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# The Impact of opening personal accounts for public sector employees on the method of distributing salaries in Erbil: My Account initiative of Kurdistan government as a sample in 2023

A study submitted to finance and banking department /college of administration and economics /University of salahaddin-Erbil as a partial fulfillment of requirements for the degree of bachelor degree in financial and banking sciences.

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## **Dedication**

We dedicated this study to every person who loves knowledge and progress in order to serve his/her country and people, Also to all our beloved ones who supported and encouraged us, as well as the University of Salahaddin, College of Administration and Economic, Department of Finance and Banking, Finally, also we dedicated this study to the office of the Mr. Prime minister of the Kurdistan Region as the undertakers of this initiative which we selected for our study also for this major step in the progress of the Finance and Banking aspect of the region.

Researchers

## **Acknowledgment**

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Researchers

## **ABSTRACT**

The main objective of this research was to find out the impact of opening personal accounts to distributing salaries in Erbil. To achieve the main objective, the study identified the impact of “My Account” project, how affect to distributing salaries in selected banks. The research was a census survey of Gynecology and Obstetrics Teaching Hospital in Erbil. The primary data were collected using a self-questionnaire and analyzed using descriptive statistics produced by the Statistical Package for the Social Sciences (SPSS). The study concluded that opening personal account for public sector employees has positive impact on distributing salaries. Moreover, Cihan Bank selected by most of employees to opening their accounts. The study recommends that public sector entities continue to implement and encourage the use of personal accounts for their employees, and to implement a secure and user-friendly system for managing these personal accounts.

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# CHAPTER ONE

## GENERAL INTRODUCTION

### 1.1 Introduction:

A bank is a financial institution which provides banking and other financial services to its customers. A banking system is also referred as a system which offers cash management services for the customers, reporting the transactions of their accounts and portfolios (V. Mahalakshmi, K. Karthikeyan, 2018), Also a E-banking is the first of those banking services that really economize time, because it allows to the user to accomplish from behind the computer many operations in the bank account(M. Vlad, 2009), Banking services contribute to economic growth and social development by generating demand, generating revenues, expanding client base, and diversifying services and risks(I. Merkulova, N. Viderker, R. Denikaeva, 2020) Personal bank accounts are an important way of signaling the separation, ownership, control and management of money. They are however a blunt instrument for balancing the separateness and joint ness of money in relationships (Supriya Singh, 2009)

In the Kurdistan region of Iraq, and at the present time, the government has more than a million employees, this number is very large and their salaries require an organized financial and banking system to give them their salaries on time as well as for many years. The Kurdistan Regional Government, through its public banks, distributes the salaries of this large number of employees. But the system is complicated also annoying for employees because banks and systems are traditional also require a long time to distribute salaries to employees because the process is slow and takes days plus sometimes financial and number errors occur, and another reason is that public government banks do not have ATM devices, so to solve this issue they decided to In 2023, the Kurdistan Regional Government announced the “My Account” project, the aim of which was to organize the distribution of salaries to employees in the public sector and improve the financial security of the beneficiaries.



## **1.2 Importance of the study:**

Evaluation of this initiative in the first stage to modernize and organize the method of disbursing Salaries to employees in the public sector in (Erbil-Kurdistan Region), and Determining the Impacts on the method of disbursing salaries.

## **1.3 Problem of the study:**

The concept of salaries for public sector employees involves compensating individuals who work for government organizations or agencies. Public sector employees include individuals working in various government departments, agencies, and institutions at the local, regional, and national levels. The means of distributing salaries in the public sector generally follow established processes and structures, accordingly, salaries are considered one of the important sources of economic movement, especially in countries that suffer from economic problems, including consuming countries, as public sector salaries are the main engine of economic movement.

It's important to note that the specific methods of salary distribution can vary between different countries, regions, and government agencies. Additionally, changes in economic conditions, government policies, and organizational priorities can impact how salaries are determined and distributed in the public sector, In light of the rapid developments in communications technology and modern banking services, and benefiting from them in the process of distributing salaries to employees, due to the traditional methods of distributing salaries, and with the participation of the private sector through banks operating in the private sector in the Kurdistan Region - Iraq, by opening an account in those Banks.

Therefore, the research problem lies in answering the research questions posed:- Does using (My Account) activate the salary distribution process save time and cost compared to traditional methods?

#### **1.4 Objectives of the study:**

- The effect of opening a personal account for employees in the public sector on the method of distributing salaries in (Arbil-Kurdistan region).
- Evaluating the mechanism of distributing salary through a private banks account within the framework of “My Account Project”.
- Determine the level of adaption of employees in the public sector to this new salary disbursement system.
- Determine the reason for choosing the bank in which the employees opened the account and his/her level of satisfaction with he/she chose.

#### **1.5 Hypothesis of the study:**

- ***H1***: Opening personal account for public sector employees has positive impact on distributing salaries in Erbil.
- ***H0***: Opening personal account for public sector employees has negative impact on distributing salaries in Erbil.

# CHAPTER TWO

## THEORETICAL FRAMEWORK

### 2.1 The concept of bank account

A bank account is a financial account with a banking institution recording the financial transactions between the customer and the bank and the resulting financial position of the customer with the bank. (meriman suka, 2008)

A bank account is a mutual agreement between customer and banker where payments are transmitted on the customer's behalf and cash may be returned when desired. , (W. Blackman ,1989) ,

Bank accounts are defined as the ability and willingness to use automated teller machines, electronic funds transfer point of sale, telephone, and internet banking (Worthington, A, 2007)

Bank accounts are important as they enable people to execute important financial functions and access various banking services. (Shah, S.,2020)

### 2.2 Types of Bank Account

Different types of bank accounts can serve different purposes, depending on your needs. Some allow you to spend or pay bills, while others are designed for short- or long-term savings. The most common types of bank accounts include:

**1- Savings deposit account:** are accounts for primarily saving purpose which provides interest, on deposit, however the rate of interest differs from bank to bank as banks are free to decide rate of interest. A saving deposit account can be opened in a single name or jointly in the names of two person or more persons. Cash withdrawal is allowed by cheque or through a withdrawal slip accompanied by the passbook however the total number of withdrawal is restricted. (Y. Kolekar, 2016)

**2- Current account:** are deposit accounts which allow withdrawal any number of times which are generally meant for the business community. An account can be opened in individual name or jointly in the names of two person or more persons Accounts can be opened in the name of sole proprietor firms, private limited company public limited company, clubs, associates etc.

(Y. Kolekar, 2016)

**3- Recurring deposit account:** is a kind of term deposit where customer deposits a fixed sum on a regular basis. An individual, firm, partner and company, trust and societies are eligible to open a recurring account. The minimum amount and minimum term differ from bank to bank.

(Y. Kolekar, 2016)

**4- Checking account:** is a type of deposit account you can open at a brick-and-mortar bank, credit union or online bank. Some nonbank financial institutions also offer checking accounts to customers.

- <https://www.forbes.com/advisor/banking/what-are-the-different-types-of-bank-accounts/>

**5- Time deposit account or Fixed deposit account:** is a type of interest-bearing bank or credit union account that requires you to leave your money in the account for an agreed-upon length of time, or term. If you want to access the funds in a time deposit account, you need to wait until the term is up. Otherwise, you may have to pay an early withdrawal penalty.

- <https://www.forbes.com/advisor/banking/what-is-a-time-deposit-account/>

## 2.3 Services provided through bank accounts

By opening a bank account the employee becomes the customer/broker of one of the banks, When the employee becomes a customer of the bank, he can benefit from a variety of services that make it easier for him in his daily life such as:

1- Buy goods online without having to visit the market. In addition to domestic marketing various goods and supplies can be requested in foreign markets abroad and the money is given electronically.

2- Using a credit card ,your bank will give you a certain amount of money ,such as a loan for monthly expenses. In case of an emergency ,you don't need to ask anyone, but directly through your card, you can use the money that has been specified for you and then give it back to the bank.

3- Making it easier for you to "save money" ,banks offer a variety of offers to their customers to encourage them to save some of their money as savings. Because banks are lending the money of their customers to a company to do business ,so the extra money comes to your account and you get monthly income (according to your belief , you are free to choose an Islamic bank or a classical one). also opening another account or a box that is used as a tool to raise money in the name of your children.

4- You will benefit from the bank's mobile app or website to perform banking operations online at home or while doing your job without having to stop at the bank's line and spend time, energy and gasoline ,Through these applications ,you can transfer money, ask for and buy your favorite items. You can also draw money through electronic ATM machines and perform many other actions.

5- Having a bank card will protect you from receiving old and fraud money also Because your salary comes to your bank account, you're directly protected by that bank and you don't get any owed, old, or fake money and You will no longer be bothered or worried about the safe at home because the responsibility for your money in your account falls with the bank and the central bank. This will protect your wealth and finances from a variety of risks such as theft ,loss ,fire and flood. etc.

6- A good return of money in purchasing practices that will result in profit for employees and participants of my account project. Your bank often contracts with malls, markets and various pages to offer a special discount to their card holders. Banks also operate a point collection system that uses a bank card for purchase and payment operations which collects points for you and then you can use it as cash or as a discount.

7- When traveling to another city or another country ,you don't have to worry about your money and you don't have to take a large amount of cash ,especially when traveling to another country and carrying a huge amount of money that could cause danger on our lives by thugs and robbers, In the city or country where you are going , you can pay for hotels, taxis, malls and markets, When you lose your card, either by contacting your bank service center or directly through the bank's app.

(By, Aram Shabaan)

[رۆژی بانکهکان له ئابووری ولاتدا و سوودمکانی پرۆژهی ههژماری من \(kurdistan24.net\)](http://kurdistan24.net)

8- The cards give owners the opportunity to buy their goods and necessities monthly and do not pay for it at once. According to your bank's agreement and cooperation with markets, malls, sites and pages, you will be entitled to your needs in a variety of categories (for two months 'three months 'six months). You buy it and you don't have to pay at once. This will reduce a lot of pressure on you and make it easier to use because you no longer have to go to the seller every month to pay your fees and no longer monitor your fees, because the bank automatically reduces the amount from your cash every month according to the selected amount option and sends it to the seller and informs you by email or a short message.

9- Obtaining bank support when applying for a visa. Take advantage of offers and discounts to buy a plane ticket directly without having to buy it at a higher price than anyone else.

10- In the future 'all major institutions will be connected to the banking system, to create or renew passports, driver's licenses, etc. So, you're easily able to pay money in your own place.

[رۆژی بانکهکان له ئابووری و لاتدا و سوودهکانی پرۆژهی ههژماری من \(kurdistan24.net\)](http://kurdistan24.net)

## **2.4 Background of the project**

### **2.4.1 Definition and purpose**

(My Account) is an initiative of the Kurdistan Regional Government to modernize and organize the distribution of salaries to employees in the public sector as well as Kurdistan becomes a place free of dealing in cash. For this reason, the Kurdistan Regional Government began digitizing the process of distributing salaries to more than one million employees in the public sector, in addition the main goal from this initiative is to organize the process of public sector employees salary distribution as well as development of financial security and providing financial services for the employees, The project is implemented through a group of commercial banks by opening bank accounts for public sector employees. The employee has the freedom to choose any of the banks participating in this project and then opens a bank account. Through this account, the employee receives his salary from the ATM machines and branches of the main bank and benefits from the range of financial services provided by the bank.

## **2.4.2 Application and supervision aspect of the project**

The implementing body for the project is the Kurdistan Regional Government, with the contribution of the Central Bank of Iraq. The government opens the bank account for employees through commercial banks. Commercial banks must also be registered with the Central Bank and have the required conditions and an official license in order to be part of the project. So far, the banks participating in The project is as follows:

- 1- Cihan Bank
- 2- RT (Region Trade) Bank
- 3- Iraqi Islamic Bank
- 4- National Bank of Iraq
- 5- BBAC Bank

## **2.4.3 Process mechanism and procedures of the project**

The start of the process was in February 2023 when experimental samples were carried out on 850 employees of the Women and Childbirth Hospital in Erbil bank accounts were opened for employees through two private banks in the project (RT Bank and Jihan Bank) and so far the employees of the hospital receive their salaries.

The overall goal of the project is to open more than (1,100,000) salaried people to bank accounts and distribute them to 1,100 accounting and ATM units across the Kurdistan Region by the end of 2024, According to the recently announced statistics for the month of March, the number of employees was as follows:

- 1- (213,536) Erbil
- 2- (19,288) Sulaimania
- 3- (17,657) Duhok

## **2.4.4 Project benefits to employees**

- 1- Withdraw your money and salary from the nearest ATM device, of which (1,100) devices will be installed throughout the Kurdistan region.
- 2- You will have an international bank card that you will be able to use in foreign countries
- 3- Benefits of banking services
- 4- Home mortgages (Savings account, Home loans, Individual loans)

## **CHAPTER THREE**

### **DATA ANALYSIS AND INTERPRETATION OF RESULTS**

The study will be carried out in Kurdistan region the respondent shall include the Kurdistan country residents. Data will be collected from Erbil who from the employee of Gynecology and Obstetrics Teaching Hospital, with an aim determining the level of impact opening personal accounts of public sector employees in order to distributing salaries with people who get benefit from this project in Erbil.

#### **3.1 Methodology**

A descriptive analytical approach will be adopted in the data, and it presents the used sample in the research and the reasons for its selection.

##### **3.1.1 Sample of the study**

The sample consists of Gynecology and Obstetrics Teaching Hospital, which is one of the government institutions in Erbil governorate.

##### **3.1.2 Data type and sources**

The questioners have been design for this study to ask details questions about the impact of opening personal accounts for public sector employees on the method of distributing salaries in Erbil (My Account initiative) in order to get the results, to obtain the necessary data about this problem, our research depends on questionnaire from, by (76) forms of this questionnaire for the year 2024. We processed the results through SPSS and we analysis average standard deviation, mean, frequency, percentage.



### 3.2 Analyses data related to General Information

In this section, we will show analyses the general information about the data.

**Table 3.1** Descriptive Statistics for Gender

		Gender	
		Frequency	Percent
Valid	male	29	37.7
	female	48	62.3
	Total	77	100.0

Prepared by researchers

Table 3.1 shows the descriptive statistics for Gender. It illustrated that the percentage of male (37.7%) is less than the percentage of female (62.3%).

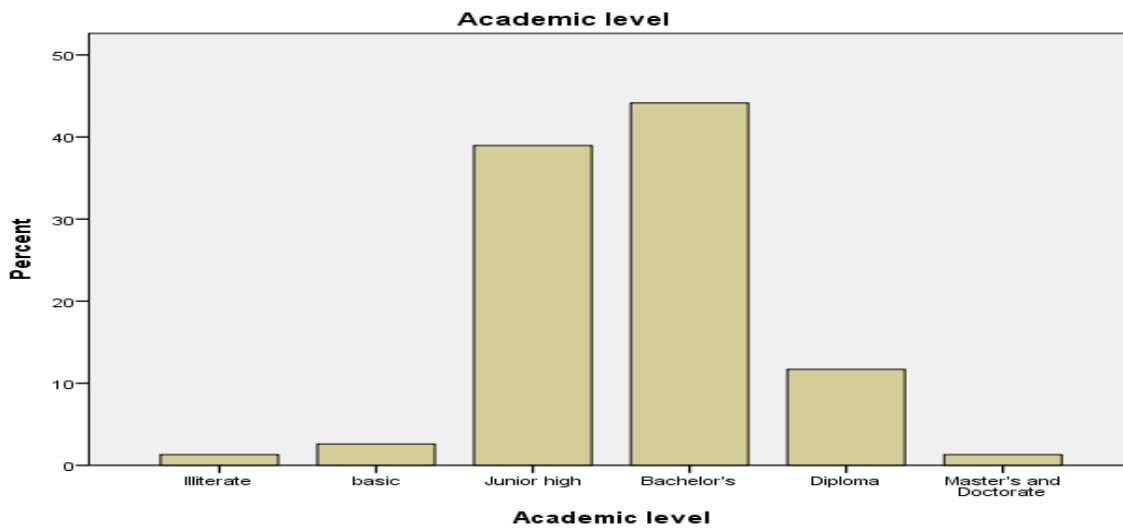
**Table 3.2** Descriptive Statistics for Age

		Age	
		Frequency	Percent
Valid	Less than 30 years	12	15.6
	30 – 39 years	9	11.7
	40 – 49 years	38	49.4
	50 years and over	18	23.4
	Total	77	100.0

Prepared by researchers

Table 3.2 shows the descriptive statistics for Age. Most the participants are aged between 40 and 49 years (49.4%) followed by 50 years and over (23.4%), and less than 30 years (15.6%) respectively. Fewer participants are aged between 30 and 39 years (11.7%).

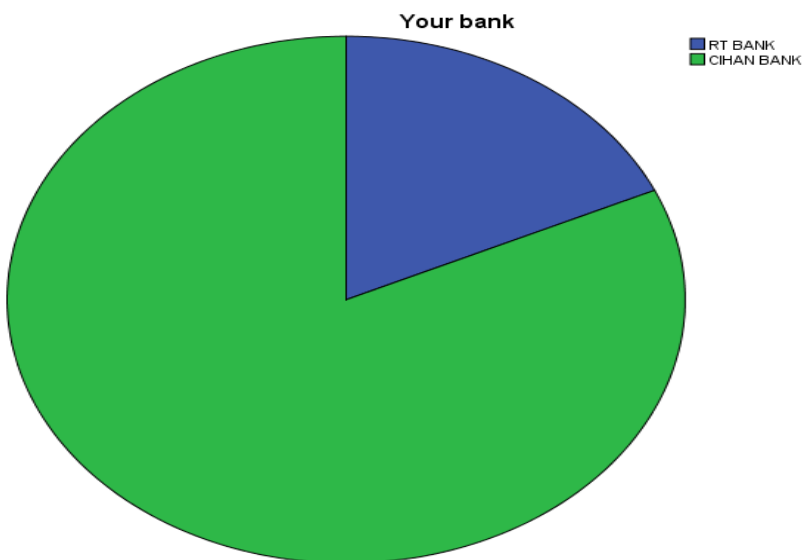
**Figure 3.1** Descriptive Statistics for Academic level



Prepared by researchers

Table 3.3 shows the descriptive statistics for academic level. Most of the participants in this survey have Bachelor degree, followed by junior high, Diploma, basic, Masters and PhD, and illiterate respectively.

**Figure 3.2** Descriptive Statistics for Selected Bank



Prepared by researchers

Table 3.4 shows the descriptive statistics for selected bank. It illustrated that most of them are selected Cihan Bank while fewer participation are selected RT Bank.

### 3.3 Analyses data related to Reliability Statistics and Descriptive Statistics for the impact of opening the account

This section will show Reliability Statistics and descriptive statistics of liker scale, reasons for choosing the bank and the impact of opening the account to distribute salaries.

**Table 3.3** Reliability Statistics

<b>Reliability Statistics</b>	<b>Cronbach's Alpha</b>	<b>N of Items</b>
Reasons for choosing the bank	0.762045	15
The impact of opening the account to distribute salaries	0.683498	10

Prepared by researchers

Table 3.3 refers to the consistency of a research study to assess the degree of reliability. This means that the research results are constantly repeated and can be relied upon. It should show a high positive correlation and acceptable. The exact same results can be obtained every time the participants and conditions are changed, and a strong positive correlation between the results of the same test indicates reliability.

**Table 3.4** Descriptive Statistics for Likert Scale

Item	Likert Scale
1.00-1.80	Totally agree
1.81 - 2.60	Agree
2.61 - 3.40	Not sure
3.41 - 4.20	Disagree
4.21 - 5.00	Totally disagree

Prepared by researchers

A table 3.4 that indicates the precise views and opinions of respondents, as well as the arithmetic average of the answers according to answers of agree, strongly agree, not sure, disagree, and strongly disagree. According to the totally mean of responding questions, reasons of choosing the bank are all in Agree scale and the impact of opening the account to distribute salaries are totally agree scale.

**Table 3.5** Descriptive Statistics of Reasons for choosing the bank

Reasons for choosing the bank	Mean	Std. Deviation
The bank's geographical location matches my geographical location	1.92	0.997
The bank's many modern and advanced services	1.78	0.476
A good way to receive customers and deal with them	2	0.725
The bank's reputation and image is good among citizens	1.64	0.583
Its many electronic windows - ATM device	1.83	0.441
My needs are responded to promptly, no matter how busy they are	2.27	0.837
The customer service employee has high credibility in presenting banking products and services	2.09	0.611
The bank treats my personal and financial information in complete confidentiality	1.84	0.563
The bank has amenities	1.97	0.584
The bank has convenient parking spaces	2.7	1.204
The bank has modern and advanced devices and technologies to serve customers	2.03	0.486
An interview with the official can be obtained easily	2.9	0.926
The bank provides all useful information related to its activities and products	2.16	0.463
Ease of use of online banking services	2.2	0.693
Electronic services can be used outside the country	2.27	0.755
<b>Total</b>	<b>2.106666667</b>	<b>0.6896</b>

Prepared by researchers

From table 3.5 indicate researchers asked The benefited from My Account project about geographical reasons from choosing the bank of their choice standard deviation and mean 0.997 and 1.92 and the consumers were to be happy of The institution's conditions for advanced services standard deviation and mean 0.476 and 1.76 and the employee benefited from the institution by offering a good way to receive customers and deal with them standard deviation and mean 0.725 and 2 and the consumer service employee has high credibility in presenting banking products and services standard deviation and mean 0.611 and 2.09 and people were happy with easy uses of online banking services standard deviation and mean 0.693 and 2.2 and employee satisfied from the electronic services that can be used outside the country standard deviation and mean 0.755 and 2.27 and so on.

**Table 3.6** Descriptive Statistics for the impact of opening the account to distribute salaries

The impact of opening the account to distribute salaries	Mean	Std. Deviation
Obtaining salaries easily (less effort and time)	1.14	.354
Get salaries on time	1.20	.401
Organizing the employees' living life (consumption and saving)	1.14	.352
Reducing and rationalizing consumption	1.21	.408
Encouraging increased cash retention (savings)	1.65	.839
Encouraging online shopping (electronic card)	2.0789	.79604
Reducing the use of liquid cash (paper money)	1.92	.914
Encouraging and facilitating money transfer at the lowest cost	2.00	.811
Facilitating the purchase of products in global markets via the Internet	2.06	.800
Pay the electricity, water, etc. bill electronically (deducted by the government)	1.82	.531
Total	1.62	0.62

Prepared by researchers

Getting salaries on time and securely by opening the account in banks that selected asked the customers during the project of My Account in order to make sure that their salaries are paid in the best possible way and without delay. Table 3.6 indicates Obtaining salaries easily standard deviation and mean 0.354 and 1.14 respectively illustrate that. Analysis for Get salaries on time standard deviation and mean 0.401 and 1.21. The results from the questioner indicates that Organizing the employees' living life a standard deviation and mean 0.352 and 1.14. Reducing and rationalizing consumption standard deviation and mean 0.408 and 1.21. Also, Encouraging increased cash retention the standard deviation and mean 0.839 and 1.62. Encouraging online shopping by using card bank standard deviation and mean 0.796 and 2.07.

Reducing the use of liquid cash the standard deviation and mean 0.914 and 1.92. And Encouraging and facilitating money transfer at the lowest cost standard deviation and mean 0.811 and 2.00. Facilitating the purchase of products in global markets via the Internet 0.800 and 2.06. And paying the electricity, water, etc. bill electronically standard deviation and mean 0.531 and 1.82.



## **CHAPTER FOUR**

### **CONCLUSIONS AND RECOMMENDATIONS**

The research found that opening personal accounts for public sector employees to distribute salaries led to increased financial transparency, improved efficiency in salary distribution, reduced bureaucracy, and enhanced accountability. Additionally, it promoted financial inclusion among employees and facilitated better monitoring of salary payments by both employees and authorities.

#### **4.1 Conclusions**

- 1- According to the findings, customers are very interested in using personal accounts to obtaining salaries easily and on time.
- 2- Opening personal accounts for public sector employees has a significant impact on the method of distributing salaries.
- 3- Opening personal accounts for public sector employees making the process more efficient and transparent.
- 4- It can lead to better financial management for both employees and the government.
- 5- It provides greater transparency, efficiency, and accountability in salary disbursement processes.
- 6- It facilitates the integration of modern financial systems, leading to improved and enhancing overall financial management within the public sector.
- 7- By enabling direct deposit and electronic transfers, personal accounts have streamlined financial transactions and reduced the reliance on manual paperwork and cash handling.
- 8- According to the study's findings, most of employees are selected Cihan Bank to opening their accounts because of its positions around the world.
- 9- The highest percentages of employees were aged between 40 to 49.
- 10- According to the results, most of the employees are females which are due to the fact that more women work in this institution or health sector.

## **4.2 Recommendations**

- 1- Based on the positive outcomes observed, it is recommended that public sector entities continue to implement and encourage the use of personal accounts for their employees.
- 2- It is recommended to implement a secure and user-friendly system for managing these personal accounts to ensure smooth transactions and compliance with relevant regulations.
- 3- Training programs should be provided to educate employees on how to use these accounts effectively.
- 4- Regular monitoring and evaluation of the system should also be conducted to address any issues promptly.

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# APPENDIX

## Questionnaire

Regarding the completion of a graduate research entitled "(The Impact of opening personal accounts for public sector employees on the method of distributing salaries in Erbil: My Account initiative of Kurdistan government as a sample in 2023) that your answer to the paragraphs of the questionnaire will play a major role in conducting the research, knowing that the information that will be used for the purposes of graduation research for students of the fourth stage in the department - finance and banking - in the Faculty of Management and Economics - Salaheddine University only I wish you success and success.

Please mark (√) in front of the option that you believe represents your required answer in all questionnaire fields:

### First: Personal information

#### 1. Gender:

- male (    )
- female (    )

#### - 2. Age:

- Less than 30 years (    )
- 30 – 39 years (    )
- 40 – 49 years (    )
- 50 years and over (    )

#### 3. Academic level:

- Illiterate (    )
- basic (    )
- Junior high (    )
- Bachelor's (    )
- Diploma (    )
- Master's and Doctorate (    )

2. Your bank ( )

Second: Reasons for choosing the bank (Why did you choose this bank?):

N	Paragraph	Totally agree	agree	Not sure	Disagree	Totally Disagree
1	The bank's geographical location matches my geographical location					
2	The bank's many modern and advanced services					
3	A good way to receive customers and deal with them					
4	The bank's reputation and image is good among citizens					
5	Its many electronic windows - ATM device					
6	My needs are responded to promptly, no matter how busy they are					
7	The customer service employee has high credibility in presenting banking products and services					
8	The bank treats my personal and financial information in complete confidentiality					

9	The bank has amenities					
10	The bank has convenient parking spaces					
11	The bank has modern and advanced devices and technologies to serve customers					
12	An interview with the official can be obtained easily					
13	The bank provides all useful information related to its activities and products					
14	Ease of use of online banking services					
15	Electronic services can be used outside the country					

Third: The effect of opening the account to distribute salaries:

N	Paragraph	Totally agree	agree	Not sure	disagree	Totally disagree
1	Obtaining salaries easily (less effort and time)					

2	Get salaries on time					
3	Organizing the employees' living life (consumption and saving)					
4	Reducing and rationalizing consumption					
5	Encouraging increased cash retention (savings)					
6	Encouraging online shopping (electronic card)					
7	Reducing the use of liquid cash (paper money)					
8	Encouraging and facilitating money transfer at the lowest cost					
9	Facilitating the purchase of products in global markets via the Internet					
10	Pay the electricity, water, etc. bill electronically (deducted by the government)					





