Special Issue:

The Future of Digital Transformation in Business Processes

Guest Editor Mirjana Radović-Marković

This special issue has been curated to highlight recent progress and emerging directions in the field of informatics, showcasing innovative research across a wide range of computer science disciplines. It serves as a forum for examining both theoretical frameworks and practical applications, encouraging collaboration and the exchange of knowledge.

The first paper, **Relationship Between Creative Destruction, Technology, and Digital Entrepreneurship: Case from China, Japan, and Bangladesh** (by Mirjana Radović-Marković) discusses how digital technologies have unleashed a wave of creative destruction, reshaping industries and institutions by dismantling traditional routines and structures. This disruption, while challenging for established organizations, opens fertile ground for innovation and entrepreneurship. The analysis emphasizes that understanding the historical context of technological evolution is crucial for navigating present-day transformations and anticipating future developments. Digital entrepreneurship is presented as a driving force in this cycle, leveraging disruptive technologies to innovate, redefine markets, and stimulate economic growth. Ultimately, the author highlights the dynamic interplay between technology, creative destruction, and entrepreneurial activity as the foundation of an adaptable and competitive global economy.

Paper titled **Digital Transformation Effectiveness in Select Vietnamese Cities: A Hybrid Approach Combining Probability and SIWEC Methods** (by *Do Duc Trung, Branislav Dudić, Tran Van Dua, Hoang Xuan Thinh, and Nguyen Hoai Son*) describes the transformative impact of digital technologies in improving governance, accelerating economic development, and enhancing overall societal well-being. Focusing on 20 Vietnamese cities, the research evaluates digital transformation progress through eight key indices spanning awareness, infrastructure, human capital, and cybersecurity. Employing the SIWEC method to assess the relative importance of each criterion and the Probability method to rank performance, the study reveals a strong alignment between subjective and objective evaluation approaches. The integrated methodology produced city rankings that correlate closely with results from other established models, reinforcing the reliability of the assessment. Ultimately, the findings emphasize the effectiveness of data-driven evaluation frameworks in guiding and measuring digital transformation efforts at the local level.

The third paper, **Analysis of the Impact of Digital Orientation on the Profitability of Small and Medium-sized Enterprises (**by *Lekić Nemanja, Borjana Mirjanić, Srdjan Redžepagić, Jelena Vapa Tankosić, Bojan Vapa, Radulović Dejan, and Radulović Sofija*) presents that a digital transformation plays a pivotal role in enhancing the performance of small and medium-sized enterprises (SMEs), especially when approached through a strategic lens. This study analyzes five key dimensions of digital orientation—strategic planning, tech investment, budget decisions, agility, and training—and finds that SMEs embracing these elements tend to report higher profitability. Through data from 740 SME respondents, the research confirms a strong link between digital maturity and sustainable growth, highlighting the value of integrating digital tools with workforce development and long-term business strategy.

The fourth paper, titled **Managing Creditworthiness in the Digital Economy: A Theoretical Framework for a Hybrid and Explainable Model (**by *Čavlin, Miroslav; Pešić, Mirko; and Pešić, Sanja***)** addresses the limitations of conventional credit analysis in the digital era, emphasizing how retrospective financial models fall short of contemporary market demands. At the same time, modern digital approaches, though advanced, often lack transparency and raise ethical concerns. To address this, the author introduces a hybrid credit assessment model that integrates explainable AI, real-time data analysis, and visual dashboards. The research shows that this approach enhances speed, accuracy, and adaptability, offering both theoretical and practical benefits, especially for sectors outside the mainstream financial system.

The fifth paper, **The Future of Digital Transformation in Business Processes: Analyzing Online Banking Usage and Client Satisfaction in Serbia** (by *Lukić Nikolić, Jelena; Dudić, Branislav; Lazarević, Snežana, Beňová, Eleonóra and Carić, Biljana*) investigates how online banking services are used in Serbia, focusing on user habits, service preferences, satisfaction levels, and demographic variations. Based on a survey of 196 users, the study finds that online banking is widely adopted, with core services like bill payment, fund transfers, and balance checks used most frequently. Clients cite speed, convenience, and ease of monitoring transactions as the main benefits driving usage. Overall satisfaction with online banking is high, and statistical analysis shows no significant differences in satisfaction across gender, age, education level, or duration of use, suggesting a uniformly positive experience across demographic groups.

The excellence of this special issue owes much to the authors, whose scientific achievements significantly elevate its value. Equally vital, however, is the work of our reviewers, whose thoughtful critiques and detailed suggestions have been instrumental in upholding the rigor and integrity of every accepted paper. Each submission underwent a meticulous double-blind peer review process to ensure the highest scholarly standards.

This volume showcases pioneering advances in informatics, capturing a vibrant spectrum of research across various domains of computer science. The featured studies reflect the evolving nature of the discipline and the critical role of interdisciplinary approaches. We deeply appreciate the dedication of our contributors, whose research enriches the field, as well as our reviewers, whose expertise guarantees the academic excellence of this issue. Together, these contributions form a compelling portrait of the latest innovations and offer meaningful insights to both scholars and industry professionals.

Prof. dr. Mirjana Radović-Marković is a renowned economist and scientist, celebrated for her work in digital entrepreneurship, globalization, education and women's economic empowerment. A distinguished professor in China and fellow of numerous international academies (more than ten), she has published 31 books and over 310 scholarly papers. She is also the founder and Editor-in-Chief of three international academic journals, amplifying innovation and research across borders.