Marketing 5.0 Strategy with Superior Customer Value to Achieve Firm Performance Through Competitive Advantage at PT Bank Central Asia Tbk Medan Branch

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ABSTRACT

With the fast pace of technological progress and growing competition in the banking industry, it is essential for businesses to adopt new and creative marketing strategies to improve their performance.This study looks at how Marketing 5.0 and Superior Customer Value influence Firm Performance, with a specific focus on how Competitive Advantage plays a mediating role at PT Bank Central Asia (BCA) Tbk, Medan Branch.The research uses a quantitative approach, collecting primary data through structured questionnaires from a carefully selected group of 102 customers.The data and model are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).The results show that both Marketing 5.0 and Superior Customer Value have a positive and statistically significant effect on Competitive Advantage and Firm Performance.Moreover, Competitive Advantage has a strong positive impact on Firm Performance and acts as a key mediator between the factors (Marketing 5.0 and Superior Customer Value) and the overall business outcomes.The analysis also shows that Marketing 5.0 is the main factor driving Firm Performance, while Superior Customer Value is the most important element in creating Competitive Advantage.

Keywords: Marketing 5.0, Superior Customer Value, Competitive Advantage, Firm Performance.

INTRODUCTION

Background of the Study

The rise of Industry 5.0 has significantly transformed the global business environment, compelling organizations to combine advanced technologies like Artificial Intelligence (AI), Big Data analytics, and the Internet of Things (IoT) with a strong focus on human-centered approaches (Ghobakhloo et al., 2022).In the fast-paced and uncertain banking industry, digital transformation is no longer just an operational tool but a key strategy for success.To adapt to this change, financial institutions must adopt new marketing methods, particularly Marketing 5.0.This approach blends technological capabilities with personalized, emotionally intelligent customer experiences to achieve long-term business results (Kotler & Keller, 2016).

A key factor in surviving this intensely competitive digital age is the creation of Superior Customer Value. This idea goes beyond just good service, aiming to offer smooth, comprehensive, and meaningful experiences across various digital platforms, such as mobile banking apps (Lemon & Verhoef, 2016).Although creating superior customer value is believed to boost performance, strategic management research shows that having technology and value creation alone does not guarantee organizational success.Instead, these elements must be combined to form a strong Competitive Advantage—characterized by being unique, hard to copy, and not easily replaced (Porter, 1985).

Even though there is a clear connection between digital marketing innovations and corporate success, there is still a major gap in current research. Most studies look at the direct link between digitization and financial results, often missing the complex ways marketing strategies affect business performance (Muhammadin et al., 2017).

Additionally, research on Marketing 5.0 in developing countries—especially how it connects with human-focused customer value and its overall impact on banking performance—remains limited.

To address these gaps in both theory and practice, this study examines the relationships between Marketing 5.0 Strategy, Superior Customer Value, Competitive Advantage, and Firm Performance. Set against the backdrop of PT Bank Central Asia (BCA) Tbk in Medan—one of Indonesia's major financial institutions undergoing major digital change—this paper presents a new conceptual model.It places Competitive Advantage as a crucial bridge between strategic marketing efforts and long-term performance outcomes such as sales growth, customer retention, and profitability.Ultimately, this research contributes to the academic discussion on Industry 5.0 and provides practical guidance for banking leaders managing digital transformation initiatives.

Research Objectives

This study comprehensively aims to evaluate and analyze the structural model delineating the direct and indirect effects of Marketing 5.0 Strategy and Superior Customer Value on Firm Performance, positioning Competitive Advantage as a vital mediating variable at PT Bank Central Asia Tbk in Medan. More specifically, the overarching research objectives are synthesized into three primary focuses:

1. **Direct Effects Analysis of Antecedents:** To evaluate the direct impact of Marketing 5.0 Strategy and Superior Customer Value on both Competitive Advantage and Firm Performance.

2. **Direct Effect Analysis of the Mediator:** To determine the direct influence of Competitive Advantage in optimizing overarching Firm Performance outcomes.

3. **Mediation Mechanism Analysis:** To examine the structural capacity of Competitive Advantage to serve as a mediating construct that bridges the causal relationships between the independent antecedents (Marketing 5.0 Strategy and Superior Customer Value) and Firm Performance.

LITERATURE REVIEW

Marketing 5.0 Strategy

The rapid evolution of digital technology has catalyzed a strategic shift toward Marketing 5.0, a paradigm that synthesizes advanced technological capabilities—such as Artificial Intelligence (AI), Big Data, and the Internet of Things (IoT)—with human-centric principles to enrich the customer journey (Kotler, Kartajaya, & Setiawan, 2021). Within the banking sector, this strategy is operationalized through digital innovations like mobile banking platforms, AI-driven chatbots, and analytics-based personalization, which directly respond to contemporary consumer behaviors. Underpinned by five core dimensions—Data-Driven, Predictive, Contextual, Augmented, and Agile marketing—the execution of Marketing 5.0 transcends mere technological adoption. Instead, it strategically aligns digital infrastructure with inherent customer needs, serving as a critical driver for establishing a sustainable competitive advantage and accelerating overarching firm performance.

Superior Customer Value

In today's hypercompetitive business landscape, merely offering quality products is insufficient; organizations must actively cultivate superior customer value. According to Kotler and Keller (2016), customer value represents the evaluative difference between the total anticipated benefits and the cumulative costs incurred by the consumer. *Superior Customer Value* is realized when a firm's value proposition significantly outperforms its competitors through a combination of product excellence, seamless service accessibility, and a holistic user experience. Within the banking sector, this is operationalized through transactional efficiency, robust digital security, and highly personalized financial solutions. Drawing on the framework by Tjiptono and Diana (2020), superior customer value is constructed across four core dimensions: *Emotional Value* (feelings of security and trust), *Social Value* (enhancement of social status), *Quality/Performance Value* (service reliability), and *Price/Value for Money* (economic utility). Strategically synergizing these dimensions not only fosters profound customer satisfaction and loyalty but also serves as a critical catalyst for securing a sustainable competitive advantage and driving long-term firm performance.

Competitive Advantage

In today's hypercompetitive business landscape, cultivating a competitive advantage is a strategic imperative for organizational resilience and long-term viability. Grounded in Porter's (1985) theoretical framework, competitive advantage is defined as a firm's capacity to deliver a uniquely superior value proposition that is fundamentally inimitable by rivals. Within the banking sector, this capability is actualized through the strategic synergy of digital ecosystem innovations, robust transactional security, and a precise comprehension of consumer needs. Conceptually, this construct is underpinned by three core dimensions: *Cost Advantage* (structural cost efficiency), *Differentiation Advantage* (unique product/service characteristics), and *Market Advantage* (market share dominance and brand equity). Ultimately, the human-centric integration of cutting-edge technologies not only establishes strategic differentiation but also serves as a vital catalyst for sustaining customer loyalty and continuously elevating overarching firm performance.

Firm Performance

Firm performance serves as a comprehensive reflection of an organization's overall health and its efficacy in achieving predetermined internal and external objectives (Lin et al., 2008; Kafetzopoulos et al., 2019; Nandakumar et al., 2009). While traditional assessments predominantly relied on financial metrics such as profitability, sales, and asset utilization (Grant et al., 1988; Wulandari, 2013), contemporary literature emphasizes a multidimensional approach. This holistic evaluation integrates critical non-financial indicators, including customer satisfaction, employee morale, product quality, and corporate reputation (Rosli & Sidek, 2013). Ultimately, firm performance is a vital construct that encapsulates both the operational and financial trajectories of a business, delineating its developmental progress and strategic success in a competitive landscape (Saleksa & Firmansyah, 2014; Safriani & Utomo, 2020; Nguyen et al., 2022)

Hypothesis Development

The link between Marketing 5.0 strategy variables and organizational performance.

The Marketing 5.0 approach focuses on using data to create personalized interactions and deep emotional connections with today's consumers.By combining advanced digital tools with genuine human services, businesses can offer customized experiences that match individual customer needs.This combination not only helps build lasting brand loyalty but also creates a unique market position that is hard for competitors to copy (Adhnan Bagus & Faisyah Fahira, 2024; Sukmawati et al., 2024).As a result, successfully applying Marketing 5.0 strategies can lead to a strong and lasting competitive advantage.Therefore, this study suggests the following hypothesis:

H1: Marketing 5.0 strategy has a positive and significant effect on competitive advantage.

The connection between superior customer value and organizational performance

Kotler and Keller (2016) suggest that superior customer value refers to an organization's ability to provide benefits that greatly exceed the costs customers pay. When customers feel they get more value from a product or service, they tend to be more satisfied, loyal, and trusting of the brand.This value is often shown through high-quality service, easy access, secure transactions, and meeting customer needs effectively.Tjiptono and Diana (2020) also point out that companies that create exceptional customer value tend to keep customers longer and grow their business sustainably.In the banking sector, when customers see added value, it helps improve the bank's overall performance.Therefore, superior customer value is a key factor that positively influences company performance.Thus, this study proposes the following hypothesis:

H2: Superior customer value has a positive and significant effect on competitive advantage.

The relationship between Marketing 5.0 strategy and competitive advantage

According to Kotler, Kartajaya, and Setiawan (2021), Marketing 5.0 uses technologies like AI and big data to better understand consumer needs and offer highly personalized experiences. This integration helps companies develop unique service offerings that change traditional market structures. From a strategic management angle, Porter (1985) identifies creating unique, hard-to-copy value as the key to gaining a lasting competitive edge. In today's banking industry, implementing innovative, data-driven digital services is a main way to improve institutional competitiveness. Thus, a well-planned Marketing 5.0 strategy plays a key role in achieving a strong market position. Based on these ideas, it is proposed that:

H3: Marketing 5.0 strategy has a positive and significant impact on competitive advantage.

The connection between superior customer value and competitive advantage

Kotler and Keller (2016) argue that superior customer value reflects an organization's ability to deliver benefits that significantly exceed the costs consumers pay. This value is often achieved through better service, easier access, strong security, comfort, and a better customer experience than competitors. When customers see more value, they tend to feel more satisfied, trust the brand more, and stay loyal. Following Porter's (1985) theory on competitive strategy, firms that create unique, hard-to-copy value gain a lasting competitive advantage. In the banking sector, being able to offer excellent value to customers enhances the company's image, strengthens customer relationships, and improves service differentiation. Thus, a strong perception of superior customer value is a key driver that strengthens the company's competitive position. Therefore, this study suggests the following hypothesis:

H4: Superior customer value has a positive and significant effect on competitive advantage.

The link between competitive advantage and firm performance

Competitive advantage is a key factor in helping organizations perform better in fast-changing markets. Companies that develop unique strengths through innovation, quality, superior service, or cost efficiency are better able to keep customers and increase profits. Studies show that competitive advantage improves operational efficiency and sales growth (Prasetyo & Yuliana, 2021).Also, firms with strong cost leadership or differentiation strategies tend to have more stable and long-term results (Nuvriasari et al., 2024), largely because of higher customer satisfaction and long-term brand loyalty (Wahyuni & Hakim, 2022). Therefore, competitive advantage is a major factor in achieving strategic goals. Thus, this study proposes the following hypothesis:

H5: Competitive advantage has a positive and significant effect on firm performance.

The link between Marketing 5.0 strategy and company performance through competitive advantage

According to Kotler, Kartajaya, and Setiawan (2021), Marketing 5.0 combines digital technologies with human-centered methods to improve customer experiences, service quality, and value-driven innovation. This integration helps create a strong, hard-to-copy competitive advantage through superior services. Based on Porter's (1985) theory, having a strong competitive advantage helps improve firm performance by increasing efficiency, customer retention, and market position. Therefore, the Marketing 5.0 framework both directly and indirectly improves overall organizational effectiveness by using competitive advantage as an intermediary. Based on these theoretical links, it is proposed that:

H6: Competitive advantage significantly mediates the effect of Marketing 5.0 strategy on firm performance.

The link between superior customer value and firm performance through competitive advantage

Kotler and Keller (2016) suggest that superior customer value reflects an organization's ability to deliver real benefits that are much more than the cost incurred by consumers. This value is made possible through quality service, smooth transactions, strong security, convenience, and a much better customer experience than competitors. When consumers feel they get more value, they tend to be more satisfied and loyal to the brand. This dynamic serves as a key factor in gaining competitive advantage, allowing the company to develop unique, hard-to-copy service offerings. According to Porter's (1985) strategic framework, a company that has a strong competitive advantage is best positioned to increase its market share, keep customers longer, and achieve better performance. Thus, superior customer value not only directly affects firm performance but also enhances it through competitive advantage as an intermediary. In the end, higher customer-perceived value strengthens a firm's competitive edge, which in turn drives better overall performance. Hence, the following hypothesis is proposed:

H7: Competitive advantage significantly mediates the relationship between superior customer value and firm performance.

Conceptual Framework of Study

The conceptual framework of this study presents an integrated approach that combines Porter's industry competition analysis (Five Forces) with modern marketing concepts—specifically Marketing 5.0 and superior customer value—to explain how sustainable competitive advantage can be achieved. Therefore, the research model is conceptualized as follows:

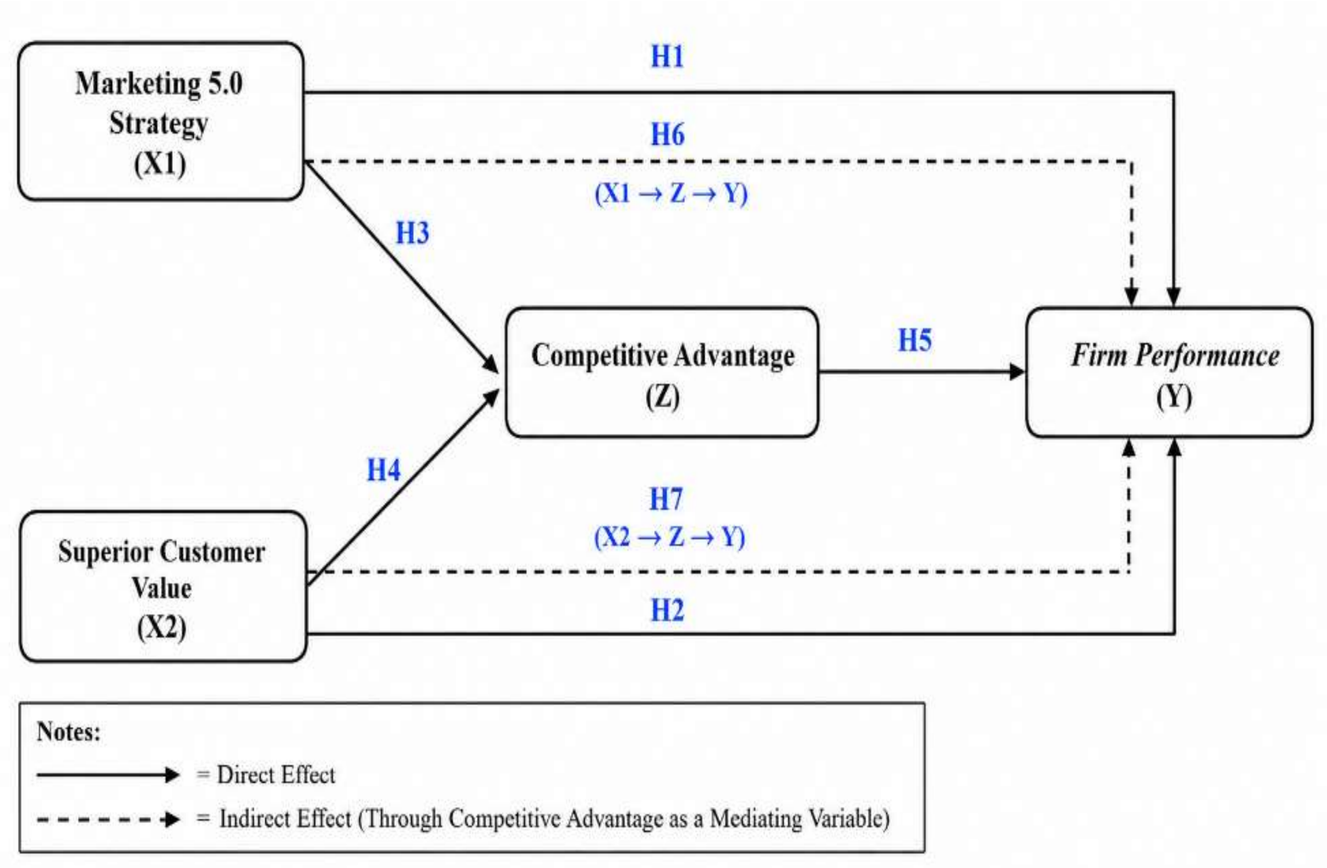

Figure 1. Conceptual Framework

RESEARCH METHODOLOGY

Research Design and Sampling

This study uses a quantitative approach with a cross-sectional survey. The focus was on customers of PT Bank Central Asia Tbk at the Medan Branch. A purposive sampling method was used to choose 102 participants. This ensured that the participants had enough experience with BCA's digital banking services to give meaningful feedback.

The determination of the sample size followed the guidelines proposed by Hair et al. (2012), which state that the minimum sample size should be 5 to 10 times the number of indicators used to measure the latent variables.

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With the research model utilizing a total of 20 indicators, the sample size of 102 respondents fulfills this requirement (exceeding the minimum multiplier of 5) and is highly adequate for Partial Least Squares Structural Equation Modeling (PLS-SEM) due to the method's robust capabilities for predictive modeling with complex mediation frameworks even at moderate sample sizes.

Data Collection and Measurement

The primary data was collected through structured questionnaires. All questions were measured using a 5-point Likert scale, which helped to capture the respondents' views on the different factors being studied. The measurement items were adapted from established literature to ensure construct validity. The measurement model consisted of a total of 20 indicators distributed across the four constructs:

- **Marketing 5.0 Strategy (X1):** Measured using 10 indicators (X1.1 – X1.10) encompassing personalization, data-driven decision-making, and customer experience, adapted from the foundational framework by **Kotler, Kartajaya, and Setiawan (2021)**.

- **Superior Customer Value (X2):** Measured using 4 indicators (X2.1 – X2.4) focusing on customer satisfaction, emotional value, and service quality, adapted from **Tjiptono and Diana (2020)** and **Lemon and Verhoef (2016)**.

- **Competitive Advantage (Z):** Measured using 3 indicators (Z1 – Z3) evaluating service differentiation and uniqueness, adapted from the strategic positioning concepts by **Porter (1985)**.

- **Firm Performance (Y):** Measured using 3 indicators (Y1 – Y3) assessing operational outcomes and sustainable growth, adapted from **Nandakumar et al. (2009)** and **Nguyen et al. (2022)**.

A demographic analysis showed that most of the participants had a Bachelor’s degree (S1), making up 69.6% of the sample. This suggests that the respondents were well-educated and capable of critically evaluating digital banking platforms.

Table 1. Respondent Characteristics

Characteristics	**Category**	**Frequency (Persons)**	**Percentage (%)**
Gender	Male	58	56.9
	Female	44	43.1
Age	20–30 Years	35	34.3
	31–40 Years	29	28.4
	41–50 Years	23	22.5
	> 50 Years	15	14.8
Highest Education	High School (SMA/SMK)	21	20.6
	Diploma (D3)	14	13.7
	Bachelor's Degree (S1)	52	51.0
	Master's Degree (S2)	15	14.7
Tenure as Customer	< 2 Years	18	17.6
	2–5 Years	37	36.3
	6–10 Years	29	28.4
	> 10 Years	18	17.7

Source: Output of Data Analysis (2026)

Data Analysis

The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with Smart-

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PLS 3.0 software. This method is effective for making predictions and examining complex relationships between variables. The process had two main stages: evaluating the Outer Measurement Model (to check validity and reliability) and the Inner Structural Model (to test the hypotheses).

Results

Measurement Model Evaluation (Outer Model)

To ensure that the research tools were valid and reliable, several measures were examined. Discriminant validity was confirmed, as each indicator showed higher loading values on its intended construct than on any other variable. For instance, all 10 indicators for Marketing 5.0 loaded most heavily on the Marketing 5.0 construct, establishing strong discriminant validity.

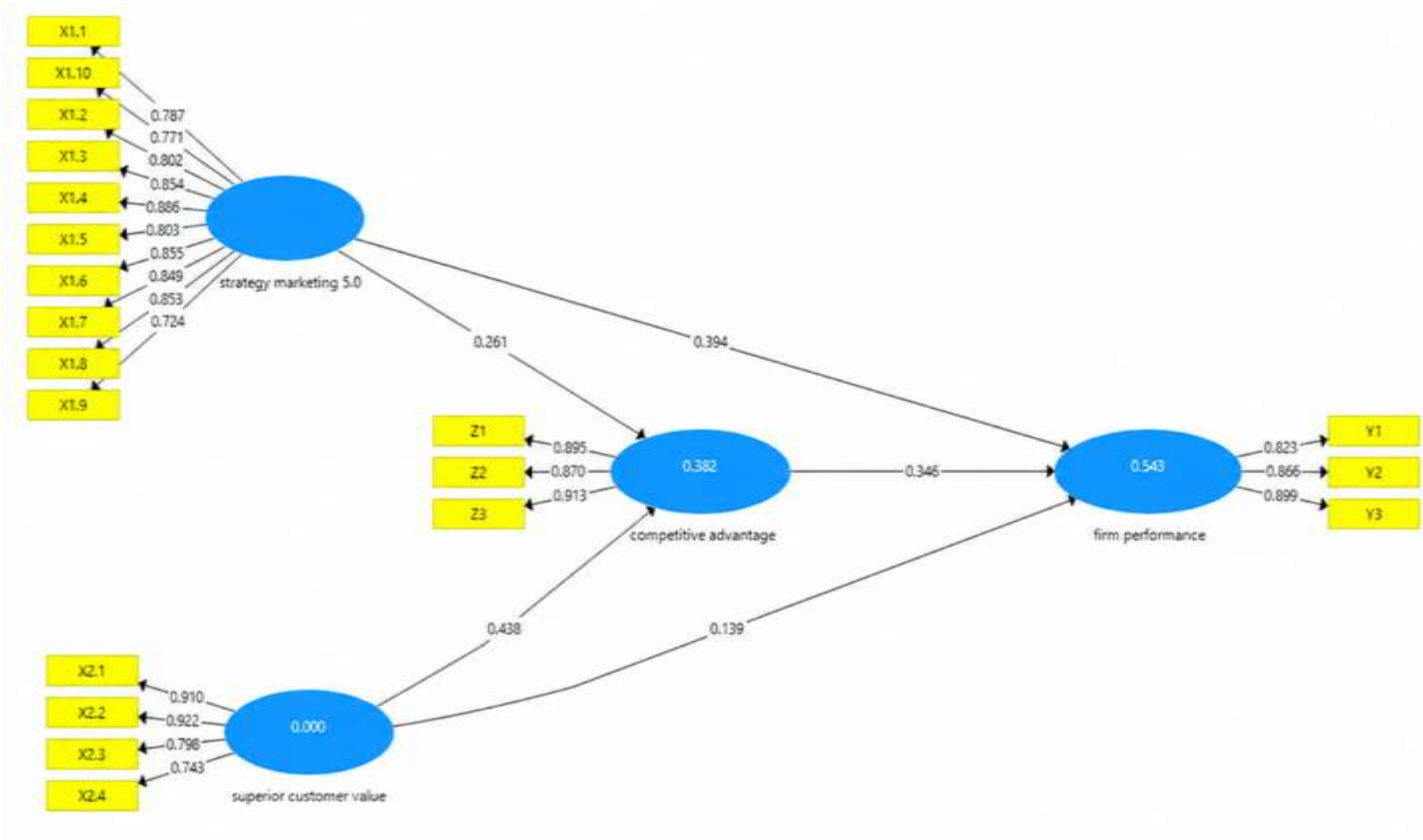

Figure 2. Diagram of Discriminant Validity

The Average Variance Extracted (AVE) for all constructs comfortably exceeded the recommended threshold of 0.50, establishing strong convergent validity.

Table 2. Average Variance Extracted (AVE)

	(AVE)
Firm Performance	0,757
Competitive Advantages	0,797
Marketing 5.0 Strategy	0,671
superior customer value	0,717

Source: Output of Data Analysis (2026)

Furthermore, internal consistency was achieved, with Composite and Cronbach’s Alpha Reliability scores consistently surpassing the acceptable minimum of 0.70, as demonstrated in table below:

Table 3. Composite Reliability and Cronbach's Alpha

	Composite Reliability	Cronbach's Alpha
Firm Performance	0,903	0,840
Competitive Advantages	0,922	0,873
Marketing 5.0 Strategy	0,953	0,945
superior customer value	0,909	0,881

Source: Output of Data Analysis (2026)

After satisfying the criteria of the measurement model (outer model), the subsequent step involves evaluating the structural model (inner model). This section will explain the goodness-of-fit assessment. Based on the data processing, the obtained R-Square values are as follows:

Table 4. R-Square and Adjusted R Square

	R Square	Adjusted R Square
Firm Performance	0,543	0,529
Competitive Advantages	0,382	0,370

Source: Output of Data Analysis (2026)

The results from the coefficient of determination (Adjusted R2) analysis show that the Adjusted R2 value for firm performance is 0.529. This means that 52.9% of the changes in firm performance can be explained by the Marketing 5.0 strategy, superior customer value, and competitive advantage. The remaining 47.1% of the variation is due to other factors that are not included in the research model. Additionally, the Adjusted R2 for competitive advantage is 0.370, which indicates that 37.0% of the variation in competitive advantage is explained by the Marketing 5.0 strategy and superior customer value. The rest, 67.0%, is influenced by external factors not considered in this study. Therefore, the research model effectively explains the relationships among the variables under investigation.

Effect Size (F^2)

The F^2 effect size is a statistical tool used to assess the influence of an exogenous factor on an endogenous outcome. Researchers can determine whether a particular exogenous variable has a meaningful effect on the endogenous construct by observing how the F2 value changes when that variable is removed from the model (Juliandi, 2018).

Table 5. F-Square

	Firm Performance	**Compatitive Advantage**	**Marketing 5.0 Strategy**	**Superior Customer Value**
Firm Performance				
Competitive Advantage	0,162			
Marketing 5.0 Strategy	0,225	0,079		
Superior Customer Value	0,025	0,223		

Source: Output of Data Analysis (2026)

The effect size (F^2) analysis reveals varying degrees of impact among the constructs. Regarding firm performance, both Marketing 5.0 strategy (F^2 = 0.225) and competitive advantage (F^2= 0.162) exert medium effects, whereas superior customer value (F^2= 0.025) exhibits a small effect. Conversely, in predicting competitive advantage, superior customer value demonstrates a medium effect (F^2= 0.223), while the Marketing 5.0 strategy shows a small effect (F^2= 0.079). In conclusion, Marketing 5.0 and competitive advantage serve as critical drivers of firm performance, whereas superior customer value primarily functions to bolster the firm's competitive edge.

Structural Model Evaluation (Inner Model) and Hypothesis Testing

The inner model was evaluated by examining the path coefficients (β), T-statistics, and P-values derived from the bootstrapping procedure in SmartPLS to test the seven hypotheses.

Table 6. T-Statistics dan P-Values to Test Direct Effect

	Original Sample	T-Statistic (O/STDEV)	P Values
Competitive Advantages -> Firm Performance	0,346	4,408	0,000
Marketing 5.0 Strategy -> Firm Performance	0,484	7,266	0,000
Marketing 5.0 Strategy -> Competitive Advantage	0,261	2,329	0,020
superior customer value -> Firm Performance	0,291	4,186	0,000
superior customer value -> Competitive Advantages	0,438	4,067	0,000

Source: Output of Data Analysis (2026)

Direct Effects:

- **H1 (Marketing 5.0 → Firm Performance):** The analysis yielded a path coefficient of 0.484, a T-statistic of 7.266, and a P-value of 0.000. Since $T > 1.96$ and $P < 0.05$, H1 is supported. Marketing 5.0 emerged as the most dominant variable directly influencing Firm Performance.
- **H2 (SCV →Firm Performance):** The relationship showed a coefficient of 0.291, T-statistic of 4.186, and P-value of 0.000, supporting H2.
- **H3 (Marketing 5.0 →Competitive Advantage):** This path demonstrated a coefficient of 0.261, T-statistic of 2.329, and P-value of 0.020, supporting H3.
- **H4 (SCV →Competitive Advantage):** The analysis yielded a coefficient of 0.438, T-statistic of 4.067, and P-value of 0.000, supporting H4. SCV is the most dominant driver of Competitive Advantage.
- **H5 (Competitive Advantage →Firm Performance):** The coefficient was 0.346, with a T-statistic of 4.408 and a P-value of 0.000, supporting H5.

Table 8. Indirect Effect Testing

	Original Sample	T Statistic (O/STDEV)	P Values
Strategy marketing 5.0 -> Competitive Advantage -> Firm Performance	0,179	2,912	0,006
superior customer value -> Competitive Advantage -> Firm Performance	0,152	2,717	0,007

Source: Output of Data Analysis (2026)

- **Indirect (Mediation) Effects:**

- **H6 (Marketing 5.0 → Competitive Advantage → Firm Performance):** The specific indirect effect analysis revealed a coefficient of 0.179, a T-statistic of 2.912, and a P-value of 0.006. This indicates that Competitive Advantage successfully mediates the relationship between Marketing 5.0 and Firm Performance, supporting H6.

- **H7 (SCV → Competitive Advantage → Firm Performance):** The indirect path coefficient was 0.152, with a T-statistic of 2.717 and a P-value of 0.007. This confirms that Competitive Advantage significantly mediates the impact of Superior Customer Value on Firm Performance, supporting H7.

DISCUSSION

The results of this study provide strong evidence supporting the effectiveness of Marketing 5.0 in the traditional banking industry as it moves towards a digital future. The significant direct influence of Marketing 5.0 on company performance (H1) shows that combining data analytics and artificial intelligence with banking services is not just an improvement in operations, but a key factor in business success. The support for H2 and H4 further emphasizes the critical role of Superior Customer Value.In an environment where digital banks compete intensely by offering low interest rates, creating emotional and practical value becomes a key factor in keeping customers and standing out in the market.The data confirms that SCV is the most important factor for a company's Competitive Advantage.

Importantly, the mediation analysis (H6 and H7) reveals the underlying mechanisms that contribute to banking success. The use of technology-focused marketing strategies and the delivery of superior value do not occur in isolation; they work together to build a strong Competitive Advantage. When a bank uses flexible and relevant marketing to meet customer needs at the right time, it becomes harder for customers to switch to other banks (Differentiation Advantage). This ongoing competitive advantage leads to long-term company performance, marked by increased profits, stable income from fees, and lasting customer loyalty.

CONCLUSION AND RECOMMENDATION

Conclusion

This study concludes that adopting technology-based marketing approaches supported by the creation of exceptional customer value greatly enhances organizational competitiveness and overall performance. Specifically:

1. Marketing 5.0 and Superior Customer Value have strong, positive, and significant effects on both Competitive Advantage and Firm Performance at PT Bank Central Asia Tbk, Medan.
2. Competitive Advantage plays a crucial role, significantly and positively mediating the impact of Marketing 5.0 and Superior Customer Value on the bank's overall Firm Performance.

Practical Implications for Management

Based on these conclusions, the following recommendations are suggested for banking leaders:

1. Enhance the Deployment of Marketing 5.0: Management should invest heavily in predictive technologies and Big Data analytics to monitor consumer behavior in real-time.However, it is essential to maintain a human-centered approach; technology should support, but human empathy remains key to building long-term relationships.
2. Improve Authentic Customer Value: Banks should carefully track the customer journey to ensure that new digital features offer real, superior value rather than simply being promotional tricks.
3. Maintain Competitive Agility: Since the digital market is constantly changing, ongoing innovation is necessary. Organizations must be agile to ensure their competitive advantage is not quickly replaced by faster-moving fintech competitors.

Academic Implications and Future Research

From a theoretical perspective, this study confirms the validity of Kotler's Marketing 5.0 framework within the banking sector of emerging markets, demonstrating that human-centered digitalization is a measurable element of competitive strategy. Future researchers are encouraged to expand this model by including external or moderating factors such as Agile Leadership, Digital Readiness, or Environmental Uncertainty to assess the model's resilience during economic downturns. Furthermore, broadening the sample to include different industries, such as manufacturing versus services, or conducting long-term studies, would improve the generalizability of these findings.

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