

MEASURING THE QUALITY OF DIGITAL SERVICE AND ITS IMPACT ON CUSTOMER SATISFACTION

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ABSTRACT

This research aims to measure the level of digital service quality and analyze its impact on customer satisfaction amidst the accelerated digital transformation experienced by service institutions. The study focused on four main dimensions of digital service quality: ease of use, reliability, responsiveness, and security and privacy, as fundamental factors shaping the digital user experience.

The research adopted the descriptive analytical approach, using a questionnaire as the primary tool for data collection from a sample of (100) participants who are users of digital services. The data was analyzed using appropriate statistical methods, employing a five-point Likert scale to determine participants' attitudes towards digital service quality and their level of satisfaction.

The study results showed that the level of digital service quality was generally good, with participants expressing positive evaluations regarding the ease of use of digital platforms and their speed of performance, in addition to an acceptable level of reliability and security. The results also indicated a relatively high level of customer satisfaction, as most participants expressed satisfaction with their digital experience and their desire to continue using the services.

The study also found a significant positive relationship between digital service quality and customer satisfaction, as improving the dimensions of service quality directly contributes to enhancing user satisfaction and improving their experience.

The study recommends that institutions pay attention to developing the quality of their digital services, improving user experience, and enhancing security and reliability to ensure customer satisfaction and increase their loyalty in the modern digital environment.

Keywords: Digital service Quality, Customer Satisfaction, Measurement.

1. INTRODUCTION

Over recent decades, the world has witnessed rapid development in information and communication technologies, which has contributed to a radical transformation in service delivery methods, particularly in service institutions that increasingly rely on digital channels to interact with customers. This shift has led to the emergence of the concept of digital service as one of the fundamental pillars for improving institutional performance and enhancing competitiveness, especially given the constantly changing customer expectations and their growing awareness of service quality.

Digital service quality is a critical factor in shaping customer impressions, as the focus is no longer limited to providing the service alone but extends to include responsiveness, ease of use, security,

accuracy, and continuous interaction. Hence, institutions are required to scientifically measure the quality of their digital services, given its direct impact on the level of customer satisfaction and the continuity of their dealings with the institution.

Customer satisfaction is one of the key indicators of success for service institutions, reflecting the extent to which the provided service aligns with customer expectations and needs. Numerous studies have proven that improving digital service quality significantly contributes to raising customer satisfaction levels and enhancing their loyalty, which positively reflects on the institution's reputation and overall performance.

In light of the above, the importance of studying the relationship between digital service quality and customer satisfaction becomes evident, especially given the digital transformation witnessed by service institutions, which necessitates conducting scientific studies that contribute to diagnosing the current reality and providing practical proposals for improving the level of digital services.

2. RESEARCH METHODOLOGY

The current research adopted the descriptive analytical approach as the most suitable methodology for the nature of the study, as it allows for describing the phenomenon of digital service quality and analyzing it based on user opinions, and then interpreting the relationship between it and customer satisfaction. This approach is widely used in administrative and marketing studies aimed at analyzing individuals' attitudes and behaviors towards provided services.

The research methodology was based on combining the theoretical and practical aspects. In the theoretical aspect, the research relied on a set of scientific references and previous studies that addressed the concepts of digital service quality and customer satisfaction, aiming to build the conceptual framework of the research and define its main variables and dimensions.

In the practical aspect, the questionnaire was used as the main tool for data collection, due to its suitability for the nature of the study, which relies on measuring user opinions and attitudes. The questionnaire was designed based on the scientific literature.

First: Research Problem

The research problem lies in the noticeable disparity in the quality level of digital services provided by service institutions, which sometimes leads to a decrease in customer satisfaction levels, despite significant investments in digital infrastructure. This is attributed to weak measurement and evaluation mechanisms, and insufficient focus on the dimensions of digital service quality from the customer's perspective.

Accordingly, this research seeks to answer the following main question: What is the impact of digital service quality on achieving customer satisfaction?

Second: Research Importance

The importance of this research stems from the growing significance of digital services in the contemporary business environment, as service institutions have become heavily reliant on electronic platforms and digital applications to provide their services to customers. An institution's success is no longer tied solely to providing the service but to its ability to deliver high-quality digital services characterized by ease of use, reliability, responsiveness, and security. From this perspective, the importance of the current research lies in addressing a contemporary topic that directly affects the reality of service institutions, especially given the continuous expansion in using digital technologies and the shift from traditional patterns to electronic service patterns. The

study itself highlights the focus on four main dimensions of digital service quality: ease of use, reliability, responsiveness, and security and privacy, directly linking them to customer satisfaction as the dependent variable.

The scientific importance of the research is evident in its contribution to enhancing the theoretical aspect related to the concepts of digital service quality and customer satisfaction, by clarifying the relationship between them in an organized research framework, and highlighting how digital quality dimensions can influence customer perception of the service and their satisfaction level. Moreover, the research provides a scientific treatment of a topic that combines management, marketing, and digital transformation, making it useful for scholars and researchers in the fields of administrative sciences and business management, especially since the research does not merely present concepts but links them to an applied framework based on measuring and analyzing user opinions. This aligns with the nature of the current study, which was originally designed to measure the level of digital service quality and understand its impact on customer satisfaction.

As for the applied importance of the research, it lies in providing service institutions with practical indicators that help them understand customers' views on the quality of the digital services they offer, revealing the aspects that users perceive as strong or in need of improvement. An institution that recognizes the ease of use of its digital platform, its reliability, responsiveness, and security level will be more capable of developing its services in a way that responds to actual customer needs. Furthermore, the results of such research help decision-makers in institutions formulate more precise policies in the field of digital transformation and user experience improvement. This is consistent with the findings of the current study, which originally showed a relatively positive evaluation of these dimensions and their relationship with customer satisfaction.

Third: Research Objectives

The research aims to achieve the following:

1. Identify the concept of digital service quality and its main dimensions.
2. Clarify the concept of customer satisfaction and its importance for service institutions.
3. Measure the level of digital service quality provided to customers.
4. Analyze the impact of digital service quality on achieving customer satisfaction.
5. Provide proposals that contribute to improving the quality of digital services.

Fourth: Research Hypotheses

Based on the research problem and objectives, and in light of the adopted hypothetical framework, the research hypotheses can be formulated as follows:

A. Main Hypothesis

The first main hypothesis (H1):

There is a statistically significant relationship between digital service quality and customer satisfaction.

Or in an impact form (for stronger statistical testing):

H1: There is a statistically significant impact of digital service quality on customer satisfaction.

B. Sub-Hypotheses

Since digital service quality consists of several dimensions, the sub-hypotheses are formulated based on the impact of each dimension on customer satisfaction, as follows:

- Sub-hypothesis one (H1a): There is a statistically significant impact of the ease of use dimension on customer satisfaction.

- Sub-hypothesis two (H1b): There is a statistically significant impact of the reliability dimension on customer satisfaction.
- Sub-hypothesis three (H1c): There is a statistically significant impact of the responsiveness dimension on customer satisfaction.
- Sub-hypothesis four (H1d): There is a statistically significant impact of the security and privacy dimension on customer satisfaction.
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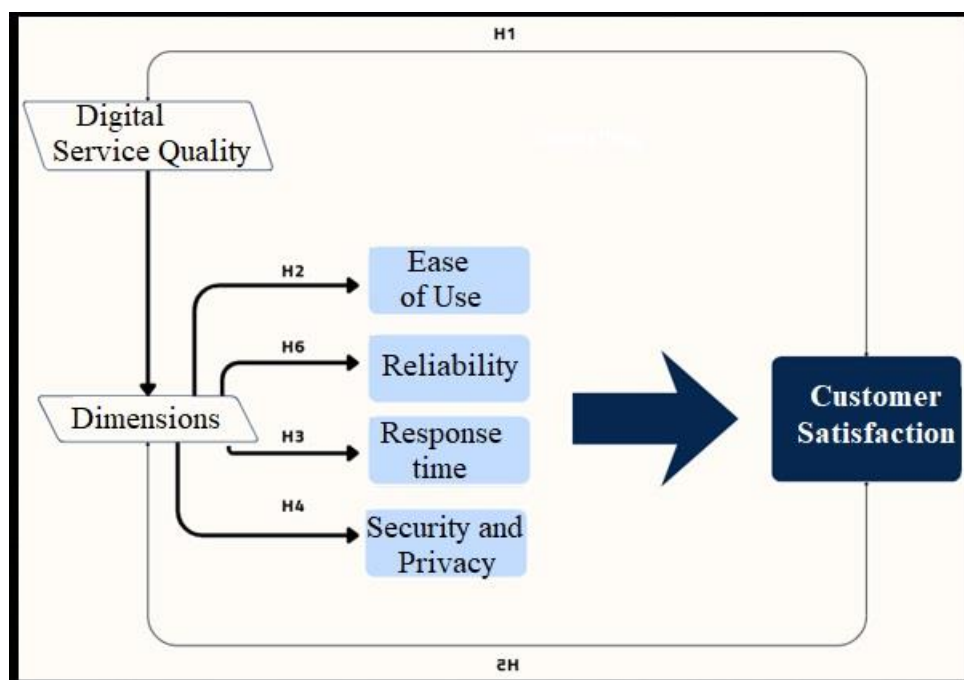


Figure (1): The Research Hypothetical Framework

Section One: Digital Service Quality

First: Concept of Digital Service Quality

The concept of digital service quality is a modern one that emerged from the rapid development in information and communication technologies, accompanied by a radical transformation in service delivery methods. Institutions moved from relying on direct interaction with customers to providing their services through digital platforms and electronic applications. This shift led to a redefinition of the service quality concept to include the technical and interactive dimensions associated with the digital environment (Santos, 2003: 235).

Digital service quality refers to the electronic system's ability to provide an effective, reliable, and easy-to-use service that meets or exceeds user expectations by offering a comprehensive user experience that includes ease of access, speed of performance, information accuracy, interface clarity, in addition to the level of security and privacy. Thus, digital service quality is not limited to the system's technical performance but extends to the user's overall perception of the service (Zeithaml et al., 2018: 89).

It is also viewed as an extension of the traditional service quality concept introduced by

Parasuraman and his colleagues, which is based on comparing customer expectations with their perception of the actual service performance. However, the digital environment adds a new dimension characterized by the absence of direct human interaction, replaced by interaction with the electronic system, making quality evaluation more dependent on system efficiency and ease of use (Parasuraman et al., 1988: 16).

Furthermore, digital service quality is a multi-dimensional concept, influenced by various factors such as user interface design, page loading speed, system stability, clarity of information provided, as well as the level of protection and security. These combined factors shape the digital user experience, which forms the basis for evaluating service quality from the customer's perspective (Ladhari, 2010: 468).

Digital service quality can also be viewed as a strategic element in customer relationship management, as the digital platform often represents the primary point of contact between the institution and the user. Consequently, any flaw in the quality of this service can lead to a negative impression of the institution, even if it provides good services otherwise (Kim et al., 2012: 52).

In light of the above, digital service quality can be operationally defined in this study as: The degree of users' evaluation of the performance level of services provided through digital platforms, in terms of ease of use, reliability, responsiveness, and security, and the extent of their contribution to achieving a satisfactory user experience.

Second: Importance of Digital Service Quality

Digital service quality gains increasing importance amid the digital transformation witnessed by institutions across various sectors, as electronic platforms have become the primary means of delivering services and interacting with customers. An institution's evaluation no longer depends only on the quality of its traditional services but to a large extent on the quality of its digital services, as they are the main interface through which the user interacts with the institution (Zeithaml et al., 2018: 96).

The importance of digital service quality lies in its pivotal role in achieving customer satisfaction. Many studies indicate that high-quality digital services contribute to improving user experience and increase the level of comfort during service use, leading to higher overall satisfaction. The easier, more responsive, and reliable the digital service is, the greater the likelihood of user satisfaction and continued interaction with the institution (Santos, 2003: 240).

Digital service quality also contributes to enhancing trust between the institution and the customer, especially with the increasing reliance on electronic transactions requiring personal or financial data input. Users feel secure when the digital platform is reliable and provides a high level of protection, which strengthens their trust in the institution and encourages them to continue using its services (Kim et al., 2012: 55).

Another important aspect is that digital service quality is a key factor in achieving competitive advantage, as institutions strive to differentiate themselves from competitors by providing better and more efficient digital services. In intense competition, the institution offering a superior digital experience is more capable of attracting and retaining users compared to others (Ladhari, 2010:

470).

Additionally, digital service quality plays a significant role in improving the institution's operational performance, as efficient digital systems help accelerate transaction completion, reduce human errors, and lower operational costs, positively reflecting on work efficiency within the institution (Al-Hawari & Ward, 2006: 132).

Digital service quality also directly influences future customer behavior. Users with positive experiences tend to reuse the service and recommend it to others, a behavior known as loyalty. This behavior is a crucial indicator of the institution's success in building long-term relationships with its customers (Kotler & Keller, 2016: 155).

Furthermore, focusing on digital service quality helps institutions adapt to technological developments and keep pace with changes in user needs, as users have become more aware and demanding, expecting fast, easy, and secure digital services anytime, anywhere.

Therefore, digital service quality is no longer just a supplementary element but has become a fundamental strategic component for institutional success, given its direct impact on customer satisfaction, trust, and loyalty, as well as its role in improving institutional performance and enhancing competitiveness in the digital business environment.

Third: Dimensions of Digital Service Quality

The dimensions of digital service quality are fundamental elements that researchers rely on to measure the quality level of electronic services. These dimensions represent the criteria by which the service is evaluated from the user's perspective. Numerous studies have indicated a set of main dimensions constituting digital service quality, the most prominent of which are:

1. **Ease of Use:** This dimension refers to the simplicity of the digital platform's design and the ease with which users can interact with it, enabling access to various services without requiring significant effort or advanced technical expertise. This is one of the most critical factors influencing user acceptance of digital services, as users tend to prefer systems characterized by clarity and easy navigation (Santos, 2003: 240). A clear and organized user interface design contributes to improving the user experience and reducing errors during service use, leading to increased overall satisfaction with the digital service.
2. **Reliability:** Reliability means the digital system's ability to provide the service accurately and consistently without recurring errors or malfunctions. This dimension is fundamental in influencing user trust in the service, as any system performance flaw can lead to loss of trust and decreased satisfaction (Parasuraman et al., 1988: 18). Reliability also includes the accuracy of information provided through the digital platform and ensuring it is continuously updated, enhancing the service's credibility in the users' view.
3. **Responsiveness:** This dimension refers to the speed at which the digital system responds to user requests and executes them, as well as the speed of providing technical support when needed. Speed is a critical factor in evaluating digital service quality, as users expect to receive the service in the shortest possible time (Ladhari, 2010: 470). Slow response or delays in processing operations can lead to user frustration, negatively affecting their evaluation of the service.

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4. **Security and Privacy:** Security and privacy are among the most critical dimensions of digital service quality, especially with the increasing use of electronic services requiring the input of personal or financial data. This dimension refers to the system's ability to protect user data and prevent unauthorized access (Kim et al., 2012: 55). Providing a secure environment for use enhances user trust in the digital service and encourages them to continue using it without hesitation.

Section Two: Customer Satisfaction

1. Concept of Customer Satisfaction

Customer satisfaction is a core concept in marketing and service management, defined as the emotional state or psychological evaluation formed by the customer after comparing their prior expectations of the service with the actual performance they received (Oliver, 2014: 8).

This concept relies on the "Expectation-Confirmation Theory," which posits that satisfaction is achieved when actual performance equals or exceeds expectations, while performance falling short of expectations leads to dissatisfaction (Kotler & Keller, 2016: 153).

In the digital environment, customer satisfaction is influenced by additional factors such as the quality of the electronic platform, ease of navigation, speed of processing requests, and the degree of security, making satisfaction directly linked to the electronic usage experience (Zeithaml et al., 2018: 96).

Thus, customer satisfaction represents a direct outcome of their perception of the quality of the provided service and is an important indicator of the institution's success in meeting their needs.

2. Importance of Customer Satisfaction

Customer satisfaction is one of the most important concepts receiving significant attention in management and marketing due to its pivotal role in determining the success and sustainability of institutions in a competitive business environment. The primary goal of institutions is no longer limited to providing the service alone but has become about achieving a high level of customer satisfaction, as a key indicator of service quality performance and institutional efficiency (Oliver, 2014: 25).

The importance of customer satisfaction lies in its role as a primary driver of customer loyalty. Satisfied customers tend to continue dealing with the institution and reuse its services frequently, while dissatisfied customers may easily switch to competitors. Thus, customer satisfaction helps retain existing customers and reduces attrition rates (Kotler & Keller, 2016: 153).

Customer satisfaction also contributes to enhancing the institution's reputation, as satisfied customers serve as an indirect promotional tool by recommending the service to others – a concept known as word-of-mouth marketing. This type of marketing is one of the most influential methods, especially in the digital environment where user opinions spread rapidly through various communication channels (Hill, 2007: 41).

Furthermore, customer satisfaction helps improve the quality of provided services by providing institutions with continuous feedback on their performance levels, enabling them to identify strengths and reinforce them, and discover weaknesses to address them. Therefore, measuring

customer satisfaction is an important tool in the continuous development and improvement process (Oliver, 2014: 30).

In the context of digital services, the importance of customer satisfaction increases even more, as users rely entirely on their experience with the electronic system to evaluate the service. Any performance flaw or difficulty in use directly leads to a decrease in satisfaction levels. Hence, improving digital service quality directly contributes to raising user satisfaction levels (Zeithaml et al., 2018: 96).

Customer satisfaction also directly impacts the financial performance of institutions, as higher satisfaction levels lead to increased demand for the service and higher revenues, in addition to reducing the costs of attracting new customers, as retaining existing customers is less expensive than acquiring new ones (Al-Hawari & Ward, 2006: 132).

Moreover, customer satisfaction is an important indicator of the success of the digital transformation strategies adopted by institutions, reflecting their ability to provide digital services that meet user needs and keep pace with their aspirations amidst rapid technological development.

Therefore, customer satisfaction represents a fundamental element for achieving institutional success due to its role in enhancing loyalty, improving reputation, developing services, and increasing revenues, making it one of the most important goals institutions strive for in the modern business environment.

3. Factors Influencing Customer Satisfaction

Customer satisfaction is influenced by several interrelated factors, not limited to service quality alone, but including a set of variables that affect the customer's perception and overall experience. The most prominent are:

1. **Digital Service Quality:** It is one of the most important factors influencing customer satisfaction, as higher quality levels lead to increased trust and comfort during service use, thereby enhancing overall satisfaction (Santos, 2003: 240).
2. **Trust:** Trust plays a fundamental role in shaping customer satisfaction, especially in the digital environment, where customers rely on the institution to protect their data and ensure information confidentiality (Kim et al., 2012: 55).
3. **Perceived Value:** Perceived value refers to the balance between the benefits the customer receives and the cost they bear. The more the customer feels the value exceeds the cost, the higher their satisfaction level (Kotler & Keller, 2016: 158).
4. **Customer Expectations:** Prior customer expectations influence their evaluation of the service, serving as a benchmark against which actual performance is compared, making managing customer expectations an important element in achieving satisfaction (Oliver, 2014: 12).

Section Three: Relationship between Study Variables

The relationship between digital service quality and customer satisfaction is fundamental and has garnered widespread attention in administrative and marketing literature, especially given the rapid digital transformation the world is experiencing, which has led institutions to heavily rely on

electronic channels to provide their services. Understanding the nature of this relationship has become essential due to its direct impact on the success and sustainability of institutions.

Studies indicate that digital service quality is a primary determinant of customer satisfaction. Users base their evaluation of the digital service on their experience using the electronic platform, influenced by factors such as ease of use, responsiveness, information accuracy, and security level. Therefore, any improvement in these aspects positively reflects on user satisfaction levels (Santos, 2003: 240).

Zeithaml and colleagues argue that service quality, whether traditional or digital, is one of the most critical factors affecting customer satisfaction. Providing high-quality service leads to meeting or exceeding customer expectations, resulting in higher satisfaction. Conversely, low service quality leads to customer dissatisfaction and decreased trust in the institution (Zeithaml et al., 2018: 96).

In the digital environment, the importance of this relationship increases due to the absence of direct human interaction and the user's complete reliance on the electronic system to obtain the service. This makes the digital user experience the decisive factor in determining satisfaction levels, as any system malfunction, difficulty in use, or slow performance can directly decrease satisfaction (Ladhari, 2010: 470).

By analyzing the dimensions of digital service quality, the impact of each dimension on customer satisfaction can be illustrated as follows:

First: Impact of Ease of Use on Customer Satisfaction

Ease of use is one of the most important dimensions affecting customer satisfaction, as users tend to prefer systems characterized by simplicity, clarity, and easy navigation. When a digital platform is easy to use, customers can complete their transactions quickly and without complexity, enhancing their feeling of comfort and satisfaction. Conversely, complexity in using digital systems leads to user frustration, negatively affecting their evaluation of the service. Therefore, improving the user interface design and simplifying procedures are crucial factors in raising customer satisfaction levels (Santos, 2003: 240).

Second: Impact of Reliability on Customer Satisfaction

Reliability refers to the digital system's ability to provide the service accurately and consistently without errors. This dimension is fundamental in building user trust in the service, as any performance flaw can lead to loss of trust and decreased satisfaction. Users expect the digital service to function stably and provide accurate, up-to-date information. When these expectations are met, their satisfaction with the service increases. However, frequent errors or malfunctions lead to decreased satisfaction (Parasuraman et al., 1988: 18).

Third: Impact of Responsiveness on Customer Satisfaction

Responsiveness plays a significant role in determining customer satisfaction levels, as users expect to receive the service quickly without delay. The higher the system's speed, the greater the service efficiency and the better the user experience. Delays in processing requests or slow system performance lead to user dissatisfaction, especially

in digital services where speed is a fundamental factor in service delivery. Therefore, improving responsiveness is an important factor in raising customer satisfaction levels (Ladhari, 2010: 470).

Fourth: Impact of Security and Privacy on Customer Satisfaction

Security and privacy are fundamental factors influencing customer satisfaction, especially with the increasing use of digital services that require personal or financial data input. Users feel satisfied when they trust that their data is protected and the system provides a high level of security. Conversely, weak security or privacy concerns can deter users from using the service, even if it is characterized by ease of use or speed. Therefore, enhancing security is a prerequisite for achieving customer satisfaction (Kim et al., 2012: 55).

The Integrative Relationship between Dimensions and Customer Satisfaction

The dimensions of digital service quality cannot be viewed in isolation; they work together integratively to shape the user experience. Ease of use without reliability, or speed without security, does not fully achieve customer satisfaction. Therefore, achieving customer satisfaction requires the integration of all digital service quality dimensions.

Studies have confirmed that improving these dimensions collectively leads to an enhanced user experience, increased satisfaction, and the building of long-term customer relationships. This relationship is also a positive one, where increased digital service quality leads to increased customer satisfaction, and vice versa (Zeithaml et al., 2018: 96).

Link with Research Hypotheses

In light of the above, the relationship between digital service quality and customer satisfaction forms the basis upon which the research hypotheses are built. The study assumes a positive impact of digital service quality dimensions on customer satisfaction. This relationship is expressed in the main hypothesis, which states that there is a statistically significant impact of digital service quality on customer satisfaction, in addition to the sub-hypotheses linking each dimension of digital quality to the satisfaction level.

Section Four: Applied Aspect

First: Research Methodology

This study adopted the descriptive analytical approach, suitable for the nature of the research aimed at analyzing the relationship between digital service quality and customer satisfaction in Iraqi private banks. The study was applied to:

- The National Bank of Iraq / Najaf branch.
- Trade Bank of Iraq (TBI).

As they are among the banks increasingly relying on digital services.

Second: Study Population and Sample

The study population consisted of customers of private banks using digital services. A random sample of (100) participants who are users of the applications of the two mentioned banks was selected.

Third: Study Tool

A questionnaire was used as the primary tool for data collection, based on a five-point Likert scale, consisting of two sections:

1. Digital Service Quality (Independent Variable), including dimensions: Ease of Use, Reliability, Responsiveness, Security and Privacy.
2. Customer Satisfaction (Dependent Variable).

Fourth: Tool Reliability Testing

The reliability of the questionnaire was calculated using Cronbach's Alpha coefficient. The results are shown in Table (1) below:

Table (1): Reliability Coefficients for Tool Dimensions

Variable	Alpha Value (α)
Digital Service Quality	0.88
Customer Satisfaction	0.91
Total Tool	0.90

The results indicate that the tool possesses a high degree of reliability, making it suitable for statistical analysis.

Fifth: Descriptive Statistical Analysis

Arithmetic means and standard deviations were calculated for the dimensions of digital service quality and customer satisfaction, as shown in Table (2).

Table (2): Arithmetic Means and Standard Deviations for Study Variables

Dimension	Arithmetic Mean	Standard Deviation
Ease of Use	4.12	0.65
Reliability	3.95	0.72
Responsiveness	3.60	0.80
Security and Privacy	4.30	0.55
Customer Satisfaction	4.05	0.68

Dimension	Arithmetic Mean	Standard Deviation
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Scale: 1–5

It can be observed from Table (2) that all dimensions achieved arithmetic means above 3.5, indicating that the level of digital service quality in the studied banks is good. The Security and Privacy dimension achieved the highest mean (4.30), followed by Ease of Use (4.12), while Responsiveness ranked last (3.60), reflecting user priorities in the banking sector.

Sixth: Correlation Test (Main Hypothesis)

Pearson's correlation coefficient was used to test the relationship between digital service quality (as a whole) and customer satisfaction, as shown in Table (3).

Table (3): Pearson Correlation Coefficient between Digital Service Quality and Customer Satisfaction

Independent Variable	Correlation Coefficient (r)	Significance Level (Sig.)
Digital Service Quality	0.78	0.000

The results show a positive and strong correlational relationship between digital service quality and customer satisfaction, with a correlation coefficient of (0.78) at a statistical significance level of (0.000), which is less than (0.05). This means that higher digital service quality is associated with higher customer satisfaction.

Seventh: Linear Regression Analysis (Impact of Independent on Dependent Variable)

Simple linear regression analysis was used to test the impact of digital service quality on customer satisfaction. The results are shown in Table (4).

Table (4): Results of Simple Linear Regression Analysis

Independent Variable	Beta Coefficient	t- value	Significance Level (Sig.)	Coefficient of Determination (R ²)
Digital Service Quality	0.78	12.45	0.000	0.61

The results indicate that digital service quality has a significant impact on customer satisfaction, with a Beta coefficient of (0.78) at a significance level of (0.000). The coefficient of determination ($R^2 = 0.61$) shows that digital service quality explains 61% of the variance in customer satisfaction, confirming its importance as a primary determinant of satisfaction.

Eighth: Testing Sub-Hypotheses

The relationship between the dimensions of digital service quality and customer satisfaction was tested using Pearson's correlation coefficient. The results are shown in Table (5).

Table (5): Correlation Coefficients between Digital Service Quality Dimensions and Customer Satisfaction

Dimension	Correlation Coefficient (r)	Significance Level (Sig.)	Result
Ease of Use	0.71	0.000	Accepted
Reliability	0.68	0.000	Accepted
Responsiveness	0.59	0.000	Accepted
Security and Privacy	0.76	0.000	Accepted

The results show that all sub-hypotheses are accepted, with correlation coefficients ranging between (0.59) and (0.76), all statistically significant at the (0.05) level.

Ninth: Comparative Analysis of Dimensions

By comparing the arithmetic means and correlation coefficients of the dimensions, the digital service quality dimensions can be ranked according to their relative impact as follows:

1. Security and Privacy (highest impact).
2. Ease of Use.
3. Reliability.
4. Responsiveness (lowest impact).

This ranking reflects user priorities in the banking sector, where security is the most critical factor, while responsiveness indicates a need for development.

Tenth: Discussion of Results

The study results show significant user concern for security and privacy factors in digital banking services, which is consistent with the nature of the banking sector. The results also indicated that weak responsiveness might be attributed to technical factors or infrastructure issues. Overall, the results reflect a good level of digital service quality, with areas for improvement, particularly concerning responsiveness, contributing to enhancing customer satisfaction.

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