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THE IMPACT OF DIGITAL TRANSFORMATION IN IMPROVING THE BANK'S REPUTATION AN ANALYTICAL STUDY OF THE OPINIONS OF A SAMPLE OF IRAQI PRIVATE BANK EMPLOYEES

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Abstract
Digital transformation techniques help transform the work that is done by traditional methods and tools into electronic work through the use of Internet and computer technology because of the role of these technologies in the speedy completion of work in addition to accuracy and efficiency in work and reduce effort and cost, and among the sectors that have adopted this technology in their work are The banking sector, due to its activities that require intelligence in dealing with customers in order to be able to attract and retain customers through banks providing services and exchanging information between them and customers quickly and with high accuracy, while ensuring the confidentiality and security of transmitted information.
Therefore, this study aims to identify modern technology in financial transactions and to demonstrate the importance of adopting Iraqi private banks for digital operations such as electronic money transfer, electronic payment processes, financial settlements, as well as electronic clearing, and to demonstrate the impact of this on the reputation of banks through its reflection on the market value of the bank's share, the return of shareholders and the share The market that appears through the number of dealers with the bank, including depositors, borrowers, and investors, and do these banks have the appropriate environment for applying these technologies, the extent of public interaction with these technologies, and does he have confidence in dealing with them, and that the reason for selecting the sample for this study is the Iraqi private banks, with the aim of advancing the reality of Iraqi banks to keep pace with Technological developments in the world by distributing a questionnaire to a sample of academics and workers in the banking sector.

Keywords: digital transformation, strategic transformation, organizational reputation.

Introduction

The rapid developments and changes that the banking sector is experiencing today, the increase in competition between banks, as well as the technological development that the world is witnessing, have led to the adoption of electronic banking work, which is expanding significantly, especially since the banking institution is the lifeblood of the economy of any

country because of its role in the development and development of the country, so it was The financial institution must keep abreast of developments in information and communication technology and digital transformation technology, especially as it is linked to all economic fields and activities at all levels. Therefore, for the great role of the banking sector in the economy, and in order for it to continue to achieve economic stability, in addition to the goals of growth and maximizing the wealth of shareholders, private banks must be accredited. Iraqi digital transformation techniques in its work so that it can achieve its goals.

The current study examines whether the Iraqi private banks have the ability and desire to apply such techniques in their work in terms of infrastructure. Adequate confidence in such applications, and therefore what is the extent of their impact on the reputation of the banks, the study sample, does it improve their reputation or not?

The second axis: the theoretical framework of the study

2- digital transformation

Internet network technology has spread and the number of its users has increased through the tremendous development of computer and communication technologies that have helped in achieving rapid and comprehensive exchange of information. Internet technology has also become an urgent necessity in the development of banking services, as digital transformation techniques provide a means for marketing banking services locally and internationally in order to increase its ability to achieve Competitive advantages through adopting and transforming traditional banking business into electronic business, where it plays the role of mediator between the customer and the bank in order to facilitate the completion of the task of banking operations and fulfillment of obligations, as financial services and electronic banking work has become not just services that it provides, but has become financial, commercial and investment sites and the possibility of obtaining The various services through a network connected to his computer and the customer can access them at any time.

1- Concept of digital transformation

Digital transformation aims to work at a single speed level and for a long period of time. Therefore, digital transformation has contributed positively to time management through the programs prepared for it and existed for it. Many countries have worked to activate this service in all sectors, as it has created positive and creative developments and impacts for business. In digital transformation and people's dealings in a more cautious manner with money, as customers are the beneficiaries of digital transformation and the rapid wave of these developments (33: 2013 (Takele & Sira), as digital transformation is important in the financial and banking industries and has a major role in finding and innovating new ways of working Banking is like increasing investments in financial technology, so digital transformation is defined as a radical change in the bank and has an extraordinary impact on strategies and organizational structure (Back & Berghaus, 2016:78), while another study indicated that digital transformation is a complex part For many dimensions that the bank deals with in order to maintain its competitive position in the digital world, it is a set of banking steps that start from the transfer order issued by the source with the aim of paying to the beneficiary, and then the transfer takes place with the acceptance of the beneficiary bank to pay the value of the transfer

to the beneficiary, as it is a process that begins and is implemented through a means electronically, such as the telephone (367: 2017, svahn et al).

2- **digital transformation models**

The digital transformation of banks has many models, including the following (Amin, 201858:), (Vial, 2019:90):-

1- Behavioral model: in which the focus is on behavioral variables (individual, collective, organizational, and environmental) when converting traditional banks into digital banks.

2- The social technical model: This model takes into account the degrees of technical and organizational interaction when transferring operations, which focuses on the business strategy and the software needed to activate the computers, database and communications.

3- The strategic transformation model: It depends on the strategic planning of the banking institution, and the consideration of information and communication technology as one of the pillars of the competitive position of the institution, and then determines the position of the institution in the local and global industry

4- The Organizational Development Model: It relies on the organic transformation of organizations to receive the transformation of a digital bank, through transformative learning and training instead of imposing rigid solutions that reduce the chances of success.

5- The ideal model: depends on the search for ideal solutions for information and communication applications to transform the bank into a digital bank and on simulations on testing before actual implementation, with an attempt to compress costs and search for the highest results, and eliminate waste and periodic replacement, with continuous development of software

6- Cost-benefit model: Some institutions resort to comparing the costs of transformation into a digital institution with the expected gains from the acquisition of information systems, and sometimes they are rejected in the event of an increase in the cost.

7- Integrated transformation model: It is based on the philosophy of integrated transformation of all departments and organizational levels to build the digital bank, that is, the link between change in the business system and modernization in the digital management system

8- Lease Transfer Model: Some organizations rely on computer and software companies to automatically manage the information and communication system, based on the fact that the experience of companies specializing in information technology and downloading systems is much broader than the experience of the user of that technology.

3- bank reputation

The reputation of the bank is very important, and the reason for that is that reputation affects all stakeholders in the bank, such as customers, employees, investors, and the public. Working in it while investors also take into account the reputation of the bank when investing in it (Esenyel, 35:2020),

1- The concept of bank reputation

The reputation of the bank is an emotional process or the general evaluation that the bank maintains by its components, which represents the emotional reaction of all stakeholders towards the bank, and this reputation is often reflected through the name of the bank and the associations that surround it (Kim, 26: 2010, as the reputation improves The bank, with the

spread of information about its activities and achievements, and the interactions between the bank and the stakeholders (suppliers, vendors, competitors, employees and local communities) after that the stakeholders may have different perceptions regarding the bank, based on their different contexts and interpretation of the information, it is "the general assessment of the bank from Accordingly, the bank's reputation can be defined as an important strategic resource to enhance the bank's competitive position, which is the outcome of the stakeholders' general assessment of the bank's value. (Egwuonwu, 2011: 201).

2-dimensions of the bank's reputation

1-Social Responsibility: It is the ways in which the bank seeks to align its values and behavior with the values of the multiple stakeholders, as the business stakeholders mean employees, customers, suppliers, the government, and interest groups such as environmental groups and broader societal interests that the bank's operations may have an impact on (Mallin, 2009: 2) Since the social responsibility of banks relates to the bank's contributions that go beyond compliance with social, environmental and ethical concerns. And that corporate social responsibility can be a source of opportunities, innovation and competitive advantage (Camilleri, 2017:45).

2-Creation and Creativity: Creativity and innovation are among the main pillars for the development and progress of banks in our current time and they have multiple foundations, skills and applications. Keep pace with the developments and progress of the times: 11 (2008, Partners), so creativity and innovation are precise concepts, each of which includes a number of distinctive but closely related processes, as it is about generating new ideas through new ways of looking at existing problems, or seeing new opportunities Or by exploiting new technologies or changes in the market, it is the successful exploitation of new ideas, that is, it is the processes that transfer them to new services, new ways of running a business, or even new ways of doing business (Hughes et al, 2018: 6).

3- Service quality: Banks today need high-performance individuals in order to achieve their goals related to providing distinguished services to be a source of good reputation for them, so providing service with high quality is a source of career development and building reputation in the future and success and excellence in the labor market, especially since banking organizations today It faces great challenges with regard to the process of continuous improvement of the quality of its services and the reduction of its costs, in order to be able to meet the needs of its customers and the ability to survive and continue in light of global competition. Therefore, quality has become one of the main pillars of business success in most countries of the world. (Goetsch & Davis 2016: 39) defined quality as a dynamic state related to services, people, processes and environments that meet or exceed expectations and help produce superior value in the sense that quality is a constantly changing state. That is, what is considered quality today may not be good enough to be considered quality tomorrow (Hughes et al, 2018:6).

The practical side of the study

Coding the study variables and the validity and reliability of the questionnaire

1- Coding the study variables

To verify the level of availability of the variables under study represented by the digital transformation dimension as independent variables in addition to the reputation of the bank as a dependent variable, and the nature of the relationship between them in a statistical manner characterized by accuracy and clarity, they were coded as shown in the table below:

Table (1) Coding the study variables

variable		It's type	Symbol	The number of paragraphs
X digital transformation	The first axis / strategic transformation	Independent	X_1	4
	The second axis / business transformation	Independent	X_2	4
	The third axis / administrative transformation	Independent	X_3	4
bank's reputation y	The first axis / creativity and innovation	continued	Y_1	4
	The second axis / social responsibility	Continued	Y_2	4
	The third axis / quality of service	Continued	Y_3	4

2-The validity and reliability of the questionnaire

1-The validity of the scale

1-internal consistency

The internal consistency honestly means the extent to which each paragraph of the questionnaire is consistent with the dimension to which it belongs. The internal consistency of the questionnaire has been calculated by calculating the correlation coefficients between each paragraph and the total degree of the sub-dimension to which it belongs. In addition to finding the correlation coefficients between each sub-dimension and the degree college for the main dimension to which it belongs.

Table (2) shows the correlation coefficients between each paragraph of the dimension, the digital transformation, and the total score for the same sub-dimension, and between each sub-dimension and the total score of the main dimension. For correlation coefficients less than the level of significance specified for the test $\alpha = 0.05$. Accordingly, we conclude that the dimension is true for what was set to measure it.

Table (2): Correlation coefficients between each paragraph of the digital transformation and the sub-dimensions, and the total score for that dimension

main dimension	sub dimension	Paragraph	Pearson correlation coefficients	
digital transformation	strategic shift X_1	The bank employs emerging electronic technologies and modern trends to provide its services well	0.658**	0.733**
		The bank's management educates employees about the importance and role of digital transformation activities on the bank's performance	0.262**	
		The bank's management monitors the performance indicators of electronic operations through the preparation of periodic reports	0.209**	
		The bank's management is working on preparing the infrastructure to be ready to use digital transformation techniques	0.345**	
	Business Transformation X_2	The bank's management is working on introducing digital transformation mechanisms in its work in order to improve the bank's reputation	0.651**	**0.857****
		The bank constantly educates its employees on developing their performance, which helps achieve its goals related to digital transformation	0.705**	
		Digital transformation helps the bank to complete its work quickly and with high accuracy	0.762**	
		Through digital transformation techniques, the bank can reach a larger segment of customers and investors	0.639	
	Administrative shift X_3	The bank is developing a plan to develop and prepare employees and raise their level of knowledge of digital transformation processes	0.750**	0.860**
		There is a clear acceptance by the employees of the digital transformation techniques	0.752**	
		The bank's management educates employees about the importance and role of digital transformation activities on the bank's performance	0.754**	
		The bank's management aims to develop the skills of the human cadre in all branches with regard to digital transformation	0.639**	

Note: ** denotes the level of significance associated with the correlation coefficient (Sig.) less than α= 0.05

Table (3) shows the correlation coefficients between each paragraph of the bank's reputation dimension and the total score of the sub-dimension to which it belongs, and between each sub-dimension and the total score of the main dimension. It turns out that the correlation coefficients are all significant, as the level of significance was Sig.)) associated with correlation coefficients less than the level of significance specified for the test 0.05 = α. This indicates that the dimension is true to what was set to be measured.

Table (3): Correlation coefficients between each paragraph of the bank's reputation dimensions, sub-dimensions, and the total score for that dimension

main dimension	sub dimension	Paragraph		
dimensions of the bank's reputation	bank reputation Y_1	The bank supports its human resources to innovate new methods of work	0.713**	0.845**
		The bank's management believes in the importance of talent management by providing and supporting human resource activities.	0.306**	
		The bank designs incentive programs in line with encouraging innovative and creative ideas	0.333**	
		The Bank employs modern methods and technologies in its various activities to achieve its objectives	0.266**	
	Social Responsibility Y_2	The bank is keen to provide the best methods of dealing with its customers	0.713**	0.806**
		The bank seeks to develop the skills and knowledge of its human resources and to compensate and reward them in order to achieve their welfare	0.713**	
		The bank is committed to all the terms of the psychological contract between it and its human resources	0.720**	
		The bank trains its employees on digital transformation methods	0.663**	
	Quality of service Y_3	The bank operates based on international standards in carrying out its activities	0.540**	0.844**
		The bank supports continuous improvement programs in all its activities	0.638**	
		The bank has criteria for evaluating its performance and determining its indicators in order to improve its reputation	0.685**	
		The bank prepares coordinated plans to achieve the quality of service provided	0.647**	

Note: ** indicates the level of significance associated with the correlation coefficient (Sig.) less than α = 0.05

3- Resolution stability

The stability of the questionnaire means that the questionnaire gives the same results if it is repeated several times in a row. The stability of the study questionnaire was found by calculating Cronbach's alpha coefficient, and the results are summarized in Table (4):-

Table (4): Results of Cronbach's alpha coefficient and subjective validity

Dimensions of the study	The number of paragraphs	Cronbach's alpha coefficient values	eigenvalue
Strategic shift	4	0.778	0.882
Business Transformation	4	0.813	0.903
Administrative shift	4	0.790	0.889
All three axes combined	12	0.850	0.922
creativity and innovation	4	0.840	0.917
Social Responsibility	4	0.755	0.869
Quality of service	4	0.795	0.892
All three axes combined	12	0.880	0.938

eigenvalue = positive square root of Cronbach's alpha

It is clear from the results of table (4) that the value of Cronbach's alpha coefficient for the independent variable is high for each dimension, as it ranged between (0.778, 0.813), while it reached 0.850 for all dimensions. This is due to Cronbach's alpha coefficient, which increases with the number of vertebrae, and the latter, in turn, leads to an increase in stability. We also notice that the value of self-honesty appeared high for the dimensions of the study, as it ranged between (0.882, 0.92), while it reached 0.922 for all dimensions, and this gives a clear indication that the stability is high and statistically significant.

The value of Cronbach's alpha coefficient for the dependent variable is high for each dimension, as it ranged between (0.755, 0.840), while it reached 0.880 for all dimensions. It is noted that the value of Cronbach's alpha coefficient for all dimensions combined is greater than the value of the coefficient for each dimension. The number of vertebrae and the latter, in turn, leads to increased stability. We also note that the value of self-honesty appeared high for the dimensions of the study, as it ranged between (0.869, 0.917), while it reached 380.9 for all dimensions, and this gives a clear indication that the stability is high and statistically significant

Description and diagnosis of study variables

Foreword:

This topic included presenting the results of the study with the analysis and interpretation of those results for the three variables in their dimension.

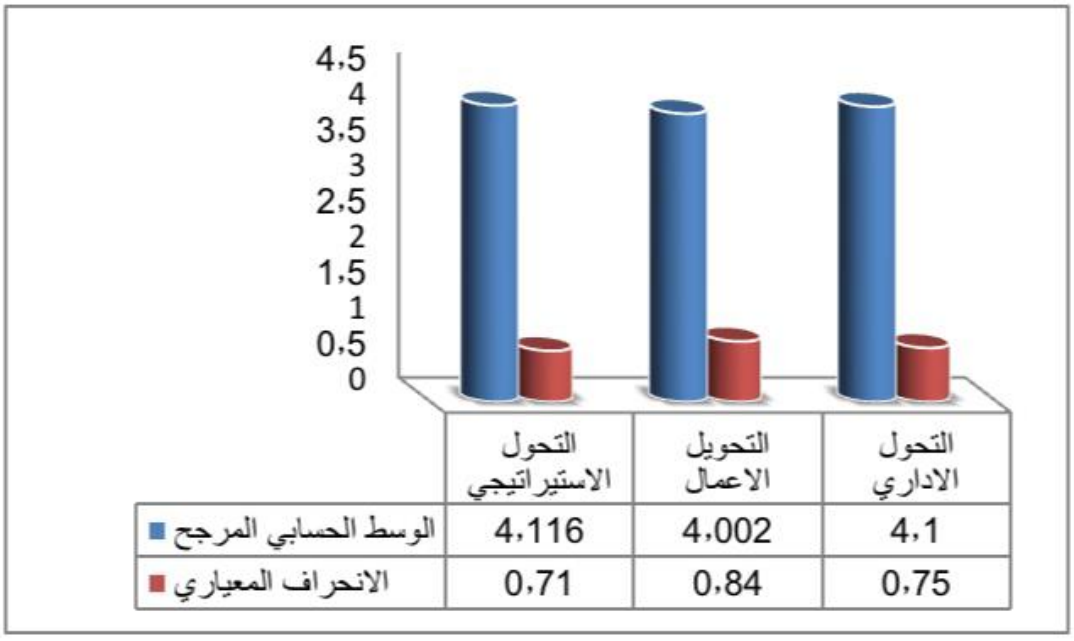
Where this topic included three axes, the first for the independent variable is strategic leadership, the second for the independent variable, the second for organizational culture, and the third for the approved variable is crisis management.

The study determined the level of responses in the light of the arithmetic averages by determining their affiliation to any category, and because the questionnaire is based on the five-point Likert scale (strongly agree-agree-neutral-disagree-strongly disagree), there are five categories to which the arithmetic averages belong, and the category is determined by Find the length of the range (5-1=4), and then divide the range by the number of categories (4/5=0.80). Then (0.80) is added to the lower end of the scale (1) or subtracted from the upper end of the scale (5), and the categories are as follows: (Dewberry, 2004: 15)

- **Very low : 1-1.80**
- **Low : 1.81-2.60**
- **Moderate : 2.61-3.40**
- **High : 3.41-4.20**
- **Very high : 4.21-5.0**

1- digital transformation

The results show that the administrative transformation is one of the priorities of the digital transformation of the banks, and it is evident through the development of the skills of the human cadre to complete the work in the introduction of the mechanisms of digital transformation.



	التحول الاستيراتيجي	التحويل الاعمال	التحول الاداري
الوسط الحسابي المرجح	4،116	4،002	4،1
الانحراف المعياري	0،71	0،84	0،75

Figure (1) a comparison between the dimensions of the digital transformation variable in terms of the extent of awareness of its availability in the study community by the study sample

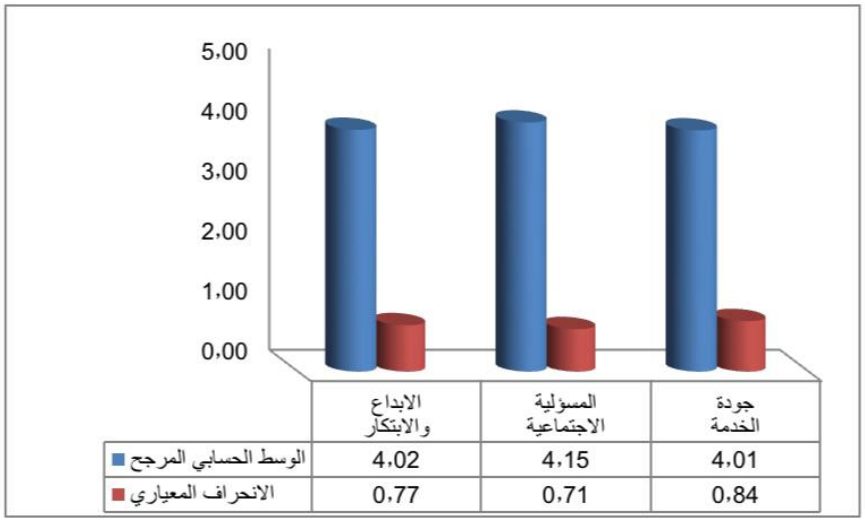
Source: Prepared by the researcher according to computer results using SPSS Ver.23.

In general, it is clear that the study sample is aware of the availability of the dimensions of the digital transformation variable in a close manner, and the strategic transformation dimension

ranked first, then after the administrative transformation, and finally after the business transformation. , followed by a business turnaround.

2- bank reputation

It is clear from the results that the quality of service is a priority for the bank's reputation with banks, and it is evident through its keenness on international standards in the completion of its activities, as well as the preparation of coordinated plans to achieve the quality of service provided



	الابداع والابتكار	المسؤلية الاجتماعية	جودة الخدمة
الوسط الحسابي المرجح	4,02	4,15	4,01
الانحراف المعياري	0,77	0,71	0,84

Figure (2) a comparison between the dimensions of the bank's reputation variable in terms of the extent of awareness of its availability in the study community by the study sample

Source: Prepared by the researcher according to computer results using SPSS Ver.23.

In general, it is clear that the study sample is aware of the availability of the dimensions of the bank's reputation variable closely, and the social responsibility dimension ranked first, then the creativity and innovation dimension, and finally the service quality dimension. As for the strength and consistency of the sample's answers, it came after the first social responsibility, followed by the dimension Creativity and innovation and finally after the quality of service.

Testing the normal distribution of the study data and hypotheses of influence

1- Test the normal distribution of the variables of the study axes

The Kolmekov-Smirnov test (K-S) was used to test the normal distribution of the questionnaire data, and it was found that it does not follow the normal distribution, as the probability value (P - Value) of the test was less than the level of significance ( ), and therefore it must be processed using one of the well-known transformation methods, as it was generated New random variables follow the normal distribution using the random numbers method, and then tested using the Kulmekrov-Smirnov (K-S) test, and the results were as follows:

The first axis: digital transformation

It is evident from the results of Table (13) that the level of significance associated with the Kolmekov-Smirnov test for all sub-dimensions of digital transformation appeared greater than 0.05, which indicates that the distribution of these dimensions follows a normal distribution. Whereas, the main distribution of the digital transformation appeared to follow the normal distribution, since the level of significance associated with the Kolmekov-Smirnov test was greater than 0.05.

Table (13): The test of normal distribution, digital transformation and its dimensions

main dimension	sub dimension	K-S test value (for sub dimensions)	Sig	K-S test value (for main dimensions)	Sig
digital transformation	strategic shift X_1	0.039	0.200	0.039	0.200
	Business Transformation X_2	0.071	0.200		
	Administrative shift X_3	0.073	0.200		

1- The second axis: the reputation of the bank

It is clear from the results of table (14) that the level of significance associated with the Kolmekov-Smirnov test for all sub-dimensions of the bank's reputation was greater than 0.05, which indicates that the distribution of these dimensions follows a normal distribution. While the distribution of the main dimension of the bank's reputation dimension followed the normal distribution, since the level of significance associated with the Kolmekov-Smirnov test was greater than 0.05.

Table (14): The normal distribution test, the dimensions of the bank's reputation and its dimensions

main dimension	sub dimension	K-S test value (for sub dimensions)	Sig	K-S test value (for sub dimensions)	Sig
dimensions of the bank's reputation	creativity and innovation	0.077	0.152	0.057	0.200
	Social Responsibility	0.062	0.200		
	Quality of service	0.062	0.200		

1- Test correlations between variables:

Foreword:

The researcher used the correlation matrix (Pearson's simple correlation coefficients) for the purpose of testing the hypotheses of the study and verifying the strength and direction of the

correlation relationship between the variables and their dimensions in the main and subsidiary hypotheses. As for testing the influence relationships between the study variables, they were tested based on simple linear regression analysis and regression analysis. Multiple Linear Regression and judging the significance of the model by means of the (F) test and the interpretation coefficient (determination) R2, as well as the significance of the regression coefficients by means of the (t) test by comparing the probability value (Sig.) with the level of significance.

The simple linear correlation coefficient was used to test the correlations between the variables as in Table (38), where n refers to the sample size (269), and the abbreviation (Sig.) in the table indicates the probability value that tests the significance of the simple correlation coefficient, as well as the value of (Z) calculated (Kornbort, 2005, 2) which is compared with the tabular value at a significant level of 1%). If a sign (*) appears on the correlation coefficient, this means that the correlation is significant at a significance level of (0.05), but in the case of a sign (**) on the correlation coefficient, this means that the correlation is very significant at the levels of significance (0.05) and (0.01). The strength of the correlation coefficient is judged in light of Cohen's rule (Cohen, 1977, 79-80) as follows:

1- Low correlation: If the value of the correlation coefficient ranges from (0.01 to 0.29)

2- Medium correlation: if the value of the correlation coefficient ranges between (0.30 to 0.49).

3- Strong correlation: if the value of the correlation coefficient ranges from (0.50 to 1)

Schedule (38)

The correlation matrix between the digital transformation variable with its dimensions, the bank's reputation variable with its dimensions, and the crisis variable with its dimensions (n=101)

Table (15) Testing the correlations between variables

variable	bank reputation	creativity and innovation Y_1	Social Responsibility Y_2	Quality of service Y_3
digital transformation	**0.799****	**0.687****	**0.614****	**0.690****
Sig.	0.000	0.00	0.00	0.00
Z calculated	28.83	23.41	11.34	13.98
indication	Incorporeal	Incorporeal	Incorporeal	Incorporeal
Strategic shift X_1	**0.676****	**0.593****	**0.571****	**0.525****
Sig.	0.000	0.00	0.00	0,00
Z calculated	30.27	14.75	19.11	21.79
Indication	Incorporeal	Incorporeal	Incorporeal	Incorporeal
Business Transformation X_2	**0.666****	**0.563****	**0.571****	**0.525****
Sig.	0.000	0.00	0.00	0.00
Z calculated	30.27	13.61	10.76	16.02
Indication	Incorporeal	Incorporeal	Incorporeal	Incorporeal
Administrative shift X_3	**0.628****	**0.538****	**0.459****	**0.566****
Sig.	0.000	0.00	0.00	0.00

Z calculated	26.37	21.79	21.79	19.72
Indication	Incorporeal	Incorporeal	Incorporeal	Incorporeal

Correlation test for the main hypothesis:

(H0) (There is no statistically significant correlation, individually and combined, between the variable digital transformation with its dimensions (strategic transformation - business transformation - administrative transformation) and the variable reputation of the bank with its dimensions (creativity and innovation - social responsibility - quality of service)

Table (15) shows that there is a strong direct correlation between digital transformation with its dimensions combined and the reputation of the bank with its dimensions combined because the value of Pearson's simple correlation coefficient of 0.799 is positive greater than 0.50 and less than 1 and is significant at the level of significance (1%) This is because the absolute calculated Z value of (23.41) is greater than the tabular Z value, as well as the significance of the Sig value. The value of (0.000 (because it is less than the level of significance) (0.01), and this result indicates the rejection of the null hypothesis (H0) and the acceptance of the existence hypothesis (H1) in relation to the main hypothesis, meaning (**there is a statistically significant correlation between digital transformation and the bank's reputation)**, and this means that banks It can benefit from digital transformation in the bank's reputation and control over it, so the greater the values of digital transformation, the greater the reputation of banks in the General Directorate.The researcher attributes this to the employees' understanding of the positive role of creativity and innovation, which contributes to correcting deviations and evaluating social responsibility in order to ensure the quality of service in the future work properly in the bank's reputation.

For the purpose of knowing the correlation between each dimension of the digital transformation variable, its dimensions, and the reputation of the bank through sub-tests, the following:

Correlation test for the first sub-hypothesis:

(H0) (There is no statistically significant correlation, individually and combined, between the digital transformation variable with its dimensions (strategic transformation - business transformation - administrative transformation) and the creativity and innovation variable y1

There is a strong direct correlation between digital transformation and creativity and innovation (y1) because the value of Pearson's simple correlation coefficient of (0.687) is positive (greater than 0.50 and less than 1) and significant (Significant) at the level of significance (1%) because the absolute calculated Z value of (23.41)) is greater than the tabular Z value, as well as the significant value of Sig. The value of (0.000) because it is less than the level of significance (0.01), and this result indicates the rejection of the null hypothesis (H0) and the acceptance of the existence hypothesis (H1) in relation to the first sub-hypothesis, meaning (there is a statistically significant correlation relationship individually and combined between the variable digital transformation and its dimensions (transformation strategic - business transformation - administrative transformation) and the variable creativity and innovation (y1), while each dimension of digital transformation is (strategic transformation - business transformation - administrative transformation) and the variable creativity and innovation. Significant

significance at the level of significance (1%), meaning that it is possible to benefit from the dissemination of the dimensions of digital transformation in creativity and innovation

Correlation test for the second sub-hypothesis:

(H0) (There is no statistically significant correlation, individually and combined, between the variable digital transformation with its dimensions (strategic transformation - business transformation - administrative transformation) and the social responsibility variable y2

There is a strong direct correlation between digital transformation and social responsibility (y2) because the value of Pearson's simple correlation coefficient of (0.614) is positive (greater than 0.50 and less than 1) and significant (Significant) at the level of significance (1%), because the absolute calculated Z value of (11.34)) is greater than the tabular Z value, as well as the significant value of Sig. The value of (0.000) because it is less than the level of significance (0.01), and this result indicates the rejection of the null hypothesis (H0) and the acceptance of the existence hypothesis (H1) with regard to the second sub-hypothesis, meaning (**there is a statistically significant correlation relationship individually and combined between the variable digital transformation and its dimensions (transformation strategic - business transformation - administrative transformation)**, and the social responsibility variable (2) y, while there was a strong correlation after the strategic transformation. Intermediate between (business transformation - administrative transformation) and the social responsibility variable. Pearson's simple correlation coefficients were respectively (0.494, 0.459), which are significant for the level of significance (1%), meaning that it is possible to benefit from the publication of the dimensions of digital transformation in social responsibility.

Correlation test for the third sub-hypothesis:

(H0) (There is no statistically significant correlation, individually and combined, between the variable digital transformation and its dimensions (strategic transformation - business transformation - administrative transformation) quality of service y3

There is a strong direct correlation between the digital transformation, y1, because the value of Pearson's simple correlation coefficient of 0.690 is positive (greater than 0.50 and less than 1) and significant (Significant) at the level of significance (1%), because the absolute calculated Z value of (13.98) It is greater than the tabular Z value, as well as the significant value of Sig. The value of (0.000) because it is less than the level of significance (0.01), and this result indicates the rejection of the null hypothesis (H0) and the acceptance of the existence hypothesis (H1) with regard to the third sub-hypothesis, meaning (**there is a statistically significant correlation relationship individually and combined between the variable digital transformation and its dimensions (transformation strategic - business transformation - administrative transformation)** and service quality (y3), while each dimension of digital transformation is (strategic transformation - business transformation - administrative transformation) and the variable quality of service. It is significant at the level of significance (1%), meaning that it is possible to benefit from the publication of the dimensions of digital transformation in the quality of service.

Third: Testing the effect relationships between the variables:

Impact relationship test for the main hypothesis:

(H0) (There is no statistically significant correlation, individually and combined, between the variable (digital transformation X) with its dimensions (strategic transformation - business

transformation - administrative transformation) and the variable (bank reputation) with its dimensions (creativity and innovation - social responsibility - quality of service)

Table (16) Results of the simple regression analysis between the digital transformation variable and the bank's reputation

form	regression coefficients	The calculated t-value	Sig.
digital transformation	0.959	4.114	0.000
	0.761	13.202	0.000
R^2 = 0.638 , F=174.302 , sig=0.000			
Source: Prepared by the researcher according to computer results using Ver program. 23 SPSS			

The estimated regression equation can be written in the following form:
X 0.761 + 0.959 = y
Where it represents:
X represents the digital transformation variable (independent variable)
Y represents the bank's reputation variable (dependent variable)

It is clear from the results presented in Table No. (16) the following:
1- The value of (F) calculated for the linear regression model digital transformation (x) amounted to (174.302), which is significant at the level of significance (5%) (because the value of Sig. is less than the level of significance (0.05), and this indicates that the regression coefficient is stable (7610. = b) At the aforementioned level of significance, that is, a change of one unit of digital transformation affects the reputation of bank y by (.7610), and accordingly, the digital transformation (X) has a significant effect on the reputation of bank (y).
2- The value of the interpretation coefficient (R2) amounted to (6380). This means that the digital transformation (x) explains (63.8%) of the changes that occur in the reputation of the bank (y). As for the remaining percentage (36.2%), it is due to the contribution of other variables that are not included in the scheme of the current study.
The above results indicate the rejection of the null hypothesis (H0) (there is no statistically significant effect relationship of digital transformation with its combined dimensions on the bank's reputation) and we accept the existence hypothesis (H1) (**there is a statistically significant effect relationship of digital transformation with its combined dimensions on the bank's reputation)** and this indicates that Digital transformation has a strategy that has achieved the bank's reputation.

Impact relationship test for the first sub-hypothesis:
(H0) (There is no statistically significant effect relationship of the dimensions of digital transformation together on creativity and innovation)
In order to identify the extent of the contribution of each dimension of the digital transformation variable with its dimensions (strategic transformation X1 - business transformation X2 - administrative transformation X3) on creativity and innovation (y1), the researcher conducted a multiple regression analysis between the variable (creativity and innovation (y1)) as a dependent variable And between the dimensions of the digital transformation variable (strategic

transformation - business transformation - administrative transformation) as independent variables to know the extent to which each dimension contributes to the adopted variable (creativity and innovation). The results were as shown in Table (17):

Table (17) results of multiple regression analysis between creativity, innovation and dimensions of digital transformation

Form	regression coefficients b_1	The calculated t-value	Sig.
Constant (a_0)	0.667	1.887	0.062
Strategic shift X_1	0.416	4.746	0.000
Business Transformation X_2	0.242	2.923	0.004
Administrative shift X_3	0.166	1.984	0.061
R^2=49% , R=0.687 , FCalculated=31.076 , Sig.=0.0000 , Ftable(3,101)=3.09			
Source: Prepared by the researcher according to computer results using Ver program. 23 SPSS			

We note from Table (17) that the estimated regression equation can be written in the following form:

* **y1 =0.667+0.416*X1+0.242*X2+0.166*X3**

It is clear from the results presented in Table (17) the following:

1-The value of (F) calculated for the multiple regression model was (31.076) was significant at the level of significance (5%) because the value of Sig. Less than the level of significance (0.05), which indicates the stability of the regression coefficients of the three dimensions, amounting to 0.416, 0.242, 0.166), respectively, and this means that changing one unit from each dimension will lead to a change in the dependent variable (creativity and innovation) by the amount of these coefficients. This indicates that there is an impact of the three dimensions of digital transformation on the adopted variable, creativity and innovation

2-The value of the interpretation coefficient (R^2) amounted to (490). This means that the four dimensions of strategic leadership together explain (49%) of the changes that occur in creativity and innovation (1y). As for the remaining percentage (51%), it is due to the contribution of other variables) that are not included in the scheme of the current study. And that the value of the multiple correlation coefficient of the model was (0.687), which indicates the consistency of the estimated values of the model.

The above results indicate the rejection of the null hypothesis (H0) (there is no statistically significant effect relationship of the dimensions of digital transformation together on creativity and innovation) and we accept the existence hypothesis (H1) (there is a statistically significant effect relationship of the dimensions of digital transformation together on creativity and innovation)

Effect relationship test for the second sub-hypothesis:

(H0) (There is no statistically significant effect relationship of the dimensions of digital transformation together on social responsibility)

In order to identify the extent of the contribution of each dimension of the digital transformation variable with its dimensions (strategic transformation X1 - business transformation X2 - administrative transformation X3) on social responsibility (y2), the researcher conducted a multiple regression analysis between the variable (social responsibility y2) as a dependent variable and the dimensions of The digital transformation variable (strategic transformation - business transformation - administrative transformation) as independent variables to see the extent to which each dimension contributes to the approved variable (social responsibility). The results were as shown in Table (17).

Table (18) :results of the multiple regression analysis between social responsibility and the dimensions of digital transformation

Form	regression coefficients b_1	The calculated t-value	Sig.
Constant (a_0)	1.147	3.108	0.002
Strategic shift X_1	0.427	4.675	0.000
Business Transformation X_2	0.206	2.376	0.019
Administrative shift X_3	0.103	1.118	0.266
R^2=41.2% , R=0.614 , FCalculated=22.641, Sig.=0.000 , Ftable(3,101)=3.09			
Source: Prepared by the researcher according to the results of the computer using a program. 23 SPSS			

We note from Table (18) that the estimated regression equation can be written in the following form:

Y2 = 1.147 + 0.427 * X1 + 0.206 * X2 + 0.103 * X3

It is clear from the results presented in Table (18) the following:

1-The value of (F) calculated for the multiple regression model was (22.641), which was significant at the level of significance (5%) because the value of Sig. Less than the level of significance (0.05), which indicates the stability of the regression coefficients of the three dimensions, amounting to 0.427, 0.206, 0.103), respectively, and this means that changing one unit from each dimension will lead to a change in the dependent variable (social responsibility) by the amount of these coefficients. This indicates that there is an impact of the three dimensions of digital transformation on the adopted variable, social responsibility.

2-The value of the interpretation coefficient (R^2) amounted to (4120). This means that the four dimensions of strategic leadership together explain (41.2%) of the changes that occur in social responsibility (2y). As for the remaining percentage (58.8%), it is due to the contribution of

other variables) that are not included in the scheme of the current study. And that the value of the multiple correlation coefficient of the model was (0.614), which indicates the consistency of the estimated values of the model.

The above results indicate the rejection of the null hypothesis (H0) (there is no statistically significant effect relationship of the dimensions of digital transformation together on creativity and innovation) and we accept the hypothesis of existence (H1) (**there is a statistically significant effect relationship of the dimensions of digital transformation together on social responsibility)**

It is clear from the analysis that the administrative shift variable X3 was excluded due to the non-significance of the variable, as the value of Sig. (0.266) greater than the level of significance (0.05), which means that it has no effect on the variable of social responsibility.

Effect relationship test for the third sub-hypothesis:

(H0) (There is no statistically significant effect relationship of the dimensions of digital transformation together on the quality of service)

In order to identify the extent of the contribution of each dimension of the variable of digital transformation with its dimensions (strategic transformation X1 - business transformation X2 - administrative transformation X3) on the quality of service (y3), the researcher conducted a multiple regression analysis between the variable (quality of service y1) as a dependent variable and between dimensions The digital transformation variable (strategic transformation - business transformation - administrative transformation) as independent variables to see the extent to which each dimension contributes to the approved variable (quality of service). The results were as shown in Table (19).

Table (19): results of multiple regression analysis between service quality and digital transformation dimensions

Form	regression coefficients b_1	The calculated t-value	Sig.
Constant (a_0)	0.642	1.716	0.089
Strategic shift X_1	0.311	3.360	0.001
Business Transformation X_2	0.306	3.492	0.001
Administrative shift X_3	0.213	2.229	0.024
R2=48% , R=0.690 , FCalculated=29.662 , Sig.=0.0000 , Ftable(3,101)=3.09			
Source: Prepared by the researcher according to the results of the computer using a program. 23 SPSS			

We note from Table (19) that the estimated regression equation can be written in the following form:

Y3 =0.642+0.311*X1+0.306*X2+0.213*X3

It is clear from the results presented in Table (19) the following:

1-The value of (F) calculated for the multiple regression model was (29.662), which was significant at the level of significance (5%) because the value of Sig. Less than the level of significance (0.05), which indicates that the regression coefficients of the three dimensions are proven, amounting to 0.311, 0.306, 0.213), respectively, and this means that changing one unit

of each dimension will lead to a change in the dependent variable (quality of service) by the amount of these coefficients. This indicates that there is an impact of the three dimensions of digital transformation on the dependent variable, quality of service

2-The value of the interpretation coefficient (R^2)was (480). This means that the four dimensions of strategic leadership together explain (48%) of the changes that occur in the quality of service (2y). As for the remaining percentage (52%), it is due to the contribution of other variables) that are not included in the scheme of the current study. And that the value of the multiple correlation coefficient of the model was (0.690), which indicates the consistency of the estimated values of the model.

The above results indicate the rejection of the null hypothesis (H0) (there is no statistically significant effect relationship of the dimensions of digital transformation together on the quality of service) and we accept the hypothesis of existence (H1) (there is a statistically significant effect relationship of the dimensions of digital transformation together on the quality of service).

Conclusions

It is clear from the results of the study that social responsibility is one of the priorities of banking reputation, and it is evident through the bank's keenness to provide the best methods in dealing with its customers, as well as working to pay attention to the terms of the psychological contract between it and its human resources, in addition to training the dealers on digital transformation methods in addition to He pointed out that the banks are working to develop the skills and knowledge of its human resources, and compensate and reward them in order to achieve their well-being through the banks providing incentive programs in line with encouraging innovative and creative ideas, each within its competence, especially since creativity and innovation are among the priorities of the bank's reputation with banks, and it is evident through the use of methods and techniques. Modern in all activities to achieve its goals as well as working on talent management by providing and supporting human resource activities and measuring their levels for the purpose of developing them.

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