

Sustainability of FinTech's Contribution to the Development of the Bank's Internal Environment

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Abstract: The research aims to analyze the contribution of financial technology and its sustainability to the development of the bank's internal environment by improving the efficiency of banking operations, enhancing the quality of services, raising the level of organizational and administrative performance, as well as supporting the speed of completion of transactions and achieving integration between human resources and digital technologies. The research also seeks to identify the impact of the dimensions of financial technology, represented in expertise, resources, government support and regulations, on the sustainability of the bank's internal environment. Represented by the organizational structure, resource management, and organizational culture, the research adopts the descriptive-analytical approach to suit the nature of the research, using a questionnaire tool to collect data distributed to a sample of (80) employees, heads of departments, and managers in the bank. The questionnaire included a set of paragraphs that measure the variables according to the five-point Likert scale, and verified their validity and consistency using Cronbach's alpha coefficient and the appropriate statistical methods using the statistical package (SPSS). The results showed that there is a significant relationship and impact between the contribution of financial technology and its sustainability in the internal business environment of a bank, and this reflects the vital role of modern financial technologies in improving performance and the bank's ability to adapt to digital changes. The research recommends training and developing human resources skills, enhancing technological infrastructure, supporting digital transformation and paying attention to financial technology, which contributes to achieving organizational sustainability within the bank.

Keywords: Sustainability, Fintech, Internal Environment, Digital Transformation, External Environment

1. Introduction

Fintech has become one of the main pillars in the development of the banking financial services sector, as its importance has increased in light of the rapid development of modern means of communication, especially the spread of software systems and the acceleration of the flow of the Internet, which has contributed to enhancing the efficiency of financial services and expanding their scope (Saber, 2023: 98). The advent of financial technology has led to the adaptation of the financial sector to the changing landscape brought about by the innovations of this technology in dealing with digital systems by providing better financial services to individuals and companies that help improve and sustain the efficiency of internal processes, enhance the values of quality and adherence to rules and laws using some means of financial technology innovations (Al-Manshid & Khalaf, 2018 :6) due to its ability to address many of the problems that the banking sector suffers from, such as poor financial inclusion, heavy reliance on cash, and slow procedures. Traditional Banking for All Segments of Society (World Bank, 2021:6).

2. Literature Review

Identifying the measures taken by banks to expand and spread their use of financial technology to all segments of society, the provision of digital financial services indicates that the provision of digital financial services is an



important advantage that helps banks attract customers and deliver services in a short time without resorting to the bank (Rasul, 2021: 12).

In this research, the contribution of FinTech is measured through three dimensions: experience and its impact on the Bank's overall strategy decision, and financing, which is an activity to address sustainability challenges, and at the same time, government support and regulations reflect its ability to deal with the regulatory framework of the financial sector and the quality of the Bank's internal performance.

Fintech

The Digital Research Institute in Dublin defined it as "a set of inventions and modern technologies in the financial sector, including digital software used in banking operations, such as money transfer, currency exchange, interest calculation, estimation of investment returns, and other financial activities (Al-Yasiri, 2024: 23). The IMF also defined it as "technology capable of transforming financial services through the development of new business models, applications, processes, and products, reflecting its role in bringing about fundamental changes in the structure and mechanisms of the financial sector" (Tohme, 2024: 7), and there are dimensions that have influenced the promotion and sustainability of the growth of financial technology, including:(Li & Harkiolakis, 2020:227)

A. Experience or Talent: He pays more attention to the leadership of the technology workforce, and the experience of the executive in the field of financial technology is influential in the decision of the bank's overall strategy.

B- Finance: It is a key activity to facilitate its existence and continuous development to meet sustainability challenges, and it is the main driver of FinTech activity across commercial centers.

C. Government support and regulations: Government policies have a significant impact on the development of fintech, as the future of fintech depends to a large extent on its ability to deal with the regulatory framework of the financial sector, in order to protect customers and remove barriers to market developments.

Customer experience: The rise of the internet and social networks over the past decade has created a new generation of customers who demand speed through their interaction with financial service providers, and the increasing flexibility of IT structures is a dynamic financial services environment.

D. Business Networking: A way for entrepreneurs to reduce risk and transaction costs to improve access to successful business ideas.

Banking Environment

The banking environment is conceptually defined as a combination of internal and external factors that influence the functioning of a bank, including employees, customers, management, supply, demand, business regulations, government laws and activities, and socio-economic market trends (Hans, 2018,6)). It also indicates the nature of working conditions, types of executive leadership, organizational structures and techniques used (Ati, 2019: 5). The business environment is highly dynamic and unpredictable about events and the results of their activities, and the business environment in most developing countries is often characterized by high inflation rates (Al-Kinani, 2022:46). The banking business environment consists of two main types of business environment, which are:

1. Internal Business Environment

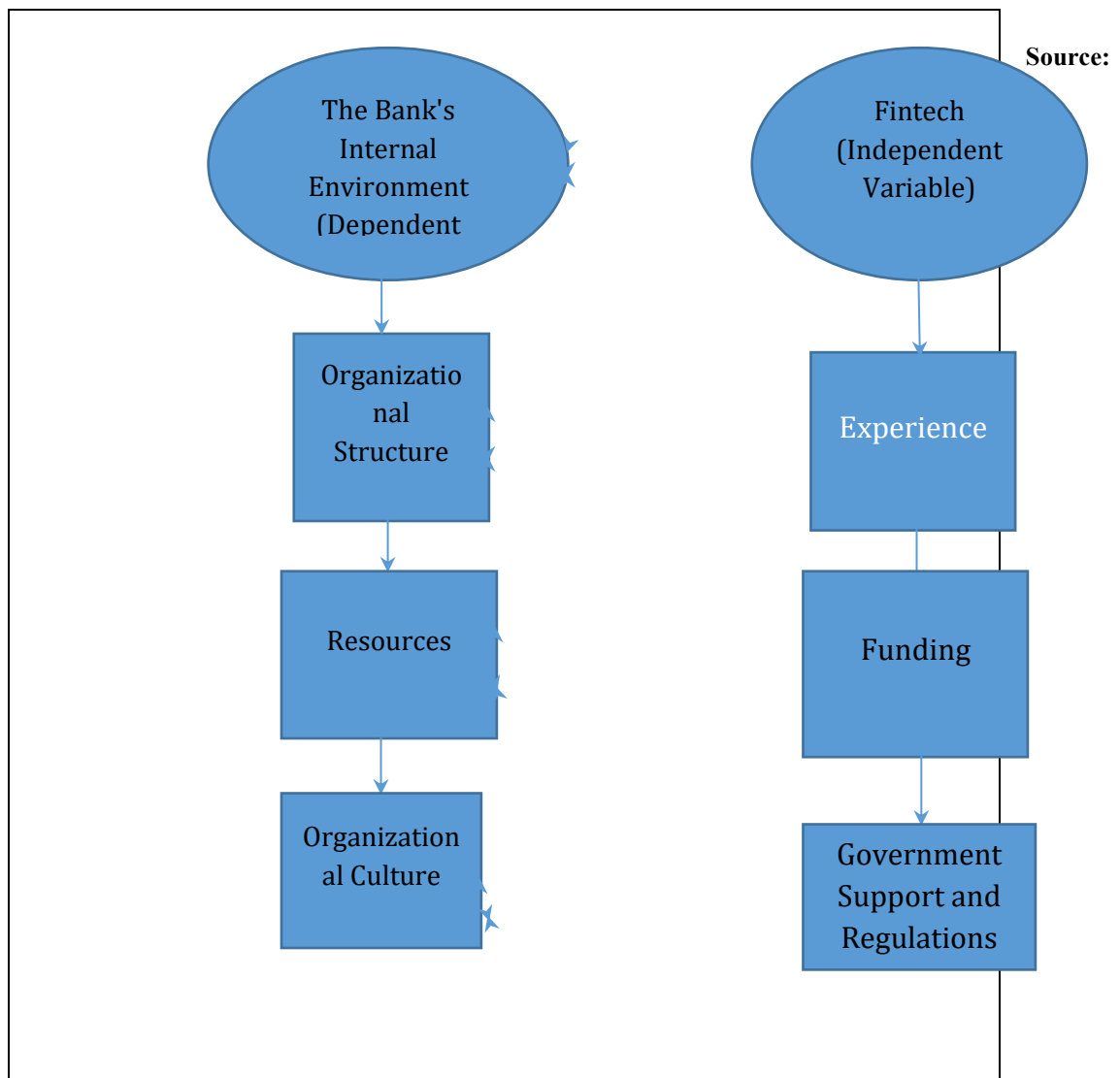
Understanding the internal environment of the organization is important in formulating the strategy, no organization can face threats and take advantage of opportunities unless it has internal capabilities, which pushes it to evaluate internal performance, and the internal environment consists of the organizational structure, resources, and organizational culture that are the standards that members of the organization perceive as their work environment (Al-Kinani, 2022:48). and others that have a significant impact on the organization's strategy, including systems, procedures, material and moral incentives, and public relations (Yahyaw, 2021:100). For the purposes of the research,

three Dimensions The first (Expertise, Funding, Government Support & Regulations) in the analysis of the impact of the contribution of fintech In the internal business environment

2. Outdoor Business Environment

The external environment of the institution is constantly changing in ways beyond its control and control, but its elements and components affect the efficiency of the institution's performance and may be considered as opportunities or limitations for its work (Soqour & Al-Sarn, 2018:41).

Default chart for search



Prepared by the researchers

3. Research Methodology

This study adopts a descriptive-analytical approach due to its suitability to the nature and objectives of the study. This approach is used to describe the research variables, namely financial technology and the internal environment of the bank, and to analyze the nature of the relationship between them. To achieve the research objectives, a questionnaire was developed based on the relevant theoretical literature, with the aim of collecting raw data from the research sample. The questionnaire included a set of paragraphs that measured the dimensions of the

research variables and was subjected to validity and reliability tests to ensure its accuracy and reliability. Appropriate statistical methods were also used to analyze The data, based on the statistical software (SPSS) through the application of a set of tools such as descriptive statistics (arithmetic averages and standard deviations) and analytical statistics (correlation and regression tests), with the aim of interpreting the relationships between variables, testing research hypotheses, and reaching accurate results that support the research objectives. The mean is used as one of the most important measures of centrality in metadata analysis, especially when using the Likert scale. (Tikka et al., 2024:12) and the standard deviation to measure the degree of data dispersion around the arithmetic mean, it is one of the most important measures used along with the arithmetic mean to understand the nature of data distribution (Green et al., 2022:4).

Location and time of research

The research was conducted in Baghdad Governorate and aimed at selecting the National Bank of Iraq as a digital financial activity, the choice of location depends on the level of activity between banks. The research was conducted over a period of two months from January to March 2026.

Community and sample

The research community consists of the National Bank of Iraq in Baghdad, where a sample of (80) employees, heads of departments and managers representing the bank's organizational structure was selected. This sample was selected in an intentional manner based on their experience in the field of financial technology, in order to ensure accurate and relevant information about the subject of the study. Intentional sampling is a method of non-random sampling, in which sample members are deliberately selected based on their specific characteristics or experiences, in line with the research objectives and contribute to providing more accurate and appropriate data for the subject of the study (Saunders et al., 2023:12).

Data Types and Sources

The data of this research are quantitative data obtained from the results of the surveys, as well as qualitative data that have been used to enhance the interpretation of the results and provide a deeper understanding of the phenomenon studied, as the integration of these two types of data contributes to improving the reliability and accuracy of the research (Sekaran & Bougie, 2020: 13).

The data sources consist of:

- A. Primary data: Obtained directly through respondent questionnaires.
- B. Secondary data: Obtained from research in scientific journals and supporting literature.

Data Collection Techniques

The analysis is carried out in stages:

A. Descriptive Analysis: It is used to describe the characteristics of research variables and statistical respondents.

B. Inferential analysis consists of:

1. Reliability Tests Verify the reliability of the instrument using Cronbach's alpha coefficient for its ability to measure what it is designed to measure.

2. Evaluate the relationships between variables: Using the simple correlation coefficient to measure the strength and direction of the relationship between two quantitative variables. The value of the correlation coefficient ranges between (+1) and (-1), with positive values indicating a direct relationship, negative values indicating an inverse relationship, and a value close to zero indicating a weak or non-existent relationship. This coefficient is used in analytical studies to test hypotheses regarding the relationship between variables. (Neuhäuser & Ruxton, 2024: 34)

3. Simple linear regression: It is used to measure the effect of one independent variable on a dependent variable by building a mathematical model that shows the relationship between them. To determine the size and direction of the effect (Berenson et al., 2024: 45).

C. Hypothesis testing: The research hypotheses are represented in two main hypotheses, namely the correlation hypothesis, which aims to reveal the nature of the relationship between the independent variable and the dependent variable, and the effect hypothesis, which seeks to determine the extent of the effect of the independent variable on the dependent variable and its various dimensions, based on appropriate statistical methods. The research hypotheses are:

1. The first main hypothesis:

There is a statistically significant correlation between the contribution of fintech and the bank's internal environment.

2. The second main hypothesis:

There is a statistically significant impact of the contribution of fintech on the internal environment of the bank.

Type of test used (tailed-2) The symbol (SIG) refers to the correlation coefficient significance test, where the results are interpreted according to the following:

If a sign (*) appears next to the correlation coefficient, it means that the relationship is significant at the significance level of (5%).

If a sign (**) appears next to the correlation coefficient, it indicates that the relationship is significant at a significant level of (1%). Based on these rules, the results will be analyzed to determine the strength and direction of the relationship between the variables and their different dimensions.

Research Problem

Banks in the digital age are witnessing rapid development in the applications of financial technology, but many banks still face challenges in achieving the actual sustainability of this technology within the internal business environment, as a result of the weak organizational structure, lack of technical expertise, limited financing, and insufficient government and legislative support, which negatively reflects on the efficiency of banking performance and the quality of services. Based on this problem, there is a gap in the weak focus on the sustainability of the contribution of FinTech to improving the Bank's internal environment in terms of organizational structure, resources, and organizational culture, especially in local banks. Therefore, the research problem is the question: "To what extent does FinTech contribute sustainably to the improvement of the Bank's internal environment."

Research Objectives

The research aims to achieve these objectives:

1. Identify the level of contribution of financial technology to banks.
2. Explain the concept of the internal business environment of a bank and its dimensions.
3. Explain the nature of the relationship between the financial technology variables and the variables of the bank's internal business environment, and determine the direction of this relationship (positive/negative).
4. Analyze the relationship between financial technology and the sustainability of the bank's internal business environment.

The importance of the research

The importance of the research lies in highlighting the growing role of financial technology in the development of the banking sector and enhancing the efficiency of banks' internal operations, especially in light of the rapid digital

transformations. This technology contributes to improving the quality of banking services, simplifying procedures, increasing the speed and accuracy of performance, as well as supporting the competitiveness of banks. The importance of the research can be explained through the following:

1. Highlights the role of FinTech in achieving sustainability within the banking environment.
2. It helps the bank understand the impact of digital transformation on the organizational structure, resources, and organizational culture.
3. Highlights the importance of government and legislative support in the success of financial technology applications in a sustainable manner.
4. It provides a reliable scientific framework for future studies related to financial technology and banking sustainability.

4. Results and discussion

Descriptive Statistical Analysis Test

This section includes a presentation or description of the characteristics of the data on the survey results, with the aim of providing an overview of the respondents and the search variables in the form of numbers or other statistical measures.

1. Experience:

Table (1) Results of the Descriptive Statistical Analysis Test for the Experience Dimension

Ferry		Arithmetic Average	Standard deviation	Order of Relative Importance
X1	The Bank is keen to continuously develop the skills of its employees related to financial technology.	3.33	0.994	3
X2	Employees have the ability to handle digital systems efficiently in facilitating financial transactions.	3.47	0.937	1
X3	The bank relies on competencies and talents in implementing digital financial services.	3.4	1.102	2
	Rate	3.4	1.011	

Source: Preparing Researchers Based on SPSS Outputs

It is clear from Table (1) that the result of the arithmetic average of most of the paragraphs is more than the hypothetical mean (3), as paragraph (X2) obtained the highest arithmetic mean of (3.47) with a standard deviation of (0.937), and paragraph (X1) obtained the lowest arithmetic mean of (3.33) and a standard deviation of (0.994). The analysis shows a good level of consistency, and the variable falls within the range of positive evaluation.

2- Finance:

Table (2) Results of the Descriptive Statistical Analysis Test for the Financing Dimension

Ferry		Arithmetic Average	Standard deviation	Order of Materiality

X1	The Bank allocates sufficient financial resources for the sustainability and development of FinTech technologies.	3.07	1.337	2
X2	Available financing contributes to the continuous modernization of digital banking systems.	2.87	1.196	3
X3	Financial support helps in expand services.	3.3	1.179	1
	Rate	3.08	1.237	

Source: Preparing Researchers Based on SPSS Outputs

It is clear from Table (2) that paragraph (X3) recorded the highest arithmetic mean of (3.3) with a standard deviation of (1.179), while paragraph (X2) had the lowest arithmetic mean of (2.87) and a standard deviation of (1.196).

3. Government Support and Regulations:

Table (3) Results of the Descriptive Statistical Analysis Test for the Government Support Dimension and Regulations

Ferry		Arithmetic Average	Standard deviation	Order of Relative Importance
X1	Government laws support the application of FinTech in the Bank.	3.4	1.221	2
X2	Regulators provide an enabling environment for the sustainability and development of digital banking services.	3.3	1.119	3
X3	Government instructions and regulations help enhance the security of digital transactions.	3.57	1.006	1
	Rate	3.42	1.115	

Source: Researcher preparation based on SPSS outputs

It is clear from Table (3) that the result of paragraph (X3) recorded the highest arithmetic mean of (3.57) with a standard deviation of (1.006), and paragraph (X2) obtained the lowest arithmetic mean of (3.3) and a standard deviation of (1.119).

Second: Dependent Variable/Banking Environment

This variable includes three dimensions and below is a descriptive statistical analysis of each dimension.

1. Organizational Structure:

Table (4) Results of the Descriptive Statistical Analysis Test for the Organizational Structure Dimension

Ferry		Arithmetic Average	Standard deviation	Order of Relative Importance
y1	The Bank's organizational structure is flexible in supporting digital transformation.	3.97	1.159	2
y2	. The organizational structure helps in speeding up decisions related to banking services.	3.97	0.999	1

y 3	Clarity of powers and responsibilities contributes to improving the internal performance of the bank .	3.33	1.184	3
	Rate	3.75	1.114	

Source: Researcher preparation based on SPSS outputs

It is clear from Table (4) that paragraph (y1) recorded the highest arithmetic mean of (3.97) with a standard deviation of (0.999), while paragraph (y3) obtained the lowest arithmetic mean of (3.33) and a standard deviation of (1.184).

2- Resources:

Table (5) Results of the Descriptive Statistical Analysis Test for the Resource Dimension

Ferry		Arithmeti c Average	Standar d deviatio n	Order of Relative Importanc e
y 1	The Bank's management is responsible for the availability of qualified human resources to support the sustainability of the internal work environment.	4.07	1.048	1
y 2	The Bank allocates appropriate financial resources to improve the efficiency of internal operations.	3.57	1.006	3
y 3	The available resources help in improving the quality of banking services provided.	3.8	1.157	2
	Rate	3.81	1.07	

Source: Preparing Researchers Based on SPSS Outputs

It is clear from Table (5) that paragraph (Y1) recorded the highest arithmetic mean of (4.07) with a standard deviation of (1.048), while paragraph (Y2) had the lowest arithmetic mean of (3.57) and a standard deviation of (1.006).

3- Organizational Culture:

Table (6) Results of the Descriptive Statistical Analysis Test for the Organizational Culture Dimension

Ferry		Arithmeti c Average	Standar d deviatio n	Order of Relative Importanc e
y 1	The bank's staff supports the change towards the use of digital technologies.	3.93	0.907	1
y 2	A spirit of collaboration and teamwork prevails among the employees within the Bank.	3.90	1.062	2
y 3	The Bank's management promotes the values of quality and commitment to internal sustainability.	3.80	1.031	3
	Rate	3.87	1.00	

Source: Preparing Researchers Based on SPSS Outputs

It is clear from Table (6) that paragraph (Y1) recorded the highest arithmetic mean of (3.93) with a standard deviation of (0.907), while paragraph (Y3) obtained the lowest arithmetic mean of (3.80) and a standard deviation of

(1.031) The analysis indicates that there is a good level of consistency, and the variable falls within the range of positive evaluation.

Reliability Test

Cronbach's alpha coefficient is used to measure the stability of the research tool, i.e. the consistency of the questionnaire paragraphs with each other in measuring the same variables, and this factor is one of the most used measures in statistical research to determine the degree of reliability on the data, and a number of researchers in statistics have pointed out that the acceptable value of Cronbach's alpha coefficient should be (70%) or higher, and the closer the value is to the correct one, the higher the level of stability (Hair et al., 2019), based on the results of the statistical analysis shown in Table (7), the value of Cronbach's alpha coefficient was (0.939) for (18) items, which is high beyond the acceptable limit, which indicates that the research tool has a high degree of stability and internal consistency, and therefore its validity for the purposes of statistical analysis and hypothesis testing.

Table (7) Cronbach's alpha coefficient

Cronbachs Alpha	N of items
0.939	18

Source: Preparing Researchers Based on SPSS Outputs

- **Summary of Descriptive Statistical Analysis of Research Variables**

Table (8) Summary of Statistical Analysis

t	Variable	Arithmetic Average	Standard deviation	Ranking based on level of interest
X₁	Experience	3.4	1.011	2
X₂	Funding	3.08	1.237	3
X₃	Government Support and Regulations	3.42	1.115	1
X	Fintech	3.30	1.121	
Y₁	Organizational Structure	3.75	1.114	3
Y₂	Resources	3.81	1.07	2
Y₃	Organizational culture	3.87	1.00	1
Y	Banking Environment	3.65	1.06	

Source: Preparing Researchers Based on SPSS Outputs

It can be seen from Table (8) that all the main and sub-research variables were higher than the hypothetical mean (3), where the arithmetic mean of the independent variable of financial technology reached (3.30) with a standard deviation of (1.121). On the other hand, the variable dependent on the banking business environment achieved an arithmetic mean of (3.65) with a standard deviation of (1.06).

Hypothesis testing

1- Correlation hypothesis test: The research hypothesis was tested using the Pearson correlation coefficient to verify the existence of a correlation between the independent variable (the contribution of financial technology) and

the dependent variable (the bank's internal environment). As shown in Table (9), the value of the correlation coefficient was (0.701**) at the significance level of (0.000) and the sample size of (80) individuals.

Table (9) Testing Research Hypotheses

Fintech	Variables
Pearson Correlation 0.701	The Bank's Internal Environment
Say 0.000	
N 80	

Source: Preparing researchers based on SPSS outputs

The results of Table (9) indicate that there is a strong and statistically significant correlation between the variable of the contribution of FinTech and the internal environment of the Bank, as the value of the correlation coefficient reached (0.701**), at a confidence level of (99%), thus accepting the first main hypothesis, which is that there is a significant correlation between the contribution of FinTech and the internal environment of the Bank.

2- Impact hypothesis testing: The impact hypothesis was tested using simple linear regression analysis to measure the impact of the independent variable (the contribution of fintech) on the dependent variable (the bank's internal environment) and its dimensions.

Table (10) Linear Regression Analysis

Dependent variable Y (internal environment of the bank)						Independent variable (FinTech Contribution) X
The nature of the relationship	Significance Level P	Calculated F value	Calculated t-value	Regression coefficient (impact) b	Determination Coefficient R2	
High morale	0.000	27.053	5.201	0.571	0.491	Organizational Structure
High morale	0.000	49.830	7.059	0.115	0.262	Resources
High morale	0.000	20.928	5.520	0.474	0.428	Organizational Culture
High morale	0.000	27.621	5.335	0.427	0.373	Fintech's contribution
The main hypothesis is valid at 99% confidence level						Impact hypotheses

Source: Preparing researchers based on SPSS results

From Table (10), it is clear that the value of the determination coefficient (R2) has reached (0.373), which indicates that the contribution of FinTech explains the estimated (37.3%) of the variance in the dependent variable (the internal environment of the bank), while the remaining percentage is due to factors that did not appear in the test model, and the value of the regression coefficient (B) reached (0.427), which indicates that Any improvement in the independent variable by one unit leads to a corresponding improvement in the dependent variable by the same amount (42.7%). As for the calculated value of (T) was (5.335), which is greater than its tabular counterpart, while the calculated value of (F) was (27.621), which is greater than its tabular freshness at the level of (000), which confirms that the orientation towards the contribution of financial technology enhances the sustainability of the bank's internal environment, and this means accepting the hypothesis that (there is a significant effect of the contribution of financial technology in theThe internal environment ofthe bank).

7. Conclusion

Based on the results of the statistical analysis, the study reached a set of conclusions, the most prominent of which are the following:

1. The results showed that there is a strong and positive correlation between the contribution of FinTech and the Bank's internal environment, with a correlation coefficient of (0.70), indicating that the promotion of FinTech applications effectively contributes to supporting and sustaining the Bank's internal work environment.
2. The results of the regression analysis showed that the contribution of financial technology explains approximately (42%) of the variation in the internal environment of the bank, which reflects the existence of a clear and important moral effect of this variable in improving the regulatory environment.
3. The results revealed that all dimensions of the contribution of fintech exert a positive and moral impact on the internal environment of the bank, with the organizational structure dimension emerging as the most influential compared to the rest of the dimensions.
4. The Cronbach alpha coefficient of (0.939) showed that the measurement tool used in the study has a high degree of internal consistency and reliability, which enhances the reliability of the results and increases their reliability in interpretation and conclusion.

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