
The role of information technology applications represented by electronic payment and distribution services in improving the quality of banking performance: a field study on a sample of Iraqi banks

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Abstract:

This study aimed to identify the concept of information technology in general and to indicate the extent of its impact on improving banking performance and the quality of banking service by saving time and effort and reducing the cost of completing the work by obtaining the required outputs from the various inputs. The questionnaire was used as a method for collecting data for the opinions of a sample. Of the employees of the surveyed banks, by distributing (87) a questionnaire to a sample of customers and employees of Al-Rafidain and Al-Rashid Bank operating in the province of Babylon, the data were analyzed using the statistical program (SPSS v.25.). The research has reached a set of conclusions, the most important of which is that the use of technology in the banking business has become an urgent necessity, which requires equipment, development, and training to raise the level of services provided » There is also a statistically significant relationship between the use of information technology (electronic payment methods and distribution channels electronic) and improve banking performance. The study recommends that it is necessary to pay attention to information technology and its continuous development for its effective contribution to the success of banking services. This study is considered important for the management of banks and decision-makers by shedding light on information technology and showing its impact on enhancing banking service, which in turn is reflected in increasing customer loyalty towards the bank.

Introduction:

Technological development has a significant impact on human life and the development of societies. Technological development has brought more levels of human well-being in various educational, practical, industrial, and health fields. So preparing information technology with its advanced tools is of great importance. Nothing has affected human life since the industrial revolution as it has been affected by information technology, which has become indispensable in the lives of people, institutions, and countries. And this huge amount of information grows and moves easily

Iraqi banks are currently facing many challenges, such as information technology, privatization, professional ethics, and knowledge management. The emergence of globalization and changes in the business environment has led to a reconsideration of accounting treatments, as a result of the presence of computers including the Internet and widespread computing operations, and through electronic commerce, which has made financial information more complex, and necessitated that accountants need to adapt and keep pace with new things by increasing Their knowledge in the field

of computers and the Internet, to adapt to the constantly changing business environment, and to take into account the impact of the information technology environment on the work of banks (Dahmash and Abu Zour, 2005)

Thus, keeping pace with the developments in information technology and investing in them can help banks investigate for adapting to the new environment and rapid changes, increasing the volume of the bank's business and improving its efficiency to raise and improve the bank's performance.

Search keywords(Information technology, banking performance, electronic payment methods, electronic distribution methods, banking service quality)

Research Methodology

This paragraph is concerned with presenting the research methodology, as it will present the research problem, its objectives, importance, hypotheses, and plan, as well as its methodology, community, and sample. and tools data collection, information, analysis, and processing toolsstatisticHence its variables, measures, limits and structure And as follows:

First: the research problem:

The tremendous development that agrees on a place in the field of information technology has generated many variables that painted A new reality, as the global economy has turned into a digital economy, and the research problem is evident through the following main question: Is the use of information technology will contribute to the improvement of the performanceThe banker of Al-Rafidain Bank and Al-Rashid Hilla branch? From it the following questions arise:

- أ- Is there an influence of technology information in improving the quality of banking services?
- ب- Do use it through payment methods leads to improving the banking performance of Al-Rafidain Bank and Al-Rashid BranchHilla?
- ج- Is the use of information technology through banking distribution channels lead to improving the banking performance of Al-Rafidain Bank and Al-Rashid BranchHilla?

Second: the importance of research:

The importance of the research is highlighted by the study of information technology and the extent of the impact of information technology on the performance of banks.

- Clarifying the concept of information technology in general and how modern technologies and technological change contributed to the development of banks.
- Contribute by adding scientific knowledge related to the research topic to benefit rated banks to improve their performance.
- The importance of the research lies in the light of the interdependence between the banking environment and information technology, and because of its impact that a major change can occur in the structure of banks and their dealings with different patterns in the light of technological change, and determining how banks can be to deal with this change.

Third: Research Objectives:

This study aims to:

1. Demonstration of how to improve banking performance through the use of information technology during banking operations.

2. To identify the extent to which information technology can be applied in the Iraqi banks under study.
3. Analysis of the relationship between information technology and electronic payment methods.
4. Analysis of the relationship between information technology and electronic payment methods.
5. Standing on the extent to which banking in Iraq understands the concept and importance of using information technology in banking operations.

research assumes :

The main research hypothesis is the following:

There is a statistically significant relationship between the use of information technology and the improvement of banking performance for Al-Rasheed and Al-Rafidain banks, Hilla branch

Among them are the following hypotheses:

- The existence of a relationship with a statistical effect between electronic payment methods and improving the banking performance of Al-Rasheed and Al-Rafidian banks, Hilla branch
- The existence of a relationship with a statistical effect between electronic distribution methods and improving the banking performance of Al-Rasheed and Al-Rafidian banks, Hilla branch

Fourth: the curriculum and tools used in the search:

in order not too familiar with the aspects of the research, the descriptive approach was relied upon, which enables the description, analysis, and study of the theoretical aspects of the subject to identify the impact of software and modern technology on banks in terms of reducing costs, time and effort. and these Ph.D., periodicals, journals,

The second topic

A theoretical framework for research variables

This topic will provide a theoretical presentation of the research variables, information technology, and the impact of technological change on the organization.

Concept information technology:

The term system differs from the term information system from a scientific point of view, and therefore, any economic unit can have a system consisting of its basic elements represented by: inputs, operational processes, outputs, feedback, control. In order for it to become an information system, it requires that The outputs of the system contribute to achieving benefit for its users. The definitions provided for information systems have multiplied, and these definitions differ according to the scientific background of the presenters and the viewpoints of the author of the definitions. of rules and principles and converting them into useful information that serves users to perform their tasks of decision-making, control, planning, etc. (Hammoudi, 2015)

It is considered the concept of information and communication technology is one of the relatively modern concepts, associated with the task of data collection, processing, storage, updating, and retrieval. However, researchers and specialists in this field differed in defining its concept. It depends in all its stages on the computer, but some see that its use is a use of computer technology (Juma, 2011 AD). The following are the most important definitions related to information technology:

where he knew Schmagreeler "Technology is a stock of knowledge related to industrial art that exists in society, and this stock is either embodied in machinery and equipment or not, and is represented in designs, work methods, and results of scientific research (Al-Shammari, 1993: 11) and according to This definition agrees at technology from the aspects of knowledge, science, and art, either in a mixture of them or by focusing on some of them, and there are many researchers who agree with this trend:

(455: 1974, Kandwall), (Kandilji and Al-Samarrai 35:2002), (Al-Mimar 47:2002)

Some researchers have a slightly different point of view in counting information technology as information systems and that technology is only a means to achieve the goals of these systems. That is, technology is only a sub-system of information systems, and sometimes the term information technology is used as an alternative to naming the information system, or even it is used in a broader way to describe a group of information systems, beneficiaries, and management for the entire economic unit (Turban et.al, 2003:

And some believe that technology is "a set of tools that help work with information and carry out tasks related to processing and processing information, and it includes major elements that form the basic structure of information technology, and these seven elements are called information technology and are as follows: (Increases, 2008")

tools Input and Output Devices that are used to enter information and requests through the speaker or vision, and tools Input and output devices include mouse, keyboard, and monitor.

software Software or a set of instructions used to perform a specific task, and software includes: operating systems, words, budget, wages, communications.....etc

motives behind the spread of information technology

-1 Increasing productivity: Productivity means the productivity of material and natural human resources in terms of quantity, quality, and who

Her examples: are more productivity of factory workers: Information technologies have proven a superior ability to reduce the production costs of services by reducing labor and saving raw materials. Increasing the productivity of office workers: This is evident through the emergence of office automation, to increase the effectiveness of communication between office employees and between administration centers and branches, as well as the speed of document production and exchange.

2- Improving services: Technology has played a fundamental role in improving existing services and developing new services that were not available before, and this includes many areas, most notably transportation services, communications... and others.

3- Control over complexity: All data proves that information technology is the best and most effective weapon Mankind is famous for it in the face of the phenomenon of extreme complexity that is afflicting all aspects of life modern, Information technology has provided practical means to besiege the phenomenon of complexity: systems analysis, data, simulation models, information technology has become a general helper and effective solution to many problems in the administrative environment.

4- Flexibility: Flexibility is the other side of the coin about the phenomenon of complexity and speed of change. Amid this huge number of phenomena that are difficult to predict, the flexibility factor is considered an essential factor to ensure the rapid adaptation of systems and their response to the many variables and demands. (Al-Jassim, (2005).

The importance of information technology

Information technology brought about fundamental changes in many activities - areas - and produced new work tools and new technological processes. In addition to the computer, he only needs the traditional tools (telephone, wireless, television, telex, fax). (Ballam, 1999, 50).

While the twentieth century witnessed tremendous progress in the field of information technology, represented by the communications and information revolution with the development of its various tools such as telephones, radios, and televisions, in addition to transportation tools, as well as at the beginning of the twenty-first century, space stations, Internet and computer networks appeared, and This revolution made the contemporary world a small village in which the individual can communicate with any part of the universe and from his office or home if he wants, and at any time, it is what paved the way for the modern man to obtain the information he wants, bypassing the limits. Time, space, and the shortening of the distances between the ends of the world (Nayfeh, 2002: 24). The importance of information technology can be found by reviewing the opinions of some writers regarding the importance of information technology, as follows:

- Information technology is an effective tool for reducing the volume of costs that are allocated to providing production elements, as well as improving customer service by meeting their requests through terminals (Shore, 1996: 26, 56).
- Creating new opportunities that have not been witnessed before by the economic units in offering goods and services (Burhan, 1999: 8).
- Investing in information technology is one of the means to help enhance the competitive position of the economic unit, as well as contribute to improving its performance. Alper, 1989: 65-68).
- Reducing the time to complete transactions and the effort required to complete them through systems for storing and retrieving information when needed.
- Help detect deviations early to prevent their exacerbation and work on developing special treatments (Zaid, 1989: 156).

items of information technology

CouldTranslating the use of information technology with the following elements (Krishan, 2013)

1- Accuracy of the information used: WhichIt expresses the ratio of correct information to the total amount of information that is produced during a specific period. It also means that the image that the information reflects reality. If the information is inaccurate, it misleads the decision-maker and does not help him in the decision-making process. The degree of accuracy required in the information varies according to the time range that this information expresses. If the information is future predictions, then the degree of accuracy decreases whenever it deals with a distant future, and vice versa.

2- Suitability of the software used:representComputers are an essential part of our contemporary time, which cannot be dispensed with or ignored, and companies have become dependent on computer systems and programs in the performance of their work in a large way, especially since these systems have become effective indicators in achieving many benefits that are to be achieved for organizations due to Because these systems are characterized by accuracy, speed, and the completion of operations with high efficiency. For organizations to perform their work in the best way, they must take into account their selection of programs that are suitable for work requirements, and they must also when choosing a program to work, take into account the capabilities of workers to deal with these programs.

3 - Knowledge of users of computer systems and software knowledge of the workers in the establishments of the methods of modern information and communication technology is an important and necessary requirement for their ability to face the obstacles that the establishment may pass through. Therefore, users and workers in the establishments are required to have the following:

- A- Recognizing modern technological methods and means of communication.
- B_ That the user can deal with modern technological methods.
- C_ the pursuit of self-development and access to continuous technological development.

structure information technology infrastructure

concentrate concept of information technology as a mixture of the use of information and data

WithComputers and communications as components of this technology, and the infrastructure of information technology

ThanThe following (Al-Dalahma, 2008 AD):

* **Data:** It is the first basis for building the concept, without which the other foundations cannot be launched.

* **Hardware:** WhichA tool for processing and storing data.

software: Through which it is possible to control the data, control, perform calculations, obtain the required results, and solve problems as needed and as required as well.

* **Telecommunications:** WhichResulting from the development of the aforementioned infrastructure components, which are more like media.

* **Transport:**whereIt helps to distribute and disseminate the data and its results.

***Networks:** WhichThe outcome of the development of telecommuting.

***Internet:** WhichThe latest IT infrastructure elements.

risks of information technology:

fromThe many risks around the use of information technology in organizations are classified under this framework to me(Al-Dalahma, 2008 AD):

1- Human errors: ThisErrors can occur when preparing, designing, and communicating channels and hardware computer that will work on implementing accounting information systems, programming operations, testing and experimenting with systems, or when entering, processing, or retrieving data, and these errors constitute a high percentage of problems or reasons related to the security of computerized accounting information in the facility.

2- The computer crimes The source of these crimes may be people from inside or outside the establishment who hack into accounting information systems using computers or through various communication networks.

Using information technology to gain a competitive advantage.

The tremendous developments in information technology have created unprecedented opportunities. Managers in most economic units are agreeing on ways to use new information technology to support business strategy. It is suggested (Gregory Parsons) developed a three-level framework to assist managers in assessing the actual and potential impact of information technology, as follows:

1. At the industry level, information technology would change the nature of the industry in which the economic unit competes. The entry of information technology into an industry affects the products, services, markets, and economics of producing these goods.
2. The impact of information and communication technology at the level of the economic unit The impact of information technology at the level of the economic unit varies through competitive strength. Competitive forces" to confront economic unity, and the impact of information technology on each of these forces can be explained (Al-Alaq, 2002: 16-22) as follows:
 - The impact of information technology on the power of buyers.
 - The impact of information technology on the power of suppliers.
 - The impact of information technology on the strength of products.
 - The impact of information technology on the power of new entrants.
 - The impact of information technology on the strength of competitors in the industry.
3. The impact of information and communication technology on the level of strategy / The use of information technology provides support to achieve the following strategies.O'Brien, 2000: 16-17):
 - Cost leadership strategy: Information technology contributes to reducing the cost of production, processing, customer service, and others.
 - Differentiation strategy: through the development of methods of using information technology to distinguish the unit's products or services from its competition.
 - Diversification strategy: through the use of modern methods of work to bring about radical improvements in the business.

The second topic

Technological development in banking.

The global economy is witnessing an information revolution in all sectors, especially the banking sector. Information technology has had a positive impact on this sector as an important means to improve performance within banks, which made the process of providing banking services easier, faster, and more accurate, as well as contributing to achieving the strategic objectives of the bank by Satisfying customers' desires and achieving profitability and growth. In this regard, we will discuss these changes brought about by technology in the banking sector with more focus on exposure to the stages of technological development in banking, electronic banking, or electronic banking services, in addition to the impact of technology on banking services.

Stages of technological development in the banking business

Information technology in banks went through six stages until it reached what it is today: (Al-Haddad et al., 2012: 58)

1. **Entry stage:** This is the stage in which information technology entered the banking business, intending to find solutions to some banking problems, such as delays in preparing financial and accounting reports. Here, technology specialists began to enter banks to find solutions to these problems, which is what banks have to do more. At this stage.
2. **The stage of spreading technological awareness:** This is the stage during which awareness of technology began to be circulated to all bank employees, through internal and external training. This stage aimed to prepare for a broader introduction of technology into the banking business.
3. **Entry stage And immediate provision of customer services:** a stage in which banks began using information technology in the immediate provision of the services provided to its customers this process became possible due to the introduction of the industryTelecommunicationsto the banking business, and this stage was marked by the initiation of interestSenior management in information technology due to the increasing costs required by this stage on the one hand and the complications that resulted from the workflow on the other hand.
4. **The stage of cost control:** This is the stage in which banks started the process of controlling investment in technology, which necessitated the use of specialists and consultants in information technology affairs to help understand this technology, and thus discover ways to benefit from it in a manner that suits and invest in it.
5. **The stage of considering technology as one of the bank's assets:** The previous stage and its great interest in various aspects of information technology by all officials in the bank, considering information technology as an asset like the rest of the bank's assets, and accordingly this asset must reap returns like the rest of the assets, and here technology management began.
6. **The stage of considering technology as a work within the bank's business:** This is the stage in which the strategic management of information technology within the bank began, which was based on activating productivity on the internal level, improving control on the practical level, and marketing information technology on the external level. This trend was reinforced by the following factors: Information technology Its use was not limited, as in the past, to the productive business sector, but rather it quickly advanced to the basic business of banks and to diversify them. The increasing importance of electronic banking services as a basic field within the work of banks, which depend mainly on advanced technology. The continuous search by banks for ways to improve their income and overall profitability, as it became clear that the use of advanced technology in a rational manner contributes to raising the operational efficiency of banks and enhances the effectiveness of their management and control over their business. Information technology has become a tool for managing the bank for examining and monitoring the smooth running of the business of God the cradle and preparing reports for the bank.

The quality of electronic banking services: The world is witnessing great development in the field of the banking industry and its tools, as many banks have sought to create a non-traditional banking environment for the completion of the banking business. And benefit from the revolution of technology and advanced systems, by providing electronic banking services to customers to raise the level of banking service and upgrading the level that leads to achieving quality in the service provided, including obtaining a high degree of satisfaction and customer confidence.

First: electronic banking services and their types

Developments called Economic Global banks to rethink the situation strategies New and developing business features that allow them to compete and keep going within a technological world that is developing greatly, where all banks in the world face the same challenges, which called for help with smart banking solutions that make automated systems in banks evolve to adapt to the data of the technological revolution.

1. **Definition of electronic banking service.** The electronic banking service was defined as: “Providing banking services directly to customers through automatic interaction with the various electronic channels provided by the bank to all users (individuals and companies) around the clock.

It is also known as: “the current products and services that have changed radically to the digital form and are provided by the Internet through the clearest and widespread means of information technology, in addition to that, the Internet provides interactive functions with its customers and enables them to obtain electronic services.”(Rabeh: 2012: 48)

The Bank for International Settlement also defines the electronic banking service as: “Providing productive banking services remotely, over the line, or through electronic channels, whether for residents or non-residents inside or outside the country.”(Platoon, 2012: 48).

Through the above, the electronic banking service can be defined as: “Those banking services that were established by employing all the recent developments in the field of communication and information technology and providing them through electronic means, whether at home, in the office, or by fixed or mobile phone. And other advanced electronic means to get out of the management of traditional services and gain customer satisfaction. (Rabeh: 2012: 48)

2. **Types of electronic banking services** banks offer a variety of electronic services as follows:
 - a. **Banking services through automated teller machines:** It is the most widespread electronic service, as it is provided by banks in most of its branches to reduce work pressure, avoid administrative procedures, and meet the financial needs of customers after working hours and during holidays, as it operates 24 hours a day, as it is placed on the external walls of the bank or in Public places such as airports, commercial centers, universities, etc., and his account is accessed, and the ATM is a means used in many traditional and non-traditional banking operations such as cash withdrawals or deposits, balance inquiries, money transfers between accounts for the same person or another beneficiary, obtaining a short balance statement and cash withdrawals using credit cards. (Platoon, 2012: 48).

B. The bank's telephone service (phone banking): These are the banking services that are available through the mobile phone, through the customer's use of a secret number that allows him to enter his account to inquire about his balances, as well as to deduct from it in implementation of any of the required banking services, and this service allows customers to control into their accounts and make payments and money transfers from anywhere in the world using their mobile phones.

c. Short Message Service: This is a service that allows the customer to receive short messages for many banking services and transactions made on his accounts, in addition to promotional information about the bank so that he receives them regularly on his cell phone anywhere and at any time. One of the most important types of messages is salary transfer, transfers between accounts, cash deposits, cash withdrawals, debit card transactions, and credit card transactions.

Dr . Electronic Point of Sale Final Service (TPV): This service gives bank customers great flexibility in paying the value of their payments electronically as an alternative to paper money and checks, especially if the requested amounts are large. To the merchant's account using the customer's bank card, which the customer uses when paying the value of services and goods that he gets at retail stores, such as shops, restaurants, gas stations, and others.

e. Banking via the Internet: This service is also known as the Internet Bank, as it is the completion of banking transactions by entering the bank's website on the Internet, as this convenient and secure service allows customers who have debit cards to access their banking information from anywhere and around the clock, whether From the home or office, and the customer is given a personal identification number to facilitate entry and financial transaction procedures, and thus customers can control their money with the availability of protection and security measures in the process of forgiveness, search and display.

And. Electronic payment service: It is a service that enables customers to pay their dues electronically using payment methods. The most important electronic payment methods are as follows:(Quddo, 2012: 56-57):

Credit card: It is a small, personal plastic card issued by banks, and it is one of the most popular modern banking services. With this card, customers can obtain credit agreed upon with the banks, and this credit they pay after a certain period. This card is in addition to being a tool for fulfillment or payment. It gives its bearer a short-term bank credit.

Electronic checks: It is a documented and secured electronic message sent by the issuer of the check to the recipient of the check (the bearer) to be approved and presented by the bank that operates via the Internet so that the bank first transfers the financial value of the check to the account of the check holder, and then cancels the check and returns it electronically to the recipient of the check (the bearer). To be evidence that the check has been cashed, and the recipient of the check can verify electronically that the amount has been transferred to his account.

Second quality and dimensions of electronic banking services:-

In light of the existence of the Internet, its spread, and the increase of its users, and light of the changes taking place in the banking arena, each bank must strive towards developing the quality of

its electronic banking services so that it can rise to the level of the challenges it faces in the banking work. (Turin et al., 2021: 55)

1. Defining the quality of the electronic banking service: The electronic banking service is considered the latest result of the developments in the services of banks. Since the seventies, banks have employed information technology to achieve quality in their banking services. Innovative services are provided electronically through these networks, and given the rapid developments in these services, banks must strive to develop their electronic banking services and achieve quality in them to excel and win more customers.

E-service quality is defined as: "the understanding and awareness of the service from different points of view, whether before or after it is provided on the Internet, or it is the comprehensive evaluation of customers and the judgment issued by excellence and quality in electronic services provided by institutions in the virtual market." (Fouad, 2006: 91-92)

3. Dimensions of the quality of electronic banking services: Due to the development and expansion of electronic banking services, and the increase in their importance in the banking work, led to an increase in the interest of researchers in the issue of the quality of electronic banking services, especially in simple sites, where the quality of traditional banking services was based.

In the year 200, a tool (e-squal), which is similar to the gaps model (servqual), was developed specifically to measure the quality of online services. To a dimension of the quality of the electronic banking service, represented in:

- أ- Reliability: This includes correcting the technical performance of the site, accuracy of service, delivery as promised, and providing information about products
- ب- Responsiveness: Quick response and the ability to get help in case of a problem or question.
- ت- Access: Enter the site quickly to reach the bank when needed.
- ث- Flexibility: choose payment methods, purchase, and return to search for other options.
- ج- Ease of scanning: The site contains functions that help customers to get what they need without difficulty, it has a good search engine, and it allows customers to easily and quickly move back and forth between pages.
- ح- Efficiency: The site is easy to use and properly organized, and requires a minimum amount of information that responds to customer interventions.
- خ- Safety and trust: the customer feels confident in dealing with the site, the reputation of the site is good, and the products or services you sell must be clear and honest in the information.
- د- The price of knowledge: the extent to which the customer can determine shipping rates, and the total price compared to prices during the marketing process.
- ذ- Security and Privacy: The degree of security of the site for customers from interference and the protection of personal information.
- ر- Aesthetic site: the appearance of the site
- ز- Customization: adapt the site according to needs of Customers, performance, and speed of shopping, and increase the efficiency of banking work.

The impact of technology on banking services.

Technological advances have brought about many changes and developments in the field of banking, and the impact depends on economistFor new technology the rate of increase of that technology as well as the degree absorb itBy banks and other financial institutions, as banks have become one of the most established institutions use information technology and benefited from this technology in developing and increasing the services it providesSpreadBanking services and increasing the efficiency of banking work.

The effects of modern technology on banking organizations have multiplied, and most of the local and international banks have been subjected to a recent invasion, alienating them from their traditional concepts. Among the most prominent features of these effects, we find:

For bank managers, technology is a double-edged sword. On the one hand, it is effective and effective, as it affects the efficiency of implementation and performance in banks. On the other hand, it imposes restrictions and limitations on those banks, in addition to that it gives banks the ability to find and provide new financial products and services to customers. Competition in these areas would create a new demand for financial products and services offered by banks.

Technology is an essential element in banks' strategy because of its impact on activities related to providing new products and services, as well as because of the possibility of competition between banks using this type of technology.

Technology affects the growth and development of a diversified and distinguished variety of services, and the bank becomes able to provide a wide variety of services that are in line with the desires of customers. Relying heavily on the revenue generated from the difference between the debit and credit interest rates.

Technology allows the bank to diversify its markets ie to deal with a large number of different letters of activity. Technology affects the workforce in banks, because these human forces will be affected by these changes, and some characteristics must be available in them to keep pace with these developments, such as work competency through the availability of skills on electronic accounts, and the availability of a spirit of creativity and development for the better. Technology affects banking marketing because the use of technology made the world a small village, and this use facilitated rapid communications, which was reflected in the concept of banking marketing, and it became necessary to develop the form and tools of banking marketing and the use of modern technological tools in spreading banking marketing tools around the world, such as using advertising tools for the bank on the network Internet to ensure the spread of advertising.

Technological innovation may help banks catch up with new services, but at the same time, services are not, especially as these services have reached a stage of maturity due to the delay in marketing them by banks.

practical side The first topic

Designing the questionnaire and distributing it to the research sample

In this section, the most important elements that were taken into account when preparing the questionnaire will be discussed, in addition to the research procedures and components, methods of tabulating, collecting, and processing questions, and the statistical methods used in the process of analyzing the questionnaire.

3-1-1-Method of data collection and description of the research sample:

The research relied mainly on the questionnaire prepared by the researcher specifically for this purpose, and the most important steps used in its preparation are:

1- Presenting the questionnaire to a group of arbitrators with experience and competence to make sure that the paragraphs measure what they were set for, and asked them to review the questionnaire and judge its paragraphs to see if measuring the dimensions achieves the purpose and objective and to estimate the extent to which each paragraph measures the inclusiveness of the dimension to which it belongs. And those who, in turn, amended and deleted what was necessary, and the researcher responded to the opinions of the arbitrators and made the necessary deletion, modification, and merging of some others in the light of the proposals submitted.

2- Using a simple style and understandable language in preparing the questionnaire form to achieve the goal for which it was designed. The questionnaire was characterized by simplicity, brevity, and clarity. In the same context, it included the title of the research along with a definition of each variable to facilitate the response process for the sample members.

3- The research community includes the employees of Al-Rafidian and Al-Rashid Banks in Babylon, whose number is 110 employees. The research sample, consisted of (87) respondents from employees in the two banks and various job positions, including managers, heads of departments, and employees, where (87) questionnaires were distributed, and (4) questionnaires were excluded without filling out; He counted (5) questionnaires that were not retrieved and (4) questionnaires because they were not valid, bringing the number of questionnaires valid for analysis to (80) questionnaires.

4- (80) questionnaires valid for statistical analysis were retrieved. The five-point Likert scale was used to determine the importance of each paragraph of the questionnaire, which contains five answers. Table (1) shows the five-point Likert scale scores.

Table (1) five-point Likert scale

degree of approval	the weight
Strongly agree	5
Agreed	4
neutral	3
I do not agree	2
Strongly disagree	1

Source: Prepared by the researcher

3-1-3- The statistical methods used in the research:

The data obtained from the questionnaire were unpacked, collected, and coded using the Statistical Package for Social Sciences program Statistical Package for Social Sciences (SPSSv.25) and then analyzed through a set of statistical methods that are compatible with the nature of the data and the research variables to achieve the research objectives and test its hypotheses. The following statistical methods and tests were used:

- 1- stability test (Reliability test) using Cronbach's alpha
- 2- Descriptive Statistics Methods (Descriptive statistics)
- 3- Methods of regression analysis

3-1-4 stability test (reliability test):

This test is used to verify that the items that were used to measure a particular concept measure this concept and do not measure other dimensions. Paragraphs of the scale based on the response of the respondents in the research sample, as this paragraph is adopted to ensure the stability of the research measurement tool (questionnaire form), by adopting the Cronbach alpha coefficient (Cronbach's Alpha), whose value is preferably greater than (0.70), and Table (2) shows this.

Table (2) stability coefficient for research variables

T	Cronbach's Alpha	Cronbach's Alpha
1	0.959	0.959
2	0.945	0.945
3	0.952	0.952
	0.974	0.974

Source: Prepared by the researcher based on (spss. V.25) (n=170)

After reviewing the data mentioned in Table (2), we find that the value of Cronbach's alpha coefficient (Cronbach's Alpha) ranged between (0.952-0.974(Which indicates that all the main current research variables are characterized by high stability, and this is consistent with what each of the researchers came up with)Sekaran & Bougie.), who emphasized that the stability of the scale for any variable must be greater than or equal to (0.70), and this indicates the homogeneity of the variables paragraphs of the scale, while the amount of (Cronbach's Alpha) at the level of the overall research was (0.974), which indicates homogeneity Variables in general, which indicates high stability at the level of research as a whole.

3-1-5- Descriptive presentation of the demographic characteristics of the research sample:

Table (3) shows the frequency distribution and percentages of the characteristics of the research sample.

Table (3) Frequency distribution of the research sample items

T	variants	property distribution	the number	percentage
1	sex	Male	45	56.25
		feminine	35	43.75

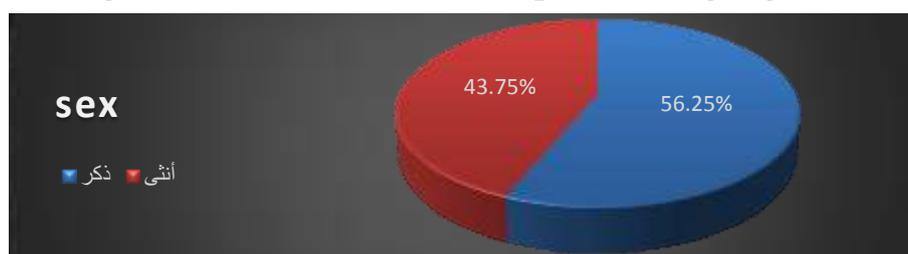
the total			80	100%
2	Age	Less than 30 years old	22	27.5
		30-40 years old	30	37.5
		More than 40 years old	28	35%
the total			80	100%
3	functional area	professional	38	48.5
		academic	42	51.5
the total			80	100%
4	Qualification	Bachelor's degree or equivalent	25	31.25
		Higher diploma or equivalent	8	10%
		Master's degree or equivalent	15	18.75
		Ph.D. or equivalent	10	12.5
		Other (Diploma, Preparatory, Intermediate)	22	27.5
the total			80	100%
5	Number of years of job experience	Less than 5 years	20	25%
		From 5-10 years	12	15%
		From 10-15 years	16	20%
		From 15-20 years	13	16.25
		From 20-25 years old	10	12.50
		More than 25 years	9	11.25
the total			80	100%

Source: Prepared by the researcher based on the outputs. spss. V. 25)

By analyzing Table (3), it becomes clear that:

1- The percentage of males was (56.25%), and the percentage of females was (43.75%). It is clear from this that the number of males in the research sample is more than the number of females, and this indicates that the workforce in the research community is mostly male, as shown in Figure (1). Which shows the distribution of the sample by gender.

Figure (1) Distribution of the sample according to gender



Source: prepared by the researcher

2- The research sample consisted of (27%) of individuals whose age is less than 30 years. As for individuals whose ages ranged between 30-40 years, their percentage was (35%), while the percentage of individuals whose ages exceeded 40 years was (38%). This indicates that the highest age group for the research sample was over 40 years old, which gives a clear indication that the research sample targeted the most experienced groups, and Figure (8) illustrates this.

Figure (8) Distribution of the sample according to age



Source: prepared by the researcher

3- The percentage of the professional field is close between the professional and the academic to allow expressing the opinion of both fields in the subject of the research, as the percentage of the sample members of the professional field was (48.50%)

While the percentage of the sample was academics (51.50%), as shown in Figure (9).

Figure (9) Distribution of the sample by occupational field



Source: prepared by the researcher

4- The percentage of individuals in the sample holding a bachelor's degree was (31%), while the percentage of individuals holding a high diploma was (10%), and the percentage of those with a master's degree was (19%). As for obtaining a doctorate, their percentage was (12%). Other certificates, such as diplomas, amounted to (28%), as it turns out that the highest percentage of educational qualification was for the bachelor's degree as a natural distribution characteristic among the members of society, represented by the research sample by 31% of the total members of the research sample, as shown in Figure (10).

Figure (10) Distribution of the sample according to educational attainment



Source: prepared by the researcher

5- The percentage of respondents with experience of fewer than 5 years amounted to (25% As for the percentage of the respondents whose experience ranges between 5-10 years, it amounted to (15%). -20 years, so their percentage reached (16.25%). The percentage of respondents who have experienced between 20-25 years was (25%), while the percentage of respondents who have years of experience of more than 25 years is (11.25%). Experience, since the highest percentage is less than 5 years. Figure (11) shows the distribution of the sample members according to their years of experience.

Figure (11) Distribution of sample members according to years of experience



Source: prepared by the researcher

Table (4)

paragraphs	Strongly Agree	AGREE	neutral	disagree	Strongly Disagree	the size	Arithmetic mean	standard deviation	The result
Bank cards approved by the bank allow the provision of various services to customers	40	24	5	11	0	80	4.20	0.99	Strongly Agree
	50%	30%	6.25%	13.75%	0				

(withdrawing money, paying the value of purchases)									
Automated teller machines help reduce the time required to obtain banking services	46	12	10	11	01	80	3.7	0.93	Strongly Agree
	57.5%	15%	12.5%	13.75%	1.25%				
Adequate security and protection systems for electronic payment systems are provided by the bank.	19	41	10	6	4	80	3.70	0.98	AGREE
	23.75%	51.25%	12.5%	7.5%	5%				
Automated teller machines help customers not to adhere to the official working hours of the bank	10	40	15	15	0	80	3.61	0.97	AGREE
	12.5%	50%	18.75%	18.75%	0				
Ease of use and carrying of electronic payment methods is available.	41	29	5	5	0	80	4.33	0.85	Strongly Agree
	51.25%	36.25%	6.25%	6.25%	0				
There is sufficient flexibility in dealing with some errors as a result of using the bank card.	43	22	7	8	0	80	4.26	0.98	Strongly Agree
	53.75%	27.5%	8.75%	10%	0				
Customers feel safe and confident when dealing with electronic payment methods.	14	48	14	3	0	80	4.44	0.87	AGREE
	17.5%	60%	17.5%	5%	0				
The bank card can be used for other services	25	30	15	10	0	80	3.88	0.98	AGREE
	31.25%	37.5%	18.75%	12.5%	0				
							4.15	0.94	

Preparing the researcher based on the outputs program.25 SPSS

Table No. (4) The results of the answers of the search sample individuals on the axis of electronic payment means, where the general arithmetic mean for this axis was (4,15) It is more than the hypothetical mean (3), which indicates the agreement of the sample members on the expressions of this axis.94). As shown in Table No. (4) The arithmetic averages for the paragraphs of this axis ranged between (3.33-4.44)Whereas, the highest arithmetic average came for the paragraph indicating: Adequate security and protection systems are available for electronic payment systems by the bank, with an average of (4.44) and with a standard deviation of (0.87), while the lowest arithmetic average was for the paragraph that refers to The bank card is used to withdraw and transfer funds, with an arithmetic average of (3.61) and a standard deviation (0.96), which indicates the agreement of the respondent's views on the items that measure the relationship of electronic payment methods to improving performancebankerAs the research sample believes that the use of electronic payment methods by banks leads to an improvement in the Iraqi performance which reflects positively on this performance

table (5)

paragraphs	Strongly Agree	agree	neutral	disagree	Strongly Disagree	the size	the mean	standard deviation	The result
The bank is distinguished by the use of information technology in	2	38	14	22	4	80	3.25	.,92	agree
	0.5%	47.5%	17.5%	27.5%	0				agree

providing banking services										
The bank has advanced means of communication (fax, telex, internet, telephone, e-mail)	4	28	17	26	5	80	4.13	0.82	agree	
	0.05	0.35%	21.5%	32.5%	0.06				agree	
The bank shall have the necessary means of safety and protection	4	36	15	25	0	80	3.25	0.97	agree	
	0.05	0.45%	18.75%	31.25%	0				agree	
Electronic distribution and automatic exchange devices must be placed in safe places	2	40	8	30	0	80	3.69	0.91	agree	
	0.03	50%	10%	37%	0				agree	
There is high efficiency in the level of services provided through electronic channels	10	34	20	16	0	80	3.48	0.95	agree	
	12.5%	42.5%	25%	20%	0				agree	
The bank owns a sufficient number of ATMs to meet the needs of customers	5	30	20	20	5	80	3.08	0.97	agree	
	0.06	38%	25%	25%	0.06				agree	
A large number of technical faults in the bank prevent the use of electronic channels when needed	19	32	19	10	0	80	3.75	0.96	agree	
	23.75%	40%	23.75%	12.5%					agree	
Electronic cards The bank provides customers with different types of cards	15	34	22	9	0	80	3.76	0.90	agree	
	18.75%	42.5%	27.5%	11.25%	0				agree	
							3.35	0.95		

Preparing the researcher based on the results of the program spss 0.25

Table No. (5) The results of the answers of the search sample members about the axis of electronic distribution channels

Where the general arithmetic means for this axis was (3.35) which is greater than the hypothetical mean (3) Which indicates The sample members agree on the statements of this axis, and this positive result confirms the individuals' awareness sinkssurveyedthe importance of electronic distribution channels for customers and banks as well; B when he reached The general standard deviation of this axis(0,95(As Table No. (8) The arithmetic averages of the paragraphs of this axis ranged between(3.08–4.13)Where the highest arithmetic average was for the paragraph that states: The bank has advanced means of communication (fax, telex, internet, telephone, e-mail) With an arithmetic mean (4.13) and with a deviation standard reached (0.82). The lowest average was for the paragraph that states that: hasThe bank has a sufficient number of ATMs-mechanism meet the needs customers(3.08) and skewed with meRI (0.98)Which indicates an agreement of viewsIndividualsThe sample is about the paragraphs that measure relationship Electronic distribution channels to improve Iraqi performance, as the research sample believes that the use of electronic channels by banks leads to facilitation and speed of completion of banking transactions and thus improving the Iraqi performance of them, which reflects positively on this performance

Table (6)

paragraphs	Strongly Agree	agree	neutral	disagree	Strongly Disagree	the size	the mean	standard deviation	The result
With its high productivity, information technology leads to	15	40	15	10	0	80	3.75	0.91	agree
	28.75	50%	18.75%	12.5%	0				

saving the effort and time required to complete the service.									
Electronic services solve electronic transaction problems quickly through the use of advanced computers	15	24	32	9	0	80	3.56	0.93	neutral
	28.75	30%	40%	11.25%	0				
The information provided by the Bank about the services on the website is clear and truthful	24	36	13	7	0	80	3.96	0.91	agree
	30%	45%	16.75%	8.25%	0				
Information technology helps reduce administrative and operational expenses	22	40	13	5	0	80	3.99	0.83	agree
	27.5	50%	16.25	6.25%	0				
Information technology helps the bank to increase profitability by increasing the rate of return on deposits	22	34	15	7	0	80	4.01	0.50	agree
	27.5%	42.5%	18.75%	8.25%	0				
Information technology has helped the bank to increase the rate of return on equity	13	24	34	9	0	80	3.51	0.90	neutral
	16.25%	30%	42.5%	11.25%	0				
Information technology helps the bank to make optimal use of the resources within the bank.	14	48	14	3	0	80	4.11	0.44	agree
	17.5%	60%	17.5%	5%	0				
The use of information technology increases the volume of the bank's business dealings through foreign dealings with other countries	20	42	10	8	0	80	3.93	0.88	AGREE
	25%	52.5%	12.5%	10%	0				
							3.85	0.78	

The banks surveyed stressed the importance of using information technology in improving Iraqi performance, while the general standard deviation for this axis was (0.756). As shown in Table No. (6) The arithmetic averages of the paragraphs of this axis ranged between (3.51- 4.11) where the paragraph occurred: Information technology helps the bank to make optimal use of the resources within the bank on me. The highest arithmetic average was (4.11) and a standard deviation (0.44), as for para information technology has helped the bank to increase the rate of return on equity got the lowest arithmetic mean (3.51) with a standard deviation (0.90). This indicates that there is an agreement in the points of view of the respondents about the items that measure the relationship of information technology to improving Iraqi performance, as the research sample believes that the use of information technology by banks leads to improving Iraqi performance of them, which is reflected positively on this performance.

Testing research hypotheses

In this part, the results of the field study will be discussed and interpreted through the information obtained from the statistical data analysis tables, as well as the results of the statistical analysis of the test.

hypotheses. It is as follows:

The first hypothesis: The existence of a significant correlation between electronic payment methods and the improvement of banking performance (Rafidian and Rasheed Banks)

3-3-3 Analyzing the correlations between electronic payment methods and improving banking performance

a purpose to validate the study hypothesis related to the correlations between the study variables, which were formulated based on the study problem, one of the statistical methods represented by the Spearman correlation coefficient was used to determine the type of relationships between the study variables.

Table(7)
 Multiple correlations of Spearman's formula between study variables

the independent variable	Identify and evaluate electronic payment methods and improve banking performance		
	R	Sig	nature of relationship
The correlation coefficient between electronic payment methods and the improvement of morphological performance.	0.725**	0.030	A strong positive moral relationship

Source: Prepared by the researcher based on the results of the statistical program (spss)
 (**) Engagement Highly significant at the significance level of 0.01, with a confidence level of 99%.

2- Simple regression analysis

Table (2) indicates that the value of (The calculated t) amounted to (3.306) for the extent of the effect of integration between the correlation coefficient between electronic payment methods and the improvement of banking performance related to improving the banking service in the Rafidain and Rasheed Banks, and it is higher than its tabular value of (1.671) as well when comparing the calculated (f) of (10.936), which is It is higher than its tabular value of (4.001) with a level of significance of 0.05, meaning that there is a high and clear significant effect on improving performance, as the values of the coefficient of determination R² reached (0.548), which means that the amount of what is explained by the effect of the independent variable is the methods of electronic distribution and between banking performance in the approved variable by improving banking services.

Table(8)

The results of the regression analysis of the relationship between electronic payment methods and the improvement of banking performance (y₁)

the independent variable	The coefficient of determination R ²	regression coefficient β	Values F calculated	Values T calculated	The nature of the effect
The relationship between electronic payment methods and improving banking performance	0.548	0.115	10,936	3,306	High morale

Source: Prepared by the researcher based on the results of the statistical program (spss)
 Values(t) The significance level at the level of significance 0.05 = 1.671 / the value of the factorial (f) at the level of significance 0.05 = 4.001

Values (t) The elemental significance level of 0.01 = 2.390 / the elemental (f) value of the significance level 0.01 = 2.390

Thus, the first hypothesis, states (There is a statistically significant relationship between the methods paying of electronic Banking and Improving the Banking Performance of Al-Rasheed and Al-Rafidian Banks, Hilla Branch).

Analyzing the correlations between electronic payment methods and improving banking performance

a purpose to validate the study hypothesis related to the correlations between the study variables, which were formulated based on the study problem, one of the statistical methods represented by the Spearman correlation coefficient was used to determine the type of relationships between the study variables.

Table(9)

Multiple correlations of Spearman's formula between study variables

the independent variable			Identify and evaluate electronic payment methods and improve banking performance
	Sig	R	nature of relationship
The correlation coefficient between electronic distribution methods and morphological performance improvement	0.025	0.625**	A strong positive moral relationship

Source: Prepared by the researcher based on the results of the statistical program (spss)

(**) Engagement Highly significant at the significance level of 0.01, with a confidence level of 99%.

Simple regression analysis

Table (8) indicates that the value of (The calculated t) amounted to (3.87) for the extent of the effect of integration between the correlation coefficient between electronic distribution channels and the improvement of banking performance related to improving banking services in the Rafidain and Rasheed Banks, which is higher than its tabular value of ((1.671) as well when comparing (f) calculated of ((10.746) which is It is higher than its tabular value of (4.001) with a level of significance of 0.05, meaning that there is a high and clear significant effect on improving performance, as the values of the coefficient of determination R2 reached (0.348), which means that the amount of what is explained by the influence of the independent variable is the methods of electronic distribution and between banking performance in the approved variable by improving banking services.

Table(10)

The results of the regression analysis of the relationship between electronic distribution channels and the improvement of banking performance (y1)

the independent variable	The coefficient of determination	The coefficient of determination R2	regression coefficient β	Values F calculated	Values T calculated	The nature of the effect
The relationship between electronic distribution methods and improving banking	0.671	0.348	0.717	10,746	3.87	High morale

performance						
-------------	--	--	--	--	--	--

Source: Prepared by the researcher based on the results of the statistical program (spss)

Values(t) The significance level at the level of significance 0.05 = 1.671 / the value of the factorial (f) at the level of significance 0.05 = 4.001

Values (t) The elemental significance level of 0.01 = 2.390 / the elemental (f) value of the significance level 0.01 = 2.390

Thus, the second research hypothesis was achieved, which stated ((There is a relationship with a statistical effect between electronic distribution methods and improving the banking performance of Al-Rasheed and Al-Rafidain Banks, Hilla branch.

Conclusions:

- There is an urgent need Banks must follow to keep abreast of developments and changes in the field of information technology to do business quickly, better, and at lower costs, as well as to maintain a competitive share in the professional markets, and the main point to keep up with these changes lies in the introduction of modern information technology tools for the economic unit.
- The lack of interest of the bank in the research sample in the development of specialists in the field of information technology.
- The use of computer technology insinksI contributed to raising efficiency and capacity processing data and obtaining accounting information. It is characterized by speed and objectivity.
- Information technology is an effective tool for obtaining a competitive advantage and its impact on reducing the volume of expenses and reorganization, as well as reducing the size of the administrative apparatus for the labor used in production.
- The results of the statistical analysis showed that there is a statistically significant relationship between the use of information technology (electronic payment methods and electronic distribution channels) and improvementQualitythe performance EgyptIn the banks of Mesopotamia and Rasid Hilla branch.

Recommendations:

Based on the conclusions reached, the research recommends the following:

1. Banks must seek to attract people with expertise and specialization in the field of information technology to assist them in performing their necessary and private business. with technology.
2. The need to intensify investment operations in the field of information technology to her effect of improvement Banking services and achieve satisfaction with them, thus improving Iraqi performance in general.
3. It is necessary to pay attention to information technology and its continuous development for its effective contribution to the success of banking services.
4. Need for attention and approval Mesopotamia and Rashid banks on the use of technology, in what banking transactions to heart have a positive effect on Iraqi performance.

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