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Digital transformation and its role in improving banking services: A case study of Iraqi commercial banks

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Abstract

This research aims to define a precise and clear concept of digital transformation, identify its application in banks, and pinpoint the most significant challenges banks face in implementing it. It also aims to provide a comprehensive overview of banking services and their quality, identifying methods for measuring service quality and its relationship to digital transformation. The descriptive approach was used in the theoretical framework. To test the research hypotheses, a preliminary questionnaire was distributed to experts and specialists, followed by direct interviews with senior and executive management. A total of 50 questionnaires were distributed, of which 44 were returned and 4 were excluded due to incomplete responses. The contents of the 40 completed questionnaires were then presented to support the research objectives. The research reached several conclusions, most notably that digital transformation has proven to play a pivotal role in improving the efficiency of banking operations and reducing operational time and costs in Iraqi banks. The research recommends the development of a comprehensive national strategy for digital transformation in the Iraqi banking sector, under the supervision of the Central Bank of Iraq.

Keywords: Digital transformation, banks development, commercial, sector.

Introduction

The banking sector has witnessed radical transformations driven by rapid technological advancements, making it imperative for banks and financial institutions to adopt digital transformation strategies. This process is not simply about introducing technology; it is a comprehensive plan to restructure internal and external working methods, aiming to deliver innovative banking services and products that align with the demands of global markets and customer expectations. Digital transformation aims to enhance customer experience, improve operational efficiency, and expand service reach to broader

segments of the public, ensuring the continuity and competitiveness of banks in a highly competitive and constantly changing environment.

Digital transformation in banking is the process of integrating digital technologies and strategies to improve processes and enhance personalized experiences. In the financial sector, this is achieved by breaking down data silos and reimagining the customer experience. The world is rapidly changing to become more digitally focused, particularly in banking. Traditional banks are undergoing a significant digital transformation to meet the needs of new and existing customers who seek a more personalized and individualized banking experience through digital channels. To achieve this, banks and financial institutions must adopt a digital transformation strategy that prioritizes customer experience by analyzing, engaging with, and understanding customer needs. and Operational Definitions

Digital transformation is defined as a new business model based on the use of digital technologies to create new products and services, their distribution methods, and a customer-centric approach. (Sadouk et al., 2021: 101)

Commercial banks are defined as banks that deal in credit, and their most important characteristic is accepting deposits. (Al-Husseini, 2008)

Banking services are defined as a set of operations with a utilitarian content characterized by the dominance of intangible elements over tangible ones. These services are perceived by individuals or institutions through their utilitarian significance and value, which constitutes a source for satisfying their current and future financial and credit needs. At the same time, they constitute a source of the bank's desire through a reciprocal relationship between the two parties. (Mona and Hanan: 25, 2022)

Section One: Scientific Methodology:

First: Research Problem:

The banking sector has witnessed radical transformations driven by rapid technological advancements, necessitating that banks and financial institutions adopt digital transformation strategies. This process is not limited to simply introducing technology; rather, it is a comprehensive plan to restructure internal and external work methods.The main problem lies in how digital transformation contributes to improving the quality of banking services in commercial banks.

Second: Significance of the Research

The significance of this study lies in highlighting a vital and constantly evolving topic. Its importance is evident in clarifying the role that digital transformation plays in ensuring the continuity of banks. It also seeks to identify how to measure the quality of banking services, explore the relationship between digital transformation and the quality of banking services, determine the role of digital transformation in improving the quality of banking services, and highlight the possibility for banks to benefit from digital transformation to improve the quality of their services. This is achieved through a case study examining the reality of digital transformation in a bank and its impact on the quality of services provided.

Third: Research Objectives

This research aims to achieve the following objectives:

To define a precise and clear concept of digital transformation, to identify digital transformation in banks and its forms of application, and to identify the most important challenges facing banks when implementing digital transformation.

To provide a comprehensive overview of banking services and their quality, identifying methods for measuring the quality of banking services and understanding their relationship to digital transformation.

Fourth: Research Hypotheses

Based on the problem and the stated objectives, the following hypotheses were formulated:

Main Hypothesis: There is a statistically significant relationship between digital transformation and the development of the performance of the Iraqi banking sector.

Sub-Hypothesis 1: There is a statistically significant relationship between the reality of digital transformation in the Iraqi banking sector and the improvement of the quality of banking services.

Sub-Hypothesis 2: There is a statistically significant relationship between digital transformation and the promotion of financial inclusion in Iraq.

Sub-Hypothesis 3: There is a statistically significant relationship between digital transformation and the reduction of operational costs and increased efficiency in Iraqi banks.

Sub-Hypothesis 4: There is a statistically significant relationship between digital transformation and increased transparency and the reduction of corruption in the Iraqi banking sector. Fifth sub-hypothesis: There is a statistically significant relationship between the challenges facing digital transformation and the level of its application in Iraqi banks.

Banking Services -أ

Introduction: -ب

Banking services are a fundamental pillar of the financial system, contributin -ت
to economic stability and regulating the flow of money and credit. Banks act as intermediaries, collecting savings and directing them towards productive sectors through loans and financing. With technological advancements, banks have expanded their offerings of digital services such as electronic payments and banking applications, making it easier for customers to access their services quickly and efficiently. Banking services also support development by financing small and medium-sized enterprises (SMEs) and promoting financial inclusion. Thus, they form an integrated system that supports economic growth and meets the needs of individuals and institutions.

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First: The Concept of Banking Services: -ج

Banking services occupy a prominent position due to their vital role in the -ح
economy and the management of financial resources for individuals and companies. The quality of banking services is a crucial factor in determining a bank's ability to attract and retain customers. With technological development and the shift towards digital services, service quality is no longer limited to traditional branch transactions but extends to electronic services, such as banking applications and digital systems. The quality of banking services has become a key factor in determining a bank's market share and profits. Therefore, quality has become one of the most important priorities for banks, as it plays a key role in achieving customer satisfaction and determining their competitive position (Yusra and Amal, 2024, p. 22).

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Banking services are defined as a set of utilitarian processes characterized by -د
the dominance of intangible elements over tangible ones. These services are perceived by individuals or institutions through their utilitarian value and significance, which serves to satisfy their current and future financial and credit needs. Simultaneously, they represent a source of desire for the bank, through a reciprocal relationship between the two parties (Mona and Hanan,

2022, p. 25). Banking services represent the set of services that a bank provides to its customers. They can be defined as an activity or set of activities whose essence is intangible, provided by the bank to its customer to satisfy their needs and desires. The production of these services may be linked to a tangible product, or it may not, and no transfer of ownership may result from it. The link between banking services and a tangible product can be demonstrated (Kafi, 2017, p. 98). Banking services are also defined as a bank's ability to respond to or exceed customer expectations and requirements. Through quality, banks strive to support their competitiveness by providing excellent service that enhances the bank's position and standing in the target market (Al-Taher & Abdullah: 18, 2019). It is also defined as the ability to satisfy customer requirements and expectations while sometimes providing services that exceed them. Quality is determined by the difference between the customer's expectations and desires for the service and their actual perception of it. The concept of service quality reflects the customer's evaluation of the degree of excellence or overall superiority in service performance (Al-Awadhi & Hamed: 2022, p. 657). This refers to a bank's ability to respond to or exceed customer expectations and requirements. This study focuses on the quality of services provided by commercial banks, which includes a set of dimensions that reflect the extent of customer satisfaction, such as speed of performance, accuracy, security, and responsiveness to customer requirements. Quality measurement relies on five main dimensions: tangibles, reliability, responsiveness, security, and empathy (Al-Taher & Abdullah: 2022). (19, 2019)

Second: Types of Banking Services: ذ-

ر- Banking services provided to individuals represent the largest aspect of banking activity. Banks constantly strive to achieve and enhance efforts to provide the best possible banking service to their customers. Generally, banks offer two types of banking services to individuals: (Mona and Hanan: 35, 2022) (Ahmed Aqeel et al., 2017, p. 8)

ز-

س- 1. Local Banking Services: These include cash transactions, encompassing all deposit, withdrawal, and clearing operations (Jamil: 2015, p. 126). (Mona and Hanan: 35, 2022)

ش- a. Deposit: This refers to cash deposits made by the customer with the bank for a specific period and at a specific interest rate. The customer may not

withdraw the deposit except at the end of the agreed-upon term; otherwise, they forfeit the interest on the deposit.

ص-

ض- b. Withdrawal: Withdrawals are made from current accounts, either directly by the individual or on behalf of another person.

ط-

ظ- c. Clearing: This is the exchange and collection of debt instruments between banks. This transaction takes place in the clearing house. Central Bank Clearing

ع-

غ- C- Bank Transfer: This process involves transferring entries made by the bank, debiting a specific amount from one customer's account to credit another customer's account with the same amount, or transferring funds from one account to another.

ف-

ق- Foreign Banking Services (Abdul-Baqi: 2016, p. 71) (Mona and Hanan: 35, 2022) .2

ك- A- Letter of Credit: A letter of credit is a written undertaking issued at the request of the importer in favor of the exporter, in which the bank undertakes to pay or accept bills of exchange drawn on the bank upon presentation and according to the terms stipulated in the letter of credit.

ل-

م- B- Commercial Papers: These are instruments used to prove an obligation to pay sums of money. Their common characteristic is giving the debtor a specific period to settle the debt. The most important forms are bills of exchange and promissory notes. They require specifying the place and date of payment, the name of the beneficiary, and the name and signature of the party

ن- undertaking to pay a specific amount, in addition to the possibility of negotiation by endorsement. هـ-

-1 C. Securities: These consist primarily of stocks and bonds. A stock is a portion of a company's capital, while a bond is a portion of loans issued by companies or government entities.

-2

-3 Modern Banking Services: These include consumer loans, financial advisory .3 and guidance services, cash management for projects, financial leasing, participation in project financing, the sale of investment insurance services for stock speculation, the provision of investment funds and periodic annual return

funds, the provision of investment banking and specialized banking services, and the financing of franchise projects. (Al-Shamari: 2014, pp. 36-37) (Kurdi: 2010: p. 23.)

A. Discounting Commercial Papers: Providing Loans to Businesses. The earliest instance in the history of money changers was the actual discounting of commercial papers. They provided loans to local merchants who sold the debts and accounts receivable they held against their customers to the bank for the purpose of quickly paying cash to the money changers.

B- Accepting Deposits: Providing loans is profitable for banks, and their source of funds has been accepting savings deposits and leaving interest-bearing funds with the banks for a specific period.

C- Electronic Banking: This includes services such as check clearing, banking consultation, cash management, and debit cards (which are access cards used for electronic transactions and cash withdrawals). It also includes ATMs placed in public places for banking transactions and cash withdrawals.

D- Point of Sale (POS) Units: These are machines connected to the bank's computer, allowing funds to be transferred from the customer's account to the seller's account upon purchase.

E- Home Banking: Banks can offer this service through online platforms to reduce service costs. They can also issue international deposit certificates (ODCs), general deposit certificates (GDRs), and other services that our banks can enter to remain competitive. H- Trust Units: These are advanced banking services used by many banks in developed countries. They are considered a vital and important investment area, where savings are collected from the public as non-deposit services through the assistance of investment specialists. These funds are then invested in securities available for trading on the stock market.

Third: Characteristics of Banking Services

Among the most important characteristics of banking services are the following: (Abu Miz, 2019, p. 16) (Ahmed Wakhzoun, 2017, p. 7) (Umm Al-Khair, 2015, p. 4) (Al-Sarn, 2018, p. 16)

Banking services are not perishable or storable. -1

Banking services are not patented; that is, any new service developed by one bank can be offered by other banks. 3- Banking services can be provided both domestically and internationally, such as money transfers, credit cards, etc.

Banking services rely on personal interaction between the customer and the service provider (bank employee).

The quality of banking services is not verifiable before being provided to the customer.

Integration: Banking services are produced and distributed simultaneously. Therefore, the bank's focus is on creating value for customers and building a strong customer base.

The marketing system is highly personalized, where the bank selects a distribution channel suitable for the service sector. Banks often have no option but to adopt a direct channel policy, as the relationship between the bank and the customer is strengthened due to the personal and highly intangible nature of the relationship. Banking services are not physical objects, so we cannot see or touch them.

Lack of a false identity: This means that the services offered by banks are almost identical or the same. There are also characteristics of banking service quality.

Technical quality: This quality depends on the level of knowledge and experience possessed by bank employees in providing banking services and completing various procedures efficiently. This type of quality is essential for banking services. Complex matters such as retirement and pension plans.

Functional Quality: This quality focuses on how the service is delivered and its alignment with customer expectations. It depends primarily on the nature of the interaction between the bank and its customers, making the customer experience a crucial factor in evaluating service quality. To achieve this, banks should improve communication channels with customers, enhance the level of attention given to them, and ensure that services are provided in a smooth and efficient manner that meets their needs and increases their satisfaction.

Fourth: The Importance of Banking Service Quality

The importance of the quality of banking services provided to customers has increased as a pivotal factor in achieving excellence and enhancing competitiveness among banks. The level of banking service quality has become one of the most important strategic tools that help banks ensure their continuity and growth in a changing competitive environment, for the following reasons (Yusra and Amal: 2025, p. 10) (Ahmed Wakhzoun: 2017, p. 5) (Abdul Rahim: 2015, p. 34):

Profitability: Providing high-quality banking services contributes to increasing the bank's profitability, as it reduces costs resulting from operational errors and limits the need to allocate resources. Additional measures to address problems and complaints:

Employee Retention: Developing employee skills and motivating them to perform effectively contributes to reducing employee turnover, thus lowering ongoing recruitment and training costs. A bank's success depends on its ability to guide its staff towards providing outstanding services that meet customer needs and enhance their satisfaction.

Customer Retention: Banks have realized that customers are the cornerstone of banking operations, and therefore, retaining them is of great value. High-quality services help strengthen customer loyalty, ensuring longer-term commitment.

Customer Loyalty: Customer loyalty is demonstrated by their continued preference for dealing with the same bank, even in the presence of competitors, thanks to the positive experience they receive.

The importance of the service provider is highlighted by the importance A fundamental element in service delivery is responsible for developing and maintaining positive, long-term relationships with the customer.

42- The element of direct and vital contact in banking service organizations and its impact on achieving customer satisfaction. Here, everything that helps gain customer satisfaction must be available in all aspects of banking services.

Fifth: Levels of Banking Service Quality

The quality of banking services provided to customers varies based on several levels, and can be classified as follows: (Kharshi, 2024: 37) (Abdul Qader: 2005, 258) (Khayra: 2022, 108) -46

1- Expected Quality: This reflects customers' expectations regarding the level of banking service they should receive, as it depends on the customer's perception of what the banking institution should provide. -47

-48

2- Perceived Quality: This refers to the extent to which the bank's management understands customers' needs and expectations, meaning that to achieve customer satisfaction, the service provided must align with these expectations. -49

-50

3- Standard Quality: This depends on specific standards and specifications for banking services, which are established to ensure the achievement of a certain level of quality. 4- Actual Quality: This refers to how employees deliver the service according to predetermined standards. This quality is influenced by employees' skills and experience, as well as factors such as their psychological state and level of fatigue during work. -51

-52

5- Promoted Quality: This relates to the image that the banking institution conveys to its customers through advertising and promotional campaigns, which contributes to shaping their expectations regarding the level of service. -53

-54

6- Technical Quality: This expresses the content of the service provided to customers, i.e., "What does the customer get from the bank?" It also includes the method by which the service is delivered according to the established standards. -55

-56

7- Functional Quality: This relates to how employees interact with customers while providing service. This necessitates training them in effective customer service skills, as the interaction between service providers and customers plays a fundamental role in determining the quality of banking services. -57

-58

Therefore, the quality of banking services is not fixed but is affected by several factors, starting with customer expectations and ending with the actual method of service delivery. -59

-60

Sixth: The Concept of Digital Banking Services -61

Introduction: Banks have witnessed a significant transformation with the -62
spread of digital technology, leading to the emergence of digital banking services that allow customers to conduct their transactions online without needing to visit branches. Its importance lies in providing faster, more flexible and secure services, while reducing costs and achieving financial inclusion. It also contributes to enhancing economic development by accelerating the flow of funds, increasing transaction efficiency, and reducing reliance on cash. This makes studying it essential for understanding the future of banking. We will explain the concept, characteristics, importance, requirements, and benefits of digital services. The concepts surrounding digital transformation are numerous, reflecting the diverse perspectives and angles that interpret this evolution through the dynamic and ever-changing nature of technological development. Digital transformation is defined as a new business model based on the use of digital technologies to create new products and services, their distribution methods, and a customer-centric approach. (Sadouk et al., 2021: 101) It can also be defined as a process supported by digital technologies that brings about changes in systems and has a significant impact on organizational evaluation through the Internet of Things, big data analytics, cloud computing, mobile technologies, and artificial intelligence. (Asia, 2024: 694) Digital transformation is a government project involving various institutions and sectors within the country. It involves transforming vital and essential services related to serving individuals, institutions, and various investments from their traditional form to a smart, electronic form, relying on modern technologies. And advanced. (Ahmed, 2021:432)

The practical definition of digital transformation is an approach that -63
includes changing business, organizational activities, processes, competencies, and models for integrated management through a combination of digital technologies and their impact on the customer, the operational process, and the entire organization (Al-Qattan, 2023:58).

-64

Seventh: Characteristics of Digital Services -65

Digital services can be summarized as follows (Al-Ghubairi et al., -66
2020:16) (Al-Shammari, 2008, p. 45) (Wali Al-Din, 2024, p. 9):

1- The ability to adapt to a rapidly changing and diverse business environment. -67
-68
2- Excellence, possessing all the necessary elements of uniqueness for competitiveness. -69
-70
3- High technology, utilizing globally recognized information technology. -71
-72
4- Transnational reach, offering services in an integrated manner that can benefit others. -73
-74
5- A networked organizational structure due to the nature of its work and its external, local, and global connections. 6. Achieving transparency and integrity through clearly defined roles, responsibilities, and objectives, and making numerous decisions daily without relying on traditional hierarchical structures. -75

7. Services provided remotely without direct contact between service providers. -76
-77
8. Services without geographical limitations. -78

9. Retirement services provided without paper documents. -79

10. Payments made via electronic money. **-80**

Eighth: The Importance of Digital Transformation in Banking Services

Samia, 2021:110) (Shaheen: 2020, p. 20) (Al-Zahraa: 2025, p. 505))

Improving Efficiency: Digital transformation contributes to accelerating administrative and operational processes, reducing errors, and improving the quality of services provided. It also contributes to simplifying procedures, making it easier for the public to access services faster and more effectively. Enhancing Competitiveness: Digital transformation enables institutions that adopt digital transformation to offer innovative and creative services that surpass traditional methods, giving them a competitive advantage in the markets and enhancing our ability to create new opportunities. Digital transformation allows institutions to collect and analyze data accurately, helping them better understand customer needs. This is reflected in providing improved services and an integrated experience that effectively meets customer expectations. Achieving Transparency: Digital transformation provides tools that enable institutions to monitor performance in real time, enhancing transparency and increasing the clarity of processes. It also facilitates access to information and ensures clear procedures for all stakeholders. Digital transformation helps reduce operational costs and effort by improving efficiency and streamlining processes, allowing institutions to save resources and invest them in other areas. Digital transformation supports the improvement of vital sectors such as education, health, and energy through innovative technologies that reduce the negative impact of data processing. It also contributes to building a smart and sustainable society that enhances and reduces the expenses incurred by banks in conducting transactions. This is achieved by eliminating the need for customers to physically visit the bank, thus preventing the establishment of new bank branches, especially in isolated areas. Instead, customers can rely on electronic services provided via the internet or mobile phone. Offering transactions through electronic services gives banks a competitive advantage and strengthens customer engagement. Furthermore, it increases the bank's customer base. A key advantage of electronic services is access to a broad customer base worldwide, regardless of time or location.

Ninth: Benefits of Digital Transformation for Banking Services

The most important benefits of digital services can be summarized as follows: (Bin Ahmed: 2025, p. 505) (Nabil: 2010, p. 127)

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It significantly reduces costs and effort, improves operational efficiency, and streamlines processes. 2. It improves service quality and simplifies procedures for accessing services provided to the public. -1

It creates opportunities for innovative and creative service delivery, moving beyond traditional methods. .3

It helps companies and government institutions expand and reach new horizons. .4

It accelerates daily operations and increases the quality and efficiency of workflows. .5

It facilitates the easy, fast, and flexible implementation of new services. .6

It enhances transparency and governance, leading to reduced risks and expenses. .7

It increases productivity and improves products by ensuring business continuity and service continuity. .8

It improves the relationship between the bank and its customers, which is facilitated by technology. The speed of service delivery will lead to customer satisfaction and increased trust in the bank. .9

It develops methods for monitoring bank operations and processing data for the components of the electronic service system. Through advanced technology server systems, paperwork will be minimized. .10

The lower cost of electronic services compared to traditional services will lead to increased profitability for the bank. -11

Tenth: Digital Transformation Requirements

Digital transformation is implemented across a spectrum encompassing technologies, data, human resources, and processes, as detailed below:

Khayrah et al., 2023, p. 19) (Wali al-Din, 2024, p. 18) (Mustafa, 2018, p. 96) (Allam,) 2022, p. 191)

1- Digital transformation technologies are utilized through a range of devices, data storage, and software operating within technology bodies and information centers. This enables access to all essential and core assets. It also requires ensuring a suitable level of service for the organization's personnel, as well as its clients and suppliers, without relying on specific teams to manage the technology system and network infrastructure.

2. Data: Business organizations should make regular efforts to manage and analyze data to provide reliable and comprehensive information. This requires developing appropriate tools for statistical analysis and data research to help predict the future. Data must also be continuously monitored to ensure its flow and utilization in line with the organization's goals and expectations.

3. Operations: Business organizations must establish an effective technological infrastructure and ensure performance at both the internal and external levels to guarantee the optimal implementation of digital transformation. This requires developing a technological infrastructure that includes compliance policies covering all the organization's activities related to it, along with its integration with the necessary technologies.

4. Organizational Culture: A strong and positive organizational culture is a fundamental pillar for the success of digital transformation. Spreading a culture of digital transformation is one of the most prominent modern approaches to managing change and development, encompassing both the material dimension (using various technologies) and the ethical dimension (adhering to ethical practices in dealing with these technologies, such as maintaining them and respecting intellectual property). The culture of digital transformation forms the framework that defines the way organizations

work and distinguishes themselves. It also plays a fundamental role in influencing employee behavior, promoting the sharing of skills, resources, and knowledge, learning and development, and adapting the organization as a whole to new practices. 5. Procedural Requirements: The digital transformation process requires a comprehensive information security strategy that ensures data protection and quality by implementing strict controls to prevent data theft, privacy breaches, and secure data use. These are essential requirements for the success of the digital transformation process.

.6 Human Resources Requirements for the Digitalization Process: Human resources are a fundamental element for the success of the digital transformation process. This is achieved by providing qualified and trained personnel with advanced digital skills in the field of using information technology and data analysis.

.7

Information Technology and Data Analysis

Eleventh: The relationship or justifications for the digital transformation from traditional banking to digital electronic banking

The technology of using the Internet has spread and its users have increased, through the tremendous development of computer and communication technologies that have helped to achieve the exchange of information in a fast and comprehensive manner. Similarly, internet technology has become an urgent necessity in the development of banking services. All Arab countries should strive to develop and implement appropriate strategies to adapt to the changes in global banking operations. The internet provides Arab banks with an opportunity to market and finance banking services locally and internationally, enabling them to reach individuals and achieve competitive advantages over other banks. The idea of traditional banks adopting e-commerce in Arab countries is significant, as they act as intermediaries between buyers and sellers to facilitate electronic banking transactions and fulfill obligations arising from electronic contracts. Financial services and e-banking are no longer merely services provided; they have become financial, commercial, and investment platforms. Accessing these various services is facilitated through a network connected to a customer's computer, allowing access at any time. (Hassina, 2013, p. 40) The shift towards digital banking is driven by changes in banking services, with banks responding to digital methods using different approaches to become digital banks. The

concept of digital or electronic banking services applies to All services pertaining to individuals, and this transformation process depends on the circumstances under which the institution begins (Shrouq: 2020, 3)

Commercial Banks:

First: The Emergence of Commercial Banks:

The development and emergence of banks have been linked to the economic, social, and cultural development of societies. Trade, and what some believe still represents one of the most important activities that contributed to the growth and development of banks, was and some believe still represents one of the most important activities that helped in the growth and development of banks. The first appearance of banks coincided with the emergence of the first form of money, which was in the late seventh century BC. However, the principles of Hammurabi, which he established in 1675 BC, are among the oldest known texts in history regarding deposit, lending, interest, and guarantees (Shuqair et al.: 2008). Currency exchange was practiced in temples in the fourth century BC, and also in China in the sixth century BC, as well as in the Roman Empire in the Middle Ages during the ninth century AD and beyond. Boroujerdi (2005) notes that the commercial developments that occurred in Europe during the Middle Ages, particularly maritime trade, led to the establishment of the first bank in Barcelona in 1401 AD. Thus, commercial banks developed alongside trade and its centers. Some consider commercial banks to be the heirs of ordinary moneylenders, goldsmiths, and merchants (Khalif, 2006).

Secondly: Concepts and Importance:

The Concept of Commercial Banks:

Researchers differ in providing a unified and comprehensive definition of a bank due to the varying perspectives from which they view it. Therefore, definitions of commercial banks are numerous and diverse. The definition also varies depending on the methodology used by researchers, their perspectives, and the functions performed by these banks. It has been defined as an institution that provides diverse banking services

to the public without discrimination. It offers savers various opportunities to invest their savings through traditional deposits or short-term certificates of deposit. Opportunities for borrowers (Haddad & Mashhour, 2006) are provided through the provision of short-term, medium-term, or long-term loans.

Commercial banks are also defined as banks that deal in credit, and their most important characteristic is accepting deposits (Al-Husseini, 2008). From another perspective, it is defined as one of the most important and oldest intermediary financial institutions, whose primary function is to accept current, savings, and time deposits from individuals and businesses and reinvest them to grant credit and other currencies. From the above definitions, we can deduce a comprehensive definition of a commercial bank that encompasses most of the previous meanings and portrays it as a financial institution whose primary mission is to accept deposits of all types from savers and provide loans to individuals and businesses.

B. The Importance of Commercial Banks:

Banks play a vital role in economic and social life through the functions they perform and the services they provide to society on the one hand, and to any economic activity on the other. This is because commercial banks are among the most important financial institutions that deal with money, which is the lifeblood and backbone of any economic system. Therefore, no sound and healthy economy can exist without an efficient banking system.

The role played by banks, or their importance, can be summarized as follows:

1- Commercial banks play a crucial role as a link between surplus and deficit units, thus ensuring the effective and efficient use of resources.

2. Commercial banks play a significant role in mitigating risks by investing funds in diverse sectors, thus enhancing the safety of deposits (Al-Shammari, 2008: 39).

Commercial banks play a leading and strategic role in implementing the objectives .3 and components of the state's financial policy, including its credit and monetary elements.

The importance of commercial banks is highlighted by their role in mobilizing and .4 channeling funds into diverse investment opportunities, contributing to the growth and development of various economic sectors.

Commercial banks serve as hubs for small capital pools, as individuals with small .5 capital cannot undertake large projects independently. 6- Commercial banks are of great importance because they are a safe haven for financial savings. Without banks, individuals would face numerous risks in safeguarding their money (Mustafa, 2020: 82).

The importance of commercial banks is highlighted by the functions performed by -7 the credit they provide, which serves as a medium of exchange, contributes to increased investment, and plays a significant role in boosting production.

Personal housing finance through loans.5

Collection of debts on behalf of the client and settlement of outstanding receivables. -6

Issuance of letters of guarantee. -7

Credit card services and other services. -8

B. Objectives of Commercial Banks:

Commercial banks strive to achieve a set of objectives without which there is no justification for the bank's operation. The three main objectives of commercial banks are profitability, liquidity, and security, as follows:

1. Profitability: Bank management always seeks to achieve the highest possible profit for the bank's owners. The size of the profit is the primary criterion for the efficiency of management. Profit is achieved when the bank's revenues exceed its costs. Bank revenues include (interest on credit facilities, fees for non-banking services, returns on the difference between buying and selling prices of foreign currency, etc.). Bank costs include interest on deposits, administrative expenses, civil commissions, etc. (Abu Hamad & Qaddouri, 2005: 55). Due to the inherent risks in the activities undertaken by commercial banks, these risks must be offset by profits. According to this equation:

Risk = Profitability))

2. Liquidity: The liquidity of any asset means the ease with which it can be converted into cash as quickly as possible and with minimal loss. In banks, liquidity means the bank's ability to meet its obligations, including depositors' withdrawal requests, credit requests, and any other financial needs. Unlike other financial institutions, banks cannot postpone repayment of their dues. Any rumor about a lack of liquidity can lead to bankruptcy. Since deposits represent the largest portion of a bank's funds, it is ready to meet them at any time. Liquidity is affected by the stability of deposits, monetary policy, and banking and savings awareness.

Risk = Profitability))

2. Liquidity: The liquidity of any asset means the ability to convert it into cash as quickly as possible and with minimal loss. 3. Security: A bank cannot have losses exceeding its capital, as these losses would affect depositors' funds. Banks strive to provide the greatest possible security by avoiding risk or distributing it across multiple geographical areas. This risk stems from the small capital, which, as a percentage of total assets, does not exceed 8% (Al-Shammari, 2009), while deposits are much larger. The conflict between these objectives creates a problem for bank management, as it is

difficult to maintain an appropriate level of security for depositors. This is because both liquidity and security are inversely proportional to the profitability objective.

There are other objectives for commercial banks that complement the three main objectives (Al-Lawzi, 1997):

1- Bank Reputation: A bank's reputation is crucial for achieving the other objectives.

2- Employment Objectives: This involves allocating funds for lending and investment within the available resources. 3. Innovation Objectives: Commercial banks must innovate and develop new services and methods for delivering financial services quickly and efficiently to ensure customer convenience.

4. Management Efficiency and Effectiveness: A well-functioning management team is prepared for future changes and capable of resolving conflicts, as previously mentioned.

5. Participation in the development of the community in which the bank operates -through the provision of social services.

Section Three

The Applied Aspect

The world is currently witnessing rapid development in the field of information and communication technology, which has directly impacted various economic sectors, particularly the banking sector. Digital transformation is one of the most important modern requirements that contributes to improving the efficiency of banking performance and enhancing its role in supporting the national economy. In Iraq, the banking sector faces significant challenges that necessitate the adoption of digital solutions to keep pace with global developments and achieve sustainable economic development. This was identified and understood during our field study. As a preliminary step, a questionnaire was distributed and presented to some experts and specialists, followed by direct interviews with senior and executive management. A total of (50) questionnaires were distributed, (44) of which were returned, and (4) were excluded due to incomplete responses from the respondents. Thus, the contents of (40) questionnaires were presented for this purpose. The following is a presentation of the data related to the respondents and an analysis of the questionnaire contents.

Section One: Research Sample and Respondents' Responses

Table No. 1

Distribution of Questionnaires to the Banks in the Research Sample

Bank | Number of Forms | Percentage	Bank | Number of Forms | Percentage	Bank | Number of Forms | Percentage
Al-Rasheed Bank | 12 | 30%	Al-Rasheed Bank | 12 | 30%	Al-Rasheed Bank | 12 | 30%
Al-Rafidain Bank | 10 | 25%	Al-Rafidain Bank | 10 | 25%	Al-Rafidain Bank | 10 | 25%
Al-Mashreq Bank | 10 | 25%	Al-Mashreq Bank | 10 | 25%	Al-Mashreq Bank | 10 | 25%
Elaf Bank | 8 | 20%	Elaf Bank | 8 | 20%	Elaf Bank | 8 | 20%
Total | 40 | 100%	Total | 40 | 100%	Total | 40 | 100%

Table No. 2

Distribution of forms according to academic qualification

Educational Qualifications of Sample Members (Number, Percentage)	Educational Qualifications of Sample Members (Number, Percentage)	Educational Qualifications of Sample Members (Number, Percentage)
Preparatory School: 8 (20%)	Preparatory School: 8 (20%)	Preparatory School: 8 (20%)

Diploma: 2 (5%)	Diploma: 2 (5%)	Diploma: 2 (5%)
Bachelor's Degree: 24 (60%)	Bachelor's Degree: 24 (60%)	Bachelor's Degree: 24 (60%)
Higher Diploma: 2 (5%)	Higher Diploma: 2 (5%)	Higher Diploma: 2 (5%)
Master's Degree: 4 (10%)	Master's Degree: 4 (10%)	Master's Degree: 4 (10%)
Total: 40 (100%)	Total: 40 (100%)	Total: 40 (100%)

Table (4-2) shows that the majority of the respondents (60%) hold a bachelor's degree, reflecting the availability of scientific skills and experience among bank managers and officials. This is followed by those with a secondary school certificate (20%), while those with a master's degree constituted 10%. The study also indicates that those with a diploma or higher diploma each comprised 5% of the respondents.

Table No. 3

Distribution of forms according to the positions of the research sample

Position Type | Number | Percentage	Position Type | Number | Percentage	Position Type | Number | Percentage
Manager | 14 | 35%	Manager | 14 | 35%	Manager | 14 | 35%
Assistant Manager | 10 | 25%	Assistant Manager | 10 | 25%	Assistant Manager | 10 | 25%
Academic | 2 | 5%	Academic | 2 | 5%	Academic | 2 | 5%
Department Head | 12 | 30%	Department Head | 12 | 30%	Department Head | 12 | 30%
Employee | 2 | 5%	Employee | 2 | 5%	Employee | 2 | 5%
Total | 40 | 100%	Total | 40 | 100%	Total | 40 | 100%

Table (3) shows that (35%) of the respondents held the position of manager, followed by (30%) holding the position of department head, then (25%) assistant managers, and (5%) of the respondents held the positions of general supervisor and employee.

Table No. 4: Distribution of Forms by Years of Banking Service

Percentage Frequency / Number of Years of Service	Percentage Frequency / Number of Years of Service	Percentage Frequency / Number of Years of Service
15% 6 / Less than 10 years	15% 6 / Less than 10 years	15% 6 / Less than 10 years
10% 4 / 10-20 years	10% 4 / 10-20 years	10% 4 / 10-20 years
75% 30 / More than 20 years	75% 30 / More than 20 years	75% 30 / More than 20 years
100% 40 / Total	100% 40 / Total	100% 40 / Total

Table (4) shows that (75%) of the respondents were experienced banking professionals with extensive experience in the field. This enabled the researcher to identify important aspects of banking operations. (15%) had less than (10) years of experience, followed by (10%) with (10-20) years of experience.

Section Two: Analysis of Respondent Data

Relative importance	standard deviation	arithmetic mean	Strongly disagree	Disagree	neutral	Agreed	Very much agreed	Statement
93.6	0.69	4.68	0	0	5	3	32	
94	0.56	4.7	0	0	2	8	30	Iraqi banks rely heavily on traditional methods to provide their services.
94.4	0.45	4.72	0	0	0	11	29	
90.6	0.77	4.53	0	0	7	5	28	The level of digital technology adoption in

								Iraqi banks remains limited.
94	0.56	4.7	0	0	2	8	30	
96	0.4	4.8	0	0	0	8	32	Sufficient technological infrastructure exists to support digital transformation in Iraqi banks.
91.6	0.54	4.58	0	0	1	15	24	
First axis: The reality of digital transformation in the Iraqi banking sector								
90.8	0.57	4.54	0	0	2	19	29	Digital transformation contributes to attracting new segments to the banking system.
91.2	0.64	4.56	0	0	4	14	32	Digital services help bring banking services to remote areas..
93.6	0.47	4.68	0	0	0	16	34	Digital transformation reduces reliance on cash transactions.
95	0.43	4.75	0	0	0	10	30	Digital transformation enhances trust between citizens and banking institutions.

95	0.43	4.75	0	0	0	10	30	Digital transformation reduces banks' operating costs.
95	0.43	4.75	0	0	0	10	30	Digital systems contribute to reducing human errors..
96	0.4	4.8	0	0	0	8	32	Digital transformation helps improve employee performance efficiency..
98	0.3	4.9	0	0	0	4	36	The use of technology leads to improved speed and accuracy in banking operations.
Second axis: The role of digital transformation in promoting financial inclusion, reducing costs, and increasing efficiency								
96	0.4	4.8	0	0	0	8	32	Digital transformation contributes to increased transparency in banking operations..
95.6	0.42	4.78	0	0	0	9	31	Using digital systems helps in tracking financial transactions easily.
89.4	0.71	4.47	0	0	5	11	24	Digital transformation reduces

								opportunities for manipulation and financial corruption.
89.4	0.71	4.47	0	0	5	11	24	Digital transformation has enhanced the effectiveness of financial oversight within banks.
91	0.67	4.55	0	0	4	10	26	Weak technological infrastructure hinders digital transformation.
92	0.66	4.6	0	0	4	8	28	The shortage of qualified personnel is an obstacle to digital transformation.
90	0.67	4.5	0	0	4	12	24	The high cost of digital transformation limits its implementation in banks.
96	0.6	4.8	0	0	4	0	36	Customers' lack of digital awareness يؤثر On the success of digital transformation.
96.4	0.49	4.82	0	0	2	3	35	lDigital transformation is an urgent necessity for the future of

								the Iraqi banking sector..
90	0.59	4.5	0	0	2	16	22	Iraqi banks are capable of keeping pace with digital developments in the future.
Third axis: Challenges facing digital transformation in Iraqi banks								

Interpretation and analysis of the sample's axes and hypothesis testing

According to the first axis, the sample interacted more with the sixth question: Electronic banking services help reduce congestion inside branches. The sample achieved a mean of 4.8, which is greater than the hypothetical 3, with a standard deviation of 0.4 and a relative importance of 96%. This indicates that electronic banking services greatly assist customers by reducing the need to visit banks, minimizing congestion, and thus enabling faster and more convenient transactions without waiting or delays. The second most frequently asked question concerned the first issue: Iraqi banks rely heavily on traditional methods in providing their services. The sample achieved a mean of 4.6, which is greater than the hypothetical 3, with a standard deviation of 0.69 and a relative importance of 0.93. This indicates that some banks still rely on outdated, traditional methods despite the widespread technological advancements and digital transformation. This negatively impacts their customers. Based on the first axis, where the mean was greater than the hypothetical, with an acceptable standard deviation and high relative importance, the following hypotheses related to the sample questions were accepted: Main Hypothesis: There is a statistically significant relationship between digital transformation Developing the Performance of the Iraqi Banking Sector

According to the second axis, the sample responded to question eight: "Does the use of technology improve the speed and accuracy of banking operations?" The sample achieved a mean score of 4.9, higher than the hypothetical 3, with a standard deviation of 0.3, which is considered widely acceptable and has a relative importance of 98%, making it highly significant. This indicates that the use of technology and digital

transformation greatly contributes to improving the speed and accuracy of transactions in banks and banking operations. The seventh question, "Does digital transformation help improve employee performance efficiency?", was also addressed. The sample achieved a mean score of 4.8, which is higher than the hypothetical 3, with a standard deviation of 0.4 and a relative importance of 96%. This indicates that digital transformation is important and contributes to improving and raising employee efficiency in banks, thus improving overall banking performance. Based on these data and the widely accepted responses, with a mean score higher than the hypothetical and a high relative importance, the hypotheses of the third axis were accepted. These hypotheses are: there is a statistically significant relationship between the reality of digital transformation in the Iraqi banking sector and the improvement of the quality of banking services; and there is a statistically significant relationship between digital transformation and the reduction of operational costs and the increase in efficiency in banks. The sample responded to question eight, "Weak digital awareness among customers affects the success of digital transformation." The sample achieved a mean of 4.9, higher than the hypothetical 3, with a standard deviation of 0.3, which is widely accepted and has a relative importance of 98%, making it highly significant. This indicates that the digital transformation process requires cultural awareness and a thorough understanding of the subject matter and digital electronic services for the process to succeed. Even if digital transactions are available, a lack of awareness and knowledge will negatively impact them. We also note that the sample responded to the final question of the axis with various helpful answers. The question, "Iraqi banks are capable of keeping pace with digital developments in the future," achieved a mean of 4.5, higher than the hypothetical, with a standard deviation of 0.59 and a relative importance of 90%. This means that banks in Iraq can develop their operations and make them digital and electronic in the future, making banking more accurate, faster, and more accessible to customers. Based on the aforementioned higher than the hypothetical mean and high relative importance, the hypotheses of the axis are accepted. There is a statistically significant relationship between digital transformation and increased transparency and reduced corruption in the Iraqi banking sector. Another hypothesis states that there is a statistically significant relationship between the challenges facing digital transformation and its level of implementation in Iraqi banks.

Results of the Research Hypothesis Test: A simple linear regression test was used to determine the impact of digital transformation on private banking services. The results are as follows:

Table (3) Summary of the research model

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.554[a]	.307	.287	.25437
a. Predictors: (Constant) التحول القمي				

The Model Summary table shows that the correlation value (R) between the variables was 0.554 and the coefficient of determination (R Square) was 0.307. This means that the digital transformation explains 55.4% of the variance in the value of the banks, which is a good value. The standard deviation of the estimation error was 254.0, and the lower this type of error, the better statistically.

Table (4) Variance

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.976	1	.976	15.079	.000[a]
	Residual	2.200	34	.065		
	Total	3.175	35			
a. Predictors: (Constant), X b. Dependent Variable: Y						

Table (4) ANOVA shows that the calculated F-value was 15.079, which is greater than the critical value calculated using df (34.1) of 2.37 at a significance level of 5%. The significance level of the test (Sig) was 0.000, which is significantly lower than the accepted error value in the social sciences, predetermined at 0.05.

Table (5) Regression Function Coefficients

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.820	.052		15.650	.000
	نسبة التحول الرقمي	.131	.034	.554	3.883	.000
a. Dependent Variable: **Tobin Q**						

The table of regression function coefficients shows that the slope of the regression equation is 0.13, which indicates the effect of the independent variable on the dependent variable (using the coefficient B). The positive value of the coefficient indicates a direct effect between the independent and dependent variables. In other words, any increase of one degree in the independent variable (digital transformation) leads to a 13% increase in the dependent variable (the value of banking services). It is also noted from the table above that the significance level of the t-test for the independent variable is 3.883, which is much larger than the accepted error in social sciences, predetermined at 0.05. This means that the sample data provided convincing evidence to reject the null hypothesis and accept the alternative hypothesis, as the effect was statistically proven. That is, the effect is strong and statistically significant.

Conclusions and Recommendations

First: Conclusions

1-Digital transformation has proven to play a pivotal role in improving the efficiency . of banking operations and reducing operational time and costs in Iraqi banks.

2-Digital technologies have contributed to expanding the scope of banking services and reaching new segments of society, particularly the youth.

3-Digital transformation has helped to enhance the speed of transaction completion . compared to previously used traditional systems.

4-There is a statistically significant positive relationship between the level of digital . transformation and the quality of banking services provided.

5-A clear disparity remains between government and private banks in adopting and implementing digital solutions.

6-Electronic banking services have contributed to enhancing the competitiveness of Iraqi banks.

7-Weak digital infrastructure is one of the most prominent challenges to the success of digital transformation in the Iraqi banking sector.

8-The results showed that the shortage of digitally qualified human resources limits the full utilization of modern technologies.

9-Digital transformation has helped improve the level of transparency and reduce some manifestations of administrative and financial corruption.

10-The level of trust among some customers in using digital banking channels remains limited due to security concerns.

Second: Recommendations

1-The necessity of developing a comprehensive national strategy for digital transformation in the Iraqi banking sector, under the supervision of the Central Bank of Iraq.

2-Enhancing investment in digital infrastructure and communication networks that support electronic banking services.

3-Developing core banking systems to align with the requirements of digital transformation.

4-Focusing on training and developing banking human resources in the fields of financial technology and digital transformation.

trengthening cybersecurity systems to protect banking data and increase customer confidence in digital services.

6-Raising awareness of digital banking among customers through ongoing awareness and guidance campaigns.

7-Encouraging government banks to accelerate the adoption of digital technologies to keep pace with private banks.

8-Supporting partnerships between banks and financial technology (FinTech) companies to develop innovative services.

9-Updating banking legislation and laws to align with the requirements of digital banking.

10-Conducting future studies to measure the impact of digital transformation on . financial inclusion and banking stability in Iraq.

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