

Evaluation of the reality of electronic banking services provided by banks operating in the city of Nasiriya from the users' point of view of these services.

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Abstract:

This research aimed to identify the level and reality of electronic banking services provided by banks operating in the city of Nasiriya through a survey of the opinions of users of these services and thus to know the level of their satisfaction with the electronic banking services provided by the branches of banks operating in the city of Nasiriya, which are (Rafidain Bank, Rashid Bank and the Iraqi Trade Bank), as the study community consisted of customers of these banks and those dealing with electronic banking services. The descriptive analytical approach was used to evaluate the quality of electronic banking services provided by the banks surveyed by designing and distributing a questionnaire form to the target sample to measure the degree of quality of services, their type, and the difficulties facing electronic banking work, where the data extracted from the questionnaire form were studied and analyzed using the statistical program (SPSS). After analyzing this data, the research reached a set of results, the most important of which was the poor quality of electronic banking services provided by banks operating in the city of Nasiriya. Thus, they are below the required level compared to the electronic banking services provided by local and international banks and other competing banks. In light of these results, recommendations were made, the most important of which was for the banks in the research sample to work on raising the level of quality of services Electronic banking by developing and improving its websites and enabling customers to deal with them flexibly, as well as working to increase customers' confidence in electronic services and improve them in quantity and quality.

Keywords: Service, Quality, Electronic Banking Service.

1. Introduction

The tremendous technological development has influenced various general economic activities and banking activities. The resulting development of services requires the use of information and communications technology to market them, as electronic banking services have become one of the modern and important trends that have witnessed widespread spread in recent years in developed countries as a result of their significant and effective role in contemporary economic life and their contribution to achieving the desired benefits, as electronic banking services greatly facilitate the completion of banking transactions and rapid communication for customers and reduce effort, time

and trouble depending on modern electronic methods in providing banking services, through a group of modern channels used in providing banking services such as ATMs, electronic cards, distribution points, the electronic money transfer system, home banking operations, and others. The changes in the behavior of customers and their increasing interest in both the time and place in which the banking service is provided, all of this has prompted banks to keep pace with the developments in the field of technology and thus respond to the changes in consumer patterns gradually, to maintain their market share by shifting from traditional banking to electronic banking after making several changes, whether internally or externally, as the decision to move is made after a specialized market study with a study of the bank's material and human capabilities to cover the costs of this change, as well as a study of the factors affecting the process of transitioning to electronic banking and what are the most important trends in dealing with banks on the Internet. Therefore, this research was divided into a theoretical aspect that addressed electronic banking and an applied aspect to evaluate the reality of that work. The research ends with results and recommendations proving its hypotheses and achieving its objectives.

2. Theoretical:

2.1. The concept of electronic banking services

Electronic banking services are defined as all operations or activities that are conducted, implemented, or promoted through electronic or optical means, such as telephone, computer, ATM, Internet, telephone, digital television, etc., by banks and financial institutions, as well as operations carried out by issuers of electronic cards and also institutions that deal with electronic cash transfer (Al-Saeed, 2011), or it is the banks' exploitation of technological development in a way that allows their customers to conduct their banking transactions electronically without the need to go to the bank building with which they deal. Electronic banking services are also defined as a group of products and services provided by banks through their website on the Internet, thus transcending time and space limits (Al-Azzawi, 2012). It also conducts banking transactions electronically by relying on modern information and communications technology, whether it is related to deposit, withdrawal, transfer, or other banking operations (Didouche & Hariri, 2021).

2.2. Advantages of electronic banking services: Electronic banking services achieve many advantages for the bank and the customer. These advantages can be summarized as follows:

- Attracting the most significant possible segment of customers because they are not restricted to a specific place or time.
- Providing comfort to the customer because they enable them to request the service throughout the week and around the clock.
- The confidentiality of electronic banking transactions increases customers' confidence in the banks they deal with.
- Providing new banking services because electronic banking includes all traditional banking services and services provided through modern means such as ATM service, electronic cards, mobile phones, and others.
- Speed of completing banking transactions as the customer can now carry out his banking transactions more quickly and efficiently than if the customer went to the bank's headquarters in person.
- Electronic banking reduces costs by reducing the branch network and its expenses (Dhaher, 2017).

2.3. Requirements for electronic banking: In order to provide electronic banking services, several requirements must be met:

- **Technical requirements:** Technical requirements come at the forefront of electronic banking requirements, which are represented by communications and information technology structures, because electronic banking is established in the electronic business environment, and to ensure successful electronic business and a safe and easy entry into the information age, the communications system must be efficient and effective when connected to the Internet, and this in turn depends on the efficiency and effectiveness of the legal organization of the communications sector. The second requirement of technical requirements is represented by information technology in terms of devices, software, solutions, trained human competencies, and professional jobs, and this is the pillar of existence, continuity, and competition (Hassan & Rashid, 2019)
- **Human requirements:** One of the necessary requirements for implementing electronic banking is to provide capable and qualified human cadres to perform new forms of banking work based on modern technology, in order to ensure the transition towards electronic banking, and this matter requires the qualification and training of human cadres in various technical, financial, marketing, consulting and administrative jobs (Fahd, 2011).
- **Interaction with developments:** Electronic banking applications require banks to develop, continue, and diversify their services. They should not wait for others to innovate but instead take the initiative to excel and be unique in everything they provide, especially in light of the competition witnessed by the banking sector (Mezghish, 2016: 29).
- **Control and evaluation:** Banks should work to control their electronic services by seeking the help of specialized expertise in the field of marketing, technology, systems, laws, and electronic publishing in order to benefit from that expertise and its guidance to correct negative indicators of their presence at the forefront of providing electronic services (Ben Moussa & Almawi, 2020).

2.4. Electronic banking channels: Banks seek to provide their electronic services through several channels, the most prominent of which are:

- **Electronic cards:** These are plastic cards issued by banks cooperating with the international companies that own them. These cards come in several types, the most prominent of which are Visa and MasterCard cards. These cards bear the name of the issuing bank, the customer's name, the card number, and other information. Through a secret number, the customer can use these cards as an alternative to cash to purchase goods and withdraw cash from ATMs (Abdel Aal, 2019, p. 39).
- **ATMs:** ATMs are one of the most widespread electronic services, as banks work to provide this service and install devices in public places in order to reduce work pressure, reduce administrative procedures, and meet customers' financial needs after working hours. These devices operate during holidays and around the clock using an electronic card carried by the customer that contains a secret number. Many traditional and modern banking operations are provided through these devices (Aref & Rustum, 2017, p. 163).
- **Electronic points of sale:** Banks give their customers great flexibility to pay for their purchases electronically instead of paper money or checks, especially if those purchases are for large amounts, as they use automatic payment devices connected to an electronic network with the customer's bank, and thus the money is transferred electronically from the customer's account to the merchant's account using the customer's electronic card, which he uses when paying for the services and goods he obtains from retail stores (Badran & Al-Masoud, 2020).

- Home banking: Under this type of banking, all banking operations are carried out via the personal computer located at home or the workplace after linking it to the bank's computer, and via the password or secret number, the customer can carry out the transaction he wants (Yas & Jamil, 2014).
- Mobile banking: The so-called mobile banks emerged with the spread of the use of mobile phones and the development of their multiple uses, and the possibility of accessing the Internet through them, as the idea of these banks is based on providing customers with banking services from anywhere and at any time, and perhaps the most prominent services provided via mobile phones are balance inquiries, viewing bank offers, currency rates, transferring money from one account to another, cash payment services, opening and closing accounts, and requesting payment of public service bills (Saleh & Ibrahim, 2020).
- Internet banks: These banks provide all financial transactions to their customers by accessing their websites on the Internet. They provide secure and convenient services to their customers who have electronic cards, as they can, through these cards, view their banking transactions from anywhere, at any time, and around the clock. Perhaps the most important services provided by these banks are inquiring about account balances, opening new bank accounts, transferring money to and from, paying bills, paying credit card bills, buying or selling investments, sending electronic messages to inquire about any information such as interest rates on deposits and loans, etc. (Mahboub & Sanusi, 2020).

2.4. Obstacles to electronic banking: There are many obstacles facing electronic banking, including:

- Lack of security and confidentiality.
- Customers prefer to deal directly with the bank in the traditional way.
- Failure to keep pace with developments in the field of technology and weak Internet networks.
- Lack of the requirements for implementing electronic banking.
- Weak human competencies capable of managing electronic banking.
- Lack of banking awareness and customers' lack of confidence in electronic banking services.
- Frequent malfunctions, maintenance, and training represent technical problems.
- Lack of systems and laws that regulate electronic banking and provide adequate protection for customers' financial transactions (Yas and Jamil, 2014: 44).

6.2. Dimensions of the quality of electronic banking services: The dimensions of the quality of banking services are as follows:

- Reliability: This means providing data and information about the products and services provided by the bank, as well as correcting the site's technical performance and accuracy in providing the service and delivering it on time.
- Responsiveness: The bank's ability to respond to customer requests as quickly as possible in case of any problem or question related to the service provided.
- Security and trust: The reputation of the bank's website should be good so that customers feel confident in dealing with it. It should also enjoy security and privacy in securing the website for customers from interference and protecting their personal information (Mahmoud & Asaad, 2015, p. 240).
- Tangibility: This means the customer's interest in everything related to the external appearance of the bank in terms of the building, decorations, arrangement of departments and branches, means of transporting the service, the individuals working in it, and the devices and technical tools it uses to provide banking services.

- Interest and sympathy: This includes everything that expresses the bank's interest and understanding of customers' needs for banking services. It also includes the care and personal attention that the bank provides to the customer (Tawati & Dahimi, 2021).

3. Mythology:

The research problem is summarized in the following central question: What is the level of electronic banking services provided by banks operating in Nasiriyah? In order to answer this question, a set of sub-questions were developed:

- What is the reality of electronic banking services provided by banks operating in Nasiriya?
- What is the degree of customer acceptance of the electronic banking services provided, and what is their level of quality?
- What are the requirements for electronic banking work in banks operating in Nasiriya?

3.1 Importance of the research:

The research stems from the importance of electronic banking services as they are one of the modern topics that should be focused on in research and development, especially since they have become the primary concern of all banks wishing to achieve a competitive advantage. This research also constitutes a scientific theoretical contribution by studying and analyzing the quality of electronic banking services provided by banks operating in Nasiriya. It is also a scientific addition that provides tangible experimental evidence of the level of electronic banking services provided by the banks of the research sample.

3.2. Research objectives:

The research aims to achieve the following:

- Study and evaluate the reality of electronic banking services provided by banks operating in Nasiriya.
- Measure customer satisfaction with the electronic banking services provided to them.
- Know the quality of electronic banking services provided by banks operating in Nasiriya.

3.3. Research hypotheses: The research is based on the following hypotheses:

H1. The first hypothesis: The quality of electronic banking services provided by banks operating in Nasiriya is not at the required level.

H2. The second hypothesis is the lack of diversity and multiplicity of electronic services in banks operating in Nasiriya.

H3. The third hypothesis: There are difficulties facing electronic banking work from the customers' point of view.

H4. The fourth hypothesis: Customers are unsatisfied with the electronic banking services provided by banks operating in Nasiriya.

In order to reach studied scientific results that contribute to proving the research hypotheses and achieving its objectives, the descriptive analytical method was used for that purpose. Then, the research community and sample were described, and its hypotheses were tested using the statistical program (SPSS). Using statistical methods, the three-point Likert scale was used to process the questionnaire data (I agree, neutral, I disagree).

3.4. Research Limits: The research limits are as follows:

- Spatial limits: A group of banks operating in Nasiriya.
- Temporal limits: The academic year 2023/2024.

4. The applied aspect of the research:

4. 1. Description of the research tool:

In order to answer the research questions and prove its hypotheses, a questionnaire form was designed consisting of (20) paragraphs distributed over four dimensions, which are (quality of electronic banking services, diversity of electronic banking services, difficulties of electronic banking work, customer satisfaction with electronic banking work), with (5) questions for each dimension. To ensure the validity of the questionnaire form, it was presented to a group of specialists in the field of financial and banking sciences, and their comments were taken into account to be distributed to the target sample, which is a group of bank customers, the research sample and beneficiaries of the electronic banking services provided by them. After that, (70) questionnaire forms were distributed, of which (50) valid forms were retrieved for analysis. In comparison (20) forms were excluded for not being suitable for statistical analysis, so the percentage of the distributed questionnaire was (80%) of the sample size. The questionnaire form questions were processed according to the three-point Likert scale (agree, neutral, disagree), as shown in Table (1).

Table (1) Likert scale

scale	Agree	Neutral	disagree
	3	2	1

Whereas the arithmetic mean of the three-point Likert scale = $1 + 2 + 3 = 6/3 = 2$, this value is the one to which the arithmetic mean of each paragraph or dimension of the questionnaire form is compared.

4. 2. Results of statistical analysis and hypothesis testing:

To analyze the opinions of the study sample, the three-point Likert scale from (1-3) was used, where the number (1) was given to the answer (I disagree), the number (2) to the answer (neutral), and the number (3) to the answer (I agree). The statistical program (SPSS) was also used through some statistical methods such as frequency distributions, percentages, arithmetic mean, and response level, as shown in the tables below, to identify the extent of agreement or disagreement of the sample members regarding the questions asked.

Results of statistical analysis of the first dimension (quality of electronic banking services): A set of questions was directed to the target sample to know the level of quality of electronic banking services provided by the banks of the research sample and the results were as follows:

Table (2) Results of the analysis of the first dimension (quality of electronic banking services)

No.	Details	Sample	mean	%	Rank
1	The electronic services provided by the bank are characterized by high efficiency and effectiveness.	50	2.20	73%	3
2	The bank maintains customers' privacy regarding their banking transactions.	50	2.60	86%	1
3	The bank responds to the problems facing its customers very quickly.	50	2.06	68%	5
4	Customers feel confident and highly secure when dealing electronically with the bank.	50	2.24	74%	2
5	The bank works to provide electronic service to reach the customer quickly.	50	2.12	70%	4
		50	2.24	74%	

Source: Prepared by the researchers based on the outputs of the statistical program (SPSS).

From Table No. (2), we note that paragraph (2), which states (the bank maintains the privacy of customers regarding their banking transactions), came in first place in terms of importance with the highest arithmetic mean of (2.60), which is higher than the hypothetical mean according to the three-point Likert scale (2). In contrast, paragraph (3), which states (the bank responds to the problems facing its customers very quickly), came in last place in terms of importance with the lowest arithmetic mean of (2.06). As for the dimension as a whole, the arithmetic mean for the dimension of quality of electronic banking services reached (2.24), with a response level of (74%). This indicates that the electronic banking services provided by banks operating in the city of Nasiriyah are of average quality, which will directly affect the possibility of developing and using electronic banking services in the banks of the research sample. Therefore, the first hypothesis, which states that (the quality of electronic banking services provided by banks operating in the city of Nasiriyah is not at the required level), is correct, so the hypothesis is accepted, and this is what the value of the arithmetic mean for the dimension of quality of electronic banking services proved. Moreover, it is (2.24), which is higher than the hypothetical arithmetic mean value according to the study scale (2); we conclude from this that there is interest in the principle of quality of electronic banking service provided in the banks of the research sample.

Results of the statistical analysis of the second dimension (diversity of electronic banking services): In order to know the types of electronic services provided by the banks of the research sample, a set of questions was directed to the target sample, where the results were as follows:

Table (3) Results of the analysis of the second dimension (diversity of electronic banking services)

No.	Details	Sample	mean	%	Rank
1	The bank provides ATMs spread throughout the governorate and does not suffer from malfunctions.	50	1.98	66%	2
2	The bank provides its customers with home banking services.	50	1.64	54%	5
3	The bank provides its customers with mobile banking services.	50	2.10	70%	1
4	The bank deals with electronic money.	50	1.84	61%	4
5	The bank provides its customers with internet banking services.	50	1.88	62%	3
		50	1.88	62%	

Source: Prepared by the researchers based on the outputs of the statistical program (SPSS).

From Table No. (3), we note that paragraph (3), which states that (the bank provides its customers with mobile banking services), came in first place in terms of importance with the highest arithmetic mean of (2.10), which is higher than the hypothetical mean according to the three-point Likert scale (2). In contrast, paragraph (2), which states that (the bank provides its customers with home banking services), came in last place in terms of importance with the lowest arithmetic mean of (1.64). As for the dimension as a whole, the arithmetic mean for the dimension of diversity of electronic banking services reached (1.88), with a response level of (62%), which indicates the lack of diversity and multiplicity of electronic banking services provided by banks operating in the city of Nasiriyah compared to the services provided by competing banks at the local and international levels. Accordingly, the electronic services provided by the banks surveyed are simple and modest services that do not rise to the required level. Therefore, the second hypothesis, which states that (the lack of diversity and multiplicity of electronic services in banks operating in the city of Nasiriyah), is correct,

and this is what The arithmetic mean value of this dimension, which is (1.88) is proven, which is less than the hypothetical arithmetic mean (2), we conclude from this that the banks under study do not seek to develop and diversify their electronic services in a way that enables them to attract the most significant possible number of customers and thus increase their market share and competitive position.

Results of the statistical analysis of the third dimension (the difficulty of electronic banking services): Electronic banking faces many challenges, and to know the most important of them, a set of questions related to this purpose was directed to the target sample and the results were as follows:

Table (4)

Results of the analysis of the third dimension (difficulty of electronic banking services)

No.	Details	Sample	mean	%	Rank
1	The Internet does not affect the banking services provided by the bank.	50	1.62	54%	5
2	Power outages do not affect electronic banking services.	50	1.80	60%	4
3	We do not face any difficulty regarding the language in which the devices operate to obtain electronic banking services.	50	2.50	83%	1
4	Customers have a sufficient culture regarding electronic banking services.	50	1.90	63%	3
5	Existing laws and regulations contribute to the development of electronic banking work.	50	2.10	70%	2
		50	1.98	66%	

Source: Prepared by the researchers based on the outputs of the statistical program (SPSS).

From Table No. (4), we note that paragraph (3), which states (We do not face any difficulty in terms of the language in which the devices work to obtain electronic banking services), came in first place in terms of importance with the highest arithmetic mean of (2.50), which is higher than the hypothetical mean according to the three-point Likert scale (2). In contrast, paragraph (5), which states that the Internet does not affect the banking services provided by the bank), came in last place in terms of importance with the lowest arithmetic mean of (1.62). As for the dimension as a whole, the arithmetic mean for the dimension of difficulty of electronic banking services reached (1.98), with a response level of (66%). This indicates that the decrease in the arithmetic mean for this dimension from the hypothetical mean is evidence of some difficulties and challenges facing electronic banking work in banks operating in Nasiriyah. Accordingly, appropriate solutions must be found for these difficulties to shift towards electronic banking and work to develop and spread it to the broadest geographical point in the governorate to meet customers' needs and desires. Therefore, the third hypothesis, which states that there are difficulties (Facing electronic banking from the customers' point of view), is correct, and this is what was proven by the arithmetic mean value of this dimension, which is (1.98), which is less than the hypothetical arithmetic mean value according to the study scale (2).

Results of the statistical analysis of the dimension (customer satisfaction with electronic banking services): In order to know whether the customers of the banks in the research sample and those dealing with electronic banking services are satisfied with the level of those services, a set of questions were directed to them in this regard, and the results were as follows:

Table (5)

Results of the analysis of the fourth dimension (customer satisfaction with electronic banking services)

No.	Details	Sample	mean	%	Rank
1	Are you satisfied with the electronic banking services provided by banks operating in Nasiriya?	50	2.02	67%	5
2	The bank solves all electronic problems that customers face at a high speed.	50	2.04	68%	4
3	The bank has all the capabilities necessary for electronic banking.	50	2.04	68%	3
4	The bank has competent human cadres that cooperate with customers.	50	2.20	73%	1
5	The bank always provides its customers with electronic messages about the electronic services available to it.	50	2.16	72%	2
		50	2.09	69%	

Source: Prepared by the researchers based on the outputs of the statistical program (SPSS).

From Table No. (5), we note that paragraph (4), which states (that the bank has competent human cadres that cooperate with customers), came in first place in terms of importance with the highest arithmetic mean of (2.20), which is higher than the hypothetical mean according to the three-point Likert scale (2). In contrast, paragraph (1), which states (are you satisfied with the electronic banking services provided by banks operating in the city of Nasiriyah), came in last place in terms of importance with the lowest arithmetic mean of (2.02). As for the dimension as a whole, the arithmetic mean of the dimension of customer satisfaction with electronic banking services reached (2.09), with a response level of (69). This is clear evidence and indicates low customer satisfaction with electronic banking services provided by banks operating in the city of Nasiriyah. Therefore, the fourth hypothesis, which states (customers' dissatisfaction with electronic banking services provided by banks operating in the city of Nasiriyah), is correct from their point of view, and this is what was confirmed by the value of the arithmetic mean for this dimension. Results and Recommendations:

A set of results was reached based on the statistical analysis results. In light of those results, a set of recommendations was presented, which are considered guiding steps that the researcher hopes will be taken by the administrations of the banks under study, given the importance of electronic banking at present as a result of the many advantages it provides, so those results and recommendations can be stated as follows:

Results

1. The poor quality of electronic banking services provided by banks operating in the city of Nasiriyah, and thus, they are below the required level compared to the electronic banking services provided by local and international banks and other competing banks.
2. The weak level of the necessary infrastructure provided by the banks in the research sample and the lack of requirements for the complete application of electronic banking.
3. The banks in the research sample do not provide various electronic banking services, i.e., the lack of diversity and variety of those services. However, they are almost limited to the ATM service and electronic cards.

4. Customers face many difficulties when obtaining electronic banking services, such as weak Internet networks, frequent malfunctions, the language in which devices operate, the lack of laws governing electronic banking, and other challenges.

5. Customers' dissatisfaction with the electronic banking services provided by the banks in the research sample due to the difficulties they face when obtaining banking services.

Recommendations

1. The banks in the research sample should work to raise the level of quality of electronic banking services by developing and improving their websites and enabling customers to deal with them flexibly, as well as working to increase customers' confidence in electronic services and improve them in terms of quantity and quality.

2. Work to provide the infrastructure and all requirements for implementing electronic banking to shift towards electronic banking by providing all the technologies and equipment necessary for electronic work in a way that contributes to its continuity, increasing its effectiveness, and diversifying its products.

3. The need for the banks in the research sample to provide various electronic banking services to their customers so that they include all the electronic services and products provided by competing banks, such as the talk bank service, home banking, mobile banking, points of sale, and other services.

4. Eliminate all challenges that prevent the implementation of electronic banking by securing a high-speed Internet network, addressing the problem of malfunctions, and educating customers about the importance of electronic banking, the language in which the devices operate, and other challenges. 5. The banks in the research sample should work to gain the satisfaction of their customers because they are a strength for them in front of their competitors by providing all that is new in electronic banking services of high quality that enables them to obtain the service quickly and smoothly, thus ensuring their loyalty to it.

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