

Final Project 2

PMG 497

Project Template

Midocean University

Faculty of Management

Department/ Specialization



Project title

Driving Customer Experience Excellence via Digital Transformation in Saudi Banks.

Student name

Hamad Saad Alghoraibi

Student ID

221001822

Final Project – 2 assignments 1

Faculty of Management - Midocean University

Supervisor

Dr. Abdul Rahim Nader

Faculty member- Faculty of management- Midocean University

Acknowledgment

I would like to express my deepest gratitude to everyone who contributed to the successful completion of this final project. Their support, guidance, and encouragement were invaluable.

First and foremost, I wish to thank my project supervisor, Dr. Abdul Rahim Nader, for his unwavering support and expert guidance throughout the entire process. His insightful feedback, intellectual curiosity, and extensive knowledge were instrumental in shaping this research.

I am also grateful to the entire faculty and staff of the Faculty of Management department at midocean University. The knowledge and skills I gained from their courses and mentorship provided the foundational understanding necessary to tackle this project.

A special thanks to my family and friends for their constant encouragement and emotional support. Their belief in me kept me motivated, and their patience was a constant source of strength. This project is a reflection of your generosity and a testament to your belief in my abilities.

Dedication

This project is dedicated to my family and friends, for their constant encouragement and emotional support. Their belief in me and their patience was a constant source of strength during this challenging journey.

Abstract

This study investigates how digital transformation influences customer experience in the Saudi Arabian banking sector. The research uses a

mixed-methods approach. The quantitative phase will survey at least 300 Saudi banking customers who have used digital services in the last year. This part of the study aims to statistically confirm the relationship between digital transformation strategies and customer experience metrics. The qualitative phase involves conducting semi-structured interviews with 5-10 senior bank executives to understand the strategic drivers and challenges of these initiatives.

The independent variable,

Digital Transformation Implementation Strategies, is measured by a multi-item scale and includes dimensions like digital channel integration, technology adoption (e.g., AI and big data), and organizational culture. The dependent variable,

Customer Experience Excellence, is measured through indicators such as customer satisfaction, loyalty, and perceived service quality.

The analysis will use descriptive and inferential statistics, including multiple linear regression, for the quantitative data. The qualitative data will undergo thematic analysis to identify key insights. This comprehensive methodology provides a robust framework for a credible and meaningful exploration of the topic. The

project's ultimate goal is to provide actionable recommendations for Saudi banks to optimize their digital strategies and improve customer experience.

Table of Contents

Acknowledgment.....	2
Dedication.....	3
Abstract.....	4
1. Chapter 1: Introduction	9
1.1. Research Background.....	Error! Bookmark not defined.
1.2. Research Problem.....	Error! Bookmark not defined.
1.2.1. Theoretical Gaps	Error! Bookmark not defined.
1.2.2. Practical Gaps	Error! Bookmark not defined.
1.3. Research Significance	Error! Bookmark not defined.
1.3.1. At the theoretical level	Error! Bookmark not defined.
1.3.2. At the practical level	Error! Bookmark not defined.
1.4. Research Questions	Error! Bookmark not defined.
1.5. Research Objectives	Error! Bookmark not defined.
1.6. Research Hypotheses.....	Error! Bookmark not defined.
1.7. Research Model.....	Error! Bookmark not defined.
1.8. Scope of The Study	Error! Bookmark not defined.
1.9. The Project Structure.....	Error! Bookmark not defined.
2. Chapter 2: Literature Review	Error! Bookmark not defined.
2.1. Introduction	Error! Bookmark not defined.
2.2. The independent variable	Error! Bookmark not defined.

2.3.	The dependent variable	Error! Bookmark not defined.
2.4.	The relationship between the independent and the dependent variables	Error! Bookmark not defined.
2.5.	Conclusion.....	Error! Bookmark not defined.
3.	Chapter 3: Research Methodology	Error! Bookmark not defined.
3.1.	Introduction	Error! Bookmark not defined.
3.2.	Operational definitions for research variables	Error! Bookmark not defined.
3.3.	Research design (research onion).....	Error! Bookmark not defined.
3.4.	Research population & Sampling methods and technique.....	Error! Bookmark not defined.
3.5.	Data collection method.....	Error! Bookmark not defined.
3.6.	Types of data	Error! Bookmark not defined.
3.7.	Statistical analysis procedures.....	Error! Bookmark not defined.
3.8.	Conclusion.....	Error! Bookmark not defined.
4.	Chapter 4: Statistical Analysis & Findings discussion.....	Error! Bookmark not defined.
4.1.	Introduction	Error! Bookmark not defined.
4.2.	Sample profile (descriptive statistics for research sample)	Error! Bookmark not defined.
4.3.	Validity & reliability tests for the questionnaires	Error! Bookmark not defined.
4.4.	Descriptive statistics for research variables (answer research questions).....	Error! Bookmark not defined.
4.5.	Testing Hypotheses & Findings Discussion	Error! Bookmark not defined.
4.6.	Conclusion.....	Error! Bookmark not defined.
5.	Chapter five: Research limitations, Recommendations & Conclusion	Error! Bookmark not defined.
5.1.	Research Limitations & Future Research.....	Error! Bookmark not defined.
5.2.	Research Recommendations	Error! Bookmark not defined.
	References.....	16
	Appendix.....	Error! Bookmark not defined.

List of Figures:

The project outline doesn't specify any figures to be included, but it does mention a research model in Chapter 1. A figure would likely be used to visually represent this model. Therefore, a logical list of figures would be:

- **Figure 1.1:** Research Model
 - This figure will illustrate the relationship between the independent and dependent variables, as discussed in the methodology.

List of Tables:

- **Table 4.1:** Sample Profile (Descriptive Statistics)
 - This table will show the frequency and percentage distribution of demographic variables for the quantitative sample of banking customers.

- **Table 4.2:** Validity & Reliability Test Results
 - This table will present the results of tests like Cronbach's Alpha to confirm the internal consistency of the multi-item scales used in the questionnaire.

- **Table 4.3:** Descriptive Statistics for Research Variables
 - This table will provide descriptive statistics (e.g., means, standard deviations) for the variables measured in the study, helping to answer the research questions.

- **Table 4.4:** Hypothesis Test Results

- This table will display the results of the inferential statistics, likely a multiple linear regression analysis, to show the influence of digital transformation strategies on customer experience excellence

1. Chapter 3: Research Methodology

3.1. Introduction This chapter serves as a comprehensive roadmap for the research, detailing the systematic and rigorous procedures employed to conduct the study. It provides the intellectual framework that underpins the investigation, ensuring the study's validity, reliability, and replicability. The chapter outlines the overall research design, specifies the target population and sampling techniques, describes the data collection instruments and methods, and elucidates the analytical procedures to be utilized. This meticulous approach is essential to ensure that the methodology is transparent, robust, and aligned with the study's objectives. By establishing a clear and justifiable research design, this chapter sets the stage for a credible and meaningful exploration of the complex relationship between digital transformation and customer experience excellence in the Saudi banking sector.

3.2. Research design (research onion) This study will adopt a mixed-methods research design, integrating both quantitative and qualitative approaches. This choice is predicated on the need to gain a holistic understanding of the research problem, which cannot be achieved through a single-method approach. The quantitative component will be a deductive approach, focusing on hypothesis testing and the measurement of variables. It will aim to statistically confirm the relationships between digital transformation strategies and customer experience metrics. Conversely, the qualitative component will follow an inductive approach,

exploring the "why" and "how" behind the quantitative findings. This dual-method approach is particularly effective in complex social science research, as it allows for both breadth (generalizability from a large sample) and depth (rich, contextual insights from key informants). The "Research Onion" framework by Saunders et al. (2019) will be used to structure the design, starting with a pragmatic philosophy and moving through a mixed-methods strategy to a multi-method data collection and analysis approach.

3.3. Operational definitions for research variables To ensure consistency and clarity, this section provides precise operational definitions for the key variables.

- **Independent Variable: Digital Transformation Implementation Strategies.** This variable encompasses a range of initiatives and processes aimed at integrating digital technologies into banking operations. It is operationalized through a multi-dimensional construct, which will be measured using a multi-item scale in the quantitative survey. The dimensions include:
 - **Digital Channel Integration:** The extent to which banks have integrated digital channels (e.g., mobile apps, online banking, social media) to offer a seamless and consistent customer experience.
 - **Technology Adoption:** The adoption of emerging technologies such as artificial intelligence (AI), machine learning (ML), big data analytics, and blockchain to optimize internal processes and personalize customer interactions.
 - **Organizational Culture & Leadership:** The presence of a supportive organizational culture and leadership that champions digital transformation and encourages innovation.

- **Dependent Variable: Customer Experience Excellence.** This abstract concept is a measure of a customer's holistic perception of their interactions with a bank. It will be broken down into concrete, measurable indicators, including:
 - **Customer Satisfaction:** Measured by customer ratings of their satisfaction with various digital banking services and overall experience.
 - **Customer Loyalty:** Measured by their likelihood to recommend the bank to others and their intention to continue using the bank's services.
 - **Perceived Service Quality:** Measured by the customer's perception of the reliability, responsiveness, and security of the bank's digital services.

3.4. Research population & Sampling methods and technique The target population for this study is two-fold.

- **Quantitative Phase:** The population consists of banking customers within the Kingdom of Saudi Arabia who have used at least one form of digital banking service in the past 12 months. This scope is defined to ensure the relevance of the sample to the research topic. A non-probability sampling technique, specifically convenience sampling, will be employed due to its practicality in reaching a large number of participants via online platforms. The goal is to obtain a sample size of at least 300 respondents to ensure statistical power and generalizability of the quantitative findings.
- **Qualitative Phase:** The population consists of senior banking executives and department heads (e.g., Head of Digital Banking, Head of Customer Experience) from a selection of leading Saudi banks. A purposive sampling

technique will be used to select a small group of 5-10 key informants who can provide rich, detailed insights into the strategies, challenges, and success factors from an organizational perspective.

3.5. Data collection method This study will use a sequential mixed-methods approach for data collection.

- **Quantitative Data Collection:** A structured questionnaire will be developed and administered electronically via a secure online survey platform. The questionnaire will include a combination of demographic questions and multi-item scales using a 5-point Likert scale to measure the independent and dependent variables.
- **Qualitative Data Collection:** Semi-structured interviews will be conducted with the purposively sampled banking professionals. An interview protocol will be developed to guide the discussion, focusing on topics such as the strategic objectives of digital transformation, the challenges of implementation, and the perceived impact on customer experience. The interviews will be conducted via video conferencing and recorded with the explicit consent of the participants.

3.6. Types of data The study will rely on primary data collected directly from the research participants. This includes:

- **Primary Quantitative Data:** The numerical data collected through the structured survey. This data will be used for statistical analysis to test the research hypotheses.

- **Primary Qualitative Data:** The textual information, such as transcripts from the semi-structured interviews. This data will be used to provide contextual depth and to triangulate the quantitative findings.

3.7. Statistical analysis procedures Data analysis will be conducted in two phases, corresponding to the data types.

- **Quantitative Data Analysis:** The collected survey data will be cleaned, coded, and analyzed using statistical software such as SPSS or R. The analysis will include:
 - Descriptive statistics (e.g., frequencies, means, standard deviations) to profile the sample and the variables.
 - Reliability analysis using Cronbach's Alpha to ensure the internal consistency of the multi-item scales.
 - Inferential statistics, specifically multiple linear regression analysis, to test the hypotheses regarding the influence of digital transformation strategies on customer experience excellence.
- **Qualitative Data Analysis:** The interview transcripts will be analyzed using thematic analysis. This process will involve a systematic process of coding and categorizing the data to identify key themes, patterns, and insights related to digital transformation strategies, challenges, and their impact on customer experience.

3.8. Ethical Considerations Throughout the research process, strict ethical considerations will be adhered to. Informed consent will be obtained from all participants, and their right to withdraw from the study at any time will be respected. The anonymity and confidentiality of all participants and their responses will be protected. All collected data will be stored securely on password-protected

devices to ensure data security and prevent unauthorized access. The findings will be reported honestly and without any form of plagiarism.

3.9. Conclusion This concluding section summarizes the methodological approach taken and reinforces its appropriateness and rigor in addressing the study's objectives. The mixed-methods design, combined with the detailed plans for data collection and analysis, provides a robust framework for investigating the critical success factors of digital transformation and their impact on customer experience excellence in the Saudi banking sector.

Chapter 4: Statistical Analysis & Findings Discussion

4.1. Introduction This chapter presents the empirical findings of the study, derived from the rigorous data analysis conducted in accordance with the methodology outlined in Chapter 3. It serves as the bridge between the research design and the final conclusions. The chapter begins by presenting a descriptive profile of the research sample, followed by the results of the validity and reliability tests for the data collection instruments. The core of the chapter is dedicated to the presentation of both descriptive and inferential statistics, which directly address the research questions and test the formulated hypotheses. The findings are then discussed in depth, integrating insights from the qualitative interviews and contextualizing the results within the existing body of literature.

4.2. Sample profile (descriptive statistics for research sample) This section will provide a detailed overview of the participants in both the quantitative and qualitative phases of the study. For the quantitative sample (banking customers), a table will be presented showing the frequency and percentage distribution of key demographic variables such as age, gender, educational background, income level, and their frequency of using digital banking services. For the qualitative sample (banking executives), a narrative description will be provided, outlining the

number of participants, their roles, and the types of banks they represent, which are a mix of traditional

References

This section will be a comprehensive list of all sources cited in your project, located at the very end of your document.

<https://assets.kpmg.com/content/dam/kpmg/xx/pdf/2023/02/cee-2022-saudi-arabia-report.pdf>

<https://assets.kpmg.com/content/dam/kpmg/sa/pdf/2025/sa-tech-report.pdf>

<https://www.accenture.com/us-en/case-studies/artificial-intelligence/reimagining-saudi-arabia-economy>

<https://www.accenture.com/us-en/services/data-ai>

<https://www.mastercard.com/news/eemea/en/perspectives/en/2024/redefining-digital-financial-services-in-saudi-arabia/>

<https://www.mastercard.com/news/eemea/en/research-reports/>

<https://km.visamiddleeast.com/content/dam/VCOM/regional/cemea/genericmena/blog/2022/December/SMBs%20in%20GCC%20Blog.pdf>

<https://sothebysrealty.sa/en/the-journal/digital-transformation-in-the-saudi-banking-sector>

