

Final Project 1

Code: MGM 496-PMG496

Project Template

Faculty of Management
Midocean University

Midocean University

Faculty of Management

Department/ Specialization



**"Driving Customer Experience Excellence via Digital Transformation in
Saudi Banks"**

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Graduation Project – 1 assignment –2

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1. Research Questions

The main research question guiding this study is:

- What are the critical success factors and implementation strategies for digital transformation that significantly influence customer experience excellence in the Saudi Arabian banking sector?

The study will be guided by the following specific research questions:

- **RQ1:** What are the common digital transformation implementation strategies adopted by Saudi Arabian banks?
- **RQ2:** What are the critical success factors for implementing digital transformation initiatives aimed at enhancing customer experience in Saudi Arabian banks?
- **RQ3:** How do digital transformation implementation strategies influence key dimensions of customer experience (e.g., satisfaction, loyalty, perceived service quality) in Saudi Arabian banks?
- **RQ4:** What are the challenges encountered by Saudi Arabian banks in implementing digital transformation strategies to achieve customer experience excellence?

2. Research Objectives

Based on the research questions, the objectives of this study are:

- **Objective 1:** To identify the common digital transformation implementation strategies adopted by Saudi Arabian banks.
- **Objective 2:** To determine the critical success factors for implementing digital transformation initiatives aimed at enhancing customer experience in Saudi Arabian banks.
- **Objective 3:** To examine the influence of digital transformation implementation strategies on key dimensions of customer experience (e.g., satisfaction, loyalty, perceived service quality) in Saudi Arabian banks.
- **Objective 4:** To identify the challenges encountered by Saudi Arabian banks in implementing digital transformation strategies to achieve customer experience excellence.

3. Research Hypotheses

The following hypotheses will be tested in this study:

- **H1:** Digital transformation implementation strategies in Saudi Arabian banks positively influence customer experience excellence.
 - **H1a:** Digital transformation implementation strategies positively influence customer satisfaction in Saudi Arabian banks.
 - **H1b:** Digital transformation implementation strategies positively influence customer loyalty in Saudi Arabian banks.

- **H1c:** Digital transformation implementation strategies positively influence perceived service quality in Saudi Arabian banks.

4. Research Model

The conceptual framework guiding this investigation posits that

Digital Transformation Implementation Strategies serve as the independent variable. These strategies encompass the various approaches and initiatives banks undertake to integrate digital technologies across their operations and customer touchpoints.

The model asserts that these implementation strategies exert an influence on

Customer Experience Excellence, which is the dependent variable. Customer Experience Excellence is understood to encompass dimensions such as customer satisfaction, loyalty, and perceived service quality.

Conceptually, the model suggests a direct relationship where successful digital transformation implementation efforts lead to improvements in these various facets of customer experience within the Saudi Arabian banking sector.

(While I cannot generate a visual model here, this textual description clarifies the conceptual framework.)

5. In brief, write about the suggested industry / organization for the empirical study.

The empirical study will be conducted within the

banking sector of the Kingdom of Saudi Arabia. This specific focus allows for an in-depth examination of digital transformation challenges, strategies, and their impact on customer experience within a unique economic and cultural context, heavily influenced by national strategic initiatives like Vision 2030. The study will not concentrate on a single organization but rather the sector as a whole to gather broader insights into common practices and challenges across Saudi banks.

6. In brief, write research methodology section related your project.

This study will adopt a

mixed-methods research design. It will combine

quantitative data collection methods, such as structured surveys administered to banking customers, with **qualitative data collection** methods, including semi-structured interviews with relevant banking professionals and executive's/department heads in Saudi Arabia.

Appropriate

sampling techniques will be employed for both customer and banking professional populations. Data analysis will involve

statistical methods for quantitative data (e.g., descriptive statistics, correlation, regression) and **thematic or content analysis** for qualitative data. Throughout the research process, strict

ethical considerations will be adhered to, including informed consent, ensuring anonymity and confidentiality of participants, and maintaining data security. This approach aims to provide a comprehensive understanding by triangulating findings from both numerical data and rich qualitative insights.

7. Write suggested structure for your project.

The research project is systematically structured into five main chapters:

- **Chapter 1: Introduction**

- Research Background
- Research Problem
 - Theoretical Gaps
 - Practical Gaps
- Research Significance
 - At the theoretical level
 - At the practical level
- Research Questions
- Research Objectives
- Research Hypotheses
- Research Model
- Research Methodology (Overview)
- Scope of The Study
- The Suggested Project Structure

- **Chapter 2: Literature Review**

- Introduction
- The independent variable
- The dependent variable
- The relationship between the independent and the dependent variables
- Conclusion

- **Chapter 3: Research Methodology (Detailed) [based on 135]**

- Research Design
- Operational Definitions of Variables
- Population and Sampling
- Data Collection Instruments and Procedures
- Data Analysis Techniques

- Ethical Considerations
- **Chapter 4: Results and Discussion** [based on 137, 138, 139]
 - Descriptive Statistics
 - Validity and Reliability Tests
 - Findings from Hypothesis Testing
 - Discussion of Findings in relation to RQs and Literature
- **Chapter 5: Conclusion and Recommendations** [based on 141, 144, 145, 146, 147, 148]
 - Limitations of the Study
 - Practical Recommendations for the Saudi Arabian Banking Sector
 - Avenues for Future Research
 - Overall Conclusion of the Study
- **References**
- **Appendices** (if applicable)

8. Table of Contents

Here is the Table of Contents as provided in Assignment 1, reflecting the detailed structure:

Table of Contents

1. Chapter 1: Introduction
 - 1.1. Research Background
 - 1.2. Research Problem
 - 1.2.1. Theoretical Gaps

1.2.2. Practical Gaps

1.3. Research Significance

1.3.1. At the theoretical level

1.3.2. At the practical level

1.4. Research Questions

1.5. Research Objectives

1.6. Research Hypotheses

1.7. Research Model

1.8. Research Methodology

1.9. Scope of The Study

1.10. The Suggested Project Structure

2. Chapter 2: Literature Review

2.1. Introduction

2.2. The independent variable

2.3. The dependent variable

2.4. The relationship between the independent and the dependent variables

2.5. Conclusion

References

(Note: The suggested structure in Task 7 expands slightly on this Table of Contents to include more typical chapter breakdowns (like Chapter 3: Research Methodology, Chapter 4: Results, Chapter 5: Conclusion) which are implied but not explicitly listed in the Assignment 1 Table of Contents beyond Chapters 1 and 2.)

9. Add references to the references list.

The following references have been provided as part of the initial project information and will be incorporated into the comprehensive references list at the end of the document:

- <https://www.sama.gov.sa/en-US/EconomicReports/Pages/DevelopmentReports.aspx>
- https://www.sama.gov.sa/en-US/Documents/Financial_Sector_Development_Program_Annual_Report-2023-EN.pdf
- <https://www.mof.gov.sa/en/about/Pages/Digital-Transformation--at-the-Saudi-Ministry-of-Finance.aspx>
- <https://fintechsaudi.com/resources/>

- <https://www.terrapinn.com/exhibition/seamless-saudi-arabia/agenda.stm>
- https://www.alrajhibank.com.sa/ir24/services/pdf/digital_transformation.pdf
- <https://www.riyadbank.com/documents/5421824/5422038/CEO%27s+Message.pdf/9bc5c474-ec89-1d36-59d2-a794c2be7716?t=1719487459627>
- <https://www.consultancy-me.com/news/10818/saudi-organizations-using-ai-to-drive-customer-experience-improvements>
- <https://www.mitsloanme.com/article/what-is-driving-saudi-arabias-mobile-banking-and-commerce-movement/>

<https://www.riyadbank.com/documents/4268095/4253219/Digital+Banking+and+Innovation.pdf/c26a8cb5-6603-5d99-f11c-3d8bab55e2c9?t=1696945098911>