Peer Response

by Fahad Abdallah - Friday, 16 May 2025, 6:26 PM

Koulthoum, your analysis provides a practical picture of what is happening in the construction industry. It is well taken that you use your example of how AI and BIM technology enhance collaboration and accuracy in the early design stages. These innovations are necessary for large infrastructure projects to become efficient and sustainable, as proven by Metcalf (2024). One thing that especially caught my attention in your reflection is the actual example of the Queensferry Crossing project. As you indicated, the refusal of the Project Management Information System (PMIS) to use live weather and logistics data had operational and financial drawbacks (Rinchen et al., 2024). I have witnessed similar problems in small-scale projects where delays and issues of misunderstanding occurred because of the poor configuration of digital tools. This demonstrates the importance of ensuring that digital systems are not only applied but also tested and monitored throughout the project life cycle (Caballero, 2024).

Your call for balance in investment in technology, as well as human capability, is crucial. Alenezi (2023) is right to say that digital systems are not enough to bring success when there is a lack of users who are capable and have seamless integration across the data. Additionally, Coelho et al. (2023) lay greater emphasis on Industry 5.0 being human-centric, highlighting that digital literacy and operational resilience are complementary to technological evolutions. In conclusion, your reflection reflects a good measure of balancing the opportunities and risks of digital transformation in construction. The recollection of the fact that human elements, such as digital skills and the reliability of systems, are just as critical as the technology instruments is timely and crucial for practitioners seeking a sustainable result (Caballero, 2024).

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Peer Response

by Fahad Abdallah - Friday, 16 May 2025, 6:29 PM

Ali, your analysis presents a well-organized and highly relevant appraisal of digital transformation in the banking sector. The 2018 TSB Bank system failure is a notable example of how poorly organized digital transitions can lead to widespread consequences. As you rightly noted, millions of customers had their accounts locked, and some of them claimed breaches of sensitive customer data (Alojaiman, 2023). I recall reading about this case back then and have seen how it aroused major concerns regarding customer data privacy, digital resilience, and system stability. This failure laid bare how the inability to robustly test and govern can lead to public outcry, loss of customers' trust, and costly long-term reputation damage. Your statement on the financial and reputational losses TSB Bank incurred is well supported, which points out that digital failures not only transcend technical issues but also impact client loyalty, operational performance, and organizational leadership (Al-Ansi et al., 2024).

The resignation of senior executives and the financial penalty that TSB has paid also illustrate that digital failures are not merely technical interruptions, but also strategic disasters with significant business implications. I partly agree with your conclusion that Industry 4.0 and 5.0 technologies are transformative and should be deployed in conjunction with effective risk management systems (Ahmed et al., 2024). It is essential to balance innovation and system stability to ensure customer experience protection. Intelligent system architectures with pre-installed fail-safes and resilience should be adopted (Ogundipe et al., 2024). In addition, Alojaiman (2023) supports the idea of employee training, stakeholder communication, and organizational readiness as key aspects of sustainable digital transformation. Your input comes at an opportune time, and it is insightful. By proposing a balanced digital strategy that combines the use of technology, stability, and customer trust, you offer a valuable lesson to financial institutions that need to cope with the challenges of the digital world properly (Rawat et al., 2023).

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