

أثر التحول الرقمي على العمليات الإدارية في بنك الرياض بالمملكة العربية السعودية

ماجستير إدارة الأعمال

The Impact of Digital Transformation on Administrative Processes at AL-Riyadh Bank in Saudi
Arabia Kingdom

Master of Business Administration

إعداد:

القائد / فهد ابراهيم الشريبي

رقم الطالب / ٢٢٢٠٠٠١١٩

المشارك / عبدالرحمن منيع الخليوي

رقم الطالب / ٢٢١٠٠٠١٨٢٥

المشارك / عبدالحكيم منيع الخليوي

رقم الطالب / ٢٢٢٠٠٠١٨٢

إشراف:

د. فاطمة مصطفى

الفصل الدراسي الثالث لعام:

٢٠٢٣

Midocean University

College of Management

Department of Master



**The Impact of Digital Transformation on Administrative Processes at AL-Riyadh
Bank in Saudi Arabia Kingdom**
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Prepared by:

Leader / Fahad Ibrahim Al-Sharihi

Student Number / 222000119

Participant / Abdulrahman Manea Al-Khlaiwi

Student Number/ 2210001825

Participant / Abdul Hakim Manea Al-Khlaiwi

Student Number / 222000182

Supervised by:

Prof. Fatima Mustafa

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Table of Content:

Introduction	1
Chapter One: Research Elements	
study Problem	2
importance of study	2
Objectives of the study	2
Study questions	3
Previous studies	3
Chapters divisions	7
Chapter Two: Theoretical Framework	
Theoretical review	8
Big data and artificial intelligence	9
Challenges to be faced in the Era of Digital Banking Transformation	10
Chapter Three: Practical Framework	
Research hypotheses	12
Methodology and research methods	12
Study tools	12
Field of study	12
Proposal tab according to the time plan	13
Demographic variables	13
validity and reliability	14
impact tests	18
Results	22
Conclusion	22
References and appendix	23

Index of tables and figures:

Table 1: Demographic characteristics	13
Table 2: internal consistency of the first axe The impact of Digital Transformation on Administrative Processes	14
Table 3: internal consistency of the second axe the impact of Digital	15

Transformation on Innovation and Development	
Table 4: internal consistency of the third axe Challenges Faced by Riyadh Bank in the Digital Transformation Process	15
Table 5: internal consistency of each axe with the total questionnaire	16
Table 6: Cronbach alpha	16
Table 7: Mean range of 5-Likert scale	17
Table 8: Responses of the participants about the impact of Digital Transformation on Administrative Processes	18
Figure 1: The impact of Digital Transformation on Administrative Processes	18
Table 9: Responses of the participants about the impact of Digital Transformation on Innovation and Development	19
Figure 2: The impact of Digital Transformation on Innovation and Development	20
Table 10: Responses of the participants about the Challenges Faced by Riyadh Bank in the Digital Transformation Process	20
Figure 3: The Challenges Faced by Riyadh Bank in the Digital Transformation Process	21
Research tool:	24

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السعودية

-Introduction.

Riyadh Bank is one of the leading banks in Saudi Arabia that provides comprehensive banking services for individuals and businesses. These services include current accounts, savings accounts, personal financing, mortgage financing, and electronic banking services. Riyadh Bank stands out for its extensive network of branches spread across the Kingdom of Saudi Arabia. The bank strives to provide advanced digital solutions to enhance customer experiences and meet their needs in the digital age. Therefore, Riyadh Bank is considered one of the largest digital banks. It has implemented digital technology and its applications in administrative processes to enhance operations and administrative activities. The digital transformation has had a significant impact on administrative processes. It has contributed to improving customer experiences by providing innovative and user-friendly digital solutions that enable them to conduct their banking transactions online and easily access their banking transactions and accounts. Furthermore, the digital transformation has increased the efficiency of administrative operations by leveraging advanced information systems and technology, also administrative processes have become simpler and more accessible, as they have reduced effort and time. Additionally, the digital transformation offers security systems that protect financial data and customers' banking accounts (Liu, 2021).

The adaptation of Riyadh Bank in Saudi Arabia to technological advancements and the use of its applications in administrative processes is one of the important steps that have made it a significant player in this field. Therefore, this research examines the impact of technological development on administrative processes in Riyadh Bank, investigating the changes brought about by digital transformation and the extent to which administrative processes have benefited and evolved.

-study problem

The problem of the study is to determine the impact of digital transformation on administrative processes in Riyadh Bank and the strategies adopted by the bank to keep up with the transformation and improve administrative work.

- The importance of the study

Scientific importance: With the increasing frequency of development of the technological sector, and the need to keep pace with this development for the success of organizations and achieve the required effectiveness, The study contributes through its results and discussion to strengthen the theoretical foundations related to the field of study, in addition to the expected benefit of this study by supporting and directing future studies and contributing to enriching the academic experience of the Kingdom of Saudi Arabia.

Practical importance: By discussing the results, the current study contributes to improving the organizational performance and achieving efficiency at Riyadh Bank by determining the extent to which administrative processes are affected by digital transformation, which constitutes a real benefit to the decision-making process at Riyadh Bank.

- Objective of the study

This research aims to:

-Determine the actual impact of digital transformation in Riyadh Bank.

-Highlight the challenges faced by Riyadh Bank in implementing the digital transformation process.

-Identify the strategies adopted by Riyadh Bank to adapt to digital transformation.

-Study questions:

The research seeks to answer the following questions:

-What changes have occurred in administrative processes in Riyadh Bank as a result of digital transformation?

-What challenges does Riyadh Bank face in implementing digital transformation in administrative processes?

-What strategies does Riyadh Bank implement to adapt to digital transformation?

-Previous studies and theoretical framework

1- "The Impact of the Digital Transformation on Customer Experience in Palestine Banks" (Abuhassan, 2021)

This research describes the effect of digital transformation on the relationship between the banks in Palestine and their customers and how this relation is influenced by digital transformation technologies. A survey was conducted among banks customer from different age intervals, in different work sectors, and with different educational levels that asked a set of questions that measured the usage of the digital banking technologies and interest among the participants. It also asked about customers' opinions about the digital banking technologies, in addition to that asked about the challenges and barriers related to the digital technology usage from the customer point of view. This research helped in building a better understanding of the customers' needs and preferences, which would help the banks in improving the quality of their services.

2- "The Impact of the Digital Transformation on the Consumer Experience in Saudi Arabia 2021" (AL-Khadry, 2022)

The research aims to study the impact of digital transformation on the consumer experience and investigate the role of digital transformation in the enhancement of the consumer experience in the Saudi Arabia context. This research has made an applied attempt in Saudi Arabia to study how digital transformation affects the consumer experience, and what is digital transformation's role in the enhancement of consumer experience. It is concluded that there is a significant impact from digital transformation on the consumer experience. Also, there is a positive relationship between digital transformation and consumer experience. This is means when digital transformation increases by one unit, consumer experience will increase by 1.76 units.

3- "Determinants of digital Banking Adoption in the Kingdom of Saudi Arabia: a technology acceptance model approach" (Alnemer, 2022)

This study aims at investigating the determinants of digital banking adoption in the Kingdom of Saudi Arabia using the Technology Acceptance Model (TAM). The study is based on data from the 2017 Global Financial Inclusion Survey covering 1009 respondents, which has been analysed using simple analytical tools such as the chi-square test and logistics regression. About 51.5% of respondents reported adoption of digital banking in Saudi Arabia. The factor of trust in digital banking has been added to extend the Technology Acceptance Model (TAM) in predicting digital banking technology adoption. The two constructs of the Technology Acceptance Model (TAM) i.e. perceived ease of use (PEOU) and perceived usefulness (PU), show a significant and positive marginal effect on the adoption of digital banking, whereas trust indicates a negative and significant marginal impact with controlling effect of age and education of the consumers. This study provides valuable insights for financial institutions, consumers, business entities and researchers in promoting the digital banking system in Saudi Arabia.

4- "The Impact of Digital Transformation on Staffing Strategy in Banking Sector: a case study of Egypt" (Khams, 2022)

This research studies The Egyptian banking sector adoptions of an expansion strategy in the field of digital transformation to face the competition resulting from the entry of ICT companies, the repercussions of the Corona virus and the spread of financial technology companies in the banking services market. This trend offers multiple benefits to banks and customers, including ease of conducting transactions, reducing operating expenses, and meeting the needs of customers who prefer banking transactions via the Internet and smart phones, On the other hand, it introduces wide changes to the size and quality of banking jobs in the future, and threatens the disappearance of some of them ,therefore this study analyses empirical evidence of the impact of the digital transformation on staffing strategy in the Egyptian banking sector. The results of the study indicate that there is no negative impact of digital transformation on new staffing operations in the short term, because the rate of bank penetration into the banking services market is still low and therefore Egyptian banks are expanding their traditional branch network alongside digital banking services channels. This transformation has also created a new type of job that keeps pace with banking digitalization, while in the long term digital transformation threatens the disappearance of some jobs to be replaced by artificial intelligence, internet banking, mobile banking and electronic wallets.

5- "The Impact of Digital Transformation on Banking" (Khanchel, 2019)

The research discusses in more detail the context of Tunisian banks, with a focus on digital transformation strategies considered, the mission that preceded this study and the methodology and approach. The study of the digital transformation of Tunisian banks is carried on the board Matine Consulting firm. This study is launched in the continuity of the inaugural training program certifying on the topic of FinTechs and digital transformation of banks, set up by Matine in

collaboration with the Academy of Banking and Finance (ABF). The research concluded that The wave of digital transformation that has affected the whole world has not spared Tunisia. Indeed, the majority of Tunisian banks were then launched in digitalization projects with a goal to best meet customer needs, to become more agile and reduce operating costs. To do so, the Tunisian banks initially focused their efforts for the development of their digital offerings.

Chapters divisions

- The first Chapter includes:

- +Introduction
- +study problem
- +The importance of the study
- +Study objectives
- +Study questions
- +previous studies

- The second Chapter includes:

- + theoretical review
- + Big Data and Artificial Intelligence
- + Challenges and facing them in the era of digital banking transformation

- The third Chapter includes:

- + Hypotheses of the study
- +Study methodology
- +Study tool
- +Field of study
- +Proposal and time plan
- +Demographic variables
- +Validity and reliability
- +Impact tests
- +Results
- +Recommendations

-Theoretical framework:

Banking is the sector par excellence where digitalization is expected to take off, banks aware of the importance of this digital transformation as an accelerator of growth and productivity, they will have to profoundly adapt their business model to the changes brought about by the internationalization of markets, the advent of digital distribution channels and the change in consumer behaviour in order to survive and remain competitive.

Bank customers now have the means to obtain information quickly and to compare the prices and quality of the financial services offered, which allows them to be more and more demanding, their attendance at branches has decreased, due to the fact that the access to banks is becoming totally mobile, thus the acceleration of financial technological innovations therefore offers the opportunity for the dazzling and disruptive appearance of new entrants into the financial system, which jeopardizes the banking system in the face of an outbreak of myriad a wide variety of players offering a particularly attractive and ultra-competitive, or even free, product and service offer. This digital rivalry is leading banks to transform their models in-depth to compete with these newcomers and meet the expectations of a constantly connected clientele.

Transformation of professions, digitalization of practices, digitization of processes, digitalization of customer relations, these are all challenges that profoundly impact our modern economies. All actors are concerned, these real revolutions are profoundly changing the way of understanding banking professions (Denis, 2019). Consumers have been offered a new choice and have profoundly changed their approaches and expectations. The product alone is no longer enough, this will pave the way for the emergence of a new form of "intelligent service" (Glen Allmendinger, Ralph Lombreglia, 2005), (Nancy V. Wuenderlich, Kristina Heinonen, Amy Ostrom, Lia Patricio, Rui Sousa, Chris Voss, Jos G A M Lemmink, 2015) In short, digital, to define it simply, has led banks to enrich their value propositions. To this end, banks must transform

themselves in order to satisfy the wishes of customers (Sajic, Bundalo, Bundalo, & Pasalic, 2017).

According to (Bos, 2018), "the adoption of easily accessible technological skills that transforms the responsiveness of the organization to market changes", For (Fayon, 2018), "Digital-related transformations are in the first approach of three kinds, automation for the mechanical reproduction of a sequence of actions using a program, dematerialization for the replacement of material media by computer files and disintermediation for the elimination of intermediaries made possible with digital".

According to these definitions above we can agree that "Digital transformation can be defined as a revolution in practices, automation and simplification of processes: towards an acceleration and optimization of internal trade flows, and those between the bank and its customers or partners, digitalization is a vector of value creation and business opportunities".

1. BIG DATA AND ARTIFICIAL INTELLIGENCE

Big Data is important for financial institutions, its integration into the information system of the banking system has been completed thanks to digital and the exponential development of real-time processing and storage capacities, to be valued, Banking Services Back office Banks Suppliers of financial market infrastructures Big Data Technologies, Artificial Intelligence, Blockchain (Bitcoin), Crow funding Front office Banks GAFA (Google, APPLE, Facebook, Amazon) FinTech, Start-ups the data must be carried out in such a way as to allow better collection of intelligent data on the customers like “positive files 3” this allows banks to develop their offers and offer new non-banking services and activities in line with the behavior of their customers and their aspirations.

In addition, Big Data technology makes it possible to target the most appropriate channel to anticipate future customer actions, and serve him with the aim of facilitating access to the goods and services in real time he needs while enriching the proximity and permanence of

the link between the bank and its customers (Roman & Tchibozo, 2020).

This technological manna is nothing without competence and human intelligence, and this will lead to the use of competent profiles that have not been used until now (mathematicians, statisticians, psychologists and the like). Indeed, Big data technology has not yet demonstrated all of its capabilities and is the subject of innovative approaches by banks seeking and developing concrete applications to both develop their activities and their control and risk professions.

2. CHALLENGES TO BE FACED IN THE ERA OF DIGITAL BANKING TRANSFORMATION

2.1. REINVENTING THE CUSTOMER EXPERIENCE

Banks can create a sustainable competitive advantage and build customer loyalty through the implementation of a digital strategy focused on the customer experience and its functional, relational and emotional needs (Batat, 2018). To this end, a new distribution channel aimed at bringing the bank closer to its customers, by offering transactional services, information and guidance services, outside the traditional marketing network, with longer hours than those of bank branches has been built. This innovative vision serves to create a low-cost distribution model based on technological developments.

The customer experience is experienced as a continuum between the physical context and the digital context, creating a phygital environment. In fact, this experience is seen as a major challenge for banks in the coming years, it involves regaining customer trust, being as close as possible to their mobile expectations in order to create a unique customer experience. In this regard, the phygital environment must integrate physical (offline) and digital (online) gateways and channels between the two real and digital worlds (Medioni & Bouzaglo, 2018)), the goal is to offer an interactive and personalized customer experience in complete confidentiality.

2.2. REINVENTING THE SERVICE

The banking market has been profoundly impacted by the arrival of new players, faced with this new situation, the banking sector has been faced with the need to reinvent its service offer, to facilitate digital uses at the service of the customer, to broaden the scope of intervention and to offer agile support for services and extremely competitive or even free rates for certain services. Let's take the example of a classic operation: A simple bank transfer. Twenty years ago, this involved making an appointment, travelling to an agency, possibly waiting for the availability of an advisor, today is no longer necessarily the case, it involves a click made from a smartphone, tablet or computer (DENIS, 2019).

2.3 REVIVING THE BANKER'S JOB

Numerous studies have shown that "the introduction of new technologies leads to the emergence of new banking professions, a new definition of the latter, their dimensions and their tasks" (Deloitte Consulting LLP, 2014), (Strack & Caye, 2015); (Audrin & Davoine, 2017)).

In this innovative context, the banker's profession has changed in terms of the answers to be provided to customers. As a result, a revolution that must concern the very profile of the banker, whether in terms of career path, or in terms of continuous training, the modern banker must above all be agile while reassuring his client (Customer-centric). He must excel in the human relationship and also be connected with the new digital trends, he must also know how to manage daily operations and at the same time pose as an expert on specific issues. This is what customers expect and are looking for, what to offer customers, it is a real offer combining various expertise, real multidisciplinary teams and at the same time high-level skills pools.

- Theoretical premises of study/ Research hypothesis

-Digital transformation in Riyadh Bank has a significant positive effect on efficiency and productivity in administrative processes.

-Digital transformation has a significant positive effect on innovation enhancement in Riyadh Bank.

-Riyadh Bank challenges have a significant negative effect on implementing digital transformation and adapting administrative processes to technological advancements.

- Methodology and research methods

The research is based on the descriptive analytical method, therefore the researcher will collect and analyze the information, then develop appropriate hypotheses and clarify the relationship between the study variables in the form of questions and hypotheses, and then the questionnaire will be distributed to the sample members.

- Study tools

The study will rely on conducting a survey to collect the opinions and evaluations of employees and administrators in Riyadh Bank. Personal interviews will also be conducted to gather perspectives. Statistical software such as SPSS will be used to understand the impact of digital transformation on Riyadh Bank.

- Fields of study

Time boundaries: The study will cover the period from 2020 to 2023.

Spatial boundaries: The research will be conducted in Riyadh Bank in Saudi Arabia.

- Proposal tab according to the time plan

The research process, including data collection, analysis, report preparation, and result extraction, will be determined and organized within the specified timeframe for the research.

Table 1: Demographic characteristics

Variables	Categories	N	%
Age	Less than 30 years	33	9
	From 30 - 45 years	250	68.5
	More than 45 years	82	22.5
Gender	Male	247	67.7
	Female	118	32.3
Specialty	Accounting	147	40.3
	Business Management	100	27.4
	Human resource	67	18.4
	Information systems	51	14
Occupation	Bank teller	65	17.8
	Banker	49	13.4
	Loan processor	67	18.4
	Investment representative	16	4.4
	Credit analyst	16	4.4
	Manger	51	14
	Relationship manger	50	13.7
	IT	51	14
Experience year	Less than 5 years	49	13.4
	From 5 - 10 years	202	55.3
	More than 10 years	114	31.2

The results showed that there were 365 participants. The majority of them, 68.5%, were aged between 30 and 45 years, while 22.5% were over 45 years old, and 9% were under 30 years old. In terms of gender, 67.7% identified as male and 32.3% as female.

Regarding their specialties, the distribution was as follows: 40.3% in accounting, 27.4% in business management, 18.4% in human resources, and 14% in information systems.

In relation to their occupations, the breakdown was as follows: 17.8% were bank tellers, 18.4% were loan processors, 13.7% were relationship managers, 13.4% were bankers, 14% were managers, and 4.4% held positions as credit analysts as well as investment representatives.

With regard to experience, the majority, 55.3%, had 5 to 10 years of experience, 31.2% had more than 10 years, and 13.4% had less than 5 years.

- Reliability and validity

Internal consistency

Table 2: internal consistency of the first axe The impact of Digital Transformation on Administrative Processes

Item number	Pearson correlation	Item number	Pearson correlation
1	0.314**	4	0.502**
2	0.662**	5	0.799**
3	0.739**	6	0.744**

** correlation is significant at $\alpha = 0.01$ or less

By reviewing the results shown in the previous table, it is clear that the correlation coefficients between the scores of each paragraph of the first axe (The impact of Digital Transformation on Administrative Processes) and the total score of the axe are statistically significant at a significance level of 0.01. Additionally, all of these coefficients have positive values. This indicates a high

level of internal consistency and a strong relationship between the domain and its items, thus demonstrating the overall validity of the paragraphs in the first axe.

Table 3: internal consistency of the second axe the impact of Digital Transformation on Innovation and Development

Item number	Pearson correlation	Item number	Pearson correlation
1	0.558**	4	0.938**
2	0.555**	5	0.72**
3	0.773**		

** correlation is significant at $\alpha = 0.01$ or less

By reviewing the results shown in the previous table, it is clear that the correlation coefficients between the scores of each paragraph of the second axe (The impact of Digital Transformation on Innovation and Development) and the total score of the axe are statistically significant at a significance level of 0.01. Additionally, all of these coefficients have positive values. This indicates a high level of internal consistency and a strong relationship between the domain and its items, thus demonstrating the overall validity of the paragraphs in the second axe.

Table 4: internal consistency of the third axe Challenges Faced by Riyadh Bank in the Digital Transformation Process

Item number	Pearson correlation	Item number	Pearson correlation
1	0.719**	4	0.765**
2	0.775**	5	0.386**
3	0.614**		

** correlation is significant at $\alpha = 0.01$ or less

By reviewing the results shown in the previous table, it is clear that the correlation coefficients between the scores of each paragraph of the third axe (The Challenges Faced by Riyadh Bank in the Digital Transformation Process) and the total score of the axe are

statistically significant at a significance level of 0.01. Additionally, all of these coefficients have positive values. This indicates a high level of internal consistency and a strong relationship between the domain and its items, thus demonstrating the overall validity of the paragraphs in the third axe.

Table 5: internal consistency of each axe with the total questionnaire

No	Domains	Pearson correlation
1	impact of Digital Transformation on Administrative Processes	0.787**
2	impact of Digital Transformation on Innovation and Development	0.861**
3	Challenges Faced by Riyadh Bank in the Digital Transformation Process	0.924**

By reviewing the results shown in the previous table, it is clear that the correlation coefficients between the scores of each axe and the questionnaire are statistically significant at a significance level of 0.01. Additionally, all of these coefficients have positive values. This indicates a high level of internal consistency and a strong relationship between the questionnaire and its axes, thus demonstrating the overall validity of the questionnaire.

Reliability

Table 6: Cronbach alpha

No	Domains	No. items	Cronbach's Alpha
1	impact of Digital Transformation on Administrative Processes	6	0.687
2	impact of Digital Transformation on Innovation and Development	5	0.758
3	Challenges Faced by Riyadh Bank in the Digital Transformation Process	5	0.662
	Total questionnaire	16	0.856

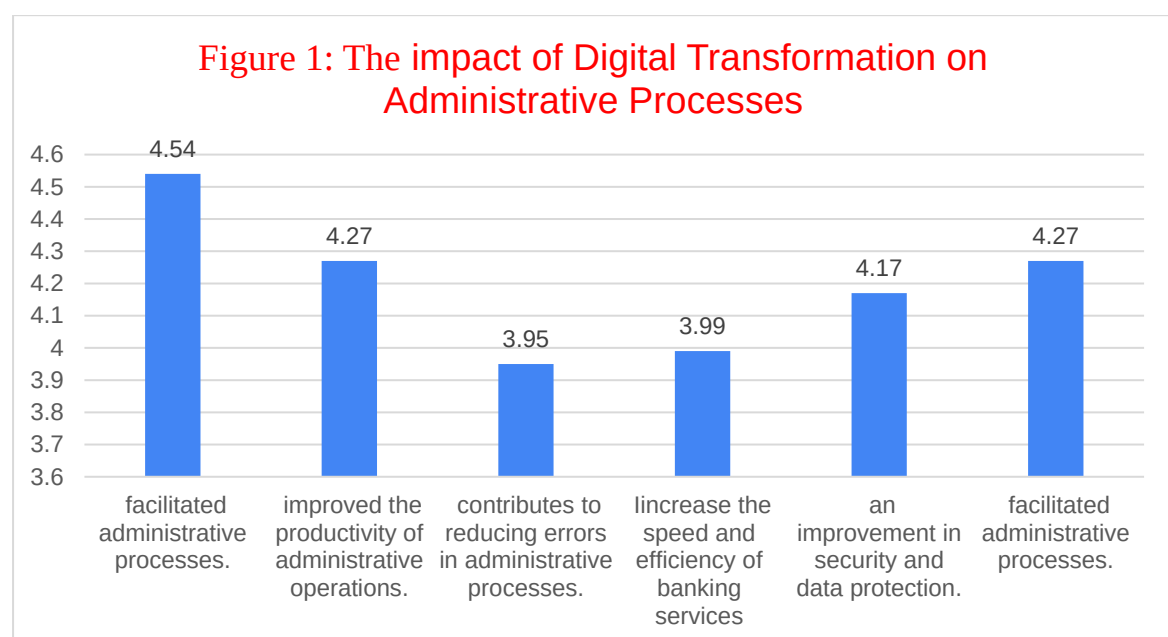
The results showed that Cronbach's Alpha ranged from 0.662 to 0.758, and the overall reliability of the questionnaire was 0.856. These findings indicate that the study's tool, the questionnaire, exhibited good reliability.

Table 7: Mean range of 5-Likert scale

Mean range	Scale	c
1 – 1.8	1	Very low
1.81 – 2.60	2	Low
2.61 – 3.40	3	c
3.41 – 4.20	4	High
4.21 – 5	5	Very high

Table 8: Responses of the participants about the impact of Digital Transformation on Administrative Processes

No	Items	Mean	SD	level
1	Digital transformation at Riyadh Bank has facilitated administrative processes.	4.54	0.73	Very high
2	Digital transformation at Riyadh Bank has improved the productivity of administrative operations.	4.27	0.87	Very high
3	Digital transformation at Riyadh Bank contributes to reducing errors in administrative processes.	3.95	0.83	High
4	The speed and efficiency of banking services at Riyadh Bank have increased due to digital transformation.	3.99	1.17	High
5	Digital transformation at Riyadh Bank leads to an improvement in security and data protection.	4.17	0.94	High
6	Digital transformation at Riyadh Bank has facilitated administrative processes.	4.27	0.97	Very high
	Total axe	4.20	0.58	High

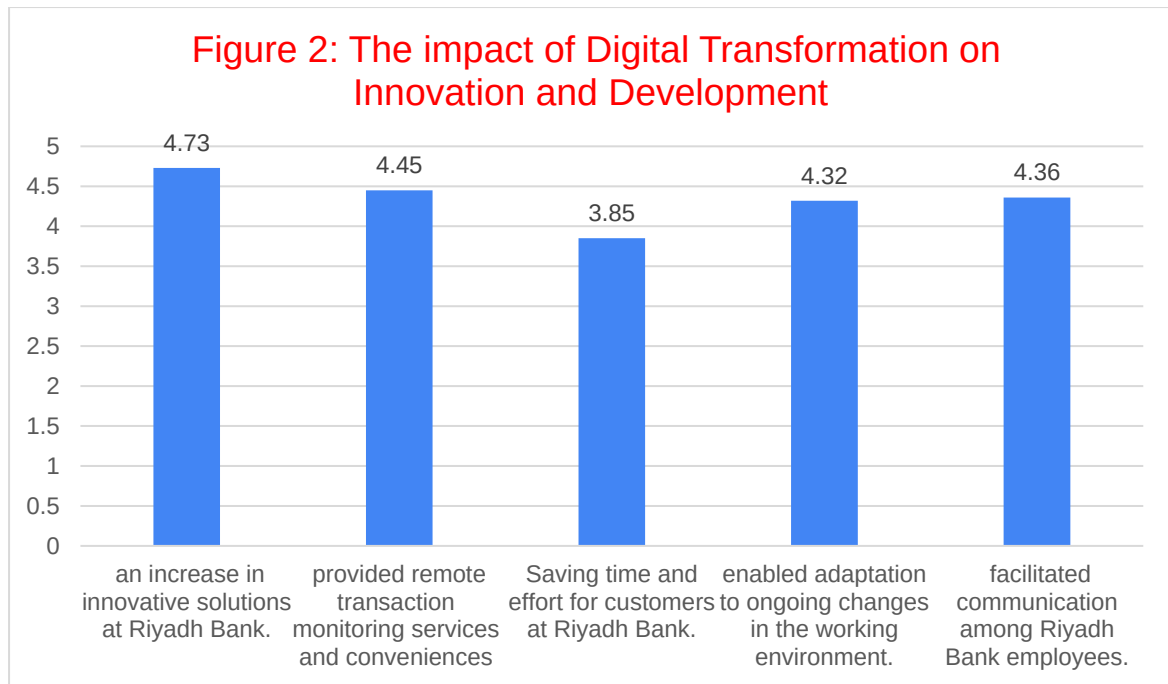


The results indicate that the impact level of Digital Transformation on Administrative Processes was high, with a mean score of 4.20. Among the specific impacts, the highest was seen in "facilitated administrative processes," with a mean score of 4.54. This was closely followed by "facilitated administrative processes" and "improved the productivity of administrative operations," both scoring a mean of 4.27.

Additionally, the impact on "an improvement in security and data protection" received a mean score of 4.17, while "increased speed and efficiency of banking services" scored a mean of 3.99. Lastly, "contributing to reducing errors in administrative processes" with a mean score of 3.95.

Table 9: Responses of the participants about the impact of Digital Transformation on Innovation and Development

No	Items	Mean	SD	level
1	Digital transformation has contributed to an increase in innovative solutions at Riyadh Bank.	4.73	0.87	Very high
2	Digital transformation has provided remote transaction monitoring services and conveniences	4.45	0.73	Very high
3	Applications and websites have saved time and effort for customers at Riyadh Bank.	3.85	0.97	High
4	Digital transformation has enabled adaptation to ongoing changes in the working environment.	4.32	0.88	Very high
5	Digital transformation has facilitated communication among Riyadh Bank employees.	4.36	0.83	Very high
	Total axe	4.34	0.61	Very high



The results indicate that the impact level of Digital Transformation on Innovation and Development was very high, with a mean score of 4.34. The highest impact was observed in "contributing to an increase in innovative solutions at Riyadh Bank," which scored a mean of 4.73. This was closely followed by "providing remote transaction monitoring services and conveniences," with a mean score of 4.45.

Furthermore, "facilitated communication among Riyadh Bank employees" with a mean score of 4.36, while "enabled adaptation to ongoing changes in the working environment" scored a mean of 4.32.

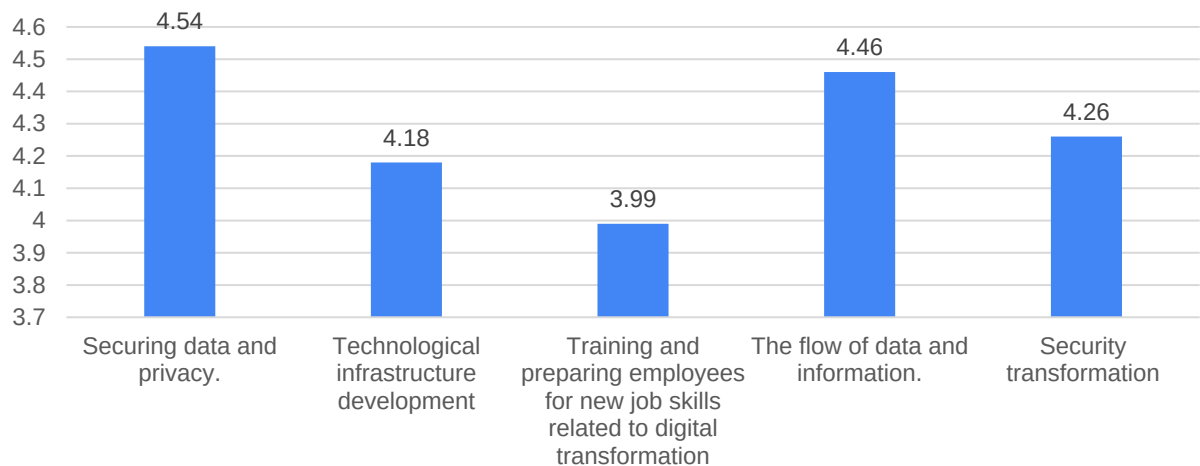
Lastly, "enhanced the ability to respond to customer needs" received a mean score of 3.85

Table 10: Responses of the participants about the Challenges Faced by Riyadh Bank in the Digital Transformation Process

No	Items	Mean	SD	level
1	Riyadh Bank faces challenges in securing data and privacy.	4.54	0.90	Very high

2	Technological infrastructure development poses challenges in Riyadh Bank's digital transformation.	4.18	0.94	High
3	Training and preparing employees for new job skills related to digital transformation is difficult.	3.99	1.04	High
4	Riyadh Bank encounters difficulties in the flow of data and information.	4.46	0.88	Very high
5	Security transformation presents the most significant challenges in Riyadh Bank's digital transformation.	4.26	0.87	Very high
	Total axe	4.29	0.61	Very high

Figure 3: The Challenges Faced by Riyadh Bank in the Digital Transformation Process



The results revealed that the Challenges Faced by Riyadh Bank in the Digital Transformation Process was very high mean score of 4.29. The most prominent challenge was "securing data and privacy," with a mean score of 4.54. Following closely was "the flow of data and information," with a mean score of 4.46.

Furthermore, the challenge of "Security transformation" scored a mean of 4.26, while "Technological infrastructure development" received a mean score of 4.18.

Lastly, the challenge related to "Training and preparing employees for new job skills related to digital transformation" was indicated with a mean score of 3.99.

- Results

The results indicate a high level of impact of Digital Transformation on Administrative Processes, with the most significant impact observed in "facilitated administrative processes." Similarly, the impact level of Digital Transformation on Innovation and Development was found to be very high, with the most notable impact being in "contributing to an increase in innovative solutions at Riyadh Bank." On the other hand, the level of challenges faced by Riyadh Bank in the Digital Transformation Process was also very high, and the most prominent challenge identified was "securing data and privacy."

- Conclusion

-It is important for the digital transformation process to take into account the specificity of each bank by understanding the variables of the internal and external environment, in order to achieve the optimal transformation towards Digital Transformation.

-The bank's strategy should be oriented and enhance innovation that contributes significantly to supporting the digital transformation process.

- List of references and preliminary sources and appendix

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Research tool:

In the context of researching the impact of digital transformation on administrative processes at Riyadh Bank in the Kingdom of Saudi Arabia, we will conduct a questionnaire and kindly ask for your cooperation in answering the following questions. Please note that the information will be kept confidential and used solely for research purposes.

Name (optional):

Age:

Gender:

Field of specialization:

Occupation:

Years of experience:

1: Impact of Digital Transformation on Administrative Processes

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Digital transformation at Riyadh Bank has facilitated administrative processes.					
Digital transformation at Riyadh Bank has improved					

the productivity of administrative operations.					
Digital transformation at Riyadh Bank contributes to reducing errors in administrative processes.					
The speed and efficiency of banking services at Riyadh Bank have increased due to digital transformation.					
Digital transformation at Riyadh Bank leads to an improvement in security and data protection.					

2: Impact of Digital Transformation on Innovation and Development at Riyadh Bank

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Digital transformation					

has contributed to an increase in innovative solutions at Riyadh Bank.					
Digital transformation has provided remote transaction monitoring services and conveniences					
Applications and websites have saved time and effort for customers at Riyadh Bank.					
Digital transformation has enabled adaptation to ongoing changes in the working environment.					
Digital transformation has facilitated communication among Riyadh Bank employees.					

3: Challenges Faced by Riyadh Bank in the Digital Transformation Process

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Riyadh Bank faces challenges in securing data and privacy.					
Technological infrastructure development poses challenges in Riyadh Bank's digital transformation.					
Training and preparing employees for new job skills related to digital transformation is difficult.					
Riyadh Bank encounters difficulties in the flow of data and information.					
Security transformation presents the most significant challenges in Riyadh Bank's					

digital transformation.					
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