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ISTANBUL GEDIK UNIVERSITY
INSTITTUTE OF GRADUATE STUDIES

THE IMPACT OF THE ELECTRONIC SERVICES ON THE PERFORMANCE OF IRAQI BANKS

MASTER'S THESIS

Saif Khamees MAJEED

Business Administration Department

Business Administration Master in English Program

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LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ

Yüksek Lisans Tez Onay Belgesi

Enstitümüz, Işletme Yönetimi İngilizce Tezli Yüksek Lisans Programı (191285014) numaralı öğrencisi Saif Khamees Majeed'in "The Impact of the Electronic Services on the Performance of Iraqi Banks" adlı tez çalışması Enstitümüz Yönetim Kurulunun 28/09/2021 tarihinde oluşturduğu jüri tarafından **oy birliği** ile Yüksek Lisans tezi olarak **kabul** edilmiştir.

Öğretim Üyesi Adı Soyadı

Tez Savunma Tarihi: 28/09/2021

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DECLARATION

I Saif Khamees Majeed, do hereby declare that this thesis titled as “The Impact of the Electronic Services On the Performance of Iraqi Banks”is original work done by me for the award of the masters degree in the faculty of Business Management. I also declare that this thesis or any part of it has not been submitted and presented for any other degree or research paper in any other university or institution. (28/09/2021)

Saif Khamees MAJEED

DEDICATION

I would like to dedicate this study to my parents for whole sacrificing with me until I get this time, and the accomplishment of this thesis would have not been possible without them, I would like to express my deep gratitude to my sisters and brother for their sustainability support and encouragement, Also, I want to express my very great appreciation for all my family members and my friends to help me during this study

FOREWORD

Electronic exchange is a factor in a highly developed monetary trading phenomenon, given its major result of a profound market and distribution adjustment and through the electronic exchange process, offering new possibilities and prospects for communication and interaction with customers and banks alike. The company's new products are based on the company's new products, which are based on the company's new products and services The technology is widely developed, with payment methods and cross-line financial transactions also experiencing significant development from just executing works across the line through interbank and client software and networks to a full online presence of banking businesses.

Thus, the field of electronic banking has evolved, and has become a practice of banking and financial institutions, large and small, for their interactive content and patterns, and it is no longer only an option but everyone stresses its importance in the area of electronic banking and improving the competitive capabilities of the sector. The electronic services related to the Iraqi banks started to develop the banking system and boost the technological aspect of it, such as banking computerization, networking, Internet openness, law-making and legislation. The study, therefore, highlights e-banking and its role in achieving the competitive advantage of commercial banks in Iraq from the perspective of customers (Mukhammish, Muhammad, 2018, p. 1).

PREFACE

I have a very special grateful for the assistance given by my supervisor Prof. Dr. Enver Alper GÜVEL. for this continuous support, help, motivation and willingness to give his time so generously have been very much appreciated.

September 2021 Saif Khamees MAJEED

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ABBREVIATIONS

ICT : Information and communications technology
ATM : Automated Teller Machine
POS : A Point of Sale
EDI : Electronic Data Interchange
EDP : Electronic Data Processing

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ABSTRACT

The research focuses on the role of banks, banking services and electronic services and the impact of these services on modern interests and development in the twenty-first century that benefit clients and customers, and are based on the development of knowledge witnessed by business. environment today.

And at all levels. It is clearly noted that the characteristics of this development overshadowed the banking industry, which increased the interest in the introduction of technology, which is the result of the introduction of direct exchange and Internet banking, which are not only the channel of distribution of banking services, but also of banks.

This is different from the financial services industry, which promotes the spread of exchanges in the world.

In addition, electronic services affect customers through banking services, which is an important investment in the profitability of the bank, as well as the impact of approved services related to modern and direct technology networks and their relationships with customers, customers or consumers through banking services , The research aims to identify the electronic services in the banks of Baghdad and to identify the implications of these electronic services on the banks in Baghdad, also The results showed that there is a positive statistically significant correlation between the level of electronic services and the level of performance at a significant level of 0.01, The results of the regression analysis also showed a high correlation coefficient between the electronic services and performance, reaching 97.5%, which indicates the error of the hypothesis of the study and shows a positive impact of the level of electronic services on the level of performance, that is, the higher the level of electronic services, the higher the level of performance

Keywords: *Electronic Services, computer Networks, Banking, satisfaction, Banking Performance*

THE IMPACT OF THE ELECTRONIC SERVICES ON THE PERFORMANCE OF IRAQI BANKS

ÖZET

Araştırma, bankaların, bankacılık hizmetlerinin ve elektronik hizmetlerin rolüne ve bu hizmetlerin yirmi birinci yüzyılda müşterilere ve müşterilere fayda sağlayan modern çıkarlar ve gelişme üzerindeki etkisine odaklanmakta ve iş dünyasının tanık olduğu bilginin gelişimine dayanmaktadır. bugün çevre.

Ve her seviyede. Bu gelişmenin özelliklerinin, sadece bankacılık hizmetlerinin dağıtım kanalı değil, doğrudan değişim ve internet bankacılığının devreye girmesi sonucu teknolojinin tanıtımına olan ilgiyi artıran bankacılık sektörünü gölgede bıraktığı açıkça belirtilmektedir. değil, aynı zamanda bankaların.

Bu, borsaların dünyaya yayılmasını destekleyen finansal hizmetler endüstrisinden farklıdır.

Ayrıca elektronik hizmetler, bankanın kârlılığına önemli bir yatırım olan bankacılık hizmetleri ile modern ve doğrudan teknoloji ağları ile ilgili onaylanmış hizmetlerin etkisi ve bankacılık hizmetleri aracılığıyla müşteriler, müşteriler veya tüketicilerle olan ilişkileri aracılığıyla müşterileri etkilemektedir. Araştırma, Bağdat bankalarındaki elektronik hizmetleri belirlemeyi ve bu elektronik hizmetlerin Bağdat'taki bankalar üzerindeki etkilerini belirlemeyi amaçlamaktadır. performansın 0,01 gibi anlamlı bir düzeyde, Regresyon analizinin sonuçları ayrıca elektronik hizmetler ve performans arasında %97,5'e ulaşan yüksek bir korelasyon katsayısı gösterdi, bu da çalışmanın hipotezinin hatasını gösterir ve seviyenin olumlu bir etkisini gösterir. elektronik hizmetlerin performans düzeyinde, yani daha yüksek elektronik hizmetlerin seviyesi, performans seviyesi ne kadar yüksekse.

Anahtar Kelimeler: *Elektronik hizmetler, Bilgisayar ağları, Bankacılık, Memnuniyet, Bankacılık performansı*

1. INTRODUCTION

The world is now witnessing many modern changes at the international level. Perhaps the most important of these changes is the information and communication technology revolution, which is one of the most important features of the modern era. Banks are one of the sectors to which this development has extended, as with the increase in e-commerce operations, the need has become great for a new type of non-traditional banks that go beyond the traditional performance pattern and do not adhere to a specific place or time.

As a result of the rapid growth of information and communication technology, electronic banks have effectively contributed in providing a variety of services at low costs, shortening time, space and effort.

Electronic services provide a comprehensive commercial, administrative and advisory financial site, to perform services or settle transactions or complete deals on websites and innovate modern technologies that contribute to improving and developing banking services provided by banks, which represents the most important challenge in the field of banking performance.

Where with the existence of the Internet and the spread of its use and in light of the tremendous development in computer and communication technologies that achieved a rapid and comprehensive exchange of information within the policy and plans for the rapid flow of data and this was accompanied by the investment of the Internet in the field of e-commerce activity within the concepts of e-business and e-commerce, and the need of Iraqi banks emerged to Development in the direction of electronic services to meet the desire of its customers and improve the level of banking performance in Iraqi banks

1.2 The Problem of the Study

The research problem is summarized in the importance of investing in technology for the success of growth in the administrations of administrative institutions in general, and banking in particular.

The global economic developments in the field of technology have led the majority of banking sectors in the world to undergo deep reforms and radical changes in the entity of their systems and mechanisms to confront competition and keep pace with changes. The economy changed with it the concept of banking services and their diversity, and their tendency to activate electronic banking services, and it was necessary for Iraqi banks to keep pace with this development and develop from their traditional operations and turn to electronic services.

1.3 Objectives of the Study

The study seeks to achieve the following objectives

1. Shed light on the development of electronic banking services
2. Determining the risks to which electronic banks are exposed
3. Studying the impact of the electronic banking service on improving performance
4. Enriching libraries with a study on electronic banks

1.4 Purpose of Thesis

The importance of research in providing information banking information is purely informational, especially in the role of informatics and the role of information technology in providing services that help save time and effort for customers and achieve customer satisfaction and efficiency by evaluating the performance and banking services that technology helps to provide through available capabilities Modern and chain.

It is what enables it to achieve the productive and banking goals it seeks to reach.

The importance of research comes as a result of the scarcity of research on electronic services and their linkage with Iraqi banks, as the world is witnessing a terrible development in the field of network services, especially the spider networks.

a. The research aims to identify electronic services at banks in Baghdad.
b. Identifying the implications of these e-services for banks in Baghdad.
c. Identify the implications of customer satisfaction and satisfaction with providing these services to customers

1.5 Literature Review

Introduction:

The study focused on banking and banking services, the role of electronic services, the impact of these services, which benefit customers and customers with the modern benefit and development of the 21st century, and based on the knowledge development that the business environment is witnessing today and at all levels. Noting clearly the features of this development that have overshadowed the banking sector, which has increased interest in the technology introduction and has been the result of the introduction of direct exchange and Internet banking services, which were not just distribution channels for banking services, which have grown in a very different way in the industry of what is known as banking and financial services, Thus, it facilitated the spread of exchange operations internationally".

In addition, e-services influence customers through banking service, which is an investment important to the bank's profitability, and what impact are the approved services related to modern and direct technology networks and their relationship with customers, customers or consumers through banking services.

- **Study (Nuri al-Hamdani, 2015):** The study aims to identify the impact of the use of information technology (hardware, software, communication networks, database, human resources and applications) and its impact on improving job performance with its rapid, quality, reliability and knowledge of work dimensions, and the results showed the impact of it use on job performance.

It found that there were no statistically significant differences between the average sample responses for the study, due to gender variant, years of experience and title, statistically significant differences between the average sample responses for the study, due to age variant and educational level, and the need to follow developments in the field of information technology.

The aim is to acquire the latest software and applications and to provide material, technical and cognitive capabilities because of their role in increasing functionality and their implications for orderly performance.

- **Another study (2000)** Daboholkar whether the use of self-service

technologies contributes to increasing or reducing customer perceptions of control (and whether this perceived control has affected the customer's perception of quality.

Control here is intended to effectively control self-service electronic services in order to gain self-help without the intervention of any other human party.

- **Study (rafiu Adewale, 2014).** This study aims at learning the cost and efficiency impact of ICT on the performance of commercial banks and their contribution to improving performance.

The study found that the use of ICT increases the return on working capital as well as the return on the assets of the banking sector.

The most efficient contribution to performance comes from the cost-efficiency of ICT, and the strengthening of banks' policies for the optimal and proper use of existing ICT equipment and replacement of additional investments.

In this regard, the researcher has focused on the current observations which are specific to the banking environment of the application, and has examined the impact that the level of it application has on the quality of service from the perspective of the banking environment.

During the last few years of the twentieth century and the first decade of the twenty-first century, the world has witnessed successive waves of economic, political and social changes and developments.

As one of the major economic activities of countries, the banking sector has contributed to the advancement of economic development and to the achievement of a targeted rate of economic growth for the economy. Banking at banks is the main interface for bank clients (aboelmaged and Gebba, 2013). Thus, the digital revolution has led to a development in the communications sector, which has affected the way information is received and transmitted, and the advertising of goods and services products.

Computer, telephone and other new technologies have become key components of bank operations, with low cost, fast customer service, exchange and control of information and banking services to customers through them in the domestic and external markets

- **Study (Artema and Student, 2011) (Aboelmaged and Gebba (2013).** This study clarified that banking services were exposed to many stages of development, as they turned from a traditional activity that uses paper to carry out its dealings with technical and virtual banks that use different networks. With the contemporary information revolution and its accompanying technological development, the banking sector has been driven to keep pace with this development and to provide banking technology services to improve its performance and provide services that require little effort to use (Qaddumi, 2008) and (Wadi, 2007).

It is also imperative that banks keep pace with the progress and development of their services as technology develops and their use changes. (2012, Khan, Abu Awad, 2008) and due to technological development, banks have moved rapidly from traditional banking to electronic banking.

Banks are making significant investments in new technology and providing it, in order to implement business strategies, enable service innovation, and provide expanded customer services (Salem and Rashid, 2011).

It is worth mentioning that the Saudi banks are considered the first service sector that employed technology in serving their customers and invested huge funds to settle advanced technology in banking services, making them one of the most advanced banks in the world, and the development of banking electronic services in its different channels contributed to increasing the efficiency of operation.

And reducing the costs to banks of implementing these services to their customers across branches (mahdi, 2012).

This study aims at identifying the pace of development of electronic software and communication networks, and has become the development of banking services.

- Many researchers have tried to highlight the impact of these different e-banking services on competitive advantage, with the Salem et al. Study (2011) indicating the role of marketing and technical innovation in achieving the competitive advantage of banks operating in Gaza governorates from the perspective of customers.

It is suggested that banks that follow marketing and technical innovation well have a competitive advantage in general, and the study pointed out that customers are

satisfied when banks seek to spread automatic exchanges and thus reduce the time to wait for the customer.

In return, the study reported that there are some shortcomings in the way of not accelerating the transactions, such as not granting personal loans to customers through electronic services.

It also concluded that banks have the competitive advantage that arises from customers' satisfaction with electronic services such as bank-issued cards that are of high quality, good size and attractive.

- **Ebeid's study (2012),** which focused on the role of e-banking in promoting competitive advantage in the banking sector, is that using the latest electronic means of banking and increasing customer engagement through e-business enhances its competitive position.

He also studied Kheng, et al. (2010) the impact of quality forms of new banking channels such as online banking, atms, banking, etc. On the loyalty of customers in Malaysia

- **Ahmed, & Al-Zu'bi, (2011)** discovered the adoption of e-banking functions and the impact of e-banking on customer satisfaction outcomes – and the loyalty and reputation transferred within Jordanian commercial banks, and for this purpose a sample of 179 customers representing a range of demographics (such as gender, age, computer use, and previous levels of Internet experience; Knowledge of related products), and the results of this research show that ebanking adoption is represented by accessibility, convenience, security, privacy, content, design, speed, and service charges that have had a positive impact on customer satisfaction, loyalty and reputation.

The study also came from the Mudin, et al. (2012), which was titled Ghana's growing banks' concern about their market share, in the light of unpredictable customer behavior.

The study provided a two-way probability model, using sectional data from 130 bank customers, and the regression results showed that customer satisfaction, bank type, distance, ATM facility, time to transfer money, the cost of transfer to another bank, and commitment to loans and other facilities are important determinants of customer

loyalty to their main bank.

In this study, I aimed to identify what was previously adopted by Bangladesh Internet banking from the client's point of view, Islam et al. (2014) try to find out what factors affect the adoption of online banking for Bangladeshi private banking customers.

The empirical data were collected through an online banking customer survey using the questionnaire, a sample of 100 sheikies was selected, and the regression analysis showed that out of nine variables, cost, ease of operation, security, and ease of access.

Time is the important variables that influence customers' adoption of online banking, and the study suggested that the bank should consider the application of online banking, and provide more benefits to customers

- **The 2014 Dramolla Study, et al. Daramola (2014),** which is entitled identifying the challenges and profitability of e-banking in the Nigerian banking sector at Vedelty Bank, has seen its customers satisfied with all products. Akinyosoye and Gbadeyan (2011), which was conducted on (360) customers and customers of four banks in the African Republic of Sierra Leone, concluded, with 85% of the sample preferring e-banking to traditional banking. 60% want to handle ATM because it is available at any time, in multiple locations and is easy to use.

The Ankrah study (2012), which targeted customers of 6 banks in Ghana's greater Accra region, was based on the fact that the bank's profitability is tied to the level of customer satisfaction, indicating that the technology has brought about a complete qualitative shift in bank performance and banking services, using the Internet and smart devices.

However, this study differed from all previous studies in that most bank customers did not use online banking, although customers were satisfied with bank services with the availability of modern technology such as smart devices.

In the context of customer satisfaction with the electronic services of banks and their impact on competitive advantage, Saeidipur et al. (2012) measured the impact of the development of e-banking services on the level of customer satisfaction with the bank in Kermanshah Province in Iran.

The study was conducted to compare and arrange customer-critical e-banking, and concluded that, from the customer's point of view, e-banking was the most important starting point as follows: ATM services, telephone banking, SMS, point of sale and web site services.

The study focused on identifying factors affecting the choice of services and windows offered by electronic banks in Qatar, and the study showed that there is an agreement in the trends of bank dealers that the shift toward electronic banks achieves many advantages, including: Customer satisfaction with banks, rapid completion of banking, reduced cost of banking, confidence and privacy, etc.

The study also showed that the personal characteristics of individuals such as gender, age and educational qualifications are factors influencing the choice of services and windows provided by electronic banks.

- The previous studies focused on the customer's point of view and the focus of the current study, while studies focused on the opinion of managers and employees in the banks themselves, including the Ismail Study (2007), which was conducted in a comprehensive survey of all 16 Jordanian banks.

I explained that most of these banks use their own websites to identify themselves and their various services, such as plastic cards, banking phones and atms.

The study also sought to work on developing the concept of the "Adaraki Banking", which services are electronic services provided by banks, focusing on the competitiveness variables, in terms of increasing the rate of return on investment and the profitability of the bank. Reduce those costs, deal and increase the number of bank customers and differentiate the bank in offering different or different ways of offering the banking service.

The study pointed out that plastic cards ranked first among its banking electronic services in terms of effort and reducing costs to get banking service. In the same country, Bataineh and Omari (2012) asserted that online banking, SMS, and e-cards had an impact on achieving competitive advantage, and that e-cards in those banks are the least effective in achieving competitive advantage. SMS was the most effective in achieving competitive advantage.

- In a study that brought together the views of customers and bank employees on banking services, agboola (2006) found that banks and customers were

responding significantly to their reliance on ICT as a source of banking delivery, with 36 banks of (89) banks of Nigeria.

The bank has also announced that it will invest more in the banking sector, and that it will be able to increase its investment in information and communications technology as it will improve customer service and ensure the speed and accuracy of delivery, in addition to enhancing the bank's competitiveness.

On the other hand, there are studies that did not overlook Islamic banks, such as the study of Artema and Al-Taleb (2011), which summarized Jordanian Islamic banks in Al-Shamal region and found a sample of 80 employees from (15) banks, that there is a strong relation between the use of electronic systems and the performance level of Islamic banks. If it is difficult at its core to be a competitive area and to highlight competitive advantage, the quality and delivery of the service may be the only area to compete.

- Previous studies show that they agree on the subject of banking electronic services in banks, but they vary among themselves in dealing with the subject of services, as most previous studies have aimed to deal with banking electronic services from different angles such as marketing and quality of services. While other studies have focused on the role of e-banking in promoting competitive advantage, they are limited to selecting and studying some e-services such as: Automated exchange, e-cards, and short messages, only while most of these e-services are covered by this study and are not covered in most of these studies.
- The current study is similar to previous studies in that it used resolution as a research tool, but it differed from it in the study variables and community.

1.6 Study Hypothesis

The study's dimensions are two main dimensions and two variables: (First variable: Electronic services (Internet, databases) and second variable: Performance of Iraqi banks (satisfaction of consumers or customers).

The main hypothesis and sub hypotheses of the research

Original hypothesis: There are no statistically significant differences between e-services capabilities and customer satisfaction with the performance of customer-

centric services with Iraqi banking banks.

The following sub-claims were derived from:

a. First hypothesis:

There are no statistically significant differences between the electronic services provided by banks and the performance related to customer service in Iraqi banks.

b. Second hypothesis:

There are no statistically significant differences between the provision of electronic services in the Iraqi banking sector, and the improvement in the performance of banks.

1.7 Research methodology

The descriptive method, known as the analytical descriptive approach, was used and relied on the research and studies that I have prepared, and added to the collection of data from banks that were, whether financial, banking, information, and banking Making the most of the findings of previous researchers, with a field study to be applied to clients and to services provided.

1.8 The study questions

The researcher has drawn the research questions composed of the main question and the sub-questions as follows: The questions came from the main question:

- **What is the impact of e-services on the performance of Iraqi banks?**

Sub-questions: Note from the main question: The following sub-questions have emerged:

a. What are the consequences of banking performance on the bank's operations in Baghdad, Iraq?

b. What e-services do banks provide to run customers in Iraq?

c. What are the possibilities for e-services in their dimensions that have served customers with Iraqi banks?

1.9 Research Scope

Objective limit: Impact of electronic services on the performance of Iraqi banks

Human limit: Employees and customers in Iraqi banks

Time limit: Chapter I 2020-2021m

The region is the region's second-in-one bank, the Arab Republic of Iraq, Baghdad, and the Iraqi banks.

2. THE CONCEPT OF ELECTRONIC SERVICES AND SOCIAL RESPONSIBILITY

2.1 The Concept of Electronic Services

Clients are critical to any organization's survival in today's competitive economy.

The current and future needs of any organisation and its consumers are discovered and met by supplying to fulfil those demands, and this process is repeated in order to maximise customer satisfaction.

Many businesses place a high priority on audience satisfaction and value generation in their strategic plans, mission statements, and policy statements, and they prepare accordingly.

This section attempts to identify the impact of the customer's perception of service quality on the bank's financial performance, as well as to examine the mediating role of customer satisfaction in the customers' perception of service quality on the bank's financial performance (Ali, Asetmal, 2014).

Historically, the introduction of the first Automated Teller Machine (ATM) in Finland signaled the beginning of a new banking channel, propelling Finland to the forefront of E-Banking before it was widely adopted in other industrialized and developing countries (H. Sharma, 2011).

E-Banking, or the distribution of financial services via electronic networks, has recently gained popularity among customers as a result of rapid advancements in technology and increased competition among banks (Madu, 2002).

E-banking services are defined by Lustsik (2004) as a variety of e-channels for conducting banking transactions via the Internet, telephone, television, mobile phone, and computer.

As technology evolves and improves, banking consumers' demands and expectations for service are growing.

These days, the client wants to be able to operate and conduct financial transactions without having to go to the bank, at any time without being bound by the bank's operating hours, and to complete all of his or her payments (purchases, bills, and stocks) in a timely and cost-effective manner.

As a result, the quality of financial services should be defined by independence, elasticity, freedom, and flexibility in order to meet these needs.

Electronic banking in Iraq is still primarily limited to the internet and mobile phones. This is largely attributable to the country's IT infrastructure's delayed development. In light of this, we describe the idea as the ability to execute banking and financial activities electronically via the Internet or mobile apps.

2.1.1 Banking E- Services Concepts

a. ATM (Automated Teller Machine):

An ATM is a machine that combines a computer terminal, a record-keeping system, and a cash vault into one unit, allowing customers to access a financial firm's bookkeeping system 24 hours a day using either a plastic card with a Personal Identification Number (PIN) or by punching a special code number into a computer terminal linked to the financial firm's computerised records.

The ATM card is a complicated circuit that processes microprocessors with a single clip containing a computer's whole arithmetic and logic unit.

b. A Point of Sale (POS)

It is a computer system that allows a consumer to pay for goods and services quickly by deducting the cost of each purchase straight from his or her account.

The customer hands the store clerk an encoded debit card, which she enters into a computer terminal linked to the banking firm's computer system.

The customer’s account is charged for the purchase and funds are automatically transferred to the stores' deposit account.

c. Electronic Data Interchange (EDI)

It is the movement of financial or business information or documents in machine-readable format between originations.

d. Electronic Money:

The money value measured on an electronic device in the customer's possession is referred to as electronic money.

This electronic value can be bought and stored on the device until it is depleted through purchases or transfers.

e. Internet Banking:

This is a type of banking that makes use of the internet to conduct financial transactions and connect customers with financial service providers.

Customers may check real-time account balances from any place, transfer funds instantaneously from one account to another, confirm that deposits have been made and checks have been processed, and apply for loans and credit cards via the internet. It's important to remember that internet banking is only one type of electronic banking.

f. Mobile Banking:

This is a service that allows bank customers to access services while moving from one location to another.

Customers can conduct operations such as account balance inquiries, account verification, bill payment, electronic fund transfers, updates and history, and account transfers from anywhere.

g. Transaction Alert:

Alert transactions were created because clients perform transactions on their accounts and need to keep track of them.

The system also acts as a notification system when important information has to be transmitted to clients.

h. E-Banking (Electronic Banking):

This is a web-based service that allows a bank customer to access his or her account.

i. Information Technology:

In a computer-based information system, this term refers to the many types of hardware, database management, telecommunications, and other information processing technologies.

j. Computer:

A computer is an electronic device that can store a reasonably big complex series of mathematical and logic processes without the need for human interaction.

k. Electronic Data Processing (EDP):

This is the process of automatically processing data using an electronic computer. (Ebikeme, 2017)

After we get acquainted with electronic banking services, we will discuss the quality of banking service:

1. Service Quality concept:

Since the end of the twentieth century and the beginning of this century, the world has witnessed wide transformations as a result of the tremendous developments in information technology that were reflected in all walks of life and its sectors, including the banking sector, which became operating in a competitive business environment.

As a result of banks' use of technological development, electronic banking services have become an opportunity to increase the bank's profitability and market share by using more tools and areas of electronic exchange.

Scientific research emphasizes the importance of investing in modern technology-based banking services.

The future of the bank depends not only on customer service through branches in different regions, but also on the modern technological environment, as the customer is accustomed to using various technical means in the banking world, such as ATMs, talking banks, and cellular banks. Internet banks, point of sale, and electronic transfer tools have become the main customer service channels(Ibid).

Service definitions differ in general, and the concept of service quality in particular, and service quality is defined by the service provider as the service’s compliance

with established standards, and service quality from the perspective of the beneficiary is the adaptation of this service to its use (Latif, 2008, 855-893).

While Wright & Christopher sees the quality of service as the degree of satisfaction that the service can deliver to the beneficiaries and customers by satisfying their needs, desires, and expectations, Hamoud 2002 defines it as "delivering high quality, continuously and beyond the ability of other competitors.

In the definition of Stupak & Leitner, 2000 for quality of service: "Anticipating the customer's current and future needs, translating these needs into a useful and reliable commodity or service, and finding the system that produces the commodity or the flywheel at the lowest possible price.

This represents a new value for the customer and the profits for the organization." (Shaichter, 2002, p.93)

The quality of banking can be seen as a measure of how well the quality is presented with business expectations, as providing quality service in the end result means that the service is consistent with the expectations of the customers." (Ibrahim, 2013, p.17)

Thus, the quality of banking is seen as strategically valuable, and its study helps the bank to retain customers and acquire bank loyalty for as long as possible, attract new customers to the bank, develop customer-bank relationships, reduce costs, increase profits and market share and make banking performance high.

The advantages of a bank's quality of service are to achieve a competitive advantage, meet competitive pressures from other banks, reduce costs due to lower bank errors, obtain higher prices and commissions, increase the bank's ability to retain existing customers, attract new customers, and sell new banking services.

And making customers the bank's salespeople by persuading colleagues and relatives to deal with the bank.

The factors that determine the quality of banking from the perspective of customers as defined (Payane, 1991) are:

- **Tangibility:** Where the quality of banking is assessed by the customer in the light of the appearance of the bank's physical facilities (e.g. Equipment, devices, personnel, communications), a bank that has an automatic exchange or cash auditing

and accounting equipment, or does not have the most basic amenities for employees and customers (air conditioning, adequate lighting, seats, tables, etc.) The result of the customer's assessment of services will be poor, and the standard is defined as physical facilities associated with service delivery, including physical facilities, equipment, and staff appearance, in which the physical components and facilities available in the organization are measured, including four dimensions measuring equipment, equipment, furniture, decoration, lighting and the appearance of personnel

▪ **Response:** It means how ready and willing the bank is to help customers, respond to their queries, provide the service they need, and contribute to resolving specific customer problems, such as by preparing and wishing the bank manager to meet a specific customer with an urgent problem that requires assistance and intervention to resolve this issue.

The response to the customer's request is to provide prompt service where necessary, and in this dimension staff readiness is measured to provide immediate services to their students, and the actual ability of the staff to actually deliver the service is emphasized in a pleasant and welcoming manner without complaining about the delivery of those services.

▪ **Security**: Transactions between the customer and the bank are free from risk and suspicion, such as what degree of security the customer uses automated banking. The ability of employees to inspire confidence and assurance in the customers' souls means that the service recipients are the focus of this dimension on measuring the ability of employees to reassure customers when they request and get service.
▪**Reliability:** Reliability refers to a bank's ability to perform a highly reliable and accurate service delivery. The customer is looking to be provided with a timely, confidential, and timely service by the bank and to rely on the bank in this particular area. Reliability means the ability to perform the promised service confidently and accurately, in this dimension the ability of the service personnel to perform the service is measured accurately on time and in quality that satisfies the service requester in terms of time and quality of service.

Empathy: It expresses the degree of customer care and care, concern for problems, and solutions to them in sophisticated ways. With the intention of empathy and care,

the individual concern of the organization toward its customers through its employees, and the ability of employees to demonstrate courteous, modern and respect toward the service requests, in this dimension the emphasis is also on measuring the general atmosphere within the organization for the needs of the beneficiaries in relation to working hours.

Emphasis: Economic institutions seek to achieve service quality standards through procedures and methods to ensure that they meet these standards, and to ensure that they achieve the desired levels, in this light, institutions develop an internal quality assurance system and evaluate their performance periodically.

The preparation of an improvement and development plan in the light of the results of self-evaluation, in preparation for external evaluations designed to provide the institution with accountability for further development of school performance, the criteria of the field of quality assurance and accountability.

Compliance: The concept of compliance in economic institutions includes two sets of levels, the first including external rules and regulations imposed by regulatory and supervisory bodies in general, such as international and local bodies specializing in various activities and regulation of the sector, whether financial, economic, industrial or commercial, etc.

The second level is compliance with internal control and supervision regulations by the financial institution itself to comply with externally imposed rules, particularly rules for integrating governance, risk, quality, and compliance departments, bearing in mind that non -compliance leads to reputational risk exposure, fines, and penalties that, of course, lead to financial and moral losses.

Given the similarity of banking services provided by commercial banks, each seeks to distinguish between the nature of the banking services it provides. Competition in providing the best banking and services is a major goal for many banks, and therefore the need for investment and differentiation between bank services is a basic criterion for the success, continuity, sustainability, and profitability of banks.

The dimensions of innovation and knowledge sharing are important elements in influencing the ability of bank employees to provide adequate service to customers, and the dimension of business ethics is critical to ensuring mutual trust between the employee and the customer. (Suwaidan, Haddad, 2003).

With the increase in e-commerce operations, there is a need for a new quality of non-traditional banks that go beyond the normal performance and do not commit to a specific location or time.

As a result of the rapid growth of information and communication technology, electronic banks have effectively contributed to providing various services at low cost and in time and place.

Electronic banks are not just a branch of an existing bank that provides financial services, but rather a comprehensive commercial, administrative and advisory site with an independent online presence contracted to perform services, settle transactions, or close deals on websites, which is the most important challenge in the field of electronic banking.

There is strong competition between commercial banks and financial institutions, and between large and small companies, and accordingly, customers will compare the bank's service by choosing the most appropriate.

2.1.2 Historical summary for development of e-banks

The need for banking services that satisfy customers and makes it easier for them to communicate with the bank arose, so banks resorted to creating websites to provide the same services that the bank’s website provides from withdrawal, payment, and transfer without the customer going to them.

The electronic exchange grew at the beginning of the eighties in conjunction with the emergence of electronic cash, and the use of cards, at the beginning of the last century in France, was in the form of cards used in the public telephone and mail. Metal cards in the USA. In 1958, American Express issued the first widely distributed plastic card, after which eight banks issued the "American Bank Card" in 1968 to become the global Visa network, and "Carte Bleu" was issued in the same year by six French banks.

In 1986, France Telecom communications "provided public phones with a card reader (carts a Memoire), and in 1992 all bank cards became cardholders (carts a puce) with personal data for the holder.

During the mid -1990s, the first electronic bank in the United States of America was established to distinguish between two types of banks, both of which use electronic

exchange technology, (Latif, 2003, p.855- 893). Virtual banks (Internet banks): Profits up to six times the average bank.

Land banks: - banks that practice traditional services and e-banking services.

In general, the emergence and spread of e-banks are due to two key factors:

- The importance and role of intermediation have grown as a result of the increasing mobility of monetary and financial flows in either trade or investment resulting from the globalization of markets.

The development of information technology and information and communication technology, or what is known as the "technological shock", was often a response to the first factor.

There are many terms called high-end banks such as e-banking, e-banking, internet banking, remote e-banking, home banking, internet banking, self-service banking, internet banking, all these terms refer to the customer who manages their accounts or completes business related to the bank via the Internet, whether at home or in the office, anywhere and at any time, expressed as a "remote financial service".

The nomenclature varies around the concept of electronic banks, but it fits with the same concept of banks operating on the Internet.

2.1.3 Stages of technology use by banks

The use of technology by banks has gone through five stages:

1. Entry-stage:

The stage where technology enters the banking business to find solutions for the back office business. Technology specialists started entering banks to find technical solutions to back-end banking problems such as delays in preparing financial reports and accounting reports, and there was no direct intervention by central and upper executive departments either in the proposed solutions or their cost.

What was important was solving problems related to banking (Al-Azzawi, 2004).

2. Technology awareness-raising stage

It is to spread technological awareness to all its employees through technical training programs at the expense of commercial knowledge, as it was the stage of broader

preparation for entering technology and the absence of direct intervention by central and higher departments.

3. The stage of controlling or controlling costs:

The stage of controlling the technology investment, which is used by specialists and consultants in the field of technology to help them control costs.

4. The stage of considering technology as the rest of the bank's assets:

Therefore, this asset must be replaced as the rest of the assets, and here the stage of technology management began.

5. The stage of considering technology as a business within the bank's business

It is the stage in which strategic technology management began, which was based on activating internal productivity, improving operational control, and commercializing technology at the external level.

Thus, the beginning of the use of electronic banks and the adoption of banks on an electronic banking strategy by providing banking services through their branches was as it is.

In any case, the exchange does not only confine itself to the technology already available, but also to finding the justification for the adoption of this service through different concepts, but also in opposition to the identity of its prospective clients.

The e-bank can secure customers to withdraw from their account balances, transfer certain amounts, or update information about those accounts after they have all been done through traditional banking, and in the coming years more appropriate new banking services are expected to be introduced to customers from the ATM, telephone or visit the bank branch as a service Payment (invoices) by electronic means, and the following figure shows the flow of electronic banking transactions (Orabi, 2006, 37-45).

2.1.4 E-exchange stages

There are several steps to be taken to switch from traditional banks to electronic banks, the most important of which are:

▪ **Phase I (for banks):**

In order for a bank to conduct electronic banking operations and online contracts, a web site must be created for itself, as to this end a contract must be entered into with the site designer called the site creation contract (Yunus, 2008).

The website is intended to provide an account of the bank's achievements, activities, size, business number, profits, and some information about the financial markets and services it markets and is required to be open to its surroundings, as it allows visitors to email them to listen to them and identify their needs and opinions.

The stage also includes the development of the site to a banking site, as the customer can be given the possibility of completing money transfers, paying home service bills, or even paying commercial bills and reviewing information about the balance and operations that have been completed and can be filled out on the customer's system.

The website can also provide logistics for certain customers on a specific geographical basis, such as purchasing tourist checks or foreign currency and travel tickets, while delivering them to their homes.

▪ **Stage 2 (for Customer):**

In order for the customer to enter into electronic contracts with the banks, the customer must first enter into a network entry contract and the customer will enter into this contract with the provider.

This contract allows the customer to use the Internet, the most important thing that the provider offers to the customer is the communication program that links the computer to the Internet.

The service provider also opens a file on the network as well as other services if they wish.

▪ **Stage 3 (for the bank's relationship with the customer):**

Each needs to be proved by the other’s sincerity and identity and needs to avoid falling into the trap. So both parties need to be documented. This is what authorized

certifiers or certifiers do to track, detect, and issue digital certificates, which involve the safe use of Web sites.

2.2 Customer Satisfaction

Today, customer satisfaction is one of the most essential topics in marketing research (Jamal, 2004). In general, it connects the processes that lead up to a purchase with post - purchase phenomena including attitude shifts, repeat purchases, and brand loyalty (Churchill & Surprenant, 1982).

According to Oliver (1980), buyers experience satisfaction when they compare their assessment of actual product/service performance to expectations. To clarify consumer satisfaction, a number of different definitions have been presented.

However, most definitions seem to share the idea of comparing post-product/service performance to pre-formed expectations. Satisfaction, according to Oliver (1981), is an emotional post-consumption evaluative assessment about a product or service.

Customer satisfaction was described by Tse and Wilton (1988) as a "consumer response to the evaluation of the apparent difference between expectations and the final result after consumption" (p. 204). Satisfaction may also be defined as the result of a post-purchase evaluation of a service/quality product's in comparison to the expectations of the pre-purchase stage (Kotler, Keller, 2011).

Other researches, on the other hand, have found that the impact exerted during the product/purchasing service's and consumption stages can have a significant impact on the customer's satisfaction judgments (Homburg, Koschate, & Hoyer, 2006).

Customer satisfaction is defined as a customer's emotion of joy or unhappiness after comparing the performance of a product/service to his or her expectations (Keller & Lehmann, 2006).

2.3 Customer Satisfaction and E-Banking

One of the main goals of this study is to determine how the quality of electronic services provided by banks affects customer satisfaction in the Lebanese banking sector.

Grönroos (1998) claims that there is a consistent and positive association between E-service quality and client satisfaction. Indeed, in a study, Parasuraman, Zeithaml, and Berry (1988) found that the link between service quality and customer satisfaction is highly strong and long-lasting (Parasuraman et al., 1988).

To test this link, Jain converts it to a simpler formula and concludes that high customer satisfaction is highly dependent on receiving better and higher quality service ((Jain & Gupta, 2004).

A number of other research have found a link between consumer happiness and electronic banking services. Asiyanbi and Ishola (2018) found that clients in the banking industry are more satisfied when they use E-Banking services in their study (Asiyanbi & Ishola, 2018). Similarly, Ranaweera and Neely (2003) found that the first stage in customer satisfaction is the quality of E-service (Ranaweera & Neely, 2003).

Similarly, Bei and Chiao (2006) discovered a significant link between service quality and customer satisfaction in the banking industry. Finally, Zhou (2004) asserted that the level of customer satisfaction is influenced by the quality of E-Banking services in terms of reliability.

2.4 Dimensions of E-Banking Service Affecting Customer Satisfaction

With several research concluding that there is a link between E-Banking service and customer satisfaction, the question becomes: What characteristics or dimensions of the E-Banking service have the most impact on customer satisfaction, and how? According to our examination of the literature, these characteristics can be classified as efficiency, reliability, privacy and security, and responsiveness and communication.

Speed in performing E-Banking services is a determining factor of customer satisfaction according to Parasuraman, Zeithaml, and Berry (1985). Efficiency in terms of quick speedy service is also confirmed by Wirtz and Bateson (1995) and Khadem and Mousavi (2013). According to Liao and Cheung (2002), one of the most essential qualities that clients look for when evaluating the quality of their E-Banking service is reliability. An empirical investigation conducted by Kettinger and Lee yielded a similar result (2005).

Researchers identified and evaluated a number of components in terms of privacy and security, including maintaining operational confidentiality, abstaining from disclosing personal information, and providing a high level of protection for customer information (Agarwal, Rastogi, & Mehrotra, 2009; Datta, 2010; Poon, 2007).

According to Madu and Madu (2002), responsiveness refers to the bank's willingness to assist its customers and provide prompt service.

This type of service might take four different forms. First, the E-Banking system is capable of correctly controlling and operating the service.

Second, the E-Banking channels can guide customers toward proceeding properly in case of any failing operations. Third, it can also cover a rapid solution for any possible error in E-Banking transactions. Finally, it can support the customer's questions with on-the-spot responses.

One of the most important goals of modern service businesses is customer happiness (Jones and Sasser, 1995). This will boost financial performance by increasing profitability through face-to-face advertising and lowering advertising costs. (Yeung et al. 2002; Reichheld 1996) A number of research on the relationship between customer happiness and financial performance have been approved, including the following. (Anderson et al., 1994; Wiele et al., 2002; Yeung et al., 2002) 2010 (Ashiqullah) Syed Mahmoud Ashiqllah (Syed Mahmoud Ashiqllah) (2010),

The interaction of the three factors of e-service quality, customer satisfaction, and financial performance is explored in a study titled "Relationship between quality auto service, customer satisfaction, and financial performance of banks across Asia." (Mohmoodi, Asetmal, 2014)

The study's primary hypothesis was that:

1 - Automatic Quality of Service (ATMs, phone banking, internet banking, and special services) is linked to financial success.

2- Customer happiness is linked to financial performance.

The results revealed that the electronic service quality (ATM.435, Telephone Banking.434, and Internet banking) were all above average. Financial success is linked to 349 and.645 services. Customer satisfaction is connected with financial

performance by a factor of.597 at a significance level of less than.01, according to the findings (Ibid).

Performance is no longer restricted to standards and financial indices; it has grown to include other factors, such as recruiting new customers and ensuring their satisfaction and loyalty, as well as expanding market share, all of which can help the bank achieve a high rate of profitability.

The commercial real estate banking sector is considered one of the most important sectors of the Jordanian economy due to the volume of investment and the number of employees. This study is concerned with knowing the impact of the quality of electronic banking services on improving performance.

In it, a group of the most important dimensions of the quality of electronic banking services in the electronic field were selected to see their impact on performance.

2.5 E-Banks Targets

To be sure, banks' dependence on e-business for modern banking nowadays is merely a resort to an effective competitive instrument, through which the sharp and intense competition that the world is witnessing is now faced, especially in the age of the digital economy, the knowledge economy, and the information highway (Mishri, 2002, p. 244).

We can summarize the most important objectives of e-banks:

a. Opening new branches at very little cost in terms of traditional branches and the material and human potential that they require at very high costs.

b. B. expanding the bank's client base through an offer Its services and products across the network, which is reflected in the attraction of customers Renovated from different regions (Payne, 1991, p.11-15).

c. Exit from the local toward the international level, which is reflected in an increase in the number of bank clients both inside and outside the country.

d. D. globalization of the Bank's business through the Internet, which in itself has significant implications for the Bank's success in delivering its services and products in a manner that creates equal opportunities, particularly for

small and medium-sized banks that do not have the financial resources and human potential to deploy to regional or global countries.

e. E. access to global markets in a holistic manner at the same time at minimal cost, allowing these banks a competitive base that can compete with large banks.

f. F. Electronic banking is less expensive and faster than traditional banking.

g. G. Electronic banking is fast and quality, taking advantage of the advantages of the electronic system and computing technologies, thus making electronic banks gain these advantages and benefits (Rady, 2001).

2.6 Risks for Electronic Services

There are many reasons, the most prominent of which are the exposure of electronic services to risks, as follows (Sadiq, 2001):

2.6.1 Risks to e-banks

2.6.1.1 Definition of risk

The issue of risk is an essential part of an organization's concerns, how not and represents all events that may prevent this organization from achieving its goals or maximizing its performance by undermining the sustainable benefits of each activity that accompanies it by Alert for uncertainty, reduce the likelihood of success, reduce opportunities and increase the threats from those activities in three dimensions of profitability, sustainability, and growth.

Or it raises the risk of damage to material resources or moral values as a result of unforeseen factors in the long or short term for the completion of targeted banking so that the impact of such risks can be objectively appreciated by economic aid through specific numerical possibilities; If unsure, the aid should not calculate any potential values in its assessment of the situation.

In terms of the security policy of the enterprise, it can be said that the risks are attempts to exploit threats, particularly those related to The financial situation, the efficiency of the operational system, and the competitive position (Shaichter, 93, 2002)

Figure 2.1: The context of risk emergence

A. Threat: An attempt to discourage the good course of the organization's activity or to be able to survive it and its chances of success, such as the emergence of new competitors or a lack of competence and experience. There are three main compounds of threat:

1.Objective: And the solution the attacker wants, such as Privacy by disclosing confidential information to others, safety by damaging effectively and /or the effectiveness of systems, by shaking up attitudes and positions, to conceal an attack on another center by changing the record of events;

2. The method: That leads to the target, maybe direct (i.e. Has an access port on the system) or indirect (i.e. Via an intermediary), and the appropriate method of threat events is determined after sufficient information has been detected about the target and after the motives have been identified;

3. Event: Incident that causes losses, such as fraud, fraud, embezzlement, theft, damage to means, failure of professional duty, falsification of cards, piracy, and eavesdropping on messages.

B. Vulnerability: Weaknesses and weaknesses in the organization, through which the attacker could destroy/destroy/disrupt the shop for which he was attacked. For banking, it can be classified into five core sections:

1. They are macroeconomic: The economy in which the bank, the debtor community, or the markets are active is affected and reflects the degree of economic vulnerability to shocks and imbalances, such as these: High prices of raw materials, unemployment rate, growth rate, inflation;

2. They stem from credit criticism: Monetary- mass inflation, caused by rapid and even excessive credit increases, so that economic agents are heavily indebted;

3. Risk assessment trap: Where participants are in a market that leads them to estimate less than the true value, for example, the risk of lending in view of the credit margin (spread) of this loan;

4. Focus: The potential risk blockade in a limited number of institutions or around sectors related to the bank, such as insurance;

5. Growing interdependence: High exchanges / integration / overlap / interconnectedness of different units of the financial sector, even among economic sectors, as well as the economies of the world. 2.3.2 Types of risk to banks from e-banking operations (Leitner, 2001):

With the development of the banking industry, banking has become risky, with a variety of activities, greater reliance on financial services technology, deregulation, and many other factors, and banking has become increasingly complex and unprecedented.

This is a reflection of the increase in the rates of change in economic life and the rise in the rates of interdependence between the units of the single sector, as well as the overlap between the economic sectors.

If banks face a fate that is sometimes challenged, and that arises as the needs of economic agents are renewed, their habits change, and as the intersectional, both domestic and international, become increasingly intertwined, and the banking sector is known to be more integrated and monopolized, and this makes it more vulnerable than others. E-banks have a different risk arrangement than traditional banks, so operational risk accounts for the lion's share of the total risk of the enterprise, for the following reasons (Harris, 45-72, 2001).

- Increased reliance on technologies in the provision of banking services, and thus increased automation, i.e.

The replacement of human resources in service systems by the machine, such as the use of electronic communication networks to perform traditional or innovative banking services to a class of customers, is an outlet for exposure to operational losses.

- Failure of systems nutrition and maintenance programs, especially for internal control or inadequate expenditure and resources.
- • The weakness of the security policy associated with electronic banking, so that risks arise from the mistakes of the licensee (e.g., transgressions of

employees in the bank or misuse by customers for not having access to the process) and/or from unauthorized hacking.

- • Increased use of risk mitigation technologies in accordance with preventive-security policies, such as Encryption, user verification, firewall, electronic signature, employee training, safeguards, use of sub-certification agreements and clearing, settlement, and externalization systems may mitigate certain risks but extend the bank's exposure to other significant risks (Ibid).

2.6.2 Summary of the risks to banks from e-banking

1. Operational risk: Losses resulting from non -adjustment or from poor procedures, losses due to shortening or weakening of internal regulations, or those resulting from external events. The content of the EBRD includes the definition of operational risk as well as legal risk, with the exception of strategy and reputation risks, and the Basel Committee in its definition only excludes strategic risk.

Figure 2.2: Banks' operational risk vehicles according to the Basel Committee

2. **Reputational risk**: The likelihood that the bank's revenue or customer base (market share) will fall due to negative rumors about the bank and its activities, or the result of facts that support the bank's failure to manage one or all of its business efficiently.

3. **Legal risk:** These risks arise in the event of non -compliance with the laws, regulations, or instructions established by the supervisory authorities, which may harm the Bank's current or future profits and reputation in general, such as the imposition of fines due to vague terms of agreements.

4. Other risks: Like traditional banks, e-banks are also exposed to credit risk, liquidity risk, and market risk through electronic banking operations, with different severity depending on the nature of the operation, such as Recovery risks under lending risk, exchange rate fluctuations in international electronic transactions under market risk. The risks of incompatibility of the assets entitlements and liabilities calculated for e-banking under liquidity risks, the risks of incorrect decision-making or incorrect implementation of the policies drawn, and non -adaptation to changes in the banking arena within the framework of strategic risks (Ballantyne, 1991).

2.6.3 Basel Committee standards on prudent risk management of e-banking operations

The Basel Committee has been concerned with the role of oversight authorities in the development and promotion of practices aimed at risk management in banks, addressing the deficiencies in risk management tools, at the top of which is the adequacy of private funds and compliance with disclosure requirements, as well as internal controls such as Internal controls, strengthening of privatization policies, etc. The Commission focuses on supervisory-prudential supervision as a second focus (such as the adequacy of private funds and market discipline) toward the proper implementation of the pazlii agreement, and urges the regulatory authorities involved in implementing the pazlii standards to regulate their banking regulation to extract deviations and thus address deficiencies in risk management (Ibid).

When we talk about bank supervision, we are talking about banking supervision, which is exercised by parties outside the bank of the Central Bank or the monetary authority of the State. These regulatory authorities are responsible for monitoring banks' compliance with orders and instructions issued by the Central Bank and its subsidiary bodies and thus dealing with irregularities recorded by law or by regulation. He also opened a dialog with banks to look into issues that impede the bank’s good functioning, limit the effectiveness of the oversight committee, or address any deficiencies in prudential regulation by the banking environment, and then take appropriate and prompt action to correct the situation. For example, the Censorship Authority adopts a strategy after assessing financial needs to face risks, that is, to care for banks that have a specific form of gross risk, to have a sensitive location, or to have an important activity in the national economy. Among the

instructions being given to a bank or bank regulation in the framework of banking supervision are:

A. **Developing policies and implementing procedures :**

The regulatory authorities issue policy arrangements by the bank's management to cover the risks of its activities, and then verify that the bank complies with these requirements, one of the most important practices required by the security policy is to prepare a comprehensive program or develop the current program, taking into account new electronic banking operations.

In addition to the measures to be taken by the bank in the event of a breach of the security lines, the cost of the breach must be assessed in the processing arrangements and the risk to be periodically communicated to the Board of Directors.

B. **Information intensity and channels of flow**:

Control authorities assess the banking institution's information systems and reporting or documentation systems, with a view to identifying weaknesses that distort the performance of the tasks assigned to senior and executive departments and distort decisions.

C. **Disputes between relevant parties**:

Within the requirements of governance, i.e. The good management of banks, the supervisory authorities should support the bank in controlling relationships with its relevant parties, by clarifying to each party what it has obligations to fulfill its rights, or by shunting the institution from conflicts of interest and directing decisions, especially the strategy toward personal practices, between Board of Directors, Senior shareholders, borrowers, executive branch, as well as internal and external auditors.

D. **The role and responsibilities of the Board of Directors in the direction of the Supervision Authority**:

The responsibility of managing the Bank lies primarily with the Board, whose task is to design policies, approve systems, ensure their implementation and preserve the rights of depositors and bank property, and thus to the supervisory authorities of the Bank's performance and results.

In particular, the strong financial position and transparency of information authorized to the supervisory authorities, including their notification of candidates for board membership, executive management, and appointment.

He must therefore endorse the Bank's e-banking strategy, as well as approve the policies of the executive departments in risk management and assess the internal control system through its own competent committees.

E. **The role and responsibilities of the executive branch in the direction of the control authority**:

The supervisory authorities are in the process of dictating the human resources requirements that are responsible for the executive management responsibilities of the bank, among other things: Practical competence, scientific competence, good reputation, and appropriate experience, trust, without fair precedents, etc., on the other hand, such as imposing a set of requirements on banks that govern the actions of executive management toward managing the bank according to the policies established by its board of directors in compliance with all laws: Toward the type of relationship between this management and the inspectors sent by the supervisory authorities, toward the precautionary and statistical reports required by the board or regulatory authorities...and so on (Harris, 2001, p. 45-72,).

F. **Directing the work of internal and external auditors**:

Regulatory authorities should encourage banks through standards issued by them on the internal auditor and external auditor's work, which would regulate the appointment of auditors, their responsibilities (professional, civil and penal), and their relations with regulatory authorities, in a way that ensures impartiality and objectivity in the subordination of the audit service to the Board of Directors.

In addition, it ensures that the auditor is more and more autonomous in the performance of his career than the bank's management and even the pressures of shareholders. Although the laws presume that an external auditor will be appointed to institutions, in the banking sector the approval of the competent regulatory authority is required in addition to the General Assembly resolution.

The supervisory authorities are entitled to obtain from them any necessary data or clarification with the right to charge them with functions deemed necessary for the

monitoring purposes of the bank concerned while being authorized to refer to the supervisory authorities within the business requirements.

In any event, the Basel Committee calls upon the authorities of the country to provide appropriate autonomy and adequate financial, human, or technical means to carry out their functions in the best possible manner.

The aim of entrusting banking supervision to a specific central bank or monetary authority agencies in most countries is to close the risk of a conflict between bank supervision and monetary policy that may have serious consequences for the economic life of the country.

Providing such a regulatory system would provide the central bank with a significant effort to oversee banks' business, making it the role of knowing the ratings of the regulatory committees to formulate appropriate directives to bank regulation (Ibid).

2.6.4 Electronic exchange terminals

The blocks of expansion in electronic exchange are related to the main parties that influence expansion, which are banking parties represented by:-

- **Commercial Banking customers**: They are the most important bank parties dealing with electronic exchange instruments from electronic channels and cards.
- **Commercial banks**: The party responsible for providing electronic exchange instruments.
- **Central Bank**: As the executive and supervisory authority over banks , as a source of banking legislation and laws , as well as being responsible for the application and control of banking procedures in relation to electronic exchange, and while these parties are explained with some brevity:

Commercial Banking customers: Commercial banks' customers are the most important party in e-banking by dealing with e-banking instruments.

Electronic banking must be targeted for direct marketing and the attraction of new customers, as it must have the necessary infrastructure to enable the customer to electronically reflect the bank's financial interests and priorities.

The bank can operate on the basis of which it can produce products and services tailored to this customer and can offer special offers of services that the customer has given priorities, and these important data about the customer will enable the bank to sell its services and products to this customer in an automatic manner.

You will certainly find all or some of them interested in them, at least the customer will benefit from the best convenience and can quickly access their accounts and learn about their periodic movements, saving him time to recognize and develop his assets from time to time.

It also provides the customer with special service offerings in making significant financial decisions.

Commercial banks: Commercial banks are the second party to the expansion of the electronic exchange and are responsible for providing electronic exchange instruments.

The re-engineering process and the availability of electronic operational information power should be accompanied by the Bank's focus on developing sophisticated distribution channels that make the customer have 24-hour access to services around the world, whether from his home or from his office. It also reduces the need for some branches of the bank to be better able to service the number of clients and reduce the overall cost of bank operations.

Central banks are the third party in the electronic exchange as the monetary and regulatory authority that oversees banks in relation to electronic exchange.

The central bank is the supervisory authority for the activities of banks operating in the country, and therefore regulates and supervises these activities, including the activities of the Iranian exchange, through the laws and regulations issued by the central bank as the monetary and regulatory authority over banks.

Such laws and regulations are a key pillar of bank development and banking activities based on technological and electronic uses, and supervisory authorities should adopt balanced approaches when they embark on the introduction of new supervisory systems and policies on electronic banking operations.

It ensures that banks operate properly while ensuring that they do not stand in the way of innovation and do not compromise banks' competitiveness vies-à -vies non-banking institutions

The creation of an electronic-bank system requires a commitment to a range of factors that are the rules for electronic business: There is a wide network of all relevant parties, and it is linked to the Internet according to the standard rules, with security in the design of this network.

- Develop plans to begin introducing e-banking services, starting with a strategy at the central bank, country or international alliances level.
- The development of standard regulations that allow for linkages between different parts of the world and the world as a whole.
- Preparation of a human resources training plan.
- Work toward the establishment of an administrative organization that would coordinate the contracting parties (Ibid).

2.6.5 The context of sound management of the risks of electronic banking operations

All administrative arrangements and practices are aimed at protecting the bank's assets and profits through minimal loss potential and effects, and risk management is not intended to avoid as this is impossible.

But the intention is to identify, identify and measure their existence and thus to develop systems to control them (containment, eradication, and/or reduction of their intensity) or to counter them, in other words, including preventive and therapeutic techniques and techniques, acceptable to the Basel Committee and even risk specialists so that proper management is not lacking in the following particles.

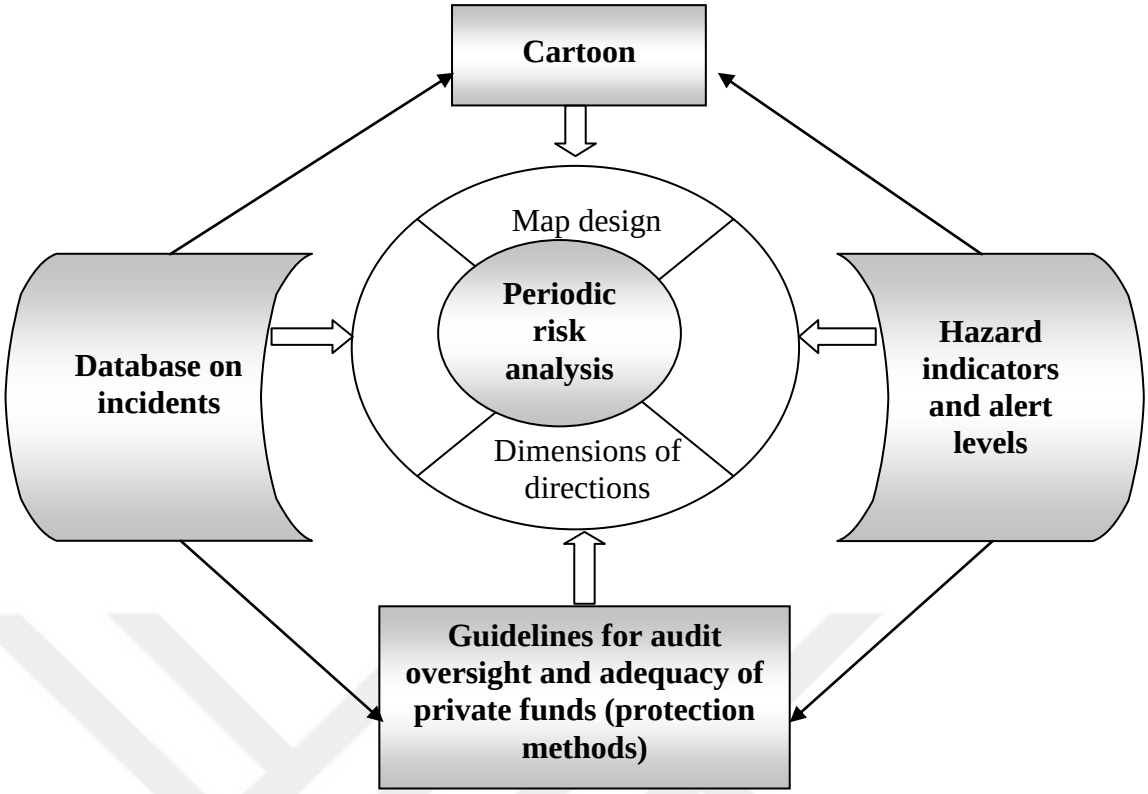

Figure 2.3: Risk Management Tools

2.6.6 Risk measurement

In order to accurately and properly monitor the risk path, and then mobilize the resources necessary to manage it, the following assessment tools can be used:

- **Self-assessment and assessment:**

Based on a list of risk -exposure elements (e.g. Leadership, workers, customers, strategy and operations, other resources, company results) and measuring the extent of loss -bearing changes by a matrix contained in the leadership table, It enables qualitative measurements to be converted into quantitative risk assessments of an activity that takes or does not consider mitigation tools , so that the recognition in this table helps the bank allocate economic capital to protect against this type of risk.

- **Cartography:**

Identifying the origin of weakness, the location of the vulnerability, and the description of the situation by the various units of the bank or in terms of its organizational functions or the series of operations, enable coordinate management to

engage in appropriate actions after prioritization, this process is substantially dependent on the measurement results and the significance of risk indicators.

- **Risk indicators (Indicators of risk):**

These are various statistics and/or metrics, often of a financial nature, that can give an accurate idea of the bank's risk exposure. These indicators are reviewed periodically (every month or every quarter) to alert the bank to changes with losses, for example, Number of uncompleted operations, turnover rate, frequency and/or magnitude of errors and omissions.

- **Risk Assessment:**

Some banking organizations follow this approach to estimate their risk exposure through the use of tools such as Loss time chains can provide useful information for assessing exposure and preparing a policy to accept/control/mitigate this risk.

A useful way to exploit this information is to develop a framework for monitoring and evaluating the characteristics of loss cases (frequency, magnitude, and all relevant information), as well as some organizations that cross their internal loss data with external data to develop risk factors and evaluate them after analyzing the various scenarios (Karsana, 47, 2006).

Risk Management/Mitigation:

It is well known that the concern with the right risk- prevention ruse is at the center of sound management and that the more the bank invests in new activities or develops traditional activities the higher the risk of risk exposure and some of them may even be associated with a low -frequency but high -yield loss.

Proceeding from the trend and monitoring risk movements, the Bank adopts its own strategic risk management approach, which typically takes two aspects: First, control by acquiring or eliminating, a level of control, by deleting or not engaging in activity; Second, mitigation due to the nature of the risk (e.g. Natural disasters are not controllable) or the pursuit of objectives underlying an indispensable activity, through appropriate tools (safeguards, allocations, systems security, human resources training, clearing agreements...).

The management of the Bank does not disclaim the responsibility of using these tools in parallel with the duty to care for the internal control system and to devote the

internal audit function, especially to the operational environment, such as accounting installation (Ibid).

Measuring risk for surveillance and control is a key role of bank risk management to serve a number of vital functions of these banks:

- Help shape a clear vision, based on which the action plan and policies are defined.
- Develop and develop a competitive advantage for the bank by controlling current and future costs that affect profitability.
- Risk assessment and hedging against them that does not affect the bank's profitability.
- Help make pricing decisions.
- Developing the management of e-Banking portfolios, by improving the balance between risk and return.
- Helping the Bank to calculate the capital adequacy ratio according to the new proposals of the Basel II Committee, which will be a major obstacle for banks that will not be able to measure and manage their risks in a scientific and practical way. The new requirements of the Basel Committee depend on the ability to measure, monitor, and control the expected losses rates of banking, as well as to add new types of risk to the proposed capital adequacy agreement, other than the risks covered by the current agreement.

Given the multiple risks associated with traditional and electronic banking operations and the issuance of electronic cash payment methods, it is necessary to lay the foundations for review, to manage the vulnerability of these risks, and to determine carefully the responsibilities of the various stakeholders and the necessary authorization from the bank and to provide it with the necessary data.

The summary of the chapter was

Risks arise when there is a potential for more than one final outcome, and although all businesses are active in a field of uncertainty, the financial and banking sectors, especially, remain the most vulnerable economic sectors.

Especially the future risks, this is due to the nature of its specialization, which is highly polarized, giving rise to the challenges of increasing the rates of change in economic life, increasing the rates of interdependence between the units of the single sector, as well as the overlap between the economic sectors.

So banks face a fate that is sometimes threatened by sudden challenges that will trigger the general path of risking the enterprise in its own way, as economic agents' needs reemerge and changes in the economic environment take place, and the more intertwined the different domestic sectors, even internationally, which are characterized by globalization.

So that mankind is now witnessing a world that has reached an unprecedented level of economic interdependence.

The banking sector is known to be more integrated and monopolized than others, and this makes it also more vulnerable to crises and to disturbances that could occur in markets other than its market.

As financial liberalization, banking developments, and the growing use of new financial instruments have been created by the enormous technological advances in the banking industry, risk management and review have gained increasing importance for banks, as has been incorporated by the Basel Committee as an important focus for determining bank solvency.

In line with global trends in this regard, traditional banks in general and e-banks, in particular, have recently embarked on risk management and review policies and the development of specialized departments aimed at controlling the risks to the Bank's diverse business.

3. THE IMPACT OF ELECTRONIC BANKING SERVICE INENHANCING PERFORMANCE

3.1 Preliminary Remarks

In terms of growth rates, level of development, and use of technology and information, the banking sector is regarded one of the fundamental foundations of the Iraqi national economy.

In light of globalisation and market liberalization, the Iraqi banking sector has seen rapid and successive improvements in recent years, as well as the entry of foreign banks into the local market and the intensification of competition between banks.

New banking products have evolved as a result of these changes, and banks have changed their focus to delivering advanced electronic banking services and utilizing new technologies.

As a result, banks must maintain a high level of service quality in general, and electronic services in particular (Ajimon, Gireesh, 2014).

The link between banking and the rest of the other economic activities is closely related, given the vital and important role of the banking system in economic life. Therefore, the areas of banks 'work affect and are affected by the course of financial transactions that they carry out so that these banks can carry out their role and adapt themselves in a manner consistent with the progress the technology in all fields particularly in the global and regional financial and commercial exchanges, is required to renew its role in order to achieve benefits and take advantage of the available opportunities to maximize its revenues (Al-Shoura, 2008).

It will vanish without a trace, as it has become a prominent aspect of the current era. Furthermore, because it is related to the measurement of business results that have been achieved and the result contained in the scheme or the presence of a deviation, performance is a topic of interest in many management studies, As a result, performance measurement is a critical requirement for any institution, particularly

financial institutions that invest and manage depositors' funds, and the importance of this procedure in banking institutions will only grow (Joghee, Shanmugan, 2014).

As a result, bank performance evaluation relies on delivering useful and objective judgments on the extent to which the bank has been successful in managing its resources efficiently and effectively. Since the introduction of the Internet in the mid-nineties, tremendous technological progress has resulted in what is known as electronic banking, which is based on electronic data processing and provides significant cost savings, for example, automated teller machines have a job that greatly avoids the need to open a bank branch. By using the home bank saves time for both the bank and the consumer by rapidly completing the essential banking process, as well as saving time and money by designing banking services that are tailored to the needs of customers (Ibid).

Despite the numerous benefits of electronic banking, it is a risky business since there is a direct link between electronic operations and information security, which could lead to tampering with customer balances or executing creative electronic transfers and payments through consumer accounts.

They did not have the resources to meet these issues. Banks have no choice but to accept these risks, which necessitates taking on significant responsibilities to address them by implementing comprehensive risk management to identify and mitigate these risks through supervisory means, as well as developing appropriate practical policies to address them (Ibid).

In the face of these rapid developments that imposed their presence in the world of banking, it was necessary to conduct extensive studies to clarify the reality of these technologies and the extent of their impact on the performance of banks(Al-Sheikh, 1998).

3.2 Theoretical Framework of Study

The researcher attempted to identify the performance of Iraqi commercial banks and assess the impact of electronic banking services on their performance through preliminary surveys. Furthermore, many studies and research in Iraq focus on traditional banking services rather than computerised banking services,

The researcher aimed to identify the performance of Iraqi commercial banks and assess the impact of electronic banking services on their performance through preliminary surveys. In addition, many studies and research in Iraq focus on traditional banking services rather than computerised banking services.

Furthermore, because electronic banking is still in its infancy, additional research and analysis is required. Furthermore, attaining integration across banking institutions has prompted banks to expand their use of the most up-to-date, high-quality, and effective services, particularly those based on new technology. Banking services differ from other types of services in terms of the service presenter's performance, the nature of the activity and procedures, the customer's demands and aspirations, and the usage of technological media.

Banking services are defined by a set of characteristics: banking work is generally stereotypical and lacks special similarity; the basis of differentiation in banking services is based on providing newly developed services through the optical placement of technology; and banking services are characterised by a set of characteristics, Aside from creditworthiness, one of the bank administration's top concerns is deposit security, and they seek to employ the best ways to ensure that clients' savings are protected to the fullest extent possible (Cheng, Et al., 2014).

E-Banking Services are one of the most successful activities in electronic business because they allow clients to access their accounts and perform a variety of banking operations.

They also have the advantage of being low-cost services that are less expensive than traditional banking services.

For example, they can access their accounts details, open account statements, transfer money, issuing checks, paying bills, reissue checks, and contact the customer services department (Cheng, 2014, 65).

The notion of E-Banking Services implies that banking processes are carried out utilizing innovative ways that make use of electronic communication networks, allowing customers to avoid going to the bank.

The researcher believes that the information technology and telecommunications revolution, as well as electronic commerce that uses electronic media, particularly the internet, and the existence of intense competition among banks and other

financial organisations in terms of sitting free in international commerce, are all major factors in the emergence of E-Banking Services.

Furthermore, the competition with non-bank financial organisations, such as insurance firms and stock exchanges, which provide services related to banking, and the development of Banking Service Performance to improve operational efficiency and give the best degree of service to customers.

Aside from huge economic and commercial organisations that help to reduce the need for dealing with banks by providing a variety of services to their consumers, there are also small businesses that help to reduce the need for dealing with banks (Charles, 2016, 6).

Banks offer a variety of E-Banking services, including ATMs (automated teller machines), mobile banking, online banking, automated clearing, e-bank cards (several types of credit cards), electronic points of sale, and home banking.

Because banks are obligated to provide mechanisms for protection, such as firewalls and encryption, when implementing banking services via the internet, particularly operational services, there is a concern of hacking.

Quality is a concept used to refer to the superiority and excellence of services and products, and contains features that meet the needs of customers by mobilizing all efforts on marketing, operations, maintenance, and manufacturing (Charles, 2016, 4). In order for banks to achieve their goals of electronic services, the quality of providing these services must be provided.

Furthermore, the concept of quality refers to the timely and low-cost availability of all qualities and features in the service or product that contribute to meeting the customer's expectations and wants, whether they are included or advertised.

It's worth noting that the quality of banking services is frequently assessed both internally and externally.

The internal perspective refers to management's standards, whereas the external perspective focuses on customer satisfaction with banking services (Makani, 2014).

According to (Macheyo, 2016, 14), the banking service quality evaluation is based on the bank's own evaluation of the service quality, including the measurement of it,

and the focus of using the process of self-estimate for the bank, from the other hand the evaluation of the client for the quality of the bank service that is provided to him.

And it can be done through the client satisfaction questionnaires that the bank is required to complete and analyses in order to identify inadequacies in service delivery and prevent mistakes from occurring.

The evaluation procedure is a preventative administrative procedure designed to ensure client happiness and to ensure that the highest standards of quality, whether electronic or traditional bank services, are met, allowing the bank to achieve higher performance in its many activities.

Performance is a broad concept that encompasses a wide range of topics related to achieving objectives, and is defined as the end result of an activity measured against a set of standards such as profitability, market share, cost reduction, customer satisfaction and loyalty, and achieving the organization's objectives (Wheelen, Hunger, 2012).

The Financial Performance concept can be defined as a tool for Recognising a company's financial status; it also aids in decision-making, avoiding gaps and obstacles, and motivating management to achieve better results and standards on all levels through concrete formulas with numerical and quantitative values that determine the Performance level accurately.

The researcher looked at a lot of studies on the subject of his study separately, but he couldn't find any that linked the variables and their dimensions together, and it should be noted that none of the studies that were looked at looked at the dimensions of Banking Services and their impact on improving performance with their dimensions like this study did which bridged the research gap in this subject.

One of the earlier research (Joghee, 2017) revealed that customers are focused on the E- Services given by banks, and the most significant factor for the consumer is the quality of the main service, which results in customer satisfaction with the E-Banking Services.

(Charles, 2016) clarified that the effectiveness of electronic support staff in the bank, the availability of new electronic systems, and responsiveness and reliability from the bank to the consumer are the most essential aspects in measuring E-Services Quality.

According to a study by (Simon and Senaji, 2016), the flexibility of Online Banking Services has a significant impact on customer satisfaction, and many customers prefer to utilize this service because it is user-friendly and secure. (Akin,2015) studied the impact of e-commerce on organisational performance and concluded that e-commerce has an impact on companies' performance.

The study advised that efforts be made to improve E-Services by strengthening the websites of Pakistan's banking industry, which meet employee satisfaction and improve bank quality performance. (Sadeghi, 2015) examined the impact of E-Banking Services on customer satisfaction in the Pakistani bank " Khorsan" in his research,

Although the quality of information systems used to supply e- Banking Services has not been proven, the study indicated that e- Banking Services have a significant impact on customer satisfaction. In a study for the (Raza, 2015),

The e-quality bank's has a clear impact on customer happiness, and this can be done by building electronic sites that catch users' attention and aid in the recruitment of new clients.

Managers in Iraq's banking business cannot overlook information systems, which have a significant impact on the present financial system.

They pointed out that most wealth banks' entire cash flow is dependent on information systems.

The banking business has now entered the era of banking apps, which are super-powerful specialised list-based software. Almost all banking operations can be performed using these programmes, which rely largely on data gathering, storage, transmission, and analysis (Ovia, 2008).

In the twenty-first century, technological advancements have aided in the improvement of service delivery standards in the banking industry. Automated Teller Machines (ATMs) and Deposit Machines, in their most basic form, now allow clients to execute banking transactions outside of normal business hours.

Bank customers in Iraq are no longer concerned about the safety of their funds or the growth of their investment returns. Customers want services that are efficient, quick,

and convenient, and that fulfil their individual demands while also supporting their business objectives.

They want to be able to check their account balances online, see if a cheque has cleared, move money between accounts, and even download transaction data to their work or home computers.

All of this is only possible with the help of electronic banking services.

4. STUDY RESULT

4.1 Study Samples

The research community is determined by workers in Iraqi banks and their clients, and due to the difficulty of comprehensive inventory of all employees and clients of banks in Iraq, the researcher chose a random sample of workers in banks and some clients in these banks, and distributed 140 questionnaires to them and retrieved 120 valid checks for statistical analysis.

4.2 Study Methods

The researcher followed the descriptive analytical approach and collected the questionnaire data after dividing the respondents' responses into five degrees according to the five-point Likert scale, and the responses' scores were as follows:

Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), Strongly Disagree (1)

4.3 Validity and Reliability of the Study Tool

The validity and reliability of the study tool were verified using Cronbach's Alpha and correlation, and the results were as follows:

Table 4.1: Correlation coefficients of the first axis

N.	Statements	Correlation coefficient	P-value
1	Electronic banking services are available continuously	0.736**	0.00
2	Electronic banking services allow you to know about all other banking services	0.615**	0.00
3	The bank provides many electronic banking services	0.723**	0.00
4	The bank has a special page on the Internet	0.742**	0.00
5	Bank employees understand and strive to fulfill customer needs	0.762**	0.00

Table 4.1: (Cont.)

N.	Statements	Correlation coefficient	P-value
6	The quality of the electronic banking services provided by the bank is adequate	0.753**	0.00
7	Using electronic banking services helps me accomplish all tasks	0.728**	0.00
8	The bank provides, through its website, immediate assistance to facilitate operations for customers	0.733**	0.00
9	I can get useful information by using the Internet banking service	0.731**	0.00
10	Online banking services provide quick assistance to guide clients in resolving problems	0.682**	0.00
11	The language used on the website is clear	0.744**	0.00
12	Using an electronic service via the Internet to complete financial transactions saves time	0.751**	0.00
13	Electronic banking services are easy	0.831**	0.00
14	The electronic services shall be obtained without delay	0.829**	0.00
15	The interest generated from electronic banking services encourages the service to be requested electronically	0.629**	0.00
16	Inquiries are answered in a short time	0.821**	0.00
17	The bank provides, through its website, immediate assistance to facilitate operations for customers	0.746**	0.00
18	I can get useful information by using the Internet banking service	0.833**	0.00
19	Online banking services provide quick assistance to guide clients in resolving problems	0.723**	0.00
20	The language used on the website is clear	0.697**	0.00

**Statistically significant at the level of significance ($\alpha = 0.01$)

From the previous table, the correlation coefficients of the first dimension has a strong positive relationship, at the level of significance ($\alpha = 0.01$), and therefore it is possible to rely on these statements in conducting the study, as the values of the correlation coefficient ranged between 0.615 and 0.833, This indicates the strength of the coefficients.

Table 4.2: Correlation coefficients of the second axis

N.	Statements	Correlation coefficient	P-value
1	I feel comfortable submitting my personal information to the bank over the Internet.	0.736**	0.00
2	I feel safe when dealing with the bank electronically	0.795**	0.00
3	The use of electronic banking services provides permanent contact with the bank	0.742**	0.00
4	The electronic banking service is safe to carry out banking operations	0.879**	0.00
5	The bank deals with my private information confidentially when using the electronic service	0.726**	0.00
6	The online banking service does not allow others to view my personal information	0.730**	0.00
7	The bank maintains accurate records and files and can be returned quickly	0.682**	0.00
8	The electronic banking service does not allow the misuse of personal information	0.745**	0.00
9	I am completely satisfied with the language used on the bank's website	0.644**	0.00
10	Electronic services help reduce effort	0.716**	0.00
11	The electronic services provided to me are excellent	0.853**	0.00
12	I will use electronic banking services regularly	0.742**	0.00
13	I will recommend others to use electronic banking services	0.854**	0.00

**atistically significant at the level of significance ($\alpha = 0.01$)

From the previous table, the correlation coefficients of the second dimension has a strong positive relationship, at the level of significance ($\alpha = 0.01$), and therefore it is possible to rely on these statements in conducting the study, as the values of the correlation coefficient ranged between 0.644 and 0.879, This indicates the strength of the coefficients.

4.4 The stability of the study tool

The stability of the dimension of the questionnaire was calculated using the Cronbach's alpha coefficient for internal consistency, and the results were as follows:

Table 4.3: Stability coefficient of the first axis

First axis	Cronbach's Alpha	number of elements
electronic services	0.917	20

The previous table show that Cronbach's alpha coefficient for the first axis is 0.917. This coefficient shows the stability of the study tool for the first axis as it is greater than 0.70, which indicates the stability of the study tool and its appropriateness to achieve the purposes of the study.

Table 4.4: Stability coefficient of the second axis

First axis	Cronbach's Alpha	number of elements
Performance	0.934	13

The previous table show that Cronbach's alpha coefficient for the first axis is 0.934. This coefficient shows the stability of the study tool for the first axis as it is greater than 0.70, which indicates the stability of the study tool and its appropriateness to achieve the purposes of the study.

4.5. Data analysis

First: Personal data

- **Gender**

The study sample reached 42 male individuals, 35 % while 78 female members reached 65 %.

Table 4.5: Distribution of the study sample according to gender

Gender	N	%
Male	42	35
Female	78	65
Total	120	100

This result can be represented by the following graph:

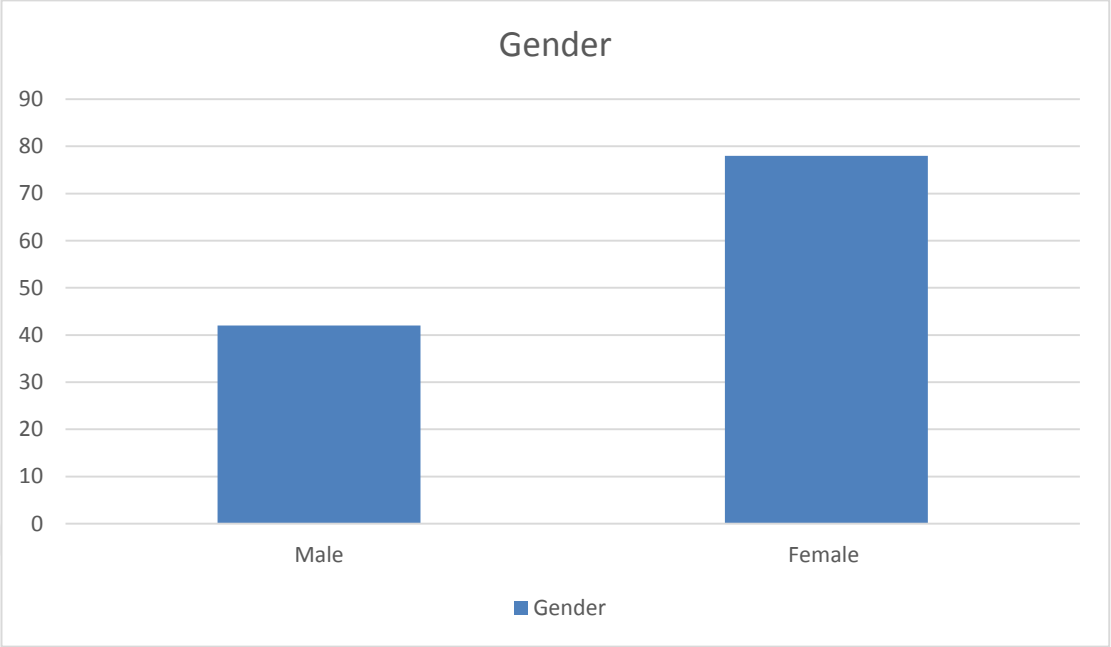

Figure 4.1: Distribution of the study sample by gender

- **Age :**

The examination test was isolated by the age into 4 classes.

The level of the examination test individuals 25 years and more young was 29.17 % of the assessment test, while the level of the assessment test individuals developed between 26 - 35 years was 44.17 % of the assessment test, while the level of the assessment test individuals whose ages were From a day and a half 45 years of age 16.67 % of the assessment test, and the degree of study test individuals who are 46 years old and more than is 10% of the assessment test.

Table 4.6: Distribution of the study sample according to age

Age	**N**	**%**
25 and younger	35	29.17
From 26 - 35 years	53	44.17
From 36 – 45 years	20	16.67
46 years and older	12	10.00
Total	120	100

This result can be represented by the following graph:

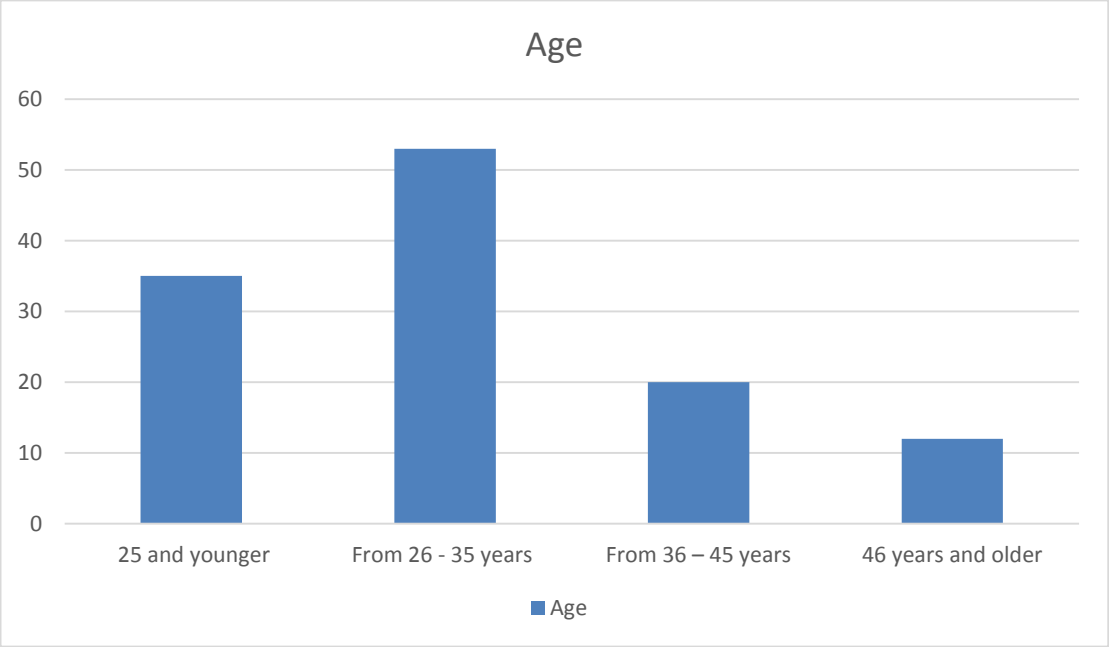

Figure 4.2: Distribution of the study sample according to age

- **Scientific degree:**

The assessment test was isolated by Scientific degree into 3 classes, and the amount of the examination test who got a Bachelor's declaration was 53 individuals, at a speed of 30% of the examination test, while the amount of the assessment test who gained a Master's authentication reached 32 individuals, tending to 50.83 % of the assessment test, while the amount of the examination test who got PhD, 15 individuals, 19.17 % of the examination test.

Table 4.7: Distribution of the study sample according to scientific degree

Scientific degree	**N**	**%**
Bachelor	36	30
Master	61	50.83
PhD	23	19.17
Total	120	100

This result can be represented by the following graph:

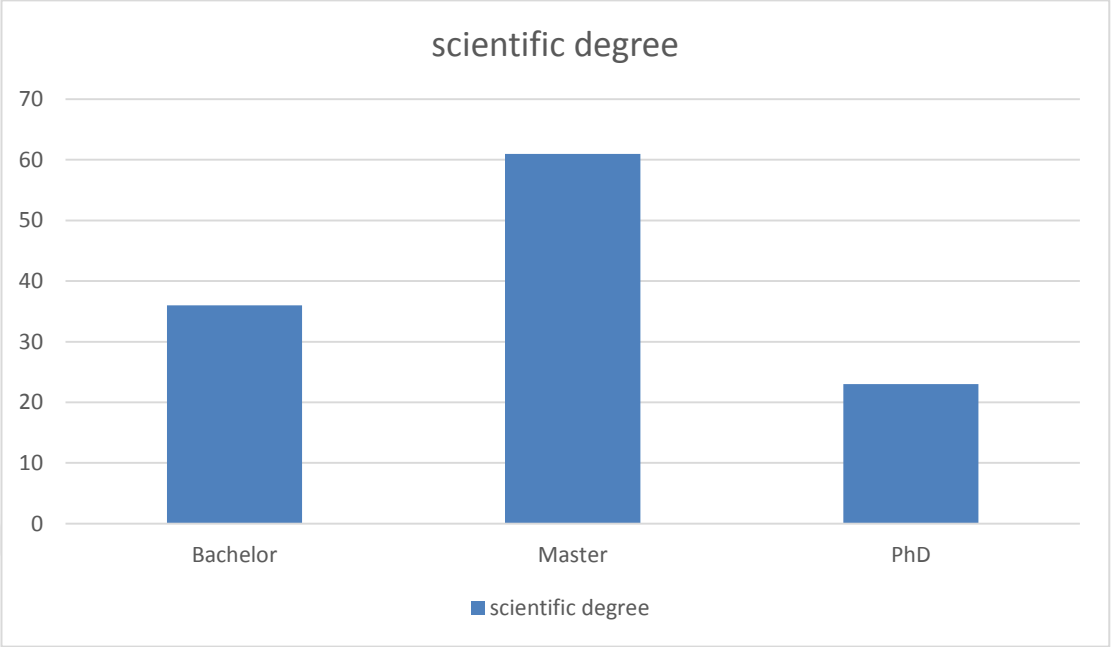

Figure 4.3: Proportional distribution of research sample according to scientific degree

- **Workplace**

The study sample reached 100 individuals in Baghdad governorate, 83.33% while 20 individuals in Other Province 16.67 %.

Table 4.8: Distribution of the study sample according Workplace

Workplace	**N**	**%**
Baghdad governorate	100	83.33
Other Province	20	16.67
Total	120	100

This result can be represented by the following graph:

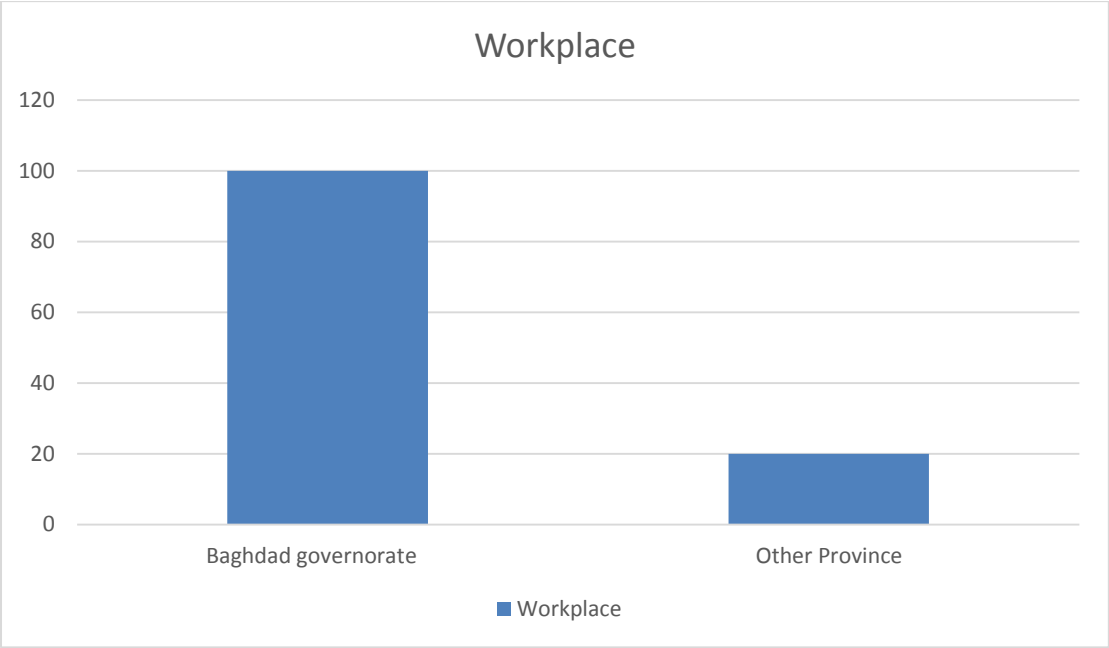

Figure 4.4: Proportional distribution of the sample by workplace

- **Current functionality**

The assessment test was parceled by Current helpfulness into 4 orders, and the amount of the examination test who a Factor was 27 individuals, at a speed of 22.5 % of the assessment test, while the amount of the assessment test who Manager reached 42 individuals, tending to 35 % of the assessment test, while the amount of the examination test who Head of Section 26 individuals 21.67 % of the examination test and remembering that the amount of the assessment test who client 25 individuals 20.83 % of the examination test.

Table 4.9: Distribution of the study sample according to Current functionality

Current fuctionality	N	**%**
Factor	27	22.50
Manager	42	35.00
Head of Section	26	21.67
Client	25	20.83
Total	120	100

This result can be represented by the following graph:

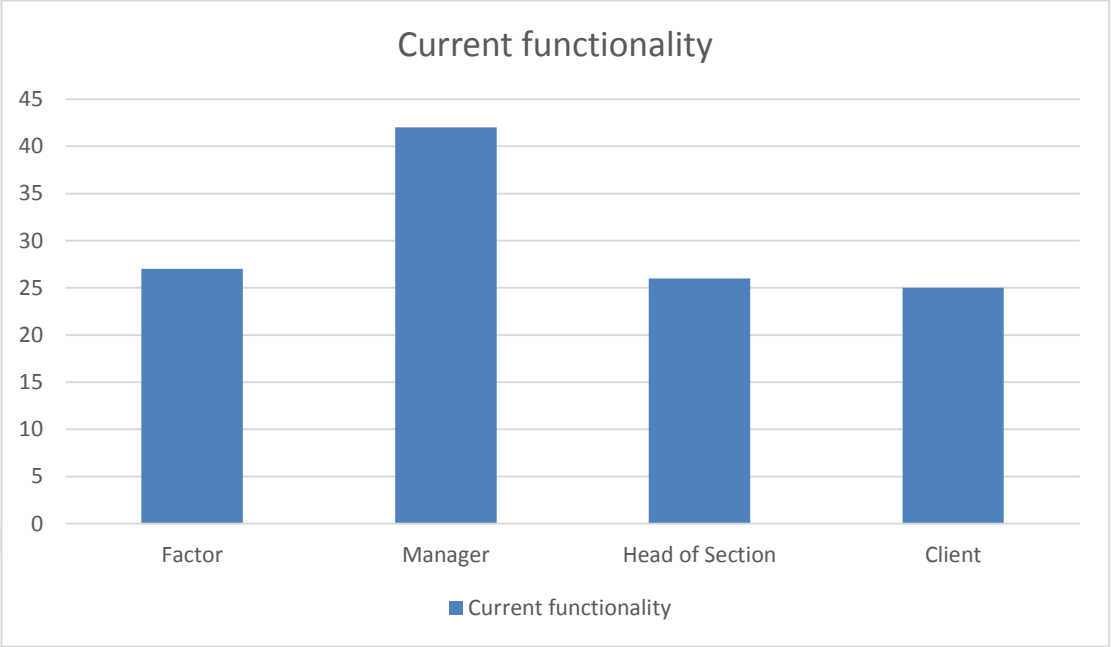

Figure 4.5: Proportional distribution of study sample according to current functionality

- **Years of experience:**

The examination test was confined by the amount of significant stretches of association into 3 classes.

The degree of study test individuals who have knowledge of 5 - 10 years is 34.17 % of the examination test, while the degree of individuals The assessment test whose experience shows up at 11-16 years is 35 % of the examination test, while the level of the examination test individuals whose experience shows up at 17 years or more is 30.83 % of the assessment test.

Table 4.10: Distribution of the study sample according to years of experience

Experience	**N**	**%**
5-10 years	41	34.17
From 11 to 16 years old	42	35.00
17 years and over	37	30.83
Total	120	100

This result can be represented by the following graph:

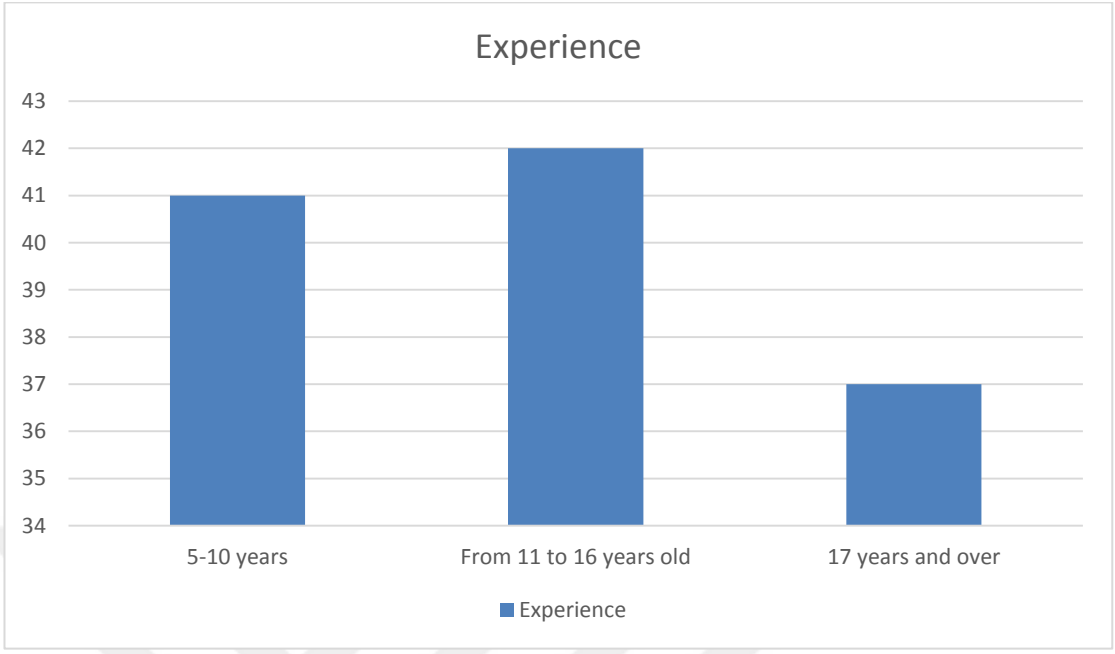

Figure 4.6: Proportional distribution of the study sample by years

Second: Mean and standard deviation

The first axis

The results for the arithmetic mean and standard deviations for the first axis were as follows:

Table 4.11: Mean and standard deviation of the first axis

N.	Statements	Mean	Standard deviation
1	Electronic banking services are available continuously	3.9167	.86562
2	Electronic banking services allow you to know about all other banking services	4.0250	.92093
3	The bank provides many electronic banking services	3.6000	.92944
4	The bank has a special page on the Internet	4.1917	.83310
5	Bank employees understand and strive to fulfill customer needs	4.2000	.72876
6	The quality of the electronic banking services provided by the bank is adequate	4.1500	1.02613
7	Using electronic banking services helps me accomplish all tasks	4.1583	.78853
8	The bank provides, through its website, immediate assistance to facilitate operations for customers	4.1750	.74091

Table 4.11: (Cont.)

N.	Statements	Mean	Standard deviation
9	I can get useful information by using the Internet banking service	4.1500	.83666
10	Online banking services provide quick assistance to guide clients in resolving problems	3.8750	1.10433
11	The language used on the website is clear	4.1083	.89627
12	Using an electronic service via the Internet to complete financial transactions saves time	3.8167	.82994
13	Electronic banking services are easy	4.2000	.70532
14	The electronic services shall be obtained without delay	4.1167	.83196
15	The interest generated from electronic banking services encourages the service to be requested electronically	3.8833	1.10144
16	Inquiries are answered in a short time	3.5667	.93245
17	The bank provides, through its website, immediate assistance to facilitate operations for customers	4.1750	.85664
18	I can get useful information by using the Internet banking service	4.1750	.75217
19	Online banking services provide quick assistance to guide clients in resolving problems	4.1500	1.01791
20	The language used on the website is clear	4.1333	.77712
	General average	4.038335	0.873782

We note from the previous table that the general arithmetic mean of the first axis is 4.038, while the general average of standard deviations was 0.873.

The second axis:

The results for the arithmetic mean and standard deviations for the second axis were as follows:

Table 4.12: Mean and standard deviation of the second axis

N.	Statements	Mean	Standard deviation
1	I feel comfortable submitting my personal information to the bank over the Internet.	4.1750	.75217
2	I feel safe when dealing with the bank electronically	4.2333	.86708
3	The use of electronic banking services provides permanent contact with the bank	3.9412	1.07588
4	The electronic banking service is safe to carry out banking operations	4.1083	.76472

Table 4.12: (Cont.)

N.	Statements	Mean	Standard deviation
5	The bank deals with my private information confidentially when using the electronic service	4.1417	.73674
6	The online banking service does not allow others to view my personal information	3.8167	.92567
7	The bank maintains accurate records and files and can be returned quickly	4.1167	.92748
8	The electronic banking service does not allow the misuse of personal information	4.2500	.72471
9	I am completely satisfied with the language used on the bank's website	3.9833	.84995
10	Electronic services help reduce effort	3.7750	.89313
11	The electronic services provided to me are excellent	3.8583	.88209
12	I will use electronic banking services regularly	4.1333	.74398
13	I will recommend others to use electronic banking services	3.7000	.99241
	General average	4.017908	0.856616

We note from the previous table that the general arithmetic mean of the second axis is 4.017, while the general average of standard deviations was 0.856.

4.6 Factor analysis

The researcher conducted a factorial analysis of the paragraphs of each dimension of the study to ensure the quality of the information and the extent of the interpretation of the paragraphs of the two dimensions of the study to the results of the study, and the results were as follows:

- **The first axis**

The factor analysis for the first axis shows that the variables explain about 45.87 % of the variance in the result of the analysis, and the result can be clarified in the following table:

Table 4.13: Factor analysis of the first axis

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadingsa
	Total	% of Variance	Total	Total	% of Variance	Cumulative %	Total
1	9.175	45.877	45.877	9.175	45.877	45.877	7.279
2	2.612	13.059	58.936	2.612	13.059	58.936	6.047
3	1.947	9.737	68.673	1.947	9.737	68.673	6.070
4	1.048	5.241	73.914	1.048	5.241	73.914	5.396
5	.740	3.701	77.615				
6	.662	3.308	80.923				
7	.559	2.797	83.720				
8	.467	2.335	86.055				
9	.461	2.306	88.361				
10	.431	2.156	90.517				
11	.387	1.937	92.454				
12	.302	1.509	93.962				
13	.276	1.382	95.344				
14	.197	.985	96.329				
15	.181	.907	97.237				
16	.139	.693	97.929				
17	.130	.652	98.581				
18	.123	.617	99.198				
19	.087	.434	99.633				
20	.073	.367	100.000				
Extraction Method: Principal Component Analysis.							

KMO value of the first axis is 0.862, this value is greater than 0.70, so we can be sure of the quality of the information, and this can be explained as shown in the following table:

Table 4.14: KMO and Bartlett's Test for the first axis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**0.862**
Bartlett's Test of Sphericity	Approx. Chi-Square	1974.180
	df	190
	Sig.	0.000

- **The second axis**

The factor analysis for the second axis shows that the variables explain about 64.65 % of the variance in the result of the analysis, and the result can be clarified in the following table:

Table 4.15: Factor analysis of the second axis

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadingsa**
	Total	**% of Variance**	**Total**	**Total**	**% of Variance**	**Cumulative %**	**Total**
1	8.405	64.654	64.654	8.405	64.654	64.654	7.621
2	1.147	8.823	73.477	1.147	8.823	73.477	6.435
3	1.054	8.110	81.586	1.054	8.110	81.586	5.253
4	.560	4.308	85.895				
5	.459	3.533	89.428				
6	.324	2.494	91.922				
7	.295	2.270	94.192				
8	.192	1.477	95.669				
9	.176	1.356	97.025				
10	.144	1.106	98.132				
11	.104	.800	98.931				
12	.071	.548	99.479				
13	.068	.521	100.000				
Extraction Method: Principal Component Analysis.							

KMO value of the second axis is 0.888, this value is greater than 0.70, so we can be sure of the quality of the information, and this can be explained as shown in the following table:

Table 4.16: KMO and Bartlett's Test for the second axis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.888
Bartlett's Test of Sphericity	Approx. Chi-Square	1614.507
	df	78
	Sig.	0.000

4.7 Regression Analysis

After finding the regression between the electronic services and performance, the researcher concluded that the beta coefficient is 97.5 % at a significance = 0.00, which indicates the correlation between the electronic services and performance. So that an increase in the electronic services leads to higher rates of performance, as shown in the following table:

Table (32) regression between IT capacity and customer's satisfaction

Table 4.17: Regression between the electronic services and performance

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.081	0.250		0.323	0.747
	The_electronic_services	0.975	0.061	0.826	15.892	0.000

a. Dependent Variable: Performance

4.8 Test Hypothesis of the Study

"There is no statistically significant relationship between the level of the electronic services and the level of Performance".

When conducting a statistical test to determine the validity of the hypothesis, the research used the method of correlation coefficient Pearson and the results were as follows:

- **First sub-hypothesis**

Table 4.18: the correlation between the level of the electronic services and the level of Performance

Variable	level of Performance
Level of electronic services	0.729**

**Statistically significant at the level of significance (α = 0.01)

It is obvious from the past table that there is a positive connection relationship with factual importance between the degree of electronic administrations and the degree of Performance at a huge degree of 0.01, which shows the inaccuracy of the Hypothesis of the examination and shows the presence of a constructive outcome of the degree of electronic administrations fair and square of Performance, that is, the more degree of electronic administrations The degree of Performance has expanded, so, we can say that " There are no statistically significant differences between the electronic services provided by banks and the performance related to customer service in Iraqi banks".

- **Second sub-hypothesis**

There is an effect of electronic banking services on improving the performance of Iraqi banks, and therefore we reject the hypothesis that there are no statistically significant differences between the provision of electronic services in the Iraqi banking sector, and the improvement in the performance of banks.

4.9 Test the Main Question of the Study

What is the impact of e-services on the performance of Iraqi banks?

The significance of the model as a whole was shown as the value of F was significant at the level of 0.01 and the significant effect of the level of electronic services on the level of Performance, It was found that the higher the level electronic services rate by 1%, the higher the level of Performance by 0.79 %.

Thus, we find that electronic services have a significant impact on the performance of Iraqi banks and improve the performance of Iraqi banks. These results can be explained in the following table:

Table 4.19: The effect of the level of electronic services on the level of performance

hypothesis	**b**	**t**	**F**	**P-VALUE**
Main hypothesis	0.79	9.14**	83.54**	0.000

**Statistically significant at the level of significance (α = 0.01)

5. CONCLUSION

5.1 Conclusions of the Study

- We notice that all correlation coefficients for all questionnaire items were statistically significant at the level of significance $\alpha = (0.01)$, and this means that the tool has structural validity and is valid for the purposes of the study.
- It turns out that the value of the kornbach's alpha for all measures of the study tool is high, which indicates that the study tool is of a high degree of stability and sufficient to achieve the purposes of the study.
- The study sample reached 42 male individuals, 35 % while 78 female members reached 65 %.
- The study sample was divided according to the age into 4 categories. The percentage of the study sample individuals 25 years and younger was 29.17 % of the study sample, while the percentage of the study sample individuals aged between 35 - 26 years was 44.17 % of the study sample, while the percentage of the study sample individuals whose ages were From 36 - 45 years of age 16.67 % of the study sample, and the percentage of study sample individuals who are 46 years old and over is 10% of the study sample.
- The study sample was divided according to Scientific degree into 3 categories, and the number of the study sample who obtained a Bachelor's degree was 53 individuals, at a rate of 30% of the study sample, while the number of the study sample who obtained a Master's degree reached 32 individuals, representing 50.83 % of the study sample, while the number of the study sample who obtained PhD, 15 individuals, 19.17 % of the study sample.
- The study sample reached 100 individuals in Baghdad governorate, 83.33% while 20 individuals in Other Province 16.67 %.

- The study sample was divided according to Current functionality into 4 categories, and the number of the study sample who a Factor was 27 individuals, at a rate of 22.5 % of the study sample, while the number of the study sample who Manager reached 42 individuals, representing 35 % of the study sample, while the number of the study sample who Head of Section 26 individuals 21.67 % of the study sample and while the number of the study sample who client 25 individuals 20.83 % of the study sample.
- The study sample was divided according to the number of years of experience into 3 categories. The percentage of study sample individuals who have experience of 5 - 10 years is 34.17 % of the study sample, while the percentage of individuals The study sample whose experience reaches 11-16 years is 35 % of the study sample, while the percentage of the study sample individuals whose experience reaches 17 years or more is 30.83 % of the study sample.
- All expressions of the axis electronic services were in the high plane except for the two expressions in the intermediate plane and it shows the high level of the electronic services from the viewpoint of the study sample, it turns out the general average 3.840
- All expressions of the axis Performance were in the high plane except for the one expression in the Medium plane and it shows the high level of the axis Performance from the viewpoint of the study sample, it turns out the general average of the axis 3.910
- It is evident from the previous table that there is a positive correlation relationship with statistical significance between the level of electronic services and the level of Performance at a significant level of 0.01, which shows the incorrectness of the Hypothesis of the study and shows the existence of a positive effect of the level of electronic services on the level of Performance, that is, the more level of electronic services The level of Performance has increased
- The significance of the model as a whole was shown as the value of F was significant at the level of 0.01 and the significant effect of the level of electronic services on the level of Performance, It was found that the higher

the level electronic services rate by 1%, the higher the level of Performance by 0.79 %.

5.2 Recommendations of the Study

- Working to enhance the concepts of dealing with different groups of the public among bank employees, especially when dealing with complaints related to the electronic service, in addition to enhancing the culture of flexibility in dealing with the public among bank employees
- The necessity to spread the culture of dealing with electronic banking services among the public, in addition to enhancing the bank's ability to deal with any problems that the public might face in completing electronic banking operations, which would contribute to enhancing the good reputation of the bank among the various audiences.
- Paying attention to raising the level of interest of the bank's employees in all financial and banking affairs of the public, paying attention to their observations and complaints, and finding solutions and alternatives appropriate to their needs and demands.
- Conducting more future studies and research related to electronic banking services and how the public deals with them
- Work to increase banking services and products and meet all customer needs.
- Iraqi commercial banks should increase their electronic banking service performance and supply all new services, according to the researcher.
- The importance of increasing public knowledge of electronic banking services and their role in lowering costs and improving customer service.
- Commercial banks should establish a specific team to assist clients with electronic banking services, including receiving compliments and resolving concerns.
- Commercial banks should be eager to encourage their clients to engage with them online by simplifying service procedures, providing incentives, and sharing information, according to the researcher.

- The dangers of instilling a culture of electronic banking in Iraqi society.
- In the field of scientific study, it is critical that researchers assess the quality of electronic banking services, which can be done utilizing intermediate variables such as the bank's reputation and image.

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RESUME

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