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### THE ROLE OF DIGITAL BANKING SERVICES IN ENHANCING CUSTOMER TRUST

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#### ABSTRACT

The purpose of this research is to identify the reality of practicing digital banking services in Iraqi banks in its dimensions (security, privacy, data protection, ease of use, perceived interest, perceived risks, bank reputation) and its role in enhancing customer trust in its dimensions (perceived integrity, ability (efficiency), charity. Structural guarantee, knowledge experience) and when diagnosing reality through paying attention to the study variables and their relationship to the field reality, the research focuses on keeping pace with the technical developments in banks, through the effect of digital banking services on the trust and gaining the trust of their customers and they can interact through various digital channels. The research was applied in Iraqi banks in the province of Najaf, and the higher administrative levels and digital banking services employees were chosen, and the sample size was (168) individuals, and the data were collected through the questionnaire form that was prepared and designed based on international sources and standards, and then amended accordingly to suit the business environment Al-Iraqiya, the questionnaire was distributed in (170) copies and retrieved (168) valid for analysis. The research presented the main hypothesis and five sub hypotheses branched out of it to test the effect of digital banking services to gain the customer's trust by using statistical methods to process and analyze data.

Several conclusions were reached, the most important of which is that digital banking services are an important way to reduce the cost for the bank and the customer together, in addition to the multiplicity of digital banking channels and their availability in the appropriate place and time for the customer and their advantages of comfort and safety, thus helping to reduce customer concerns and increase their faith and beliefs trusted with the bank And it was found through the

statistical analysis that there is a positive statistically significant correlation between digital banking services and customer trust. The most important recommendations were the creation of a secure digital ecosystem to provide customers with flexible solutions when needed, the bank's interest in advertising the products and services it provides, and the creation of banking awareness among customers.

### **Introduction:**

The development of technology in the banking sector has important implications for the marketing efforts of banks, particularly in Digital banks (DB) services as they affect customers' uses (Almagtome, Al-Yasiri, Ali, Kadhim, & Bekheet, 2020). DB over the phone, the Internet, and smartphones have become a major means of providing multi-channel services to customers, which is a challenge to the traditional banking models, as their use, retention, and improvement in profitability become important for digital banks. To re-engineer their marketing strategies to market their services and to accelerate the rate of adoption of digital banking.

The wave of technological development has changed the face of the world in multiple economic sectors because banks are the mainstay of the economy with the increase in the volume of transactions in the global and local markets, as customers have also begun to prefer unconventional methods of banking services (A. Almagtome, Khaghaany, & Önce, 2020). So, it became delivered using IT tools anytime and anywhere without any direct participation from employees. Competition in the banking industry also grew too stiff levels and every effort was made to improve customer comfort by adding new channels and options for digital banking services. Because customer satisfaction is the only key to success, what the bank needs to understand their requirements is not an easy matter because the dynamics of digital and traditional banking are completely different.

The main objective of the research was to identify the importance of the relationship between digital banking services and their role in enhancing customer trust in Iraqi banks (Khaghaany, Kbelah, & Almagtome, 2019). The Iraqi banks (governmental and private) were chosen because they are the vital artery of the Iraqi economy and provide important digital banking services and products with attempts to persuade customers to use them as an alternative to traditional banking services, as the banking industry is important for countries because the strong banking industry supports economic developments greatly through its effective services (Ali, Hameedi, & Almagtome, 2019). In order to achieve the objectives of the research, it has been structured in three sections: The first one deals with the scientific methodology of the research. The second topic includes the theoretical framework, while the third section includes the field aspect of the research. The fourth topic included the most important conclusions and recommendations that came out of the research, and it contains two topics, first with conclusions and recommendations, secondly.

### **The Research Problem**

Digital banking services is one of the most innovative and newest technologies, and it represents a technological breakthrough in the banking

sector, which allows the customer to produce financial transactions in a manner that meets his requests and desires (such as balance inquiries, money transfers, and bill payments) through digital channels at the time and place chosen by the customer (Ali, Almagtome, & Hameedi, 2019). The Iraqi banker suffers from high failure rates, which were widely covered in most of the published business of banks. The bank has had to shift from a traditional commercial banking business model to a digital business model to keep pace with developments in banking technology. Banks are still in the process of changing the bank's culture, structure, and infrastructure to accommodate the concept of digital in banks. It is a difficult and time-consuming process because the bank has not been digital since its inception. Based on what was asked, we can ask a number of questions as follows:

- 1- What is the level of awareness and interest of Iraqi banks in the Najaf governorate regarding the digital banking services variable?
- 2- What is the level of awareness and interest of Iraqi banks in Najaf Governorate regarding the customer trust variable?
- 3- Do digital banking services affect the customer's trust in the bank's understudy?

### **Research Importance**

The importance of research is highlighted by the following points:

- 1- Keeping up with the technological developments in banks, as the research focuses on the impact of digital banking services and gaining the trust of their customers and they can interact through digital channels, self-service stations, branches, and call centers.
- 2- Trust is a crucial element that helps reduce customer fears and increase their belief and trust beliefs in the use of digital banking services through trust-based organizations.
- 3- Enhancing the customer trust perspective has a fundamental role in explaining problems and solving them and adopting digital banking services.

### **Research Objectives**

Electronic banking services use information and communication technology to provide services to customers outside the borders of actual banks around the clock, seven days a week, as the banking sector plays a vital role in economic growth, and most banks have adopted modern technology as one of their strengths in reaching their local and international customers. :

- 1- Diagnosing the reality of practicing digital banking services in Iraqi banks under investigation, and explaining its analysis and dimensions.
- 2- Measuring and evaluating the dimensions of the customer's trust in the banks under study.
- 3- Determine the relationship between digital banking services and the customer's trust in the banks under study.

Default search form:

Through the hypothetical form, we can determine the independent variable and its effect on the dependent variable and in our study of the independent variable digital banking services in its dimensions (security, privacy, data protection, ease of use, perceived interest, perceived risks, and the bank's

reputation) and the dependent variable customer trust in its dimensions (perceived integrity, ability) Efficiency), charity, structural guarantee, and knowledge expertise) as illustrated in Figure (1)

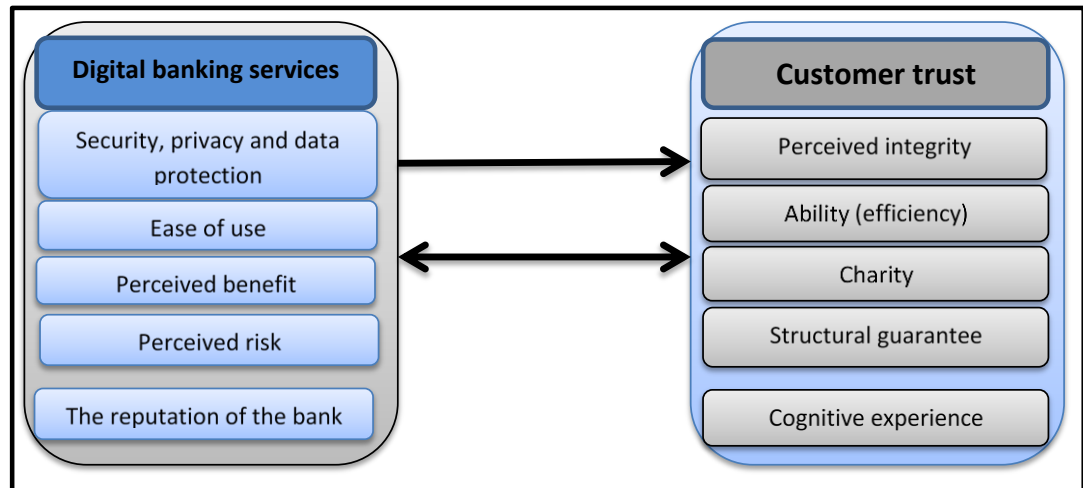


Figure (1) the default search form

Source: Prepared by the researcher

**Research hypothesis, the main hypothesis:** There is a statistically significant impact relationship for digital banking services on customer trust. The following sub-hypotheses stem from it:

- 1) The first sub-hypothesis (H1 a): There is a statistically significant impact relationship for security, privacy, and data protection on customer trust.
- 2) The second sub-hypothesis (H1 b): There is a significant influence relationship for ease of use on customer trust.
- 3) The third sub-hypothesis (H1c): there is a significant effect relationship for the perceived benefit in customer trust.
- 4) The fourth sub-hypothesis (H1d): there is a significant impact relationship significant for perceived risks on customer trust.
- 5) The fifth sub-hypothesis (H1e): There is a significant impact relationship between the bank's reputation the customer's trust.

### Theoretical Framework

#### 1- Digital Banking Services

##### 1-1 The Concept

Digitization is a recent trend that started in the 1980s when home computers were introduced to customer markets which then opened new channels for consumers to become more popular and aware of civil democracy issues than ever before (Al-Wattar, Almagtome, & AL-Shafeay, 2019). Modern technology and digitization have removed barriers from modern society, such as time and place, data acquisition and sharing, giving customers more freedom to interact with other parties regardless of time or place (Koiranen, 2010, 24). Technology provides an opportunity for banks to build new models and platforms that have the ability to adapt to the needs of customers. Banks realize

that it is not just a matter of the complexity and multiplicity of customers' needs, but now they demand services tailored to their needs. What's more, they are not shy about changing their banks, if these needs are not met (Almusawi, Almagtome, & Shaker, 2019). This requires banks to become more sensitive, aware, and relevant to customers, not only by increasing their communications but by providing the right service at the right time and place (Sardana & Singhania, 2018: 29).

Digitization can be defined as the use of digital technologies in order to create new business models and provide new revenue and value-producing opportunities. It is the process of moving into digital business and integrating digital technologies into everyday life. (Gartner, 2016) Digitization is an opportunity for companies and organizations to improve their business activities.

### **1-2- Dimensions of digital banking services**

In our study, counting the independent variable represented by digital banking services, which consists of several dimensions. The dimensions were approved and according to their frequency among researchers, as follows:

**1-2-1: Security, Privacy, and Data Protection:** The positive development of electronic banking services over the past decades has made banks seek to create safe systems for electronic banking, including effective countermeasures against financial fraud, cybercrime, and the associated malicious attacks. Whereas, the banks' adoption of these security systems appears to be a direct response to the existing threats. Secure applications and programs have a role in electronic banking services, in addition to the necessity of providing a very secure infrastructure with a high level of usability for a large number of non-expert users (Mockel, 2011: 231). (Jih et al. 2005: 75) indicates that user approval Electronic banking services are affected by perceived security. This supports the vision of security as being critical to the general use of electronic banking systems.

**1-2-2: Perceived Ease of Use:** It is the degree to which a person believes in the ease of use of technology or system. Saif, 2020: 4) and is free of effort, and perceived ease of use remains an important factor determining the development, delivery, and acceptance of electronic banking services, and the system is perceived. However, it can be used easily over time, in line with Davis's research, which greatly predicted current and future use, as the longer the period of use of the system, the closer acceptance (GUYEN, 2020: 304).

**1-2-3: Perceived Benefit:** Digital banking services have recently become one of the most effective methods of banking transactions because it has many advantages that non-digital banking channels are unable to provide. Hence, its managers aim to utilize the benefits to increase its approval rate (Kbelah, Almusawi, & Almagtome, 2019). Huang et al. (2005) indicate that individuals have certain preferences towards banking services and that they act in a consistent manner to get the most out of what they demand from those services (improve/maximize the benefit), and are always willing to disclose personal information and give up concerns related to With privacy and security the perceived benefits (ease of use, high network availability, etc.) outweigh the

potential privacy risks. The system appears to be beneficial for their banking transactions, and on the other hand, it is also beneficial for banks in the form of reducing their subsidiaries, which affects costs (Rehman & Zabri, 2019: 262).

**1-2-4: Perceived Risks:** Risks are perceptions of the damages that customers may incur when using a digital service. This creates the risk of losing personal information or transactions as a barrier to electronic services. (N GUYEN, 2020: 304), when adopting new electronic banking technologies. Researchers emphasized that technological innovation in the banking sector leads to financial and non-financial risks. It can be expressed that may affect bank customers' reluctance to adopt new electronic banking techniques for financial transactions due to monetary loss or their own financial information. (Jerene & Sharma, 2019:316).

**1-2-5: The reputation of the bank:** In the banking sector, financial operations are based mainly on trust. The services provided by banks can only be evaluated by use and over time, and the pre-purchase evaluation of service quality is necessarily ambiguous and unclear. As the nature of these banking services makes access to them difficult, customers rely more on reputation, considering it a strategic signal that reflects the general quality of work procedures and provides customers with information about future behavior and expectations, and due to technological advances in banking, digital services that depend on technology have become, One of the main drivers of the banks' reputation. (Pejić Bach et al,2020: 2).

## **2- Customer Trust**

### **2-1- Concept Customer Trust:**

Client trust means the willingness of the party (the donor) to be vulnerable to the actions of another party (the approved) on the basis of the expectation that the (approved) will carry out a certain important action for the donor, regardless of the ability to monitor or control that other (approved) party. (1995: 712 Mayer et al,)

Wide customer trust is one of the most important factors for many successful organizations. A trust can benefit companies by reducing their transaction costs, increasing their flexibility and efficiency, and helping them design future marketing plans or strategies more accurately. In general, customer trust refers to reliance on the safety or ability of someone or something. (Nooteboom, 2003: 20)

(Boeyen & Moses, 2003) argued that a customer's trust can be divided into two basic types, namely, direct trust and the trust of the third party. Direct trust is a relationship of trust developed by the two parties. The third-party trust is a trust established between two parties that may not know each other before but are willing To trust each other thanks to the contribution of a trusted third party. Since it is very common for electronic transactions to take place between two unfamiliar parties. According to Halliburton & Poenaru, 2010: 4).

### **2-2: Dimensions of Customer Trust**

The contributions of writers and researchers increased by presenting scientific and academic research and studies and introducing many dimensions and elements that represent the customer's trust in digital banks and their channels.

Their focus was on the dimensions below after adding a fifth dimension (knowledge experience). We see it completely in agreement to confirm the trust of customers as follows:

**2-2-1: Perceived integrity:** The relationship between integrity and trust includes the perception of a set of principles that the bank adheres to, and it is important to adhere to, accept and follow the principles determine personal safety. It is called moral integrity. Integrity prevents a party committed to the principle of seeking profit at any price that will be judged with a high degree of integrity. The belief that the assigned person has a strong sense of fairness. Integrity was defined as the compatibility of the employee's beliefs and values with the cultural values of the bank, integrity, and integrity were the determinants of trust, and fairness was added to it as a condition of trust, (Mayer, et al, 1995: 720),

**2-2-2: Ability (efficiency):** Competence is represented in knowledge and experience in products and services, innovation, quality, research, and development of technical products. Administrative competence is the knowledge of the internal and external organization (retail channels). Because social and marketing competence is knowledge about customers (such as risk profiles, financial information, and customer plan knowledge), markets, public relations, and public affairs. For clients, technical and marketing competence is the most important. (Van & van, 2017: 6), and competence (Stouthuysen et al, 2018: 16) was defined as meaning the fulfillment of the promised service in a reliable and honest manner and providing it to the customer.

**2-2-3: Charity:** Charity and charitable behavior are of special importance and are related to the concept of deeper relationships (Leslie, 2004: 640). It is believed that charity contains three components: care and consideration, working to protect the interests of others, and refraining from exploiting them (26): Morgan & Hunt, 1994). It is referred to as demonstrating good behavior and does not operate in an opportunistic manner, and will not exploit the customer's weakness, (69 et al, 2011: Ennew,).

**2-2-4: Structural guarantee:** A structural guarantee is defined as the degree to which clients believe that institutional structures such as guarantees, regulations, promises, legal recourse, or other procedures are in place to enhance success. (Sha, 2009: 43), a structural guarantee as a corporate mechanism SA refers to the various structures or elements found in the digital environment. These structures or elements can include a set of difficult procedures, such as legal requirements, and easy procedures, such as contact details, to gain customer trust. (2019: 786 McCole et al,).

**2-2-5: Cognitive experience:** According to researchers, previous experience is a condition of trust because it helps the individual understand the environment in which trust expectations can be explained. It helps build trust because not only does it provide a framework for future expectations, but it also enables individuals to come up with concrete ideas about what to expect based on past interactions and experience. Studies indicate that in many cases past experience is the basis of trust, although it may create trust when the experience is favorable or vice versa if the experience is unfavorable. (Ramos et al, 2018:

180) and thus will have a positive impact on trust in digital banking. (2020: 6 Kaushik et al.).

Analysis and testing of research hypotheses

First: Descriptive statistics of research variables

The paragraph will clarify the descriptive statistics by using the weighted arithmetic mean, the standard deviation, and the relative importance of the research paragraphs, as follows:

1- The statistical description of the dimensions of the digital banking services variable:

Table (1) displays the statistical description data for the dimensions of the digital banking services variable, as it showed that the general arithmetic mean of the digital banking services variable reached (4.20), which is higher than the hypothetical mean of the scale of (3), with a standard deviation (0.495), and a relative importance of ( 84%). It turns out that the dimension (security, privacy and data protection) with all its clauses has achieved an arithmetic mean of (4.28), which is greater than the hypothetical mean, with a standard deviation (0.615) and relative importance (86%). As for the (ease of use) dimension, it achieved an arithmetic mean of (3.92) in all its items, which is greater than the hypothetical mean, with a standard deviation (0.885) and relative importance (78%). While the dimension (perceived benefit) in all its paragraphs achieved an arithmetic mean of (4.15), which is greater than the hypothetical mean, with a standard deviation (0.576) and relative importance (83%). As for the (perceived risk) dimension, it achieved in all its items an arithmetic mean of (4.38) which is greater than the hypothetical mean, with a standard deviation (0.466) and relative importance (88%). Whereas, the dimension (the bank's reputation) with all its clauses achieved an arithmetic mean of (4.26), which is greater than the hypothetical mean, with a standard deviation (0.579) and relative importance (85%).

Table (1) Descriptive statistics of the variable (digital banking services)

Table (1) Results of the descriptive analysis of the independent variable (digital banking services)

N	Dimensions	standard deviation	Arithmetic average	Relative importance
1	Security, privacy and data protection	4.28	0.615	86%
2	Ease of use	3.92	0.885	78%
3	Perceived benefit	4.15	0.576	83%
4	Perceived risk	4.38	0.466	88%
5	The reputation of the bank	4.26	0.579	85%

Source: Prepared by the researcher based on the output of Spss v.25 (n = 168)

2- The statistical description of the dimensions of the customer trust variable:

Table (2) displays the statistical description data for the dimensions of the customer trust variable, as it showed that the general arithmetic means of the



customer trust variable reached (4.06), which is higher than the hypothetical mean of the scale of (3), with a standard deviation (0.741), and relative importance of (81%). ). It turns out that the perceived integrity dimension with all its paragraphs has achieved an arithmetic mean of (4.18) which is greater than the hypothesis mean, with a standard deviation (0.711) and relative importance (84%). As for the dimension of (ability), it achieved an arithmetic mean of (4.09), which is greater than the hypothetical mean, with a standard deviation (0.876) and relative importance (82%). While the dimension (charity), in all of its paragraphs, achieved an arithmetic mean of (4.32), which is greater than the hypothetical mean, with a standard deviation (0.657) and relative importance (86%). As for the (structural guarantee) dimension, it achieved in all its clauses an arithmetic mean of (4.21), which is greater than the hypothetical mean, with a standard deviation (0.764) and relative importance (84%). While the dimension (cognitive experience) in all its paragraphs has achieved an arithmetic mean of (4.13), which is greater than the hypothetical mean, with a standard deviation (0.862) and relative importance (83%).

Table (2) Results of the descriptive analysis of the dependent variable (customer trust).

N	Dimensions	standard deviation	Arithmetic average	Relative importance
1	Perceived integrity	0.418	0.711	84%
2	Ability (efficiency	4.09	0.876	82%
3	Charity	4.32	0.657	86%
4	Structural guarantee	4.21	0.764	84%
5	Cognitive experience	4.13	0.862	83%

Source: Prepared by the researcher based on the output of Spss v.25 (n = 168)

### Second: Testing The Hypotheses Of Correlation:

This paragraph aims to test the hypotheses of correlation between the main and sub-research variables in order to ensure their accuracy, and this will be done according to the inclusion of this hypothesis in the research methodology, as follows:

1- Presentation and interpretation of the results of the main hypothesis: This hypothesis stated that there is a positive correlation with significant statistical significance between digital banking services and customer trust. Table (3): We notice the existence of a correlation of (0.831 \*\*) with a significant level of (0.000), and since the level of The achieved morale is less than the suggested level of morale (0.05), so this hypothesis is accepted at the research level, which means that adopting the principles and fundamentals of digital banking services will lead to improving customer trust at the level of banks and enable their management and all their employees to achieve their goals and improve their sites and services in a sound manner. After completing the main correlation hypothesis test, we will test the following sub-hypotheses:

Table (3) the values of the correlation coefficients for the sub-hypotheses of the main hypothesis

Independent variables		Security, privacy and data protection	Ease of use	Perceived benefit	Perceived risk	The reputation of the bank
Customer trust	Pearson Correlation	Ease of use	0.730**	0.678**	0.668**	0.683**
	Sig. (2-tailed)	Perceived benefit	0.00	0.00	0.00	0.00
	N	Perceived risk	168	168	168	168
Correlation coefficient between digital banking and customer trust					(** 0.831) On a moral level (Amount (0.000	

Source: Researcher preparation based on (Spss. V. 25) (n = 168)

**Through the results of the above table for testing the sub-hypotheses, we find the following:**

A- There is a statistically significant correlation between security, privacy, data protection, and customer trust. After reviewing the data in Table (3), we notice a positive correlation of (0.510 \*\*) with a significant level of (0.000), and since the level of significance achieved is less than the level of The moral of the proposal (0.05). Therefore, this hypothesis is accepted at the research level, which means that security, privacy, and data protection will positively reflect on the level of customer trust in banks.

B- There is a statistically significant correlation between ease of use and customer trust, and after reviewing the data in Table (3), we notice a positive correlation of (0.730 \*\*) with a significant level of (0.000), and since the level of significance achieved is less than the suggested level of significance ( 0.05), therefore, this hypothesis is accepted at the research level, which means that ease of use will be reflected positively to enhance customer trust in banks.

C - There is a statistically significant correlation between perceived benefit and customer trust, and after reviewing the data in Table (3) we notice a positive correlation of (0.678 \*\*) with a significant level of (0.000), and since the achieved level of significance is less than the suggested level of significance (0.05) Therefore, this hypothesis is accepted at the research level, which means that the perceived benefit will increase the customer's trust in banks.

W- There is a statistically significant correlation between perceived risk and customer trust, and after reviewing the data in Table (3), we notice the existence of a positive correlation of (0.668 \*\*) with a significant level of (0.000), and since the achieved level of significance is less than the suggested level of significance. (0.05) Therefore, this hypothesis is accepted at the level of research, which means that the more aware of the risks facing the bank is reflected positively in the increase in customer trust.

H - There is a statistically significant correlation between the reputation of the bank and the customer's trust, and after reviewing the data in Table (3), we notice a positive correlation of (0.683 \*\*) with a significant level of (0.000), and since the level of morale achieved is less than the level of morale Proposition (0.05) Therefore, this hypothesis is accepted at the research level, which means that the bank's reputation reflects positively on the customer's increased trust in the banks under consideration.

## 2- Test Hypotheses Of Impact:

This section aims to test the hypotheses of influence between the main and sub-research variables in order to ensure their accuracy and this will be done according to the inclusion of this hypothesis in the research methodology, as follows:

1- Presentation and interpretation of the results of the main hypothesis: The main hypothesis of the research stated that there is a statistically significant influence relationship for digital banking services on customer trust. Below is Table (4) showing the results of testing the main hypothesis.

Table (4) Values of impact coefficients between digital banking and customer trust.

Sample	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R-square	F	Sig.
	B	Std. Error	Beta					
Constant	0.404	0.316		1.279	0.206	0.691	147.2	0.00
Digital banking services	0.907	0.075	0.831	12.136	0.00			

Source: Prepared by the researcher based on (Spss. V. 25) (n = 168)

When viewing what is presented in Table (4), we note the existence of an impact relationship of (0.831) and (T = 12.136) with a level of significance of (0.000), and since the achieved level of significance is less than the suggested level of significance which is (0.05) and the value of (T > 1.96), therefore, the main hypothesis is accepted at the current research level, while the value of (F = 147.2) at a significant level was (0.000), which means the validity of the research model (the significance of the research model), meaning that the independent variable digital banking services affect the dependent variable/customer trust. After completing the test of the main effect hypothesis, we will come to test the sub-hypotheses according to their order in the research methodology as in Table (5):

Table (5) Transactions of the impact of digital banking services dimensions on customer trust

Sample	Unstandardized Coefficients			Standardized Coefficients	R-square	t.	Sig.
	B.	Std. Error		Beta			
Constant	0.59	0.37			0.727	1.61	0.11
Security, privacy and data protection	0.05	0.07		0.06		0.67	0.51
Ease of use	0.25	0.06		0.41		4.45	0.00
Perceived benefit	0.11	0.09		0.12		1.20	0.24
Perceived risk	0.11	0.12		0.10		0.98	0.33
The reputation of the bank	0.34	0.08		0.36		4.15	0.00

**Source: Prepared by the researcher based on (Spss. V. 25) (n = 168)**

A- There is a statistically significant impact relationship for data security and protection on the customer's trust, and after reviewing the data in Table (5), we notice the existence of an influence relationship of (0.06) and value of ( $T = 0.67$ ) with a significant level of (0.11), and since the level of significance achieved is greater than the level of The significance of the proposed sign which is (0.05) and the value of ( $T < 1.96$ ). Therefore, this hypothesis is rejected at the current research level.

B- There is a statistically significant impact relationship for ease of use in customer trust, and after reviewing the data in Table (5), we notice the existence of an influence relationship of (0.41) and value of ( $T = 4.45$ ) with a significant level of (0.00), and since the level of significance achieved is less than the level of The significance of the suggested value which is (0.05) and value of ( $T > 1.96$ ). Therefore, this hypothesis is accepted at the current research level.

T- There is a statistically significant effect relationship for the perceived benefit in the customer's trust. After reviewing the data in Table (5), we notice the existence of an influence relationship of (0.12) and value of ( $T = 1.20$ ) with a significant level of (0.24), and since the level of significance achieved is greater than the level of The significance of the proposed sign which is (0.05) and the value of ( $T < 1.96$ ). Therefore, this hypothesis is rejected at the current research level.

D- There is a statistically significant impact relationship for the perceived risk on the customer's trust, and after reviewing the data in Table (5), we notice the existence of an influence relationship of (0.10) and value of ( $T = 0.98$ ) with a significant level of (0.33), and since the level of sentiment achieved is greater

than the level of significance The proposition which is (0.05) and the value of ( $T < 1.96$ ), therefore, this hypothesis is rejected at the current research level.

C- There is a statistically significant impact relationship for the bank's reputation on the customer's trust, and after reviewing the data in Table (5), we notice the existence of an influence relationship of (0.36) and value of ( $T = 4.15$ ) with a significant level of (0.000), and since the level of significance achieved is less than the level of morale. The proposition is (0.05) and the value of ( $T > 1.96$ ), therefore, this hypothesis is accepted at the current research level.

## **Conclusions And Recommendations**

### **First: The Conclusions**

- 1- There are many digital banking channels and their availability in the appropriate place and time for the customer, in addition to the availability of comfort and safety for him.
- 2- Digital banking services are an important way to reduce costs for both the bank and the customer, as well as flexibility in time and deal.
- 3- There is a positive correlation of (0.831 \*\*) with statistical significance between digital banking services and customer trust.

### **Second: Recommendations**

- 1- Creating a secure digital ecosystem with a focus on providing customers with flexible solutions anytime and anywhere to complete their daily lives.
- 2- Banks should focus more on their advertisements and clarify the benefits achieved by using digital.
- 3- Stricter regulations and laws must be enacted and enforced, and there should be a greater commitment to protecting the customer against information security risks to gain customer trust.

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