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The Role of Digital Transformation Project Management on Customer Satisfaction in Banks in Riyadh City

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Abstract (in English)

This research looks at the impact that DTPM has on increasing customer satisfaction among commercial banks based in Riyadh, Saudi Arabia. Currently, digital transformation is a growing phenomenon, especially in banks, where investments in mobile banking, artificial intelligence, cloud computing, data analytics and other technologies have become commonplace in efforts to improve service quality. Notwithstanding such efforts made in terms of investing in digital transformation initiatives, there still remains a gap in knowledge regarding the extent to which project management of such initiatives impacts customer satisfaction outcomes.

A positivist deductive quantitative and cross-sectional study design based on the Research Onion (Saunders et al., 2019) will be used in this study. The independent variable is the DTPM, and it has been operationalized into four dimensions, which include Project Planning & Governance, Agile & Adaptive Execution, Stakeholder Engagement & Change Management and Technology Integration & Innovation. The dependent variable will be Customer Satisfaction that will also be operationalized into three dimensions, namely Service Quality & Reliability, Ease of Use & Digital Experience and Responsiveness & Problem Resolution. Primary data will be gathered from 388 bank employees in Riyadh using a structured questionnaire with a five-point Likert scale through SPSS version 28.

Overall, there exists a statistically significant positive correlation between DTPM and customer satisfaction ($r = 0.499$, $p < 0.001$). The coefficient of determination indicates that the model explains 25.7% of customer satisfaction outcomes ($R^2 = 0.257$). Furthermore, Project Planning & Governance and Stakeholder Engagement & Change Management are the two dimensions of DTPM that emerge as unique predictors of customer satisfaction.

1.

Chapter 1: Introduction

1.1 Overview and Background

The banking industry is witnessing tremendous transformation as a result of the fast development of the technologies in the digital domain. Banks utilize many digital innovations such as mobile banking apps, AI, cloud computing, robotic process automation (RPA), and data analysis to become more efficient, save money, and redefine the customer experience (Bondarouk & Ruël, 2009; Marler & Fisher, 2013). However, in Saudi Arabia, this tendency towards the digital transformation is especially evident. Indeed, the Saudi Vision 2030 plan states that financial sector digitalization is one of the essential elements of economic diversification, and SAMA develops regulations including open banking and FinTech regulatory sandbox to accelerate the process (SAMA, 2024).

It is in this environment that Digital Transformation Project Management (DTPM), which is the systematic application of project management techniques to digital transformations, becomes a key capability of organizations. Such banks which can manage the digital projects efficiently, utilize agile delivery approaches, handle stakeholders' changes, and implement innovations easily have an opportunity to improve customer services and increase customers' satisfaction (Pinto & Slevin, 1988; PMI PMBOK, 2021). While there is a vast number of papers on digital transformation and customer satisfaction individually, very few studies have analyzed how project management practices can mediate the effect of investment in digital transformation on the customer satisfaction.

Thus, this study will examine empirically the effect of DTPM on customer satisfaction in commercial banks in Riyadh City, Saudi Arabia.

1.2 Research Problem

It has been seen that the banking industry of Riyadh is similar to the rest of GCC in terms of the amount of money and human efforts that have been spent on the digitization process in the last ten years. It has been found that the expenditure on the digitization process in the Middle Eastern financial sector exceeded \$3 billion from 2019 to 2023 as stated by McKinsey & Company (2022), but a large number of projects that were initiated under such processes did not meet the intended objectives or provide any improvements in the customer experience.

There are two interrelated research gaps in the current literature related to this issue:

1.2.1 Theoretical Gap

While there is substantial theoretical research on digital transformation and customer satisfaction individually, there are very few frameworks that make an explicit connection between project management and customer satisfaction in the domain of bank digitization. Current project management theories (such as PMI PMBOK, PRINCE2, agile frameworks) focus largely on project performance criteria such as scope, schedule, costs, and quality. In addition, current customer satisfaction theories (such as SERVQUAL and E-S-QUAL) measure service quality criteria but fail to incorporate project management techniques involved in providing those services. This research aims to build on the theory in this regard.

1.2.2 Empirical Gap

Research concerning DTPM in the Gulf banking industry is rather scarce. Most studies conducted in the field of digital transformation in Saudi Arabian banks have been related to technological adoption (for instance, mobile banking adoption) or consumer experiences (e.g., e-service quality perceptions), but not to the organizational and management approaches that result in such effects. Hence, there is an empirical gap in the body of knowledge, which leads to uncertainty among managers as for what features of digital project management can positively influence customers' satisfaction. The current study aims to bridge this research gap through gathering primary data from bank staff members in different departments located in Riyadh.

1.3 Research Significance

1.3.1 Theoretical Significance

This study contributes to theory development in three major ways. First, the study makes a contribution to the field of project management through empirical association between DTPM practices and external outcome, namely, customer satisfaction, in the banking industry, thus developing current project success theories (e.g., Pinto & Slevin, 1988; Shenhar & Dvir, 2007) which are mostly focused on internal performance. Second, the study places digital transformation and customer satisfaction theories into a specific environment of Saudi banks thus contributing to the growing literature on digital transformation in developing and Gulf countries (Al-Mujaini et al., 2019). Third, the four-dimensional DTPM model proposed by the study provides a more precise theoretical basis compared to the existing literature which treats digital transformation as a unitary concept.

1.3.2 Empirical Significance

In addition to being theoretically grounded, this study holds significant practical relevance for different stakeholders. For managers in charge of digital transformation initiatives, the results of this study will serve as scientifically grounded recommendations concerning which project management techniques will have the greatest impact on customer satisfaction. Project Management Offices (PMOs) in banks will benefit from the dimensional model that can be used for diagnosis of weak and strong points in their digital project management process. For policymakers and regulatory bodies, including SAMA, the results will form the empirical grounds to assess the client-oriented efficiency of their digital transformation initiative. The study makes a small but growing body of scientific literature on Digital Transformation Project Management (DTPM) in the Gulf Cooperation Council (GCC).

1.4 Research Questions

The main research question guiding this study is:

"What is the role of Digital Transformation Project Management (DTPM) in enhancing customer satisfaction in banks in Riyadh City?"

This main question is addressed through the following sub-questions:

- What is the overall level of Digital Transformation Project Management (DTPM) practices perceived by bank employees in Riyadh City?
- What is the level of customer satisfaction with digital banking services as perceived by bank employees in Riyadh City?
- Is there a statistically significant positive relationship between overall DTPM and customer satisfaction in banks in Riyadh City?
- Which DTPM dimension — Project Planning & Governance, Agile & Adaptive Execution, Stakeholder Engagement & Change Management, or Technology Integration & Innovation — has the strongest unique effect on customer satisfaction?
- What challenges and obstacles are encountered in implementing DTPM practices in banks in Riyadh City?

1.5 Research Objectives

This study aims to achieve the following research objectives:

- To examine the level of Digital Transformation Project Management (DTPM) practices applied in commercial banks in Riyadh City, from the perspective of bank employees directly or indirectly involved in such projects.
- To assess the perceived level of customer satisfaction with digital banking services resulting from digital transformation initiatives.
- To investigate the nature and strength of the relationship between overall DTPM practices and customer satisfaction in the banking sector in Riyadh City.
- To identify which specific DTPM dimensions (Project Planning & Governance, Agile & Adaptive Execution, Stakeholder Engagement & Change Management, Technology Integration & Innovation) have the greatest predictive power over customer satisfaction outcomes.
- To identify the challenges and barriers encountered during the management of digital transformation projects in banks in Riyadh City.

- To provide evidence-based recommendations for banking practitioners and project management professionals seeking to optimize DTPM practices in the Saudi banking sector.

1.6 Research Hypotheses

Based on the research model and literature review, the following hypotheses are formulated:

H1: There is a statistically significant positive relationship between overall Digital Transformation Project Management (DTPM) and customer satisfaction in banks in Riyadh City.

H2: Project Planning & Governance has a statistically significant positive effect on customer satisfaction in banks in Riyadh City.

H3: Agile & Adaptive Execution has a statistically significant positive effect on customer satisfaction in banks in Riyadh City.

H4: Stakeholder Engagement & Change Management has a statistically significant positive effect on customer satisfaction in banks in Riyadh City.

H5: Technology Integration & Innovation has a statistically significant positive effect on customer satisfaction in banks in Riyadh City.

1.7 Research Model

The conceptual research model below illustrates the hypothesized relationships between the four dimensions of the independent variable (DTPM) and the dependent variable (Customer Satisfaction), as tested through hypotheses H1–H5:

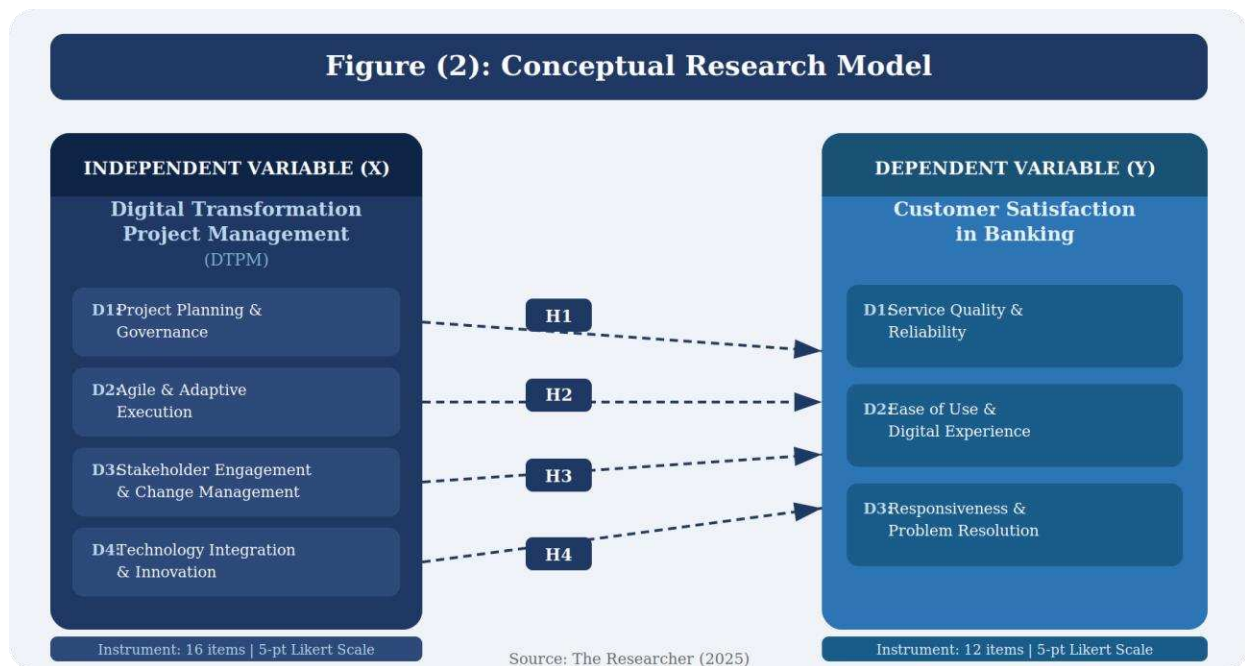


Figure (1): Conceptual Research Model. Source: The Researcher (2025).

1.8 Scope of the Study

The limitations of this study include the following:

- **Geographical limitation:** This study will be undertaken in Riyadh City of Saudi Arabia targeting commercial banks regulated and licensed by the Saudi Arabian Monetary Agency (SAMA) including Al Rajhi Bank, Saudi National Bank (SNB), Riyadh Bank, Saudi British Bank (SABB), and Alinma Bank.
- **Population limitation:** This study targets bank employees that are directly or indirectly associated with digital transformation projects (PMO members, IT & technology, operations and customer service departments). Customers of banking institutions have been excluded from this study because the independent variable (DTPM) has several dimensions which customers can't evaluate effectively.
- **Variables limitation:** This study targets DTPM (which is operationalized using four dimensions and 16 items) as an independent variable and Customer Satisfaction (which is operationalized using three dimensions and 12 items) as a dependent variable.
- **Time limitation:** The data was collected during the first semester of the 2025 academic year, indicating a cross-sectional study.

- Methodological limitation: This study uses a quantitative method utilizing a structured questionnaire and SPSS v28 software for all statistical analysis.

1.9 Project Structure

This project is organized into five chapters, as follows:

- Chapter 1 - Introduction: The chapter describes the research background, research problem, importance, research questions, research objectives, hypotheses, the research model developed, and the research structure.
- Chapter 2 – Literature Review: This chapter reviews the existing literature on Digital Transformation Project Management (DTPM) and customer satisfaction in the banking industry. The existing theoretical framework and empirical research is examined along with any identified gaps in current knowledge.
- Chapter 3 – Research Methodology: The chapter will describe the research design, population, sample and its selection, data collection method, and data analysis process.
- Chapter 4 – Statistics Analysis and Discussion of Findings: This chapter describes the outcomes of descriptive statistics, validity and reliability tests, correlation analysis and regression analysis, and discusses the outcomes within the context of previous scholarly literature.
- Chapter 5 – Conclusions, Limitations and Recommendations: This chapter will present conclusions from the study, state any limitations to the research, and provide recommendations for further research and practice.

2.

Chapter 2: Literature Review

2.1 Introduction

This chapter conducts an exhaustive review of the existing scholarly literature that pertains to the study's two main constructs, namely Digital Transformation Project Management (DTPM) and Customer Satisfaction among banks. It is divided into three sub-sections. Subsection 2.2.1 reviews the literature on DTPM and traces its evolution in concept as well as some important related literature. Subsection 2.2.2 reviews the literature on Customer Satisfaction in banking, emphasizing on the digital service quality and factors that influence customer perception. Subsection 2.3 concludes with a synthesis of the findings and highlights the research gaps addressed in the current study.

The inclusion of digital technologies in banking has emerged to be among the most important trends in financial services management today. The concept of digital transformation, which according to Vial (2019) refers to the use of digital technologies in order to radically change organizational business model, processes, and customer interaction, has become common when discussing strategies for banks. However, as the literature reveals, digital transformation is not only about the adoption of digital technology. Its successful implementation depends largely on the way how digital transformation projects are planned, implemented, governed and managed.

2.2 Related Studies

2.2.1 First Variable: Digital Transformation Project Management (DTPM)

Study 1: Pinto & Slevin (1988) — Critical Success Factors in Project Management

Objective: To identify the key factors that determine the success or failure of projects across a wide range of organizational contexts.

Contents: Pinto and Slevin (1988) outlined the seminal "Ten Critical Success Factors" (CSF) model for project success which included: a defined project mission, management support, project planning and scheduling, customer involvement, personnel selection and hiring, technical work, customer acceptance, monitoring and feedback, communication, and problem-solving. The CSF framework has been confirmed through use across many projects in various sectors and is an essential benchmark resource within project management literature.

This research identified that structured project governance, a clear project mission, and active stakeholder management are the strongest indicators of project success—a finding which is directly relevant to this study's Project Planning & Governance and Stakeholders Engagement constructs. Most significantly, the CSF framework not only includes deliverables but also client acceptance, anticipating the importance of measuring success against customer/user outcomes in project management rather than internal criteria.

Study 2: Dikert, Paasivaara & Lassenius (2016) — Agile Transformation in Large-Scale Organizations

Objective: To systematically review empirical evidence on Agile transformation in large-scale software and IT organizations, with particular focus on challenges and success factors.

Contents: The study by Dikert et al. (2016), involving a systematic review of 52 empirical studies, outlined four major problems related to Agile transformations at an enterprise-wide scale: resistance to change, poor executive support, lack of coordination between teams, and lack of adequate training. The success factors included strong executive sponsorship, using Agile frameworks specifically adapted to the organization, an incremental approach, and continuous efforts for change management and team coaching. The conclusion of the study authors was that the success of Agile transformation depends mostly on the quality of change management in the organization and the governance framework involved in the process, rather than the choice of a specific Agile approach (Scrum, Kanban, SAFe, etc.). The above conclusion corresponds to the current research hypotheses.

Study 3: Al-Mujaini, Thaichon & Quach (2019) — Digital Project Management in Gulf Banking

Objective: To examine the adoption of digital project management practices in Gulf Cooperation Council (GCC) banking institutions and their relationship to digital service delivery performance.

Contents: The authors Al-Mujaini et al. (2019) carried out a survey of 214 experts working in project management and IT leadership positions in commercial banks operating in the UAE, Saudi Arabia, and Kuwait. Using structural equation modeling (SEM), they found that banks with mature PMO structures and formal digital project governance systems showed considerably higher results in digital services performance and better customer-oriented indicators. From among the factors studied, Technology Integration was found to be the strongest driver of service performance while Change Management was identified as the main limitation.

This research is especially important for the current study as it provides an empirical basis for DTPM in Gulf banking. The results of this study on the importance of governance and change management for digital performance in GCC banks support the hypotheses suggested in the theoretical framework of the current study.

Study 4: PMI PMBOK Guide — 7th Edition (2021) — Principles-Based Project Management

Objective: To redefine the theoretical and practical foundations of project management, shifting from a process-based to a principles-based and outcome-oriented framework.

Contents: The seventh edition of the Project Management Institute (PMI)'s Project Management Body of Knowledge (PMBOK) represents the conceptual departure of the project management paradigm from the previous approach involving ten knowledge areas and process groups towards twelve principles of project management. Key principles include stewardship and governance, stakeholder involvement, teamwork, holistic perspective, agile delivery, and value creation. Project success is defined in PMBOK 7th Edition in terms of value created for stakeholders and customers, instead of compliance to planned scope, schedule, and budget only.

The above-mentioned framework provides the theoretical foundation of the four-dimensional operationalization of the concept of data-driven project management (DTPM) adopted in the current study. Moreover, PMBOK 7th Edition is consistent with the theoretical justification of the relationship between DTPM and customer satisfaction because of the customer-oriented definition of project success provided by PMBOK 7th Edition.

2.2.2 Second Variable: Customer Satisfaction in Banking

Study 5: Parasuraman, Zeithaml & Berry (1988) — SERVQUAL Model

Objective: To develop and validate a multi-item scale for measuring customer perceptions of service quality across service industries.

Contents: Parasuraman et al., (1988) developed the SERVQUAL model which is an evaluation framework that is made up of five dimensions, namely Tangibles, Reliability, Responsiveness, Assurance and Empathy. Service quality according to SERVQUAL model is the difference between expectations and perceived performance and the model has been used in several empirical studies in banking and finance. Among these five dimensions, Reliability and Responsiveness have shown strong links with customer satisfaction in a consistent manner.

SERVQUAL dimensions particularly Reliability and Responsiveness serve as the basis for designing the Customer Satisfaction Scale in this study. Within the digital banking environment, Reliability translates into Service Quality & Reliability whereas Responsiveness translates into Responsiveness & Problem Resolution and these are two out of three dimensions of customer satisfaction measured in this study.

Study 6: Klaus & Maklan (2013) — The EXQ Scale and Digital Customer Experience

Objective: To develop a new scale measuring the customer experience quality (EXQ) relevant to digital service delivery environments, as an extension of traditional service quality frameworks.

Contents: Klaus and Maklan (2013) carried out a multi-phase study aimed at developing a scale, for which data was collected from 1,103 customers of retail banking within the UK. This EXQ (Experience Quality) scale is used to measure customer experience quality in four subdimensions: Product Experience, Outcome Focus, Moments of Truth, and Peace of Mind. The study has shown that EXQ provides better predictions about customer loyalty and satisfaction compared to SERVQUAL in terms of digital services, and that ease of use and digital platform availability are the key drivers of customer experience success. The presence of Ease of Use and Digital Experience as one of the components of customer satisfaction proves the findings made by Klaus and Maklan (2013).

Study 7: Zeithaml, Parasuraman & Malhotra (2002) — E-Service Quality (E-S-QUAL)

Objective: To conceptualize and measure service quality in online service environments, specifically addressing dimensions not captured by the original SERVQUAL model.

Contents: According to Zeithaml et al. (2002), the instrument for measuring online service quality known as E-S-QUAL comprises four components: Efficiency, System Availability, Fulfillment, and Privacy. Another recovery dimension, E-RecS-QUAL, included Responsiveness, Contact, and Compensation in terms of service recovery situations. Among all the dimensions of online service environments, the ones that were found to have the greatest impact on customer satisfaction and loyalty were System Availability and Responsiveness.

The Responsiveness & Problem Resolution dimension of the Customer Satisfaction scale of the current research is based on the E-RecS-QUAL model developed by Zeithaml et al. (2002). In turn, E-RecS-QUAL is focused on the management of customer complaints and technical problems in the digital environment. Thus, it can be applied now due to the emergence of new systems causing new problems.

Study 8: Sohail, Hussain & Riaz (2020) — Customer Satisfaction in Digital Banking in Emerging Markets

Objective: To assess the factors determining customer satisfaction with digital banking services in emerging market banking sectors.

Contents: Sohail et al. (2020) surveyed 318 customers of commercial banks across three emerging market countries, using structural equation modelling to test the relationships between digital service quality, trust, ease of use, and customer satisfaction. The study found that ease of use and system reliability were the most powerful determinants of customer satisfaction with digital banking services, while perceived responsiveness — particularly in issue resolution — had a relatively weaker, though still significant, effect.

The Sohail et al. (2020) findings provide empirical grounding for the relative mean ranking of Customer Satisfaction dimensions observed in this study, where Ease of Use & Digital Experience is expected to rank highest and Responsiveness & Problem Resolution lowest — consistent with the pattern observed across digital banking satisfaction research in emerging and Gulf markets.

2.3 Conclusion

This chapter reviews the literature relevant to the constructs used in the research. They include Digital Transformation Project Management (DTPM) and Customer Satisfaction in the banking industry. In the literature, digital transformation in the banking industry is not only seen as an issue of implementing technology but an organizational undertaking that requires project governance structure (Pinto & Slevin, 1988; PMI PMBOK, 2021), adaptive approaches to delivery (Dikert et al., 2016), change management (Kotter, 1996; Shah et al., 2020), and technology integration to create value for the customers (Al-Mujaini et al., 2019).

In relation to customer satisfaction, it has been found that the impact of digital transformation can be properly measured using validated multi-dimensional instruments (SERVQUAL, E-S-QUAL, EXQ). The three dimensions relevant to the field of digital banking include: Service

Quality & Reliability, Ease of use & Digital Experience, and Responsiveness & Problem Solving (Parasuraman et al., 1988; Klaus & Maklan, 2013; Zeithaml et al., 2002; Sohail et al., 2020).

However, there is a noticeable gap in studies linking project management and customer satisfaction outcome in the Gulf banking industry. This research helps fill that gap by using a quantitative research design involving employee survey done in Riyadh City. The following chapter discusses the methodology used in his research to fill the identified research gap.

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Appendices

Appendix 4.1: Research Questionnaire — Independent Variable (DTPM)

Dear Participant,

This questionnaire aims to explore the role of Digital Transformation Project Management (DTPM) in enhancing customer satisfaction in banks in Riyadh City. Your responses will be kept strictly confidential and used for academic research purposes only. The questionnaire will take approximately 10 minutes to complete.

Variable	Category	Variable	Category
Gender	☐ Male ☐ Female	Education	☐ Diploma ☐ Bachelor's ☐ Master's+
Age Group	☐ Below 30 ☐ 30–45 ☐ Above 45	Experience	☐ <3 yrs ☐ 3–7 yrs ☐ >7 yrs
Department	☐ PMO ☐ IT ☐ Operations ☐ Customer Service	DTPM Involvement	☐ Direct ☐ Indirect ☐ End-user

Section 1 — Digital Transformation Project Management (DTPM)

Dimension 1: Project Planning & Governance (PPG)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	The bank has a clearly defined project management framework for all digital transformation initiatives.					
2	Digital transformation projects in our bank are formally planned with well-documented scope, timeline, and budget.					
3	Our bank has a Project Management Office (PMO) that provides governance and oversight for digital projects.					
4	Digital transformation projects are regularly monitored against defined milestones and success criteria.					

Dimension 2: Agile & Adaptive Execution (AAE)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	Our bank uses Agile methodologies (e.g., Scrum, Kanban) to manage digital transformation projects.					
2	Digital transformation teams in our bank adapt quickly to changing requirements and priorities.					
3	Projects are delivered iteratively, with frequent reviews and adjustments based on feedback.					
4	Our bank promotes a culture of continuous improvement and learning within digital project teams.					

Dimension 3: Stakeholder Engagement & Change Management (SCM)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	Employees are effectively communicated with and trained when new digital systems or processes are introduced.					
2	Management actively supports and champions digital transformation projects across the organization.					
3	Our bank has a structured change management plan to address employee resistance to digital transformation.					
4	Customers are appropriately informed and supported when new digital banking features are launched.					

Dimension 4: Technology Integration & Innovation (TII)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	New digital technologies are seamlessly integrated into our bank's existing IT infrastructure and systems.					
2	Our bank continuously invests in innovative digital solutions to enhance banking services.					
3	Digital transformation projects effectively leverage data analytics and AI to improve decision-making.					
4	The digital technologies adopted by our bank are reliable, secure, and meet regulatory requirements.					

Appendix 4.2: Research Questionnaire — Dependent Variable (Customer Satisfaction)

Instructions: Based on your professional role and your observations of customer interactions and feedback, please rate your agreement with each statement below regarding the customer satisfaction outcomes of digital transformation projects in your bank. Use the 5-point scale provided.

Section 2 — Customer Satisfaction in Banking (CS)

Dimension 1: Service Quality & Reliability (SQR)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	Digital banking services provided by our bank are consistently reliable and free from technical errors.					
2	Customers receive accurate and timely information through our bank's digital platforms.					
3	Our bank's digital services meet the quality standards expected by customers.					
4	Digital transformation projects have improved the overall quality of services delivered to customers.					

Dimension 2: Ease of Use & Digital Experience (EUDE)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	Our bank's digital banking platforms (mobile app, internet banking) are easy for customers to use.					
2	Customers can complete their banking transactions through digital channels without difficulties.					
3	The digital interfaces introduced through transformation projects are intuitive and customer-friendly.					
4	Customers report a positive overall experience when using our bank's digital services.					

Dimension 3: Responsiveness & Problem Resolution (RPR)

No.	Statement	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1	Our bank responds promptly to customer inquiries and complaints submitted through digital channels.					
2	Technical issues and service disruptions experienced by customers are resolved efficiently.					
3	Customers are satisfied with how digital channels handle their complaints and service recovery.					
4	Digital transformation projects have improved the bank's ability to respond to customer needs quickly.					

Appendix 4.3: Table of Research Instruments

Variable	Type	Dimension	Items	Source
Digital Transformation Project Management (DTPM)	Independent Variable	Project Planning & Governance	4	Pinto & Slevin (1988); PMI PMBOK (2021)
		Agile & Adaptive Execution	4	Dikert et al. (2016)
		Stakeholder Engagement & Change Management	4	Prosci ADKAR (2006); Kotter (1996)
		Technology Integration & Innovation	4	Al-Mujaini et al. (2019)
		Overall DTPM	16	
Customer Satisfaction in Banking	Dependent Variable	Service Quality & Reliability	4	Parasuraman et al. (1988)
		Ease of Use & Digital Experience	4	Klaus & Maklan (2013)
		Responsiveness & Problem Resolution	4	Zeithaml et al. (2002)
		Overall CS	12	

Table of Research Instruments. Source: The Researcher (2025).