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EXCELLENCE PERFORMANCE OF THE BANKING SERVICE ACCORDING TO THE ELECTRONIC MANAGEMENT APPLIED RESEARCH IN A SAMPLE OF PRIVATE BANKS

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Abstract:

The current research aims to shed light on the role of electronic management requirements in achieving the **Excellence** banking performance of the research community represented by (Middle East Investment and Finance Bank, Al-Watani Islamic Bank, Bank of Baghdad) to identify the trends and opinions of its employees, which included (the board of directors, the managing director, the deputy director commissioner and managers Departments, divisions, and units), especially since most banking institutions do not have a clear vision in this area, and the research method has been applied as a case study of the accuracy of the data that will be used in the current research, which was collected through personal interviews of officials supported by a checklist to produce a set of results. And the proposals that contribute to raising the performance of banking institutions, and the research presented a set of results, the most important of which was that there was a discrepancy in the results of the requirements of electronic management, since despite the availability of high technology, most departments suffer from the lack of qualified human cadres to work in electronic work, as the size of the gap reached (40) %, Which is a very high percentage, as well as that banking institutions own a significant percentage of

financial capabilities that allow them to switch to electronic work Most of the research sample has reservations about this because of hacking and electronic piracy.

Key words: electronic management, requirements, banking service, Excellence performance, bank.

Introduction:

Electronic management refers to the integration of information and communication technology in organizations and financial institutions from two perspectives: inside the institution and outside the institution, the first includes the traditional office where paper operations are converted into electronic operations, while the second refers to the external relations of the company or bank, as the electronic management aims to provide a service Faster and more accurate for customers thanks to the possibility of conducting administrative operations via computers. Therefore, the current research deals with the concept, importance, objectives and requirements of electronic management as well as identifying the concept of excellence performance of banking services and the importance and dimensions of the Excellence performance of banking institutions.

This topic aims to define the course of the research by clarifying the following: -

First - the research problem:

Some private banks suffer because they adopt traditional methods of completing citizens' transactions, which causes loss of effort, time and cost increase. Therefore, many government and private companies and banks in foreign and Arab countries have resorted to electronic management, especially in light of the Corona pandemic, as it is one of the fruits of technical achievements in the modern era , As developments in the field of communication and the creation of advanced communication technologies have led to serious thinking by the top management of many companies and countries to benefit from the achievements of this technological revolution in completing business and providing services to citizens in an electronic way that effectively contribute to solving many problems, including crowding and standing in front of employees, Accordingly, the research problem can be presented with the following questions: -

1- Is there a tendency for the Private Banking Administration (research sample) to use electronic management?

2- What is the extent of interest of the administration of private banks (the research sample) in supporting electronic management applications?

3- Is there an effect of electronic management in achieving the Excellence performance of the banking service?

Second - the importance of research:

The importance of research stems from the importance of the role that the electronic management plays in grow Capacity, development and improvement of services provided that lead banks to achieve excellence

In carrying out its work efficiently, the following most important points can be highlighted: -

1- The extent of the electronic administration's contribution to the promotion and development of the researched banks In order to raise it to a high level of performance in dealing with and processing data to obtain the information sought by banking institutions, research sample.

2- Raising the interest of the researched banks for the importance of these variables in raising the level of performance of a banker.

3- Demonstrating the importance of applying electronic management in improving the quality of banking transactions with officials in banks, the research sample.

4- Directing the interest of officials and decision-makers in banks, the research sample, in the positive role of applying electronic management for the purpose of keeping pace with international and global developments

Third - Research objectives:

This research aims to identify:

1- What is the level of application of the requirements of electronic management in private banks? The research sample?

2- The extent of the impact of the electronic administration and its requirements (support for senior management, technical resources, human resources) in achieving excellence performance for private banks, the research sample.

3- Shedding light on the most important dimensions that obtained the highest degree of congruence for the surveyed sample.

4- A statement of the most important requirements for electronic management is more identical to the sample researched.

Fourth: Research outline:

Depending on the intellectual framework of the literature on electronic management and excellence performance, a procedural research scheme can be represented that shows the effect between the research variables, as shown in Figure (1).

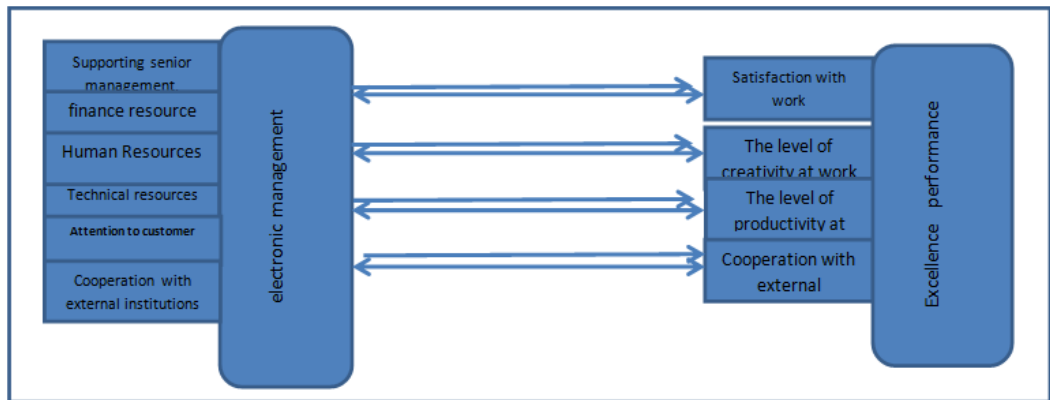


Figure (1) Research outline Procedural

Fifth - Research assumptions:

The research seeks to test the hypothesis of the independent variable in the dependent variable.

As the current research will suffice with knowing the size of the gap for the requirements of electronic management, and knowing the size of the gap for the dimensions of distinguished performance, the research assumption will be as follows: -

((The requirements of electronic management do not contribute to improving the level of banking performance))

Sixth: Research Measurement Tool

Based on the aforementioned problem and objectives, some sober scientific measures in the current field of research, especially in the field of banking, were examined. The research scale (checklist) was designed based on the sources below:

Source	number of paragraphs	sub-variable	main variable
Acting with reliance on: Al Jumaili: 2018 Bid Abdul Sattar 2004	5	Supporting senior management, electronic administration	electronic management
	5	finance resource	
	5	Technical resources	
	5	Human Resources	
	5	Attention to customer satisfaction	
	5	Cooperation with external institutions	
	30	total	
Dawood , at el :2019			Excellence performance
Khafaji: 2019	5	Satisfaction with work	
dawood: 2018	5	The level of creativity at work	
Hussain: 2019	6	The level of productivity at work	
Dawood 2018 and Khafaji 2019	5	Efficiency and effectiveness	
	21	total	

Sixth - Research Methodology:

The research method was adopted as a case study to collect data and extract results based on (checklist) based on the topic of the research problem represented

With electronic management and excellence performance (Al-Dossary, 2016: 2).

Seventh - Research community and sample:

1- Research community

The current research community is represented by a sample of private banks that are one of the most important elements of economic development, namely, (Middle East Investment and Finance Bank, Al-Watani Islamic Bank, Bank of Baghdad).

2- Research sample

An intentional sample was chosen, represented by the board of directors, the managing director, assistants, heads of departments, and people's officials. They were interviewed and questions were posed to them.

Eighth: Methods of collecting data and information

1- Checklist

It is considered an important tool in data collection and suitable for case study, and it was prepared based on the theoretical aspect in which it relied on scientific sources by some writers and researchers, but Likert has been adopted as a triple-modified gradient in the distribution of weights Fully (3), Partially achieved (2) , Not achieved (1).

The second topic: the theoretical framework

First: the concept of electronic management

The name of electronic management appeared in the late nineties, but in the history of computing development can be traced back to the beginnings of the history of computers, as the progress in information technology in management dates back to at least the seventies. Numerous conferences and scientific journals have also stimulated since then the trend towards the concept of electronic management and the application of computing, especially in the field of electronic management in a large way, as administrative thought began to escalate and the introduction of technological development in management.

Since then, the concept of cloud computing began to emerge a lot, which relies on electronic management and the management of resources from anywhere on the earth connected. The United States of America is one of the pioneering countries in the transition towards electronic management. Presidents Management Agenda (PMA), which represents a point of light for the federal government to shift towards a cyberspace for the Internet to be tracked at a later stage by all other levels of the US government, state and

tribal governments (Haag, 2007: 261), and the PMA focuses on Improving management and performance in the federal government in five main areas, the most important of which is management, human resource strategy, competition, improving financial performance, achieving integration between budget and performance, as well as expanding electronic management (Haag, 2007: 261). Since then, demand has been increasing on the uses of electronic management in a study conducted. According to a number of business organizations in the United States, it was found that (40%) of the small enterprises in which less than (4) workers test There is a number of electronic management services via the Internet, and that (86%) of the organizations that work for (100) people or more benefit from such a service on the Internet (Al-Hamish, 2008: 122).

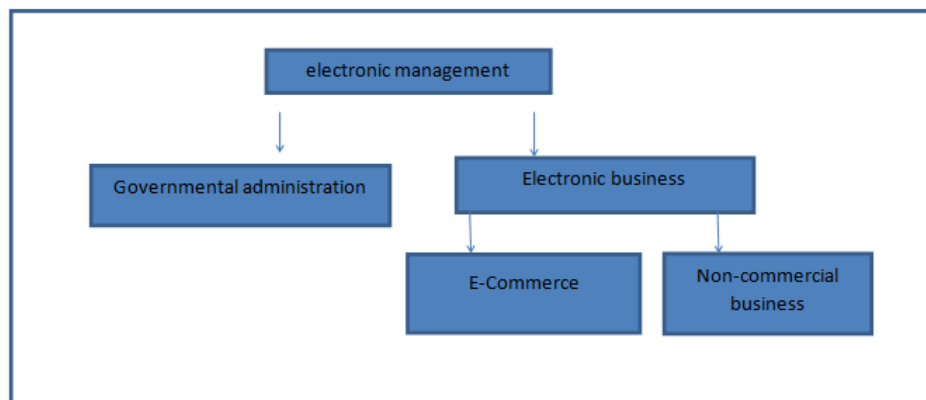


Figure (2) Types of Electronic Management

Therefore, we confirm the definition of electronic management as seen by (Amer: 2007, 25) as a paperless exchange of information by using electronic means in the completion of electronic business and banking transactions such as electronic bank transfer, electronic wallet, e-mail, electronic exchange of financial, accounting and administrative documents, fax, electronic bulletins and other electronic liquids. .

1- The importance of electronic management

The electronic administration works to greatly facilitate the provision of information to customers and commercial and financial companies, and the electronic administration provides information of various departments to the public, which helps in decision-making. E-management will revolutionize government and private sector jobs, ensure transparency in business, and block the way to intermediaries and bribery, as through which every department and sector in the institution and its business can be closely monitored. In this regard, (Yassin, 2010: 35) and (Al-Rabei:

2017, 19), (Esg& Mon, 2004: 12), and (Al-Hassan, 2009: 8-9), That the importance of electronic management lies through focusing on the following elements: -

A- Keeping paper documents: -

B - interaction between employees: -

C- Changing the method of communication between administrative agencies:

D- Systems for keeping a transaction: -

C- Document retrieval: -

2- Objectives of electronic management

The main objectives of electronic management are summarized in:

A- Improving public services and operations to help comply with public policies.

B - Increase and improve productivity, because it simplifies the daily operations of any organization.

C- Exploiting the advantages of information and communication technology.

D- Optimizing resources and maximizing the use of existing services.

C- Focusing on innovation and converting electronic management into reality.

H- Educating citizens and companies about these new services to obtain effective results.

G- Reducing expenses and costs.

D- Achieve justice among citizens when providing services.

3- Characteristics of electronic management

Both (Radwan, 2002: 208) and (Al-Ani and Jawad, 2014: 187) believed that among the characteristics of electronic management are: -

a. Paperless management

B. Timeless management

C. Management Without Place

D. Management without rigid regulations

The application of electronic management will also have a number of benefits, including:

- 1) Accuracy in providing the services provided as well as transparency
- 2) Saving time and effort with speed in performance.
- 3) Connecting departments with each other, which provides speed in making decisions
- 4) Eliminate the mediation, bribery and bureaucracy that traditional regimes suffered from.
- 5) Raise the capabilities of the human worker by training him and raising his efficiency.
- 6) Reducing administrative work costs and focusing on increasing its capabilities.
- 7) Reducing the geographical distance through the Internet.

3 -management application requirements

The electronic management project, like any other project or program, needs to create an appropriate and favorable environment for the nature of its work in order to be able to implement what is required of it and thus achieve success and excellence, otherwise it will be a failure and this will cause a loss of time, money and effort. (Al-Serafy, 2007: 80). (Yassin, 2005: 238) emphasized that reaching the provision of electronic management requirements can only be achieved through an integrated and comprehensive strategic program to re-engineer the bank's operations and business. He added (Al-Alaq, 2005: 33) that the success of electronic management in achieving its goals cannot be achieved through wishes, rather it requires a confirmed political will from the highest levels. The explanation is as follows:

a. Administrative requirements: -

It is represented by the following:

- 1) Develop strategies and establishment plans: - This requires the formation of an administration or

A body to plan, follow up, implement and develop plans for the electronic management project and seek the assistance of advisory and research bodies to study and develop general specifications and standards for electronic management, and the integration and compatibility of information related to more than one party.

2) Support for senior management: - It is one of the most important factors affecting any project and the main key to the success or failure of any of them, as the support of the top management and its ability to create a suitable environment for work plays a major role in the success or failure of any work, and the commitment of senior management Is considered necessary to support the plans and strategies of the bank, as well as follow-up to the project and provide feedback will ensure the success of the project

And its development, and the conviction, interest, and support of senior management to apply information technology in all organizations is one of the factors helping to achieve the application of electronic management (Ammar, 2009: 71).

This confirms the study (Al-Saidi and Al-Awam: 2016), which aimed to study electronic management by paying attention to its impact on the quality of banking transactions. The study sheds light on how electronic management is adopted, and we have looked at its most important elements, represented in the computer and its equipment, software, communication networks, and knowledge makers.

b. Technical Resources: -

The provision of electronic management infrastructure, which includes developing and improving the communication network so that it is integrated and ready for use, and absorbing the vast amount of communications at the same time in order to achieve the goal of using communication networks (the Internet, the intranet, and the extranet), as well as providing the appropriate digital technology such as equipment and computers. And devices, equipment, systems, databases and programs, and providing all of this for individual or institutional use on the largest possible scale (Al-Mir, 2007: 29). In the last decade, the banking arena has witnessed a great expansion in banking technologies. One of its most prominent manifestations is the spread of electronic banking, which is a modern trend and different from traditional banking because of its many advantages. The usual and not restricted to a specific place or time (Al-Asadi: 2019, 33). The emergence of electronic banks goes back to the beginning of the eighties coinciding with the emergence of electronic cash. As for the use of cards at the beginning of the last century in France in the form of cardboard cards used in the public phone and metal cards used at the mail level in the United States of America, and in 1958 the American Express issued the first plastic card to spread Then, eight banks issued the Bank AmeriCredit card in 1968, turning it into the global Visa network. In the same year, the Blue Carte Blue card was issued by six French banks, and in 1986 France Telecom supplied public phones with devices that read Crates memory cards. Memoire to become 1992. All bank cards are Barghouthi cards bearing the personal data of their bearer (Al-Jubouri: 2011, 34).

During the mid-nineties, the first electronic bank appeared in the United States of America to distinguish between two types of banks, both of which use electronic banking technology:

- Virtual banks (internet banks): - achieve profits up to six times the normal bank.
- Land banks: They are banks that practice traditional services and electronic banking services.

It is important to refer to it here that there are a number of elements in which both the legal aspects and the technical aspects meet, which must be taken into consideration when moving towards electronic management, including (Al-Hamish, 2008: 28-30):

a. The electronic fingerprint, which is a digital fingerprint obtained through derivations based on certain algorithms called functions or camouflage associations, are used to encrypt messages, thus preventing snoopers from viewing their contents.

B. The digital signature, which is a digital copy of the normal signature, is used to ensure that the message is real and issued by the correct source, thus ensuring the integrity and legitimacy of the message, which is the important aspect of the other party receiving the message, and at the same time it is possible through the digital signature to ensure that the source does not disclaim what It follows the message, and holds him responsible for what is in it.

c. Human Resources:-

The human element is one of the most important elements in organizations, as without this element the organizations will not be able to achieve their goals even if they possess the largest equipment, machines and devices, so it is necessary to qualify the human elements well and at a high level of efficiency. This was confirmed by (Ghoneim, 2004: 345), who indicated the necessity of preparing specialized technical human cadres related to the information structure and work systems on electronic communication networks through implementing a set of training programs that help in preparing these cadres, developing and developing their skills in a manner consistent with the implementation of management applications e . (Al-Alaq, 2005: 217) defined a number of human requirements, which are:

A- Determining the current and future needs of qualified individuals in information systems, software and working on the Internet.

B - Attracting the best qualified individuals in the field of information systems and software.

C- Creating effective systems to preserve, develop and motivate individuals.

D - Empowerment of individuals in order to allow them to quickly deal with changes in the technological environment.

d. finance resource:-

The electronic management project is one of the huge projects that need huge funds in order to ensure its continuity, success, and achievement of the desired goals, so it is imperative to provide continuous funding for it (Al-Sierafi, 2006: 67). (Gabr, 2002: 209) emphasized the necessity to allocate an independent budget for the project so that it would be under review periodically for the purpose of sustaining its continuous funding.

e. Banking requirements for external customers and institutions: -

The rapid developments in the world that affect the capabilities and advanced technologies aimed at violating computer systems in order to steal or destroy information have led to serious thinking to define defensive and preventive methods and measures to protect computer systems (devices and information) from any breach or sabotage. (Al-Salmi, 2005: 453) In the same context, he pointed out (Abdel Nasser and Quraishi, 2011: 91) and (Al-Serafy: 2007, 71) the need to take the necessary measures to protect computer systems from penetration, namely:

A- Setting banking policies for information technology, including internet service.

B- Adopting a national information security strategy to ensure the cooperation of the public and private sectors.

C- Establish laws and regulations that limit cyber-robbery and violations of information privacy in electronic management.

e- Installing a firewall: A firewall is similar to a traffic policeman in terms of users' use of Internet services or preventing them according to the bank's security policy.

f- Encryption: It is one of the basic systems in achieving security for all electronic administration business and transactions.

Attention to clients and other institutions requires (Athanasopoulos, et al: 2001,688):

- After the efficiency of the employees and their good dealings with the guests, including the kindness of the employees in their dealings with the auditors.

- After the services provided by the bank, such as the availability of parking, the availability of waiting rooms ... etc.
- After the work procedures and the progress of the transactions ... the clarity and simplicity of the procedures, as well as the completion of the work without delay.

The good interest in dealers or customers results in loyalty on the part of the dealer with the organization, and this is what he (Kotler, Armstrong: 2009, 77) indicated to him that the loyalty of customers to the organization is an intentional behavior resulting from a good service provided by the organization to the customer, and the purchase is returned or re-activated again. By the customer.

Second: The concept and importance of excellence banking performance

The concepts of performance varied due to the multiplicity of researchers and scholars in this field. Management scholars were unable to reach an accurate and comprehensive concept. Each one has his own point of view. Performance in language is a term derived from the English word "To Perform", which in turn is derived from the old French "Performer", which means carrying out a task Perform work (Aguinis, 2011: 5).

Wright et al., 1998: 259 referred to performance as the desired outcomes that the organizations seek to achieve. From Wheelen & Hunger's point of view, performance is the final stage of the bank's activity and focusing on the goals of survival and growth, which are long-term goals for the organization (Wheelen & Hunger: 2000: 231).

The interest in excellence as a concept began in the early 1980s, when Thomas Jr Peters and Robert H Waterman wrote in 1982 their well-known book "In Search Of Excellence", which came as a response to the distinctiveness of Japanese companies since the 1960s and 1970s. The two researchers, Peters and his colleague, studied a group of distinguished American companies and identified factors that distinguish them according to the defined and approved standards of excellence in the models of successful institutions and companies (Bashiwa et al., 2013: 35).

The highest performance is when compared with competitors or with organizations within the same field, and the sustainability of excellence performance is the bank's ability to sustain its superior performance over a period of time not less than three years. Pakwihok: 2010,33 (Druker: 1998,212) believes that the excellence of performance comes from the excellence in the knowledge that it possesses the human resources of the organization or the company, as it is the focus of the work that it does, and (Spence: 1994,112) is seen as one of the aspects of innovation as well as we We confirm what was stated by each of (Tumer & Grawford: 1994, 241) that

distinguished performance requires the achievement of two tasks: effective management of the processes prevailing in the organization, as well as the ability of the organization to change these processes according to the changing future requirements according to the strategies of that organization.

So the definition of excellence performance refers to a set of behaviors, abilities, and high intellectual and cognitive skills that people enjoy in banks in order for them to have the ability to employ those cognitive skills in their work in a way that makes them accomplish business and provide ideas and services that are modern, original and creative.

1- Dimensions of excellence performance

a. Level of job satisfaction:

The concept of job satisfaction is represented in the efforts made by various banking institutions to gain employee and customer satisfaction, by providing goods services, material incentives or important services according to the appropriate standards for their requirements and needs, and preventing them from being acquired by other competing companies, by selling banking services to customers At reasonable prices within the qualities of appropriate quality, and employee satisfaction is considered one of the marketing concepts that measure the extent of conformity of services and the motivation strategies expected by the internal customer (employees). The relationship of employee satisfaction with customer satisfaction is a close relationship between customer satisfaction and employee satisfaction with work in the financial institution. The employee's obtaining of his full material and moral rights increases his love for his job and loyalty to his work, and also increases his motivation to work, which will positively affect his professional performance, quantitative and qualitative productivity, and increase customer satisfaction with these outputs.

b. The level of labor productivity

Knowing the level of productivity has many positive effects that are reflected in several bodies, the first of which is workers in the financial institution; If productivity improves, the employee's income increases, his economic level improves, and improving productivity has an important impact on the financial institution itself. This raises its competitiveness through its ability to reduce prices, which will ultimately lead to an increase in the volume of profits, multiplying them, and raising their position and position in the market. The effects of improving productivity do not depend on workers, and only the bank It also affects the state, as the latter will become a difficult figure in global markets, its export values will rise, the values of its imports decrease, and the conditions of its citizens will improve, which will lead to a significant reduction in the problems in society, the rule of security and peace, and

perhaps the big countries that were able to leave disasters Which replaced it behind, and pay attention to building workers, and increase production is a good example of this.

The level of creativity at work: Creativity relates to putting ideas into practice in the form of a process or providing a service or a commodity, and that creativity is the starting point of innovation, and that the forces driving creativity at work to be distinguished is (Zayed: 2000, 6) (Dawood: 2019, 123):

- **Rapid rates of change in the competitive environment.**
- **Excessive competition**
- **A growing sense of quality.**

C. Efficiency and effectiveness

Efficiency is determined in the optimal utilization of available resources and can be measured by the amount of inputs used on the output, and organizations can be more efficient by producing large quantities of goods and services as using (economies of scale, learning curve, real-time production system) for the purpose of reducing costs and raising the level Required output. You can also achieve a high level of effectiveness by achieving the planned goals. Excellence is hostage to the availability of human skills and capabilities for the purpose of raising the level of production and increasing the rate of efficiency and effectiveness, which contributes to the survival of the bank or organization for a longer period (Youssef: 2007, 67).

The third topic Practical side

Description and analysis of checklist results

A detailed explanation of the main and sub-variables of the research will be made. The focus of the research is to present the results of the answers to the checklist questions, and to analyze the data to arrive at the results of the research based on a statistical method (descriptive analysis) by extracting the occurrences, arithmetic means and percentages of the extent of matching the sub-variables with the reality of bank leadership, the subject of research, and the size of the gap, through the answers to the three-scale checklist (fully achieved, achieved, unfulfilled) and the corresponding weights (1,2,3) respectively, so that the average of the scale approved for comparison is equal to (2) That is, partially achieved, as explained later.

And through field coexistence and personal interviews for most of the departments, divisions and units in the banks in question, and seeing the nature of the work of each of them, an intentional sample was taken, represented by a department manager and an experienced division in the research community, for the purpose of

obtaining realistic answers to fill out the checklist. Where the contents of the questions on the checklist were explained to clarify its paragraphs, and I intended those contents again after about a month by directing indirect questions and inquiries related to the same list without referring to them to ensure the realism of the answers, until the checklist came out with final answers that correspond to reality, and what follows: Analysis of checklist results:

Electronic management: It is the process of using the results of the technological revolution in improving the level of the bank's performance, raising its efficiency and enhancing its effectiveness in achieving the desired goals. Therefore, banks always strive to provide what is better by keeping pace with the safe modern technological developments that allow the bank's customers to benefit from electronic banking services by simply connecting to the Internet. Through the use of a private computer or smartphone, from anywhere. Where the customer can perform banking operations himself without the need to review the bank's branches, where it is possible to make a transfer of amounts between the customer's accounts, obtain a statement of the movements, know the balance, transfer from the customer's account to another customer's account within the same bank, in addition to the possibility of submitting requests Such as requests for checkbooks, requests to open accounts, and others. All this is done in a way that is easy, clear and with the highest level of safety.

Some of the factors associated with it are:

A- Senior Management Support:

It is represented in many forms, starting from the conviction with which the bank management enjoys and ending with the total synergy of electronic practices in administrative work. Table () results show that "senior management support" obtained a rate of (2) that is, partially achieved, and that the percentage of the extent of conformity is (66.7%) and the size of the gap is (33.3%), which is a high percentage for the banking institution, and the deficiency must be addressed. Electronic management can be appropriate and effective in some bank business situations when it uses electronic technology in banking work, especially as we now live under inappropriate health conditions (Covid 19 pandemic) that require banks to restructure the administrative work and electronic transactions, especially in Departing operations, opening current accounts, providing or opening a documentary credit ... etc. Also receiving notices from other banks or the central bank, or working to provide an extranet or an intranet between departments or the bank and other institutions.

Calculations were performed in the following manner: (Al-Khatib, 2008: 349), (Al-Shammari, 2013: 173)

$$= (\text{Weighted arithmetic mean} = ((\text{Frequency} \times \text{Weight}) \text{ total}) / (\text{Repetitions total})$$

$$2 = \frac{10}{5} = \frac{(1*1)+(3*2)+(1*3)}{1+3+1}$$

$$(\text{Percentage Match Range} = (\text{Mean Weighted}) / (\text{Scale in Higher Score})$$

$$\%66.7 = 69.44 = \frac{2}{3} =$$

$$\text{Gap Size} = 1 - \text{match extent percentage} = (1 - \% 66.7) = \%33.3$$

Table (2) shows the checklist of support and commitment of senior management

	Fully verified	Partially verified	Unrealized
The paragraphs			
The senior management is convinced of the importance of applying electronic management.	*		
The higher management is interested in spreading the culture of electronic management among its administrative staff and demonstrating the importance of its application.		*	
The top management is interested in the availability of all requirements for the application of electronic management.		*	
The top management is keen to attract individuals with administrative competencies that deal efficiently and effectively with information and communication technology.			*
Top management is keen to get rid of bureaucratic and red tape that hinder the process of development and renewal.		*	
Weights	3	2	1
Duplicates	1	3	1
The result	3	6	1
The weighted arithmetic mean	2		
Match extent percentage	66.7		
The size of the gap	33.3		

b. finance resource

Table (3) results show that “after the availability of financial resources,” I got a weighted arithmetic mean (2.33), which is a high tendency for the research sample, which is close to fully verified, and that the percentage of matchedness is (77.7% 7) and the gap is (22.22%) It is a small percentage, but it needs to be reviewed by the banking institution, as the banking institution tends to impose solutions to solve conflicts related to the availability of financial resources in the management of electronic work. Timely Finance.

Table (3) shows the checklist of financial resources

finance resource	Fully verified	Partiall yverifie d	Unrealize d
The bank has fixed assets with which it can apply	*		
Electronic management strategy.	*		
The bank has the ability to generate enough cash to purchase the machines		*	
And advanced technological equipment.		*	*
The bank allocates annual sums to prepare studies and research on	*		
Weights	3	2	1
Duplicates	3	2	1
The result	9	4	1
The weighted arithmetic mean	2.33		
Match extent percentage	77.77		
The size of the gap	22.22		

c- Technical Resources:

Technical resources are defined by a set of physical components through which electronic management applications can be implemented. As the results of Table (4) show that “technical resources” obtained a weighted arithmetic mean (2.6), that is close to fully achieved, and that the percentage of the extent of conformity is (86.66%) and that the size of the gap is (13.3%), which is a small percentage for the banking institution. The availability of technical resources contributes to satisfying the interests of the rest of the other parties, as there is cooperation, coordination and mutual benefits between the parties, especially the shareholders and banking institutions, so the banking institution seeks to reach radical solutions to banking problems, especially as we are going through the crisis of the Corona pandemic, and the bank needs financial resources to manage Therefore, it is necessary to follow the electronic work that contributes to solving many problems and reduces the time and effort of the bank and the customer as well. The banking institution also encourages employees to each other to try to properly understand the problems of technology at work before starting to solve them.

Table (4) shows the checklist of technical resources

Technical resources			
	Fully verified	Partially verified	Unrealized
The top management is keen on the availability of the basic infrastructure to establish the electronic management project.			
The top management is keen to update its equipment and software to keep pace with the changes taking place in the external environment.	*		
Senior management is keen to make the application of electronic management a management method aimed at developing and improving the performance of the bank.		*	
The top management is interested in using an electronic system to archive all official papers and archives.	*	*	
Top management is keen to complete its transactions electronically through the use of unified and multiple forms	*		
Weights	3	2	1
Duplicates	3	2	0
The result	9	4	0
The weighted arithmetic mean	2.6		
Match extent percentage	86.66		
The size of the gap	13.3		

d- Human Resources:

Research sample bank employees who are educated with the intention of building capacity and enhancing organizational competencies by spreading an e-business culture. As the results of Table (5) show that the “human resources” dimension has obtained a weighted arithmetic mean (1.8) that is partially achieved and that the percentage of the extent of conformity is (60%) and the size of the gap is (40%), which is a high percentage for the banking institution. From addressing the deficiencies ... according to this dimension, the banking institution tries to convince the conflicting parties of the futility of the continuation of the conflict, as it leads to escalation of the situation and its taking on more bad sides by affecting both the conflicting parties. It absorbs his anger and leads to ease of eradicating the intensity of the conflict and mitigating its effects. This strategy does not achieve a radical solution to the conflict between the two parties, as its causes remain latent and can be provoked under any circumstance that would escalate its effects, but they reach a settlement between the parties.

Table (5) shows the human resources checklist

Human Resources		Fully verified	Partially verified	Unrealized
	The top management is keen to prepare the specialized technical human cadres related to the information infrastructure.	*		
	Top management is keen to provide training programs to raise the efficiency of its employees.		*	
	Senior management is keen to identify the current and future needs of qualified individuals in information and communication systems.		*	
	The top management is keen to provide administrative empowerment for individuals in order to provide opportunities for its workers to quickly deal with all the changes taking place in the technological environment.			*
	The top management is keen to attract the best qualified individuals in the field of information and communication systems.			*
	Weights	3	2	1
	Duplicates	1	2	2
	The result	3	4	2
	The weighted arithmetic mean	1.8		
	Match extent percentage	0.6		
	The size of the gap	0.4		

5- Attention to customer satisfaction

As the results of Table (6) show that the "interest in customer satisfaction" obtained a weighted arithmetic mean (2.6) that is close to fully attained, and that the percentage of the extent of conformity is (86.7%) and the size of the gap is (13.3%), which is a small percentage for the banking institution, As the availability of interest in the dimension of the procedures and after the services provided by reducing the time and providing parking spaces as well as giving other services accompanying will satisfy the customers ... as well as contribute to satisfying the interests of the rest of the other parties as there is cooperation, coordination and mutual benefits between the parties, especially the campaign Stocks and banking institutions, so the banking institution seeks

to reach radical solutions to banking problems with customers and to learn about the mechanisms of attracting customers, especially as we are going through the Corona pandemic crisis, so it is necessary to follow electronic work that contributes to solving many problems and reduces the time and effort of the bank and the customer as well. Banking institution employees each other to try to properly understand the problems of the customer at work before starting to solve them.

Table (6) Customer Satisfaction Checklist

Attention to customer satisfaction			
	Fully verified	Partially verified	Unrealized
The implementation of the electronic management strategy came as a response To the needs of the customers	*		
The bank's management aims to implement electronic management to Improving the quality of its services provided to customers.		*	
The application of the electronic management strategy simplifies the method The provision of services.	*		
The implementation of the electronic management strategy improves the image The mentality of the organization when customers.	*		
The application of electronic management strategy increases loyalty Customers for the bank		*	
Weights	3	2	1
Duplicates	3	2	0
The result	9	4	0
The weighted arithmetic mean	2.6		
Match extent percentage	86.7		
The size of the gap	13.3		

6- Interest in dealing institutions

They are the institutions that deal with banks, the research sample, with whom capacity building and organizational competencies are strengthened, especially in the field of technical or electronic business or banking. As the results of Table (7) show that after “interest in dealing institutions” has obtained a weighted arithmetic mean (2.4) that is partially verified and that the percentage of the extent of conformity is (80%) and the size of the gap is

(20%), which is a high percentage for the banking institution. The deficiency must be addressed ... According to this dimension, the banking institution tries to convince the parties dealing with it of the need to cooperate with it in the field of technologies and information security programs that protect shareholders, stakeholders and customers, as well as cooperation with well-respected, reliable and high-tech institutions that have constant knowledge of the information revolution. .

Table (7) Checklist of interest in client institutions

	Fully verified	Partiall yverifie d	Unrealize d
Transacting parties			
The application of the electronic management strategy helps in clarity Network of relationships with client parties and maintaining them.	*		
Electronic management helps to reduce the transacting parties Costs involved in completing transactions.		*	
Electronic management between the parties involved in shorthand Too much wasted time in communication.		*	
Lead electronic management practices between the transacting parties To improve the quality of services provided.	*		
The application of the electronic management strategy leads to the achievement of cooperation Subscriber with transacting parties.		*	
Weights	3	2	1
Duplicates	2	3	0
The result	6	6	0
The weighted arithmetic mean	2.4		
Match extent percentage	0.8		
The size of the gap	0.2		

Second: Data on the dimensions of the distinguished performance of the banking service

We can define our concept of excellent performance: - It is the highest level of performance that is unique to the college and that achieves a cumulative and comprehensive knowledge building that reflects the level of the college’s success and its ability to adapt to the environment. About work, level of creativity at work, productivity at work, efficiency and effectiveness): -

1- Degree of job satisfaction

The results of Table (8) show that the "degree of job satisfaction" has obtained a weighted arithmetic mean (2.8) which is close to fully achieved and that the percentage of the extent of conformity is (93.3%) and that the size of the gap is (6.7%), which is a small percentage for the banking institution. This indicates the degree of employee satisfaction in the banking institution. This indicates that the policies of the banking institution are characterized by the care of employees at all organizational levels. The employees also feel that they are joining forces to improve levels of banking performance. Therefore, job satisfaction is one of the main factors that affect job performance, as job dissatisfaction or its decrease leads to poor performance and lower productivity.

Table (8) The checklist shows the degree of satisfaction with work

Degree of job satisfaction Your work	Fully verified	Partiall yverified	Unrealize d
the banking institution gives you a feeling of self-confidence.	*		
The affiliates feel comfortable with the way the banking institution is showing to solve employee problems related to their performance.		*	
The employees feel that they are joining forces to improve levels of banking performance.	*		
The policies of the banking institution are characterized by the care of employees at all organizational levels.	*		
Satisfaction with work drives employees to do their homework even if they are tired.	*		
Weights	3	2	1
Duplicates	4	1	0
The result	12	2	0
The weighted arithmetic mean	2.8		
Match extent percentage	93.3		
The size of the gap	6.7		

2- The level of creativity at work

The results of Table (9) indicate that the "level of creativity at work" has obtained a weighted arithmetic mean (2.6) which is close to fully achieved, and that the percentage of the extent of conformity is (86.7%) and that the size

of the gap is (13.3%), which is not a bad percentage for For the banking institution, this indicates the degree of creativity of the employees in the banking institution. He points out that the banking institution encourages employees who move away from routine and think outside the scope of their specialization, as well as that the risk-taking spirit of the employees raises enthusiasm to present new and creative opinions to benefit the banking institution. Therefore, creativity constitutes the most important stakes in the future and is considered a strategic resource and a distinctive factor in achieving the competitive advantage of banking institutions. Creativity also supports the strength of any bank in distinguishing it from other banking institutions and because it is one of the finest forms of human activity and action.

Table (9) The checklist shows the level of creativity at work

	Fully verified	Partiall yverified	Unreali zed
The level of creativity at work			
The banking institution can decide and settle the situations facing employees in a relatively record period even in the event of scarcity of available information.		*	
The banking institution has the ability to interpret communications from departments and participate in business decision-making.		*	
The banking institution has the drive to participate in seminars, conferences and training courses in order to bring about development and progress in the institution.	*		
The risk-taking spirit of the employees raises the enthusiasm to present new and innovative opinions for the benefit of the banking institution.	*		
The banking institution encourages employees who get away from routine and think outside their purview.	*		
Weights	3	2	1
Duplicates	3	2	0
The result	9	4	0
The weighted arithmetic mean	2.6		
Match extent percentage	86.7		
The size of the gap	13.3		

3- Labor productivity in the banking institution

The results of Table (10) show that the "labor productivity in the banking institution" obtained a rate of (2.5), meaning between partially achieved to fully achieved, and that the percentage of the extent of conformity is (83.3%) and the size of the gap is (16.7%), which is a small percentage for the banking institution. And it is imperative to address the deficiencies, through an appropriate and effective strategy in some sections and divisions of the banking institution, when avoiding is used as a temporary alternative, or building good relationships between departments and working as one team that contributes to building positive psychological capital that leads to satisfaction for all parties. Work and then contribute. In the positive creative behavior of employees, which in turn increases the productivity of work within banking institutions, and the table below shows the results of the checklist for the dimension of work productivity in the banking institution.

Table (10) a checklist for the dimension of work productivity in the banking institution

	Fully verified	Partiall yverifie d	Unreali zed
Labor productivity in the banking institution			
The ongoing conflicts within the banking institution often affect the possibility of improving labor productivity.		*	
Good working relationships push employees to make greater efforts to increase productivity in security work.	*		
The large number of disputes and the inability of the banking institution to solve them weakens the performance and reduces the productivity of employees.		*	
The lack of salaries and benefits that employees receive means that they do not make great efforts to increase productivity.	*		
The practice of specialization at work contributes to increasing employee productivity.		*	
Increasing skills and knowledge by engaging employees in training courses in their field of work will increase productivity.	*		
Weights	3	2	1
Duplicates	3	3	0
The result	9	6	0
The weighted arithmetic mean	2.5		
Match extent percentage	83.3		
The size of the gap	16.7		

4- Efficiency and effectiveness

Effectiveness and efficiency are doing the right things in a correct way. Therefore, effectiveness is related to leadership, while efficiency is related to management. Therefore, the results of Table (11) show that "efficiency and effectiveness" got a rate of (2.4), meaning between partially achieved to fully achieved, and that the percentage of the extent of conformity is (80.0%) and the size of the gap (20.0%), which is a small percentage for the banking institution, despite This is why the deficiencies must be addressed, so the banking institution must work continuously to evaluate the plans and activities implemented to identify deviations. The banking institution also monitors the performance of its employees and relies on the results as military feeding to develop its inputs. In addition, work reports and completion rates are followed up by the higher management of the banking institution.

Table (11) a checklist for the efficiency and effectiveness dimension

	Fully verified	Partial yverified	Unrealized
Efficiency and effectiveness			
The banking institution continuously evaluates the implemented plans and activities to identify deviations.	*		
The banking institution monitors the performance of its employees and relies on the results as military feeding to develop its inputs.	*		
The work reports and completion rates are followed up by the higher management of the banking institution	*		
The banking institution is keen to achieve the goals set accurately.		*	
The banking institution can achieve its goals within the specified time.			
Weights	3	2	1
Duplicates	3	1	1
The result	9	2	10
The weighted arithmetic mean	2.4		
Match extent percentage	80.0		
The size of the gap	20.0		

The third topic

Conclusions and recommendations

First: Conclusions:

1- There is a clear awareness of the higher management in banks, the research sample, of the importance of electronic management and how to employ it in banks that contribute to achieving distinguished performance by providing multiple services by the banks.

2- The research sample banks are interested in the importance of qualitative indicators of performance in order to achieve excellence performance and that enhance its position in the banking market.

3- Banks 'awareness of the research sample of the importance of electronic management requirements to achieve leadership in the world of banking and achieve excellence in the banking market.

4- The banks have the research sample the financial capabilities that help them in providing the requirements and requirements of the electronic administration in managing its banking activity, thus facilitating its work and achieving excellence performance in the Iraqi banking market.

5- The banks have the research sample, the technical capabilities of devices, effective communication programs, and a comprehensive database system that contributes to the achievement of the excellence performance of the banks, the research sample.

6- The banks are interested in the research sample in the topic of switching all their business to electronic work, especially since electronic management is a strategic necessity, especially at the present time due to health conditions and the spread of the (Covid 19) epidemic and because of the rapid changes and digitization in the field of competition

Second: Recommendations:

1- The need to strengthen the banking cadres with high-level skills, especially when using software and technology.

2- Employing quantitative and qualitative financial and banking indicators according to the use of techniques and technology, and that there be statistical, administrative and financial analysis of all the results of these technologies.

3- The necessity of having high-awareness banking cadres to achieve an efficient management that keeps pace with technological change, especially in the field of technologies that limit financial corruption, money laundering, and illicit money smuggling.

4- The necessity for banks to conduct research sample courses and workshops for the purpose of providing employees with knowledge and skill on an ongoing basis to keep pace with the change in the banking environment.

5- The necessity of reviewing the experiences of others, especially foreign countries, to benefit from them and to see the gaps and gaps in the field of electronic transformation.

6- The need to pay attention to customers and dealers with the bank in the form of agreements or contracts to develop banking work electronically.

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