

MOBILE DIGITAL MARKETING FOR BANKING SERVICES

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Abstract:

Technological development has led to a tangible development in the nature of banking services in general and electronic services in particular, by enabling customers to use the Internet and mobile phones in conducting various banking operations, without the need to visit the bank or deal with its employees, but despite the presence of these advanced services and their availability throughout the day and week, there is still a noticeable weakness in the adoption of these services by customers in banks operating in Iraq. The study aimed to identify the factors affecting the adoption of electronic banking services via mobile phone from the point of view of customers in banks operating in Iraq, in addition to identifying the level of adoption of electronic services via mobile phone provided by banks. The study found that the quality of banking services is a measure of the degree to which the level of banking service rises to meet customer expectations, and because the quality that the customer perceives for service is the difference between the customer's expectations of the dimensions of the service and the actual performance that reflects the availability of these dimensions already. It also found that providing a banking service of outstanding quality means that the actual level of quality matches or exceeds customer expectations, as providing it with high quality means in the end that the service is compatible with the customer's expectations. We have made a set of recommendations, the most important of which was the need for banks to pay attention to the trust factor as one of the factors that contribute to the adoption of electronic banking services via mobile phone, in addition to providing adequate protection for mobile applications, which helps to increase the level of their use.

Keywords: Marketing - Banking - Electronic Banking over the Phone - Digital Marketing

1.Introduction:

The technological revolution and the tremendous development witnessed by the world in information technology and networks have added a qualitative modernity in the use of Internet and communication networks in the fields of business in all industrial service fields, especially in the field of banking services.

The issue of expanding access to financial and financial services, or what is known as digital financial inclusion, has received wide attention over the past years at the level of financial and economic policymakers in various countries of the world, due to the great importance and the role played by financial inclusion in improving access to services.

Financial innovations have become playing a major and increasing role in the practice of banking services and activities in general, by getting rid of the problems resulting from traditional banking operations, reducing wasted time, business accuracy and reaching marginalized groups that do not benefit from traditional commercial services, and financial innovations, including new mechanisms, tools and technological services, are the main pillar in the development of current and prospective financial investments for all projects through what is known as financial inclusion, which has become One of the most important concepts that has recently received attention from international organizations and central banks in general.

The spread of mobile phones and the development of their various applications has led to the emergence of applications and programs that allow the provision of banking services through which the customer can conduct transactions and banking services via mobile phone, where the so-called cellular banks or the so-called customer service center appeared, which is based on providing banking services to customers anywhere and at any time, and operations are carried out by operating call centers and customer service by phone using a username and password where he can make financial movements such as inquiries About balance, money transfer and other services provided by the bank via mobile phone.

It can be said that mobile banking services consist in performing various banking operations, whether inquiring about the account, obtaining an account statement, making financial transactions, electronic payment, paying bills, knowing the due date of payments, changing the secret code, booking electronic tickets, and other services provided by the bank via mobile phone.

Scientists and researchers confirm that the way to expand electronic banking technology passes through the ATM and the bank or the talking bank, and the volume of loans provided through the phone has reached a good percentage, the advantages of various electronic banking services lie in maintaining the competitive position and market share of the bank and the ability to apply modern technology in providing various electronic banking services, especially via mobile phone.

This development has brought about radical changes to banks, their business and services in general, as has contributed to the spread of Internet networks using electronic means to enable exchanges, including the sale and purchase of services and products, which require transportation in digital or physical form from one place to another. Despite the emergence of many diverse banking services such as mobile banking and online banking, there is still a weakness in the adoption of these services by bank customers. Iraqi.

The Maximal application allows the management of international cards and the transfer of funds from one card to another of the same category (Titanium Card for Heads of Families and World Card for Personal Purposes) with ease and ease without the need to go to the branch, and the Maximal application allows you to stop your lost instruments with ease and ease without the need to go to the branch, in addition to buying recharge cards at a higher value in addition to the possibility of purchasing prepaid cards of different categories.

As for the WABS application, it is one of the applications that are downloaded to the mobile phone (mobile phone) and used by the customer to communicate and complete his banking transactions without the need to go to the bank's headquarters or one of its branches, in order to facilitate the trading process between the bank and the customer.

From this standpoint, the study seeks to shed light on the factors affecting the use and adoption of these electronic services via mobile phone, such as Mobi Money and WABS banking services provided by banks to customers, in order to work to identify the reasons behind this and provide recommendations to banks that it is hoped will be useful in addressing the noticeable poor use, as Iraqi banks still suffer from relative weakness in the application of some of these services.

2.1 Research problem:

Due to the growing importance of the banking sector as one of the main sectors in the economy, where the banking sector represents most financial institutions and commercial banks acquire the largest share in the Egyptian banking market and traditional banking services have become an old technology in the banking sector, so the digital transformation and the trend to develop banking services and rely on modern mobile services such as Mobi Money services and the electronic application (Webs has become an urgent necessity to keep pace with technological developments in the banking industry to achieve its goals, including facilitating the banking process.

The technological development has led to a tangible development in the nature of banking services in general and electronic services in particular, by enabling customers to use the Internet and mobile phones in conducting various banking operations, without the need to visit the bank or deal with its employees, but despite the presence of these advanced services and their availability throughout the day and week, there is still a noticeable weakness in the adoption of these services by customers in banks operating in Iraq, so the study seeks to answer On the following question:

The main question: What are the factors affecting the adoption of electronic banking services such as Maximal services and WAPS services that are carried out via mobile phone from the point of view of customers in banks?

A number of sub-questions arise from this main question, as follows:

1. How can the levels of electronic banking services such as Maximal and WAPS services be measured in light of the use of modern technology in banks?
1. What are the factors affecting the use of modern technological means by Iraqi banks such as Maximal services and WAPS services in banks?

3.1 Importance of the study:

The importance of the study lies in the importance of the subject itself on the one hand, which requires many attempts to take note of its various aspects objectively and systematically, and on the other hand, the importance of the study is evident in a practical and applied way in identifying the most important factors that affect the use and adoption of Iraqi bank customers for electronic banking services such as Maximal service and mobile phone WAPS service, as these modern technologies and advanced technology in banking services are characterized by

many advantages such as saving time and effort in addition to the diversity and availability of services. At any time, therefore, the importance of identifying what stands in the way of customers adopting such services, especially in the Trade and Development Bank and the National Commercial Bank.

The importance of the study also lies in building a model that is hoped to be useful for more studies on this subject in the Iraqi reality

4.1 Objectives of the study:

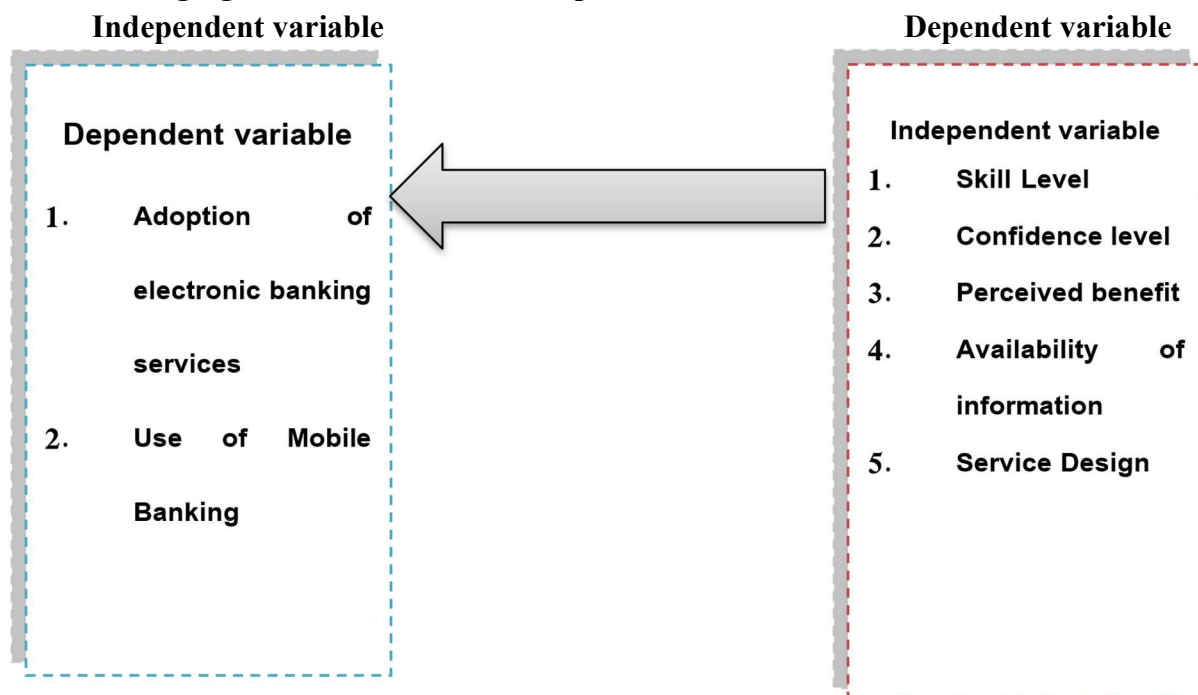
The study mainly seeks to identify the factors affecting the adoption of electronic banking services via mobile phone from the point of view of customers in banks operating in Iraq, and the following sub-objectives emerge from this goal:

1. Provide an appropriate theoretical framework on the variables of the study, including previous studies that dealt with this topic and the extent of their contribution to the development of the basic elements and important variables of this study
2. Learn about the electronic services provided by Iraqi banks via mobile phone
3. Identify the level of adoption of mobile e-services provided by banks
4. Identify the most important obstacles and advantages of electronic banking services and the risks that can be faced when using electronic banking services.
5. Explaining the reasons for the lack of widespread access to electronic banking services among bank customers

5.1 Study variables model:

Figure (1)

The following figure shows the relationship between search variables



Prepared by the researcher

6.1 Previous studies:

The first study: Hani Artema, Ghassan Al-Talib, improving electronic banking services and their role in developing the competitive advantage of Islamic banks - an applied study in the northern region. Zarqa Journal for Research and Islamic Studies, Volume No. (11), 2011.

This study aimed to measure the electronic services applied in Islamic banks and their role in adopting a competitive advantage by focusing on the accompanying electronic services, and this study was conducted on banks operating in the northern region, and the study reached several results, the most important of which is the existence of an obstacle between the use of electronic systems and the level of performance in Islamic banks to a high degree, and the study showed that there are problems between the use of electronic systems and the level of performance in Islamic banks to a high degree.

The second study: Outness Fakhri Abu Akar, following the provision of online banking services on banking work and the evaluation of security control over accounting information systems. Unpublished Master's Thesis, Faculty of Economics, Yarmouk University, An Exploratory Study on Jordanian Banks, 2005.

The impact of providing banking services via the Internet on banking work, the study aimed to be able to the opinions of managers of Jordanian banks to know the extent to which banks keep pace with technology in banking work and see the quality of banking services provided via the Internet and the researcher studied (16) banks in Jordan, the study found that (68%) Jordanian banks provide their services online and the services provided online range from account statement, balance inquiry and checkbook request, and that the competition factor is a major reason for providing online banking services In addition to reducing operating expenses and expanding the customer base, it also found that there are sufficient control procedures on banking services provided online.

The third study: Younis Arab, "The Comprehensive Study on Electronic Banks", Banks in Jordan, Third Issue, Volume Twenty-Five, 2006, pp. 11-35.

It is a comprehensive study to identify the factors of success and failure of electronic banks, where the researcher focused on three main aspects in his study, namely: the work arrangements of electronic banks and the elements of their success, the requirements for the success of electronic banks and legal challenges and solutions, and the researcher concluded that there are many reasons that stand in the way of the use of electronic banks are the security of electronic transactions, and privacy and there is another group of the study sample identified the most important obstacle is the need to send account opening forms via fax or regular mail, In his study, the researcher concluded with a set of recommendations, the most important of which are: the need to provide effective protection for the activity of electronic banks, the need to provide integrated packages of legislation to address electronic activities.

Fourth study:

AL-Maitha, T.O & Abdullah, So Factors Influencing the Adoption of Electronic Banking in Jordan. Australian Journal of Basic and Applied Sciences, 9)12(Special 2015, Pp: 104-108.

The study aimed to identify the factors that affect the adoption of electronic banking services

by measuring several factors including) ease of access, security, privacy, trust, content, design, perceived benefit (where the study found that the factors of) trust, design, security and privacy (have a significant impact on the adoption of electronic services from the point of view of customers in banks).

Fifth study:

Hassan, Olanrewaju Makinde. (2016) Effect of Interest Rate on Commercial Bank Deposits in Nigeria (2000-2013). New York, Paper ID: N644.

The study indicated that the interest rate affects the financial and investment decisions and consumption patterns of individuals, including investors, to put them in front of options to spend money, invest it in different sectors, or deposit it in commercial banks to take advantage of the interest rate on deposits.

She explained that when interest rates are low, individuals tend to spend their money to buy goods such as cars and real estate, or invest them in operational projects that produce income for them, instead of depositing them in banks and obtaining a small interest rate, and useless, and also pointed out that reducing the interest rate also encourages investors to borrow from banks to expand their projects and businesses, due to its low cost, which entails, in the end, an increase in income, employment rates and spending, which leads to the revitalization of the economy and increased investment opportunities. This is what banks in Nigeria must follow in order for the investment process to enjoy flexibility.

This study is of interest to our subject as the depositor either borrows from the bank against his deposit and at an interest rate greater than the interest rate charged by the bank on his deposit, and it is clear that either option makes the depositor hesitate a lot before withdrawing his deposit before its maturity. This type of deposit is suitable for a client who waives present liquidity or his current cash preference in exchange for obtaining greater liquidity at a future point in time.

2. Determinants of Individuals' Adoption of Electronic Banking

The success and spread of the use of electronic banking services or other electronic services does not depend only on the service provider and the nature of these services, there are several factors that play a major role in encouraging individuals to adopt technology to implement services electronically, one of these factors is the extent to which individuals are aware of these services and the advantages that must be available in the new service, if this service works to provide better advantages than traditional methods, this will push individuals to use electronic services, in the study of *Gerrard and Cunningham, 2003* The study concluded that advantages such as the speed of electronic banking service and its convenience if available are among the advantages that lead individuals to adopt it (1

1.2 Online or Mobile Electronic Banking

E-Banking means the automatic delivery of traditional and new banking services directly to the customer through interactive electronic communication channels, and these services include

(1)Gerrard, p. and Cunningham, B., (2003), "The diffusion of internet banking among Singapore consumer ", The Journal of Bank Marketing, Vol. 21, No. 1, pp. 16-28.

systems that enable customers of financial institutions, individuals or companies to access bank accounts or obtain information about financial products and services through a private or public network including the Internet (2).

Historically, electronic banking services appeared for the first time in the early eighties and were not via the Internet in its current form, but customers used peripherals, a keyboard or a TV screen to access the bank's system via the phone line, where encrypted tones are sent over the phone line, such as the Morris code carrying instructions and instructions to the bank, and at that time it was called home banking services, and the technology used in data transfer was Videte, which is a primitive or initial image for the transfer of information Remote, where they are used to communicate texts to the user in a computer-like form and are usually known on the television screen.³

In 1983, the first home banking services were introduced in Britain using the Prestel system, and it used a device consisting of a button pad connected to the telephone system, television and modems for transceivers, and this system was known as "Welling", and these means allowed watching account statements on television, making financial transfers, paying gas and electricity bills, telephone and accounts with other banks.

The Stanford Federal Credit Union was the first financial institution to provide electronic banking services to all its members in October 1994, and at the present time electronic banking services have matured and developed significantly, so that there are many banks that have an online presence only, and do not have physical headquarters, and distinguish themselves by offering better interest rates and many electronic banking benefits.

2.2 Types of service delivery channels

Whether online banking is provided via the Internet, mobile or ATMs, it has two main types of services⁴:

The first type: the information or news service that allows customers to access general information about financial institutions, their products and services, and currently the Internet represents the largest channel of providing these services, especially through the websites of banks and other financial institutions, and one of the dangers of these sites is the possibility of deceiving customers through inaccurate or incorrect information about products, services or prices, or hackers access to fast financial institutions information or customer information, or

²Haitham Al-May sari, Electronic Banking Services Websites, Symposium on Comprehensive Electronic Banking Services: A Future Vision, Cairo, Ain Shams University, 2007, p. 44.

⁽³⁾ Anas Fakhri Abu Akar, the impact of providing Internet banking services on banking business and evaluating security control over accounting information systems. Unpublished Master's Thesis, Faculty of Economics, Yarmouk University, A Potential Study on Jordanian Banks, 2005, p. 87.

⁽⁴⁾ Abdullah, A. G, investigating factors affecting customers of using internet banking: A comparison study between Saudi Arabia and the UK. In Brunel Business School, Doctoral Symposium, 2009, pp90-112.

causing the spread of viruses and other malicious codes for computers Which communicates with the institution's website or a malfunction occurs in the electronic services if the site is distorted, hacked or stopped. The second type: the service of conducting banking transactions and operations, whether through the bank's website on the Internet or through an application on the mobile phone or through ATMs, and these banking operations range from basic operations such as viewing account balances to serious operations transferring large amounts of money from a company's account to another company's account, and electronic banking services are classified like those provided through other delivery channels according to the type of customer.

Since service sites allow the electronic exchange of confidential customer information and money transfer, the services provided through these sites are exposed to financial institutions to much greater risks than those in information sites, and macro banking systems usually expose financial institutions to greater risks for each operation, because business operations usually involve large amounts, and in addition to the risks associated with banking information sites, there are some risks that require controls to secure customer information and authentication processes to verify the identity of new customers and confirm the identity of Existing customers using electronic banking services In addition to avoiding losses due to fraud if the organization fails to verify the identity of customers, whether individuals or companies, and to avoid possible violations of laws related to customer privacy, anti-money laundering and counter-terrorism, there are some other risks such as failure to collect external payments within the specified time frame, lack of availability of online services or unexpected access to confidential customer information during broadcast or storage⁵.

3.2 Electronic Exchange Support Services

In addition to traditional banking products and services, financial institutions can offer a range of services that have been designed or modified to support e-commerce, and the most popular support services include:

1. Web Links

A large number of financial institutions have sites on the World Wide Web, and some of these sites are mainly informational, while other sites allow customers the ability to conduct financial operations, such as paying bills or transferring balances between accounts, and almost every site contains web links, and the web link is a word, sentence or image on the web page that contains encoding that transports the viewer to another part of the website or a completely different site through the mouse click.

Although web links represent an appropriate and acceptable tool in the design of any website, but their use is a problem in the websites of banks and financial institutions, and the main danger posed by web links is that the viewer or visitor may be confused by the fact that he cannot distinguish the site he is viewing and confused by knowing the real party that owns this information, products and services.

2. Aggregation of accounts

(5)El-Kasher, D., Ashour, A. S., & Yacoub, O. M.) 2009(. Factors affecting continued usage of internet banking among Egyptian customers. Communications of the IBIMA, 9, 252-263

The account aggregation service involves collecting information from many websites and provides this information to the customer in a standardized format, and in some cases may allow the customer to perform a certain action on the aggregated accounts. The aggregated information ranges from publicly available information to personal account information (credit cards, brokerage, bank data), and the aggregation services make it easier for customers to check their different account data, avoid entering their username and password for different accounts, and provide access to tools that help customers analyze and manage account portfolios. This service either copies personal account data from the website for display on the aggregation site or feeds with website operators or other companies to obtain customer information.⁶

Bank websites should protect customers' login data on their accounts or on collection services and data used by devices to retrieve customer data from third parties to ensure the confidentiality of customer information, prevent any unauthorized activity, and ensure the accuracy and completeness of information withdrawn from the websites of other parties or banks.

1. Electronic authentication

Customer identity verification and authorization of electronic banking activities are an integral part of electronic financial services, and because traditional methods of verifying a person's identity visibly and through paper reduce the speed and efficiency of electronic operations, financial institutions have implemented alternative methods of verification such as passwords, PINs, digital certificates that use public key infrastructure, microchip-based devices such as smart cards and other tags, database comparisons (such as cheat inspection applications) and biomarkers (fingerprints). The above means of verification vary in the level of protection and reliability they provide, in terms of cost and complexity of their infrastructure, and accordingly, the choice of method to use should be commensurate with the risks in the products and services that control access to them.

Web Hosting

Financial institutions host websites for themselves and other companies and entities, and financial institutions that host the site of a company usually store or arrange to store electronic files that make up the site, and these files are stored on one or more servers within the vicinity of the headquarters of the host financial institution, and website hosting services require strong skills in network connectivity, protection and programming, and because technology and software are developing at a tremendous speed, institutions hosting websites must keep pace with the need for new compliance standards such as the X language ML to facilitate the exchange of data between the vast majority of Internet users.

The risks of banking web hosting services include damage to reputation, loss of customers, legal liabilities resulting from disruption, inability to keep up with the service levels specified in the contract, provision of inaccurate web content (such as products and prices) due to actions of the institution's employees, unapproved changes from third parties, unauthorized disclosure

Ali6 Abdullah Alwan, Factors Affecting Jordanian Consumer's Adoption of Self-Service Technology - ATM Technology. Amman, Jordan: Unpublished Master's Thesis, University of Jordan, 2007, p. 65.

of confidential information resulting from security breaches, damage to the computer systems of site visitors due to virus codes that spread across the hosting financial institution's websites. (7).

4, Payment for e-commerce sites:

Many institutions accept many forms of electronic payments in exchange for products and services, and financial institutions play an important role in electronic payment systems by creating and distributing a package of electronic payment tools, and among the electronic payment mechanisms provided by financial institutions and banks to e-commerce sites are discounts and balances of the automated clearing house via the Internet, submitting and paying invoices electronically, electronic checks, sending money by e-mail, electronic credit card payments, and if banks allow the transfer of Money between its internal accounts Within the framework of its electronic banking services, transfers to third parties usually require additional security precautions in the form of additional procedures for identity verification and payment confirmation.

Table (1) shows

Factors affecting the adoption of electronic banking services

Factors addressed	Study Title	Researcher
Perceived Usefulness, Ease of Use, Enjoyment of Services, Credibility, Intent to Use	An Empirical Investigation of the Level of User's Acceptance of E-Banking among Some Customers of Banks in Iran	Hossein Abadi & Fateme Nematzadeh 2012
سهولة الاستخدام كفاءة المصادقية، المدركة الحاسوب، الفائدة	An Empirical Investigation of the Level of Users' Acceptance of E-Banking in Nigeria	Adesina Aderonke A 2010
Perceived benefit, ease of use, social habits, perceived risk-taking intention and behavior	Factors Affecting Continued Usage of Internet Banking Among Egyptian Customers	Dalia El-Kasher & Ahmed S 2009
Ease of use, trust, security, desire for change, accessibility	Investigating into the factors that influence the adoption of internet Banking in Mauritius	Parachi K. & Roji S. & See Tanah B. 2008

7Nader Gaohus, Internet Banking, Amman, Jordan, Al-Raed Scientific Library, 2001, p. 79.

Risks, perceived value, customer online experience, technology used.	Factors Influencing the Adoption of Internet Banking	Margaret Tan & Thompson Teo 2000
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4. Electronic Banking Services

The term "Electronic Banking " or Internet Banking is used as a sophisticated and comprehensive expression of the concepts that emerged with the early nineties, such as the concept of remote financial services, remote electronic banking, home banking, online banking , or self-financial services (Self-Service Banking).), all of which are expressions related to the customers managing their accounts and completing their work related to the bank through the home, office or any other place and at the time the customer wants, and expressed in the phrase (financial service at all times and from anywhere), and the customer was usually connected to his accounts with the bank and can access them and conduct what the service provides him through a special line, and the concept evolved with the prevalence of the Internet as the customer could enter through the general subscription Via the Internet, but the idea of remote financial service remained based on the existence of appropriate software within the customer's computer system, meaning that the bank provides the customer's device (PC) with a software package - either for free or for a fee - and this enables him to carry out certain operations remotely (home bank), or the customer obtains the necessary software package by purchasing it from the providers, and these packages were known as personal financial management software (Personal-Financial-management PFM). This concept of remote financial services is actually expressed as PC banking, a concept and form that exists and is still the most common in the world of electronic banking⁸.

In light of the existence of the Internet, its prevalence and the increase of its users, and in light of the tremendous development in computing and communication technologies that have achieved a rapid and comprehensive exchange of information within the policy and plans for the smooth flow of data and the concept of information on the line, 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 with the increasing reliance on computing systems in managing activities and the increase in the economic value of information as a legal entity that has become the strategic determinant of success in the business and financial sectors And financial investment, in light of all that, the concept of financial services has evolved online, to turn the idea from just implementing a business through a special line and through the software of the customer's computer system, to a bank that has a full presence on the network and its site contains all the software necessary for banking, and on top of that, the concept of banking has evolved from performing financial services for the customer's accounts to carrying out money

⁸Thaer Adnan Qaddoumi, Factors affecting the spread of electronic banking: An applied study on Jordanian banks. Jordanian Journal of Applied Sciences, Volume No. (11), Year 2008, p. 55.

services, financial advice, investment services, trade, financial management and others (9)

1.4 Electronic banking through electronic resift (ATM)

The electronic banks - also known as Internet banks or banks (Internet) (Internet Banking or Web Banking) - despite their relationship with the personal computer, they did not take all their features and content from the concept of the personal computer bank advanced referred to, the software that runs the electronic bank is not present in the customer's computer system, and the benefit of that is great, the bank or software provider is not obliged to send new and advanced versions of software to the customer whenever it is developed, and thanks to that also the customer can enter To his accounts and to the bank's website and services from any other system anywhere or at any time and not only through his own computer as in the idea of a home bank or an online bank.

Also, learning to use software is no longer a requirement as an obligation on the bank, the site allows this and many similar software sites provide such a definition, and above all, the bank via the Internet, or the bank of the site, provides entrances to the customer towards sites that are allied or similar or complementary to its services, such as sites for issuing and managing financial cards, or the security of information exchanged, or the sites of contracting and documentation certificate institutions, or stock trading sites or any other sites that provide any style or type of financial services or consulting through the host bank or its partners (10).

Electronic banks in its modern sense is not just a branch of an existing bank that provides financial services only, but a comprehensive financial, commercial, administrative and advisory site, with an independent presence on the line, if the bank itself is unable to perform a service among these frameworks, the solution was to resort to linked sites that are usually contracted to do services through the same bank site, but one of the most important challenges of competition in the field of electronic banking is that financial institutions provide services on the network It was the monopoly of banks in its traditional sense or in its prescribed sense in the legislation regulating banking, and it is not strange to find commercial institutions or marketing institutions practicing pure banking business resulting from their distinguished abilities to manage a financial site on the network and became a real bank in the known sense after they depend - through lines associated with them - on existing banks, some e-shopping sites, such as bookstores, relied on commercial banks that accepted the enforcement of cash payments and account transfers. These companies found themselves after a while possessing the technical means of cash payment and can create bank account rules for their customers, and give them within their marketing policies facilities in fulfilling their obligations towards them, and from where they did not want to become institutions practicing banking business, opening the account, granting credit, managing cash payment, transferring money, issuing credit and loyalty cards for their customers, and others. On the other hand, this has created a major

9Abdel Fattah Murad, "The Use of Electronic Commerce for Buying and Selling on the Internet", Dar Wael for Printing and Publishing, Amman, 2003, p. 55.

10Ali Al-Obeidi, et al., "The Impact of Using E-Commerce on Reducing Marketing Costs", An Applied Study in Zain Telecommunications Company, Journal of the University of Babylon, Humanities, Volume 19 (Issue 1), Iraq, 2011, p. 165.

challenge for the existing legislative institutions regarding the extent to which non-banking institutions are allowed to carry out banking business, and whether the rules and procedures of supervision usually entrusted to banking supervision institutions, such as central banks and the like, apply to these institutions, in addition to the challenge of obliging these institutions to observe the standards and rules prescribed by banking supervision authorities.

Accordingly, according to the foregoing, electronic banking refers to the system that allows the customer to access his accounts or any information he wants and to obtain various banking services and products through an information network to which his computer or any other means is connected.

The emergence of electronic banking and its amazing development in a short period of time must be behind a set of privileges, which distinguished it, and the most important of these privileges were the services it provides, as banking services are diverse, in terms of related means, so we find the following services or means of payment through electronic banking (11): The automated exchange is a mechanism to complete the banking business, as it depends on the existence of channels (networks) for communication, linking the bank branch to several branches in the event of serving any business from any bank, and the work of the automated resift has evolved from accessing customer account data immediately, to providing advanced cash services, and cash disbursement operations, so it has become paying bills to service institutions and paying government fees, and this is through the electronic data interchange system (EDI).

With the advent of the smart card, the customer can charge that card and use it to pay his commitment at specific payment points.

Electronic Phone Banking (PHONE):

This service is provided by relying on a network that also connects the branches of one bank, so that the customer calls a unified number to obtain a specific service from the bank, the customer ensures access to the data, and the bank ensures the authenticity of the customer's identity, by asking him questions to verify his identity, such as a question about the size of the transaction he made or the amount he deposited.... Etc.

The latest developments in banking have made this process one of the oldest operations, as the phone has turned into the Internet, which is the next service provided by the bank.

2.4 Online Banking

This type of service is called a set of interests, which pour into one meaning, which is customer service, and among these terms are Ban King home, remote banking (Ban King remote), instant banking services (On-line Ban King), and self-service Ban King), and many other names where the goal of using the Internet in banks is to establish a complete bank, providing its services to customers at the lowest cost, which helped to gradually accept it when customers to access electronic banks, and therefore the bank provides this type of service to a wide network of communications (Wide roe remit world) within the country and linked to the global network,

11 Abdel Karim Bassiouni, Fundamentals and Principles of Electronic Commerce, Al-Fayola Library, Cairo, 2002, p. 69.

and the security factor is the biggest concern for the spread of this service.

Mobile Banking (Phone Mobile):12

The number of mobile phones is expected to reach 1.2 billion lines, while the number of subscribers to the Internet via the fixed network (Fixe Internet) to 750 million users for the period of 2005, and will be used and allow the use of the mobile phone for various purposes such as the use of access to the World Wide Web, and its use in related applications such as reading e-mail and browsing the offered and promoted products, and then can be used in the provision of banking services.

3.4 Banking via television:

The television system has been developed to become the correspondence between the subscriber and the transmission service providers, which is called interactive TV, this type began to spread in developed countries, and many institutions began to shift to provide their services in partnership with financial institutions.

Due to the capacity offered by television to transmit information and images, which is six times faster than traditional transmission, for example, the British Bank (H S B C) using television banking techniques invested a very large amount in the Owen television network.

The huge screens installed by sophisticated banks in several regions of large countries to promote their services can also be considered as a means of television banking¹³.

E-Banking Add-ons:

In addition to traditional banking services to banks, electronic banking has provided its new channels with additions, including:

Increasing more personalized payment services for customer networks, with a design that increases their sense of privacy with banks, and raising obligations and making direct transfers to the breadwinner easily and easily increased the psychological comfort of the customer.

This service allows the customer to data on his accounts, directly from the bank, and make their settlements without the need to re-enter them again in his computer system, allowing easy reference to request previous entries (operations) automatically.

It allows the customer to obtain direct approvals from the bank, to obtain financing or borrowing without the need to personally reach the bank, as the bank collects a huge amount of data about the customer's transactions through which he evaluates his financial position.

These services allow news to be traded between customers in the same bank, where private and commercial news is traded through the bank's website ().¹⁴

Do not forget the important benefit provided by these services, which is quick and effortless access to global exchanges and indices, and access to the financial market from the location of your bank.

¹²Tarek Hammad, E-Commerce (Concepts - Experiences - Challenges)", Alexandria University House, 2005, p. 177.

(13)El-Kasher, D., Ashour, A. S., & Yacoub, O. M. Factors affecting continued usage of internet banking among Egyptian customers. Communications of the IBIMA, 9,2009, pp 252-263.

¹⁴Leelapongprasut, P., Praneetpolgrang, P., & Paopun, N., November. A quality,2005, p98. study of internet banking in Thailand. In Proceedings of the Fourth International Conference on eBusiness) pp. 61-65(.

4.4 Electronic Payment Methods.

Electronic payment methods have evolved with the spread of e-commerce operations, and electronic payment is meant as a set of tools and electronic transfers issued by banks and institutions as a means of payment, and it is represented in bank cards, electronic money, electronic checks, and smart cards.

Bank cards: or plastic cards, which are a magnetic card that the holder can use to buy most of his needs or pay for the services he receives without the need to carry large sums that may be exposed to the risks of theft, loss or damage.

Electronic cards are divided into three types:

Payment cards: issued by banks or international finance companies based on the existence of actual balances of the customer in the form of current accounts corresponding to his expected withdrawals.

Credit cards: These are the cards issued by banks within certain amounts, enabling the holder to immediately purchase his needs with a deferred payment of their value, with debit interest calculated on the account statement at the value exceeded by the customer at the end of each month.

Monthly Debit Cards: These cards differ from credit cards in that they are paid in full by the customer to the bank during the month in which the withdrawal was made (i.e. the credit in this card does not exceed a month).

Bank cards are issued by a group of international organizations and financial and commercial institutions, including:¹⁵

Visa international: The largest international credit card issuer, it dates back to 1958 when Bank of America issued blue, white and gold cards.

Mastercard International is the second largest international credit card issuer, headquartered in the United States, with cards accepted at more than 9.4 million merchants, used to settle transactions amounting to more than \$200 million.

American Express: It is one of the major financial institutions that issue credit cards directly without a license to issue them to any bank, and the most important cards issued by it:

Green Express: Granted to high-net-worth customers.

Golden Express: It is characterized by unlimited credit limit facilities, granted to high-net-worth customers.

Diamond Express: Issued to its holders after confirming financial solvency, and its holders do not necessarily open an account with it.

Diner Club: One of the world's leading credit card institutions, despite the small number of its cardholders, it achieved profits of \$ 16 million, issuing various cards such as:

Bank debit cards for all customers.

Business cards for businessmen.

Cooperation cards with major companies such as airlines.

Electronic money: After the emergence of bank cards, "electronic money" or "digital money"

(15)Olatokun, W. M., & Igbinedion, L. J.) 2009(. The adoption of automatic teller machines in Nigeria: An application of the theory of diffusion of innovation. *Issues in Informing Science & Information Technology*, 6.

appeared, which is intangible money that takes the form of electronic units stored in a safe place on the hard disk of the customer's computer known as the electronic wallet, and the customer can use this wallet to carry out sales, purchases or transfers. Thus, electronic cash can be embodied in two forms (16):

First photo: Le Porte- money electrolier: contains a cash reserve stored in the card that allows payment to be made for small purchases.

The second image: La money virtually: a program that allows making payments over the Internet.

Electronic checks: It is like the traditional check The idea of the electronic check depends on the presence of an intermediary to complete the clearance process, which is represented by the clearing authority (the bank) with which the seller and the buyer participate by opening a current account with their balance with specifying the electronic signature for each of them and registering it in the database with the electronic bank Banks that adopt the idea of electronic checks Boston Bank, Citibank.

Smart Cards: In line with technological developments, Smart Cards have appeared, which are a plastic card that contains an electronic cell on which all the data of its holder is stored such as name, address, issuing bank, method of exchange, amount spent and date, and the history of the customer's banking life.

This type of new card allows the customer to choose the method of dealing, whether it is credit or immediate payment, which makes it a global card widely used in most European and American countries, and examples of smart cards are the "Mondeo Card" that has been offered to bank customers and provides them with many advantages, including:

Can be used as a credit or debit card according to the customer's desire

Easy to manage it so that the customer cannot use it for more than the balance recorded on the electronic chip of the card.

Safety of use due to the presence of tight security controls in this type of cards with electronic memory

The possibility of transferring from one card balance to another card balance through self-teller machines or regular or mobile phones.

The customer can withdraw from the balance of his current account with the bank and add the value to the card balance through self-teller machines or regular or mobile phones.

Since the end of the twentieth century and the beginning of the current century, the world has been witnessing large-scale changes, as a result of the tremendous developments in the field of information technology, which have been reflected in all aspects of life and its various sectors, including the banking sector, which has become operating in a competitive work environment, and as a result of banks benefiting from technological development, electronic banking has become an opportunity to increase the profitability and market share of the bank using more electronic banking tools and areas (17).

(16)Padachi, K., Rojid, S., & Seetanah, B.) 2008(. Investigating into the factors that influence the adoption of internet banking in Mauritius. Journal of Internet business,)5(.)

(17)Padachi, K., Rojid, S., & Seetanah, B., Investigating into the factors that influence the adoption of internet banking in Mauritius. Journal of Internet business, ,2008, p8

Scientific research confirms the importance of investing in banking services based on modern technology, and that the future of the bank does not depend only on customer service through branches distributed in various regions, but on the modern technological environment where the customer gets used to using various technical means in the banking world such as ATMs, talking bank, cellular bank, Internet banks, points of sale and electronic money transfer tools, which have become the main channels for customer service.

With the increase in e-commerce operations, the need has become great for a new type of non-traditional banks that go beyond the usual performance pattern and are not restricted to a specific place or time, and as a result of the rapid growth of information and communication technology, electronic banks came that contributed effectively to providing various services, at low costs that shorten time and place.

Electronic banks in their broad sense are not just a branch of an existing bank that provides financial services only, but a comprehensive commercial, administrative, and advisory financial site, with an independent presence on the line that is contracted to carry out services, settle transactions, or complete transactions on electronic sites, which represents the most important challenge in the field of electronic banking, and competition appears strong between commercial banks and financial institutions, and between large and small institutions, and accordingly, customers will compare the banking service and choose the most appropriate ones.

Conclusion and conclusions:

The quality of banking service is more difficult to assess compared to the quality of physical goods since it is multi-dimensional.

The quality of banking services is a measure of the degree to which the level of banking service rises to meet customer expectations, and because the quality that the customer perceives for service is the difference between the customer's expectations of the dimensions of the service and the actual performance that reflects the availability of these dimensions already.

Customers are not only evaluated on the basis of criteria related to the content of the service itself but also to the way in which the service is performed.

The quality of banking service is "a measure of the degree to which the level of banking service provided to customers meets their expectations."

Providing a banking service of outstanding quality means that the actual level of quality matches or exceeds customer expectations, as providing it with high quality ultimately means that the service is in line with the customer's expectations.

The philosophy of moving towards the quality of distinguished banking service, starts mainly from the customer as the master of the market, the focus of banking activity and its purpose, and a source of excellence, and the liquidator implements quality on reality when he understands excellence as intended by the customer, and in confirmation of this, the goals of each of the departments of banks in their quest for growth and increase profits, shareholders and their aspiration to increase their returns, workers and their need for higher wages and customers in their quest for better service, can only be achieved under high-quality service As

the best means to achieve it, banks must determine well the service they can provide competently, which the customer appreciates and feels its advantage, and is willing to pay any price to buy it.

The personal characteristics of customers play a role in the use of electronic banking. Males are more used than females, the age group over 40 years is the most used for ATMs, credit cards and internet banking, while the phone bank service is the most used 20-25 age group. As for the degree, PhD holders were the most used ATMs, credit cards and smart cards, while the sample of other jobs were the least used for most electronic banking services.

The ATM service is the most widespread and most preferred among bank customers by 84.28%, followed by credit cards by 59.73%, while the home bank service was the least prevalent by 15.42%, and the smart card was the least preferred by 5.84% and the reason, according to the observations of the study sample, is the lack of widespread this service in Iraq.

Despite enjoying security, privacy, confidentiality and diversity, the study sample prefers to deal with bank employees over electronic banks due to the continuous downtime in ATMs and the continuous problems in the lack of cash balances at many ATMs.

The bank does not introduce electronic banking services, in addition to the fact that users face difficulty in dealing with the different screens of the bank's website, and this is evidence that the great responsibility lies with the bank for the non-spread of electronic banking services in Iraq.

Recommendations:

First recommendation:

In light of the results of the study, the researcher recommends the importance of diversity in educating and educating customers about the adoption and use of mobile banking services, in addition to providing them with the necessary information and services to achieve this.

Second recommendation:

The researcher recommends the need for banks to pay attention to the trust factor as one of the factors that contribute to the adoption of electronic banking services via mobile phone, in addition to providing adequate protection for mobile applications, which helps to increase the level of their use.

Third recommendation:

The researcher recommends that banks pay attention to the method of providing and designing the service, although the electronic services provided through the bank are easy to use and not with complex procedures, as not all customers have one level of technical skill, and recommends that banks be interested in developing the electronic services it provides and keeping pace with everything new in this field.

Fourth recommendation:

The researcher recommends customers to use various electronic banking services because of the time and effort they save everyone, and to pay attention to obtaining these services.

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