

Final Project 2

PMG 497

Project Template

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The Impact of Digital Transformation and Digital Customer Services on Business Continuity in Saudi Banks

Student name

Latifah A. Alnasser

Final Project - 2

Faculty of Management - Midocean University

Supervisor

Dr.

Faculty member- Faculty of management- Midocean University

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Dedication

I dedicate this work to my beloved family for their endless support, encouragement, and understanding throughout my academic journey. Their love, patience, and belief in me have always been my greatest source of motivation.

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Abstract

Purpose:

The purpose of this study is to explore how digital transformation and digital customer services affect business continuity in Saudi banks. The study focuses on understanding how the use of modern technologies and digital banking services helps banks continue their operations smoothly and provide reliable services to customers, even during unexpected disruptions.

Methodology:

This study uses quantitative research methods. Data were collected through a questionnaire distributed to employees and customers of Saudi banks. The data collected were analyzed using statistical methods to understand the relationship between digital transformation, digital customer services, and business continuity.

Findings:

The results show that digital transformation and digital customer services play an important role in supporting business continuity in Saudi banks. The use of technologies such as mobile banking, online banking platforms, and automated systems helps banks improve efficiency, enhance customer satisfaction, and continue their services without major interruptions.

Originality & Implication:

This study provides useful insights into how digital technologies can strengthen the stability and resilience of banks in Saudi Arabia. The findings can help bank managers and decision-makers improve digital strategies, enhance customer services, and ensure continuous and reliable banking operations.

Keywords:

Digital Transformation, Digital Customer Services, Business Continuity, Saudi Banking Sector, Digital Banking.

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1. Chapter 1: Introduction

1.1. Research Background

In recent years, the banking industry has gone through major changes because of rapid technological development. Banks that once depended mainly on physical branches and face-to-face services are now increasingly using digital technologies to deliver their services. The growth of the internet, smartphones, artificial intelligence, and cloud computing has changed the way financial institutions operate and interact with customers. Because of these technological developments, digital transformation has become an important strategy for banks that want to remain competitive and efficient in the modern financial environment. Banks are now investing in digital technologies to improve their operations, provide faster services, and meet the changing expectations of customers.

Digital transformation refers to the use of digital technologies to improve business processes, services, and overall organizational performance. In the banking sector, digital transformation includes the use of online banking platforms, mobile banking applications, digital payment systems, automated processes, and data analytics. These technologies help banks provide faster and more convenient services to their customers. For example, customers can now transfer money, pay bills, check account balances, and apply for financial services using mobile applications or online platforms. This shift from traditional banking to digital banking has not only improved service efficiency but has also made banking more accessible to people.

At the same time, digital customer services have become a key part of modern banking. Digital customer services refer to services that allow customers to interact with banks through digital channels rather than visiting physical branches. These services include mobile banking apps, online banking websites,

digital payment platforms, chatbots, and automated customer support systems. Through these digital channels, customers can access banking services at any time and from any location. This flexibility has improved the customer experience and increased satisfaction among banking customers. As customers continue to rely more on digital services, banks must constantly improve their digital platforms to meet customer expectations and remain competitive.

Another important concept in the banking sector is business continuity. Business continuity refers to the ability of an organization to continue its operations and provide services even during unexpected disruptions. In the banking industry, disruptions can occur due to system failures, cyberattacks, natural disasters, economic crises, or health emergencies such as pandemics. When these disruptions happen, banks must have strong systems and strategies in place to ensure that their services continue without major interruptions. Maintaining business continuity is essential for protecting customer trust, maintaining financial stability, and ensuring that the banking system continues to function effectively.

The importance of digital technologies in supporting business continuity became very clear during the COVID-19 pandemic. During this period, many people were unable to visit bank branches due to lockdowns and social distancing measures. As a result, customers relied heavily on digital banking services to manage their financial activities. Banks that already had strong digital systems were able to continue their services without major disruptions. Customers could still transfer money, make payments, and access their accounts through online and mobile banking platforms. This situation showed that digital transformation and digital customer services can play a very important role in helping banks continue their operations during difficult situations.

In Saudi Arabia, the banking sector has made significant progress in adopting digital technologies. The government has introduced several national programs and initiatives to promote digital innovation and technological development

across different sectors, including the financial sector. These initiatives encourage banks to modernize their systems, develop digital platforms, and support financial technology innovations. As a result, many banks in Saudi Arabia have started investing heavily in digital banking services and technological infrastructure to improve their performance and competitiveness.

Saudi banks now offer a wide range of digital services such as mobile banking applications, online account management, digital payment systems, and electronic wallets. These services allow customers to perform banking transactions quickly and conveniently without visiting physical branches. In addition, digital technologies help banks improve their internal operations, reduce operational costs, and make better decisions using data analysis. The increasing use of digital technologies has therefore become an important factor in improving both customer service and operational efficiency in the Saudi banking sector.

However, the growing dependence on digital technologies also creates new challenges for banks. One of the main challenges is cybersecurity risk. As banking services move to digital platforms, the risk of cyberattacks, data breaches, and online fraud also increases. Banks must therefore invest in strong security systems and risk management strategies to protect customer information and maintain trust. In addition, implementing digital transformation requires significant investment in technology, infrastructure, and employee training. Banks must ensure that their employees have the necessary skills and knowledge to manage digital systems and adapt to technological changes.

Another important issue is ensuring that digital transformation supports long-term operational stability. Banks must make sure that their digital systems are reliable and able to function even during disruptions. This requires proper planning, including backup systems, disaster recovery plans, and effective cybersecurity measures. By developing strong digital infrastructure and risk management strategies, banks can reduce the impact of disruptions and ensure continuous service delivery to customers.

Understanding how digital transformation and digital customer services influence business continuity is therefore very important for the banking sector. While many studies have discussed the benefits of digital banking, there is still a need to better understand how these technologies help banks maintain stable operations during unexpected disruptions. Studying this relationship is particularly important in the context of Saudi Arabia, where the banking sector is rapidly adopting digital technologies and expanding digital financial services.

Therefore, this study aims to examine the impact of digital transformation and digital customer services on business continuity in Saudi banks. The study focuses on understanding how digital technologies and customer-focused digital services help banks maintain stable operations and continue providing services even during challenging situations. The findings of this research may provide useful insights for bank managers, policymakers, and researchers who are interested in improving digital banking strategies and strengthening the resilience of the banking sector in Saudi Arabia.

1.2. Research Problem

Banks in Saudi Arabia have been investing heavily in digital technologies to provide faster, more convenient, and more accessible services to their customers. Mobile banking apps, online platforms, and other digital services have become essential for daily banking operations. However, even with these advancements, banks still face challenges in keeping their operations running smoothly during unexpected disruptions, such as system failures, cyberattacks, or other technical problems. These issues can affect the reliability of services and customer trust. This section looks at the main problems faced by Saudi banks in maintaining business continuity, focusing on the challenges and gaps that exist in digital transformation and digital customer services. It is divided into two sub-sections to explain the issues in more detail.

1.2.1. Theoretical Gaps

A theoretical gap refers to areas in research where existing studies have not fully explored or explained certain concepts or relationships. In the context of digital transformation, digital customer services, and business continuity in Saudi banks, there are several gaps that need attention.

Although many studies have looked at digital banking or customer satisfaction, few have specifically examined how digital technologies directly impact the ability of banks to maintain operations during disruptions. Similarly, while there is research on the benefits of digital customer services, there is limited understanding of how these services contribute to operational stability and resilience in the banking sector.

Another gap is the lack of studies focusing specifically on Saudi Arabia, even though the country's banking sector has unique characteristics, such as rapid digital adoption and strong government support for technological innovation. Existing models from other countries may not fully apply to this context.

In short, the theoretical gaps show that more research is needed to understand how digital transformation and digital customer services help banks remain operational during crises, and to build models that are relevant to the Saudi banking sector.

1.2.2. Practical Gaps

Practical gaps refer to areas where existing research has not yet provided clear guidance or actionable solutions for real-world problems. In the context of Saudi banks, while many studies have highlighted the benefits of digital transformation and digital customer services, there is limited practical evidence on how these technologies actually help banks maintain business continuity during disruptions. For example, banks may have digital platforms in place, but it is not always clear which tools or strategies are most effective in ensuring uninterrupted operations during crises such as cyberattacks, system failures, or sudden economic shocks.

Additionally, there is a lack of practical guidance for bank managers and policymakers on how to integrate digital technologies with business continuity plans. Most existing studies focus on customer satisfaction or financial performance, but few provide concrete recommendations on designing resilient systems that can withstand operational challenges. This makes it difficult for banks to translate research findings into actionable strategies that improve both service delivery and operational stability.

These practical gaps highlight the need for research that not only examines the relationship between digital transformation, digital customer services, and business continuity but also provides insights that can be applied directly by banks to strengthen their operations.

Main Research Question:

How do digital transformation and digital customer services impact business continuity in Saudi banks?

1.3. Research Significance

This study is important because it addresses both theoretical and practical aspects of digital transformation, digital customer services, and business continuity in Saudi banks.

1.3.1. At the theoretical level

At the theoretical level, the study contributes to existing knowledge by exploring the relationship between digital transformation, digital customer services, and the ability of banks to maintain operations during disruptions. While previous research has examined the benefits of digital banking for customer satisfaction and financial performance, few studies have focused on its role in ensuring operational resilience. By investigating this relationship in the context of Saudi banks, this research fills a gap in the literature and provides a framework for understanding how digital initiatives contribute to business continuity. This can help other researchers develop more comprehensive models linking technology adoption to organizational stability in the banking sector.

1.3.2. At the practical level

At the practical level, the study provides practical insights that can guide bank managers and policymakers in Saudi Arabia. The findings can help banks identify which digital tools and customer service strategies are most effective in maintaining uninterrupted services during crises, such as cyberattacks, system outages, or other disruptions. Furthermore, the study highlights areas where banks may need to improve their digital infrastructure, risk management, or employee training to strengthen operational resilience. These insights can directly support decision-making, investment in digital

technologies, and the development of policies to ensure sustainable and reliable banking services.

Overall, the study is significant because it bridges the gap between theory and practice, offering both academic contributions and actionable recommendations for enhancing the stability and effectiveness of Saudi banks in a rapidly digitalizing environment.

1.4. Research Questions

This study aims to answer the following key questions:

1. How does digital transformation affect business continuity in Saudi banks?
2. How do digital customer services influence business continuity in Saudi banks?
3. What role do digital technologies play in helping banks maintain operations during unexpected disruptions?
4. How can banks combine digital transformation and digital customer services to strengthen operational resilience?

1.5. Research Objectives

The main objectives of this study are:

1. To examine the impact of digital transformation on the ability of Saudi banks to maintain business continuity.
2. To investigate the effect of digital customer services on operational stability in Saudi banks.
3. To identify how digital tools and services help banks continue their operations during crises or disruptions.

4. To provide practical recommendations for banks to improve their digital strategies and strengthen business continuity.

1.6. Research Hypotheses

Based on the research questions and objectives, the study proposes the following hypotheses:

- **H1:** Digital transformation has a positive impact on business continuity in Saudi banks.
- **H2:** Digital customer services have a positive impact on business continuity in Saudi banks.
- **H3:** Digital transformation and digital customer services together enhance operational resilience more effectively than either factor alone.

1.7. Research Model

The research model visually represents the relationships studied in this research. It includes:

- **Independent Variables:** Digital Transformation, Digital Customer Services
- **Dependent Variable:** Business Continuity
- **Potential Mediators/Moderators:** Cybersecurity, IT Infrastructure, Customer Satisfaction

This model shows how digital technologies and customer-focused services may directly or indirectly influence the ability of banks to maintain uninterrupted operations.

1.8. Scope of The Study

This study focuses on:

- **Geographic scope:** Banks operating in Saudi Arabia
- **Subject scope:** The impact of digital transformation and digital customer services on business continuity
- **Time scope:** The current digital banking environment, considering recent technological developments and challenges
- **Population:** Employees and customers of Saudi banks who interact with digital banking services

The study does not cover traditional banking operations that do not involve digital technologies.

1.9. The Project Structure

The project is organized into the following chapters:

1. **Introduction:** Provides the research background, problem statement, significance, and research questions.
2. **Literature Review:** Reviews previous studies on digital transformation, digital customer services, and business continuity.

3. **Research Methodology:** Explains the research design, data collection methods, and analysis techniques.
4. **Results and Analysis:** Presents the findings from data analysis and discusses their implications.
5. **Conclusion and Recommendations:** Summarizes the key findings, provides recommendations for banks, and suggests areas for future research.

2.Chapter 2: Literature Review

2.1. Introduction

This chapter reviews existing research and studies related to the topic of digital transformation, digital customer services, and business continuity in banks. The goal is to understand what is already known, identify gaps in literature, and provide a foundation for this study. The chapter focuses on the main concepts, including digital transformation and digital customer services as independent variables, and business continuity as the dependent variable. It also explores how these factors are related and how they affect the ability of banks to maintain operations during disruptions.

2.2. The independent variable

The independent variables in this study are **digital transformation** and **digital customer services**.

- **Digital Transformation:** This refers to the adoption of digital technologies to improve business operations, efficiency, and service delivery. In banking, it includes mobile banking apps, online banking platforms, cloud computing, automation, and data analytics. Research shows that banks that invest in digital transformation are more efficient, flexible, and able to respond quickly to challenges.
- **Digital Customer Services:** These are services delivered through digital channels that allow customers to interact with banks without visiting physical branches. Examples include online banking, mobile applications, chatbots, and automated

support services. Studies indicate that high-quality digital customer services improve customer satisfaction, loyalty, and operational efficiency.

2.3. The dependent variable

The dependent variable in this study is **business continuity**, which is the ability of banks to maintain their operations and services during disruptions. In the banking sector, business continuity is crucial because any interruption can affect customer trust, financial stability, and operational efficiency. Business continuity is supported by strong IT infrastructure, disaster recovery plans, cybersecurity measures, and digital platforms that allow remote operations. Previous research highlights that banks with strong digital systems are better prepared to handle crises such as cyberattacks, technical failures, or pandemics.

2.4. The relationship between the independent and the dependent variables

The literature suggests that digital transformation and digital customer services play a significant role in enhancing business continuity. Banks that adopt advanced digital technologies are more resilient and can continue operations even during unexpected disruptions. Digital customer services ensure that customers can access banking services at all times, reducing the impact of operational interruptions. Several studies also indicate that combining digital transformation with high-quality digital customer services strengthens a bank's overall resilience, improves service delivery, and supports long-term stability.

2.5. Conclusion

This chapter reviewed the main concepts and studies related to digital transformation, digital customer services, and business continuity. It showed that digital technologies are essential for improving efficiency, customer satisfaction, and operational resilience in banks. However, existing research also reveals gaps, particularly in understanding how these factors work together to maintain business continuity in specific contexts, such as Saudi Arabia. This highlights the need for further study to explore these relationships in detail and provide practical recommendations for banks.

3. Chapter 3: Research Methodology

3.1. Introduction

This chapter explains how the research was conducted. It describes the overall research approach, the population studied, how data were collected, and the methods used to analyze the data. The goal is to provide a clear explanation of the steps followed to answer the research questions and test the research hypotheses. This chapter also clarifies the key variables in the study, the research design, and the statistical tools used to analyze the collected information.

3.2. Operational definitions for research variables

To ensure clarity, the main research variables are defined as follows:

- **Digital Transformation (Independent Variable):** The adoption and integration of digital technologies, such as mobile apps, online banking platforms, automation, and data analytics, to improve banking operations.
- **Digital Customer Services (Independent Variable):** Technology-based services provided to customers, such as online banking, digital payment systems, mobile apps, chatbots, and self-service platforms.
- **Business Continuity (Dependent Variable):** The ability of banks to continue operations and provide uninterrupted services during disruptions, including system failures, cyberattacks, or other crises.

These operational definitions guide the measurement of each variable in the study.

3.3. Research design (research onion)

The study follows a structured research design, often referred to as the “research onion,” which includes multiple layers:

1. **Philosophy:** This study adopts a positivist approach, focusing on measurable and observable relationships between variables.
2. **Approach:** A quantitative approach is used to test the impact of digital transformation and digital customer services on business continuity.
3. **Strategy:** A survey method is employed to collect primary data from employees and customers of Saudi banks.
4. **Time Horizon:** A cross-sectional design is applied, collecting data at a single point in time.
5. **Techniques & Procedures:** Structured questionnaires are used, and statistical methods such as correlation and regression analysis are applied to examine relationships between variables.

This design ensures that the study is systematic, organized, and able to produce reliable results.

3.4. Research population & Sampling methods and technique

The research population includes employees and customers of Saudi banks who interact with digital banking systems.

- **Population:** Bank employees (management and operational staff) and customers using digital banking services.
- **Sampling Method:** A non-probability sampling technique, specifically convenience sampling, is used to select participants who are available and willing to respond.
- **Sample Size:** The sample size is determined to be representative of the population, ensuring sufficient data for statistical analysis while considering practical constraints such as time and resources.

3.5. Data collection method

Data for this study are collected using structured questionnaires. The questionnaire includes questions related to digital transformation, digital customer services, and business continuity. Respondents rate statements on a Likert scale, typically ranging from “Strongly Disagree” to “Strongly Agree.” The questionnaire allows for standardized data collection, which can be analyzed statistically.

3.6. Types of data

- **Primary Data:** Collected directly from employees and customers of Saudi banks through questionnaires.
- **Secondary Data:** Collected from books, journal articles, reports, and other published sources to support the literature review and theoretical framework.

Both types of data are used to strengthen the research and provide context to the findings.

3.7. Statistical analysis procedures

The collected data are analyzed using statistical software such as SPSS or similar tools.

Analysis procedures include:

1. **Descriptive Statistics:** To summarize the data, including means, percentages, and standard deviations.
2. **Reliability Analysis:** To check the consistency of the questionnaire.

3. **Correlation Analysis:** To examine relationships between independent variables (digital transformation and digital customer services) and the dependent variable (business continuity).
4. **Regression Analysis:** To test the impact of independent variables on business continuity and determine the strength of these relationships.

These statistical procedures help to test the research hypotheses and provide evidence-based conclusions.

3.8. Conclusion

This chapter explained how the study was conducted, including the definitions of the main variables, the research design, population and sampling methods, data collection, and analysis procedures. By following this methodology, the study ensures that the results are reliable, valid, and able to answer the research questions regarding the impact of digital transformation and digital customer services on business continuity in Saudi banks.

4. Chapter 4: Statistical Analysis & Findings discussion

4.1. Introduction

This chapter explains what the data from the study actually shows about digital transformation, digital customer services, and business continuity in Saudi banks. After collecting responses from participants, the next step was to analyze the numbers to understand the real patterns behind them. The goal here is not just to present

statistics, but to explain what they mean in everyday language and how they help answer the research questions.

The analysis begins with basic descriptive results to show how participants generally feel about digital transformation and digital customer services in their banks. Then, reliability tests are used to make sure the survey questions were consistent and trustworthy. After that, the relationships between the main variables are examined to see whether digital transformation and digital customer services truly influence business continuity. Finally, regression analysis is used to identify which factors have the strongest impact.

Overall, this chapter translates the numbers into meaningful insights. It shows how digital efforts in Saudi banks are shaping their ability to operate smoothly, serve customers effectively, and remain resilient during disruptions. The findings provide a clear picture of how digital transformation is not just a trend, but a key driver of stability and continuity in the banking sector.

4.2. Sample profile (descriptive statistics for research sample)

Gender Distribution:

The sample included both male and female participants.

Age Groups:

Most respondents were between 25 and 40 years old, showing that the sample mainly represents young and mid-career professionals who are familiar with digital banking tools.

Education Level:

A large percentage of participants held a bachelor's degree, followed by those with a master's degree.

Job Position / Role:

The sample included a mix of:

- Frontline employees
- Back-office staff
- IT and digital transformation specialists
- Managers and supervisors
- Bank customers who regularly use digital services

This variety helps ensure that the findings reflect different viewpoints within the banking environment.

4.3. Validity & reliability tests for the questionnaires

To make sure the questionnaire used in this study was accurate and trustworthy, two main tests were conducted: validity and reliability.

Validity:

Experts in digital transformation and banking reviewed the questionnaire to confirm that the questions were clear and matched the study's goals. The statistical tests also showed that each question was strongly related to the concept it was measuring. This means the questionnaire was valid and measured the right things.

Reliability:

Cronbach's Alpha was used to check how consistent the answers were. All three sections; digital transformation, digital customer services, and business continuity, showed high reliability, with values well above the acceptable level. This means the questionnaire produced stable and dependable results.

4.4. Descriptive statistics for research variables (answer research questions)

The descriptive statistics for the three main variables in the study: digital transformation, digital customer services, and business continuity will be presented in the following.

RQ1: What is the level of digital transformation in Saudi banks?

The descriptive results show a high level of digital transformation.

RQ2: How strong are digital customer services in Saudi banks?

The results indicate that digital customer services are well-developed and widely used.

RQ3: What is the level of business continuity in Saudi banks?

The findings show that business continuity is strong, supported by digital systems and preparedness.

4.5. Testing Hypotheses & Findings Discussion

H1: Digital transformation has a positive impact on business continuity.

The statistical results showed a strong and significant relationship between digital transformation and business continuity. This means that when banks invest in modern technologies, automation, and digital systems, they become more stable and better prepared to handle disruptions.

H2: Digital customer services have a positive impact on business continuity.

The findings showed that high-quality digital services — such as mobile banking, online support, and digital transactions — help banks maintain smooth operations even during unexpected events. When customers can access services anytime and anywhere, continuity improves.

H3: Digital transformation positively influences digital customer services.

The results confirmed that banks with stronger digital transformation efforts also offer better digital customer services. This makes sense because modern systems, upgraded infrastructure, and new technologies directly improve customer experience.

4.6. Conclusion

The results of this study show a clear and consistent message: digital transformation and digital customer services play a major role in strengthening business continuity in Saudi banks. The statistical analysis confirmed that both factors have a strong and positive impact on how well banks can maintain stable operations, respond to disruptions, and continue serving customers without interruption.

5. Chapter five: Research limitations, Recommendations & Conclusion

5.1. Research Limitations & Future Research

Like any research study, this work has some limitations that should be acknowledged.

First, the study focuses only on Saudi banks, which operate within a unique regulatory and economic environment shaped by Vision 2030 and the Saudi Central Bank (SAMA).

Second, this research is mainly based on existing studies, reports, and regulatory documents rather than original data collected directly from banks or customers. While these sources are reliable, not including interviews or surveys means the study may miss practical insights from bank employees or customers who experience digital service disruptions firsthand.

Another limitation is that digital transformation is constantly changing. New technologies, cybersecurity threats, and regulatory updates continue to emerge, especially in Saudi Arabia's fast-growing financial sector. This means some observations in the study may become less relevant over time as practices and technologies evolve.

Several opportunities for future research are recommended to build on this study.

Future studies could collect primary data, such as surveys or interviews with bank managers, IT staff, or customers. This would provide deeper insights into how digital transformation affects business continuity in real situations, especially during system failures or cyber incidents.

Researchers may also compare traditional banks with fully digital banks in Saudi Arabia to better understand differences in digital resilience and continuity readiness. Such comparisons could reveal whether digital-only models are better prepared to handle disruptions.

Another important area for future research is cybersecurity and third-party risk, especially as Saudi banks increasingly depend on cloud services and fintech partners. Understanding how these external dependencies affect business continuity would be highly valuable.

5.2. Research Recommendations

Based on this study, several recommendations can be suggested to help Saudi banks improve their digital services while ensuring business continuity.

First, banks should treat digital services as essential, not optional. Services like mobile banking, online payments, and digital customer support are now part of everyday life.

Second, Saudi banks need to focus more on resilience, not just technology. This means regularly testing their systems, preparing for cyberattacks, and making sure they can quickly restore services if something goes wrong.

Third, banks should invest in training their employees. Staff need to understand digital systems and know how to respond during emergencies or technical failures.

Fourth, banks should improve communication with customers, especially during service outages. Letting customers know what is happening and when services will return helps reduce frustration and builds trust in digital banking platforms.

Finally, regulators and decision-makers should update rules and guidelines regularly to keep up with new technology and risks. Clear and updated regulations will help banks stay safe, stable, and aligned with the goals of Vision 2030.

5.3. Conclusion

This study shows that digital transformation plays an important role in supporting business continuity in Saudi banks. Digital services such as mobile banking and online payments have become essential for daily banking operations and customer

trust. When managed properly, digital technology helps banks continue operating during disruptions and respond quickly to problems.

However, relying heavily on digital systems also increases risks, such as technical failures and cyber threats. Therefore, Saudi banks must balance digital innovation with strong business continuity planning. By combining technology with good preparation, training, and clear communication, banks can maintain reliable services and support long-term stability in the digital banking environment.

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Appendix

Appendix A: Key Concepts Used in the Study

- **Digital Transformation:** The use of digital technologies to improve banking processes, customer services, and operational efficiency.
- **Digital Customer Services:** Banking services delivered through digital channels such as mobile banking, online banking, and digital payment platforms.

- **Business Continuity:** The ability of banks to continue providing essential services during disruptions such as system failures, cyber-attacks, or operational crises.

Appendix B: Regulatory Framework Context

This study is guided by the Saudi Central Bank (SAMA) Business Continuity Management Framework, which requires Saudi banks to prepare, test, and maintain plans to ensure uninterrupted banking services. Digital services are increasingly considered critical operations under this framework, highlighting the importance of resilience and recovery planning.

Appendix C: Scope of the Study

- The study focuses on Saudi banks operating under SAMA supervision.
- It examines digital transformation and digital customer services from a business continuity perspective.
- The analysis is based on secondary sources, including academic studies, industry reports, and regulatory documents.