

Digital platforms and organizational learning in the era of business analytics: a conceptual review and integrative framework

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Abstract. Digital platforms and business analytics are fundamentally reshaping how organizations acquire, distribute, interpret, and retain knowledge; however, few studies have systematically examined how digital platform capabilities map onto specific dimensions of organizational learning. This paper addresses this gap through a conceptual literature synthesis that integrates scholarship on digital platforms, business analytics, and organizational learning theory. Drawing on Huber's four-process model of organizational learning—knowledge acquisition, information distribution, information interpretation, and organizational memory—as well as March's exploration–exploitation framework, this study develops an integrative conceptual framework comprising four propositions linking digital platform and analytics capabilities to each learning dimension. The framework identifies reinforcing feedback loops through which enhanced learning drives deeper analytics adoption and digital platform utilization. Theoretical implications for updating organizational learning theory in the digital age are discussed, alongside practical implications for financial institutions pursuing digital transformation. Future research directions include empirical validation through firm-level surveys, industry-specific case studies, and longitudinal investigations of digital learning evolution.

Keywords: digital platforms, business analytics, organizational learning, knowledge management, digital transformation

1. Introduction

The proliferation of digital platforms—including cloud computing infrastructures, Artificial Intelligence (AI) tools, and advanced data analytics systems—has profoundly altered the competitive landscape across industries [1, 2]. Organizations now operate within ecosystems where data flows at unprecedented velocity, where algorithmic decision-making supplements human judgment, and where platform-mediated interactions create novel pathways for knowledge exchange [3, 4]. These developments have elevated business analytics from a peripheral support function to a strategic capability central to organizational survival and growth [5, 6].

Concurrently, organizational learning—the processes through which organizations acquire, process, store, and apply knowledge—has long been recognized as a fundamental driver of competitive advantage [7, 8]. The seminal work of Huber [7] conceptualized organizational learning as comprising four interrelated processes:

knowledge acquisition, information distribution, information interpretation, and organizational memory. March [9] further enriched the field by articulating the tension between exploration of new possibilities and exploitation of existing competencies, a duality that has become increasingly salient in digitally mediated environments.

Despite the extensive and growing bodies of literature on digital transformation [2, 10] and organizational learning [8, 11], remarkably few studies have provided an integrative framework that systematically maps how digital platform capabilities reshape each dimension of organizational learning. Most existing research treats digital technologies and learning processes in parallel rather than explicating the specific mechanisms through which platforms and analytics reconfigure knowledge acquisition, distribution, interpretation, and retention. This fragmentation limits both theoretical understanding and practical guidance for managers navigating digital transformation.

The purpose of this paper is to address this gap by developing a conceptual framework that maps digital platform capabilities and business analytics functions to Huber's [7] four organizational learning processes. Through a systematic synthesis of literature spanning information systems, strategic management, and organizational theory, this study formulates four propositions that articulate the specific pathways through which digital platforms enhance organizational learning. The framework further identifies reinforcing feedback loops whereby improved learning outcomes drive deeper analytics adoption, creating a virtuous cycle of organizational intelligence.

This paper is particularly relevant to the fintech and business analytics domains, where firms must continuously learn from massive, real-time data streams while simultaneously exploring novel financial products and business models [12]. By bridging the information systems and organizational learning literatures, this conceptual review offers both theoretical contributions and actionable implications for practitioners in financial services and beyond.

The remainder of the paper is organized as follows. Section 2 reviews the relevant literature on digital platforms, business analytics, organizational learning theory, and the current state of research connecting digital technologies to learning processes. Section 3 presents the integrative framework, developing four propositions that link digital capabilities to specific learning dimensions and describing the feedback mechanisms that create reinforcing cycles between digital platform adoption and organizational learning. Section 4 discusses implications for financial institutions, digital transformation strategy, and organizational learning theory. Section 5 concludes with a summary of contributions, limitations, and future research directions.

2. Literature review

2.1. Digital platforms in business

Digital platforms have emerged as foundational architectures that mediate interactions among multiple groups of users, enabling value creation through network effects, data aggregation, and modular design [3, 13]. The literature distinguishes among several platform types: transaction platforms that facilitate exchanges between buyers and sellers (e.g., payment systems, e-commerce marketplaces); innovation platforms that provide technological foundations upon which third parties develop complementary products and services; and data platforms that aggregate, process, and distribute information across organizational boundaries [4].

Key characteristics of digital platforms include scalability, which allows rapid expansion without proportional cost increases; network effects, whereby the platform's value increases as more participants join; and data-driven insights, which emerge from the continuous collection and analysis of user interactions [14].

In financial services, digital platforms have transformed operations ranging from lending and insurance underwriting to wealth management and regulatory compliance [12]. Fintech firms, in particular, have leveraged platform architectures to disrupt traditional banking models, creating ecosystems that integrate payments, credit scoring, and investment management within unified digital environments.

The organizational implications of digital platforms extend beyond efficiency gains. Platforms reshape organizational boundaries, enabling firms to access external knowledge pools, collaborate with ecosystem partners, and reconfigure their resource bases in response to environmental changes [1]. These capabilities suggest deep connections to organizational learning processes, yet the specific mechanisms through which platform adoption enhances learning remain undertheorized.

2.2. Business analytics and decision-making

Business analytics encompasses the techniques, technologies, systems, and practices for continuous exploration and investigation of past business performance to gain insight and drive business planning [5, 15]. The analytics literature commonly categorizes capabilities along a spectrum: descriptive analytics, which summarize historical data to understand what has happened; predictive analytics, which employ statistical models and machine learning to forecast future outcomes; and prescriptive analytics, which recommend optimal courses of action based on predictive models [16].

The analytics value chain describes the transformation from raw data to actionable knowledge. Data is first collected from diverse sources—transactional systems, social media, sensors, and external databases—then cleaned, integrated, and stored in data warehouses or data lakes. Analytical models are subsequently applied to extract patterns, which are interpreted and translated into organizational decisions [15]. This progression from data to knowledge mirrors aspects of organizational learning theory, particularly the processes of information interpretation and knowledge acquisition described by Huber [7].

Analytics capabilities have been identified as a significant source of competitive advantage. Mikalef et al. [6] demonstrated that big data analytics capabilities, comprising tangible resources (data, technology), human skills, and intangible assets (data-driven culture, organizational learning orientation), positively influence firm performance through dynamic capabilities. Davenport and Harris [17] argued that organizations competing on analytics achieve superior outcomes not through any single application but through enterprise-wide deployment of quantitative decision-making. For financial institutions, analytics capabilities are particularly consequential, underpinning credit risk assessment, fraud detection, algorithmic trading, and customer relationship management.

2.3. Organizational learning theory

Organizational learning has been a central construct in management and organization studies for over three decades. Huber's [7] foundational framework identified four constructs integral to organizational learning. Knowledge acquisition refers to the processes by which organizations obtain knowledge, including congenital learning, experiential learning, vicarious learning, grafting, and environmental scanning. Information distribution involves sharing information from different sources across organizational units, thereby creating opportunities for new understanding. Information interpretation is the process through which distributed information is given commonly understood meanings. Organizational memory encompasses the mechanisms by which knowledge is stored for future use, including both individual and institutional repositories.

March [9] introduced a complementary perspective by articulating the tension between exploration—the search for new knowledge through experimentation, variation, and risk-taking—and exploitation—the refinement and application of existing knowledge for efficiency and reliability. March argued that adaptive

organizations must balance these dual imperatives, as excessive exploitation leads to competency traps while excessive exploration dissipates resources without capturing returns. The exploration–exploitation framework has become a cornerstone of organizational learning theory and has been widely applied to studies of innovation, strategy, and organizational adaptation [18].

The concept of ambidextrous learning extends March's framework by proposing that organizations can simultaneously pursue exploration and exploitation through structural, contextual, or temporal mechanisms [19]. In digital contexts, ambidexterity is particularly relevant: organizations must exploit current data analytics capabilities for operational efficiency while exploring emerging technologies—such as AI, blockchain, and Internet of Things (IoT) platforms—to develop new competitive advantages [10]. Argote and Miron-Spektor [8] further advanced the field by proposing that organizational experience interacts with context to create knowledge, with context comprising both active elements (members, tools, tasks) and latent elements (culture, structure) that shape learning processes.

Taken together, these theoretical perspectives provide a rich foundation for understanding organizational learning as a multi-dimensional phenomenon. However, as the following subsection discusses, the application of these theories to the specific context of digital platforms and business analytics remains nascent, creating an opportunity for integrative theorizing that connects established learning frameworks with emerging digital realities.

2.4. Connecting digital technologies and learning: current state

A growing body of research has begun to examine the intersection of digital technologies and organizational learning. Studies on IT-enabled learning have demonstrated that information systems can facilitate knowledge sharing across organizational boundaries [20], enhance organizational memory through knowledge management systems [21], and support learning from experience through performance feedback mechanisms [8]. More recently, scholars have examined how artificial intelligence and machine learning reshape organizational knowledge creation processes [22], and how digital transformation initiatives reconfigure learning routines within incumbent firms [10].

However, significant gaps persist. First, existing studies tend to focus on individual technologies (e.g., enterprise resource planning systems, social media platforms) rather than examining digital platforms as integrated ecosystems that simultaneously affect multiple learning dimensions. Second, few studies have explicitly mapped digital platform capabilities onto the specific processes identified in Huber's [7] framework, leaving the field without a systematic understanding of how platforms reshape knowledge acquisition, information distribution, information interpretation, and organizational memory in tandem. Third, the role of business analytics as a mediating mechanism between digital platforms and organizational learning outcomes remains largely unexplored. The integrative framework proposed in this paper seeks to address these gaps.

3. Integrative framework

This section develops an integrative conceptual framework that systematically links digital platform capabilities and business analytics functions to the four organizational learning processes identified by Huber [7]. Each subsection examines one learning dimension, articulates the mechanisms through which digital technologies enhance that dimension, and formulates a corresponding proposition.

3.1. Digital platforms and knowledge acquisition

Knowledge acquisition is the process by which organizations obtain new knowledge from external and internal sources [7]. Traditionally, organizations acquired knowledge through direct experience, vicarious learning from competitors, grafting of new members, and environmental scanning. Digital platforms fundamentally expand the scope, speed, and granularity of each of these subprocesses.

First, big data analytics enable real-time knowledge acquisition from markets, customers, and competitors at scales previously unimaginable. Financial institutions, for instance, can monitor transaction patterns across millions of accounts simultaneously, detecting emerging market trends or customer behavioral shifts within hours rather than weeks [15]. Second, AI-powered tools expand the capacity for environmental scanning by automating the monitoring of news feeds, regulatory announcements, social media sentiment, and competitive intelligence databases [23]. Third, platform ecosystems facilitate cross-boundary knowledge sourcing: open banking APIs allow fintech firms to access data from multiple financial institutions, while innovation platforms enable firms to absorb knowledge from external developers and partners [12].

These mechanisms suggest that digital platforms do not merely accelerate existing knowledge acquisition processes but qualitatively transform them by enabling organizations to acquire knowledge from previously inaccessible sources, at greater speed, and with finer granularity.

Proposition 1: Digital platform capabilities positively enhance the breadth and speed of organizational knowledge acquisition by expanding the scope of environmental scanning, enabling real-time data capture, and facilitating cross-boundary knowledge sourcing.

3.2. Digital platforms and information distribution

Information distribution—the process of sharing information across organizational units—is critical because knowledge held by individual units often has broader organizational value when combined with knowledge from other sources [7]. Information silos, hierarchical communication barriers, and geographic dispersion have historically constrained intra-organizational information distribution.

Digital platforms address these constraints through multiple mechanisms. Cloud-based collaboration tools (e.g., enterprise social networks, shared workspaces, unified communication systems) reduce information silos by enabling asynchronous and synchronous knowledge exchange across departments and geographies [24]. Internal digital platforms—such as corporate wikis, intranet portals, and integrated workflow systems—create shared digital spaces where employees from different functional areas can contribute, access, and build upon collective knowledge [25]. In financial services, integrated risk management platforms distribute risk-relevant information from front-office trading desks to compliance units and senior management in real time, enhancing organizational responsiveness to emerging threats.

Furthermore, recommender algorithms embedded within enterprise knowledge management systems can proactively match information holders with information seekers, addressing the challenge identified by Huber [7] of ensuring that units possessing relevant knowledge can find each other quickly.

Proposition 2: Digital platform adoption improves the efficiency and reach of intra-organizational information distribution by reducing information silos, enabling cross-departmental knowledge sharing, and proactively connecting information holders with information seekers.

3.3. Business analytics and information interpretation

Information interpretation is the process through which distributed information is given commonly understood meanings within the organization [7]. Interpretation is inherently a sense-making activity, influenced by cognitive frames, organizational routines, and the degree of ambiguity present in the information itself [26].

Traditional interpretation processes are susceptible to cognitive biases, including confirmation bias, anchoring, and overconfidence, which can distort organizational understanding of environmental signals.

Advanced business analytics capabilities offer mechanisms to improve information interpretation. Predictive analytics enhance sense-making by identifying patterns in complex, high-dimensional data that human analysts may overlook, thereby surfacing latent relationships and trends [16]. Prescriptive analytics go further by recommending specific courses of action based on probabilistic models, reducing the ambiguity inherent in complex decision environments. AI-driven natural language processing tools can synthesize qualitative information—from customer reviews, analyst reports, and regulatory documents—into structured insights that support more consistent interpretation across organizational units [23].

Moreover, analytics dashboards and visualization tools create shared representational formats that align interpretive frames across departments, reducing the likelihood that different units will reach conflicting conclusions from the same underlying data. In banking, for example, unified analytics platforms ensure that credit, market, and operational risk assessments draw on consistent data and methodologies, promoting interpretive convergence.

Proposition 3: Advanced business analytics capabilities improve the accuracy and consistency of organizational information interpretation by reducing cognitive biases, surfacing latent data patterns, and creating shared representational formats that align interpretive frames across organizational units.

3.4. Digital infrastructure and organizational memory

Organizational memory refers to the stored knowledge that can be brought to bear on present decisions [7, 21]. Organizational memory resides in multiple repositories: individuals' memories, organizational routines and procedures, physical artifacts, and increasingly, digital systems. The efficacy of organizational memory depends not only on storage capacity but also on retrieval efficiency—the ability to locate and access relevant stored knowledge when needed.

Digital infrastructure investments dramatically enhance both dimensions of organizational memory. Cloud storage and knowledge management systems serve as externalized memory repositories with virtually unlimited capacity, enabling organizations to retain vast archives of documents, transaction records, communications, and analytical models [20]. Machine learning models themselves constitute a form of encoded organizational experience: trained on historical data, these models embed patterns of past organizational learning in their parameters, enabling the organization to apply accumulated knowledge to new situations without requiring explicit human recall [22].

Additionally, enterprise search engines and AI-powered retrieval systems address the critical challenge of memory retrieval efficiency. Natural language search across organizational knowledge bases allows employees to locate relevant past experiences, documented decisions, and analytical precedents rapidly, overcoming the problem of knowledge buried in inaccessible archives. In financial institutions, regulatory compliance systems that archive and retrieve past audit findings, regulatory correspondence, and remediation actions exemplify how digital infrastructure strengthens institutional memory.

Proposition 4: Digital infrastructure investment strengthens organizational memory capacity and retrieval efficiency by providing scalable externalized storage, encoding organizational experience in machine learning models, and enabling AI-powered knowledge retrieval.

3.5. The complete framework

The four propositions articulated above are integrated within a unified conceptual framework. The framework can be visualized as a matrix mapping two categories of digital capabilities—digital platforms and business

analytics—onto Huber's [7] four organizational learning processes (see Figure 1). The vertical axis represents the learning processes: knowledge acquisition, information distribution, information interpretation, and organizational memory. The horizontal axis represents the digital capability categories. Each cell identifies the specific mechanisms through which digital capabilities enhance the corresponding learning process.

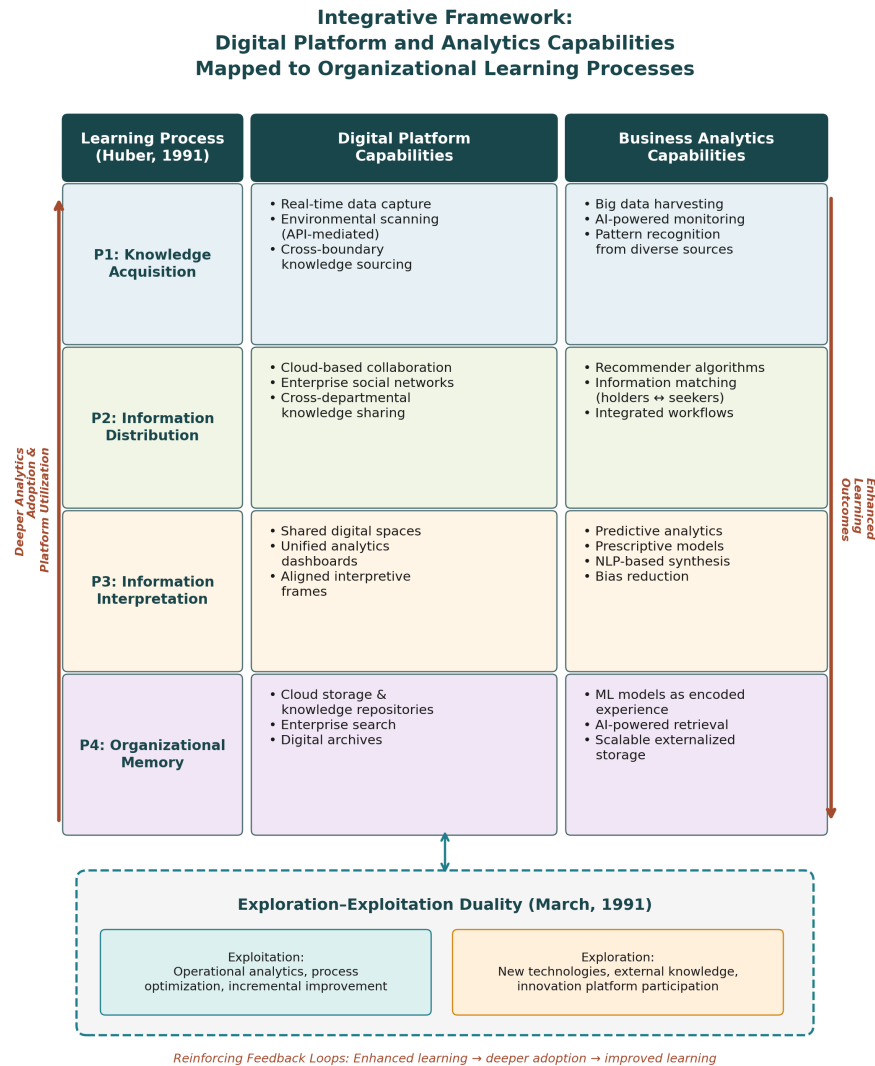


Figure 1. Integrative framework: digital platform and analytics capabilities mapped to organizational learning processes

Critically, the framework identifies reinforcing feedback loops that create a virtuous cycle of digital learning. Enhanced organizational learning—enabled by digital platforms and analytics—generates deeper organizational knowledge, which in turn improves the quality of data inputs, the sophistication of analytical models, and the effectiveness of platform-mediated interactions. For example, improved information interpretation (Proposition 3) feeds back into more refined knowledge acquisition strategies (Proposition 1), as organizations develop better understanding of which environmental signals are worth monitoring. Similarly, strengthened organizational memory (Proposition 4) supports more effective information distribution (Proposition 2) by ensuring that relevant historical knowledge is accessible to inform current decisions.

The framework also accommodates March's [9] exploration–exploitation duality. Digital platforms simultaneously support exploitative learning—through operational analytics, process optimization, and incremental improvement of existing products—and exploratory learning—through experimentation with new technologies, access to diverse external knowledge, and innovation platform participation. Organizations that effectively leverage digital platforms for both modes of learning achieve what the literature terms digital ambidexterity [19], a capability increasingly essential for sustained competitive advantage in rapidly evolving digital environments.

4. Implications for fintech and business practice

4.1. Implications for financial institutions

The integrative framework offers actionable guidance for financial institutions seeking to leverage digital platforms and analytics for organizational learning. Banks, insurance companies, and fintech firms can map their existing digital investments against the framework to identify underserved learning dimensions. For instance, a bank that has invested heavily in data warehousing (organizational memory) and customer analytics (knowledge acquisition) may discover underinvestment in cross-departmental information distribution platforms, suggesting a need for enterprise collaboration tools.

The framework also illuminates how specific fintech applications serve dual learning functions. AI-driven credit risk assessment models exemplify exploitative learning: they refine existing knowledge about borrower default patterns to optimize lending decisions. Conversely, blockchain exploration initiatives represent exploratory learning: they require organizations to acquire fundamentally new knowledge about distributed ledger technology, smart contracts, and decentralized finance. Fintech firms that cultivate digital ambidexterity—simultaneously optimizing current analytics capabilities while exploring emerging technologies—are better positioned for long-term adaptability [12]. Similarly, Regulatory Technology (RegTech) solutions enhance both information interpretation and organizational memory by automating compliance monitoring and maintaining comprehensive regulatory archives.

Insurance companies, too, can benefit from applying the framework. The adoption of telematics platforms for usage-based insurance exemplifies how digital platforms transform knowledge acquisition by providing granular, real-time driving behavior data. Machine learning models trained on claims history strengthen organizational memory, while integrated underwriting platforms improve information distribution across actuarial, claims, and marketing departments. The framework thus provides a diagnostic tool for financial institutions to assess and strengthen their organizational learning capabilities in a structured manner.

4.2. Implications for digital transformation strategy

The framework suggests that effective digital transformation strategies should be sequenced according to organizational learning priorities rather than driven solely by technological availability. Organizations at early stages of digital maturity may benefit from prioritizing digital platforms that enhance knowledge acquisition and information distribution—for example, cloud-based collaboration tools and external data integration platforms—before investing in advanced analytics for information interpretation. This sequencing ensures that the informational infrastructure necessary for analytics-driven interpretation is in place before sophisticated analytical tools are deployed.

The framework further cautions against a "technology-push" approach to digital transformation that prioritizes platform deployment without corresponding investment in learning infrastructure. Digital platforms generate value only when organizations possess the absorptive capacity—the ability to recognize, assimilate,

and apply new external knowledge—to exploit them [27]. Organizations must therefore invest simultaneously in human capital development, data literacy programs, and cultural change initiatives that foster a learning-oriented organizational climate. Without such complementary investments, digital platforms risk becoming expensive repositories of unutilized data rather than engines of organizational learning and strategic renewal.

4.3. Theoretical implications

This paper contributes to organizational learning theory by updating Huber's [7] framework for the digital age. While Huber's four-process model remains conceptually robust, the mechanisms underlying each process have been fundamentally transformed by digital technologies. Knowledge acquisition now encompasses algorithmic data harvesting and API-mediated knowledge sourcing alongside traditional experiential and vicarious learning. Information distribution operates through digital architectures that transcend hierarchical and geographic boundaries. Information interpretation is increasingly augmented—and in some cases automated—by machine learning and AI. Organizational memory extends far beyond individual recollections and physical archives to include cloud-based data lakes and parametric machine learning models.

The paper also bridges the information systems and management literatures, which have often operated in parallel. By anchoring the framework in established organizational learning theory while incorporating insights from digital platform and analytics research, this study demonstrates how cross-disciplinary integration can yield richer theoretical understanding. The propositions advanced here can serve as a foundation for future empirical research that tests and refines the specific mechanisms linking digital capabilities to learning outcomes.

5. Conclusion and future research

This paper has developed an integrative conceptual framework that maps digital platform capabilities and business analytics functions onto Huber's [7] four organizational learning processes. Four propositions were advanced: digital platforms enhance knowledge acquisition by expanding the scope and speed of environmental scanning (Proposition 1); digital platforms improve information distribution by reducing silos and enabling cross-departmental sharing (Proposition 2); business analytics capabilities improve information interpretation by reducing cognitive biases and aligning interpretive frames (Proposition 3); and digital infrastructure investment strengthens organizational memory through scalable storage and AI-powered retrieval (Proposition 4). The framework further identifies reinforcing feedback loops and accommodates the exploration–exploitation duality central to March's [9] organizational learning theory.

The study has several limitations inherent to its conceptual nature. First, the propositions require empirical validation through quantitative and qualitative research. Second, the framework does not explicitly model moderating variables—such as organizational size, industry context, regulatory environment, or digital maturity level—that may affect the strength of the relationships proposed. Third, while the framework draws on established theoretical constructs, the rapid pace of technological change means that new digital capabilities (e.g., generative AI, quantum computing) may introduce additional mechanisms not captured in the current model.

Future research should pursue several directions. Quantitative studies employing firm-level survey data and structural equation modeling could test the propositions and estimate effect sizes. Industry-specific case studies in banking, insurance, and fintech startups would enrich the framework with contextual detail and reveal sector-specific mechanisms. Longitudinal research tracking how organizational learning processes co-evolve with digital platform adoption over time would address the dynamic nature of the phenomena and

capture the feedback loops identified in the framework. Finally, comparative studies across countries with different digital infrastructure maturity and regulatory environments would test the generalizability of the framework beyond the contexts implicitly assumed in existing literature.

Cross-industry comparative studies would also be valuable, examining whether the mechanisms proposed in the framework operate differently in financial services relative to manufacturing, healthcare, or technology sectors. Such comparisons would reveal the extent to which the framework is generalizable versus context-dependent. Additionally, research examining the role of organizational culture and leadership in moderating the relationship between digital platform adoption and learning outcomes would address an important boundary condition not fully elaborated in the current framework.

In conclusion, as digital platforms and business analytics become ubiquitous features of the organizational landscape, understanding how these technologies reshape organizational learning is both a pressing theoretical challenge and a practical imperative. The integrative framework proposed in this paper offers a structured foundation for advancing this understanding.

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