1.2 Problem statement

According to our examination of the relevant literature, the majority of research to date have focused on implementing digital transformation and increasing trust factor (A. I. Aljumah, Nuseir, et al., 2022c; Khan et al., 2022). However, studies examining how companies can deliver digital trust for consumer for successful digital transformation and the effect of digital transformation on organization performance and business marketing. Consequently, the purpose of this study is to investigate and provide light on how trust factor affects the use of digital transformation and helps to promote digital change in the UAE.

1.3 Objective and Hypothesis

The primary purpose of this study is to explore how trust factor impact the application of digital transformation and promote the digital change in UAE.

The research hypothesis is stated as follows:

H1 Building digital trust have a positive influence on digital transformation of the organizations.

H2 Building digital trust have a negative influence on digital transformation of the organizations.

2. LITERATURE REVIEW

2.1 Digital Transformation Adoption in Businesses

Digital technology is the system, resources, and devices that help to store, manage, and create data. Information technology is an essential aspect of digital technology and refers to processing data and information. It is stated by (A. Aljumah et al., 2020; M. El Khatib et al., 2022) that consumer behavior is changing from the context of searching and information sharing to purchasing actual products. Therefore, to adapt, these companies must adopt digital technologies to assist customers by buying journeys (Al-Awamleh et al., 2022; Arshad et al., 2023; M. El Khatib, Zitar, et al., 2023). It is argued by (Al-Kassem et al., 2012; Aziz et al., 2023) that many businesses now have active social media account working to educate and inform customers about their services and products (AlDhaheri et al., 2023; M. El Khatib, Alzoubi, et al., 2023; Ghazal, Hasan, Ahmad, et al., 2023). It is the reason behind the changing perception of companies to accompany the brick-and-mortar business model with an e-commerce store to offer customers a more compelling and flexible shopping experience (R. S. Al-Maroof, Alahbabi, et al., 2022). Not only this, but many innovation-driven firms were using advanced technology like virtual reality (M. T. Alshurideh, Obeidat, Victoria, Alzoubi, et al., 2022; M. El Khatib, Al Qurashi, et al.,

2021). They augmented reality to engage and attract the target groups soundly and sustainedly (M. Alshurideh et al., 2023).

The business adopts digital technology to increase performance and improve profitability level. It is stated by (A. I. Aljumah, Nuseir, et al., 2022b; H. Alzoubi & Ahmed, 2019) that one of the most important benefits of technology is the limitless communication that extends the reach of firms beyond domestic boundaries and accesses a broader range of customers globally. It is even argued by (Al-Dmour et al., 2023; Mat Som & Kassem, 2013) that digital transformation is not an essential fact for modern businesses to automate the process but is also highly significant in managing competitive advantage at a large scale (M. T. Alshurideh et al., 2023; M. T. Nuseir et al., 2020). In addition, the constant evolvement of digital technology ensures fast production prices because machines are replacing humans and reducing the chances for repetitive tasks (I. Akour et al., 2021; M. T. Nuseir et al., 2021).

2.2 The effects of Digital transformation on the Business Marketing

Digital technology has brought significant changes in business marketing activities. Technology cannot only use to introduce new products but also helps to promote the products via a digital platform to reach a wider audience (H. M. Alzoubi, Alshurideh, Kurdi, et al., 2022). It is stated by (H. M. Alzoubi, Sahawneh, Alhamad, et al., 2022; M. El Khatib et al., 2020; Gulseven & Ahmed, 2022; M. T. Nuseir, 2020) that the Internet launch has allowed Google Company to bring innovation with the development of the Search Engine, G-mail, Google Drive, and many others (H. M. Alzoubi, Kurdi, Alshurideh, et al., 2022; M. El Khatib, Alnaqbi, et al., 2023). Businesses are making sound use of these sites, including social media, that act as primary distribution channels (R. S. Al-Maroof, Alhumaid, et al., 2021).

It is even stated by (H. M. Alzoubi et al., 2020; Blooshi et al., 2023; M. Nuseir & Elrefae, 2022) that digital technology has also made the production process far more accessible. The use of digital technology has improved the logistical process because of automation (M. Alshurideh, Almasaeid, El Khatib, Alzoubi, et al., 2022; M. M. El Khatib & Ahmed, 2020). For example, all the major activities like inventory updates, picking/tracking, payments, and invoicing save time and free humans from repetitive and tedious tasks. It is highlighted by (Abudaqa et al., 2022; A. I. Aljumah, Shahroor, et al., 2022; Lee, Wong, et al., 2023) that digital technology offers a simple, cheap, and efficient method of communication for businesses. It has provided frequent and fast communication and collaboration using applications like Google Drive, Ring Central, Slack, and Zoom (M. T. Alshurideh, Alquqa, Alzoubi, Al Kurdi, & Hamadneh, 2023; H. M. Alzoubi, Kurdi, Akour, et al., 2022; M. El Khatib, Beshwari, et al., 2023). This extension of communication has strengthened bonds with stakeholders and business partners (I. Akour et al., 2023; M. M. El Khatib et al., 2019).

Digital technology is provided benefits to customers to have frequent purchases (I. A. Akour et al., 2022; A. H. Al-Kassem et al., 2022). Before making any purchase, customers go through a deep analysis on the internet (Kassem & Martinez, 2022). It presents both challenges and opportunities for the business (I. Akour et al., 2022; M. El Khatib, Yaish, et al., 2021; M. T. Nuseir, Aljumah, & El-Refae, 2022). However, the process is frequent, but the negative reviews can spread very quickly and wreck the image of brands (Elkhatib, M., Al Hosani, A., Al Hosani, I., & Albuflasa, 2022) (Tariq, Alshurideh, Akour, & Al-Hawary, 2022). Overall, it provides a unique and compulsive way to manage customer relationships efficiently (Alhamad et al., 2021; Farrukh et al., 2023).

Other than this, (Alshawabkeh et al., 2021; Amiri et al., 2020; M. El Khatib et al., 2023) stated that digital technology sometimes creates resistance from workers because they feel uneasy regarding technology (H. Alzoubi et al., 2022; M. T. Nuseir, Aljumah, & El Refae, 2022a). They suffer from low productivity because employees may find it challenging to get used to the new system integration.

In addition, companies having sound technological systems may also be exposed to several threats (Tariq, Alshurideh, Akour, Al-Hawary, et al., 2022). For instance, it includes the risk of leaking customer information that hampers a firm's reputation. It is stated by (H. Alzoubi et al., 2020; M. El Khatib, Ahmed, et al., 2023; Hani Al-Kassem, 2021; Sakkthivel et al., 2022) that some cybercriminals may also work to the brake system and steal information that can be risky for firms,

and this requires a proper state for the incorporation of Smart technology. Not only this, but businesses also lose the competitive advantage if digital technology is not initiated effectively (M. El Khatib et al., 2022; Lee, Nawanir, et al., 2023)(M. T. Alshurideh, Alquqa, Alzoubi, Al Kurdi, & Alhamad, 2023). Contrary to this, efficient use of digital technology provides many benefits to a firm in the form of speedy production as machines replace humans, real-time working, good coordination, and a high level of collaboration (Amiri et al., 2020; M. T. Nuseir, 2021; Varma et al., 2023). Therefore, the fact cannot be ignored that what makes technology smart is the ability to work with new technological integrations and communication ability to have adaptive and automated functionality (M. Alzoubi et al., 2021; Mubeen et al., 2022).

2.3 Digital Transformation and Trust Factor

Trust factor with regards to the technological integration is very important to keep under consideration (H. M. Alzoubi, Ghazal, El khatib, et al., 2022; M. T. Nuseir & Aljumah, 2022).. Gaining clients' trust in a company's goal and guiding principles is crucial to any organization's success (A. Al-Kassem et al., 2013). Organizations put effort into increasing sales, but what if this increases the likelihood of alienating customers? (A. Al-Maroof et al., 2021; A. I. Aljumah, Nuseir, et al., 2022a; Ghazal, Hasan, Abdullah, et al., 2023). This is an issue that many business leaders encounter while pursuing digital transformation projects to integrate technology into all aspects of their business operations (H. M. Alzoubi et al., 2019; Nuseira & Aljumahb, 2020). Since the advent of digital technology, businesses have been demanding consumers' trust in new and more profound ways, such as by requesting their personal information and tracking their online activities through digital breadcrumbs (H. M. Alzoubi, In'airat, et al., 2022; M. El Khatib et al., 2021). Meanwhile, technology-related concerns such as security breaches, improper or illegal surveillance, abuse of personal data, the propagation of false news and disinformation, algorithmic bias (El khatib, Beshwari, et al., 2023; Louzi, Alzoubi, El Khatib, et al., 2022), and lack of transparency are frequently reported in the media (A. H. Al-Kassem, 2017; M. M. El Khatib et al., 2023; Louzi, Alzoubi, Alshurideh, et al., 2022). The subsequent mistrust among stakeholders-employees, investors, regulators, and customers-can cause irreparable harm to an organization's brand (Ahmed et al., 2022; R. S. Al-Maroof, Alnazzawi, et al., 2022). Moreover, it can undermine confidence in the corporate community's capacity to utilize technology responsibly (H. M. Alzoubi, Ahmed, et al., 2022; M. El Khatib, Khadim, et al., 2023; M. T. Nuseir, Aljumah, & El Refae, 2022b).

In addition, it is stated by that the implementation of a robot has so far increased trust issues because they feel fear of losing their job (M. El Khatib, Khayat, et al., 2023; M. T. Nuseir & Aljumah, 2020) (Nadzri et al., 2023). Industries are approaching artificial intelligence that allows more automatic working commands. In real-world AI, applications replace human daily life parameters with machine-centric (A. I. Aljumah et al., 2021b; Ghazal, Al-Dmour, et al., 2023). Other than this, the trust factor is also increased due to the safety level of the business success that needs a clear and smooth transition (M. T. Alshurideh, Alzoubi, Ghazal, et al., 2022; Ghazal, Hasan, Alzoubi, et al., 2023; Yasir et al., 2022). Still, the aspects related to security and losing data can be high, creating many trust issues that directly influence growth and development (Aityassine et al., 2022; H. Al-Kassem, 2014; Almasaeid et al., 2022).

On other hand, the tools and technology that drive digital transformation—whose irresponsible or immoral usage can undermine trust—can also support stakeholder trust-building and benefit society (M. Alshurideh, Alzoubi, Alshurideh, Kurdi, et al., 2022). Additionally, they can do more than prevent unfavorable events like data breaches by strengthening the four pillars of trust: transparency, ethics and responsibility, data privacy, and security (Ahmed & Nabeel Al Amiri, 2022; R. S. Al-Maroof, Alnazzawi, et al., 2021; M. T. Alshurideh, Alzoubi, El khatib, et al., 2022; H. M. Alzoubi, Alshurideh, Al Kurdi, et al., 2022; M. M. El Khatib & Ahmed, 2018). Digital tools and technologies have the potential to foster both transformation and trust.

3. METHODOLOGY

The study has been focused on UAE demography, and the individual of the age group, 20-30 years, will be asked for responses. In addition, males and females will be asked to fill out the questionnaire. The study is based on a UAEs individual; the

information is collected using a survey-based questionnaire. The questionnaire is designed to understand individuals' trust factors in using the digitalized platform and their openness to accept the technology as a tool for improving business as an entrepreneur or manager. The questionnaire is designed in a closed-end format with a few open-ended questions related to challenges and the potential solution they perceive in the "digital transformation of UAE" The questionnaires were dispersed in Google forms to the respondents, and a Sample set of 50 students will be asked for responses for further evaluation. The responses were filtered too, and inappropriate responses were excluded from further evaluation. The qualitative analysis explores the secondary data related to digital transformation in UAE. It shows how the different sectors have been working well with the application of digitalization. The questionnaire attached in the appendix can include the particulars of three selected variables: Digital Technology, Smart technology, and Trust Factors.
The Survey was conducted online. The Survey was designed on the Google forum and circulated among the primary audience to get their views on the selected topic. The Survey was very soundly designed, with simple language, and no jargon was used. The nature of the Survey was simple, concise, and coercive. The statements provided were simple and clear to get the main point.

4. RESULTS

4.1 Percentage Analysis

The percentage analysis scale is set on the following scale:
SA = Strongly Agree
A = Agree
N = Neutral
D = Disagree
SD = Strongly Disagree

Digital Transformations

Digital technology has made the marketing process far easier and frequent

SA	50%
A	30%
N	10%
D	10%
SD	10%

When it is asked that Digital technology has made the marketing process far more accessible and more frequent that 50% mark the SA scale, 30% marked to A scale, 10% drawn to N Scale, 10% marked to D scale, and the rest 100% marked to SD scale to the given statement.

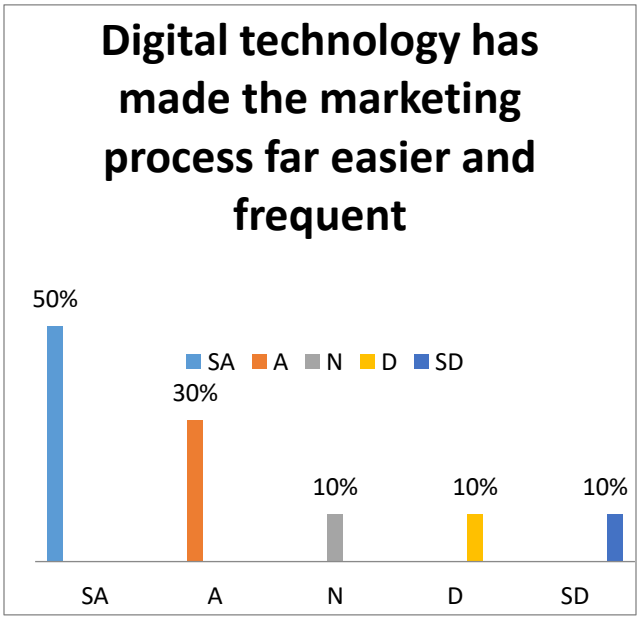

Figure (1)

Due to digitalization extensive of communication has strengthened bonds with stakeholders and business partners.

SA	40%
A	40%
N	10%
D	10%
SD	10%

Figure (2)

The above values indicated that 50% marked to SA scale, 40% drawn to the A scale, 10% marked to N Scale, 10% marked to D scale, and the rest 100% marked to SD scale to the given statement that due to digitalization extensive of communication has strengthened bonds with stakeholders and business partners.

Poor approach to technological integration is one of factor to the failure of digital technology integration

SA	50%
A	30%
N	10%
D	10%
SD	10%

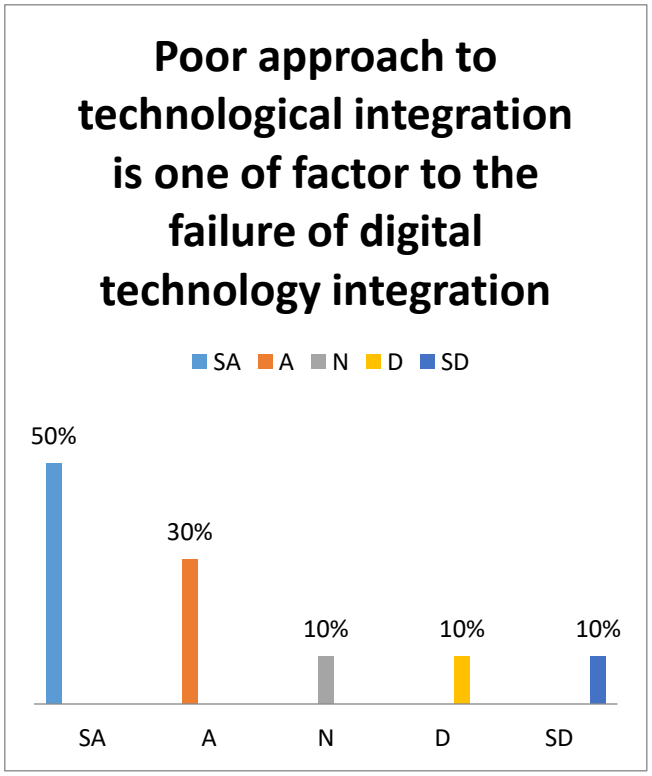

Figure (3)

The above values indicated that 40% marked to SA scale, 40% marked to A scale, 10% marked to N Scale, 10% marked to D scale, and rest 100% marked to SD scale to the given statement that poor approach to technological integration is one of factor to the failure of digital technology integration

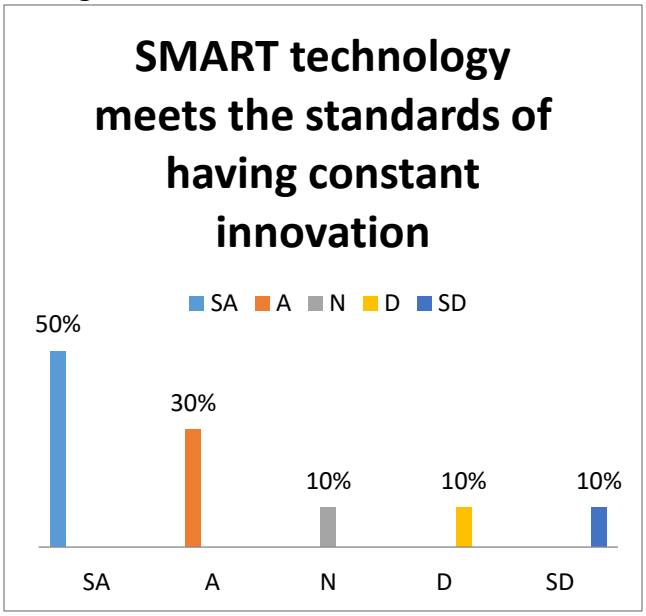

Figure (4)

SMART Technology

The constant transition in the industrial revolution required SMART technological solution

SA	50%
A	30%
N	10%
D	10%
SD	10%

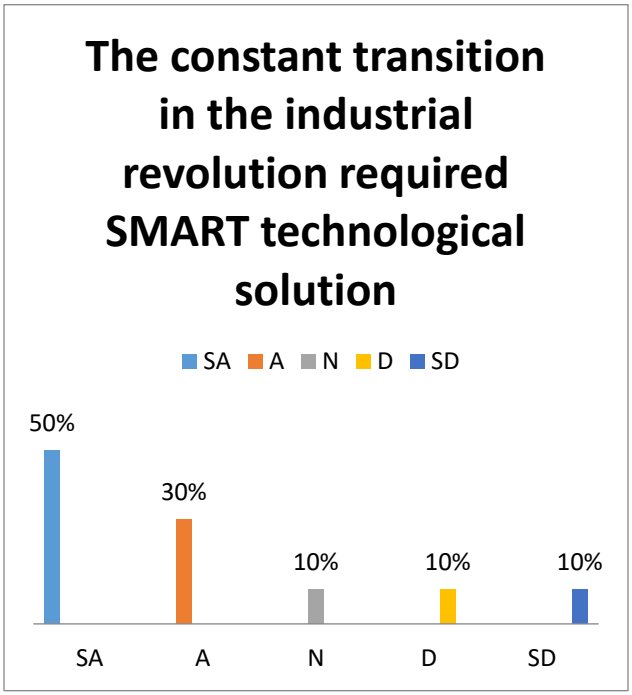

Figure (5)

The above values indicated that 40% mark to the SA scale, 40% drew to A scale, 10% marked to N Scale, 10% marked to D scale, and the rest 100% marked to SD scale to the given statement that the constant transition in the industrial revolution required SMART technological solution.

SMART technology meets the standards of having constant innovation

SA	50%
A	30%
N	10%
D	10%
SD	10%

The above values indicated that 40% marked to SA scale, 40% drawn to A scale, 10% drawn to N Scale, 10% drawn to D scale, and the rest 100% scored to SD scale to the given statement that the SMART technology meets the standards of having constant innovation

SMART technology makes the working process more effective and efficient

SA	40%
A	40%
N	5%
D	5%
SD	10%

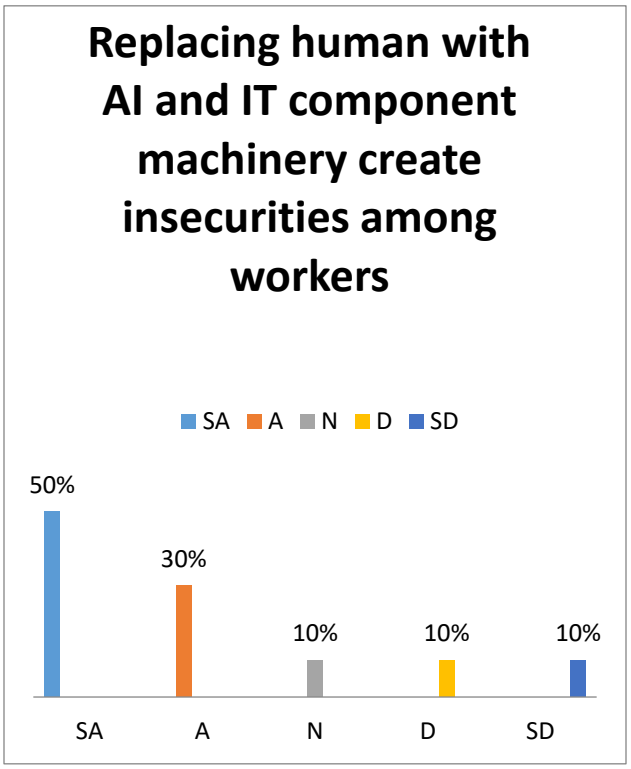

Figure (6)

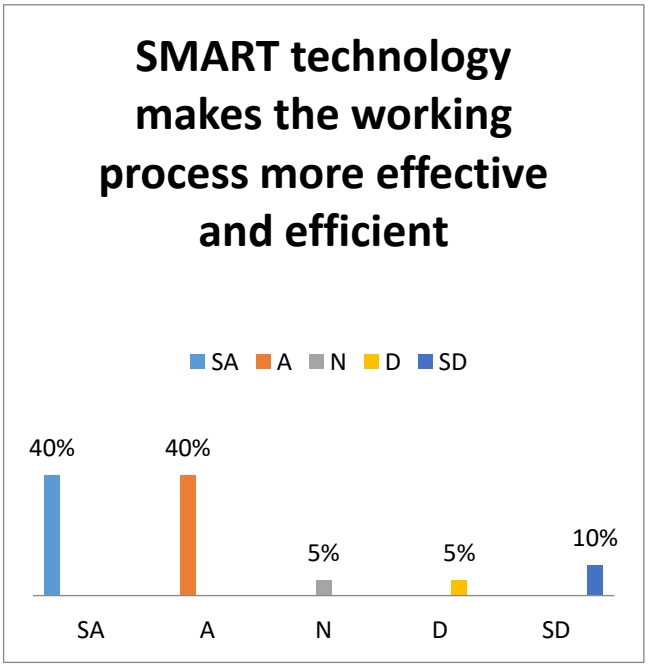

Figure (7)

The above values indicated that 40% marked to SA scale, 40% marked to A scale, 5% marked to N Scale, 5% marked to D scale, and rest 10% marked to SD scale to the given statement that the SMART technology makes the working process more effective and efficient

Trust Factors

The failure of digital technology implementation creates trust issues

SA	20%
A	20%
N	20%
D	20%
SD	20%

The above values indicated that 20% marked to SA scale, 20% drawn to a scale, 20% marked to N Scale, 20% marked to the D scale, and the rest 20% kept to the SD scale to the given statement that the failure of digital technology implementation creates trust issues

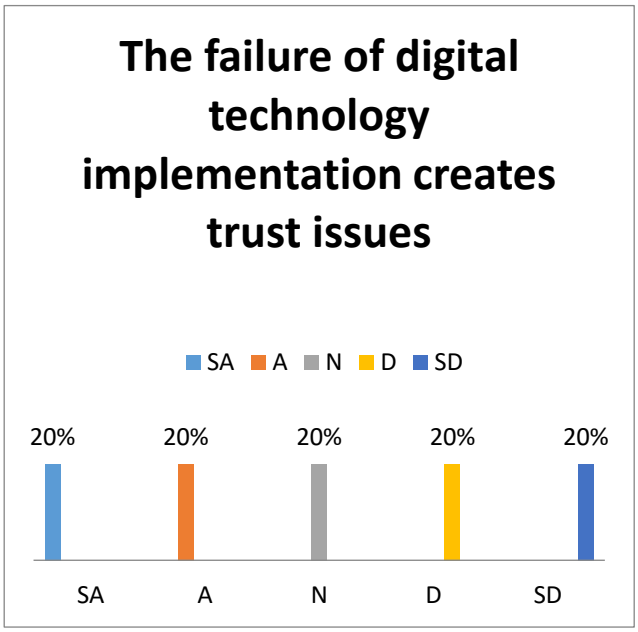

Figure (8)

Replacing human with AI and IT component machinery create insecurities among workers

SA	50%
A	30%
N	10%
D	10%
SD	10%

The above values indicated that 50% marked to SA scale, 30% drew to the A scale, 10% marked to N Scale, 10% marked to D scale, and the rest 100% marked to SD scale to the given statement that replacing human with AI and IT component machinery create insecurities among workers.

Use of certain application like Google Drive, Ring Central, Slack and Zoom has reduced the chances of miss-communication that eventually increases trust level

SA	30%
A	40%
N	10%
D	10%
SD	10%

The above values indicated that 30% were marked to the SA scale, 40% were drawn to the A scale, 10% were marked to N Scale, and 10% were kept to the D scale. The rest, 10%, scored on the SD scale

to the given statement that using a specific application like Google Drive, Ring Central, Slack, and Zoom has reduced the chances of miss-communication that eventually increases trust level.

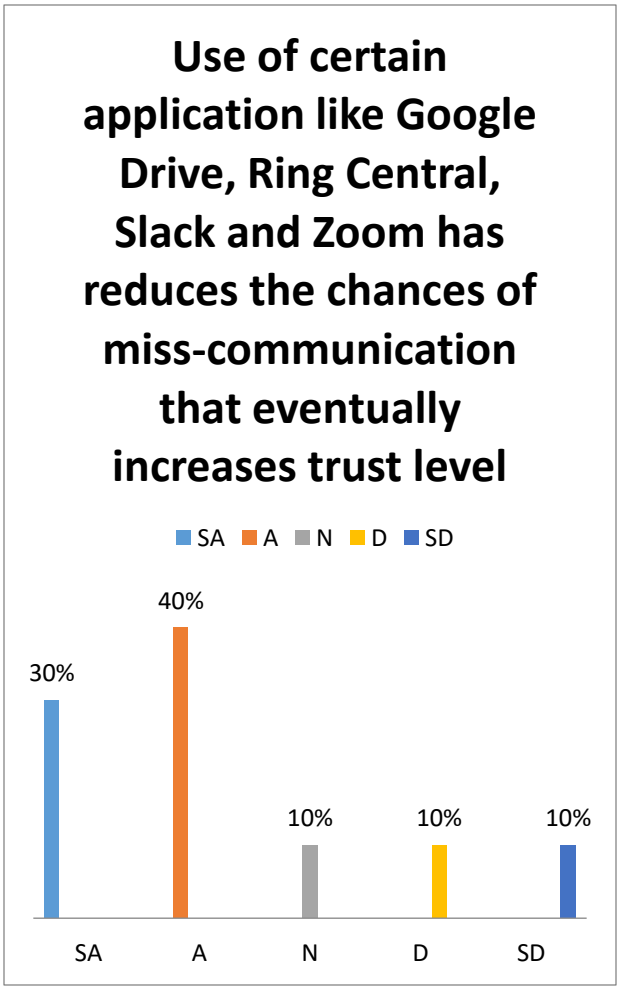

Figure (9)

5. ANALYSIS AND DISCUSSION

Digitalization has opened new doors for investment, growth, and development. In the context of digital transformation, businesses are flourishing at a large scale. This study, therefore, has highlighted the importance of digital transformation. In the industrial revolution 4.0, every sector of economic activities has been using digital applications to improve performance, achieve economies of scale, and have more scope in dispersed geographic markets. In this regard, UAE has been working with advancing digital solutions, too, by following a more innovation-driven approach to achieve good business scale, growth, and development. The study has explored the various factors which impact the application of digital transformation and promote digital change in the UAE. These factors include the lack of knowledge, lack of collaboration, poor approach to technological integration, lack of orientation, lack of people understanding, and improper execution knowledge.

The fact cannot be ignored that the 21st-century dawn has brought a technological revolution under which the business is still and keep on riding. The constant transition in the industrial revolution required SMART technical solutions to have effective and efficient work practices that are innovation driven in nature. In addition, using AI "Artificial Intelligence" and SMART technology offers a new phase to global innovation. The reason for this is that the process is frequently chaining the way we communicate, work and live.

Based on the entire findings, it can be stated that we are growing in a rapidly fast environment when inventions and trends are introducing every data. For example, as quoted, "From drones being used for security surveillance to Artificial Intelligence and robots being the talk of every town, technology has progressed now more than ever before. The 'future,' always prophesized, is not only here but also making swift headway". It is the reason that the tech industry is ruling with different innovative trends that includes cloud computing, Cyber security, technology in healthcare digital prototyping, Artificial intelligence, Blockchain, and digital assistance (A. I. Aljumah et al., 2021a). The constant development and advancement in technology offer a wide benefits array to multiple sectors. In this regard, the trend toward SMART technology has already become widespread while showing no abating sign. SMART technologies make the process efficient, save money, reduce time, ensure productivity, and provide security. This is helpful to firms to aver sustained competitive advantage benefit. Some cybercriminals may also work to the brake system and steal information that can be risky for the firm, and this requires a valid state for the incorporation of Smart technology. Not only this, but businesses also lose the competitive advantage if digital technology is not initiated effectively. Contrary to this, efficient use of digital technology provides many benefits to the firm in the form of speedy production as machines replace humans, real-time working, good coordination, and a high level of

collaboration.

From the overall findings, it is evaluated that digital technologies are essential because they allow firms to offer timely support to the customer's buying journey and ensure the integrated data system for business that helps in constant growth and development. Digital technology with the coordination of enterprise source planning tends to increase customer satisfaction at one end and ensures better and improved productivity at the other end. However, the right approach to digital technology is essential because it includes high installation costs, security issues, and employee resistance because of fear of losing jobs and presence. It is, therefore, suggested to the concerned authorities to make sound use of digital technologies with the appropriate intelligent technology integration to create a sound and sustained image in the market. In addition, a good focus on intelligent technology helps eliminate trust issues.

6. CONCLUSION

Enterprise source planning in conjunction with digital technology tends to promote customer happiness on the one hand while ensuring better and increased efficiency on the other. The proper use of digital technology is essential, as it comes with high installation costs, security concerns, and employee reluctance due to worry about losing their jobs and visibility. To develop a solid and lasting image in the market, it is advised that the concerned authorities make wise use of digital technologies with the proper innovative technology integration.

Additionally, a strong emphasis on intelligent technology aids in removing trust problems. The technology enables databases, sensors, and wireless access to collaborate in sensing, providing, and adapting to the user's environmental context. Like the information and sensors provided in a location, this intelligent kind of technology is present in the design of homes for the elderly and educational settings. Smart technology is a method that employs big data analysis, artificial intelligence, and machine learning to provide cognitive awareness to objects that were previously considered inanimate. The ability to consistently produce evidence of a device's reliability is referred to as its trust factor in the context of computing technology.

- *Study limitations*

The study was limited to quantitative analysis. A quantitative approach was used to explain the relationship between the selected variables. In addition to this, due to time limitation sample size was restricted to 50 participants. Along with this, the only trust factor is analyzed in this research to know about the impact of digital transformation and smart technology on the trust factor. Again, the reason behind selecting 1 factor is that research was time bound.

- *Future research recommendation*

In the future, research can be conducted by approaching mixed methods. Both qualitative and quantitative methodologies will be used to analyze selected issues more deeply. Besides this, research will also shed light on digital technology tools to review their impact on business performance and profitability.

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Questionnaire

Particular	SA	A	N	D	SD
Digital Transformations					
Digital technology has made the marketing process far easier and frequent					
Due to digitalization extensive of communication has strengthened bonds with stakeholders and business partners.					
Lack of knowledge and collaboration is factor that impacts on the digital transformation					
Poor approach to technological integration is one of factor to the failure of digital technology integration					
Lack of orientation reduces the chances for successful exaction of digital technology					
Lack of people understanding and improper execution knowledge is not good for business to have positive influence of digital technology					
SMART Technology					
The constant transition in the industrial revolution required SMART technological solution					
SMART technology meets the standards of having constant innovation					
SMART technology makes the working process					

more effective and efficient					
The use of SMART technology helps businesses to sustain competitive advantage					
The use of SMART technologies makes the process efficient, save money, reduces time, ensures productivity, and provides security					
Trust Factors					
The failure of digital technology implementation creates trust issues					
Replacing human with AI and IT component machinery create insecurities among workers					
Use of certain application like Google Drive, Ring Central, Slack and Zoom has reduced the chances of miss-communication that eventually increases trust level					