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The impact of E-Marketing on the quality of banking services,

**An applied study in a sample of commercial banks operating
in the city of Erbil for the period 2022-2023**

SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
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Abstract:-

The purpose of this research was to study The impact of e-marketing on the quality of banking services, Chapter one research program include research objectives, research importance, Chapter two literature Review Electronic Marketing, Chapter Three Methodology, research limitis, research papulation, research design and research sample, Chapter Four Data Collection and analyze, Chapter Five Conclusion and Recommendation and The data of this study were collected from books, and the questionnaire. The aim of interview and questionnaire was to give the respondents freedom in answering questions with support the quantitative approaches. The Finding support that marketing service in the case company, the result can be used in studies for improving the operations to manage the challenges that the companies meets in terms of Electronic Marketing Service.

Key Words: Electronic Marketing, Banking Service,quality. Kurdistan Region.

Chapter One: Methodology of Research

1.1 Introduction:

The rapid development that took place in banking services and their diversity and the use of the Internet to provide banking services requires special skills by bank employees to customers so that they can first achieve satisfaction with these services and search later on how to develop the quality of banking services using electronic marketing. Because in recent times he focused All the interests of commercial banks are based on the role that marketing departments adopt to make their work successful and achieve their marketing and social goals through the use of the Internet in providing services and ensuring their quality to customers, in addition to the possibility of searching for different methods that help commercial banks achieve great satisfaction by their customers or customers.

1.2.1 Research importance:

The importance of the research topic stems from the following :

- 1- The role played by banks around the world in the success of their business and the achievement of their marketing objectives through the use of the Internet and all other electronic services.
- 2- Providing efficient and effective banking services to ensure their quality to customers
- 3- The continuous technological development that it is trying to achieve in order to diversify its services to satisfy its customers through electronic marketing techniques and provide a database that helps them achieve competitive advantages..

1.2.2 Research Question: The research problem lies in a set of questions, and they are as follows:-

1. What is the concept and reality of electronic marketing and quality in commercial banks?
2. What is the contribution of e-marketing in providing a database that helps commercial banks?
3. Has e-marketing helped to develop and provide new banking services?

1.2.3 Research objectives : The research has several goals that it seeks to achieve through many procedures and scientific means that the researcher uses to achieve this, as it works to highlight the role of electronic marketing, which has become a necessity to communicate with banks and their environment to facilitate electronic transactions with minimal effort and time to achieve quality. As well as highlighting the development of the quality of banking services and information and communication technology in banking business, which in turn increases the efficiency and performance of services provided by banks, with the aim of highlighting the good role of these banks in achieving the goals of customers.

1.2.3 Research Hypotheses: The research hypotheses were formulated as follows:

The main hypothesis of Research:

There is a direct relationship between e-marketing and the quality of banking services.

Sub-hypotheses stem from this hypothesis

1. There is a relationship between the availability of an information base and the quality of banking services.
2. There is no relationship between the degree of safety and the quality of banking services.

3. There is no relationship between the promotion of services and the quality of banking services.
4. There is no relationship between the speed of services and the quality of banking services.
5. There are no statistically significant differences in the answers of the study sample on the quality of banking services due to demographic factors.

Chapter Two: What is e-marketing

2.1 The concept of e-marketing:

The expanded use of the Internet through e-mail appearance of the World Wide Web, which is an initial step in the field of consumer marketing with information and products they need, have raised interest in the process of marketing and give it a comprehensive and integrated approach (Al-Astal, 2009, p.23).

E-marketing is a generic term applied to the use of computers and communications technology to market goods and services. It is defined as "the use of information technology to link the functions provided by the vendors and buyers, which effectively" (Swedan et al., 2006, p.337).

E-marketing is one of the modern methods of providing contact between the seller and the buyer to sell goods and services online. The period has witnessed a remarkable development in information technology, if the company wants to deal with this line of marketing can design a website to show what you want to convey information to others or others, and others can contact you and your website (Bakri, 2005, p.263).

It increased the strategic importance of e-marketing or online shopping after the commercial use of the wide range of the Internet. E-marketing opens up new horizons in the world of marketing and e-marketing and allows the organization to focus on buyers and consumers separately (Al-Astal, 2009, p.23).

E-marketing uses many techniques, such as electronic data interchange, e-mail and electronic funds in transit, on a large scale (Swedan et al., 2006, p. 373).

The virtual environment of e-marketing depends primarily on Internet technologies. The process of electronic marketing is not focused on selling consumer products, the organization, the consumer and the elements of internal and external environment. (Al-Astal, 2009, p.23).

It is defined as a "commercial transaction based on the interaction of the parties in the electronic exchange rather than direct physical contact" or "buying and selling goods and services online process." However, these vital definitions do not include e-marketing, which is a distinctive feature in the practice of the application and marketing involving the standardization of the changing needs of customers and modern technologies that have revolutionized the way companies work, so that we can consider e-marketing technology change (Al-Zu 'bi , 2009, p.379).

It is the use of Internet features in Internet marketing, which uses these features to develop plans, products and services of the organization, which helps you, achieve your goals quickly. E-marketing is not just designing advertising campaigns online, but strategies of the company or organization, such as increasing sales and product support, etc., and manage the interaction between the company and the consumer within expectations. A virtual environment for the mutual exchange of common benefits (Al-Astal, 2009, p.23).

E-commerce consists of two main aspects: the demand side of the e-procurement focus, and the supply side (including production, marketing, sales, distribution and delivery, as well as accounting and assembly) and electronic procurement. In addition, electronic purchasing. One of the main effects of Internet applications and business applications, e-procurement is a set of efforts by the buyer over the Internet to search for specific products (goods and services ...) and compensation between these products for sale in electronic stores ceased publication in cyberspace (Abu Fara, 2004 P. 107).

2.2 The importance of electronic marketing: (Al-Astal, 2009, p. 45)

1. Continuity of sales at all times, where sales are not associated with specific dates, and marketing of products at all times without interruption, which means the ability to reach target customers in their spare time and during work.

2. Reach customers in geographically remote locations. E-marketing is not limited to a particular area.
3. Lack of marketing cost. Planning store products is a concern for investors because of the high cost that the store requires. Enter in revenues, expenses and shops, and disappears in e-marketing.
4. Enter the appropriate product for the buyer to determine the patterns of behavior of the buyer, which helps to work with certain products and services for each group of customers and increase purchase rates file.
5. Continuity of the relationship between the seller and the buyer after the first purchase, where this indicates that the buyer began to form a special relationship with the vendor, this relationship shows through the marketing of new products via e-promotional electronics, it helps to repeat purchase in the future.

2.3 E-marketing goals:

One of the objectives of e-marketing: (HINTON, 2004)

1. Reduce the cost of products due to lack of advertising in traditional video and audio.
2. Easy access to consumers anywhere in the world.
3. Increase ability to negotiate the purchase.
4. No unnecessary costs and expenses for the establishment of traditional shops.
5. Easy access to the necessary information and comparison of products subject to competition.
6. Improve the overall performance of the installation.
7. Benefit from previous experiences of establishments operating within this system.
8. Easy distribution and promotional activities.

2.4 Types of service delivery channels

Whether online banking, mobile banking, or ATMs are in any case, they include two main types of services: (Bakri, 2005)

The first is the information or news service, which allows customers to access general information about financial institutions and their products and services. Currently, the Internet is the largest channel for providing these services, especially through the websites of banks and other financial institutions, and the risk of deceiving customers through inaccurate information or Information about products, services or prices, hackers' access to fast financial institution information or customer information, or the spread of viruses and other malicious code to computers that communicate with the organization's website or a failure in e-services if The site has been defaced, hacked or stopped.

The second is the process of conducting transactions and banking operations, whether through the bank's website or by applying to mobile phones or through ATMs. These operations range from basic operations such as checking account balances to dangerous transactions, transferring large sums of money from an account A company for the account of another company, classified electronic banking services such as those provided through other delivery channels according to the type of client, and the following table shows examples of banking services provided by financial institutions online:

2.5 Electronic Exchange Support Services

In addition to traditional banking products and services, financial institutions can offer a range of services designed or modified to support e-commerce. The most common support services are: (Chaston, 2003)

1. Web links:

Many financial institutions have web sites, some of which are essentially informational, while others offer the ability to conduct financial transactions, such

as paying bills or transferring balances between accounts. Almost every site has web links, and the web link is A word, phrase, or image on a web page that contains an encoding that moves the viewer to another part of the website or site is completely different by clicking with the mouse.

2. Compilation of accounts:

The collection of accounts involves the collection of information from many websites and provides this information to the customer in a standardized format, and in some cases may allow the customer to make a certain calculation on the consolidated accounts. The information collected from publicly available information ranges from personal account information (credit cards, brokering, bank statements). The consolidation services enable customers to lose their different account data, avoid entering the user name and password of different accounts and provide access to tools that help clients analyze and manage different account portfolios, The service either copies the personal account data from the website to display on the aggregation site or data-processing procedures with website operators or other companies to obtain customer information. In general, experts believe that receiving direct data represents a greater legal protection to serve the assembly of copies of the data.

3. Electronic authentication:

Customer authentication and delegation of electronic banking activities are an integral part of e-financial services. Because traditional forms of identification of the person's identity through paper reduce the speed and efficiency of electronic processes, financial institutions have applied alternative methods of verification such as passwords, PINs and digital certificates that use the structure General keys and microprocessor-based devices such as smart cards and other tags, database comparisons (such as fraud testing applications) and vital indicators (fingerprints) Previous means of verification vary in the level of protection, reliability, cost and

complexity of their infrastructure. Accordingly, the choice of method should be tailored to the risks in products and services that control access.

4. Web Hosting:

Financial institutions host websites for themselves and other companies and entities. The financial institutions that host a company's website usually store or arrange to store the electronic files on the site. These files are stored on one or more servers within the perimeter of the host financial institution's premises. Web hosting services require skills Strong in network connectivity, protection and programming, and because technology and software are evolving rapidly, organizations hosting Web sites need to keep pace with the need for new standards of compatibility such as XML to facilitate data exchange among the overwhelming majority of intranet users. Loss of customer and legal liability arising from failure or inability to keep up with the service levels specified in the contract or to provide inaccurate web content (such as products and prices) due to staff actions, unauthorized changes, or disclosures Unauthorized use of confidential information resulting from security breaches and damage to the computer systems of visitors to the site due to virus codes that spread through the sites of the host financial institution.

5. Payment for e-commerce sites:

Many organizations accept various forms of electronic payments for products and services, and financial institutions play an important role in electronic payment systems through the creation and distribution of a range of electronic payment tools. Electronic payment mechanisms offered by financial institutions and banks to e-commerce sites include discounts and balances Online, electronic billing, electronic checks, e-mail payment, electronic credit card payments, If banks allow money to be transferred between their internal accounts within their e-banking services, third-party transfers usually require additional security precautions in the

form of additional identification and payment confirmation procedures (Daniel, 2003).

2.6 The concept of electronic banking

Is to conduct banking operations in electronic ways, ie the use of new information and communication technology, whether it is traditional banking or new In this pattern will not have the customer to move to the bank if it allows him to do the work he wants from his bank from anywhere and anytime (EL- Gohary, 2010).

Is that electronic banking or what is known as electronic banking operations is that banks provide banking or innovative services or what is known through electronic networks, and access to them is limited to participants according to the terms of membership determined by banks through one of the outlets on the network as a means of communication customers (Wagner, 2004).

2.7 The motives of the emergence of electronic banking:

The emergence of electronic banking was the result of the interaction of several elements, including: (GRIMES, 2010)

First: the revolution of communications and information which led to the emergence of fundamental changes in the nature of the banking sector and financial and from looking forward to providing sophisticated banking and financial services depending on the output of technology and information revolution.

Second: Electronic commerce, which is done using electronic means, especially the Internet, which has become characterized by many characteristics distinguish them from the trade compliance that these financial institutions used to deal with and with them, making the conscious development of the strategies and methods of work of banks a service need and not a luxury or a waste of money.

Thirdly, there is strong competition between banks and other financial institutions. This competition is not limited to national economies but has gained international dimensions in light of the liberalization of world trade.

Fourth: The increasing number of non-bank financial institutions such as insurance companies and securities companies and their competition to banks, where many of these institutions offer a range of services closely related to the work of banks.

Fifth: Performance must be continuously developed both for banks and other financial institutions to raise the level of operational efficiency to provide the best service to its customers, especially as many customers are demanding high-quality service at competitive cost, benefiting from the increasing competition from institutions.

Sixth: The entry of many businesses and economies The banking market is one of the most important examples is that some large shops provide service to their customers in the form of a coupon used when shopping and thus less need to deal with banks.

2.8 ATM machine:

ATMs appeared in the 1970s as an alternative to banking employees in banking branches to reduce the number of transactions within the bank. In the 1980s, interest began to reduce costs and then to seek a competitive advantage. ATMs are the first mechanism for the development of banking. The existence of a network of connections linking the branch of one bank or the branches of all banks in the case of any customer from any bank, has developed the work of these devices where you access the data of accounts of customers immediately, which provides advanced services in the disbursement of cash, but these devices Did not hesitate It insists on just a way to get money, but now the advanced functions enable customers and employees from receiving their salaries and social security rights, It

also allows them access to their current accounts, and is currently providing a range of functions, including: (Armitt, 2004)

1. Know the balance of the account.
2. To withdraw and deposit cash.
3. Cash transfers between accounts.
4. Request a check book.
5. Payment of bills.

3.1 the concept of quality of banking services

3.1.1 Definition of quality:

Quality in its general sense: It is the organization's production of a commodity or the provision of a service with a high level of distinguished quality, through which it is able to meet the needs and desires of its customers in a manner that is consistent with their expectations, and to achieve their satisfaction and happiness, and this is done through standards set for the advance of production or service provision and creating excellence. In it (Aqili, 2000: 58).

Quality: It is the set of qualities and characteristics of a good or service that lead to its ability to fulfill stated or assumed desires. (Al-Samarrai, 37: 2012).

On the other hand, quality is a comprehensive method for developing the performance of organizations by building a deep culture of quality (Radwan, 2012: 14). And quality according to ISO 9000 standards for the world of 2000: Quality is the set of characteristics characteristic of the product, activity, process, institution or person that makes it meet the declared and expected needs or is able to meet them (Alyan Courtois, 2000, p319).

3.1.2 Service Concept:

Contemporary directives emphasize the need to pay attention to the quality of service as one of the means by which to achieve competitive advantage and the vital artery that provides the organization with more customers and high profitability, and then increase its ability to survive, continue and grow. Achieving

competitive advantage does not lie in providing many services, but rather in achieving high levels of quality in that service (Al-Nimr and Al-Murad, 2002, 216).

There are several definitions of quality of service, and each definition looks at it from a different perspective. Here are a number of them:

Quality of service is the characteristics and the overall image of the product that leads to the satisfaction of implicit needs of customers. (Kotler, 1997, 55)

In addition, the quality of service is that degree of satisfaction that the service can achieve for the beneficiaries and customers by satisfying and fulfilling their needs, desires and expectations (Sawsan Shaker Majeed, Muhammad Awad Al-Zayadat, 17, 2007).

(Krajewski & Ritzman, 2000, 95) defines the quality of service from the point of view of the service provider and from the point of view of the customer. Quality, from the point of view of the service provider, means that the service conforms to the previously established standards, and from the customer's point of view, quality means that the service is compatible with its uses.

The quality of services from the point of view of (Bank, 2000, 24) means that it is the ability of the good or service to fully satisfy the needs and desires of the customer at the lowest possible costs.

Defining the quality of banking service: The quality of banking service is taking off high quality, continuously, and in a way that exceeds the ability of other competitors (Hadour Kazem Hammoud, 2007, p. 215). As the quality of banking service is one of the basics that precede customer satisfaction, and in return, customer satisfaction affects the customer's future purchase decision and perception, and accordingly, the quality of banking service is a prerequisite for satisfying the customer's desire and retaining it (Al-Karaki, 22:22).

The concept of banking service quality clearly focuses on what the customer can expect from the core reason for purchasing this service (Al-Sumaidai, 2010: 91) and thus shows the extent to which the service can satisfy the customer's real need. Therefore, the concept of banking service quality revolves around the

benefits provided by this service. service to the customer. The quality of banking service is one of the main areas in which service institutions can distinguish themselves by providing high quality continuously and in a way that exceeds the ability of other competitors (Hammoud, 2002, 215). Therefore, the concept of service quality was defined as “the quality of services provided, whether expected or perceived, that is, what customers expect or perceive in actual reality, and it is the main determinant of customer satisfaction or dissatisfaction, and at the same time it is one of the main priorities for institutions that want to enhance the level of quality In its services (Al-Daradkeh, 181, 2006)

The quality of service is concerned with knowing the needs of customers, whether they are products or services, and working to meet them, and reading the expectations of customers about products and benefits that can be distinguished by the institution or establishment according to its strategy.

The concept of the quality of banking services provided as a means of distinction emerged as a result of the stereotypical and similarity in the procedural nature of banking services. Many concepts such as customer service, empathy with them, speed of completion, banking secrecy, emerged as areas of distinction in the provision of banking services. The concept of banking service quality is considered one of the important concepts in producing Banking services and their marketing, and the reason for this is mainly due to the fact that quality is the lifeblood that provides the bank with new deposits. Accordingly, it is necessary to recognize the concept of intangible service quality, which means providing banking financial service with international specifications and standards that achieve customer satisfaction (financial and banking studies, 1994: 37)

Distinguished service has become the basis for comparison between one bank and another, as almost all bank offers are similar in all banking services that it provides to customers, and therefore the level of quality of banking service performance has become one of the powerful tools in securing the continuity and growth of banks (the banking industry) (Maalla, 138, 2001).

3.2 The importance of the quality of banking services

The main measure of the quality of banking service is customer satisfaction, and it is difficult to measure this satisfaction, as many problems appear as a result of the loss of a correct understanding of customer expectations, which leads to failure to deliver banking service in the required manner and at the specified time, and here the importance of realizing the expectations and needs of customers and educating them appears. Moreover, inform them of the nature of banking services that they buy from their banks. The difficulty in measuring customer satisfaction is due to the existence of certain differences and differences, such as the difficulty in expressing questions related to what is the measurement, or choosing the appropriate sample, or the appropriate time to ask the questions. The best approach to do this is the survey lists of a relatively large sample that are repeated during regular periods of time in order to know the possible changes that may appear (Raad, 2008: 279-281).

On the other hand, the customer can be considered as a financier, as the bank provides this customer with the basic information to be processed. A good example of this is the bank providing customers with checks of all kinds, documentary credits, and money transfer lists. It also at the same time receives networks and credits from other customers, in the field of insurance, for example, the customer provides the basic information required in the expressions of complaints and appropriate settlements.

The importance of the quality of services in customer service constitutes the highest priority for all organizations and institutions aiming to achieve success, stability and continuity in the business world, and the quality of services differs compared to the quality of goods. In the field of commodity products, planning can be used and approved in production and classification of products on shelves waiting for customers. services, customers and employees work together to create and provide the service; Therefore, service providers must deal with customers effectively in order to provide a high level of service. Therefore, the importance of quality in providing service lies in the following (57: 2010, Hammoud):

1. Quality affects the volume of demand for the service, and accordingly the demand for it is created.
2. Quality of service is a means that makes the competitive position of the institution compared to other institutions competing with it in the market.
3. Quality of service is one of the most important elements of achieving profit for the organization, as it seeks to reduce the cost of service.
4. The quality of service is an important source of maintaining the existing customers of the organization in addition to attracting new customers.

4.1 Types of quality of banking services and the factors affecting them

Types of banking services: Banking services are divided into two types:

1- Conventional banking services:

Banking services are considered a tool to attract the largest possible number of customers, whether in the deposit, employment and investment systems practiced by the bank (Al Sheraa and Al Sharif: 2002, 90).

A- Acceptance of all kinds of current and term deposits, savings deposits, and risk deposits (Khrees et al., 2002, 83).

B - Providing medium and long loans, as this function is the first and main investment for commercial banks, and it is also the most important source of external funding for business institutions.

C - Issuing letters of guarantee and documentary credits to facilitate foreign trade operations (Abdul Khaleq, 2000, 11).

D - Buying and selling securities and collecting commercial papers for the benefit of customers, as well as providing advisory services to customers regarding their business and development projects to gain their confidence in the bank (Al-Assar and Al-Halabi, 2000, 71).

C - Opening current accounts and carrying out stock promotion services, managing subscription thereto, exchange services, futures, futures and preference contracts (Abdul Khaleq, 2000, 10).

H- Banks, through their banking services, play the role of an agent by employing customers' money in various economic fields with important economic returns (Al-Imam, 7, 2005), in addition to preserving valuable property such as gold, jewelry, and documents.

G - Studying the economic and financial conditions, laws and legislation, and submitting proposals that aim to encourage investment, develop savings and exports, develop technology and increase production (Mukhtar, 20, 2005).

2- Electronic banking services: This type of banking services consists of the following:

A- Automated teller machines: It is a service provided by banks to their customers in order to reduce work pressure, avoid administrative procedures, and meet the needs of customers after working hours and during holidays. They are used by means of an electronic card carried by the customer, and a secret number is used in it, and it is used in cash withdrawals and deposits. (Thwaini and Khalif, 2005,8).

B - Plastic cards: They are prepaid cards in which the financial value is stored and are used for online payment (Coxandkelzen, 91, 2004). They are divided into debit cards, monthly payment cards, credit cards, and smart cards.

C- Mobile Phone Bank: The WAP banking service is considered one of the latest technologies provided by banks, and it allows bank customers to access their bank accounts and conduct their transactions via mobile phones (Ismail, 11, 2007).

D - Banking via the Internet: Banking via the Internet is considered one of the latest banking technologies because of the systems and technology that are applied to it in keeping with developments in the field of electronic commerce, information systems and modern means of communication. Banking via the Internet is known as the banking business in which the Internet is a means of communication between the bank And the customer (Al-Hamdani, 94, 2003).

In addition to the types of banking services, there are also other types of quality:

The famous gap model presented by Parasuraman (Al-Haddad, 1985, 336) included several types of quality, namely:

A- The expected quality: It represents the client's expectations for the level of service quality, and it depends on the client's needs, experiences, past experiences, culture, and contact with others.

B- The quality perceived by the management: It represents the extent to which the bank is aware of the needs and expectations of its customers and the provision of banking service with the specifications it has realized to be at the level that satisfies the customer.

C- Promoted Quality: It means information about the service, its characteristics, and what the bank pledged to provide, which is conveyed to customers through the promotional mix of advertisement, personal promotion, and publications.

d- The actual service provided to the customer, which means the performance of the service by the bank's employees and providing it in accordance with the specifications set by the bank, and it undoubtedly depends on the skill of the employees and their good formation and training. Moreover, his psychological and the extent of his fatigue at work.

E - Perceived service, which is the customer's estimate of the actual performance of the service (the actual service provided to him), which depends to a large extent on the extent of the customer's expectation, for example if the actual banking service is provided to the customer in 10 minutes, then if it is expected to be obtained in a longer time (15 minutes, for example The customer perceives the banking service as the customer of the banking service as being of low quality. Therefore, the quality of banking service is a measure of the degree to which the level of service provided to customers meets their expectations, and therefore the provision of a service of distinguished quality means that the actual level of quality corresponds to the expectations of customers' expectations. provided to them.

Chapter Three

3.1 Methodology:

3.1 Research design:

Research data is collected through the development of the questionnaire, and research is the quantitative method that addresses rather numerical data and statistics than data quality, and consists of two parts, the first part is interested in the collection of personal data (demographics), the second part is to highlight areas of R & D, workforce performance and organization effectiveness) Sample for both men and women.

3.2 Research Population:

The Population which is collects from Kurdistan International Bank in Erbil, at Kurdistan region from Iraq.

3.3 Research design:

The research data is collected through the development of a questionnaire, the research is a quantitative method that addresses the numerical data and statistics rather than the quality of the data, which consists of two parts, the first part being interested in the collection of personal data (Demography) The second part highlights the areas for male and female subjects. The quantitative research method uses tools to collect numerical data or to quantify the problem under study by using data that can be converted into statistics. This method of data collection allows learning of connections and relationships between known variables, which can be learned through research. The tools in quantitative research method paper surveys to quantify opinion or behavior, attitudes and generalize results with larger samples of populationThe questionnaire was distributed to (85) employees and (6) rejection forms in this process.

3.4 Sample:

In quantitative studies, samples will play a larger role in data collection. Samples will be selected to represent the real population through random distribution. In quantitative research, samples will be based on the researcher model and the probability of providing different, accurate or complete information. The sample size is not significant in quantitative research, but the data saturation determines the sample size.

Chapter Four:

4.1 Data Analysis

Table 1: Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	67	84.8	84.8	84.8
Female	12	15.2	15.2	100.0
Total	79	100.0	100.0	

Above table respondent age of respondent where (84.8) are male and (15.2) are female.

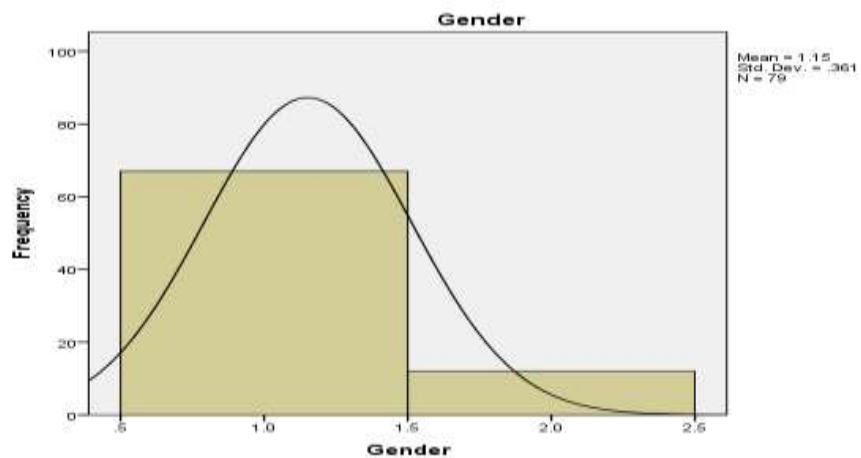


Table 2:

Educational level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	40	50.6	50.6	50.6
	Bachelors	30	38.0	38.0	88.6
	Masters	9	11.4	11.4	100.0
	Total	79	100.0	100.0	

Above table respondent age of respondent where (50.6) are Diploma and (38) are Bachelors, and (11.4) Masters.

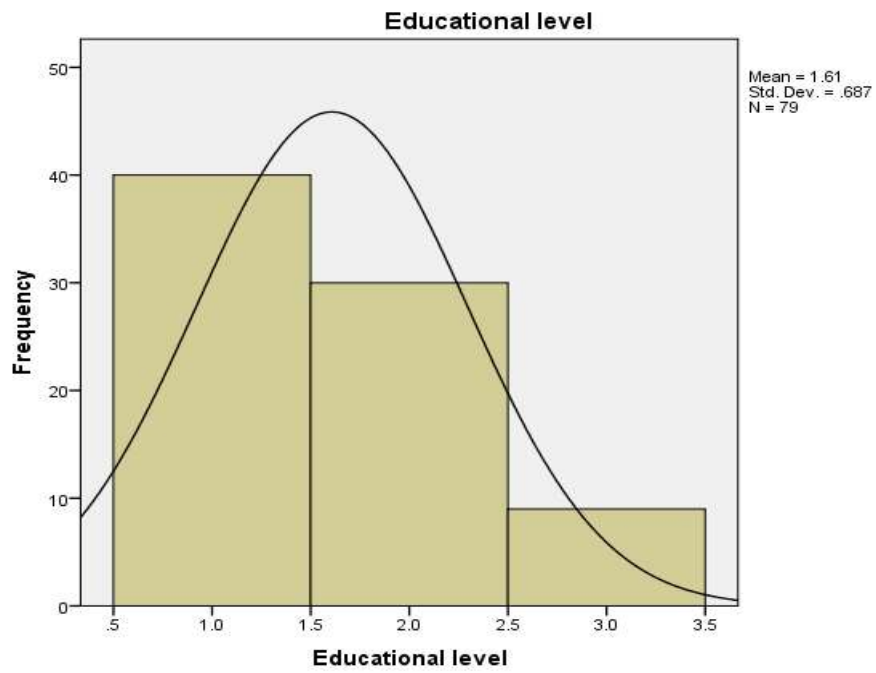


Table 3:

Experience level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 6-10	6	7.6	7.6	7.6
11-15 years	8	10.1	10.1	17.7
16-20 years	60	75.9	75.9	93.7
21-25 years	1	1.3	1.3	94.9
26-30 years	4	5.1	5.1	100.0
Total	79	100.0	100.0	

Above table respondent age of respondent where (7.6) are (6-10 years), (10.1) are (11-15 years), (75.9) are (16-20 years), (1.3) are (21-25 years) and (5.1) are (26-30 years).

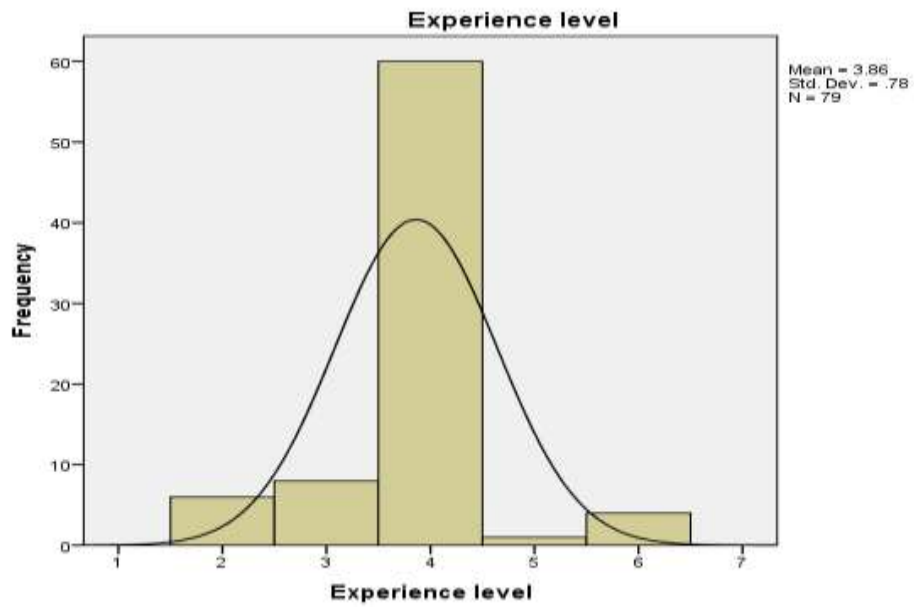


Table 4:

Age

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Less than years				
	21	61	77.2	77.2	77.2
	21-30 years	13	16.5	16.5	93.7
	31-40 years	3	3.8	3.8	97.5
	Over 40 years	1	1.3	1.3	98.7
	6	1	1.3	1.3	100.0
	Total	79	100.0	100.0	

Above table respondent age of respondent where (77.2) are (Less than 21 years), (16.5) are (21-30 years), (3.8), are (31-40 years), (1.3) are (Over 40 years).

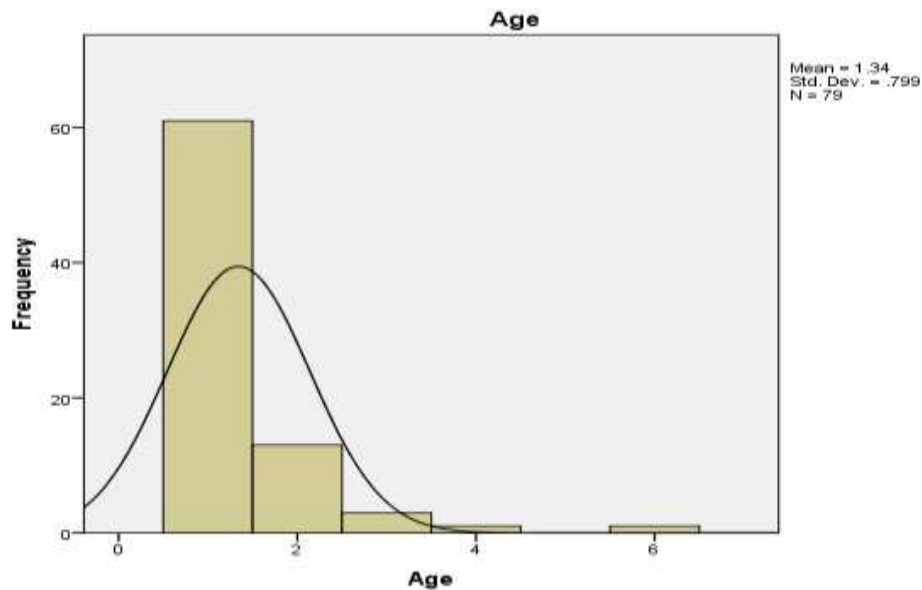


Table 5:

Q1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	2	2.5	2.5	2.5
Undecided	9	11.4	11.4	13.9
Agree	23	29.1	29.1	43.0
Disagree	45	57.0	57.0	100.0
Total	79	100.0	100.0	

Above table respondent (I can access the bank's website quickly) where (57%) of the respondent disagree, (11.4) undecided, (2.5) agree.

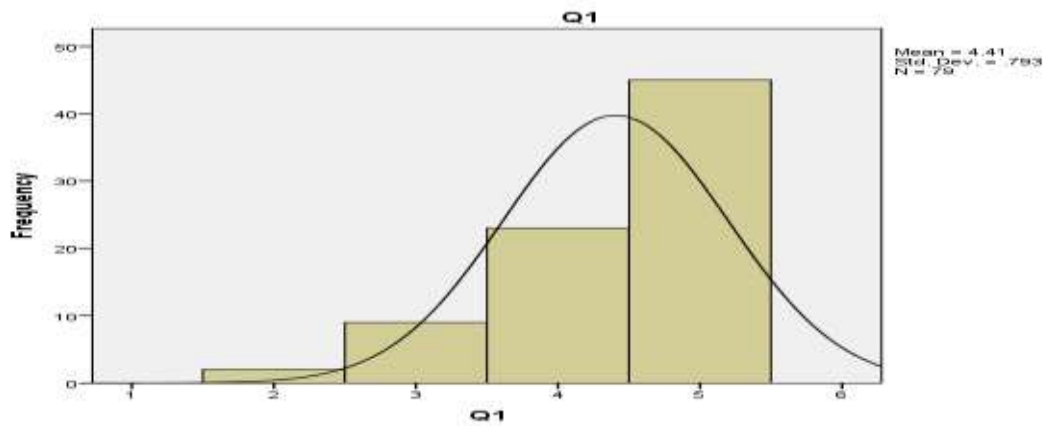


Table 6:

Q2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	6	7.6	7.6	7.6
Undecided	20	25.3	25.3	32.9

Agree	35	44.3	44.3	77.2
Disagree	18	22.8	22.8	100.0
Total	79	100.0	100.0	

Above table respondent (The bank's website design is attractive and good) where (22.8%) of the respondent disagree, (25.3%) undecided, (44.3%) agree.

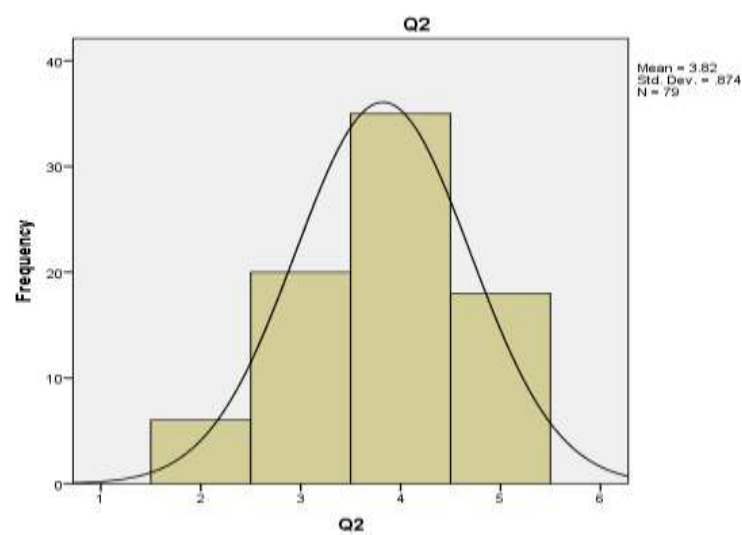


Table 7:

Q3

	Frequenc y	Percent	Valid Percent	Cumulative Percent
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Valid	Strongly disagree	2	2.5	2.5	2.5
	Strongly agree	11	13.9	13.9	16.5
	Undecided	24	30.4	30.4	46.8
	Agree	27	34.2	34.2	81.0
	Disagree	15	19.0	19.0	100.0
	Total	79	100.0	100.0	

Above table respondent (It's easy to find what I need on the bank's website) where (19%) of the respondent disagree, (30.4%) undecided, (34.2%) agree.

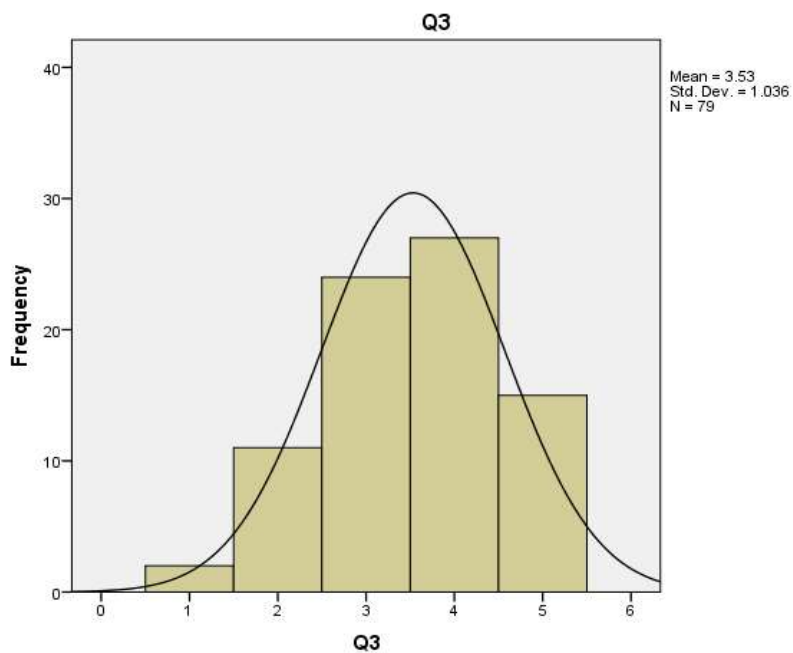


Table 8:

Q4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	3	3.8	3.8	3.8
Strongly agree	10	12.7	12.7	16.5
Undecided	33	41.8	41.8	58.2
Agree	21	26.6	26.6	84.8
Strongly agree	12	15.2	15.2	100.0
Total	79	100.0	100.0	

Above table respondent (The content structure and organization of the bank's website is easy to follow) where (12.7%) of the respondent disagree, (41.8%) undecided, (26.6%) agree.

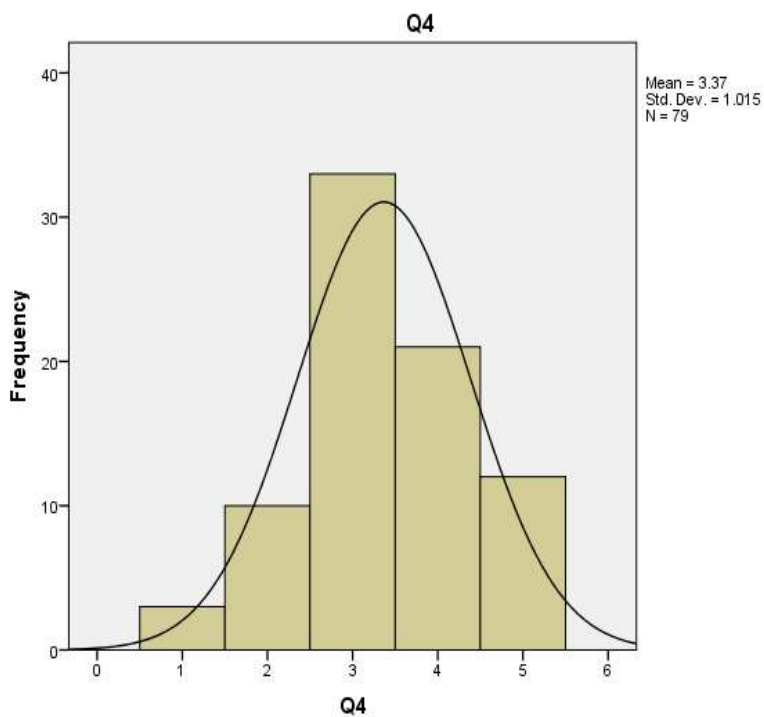


Table 9:

Q5

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	6	7.6	7.6	7.6
	Strongly agree	20	25.3	25.3	32.9
	Undecided	22	27.8	27.8	60.8
	Agree	22	27.8	27.8	88.6
	Disagree	9	11.4	11.4	100.0
	Total	79	100.0	100.0	

Above table respondent (The Bank's website ensures that the services are delivered accurately) where (11.4%) of the respondent disagree, (27.8%) undecided, (27.8%) agree.

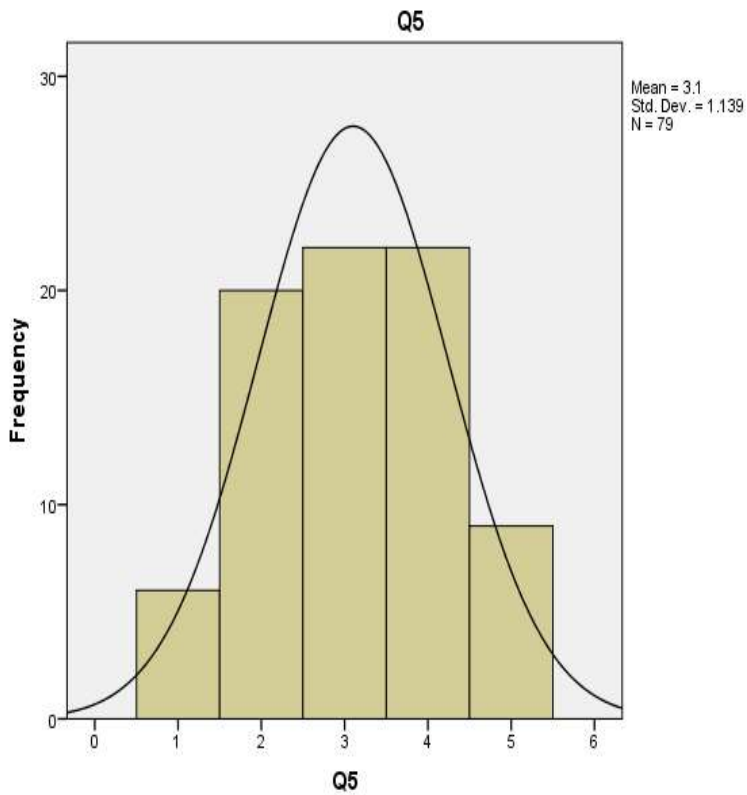


Table 10:

Q6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	5	6.3	6.3	6.3
Strongly agree	15	19.0	19.0	25.3
Undecided	20	25.3	25.3	50.6
Agree	29	36.7	36.7	87.3
Disagree	10	12.7	12.7	100.0
Total	79	100.0	100.0	

Above table respondent (The bank's website offers services and transactions are done quickly) where (12.7%) of the respondent disagree, (25.3%) undecided, (36.7%) agree.

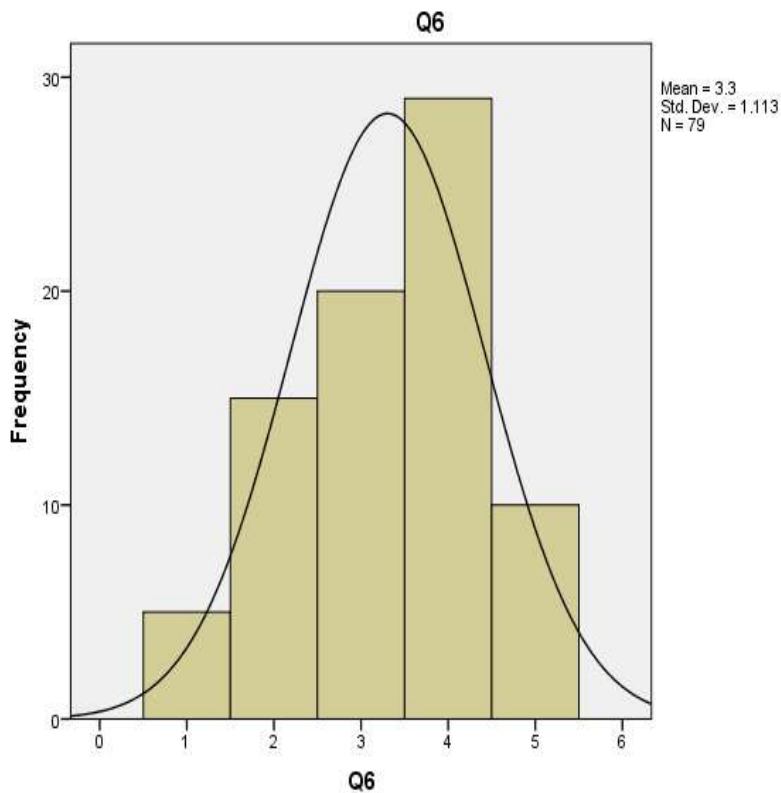


Table 11:

Q7

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	2.5	2.5	2.5
Strongly agree	16	20.3	20.3	22.8
Undecided	23	29.1	29.1	51.9
Agree	26	32.9	32.9	84.8
Disagree	12	15.2	15.2	100.0
Total	79	100.0	100.0	

Above table respondent (The website represents customer service on the Internet) where (15.2%) of the respondent disagree, (29.1%) undecided, (32.9%) agree.

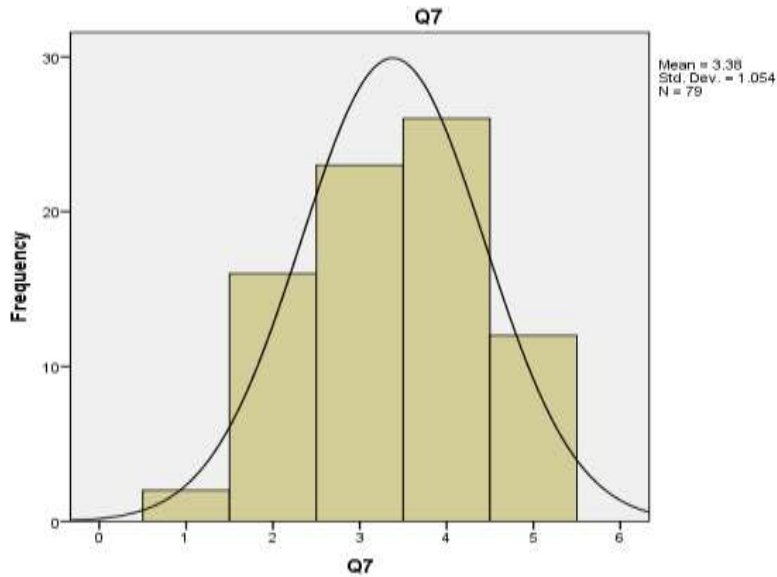


Table 12:

Q8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	1	1.3	1.3	1.3
Strongly agree	16	20.3	20.3	21.5
Undecided	32	40.5	40.5	62.0

Agree	14	17.7	17.7	79.7
Disagree	16	20.3	20.3	100.0
Total	79	100.0	100.0	

Above table respondent (The Bank does not misuse personal information) where (20.3%) of the respondent disagree, (40.5%) undecided, (17.7%) agree.

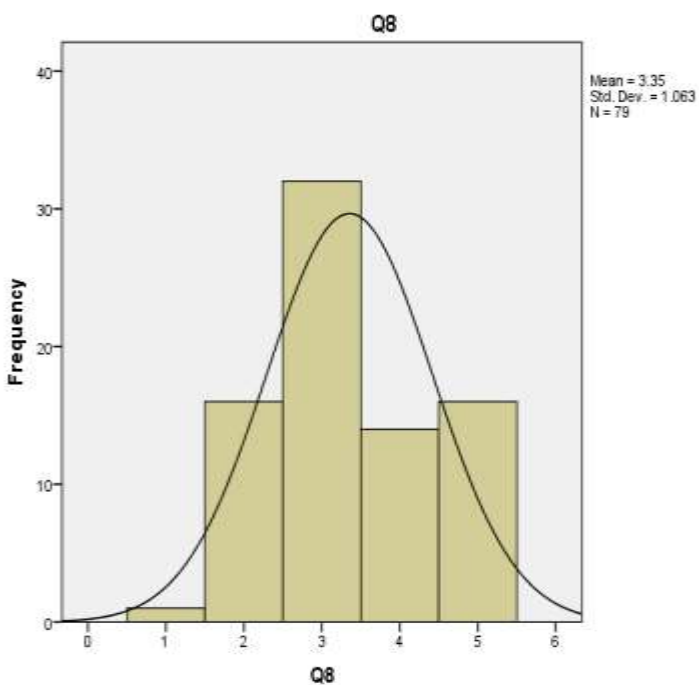


Table 13:

Q9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	2.5	2.5	2.5

Strongly agree	9	11.4	11.4	13.9
Undecided	26	32.9	32.9	46.8
Agree	32	40.5	40.5	87.3
Disagree	10	12.7	12.7	100.0
Total	79	100.0	100.0	

Above table respondent (Trust in electronic banking services) where (12.7%) of the respondent disagree, (32.9%) undecided, (40.5%) agree.

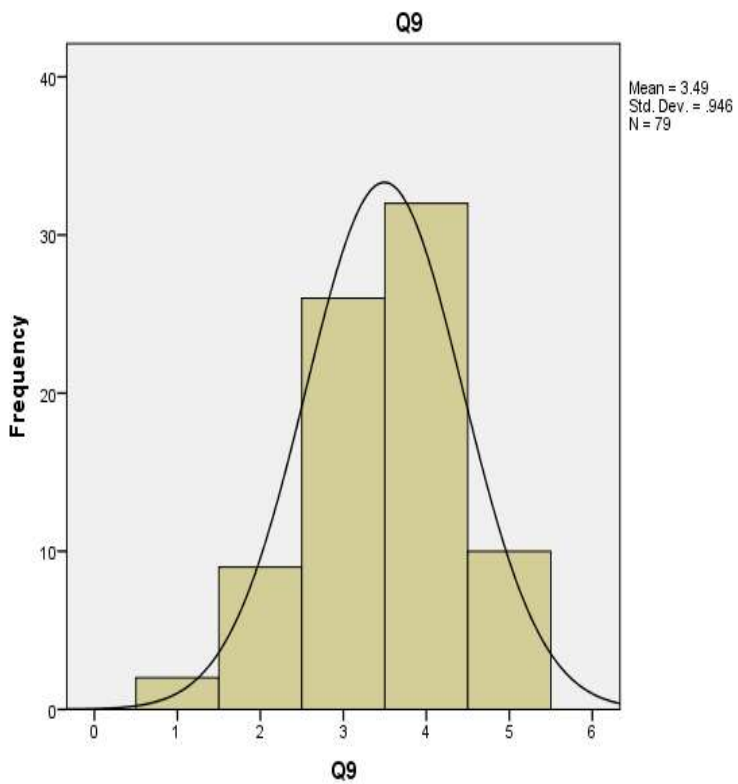


Table 14:

Q10

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	8.9	8.9	8.9
	Strongly agree	7	8.9	8.9	17.7
	Undecided	24	30.4	30.4	48.1
	Agree	29	36.7	36.7	84.8
	Disagree	12	15.2	15.2	100.0
	Total	79	100.0	100.0	

Above table respondent (My online transactions are always accurate) where (15.2%) of the respondent disagree, (30.4%) undecided, (36.7%) agree.

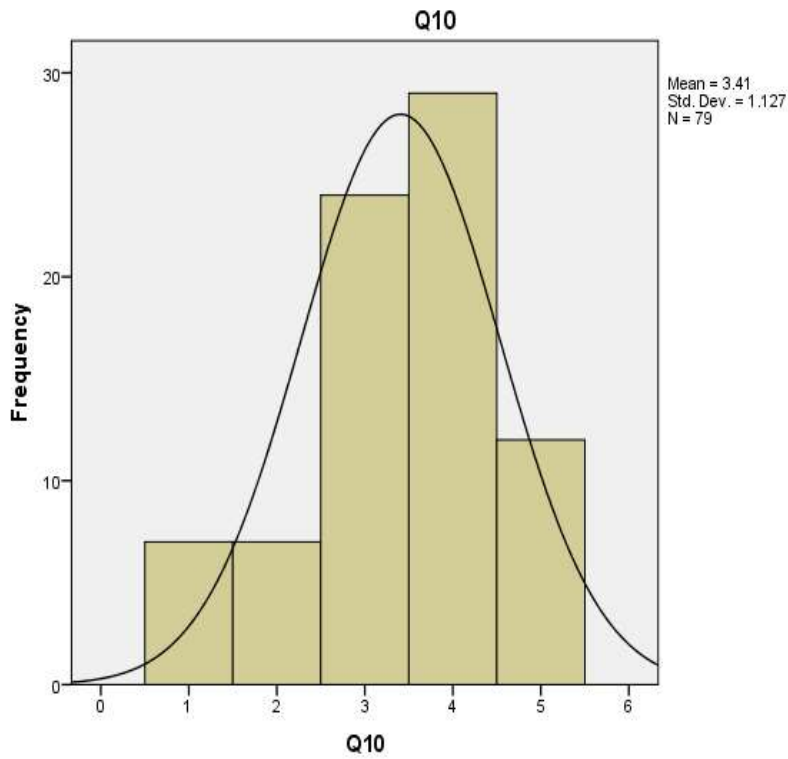


Table 15:

Q11

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	3	3.8	3.8	3.8
Strongly agree	6	7.6	7.6	11.4
Undecided	9	11.4	11.4	22.8
Agree	31	39.2	39.2	62.0
Disagree	30	38.0	38.0	100.0
Total	79	100.0	100.0	

Above table respondent (I feel secure in my dealings with the bank) where (38%) of the respondent disagree, (11.4%) undecided, (39.2%) agree.

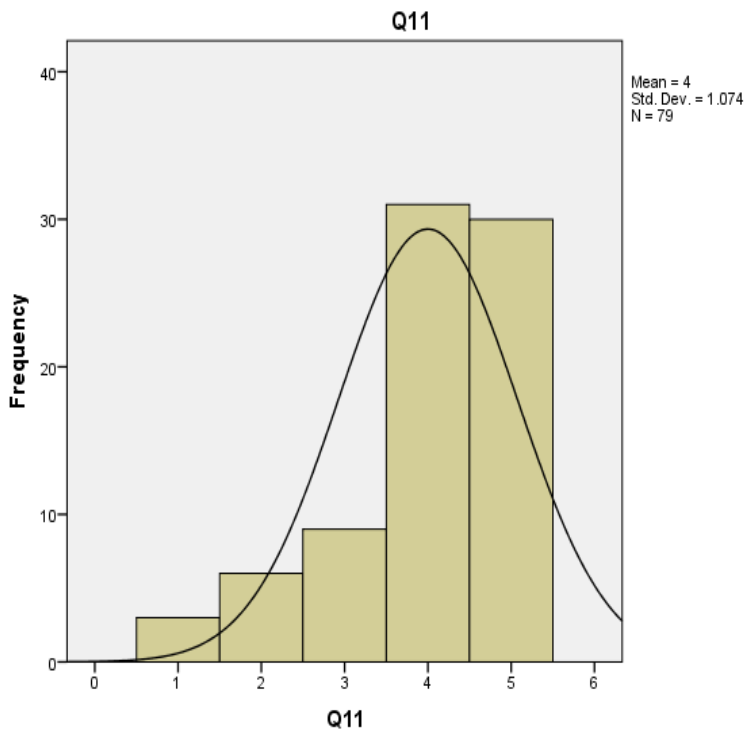


Table 16:

Q12

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	2.5	2.5	2.5
Strongly agree	11	13.9	13.9	16.5
Undecided	22	27.8	27.8	44.3
Agree	22	27.8	27.8	72.2
Disagree	22	27.8	27.8	100.0

Total	79	100.0	100.0	
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Above table respondent (The bank I deal with offers a variety of electronic services) where (27.8%) of the respondent disagree, (27.8%) undecided, (27.8%) agree.

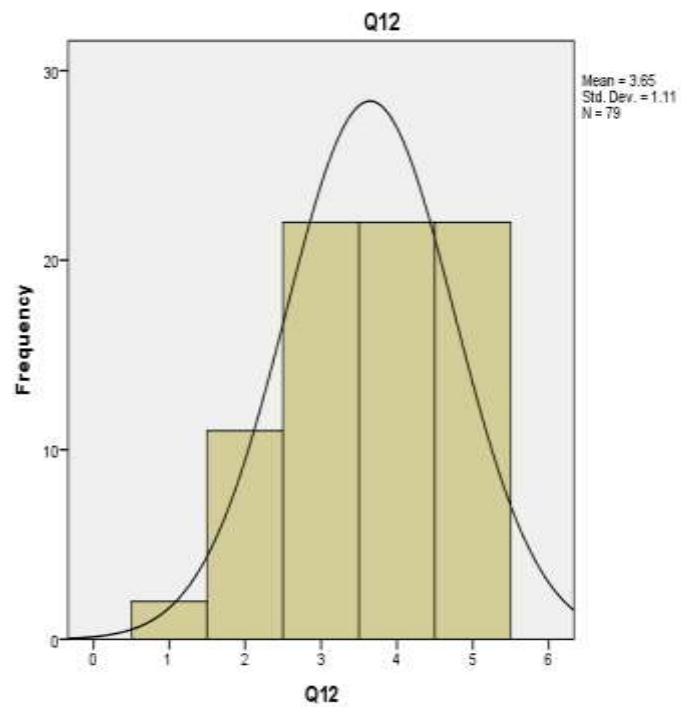


Table 17:

Q13

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	3	3.8	3.8	3.8
Strongly agree	11	13.9	13.9	17.7

Undecided	30	38.0	38.0	55.7
Agree	27	34.2	34.2	89.9
Disagree	8	10.1	10.1	100.0
Total	79	100.0	100.0	

Above table respondent (The statement of account and others are electronically obtained upon request) where (10.1%) of the respondent disagree, (38%) undecided, (34.2%) agree.

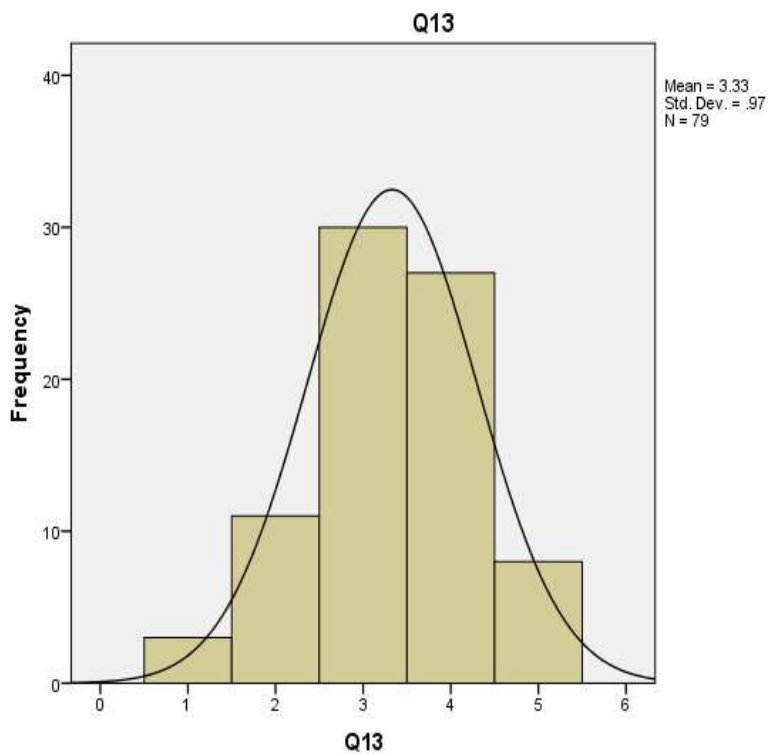


Table 18:

Q14

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Strongly disagree	1	1.3	1.3	1.3
	Strongly agree	20	25.3	25.3	26.6
	Undecided	26	32.9	32.9	59.5
	Agree	14	17.7	17.7	77.2
	Disagree	18	22.8	22.8	100.0
	Total	79	100.0	100.0	

Above table respondent (The marketing bulletins are sent to customers via e-mail) where (22.8%) of the respondent disagree, (32.9%) undecided, (17.7%) agree.

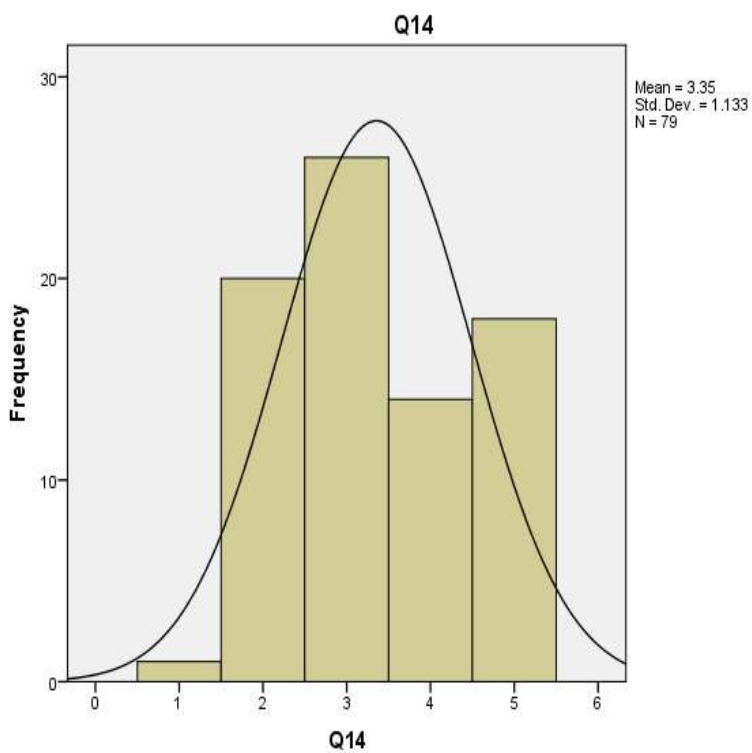


Table 19:

Q15

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	8.9	8.9	8.9
	Strongly agree	10	12.7	12.7	21.5
	Undecided	26	32.9	32.9	54.4
	Agree	23	29.1	29.1	83.5
	Disagree	13	16.5	16.5	100.0
	Total	79	100.0	100.0	

Above table respondent (The bank gives quick responses to my requests by email or other means) where (16.5%) of the respondent disagree, (32.9%) undecided, (29.1%) agree.

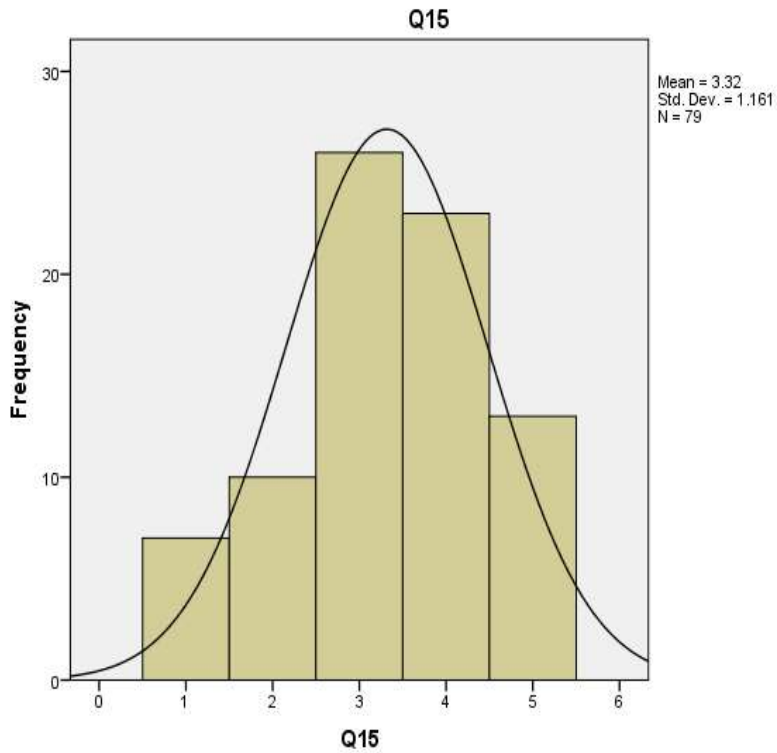


Table 20:

Q16

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	5.1	5.1	5.1
	Strongly agree	8	10.1	10.1	15.2
	Undecided	21	26.6	26.6	41.8
	Agree	20	25.3	25.3	67.1
	Disagree	26	32.9	32.9	100.0
	Total	79	100.0	100.0	

Above table respondent (The bank solves my electronic transaction problems quickly) where (32.9%) of the respondent disagree, (26.6%) undecided, (25.3%) agree.

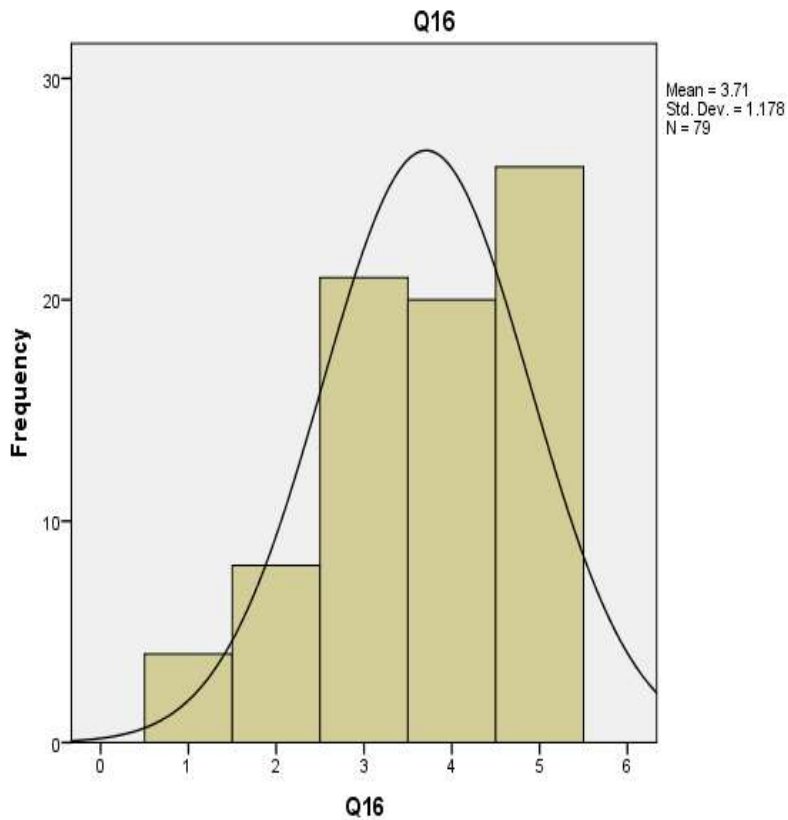


Table 21:

Q17

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	5.1	5.1	5.1
	Strongly agree	8	10.1	10.1	15.2
	Undecided	30	38.0	38.0	53.2
	Agree	22	27.8	27.8	81.0
	Disagree	15	19.0	19.0	100.0
	Total	79	100.0	100.0	

Above table respondent (Provide the required queries and inquiries required by the customer quickly) where (19%) of the respondent disagree, (38%) undecided, (27.8%) agree.

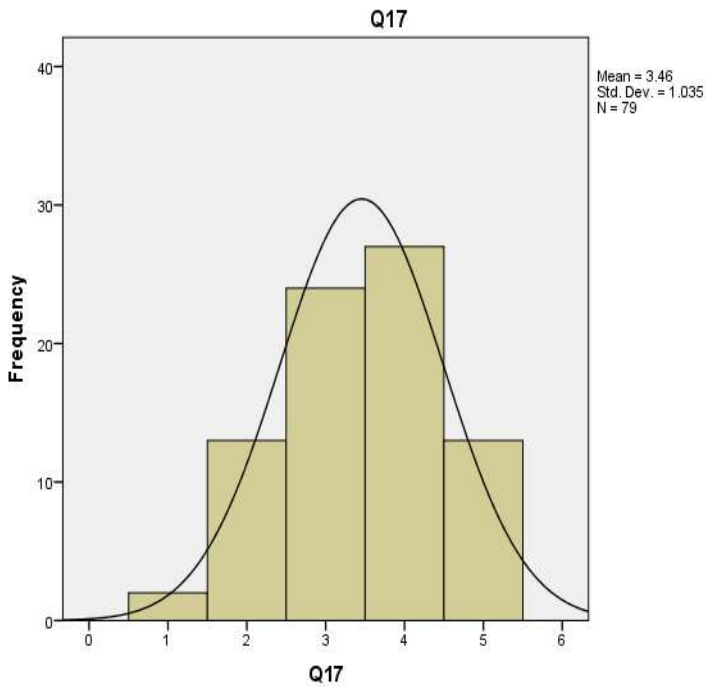


Table 22

Q18

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	2.5	2.5	2.5
Strongly agree	13	16.5	16.5	19.0
Undecided	24	30.4	30.4	49.4
Agree	27	34.2	34.2	83.5

Disagree	13	16.5	16.5	100.0
Total	79	100.0	100.0	

Above table respondent (A bank updates its information on the site) where (16.5%) of the respondent disagree, (30.4%) undecided, (34.2%) agree.

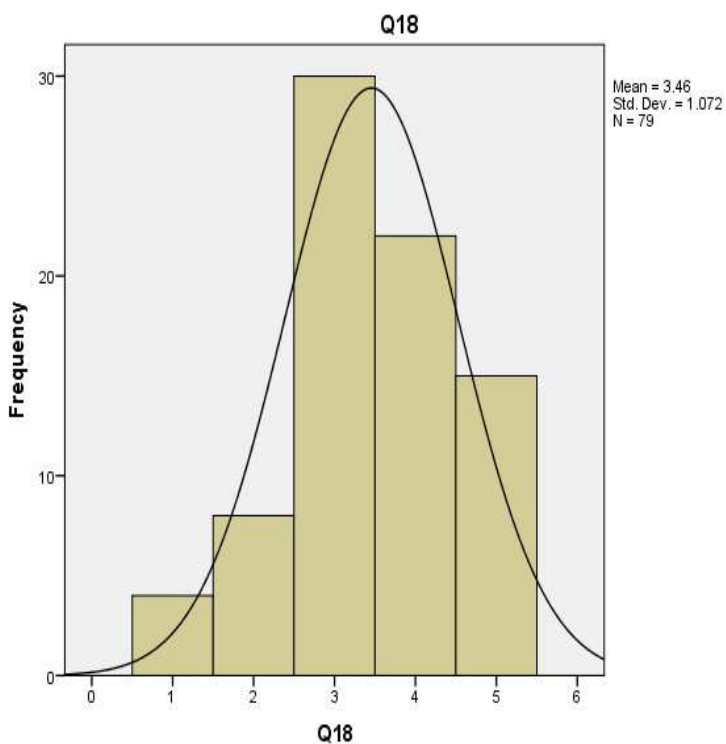


Table 23:

Q19

	Freque ncy	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	2	2.5	2.5	2.5

Strongly agree	11	13.9	13.9	16.5
Undecided	27	34.2	34.2	50.6
Agree	18	22.8	22.8	73.4
Disagree	21	26.6	26.6	100.0
Total	79	100.0	100.0	

Above table respondent (The Bank uses new methods to promote the site) where (26.6%) of the respondent disagree, (34.2%) undecided, (22.8%) agree.

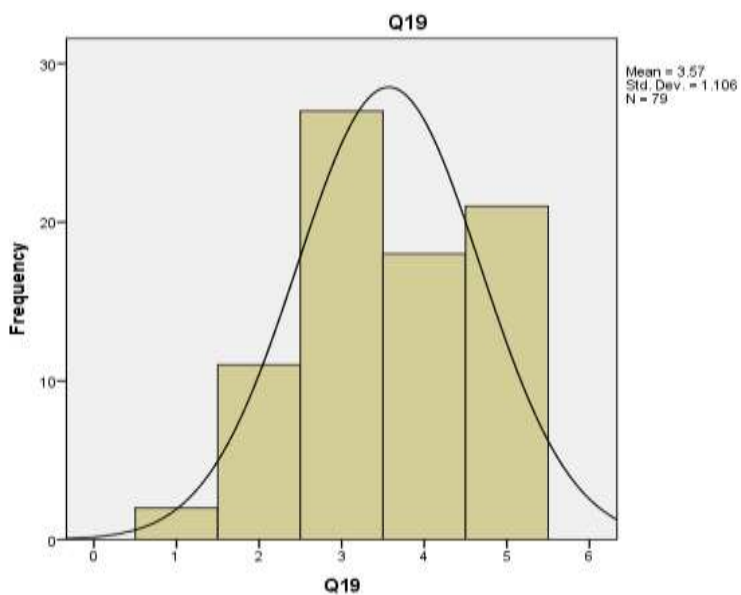
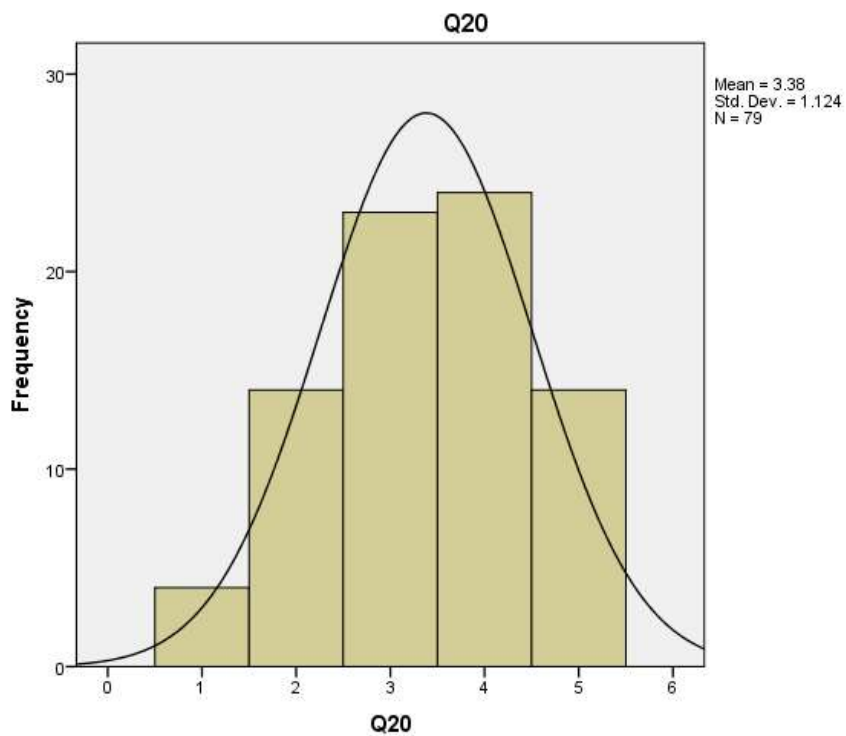


Table 24:

Q20

	Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid Strongly disagree	4	5.1	5.1	5.1
Strongly agree	14	17.7	17.7	22.8
Undecided	23	29.1	29.1	51.9
Agree	24	30.4	30.4	82.3
Disagree	14	17.7	17.7	100.0
Total	79	100.0	100.0	

Above table respondent (The cost of performing e-services is low compared to traditional services) where (17.7%) of the respondent disagree, (29.1%) undecided, (30.4%) agree.



Chapter Five:

5.1 Conclusion:

The banking sector is constantly changing in many ways. In recent years, the quality of banking has become increasingly important as a key input in the marketing of its services. This has increased the competitive nature of the banking market, and enhance their market conditions can only be by providing a variety of services and sophisticated high-quality, Which can be achieved only by the availability of information on the quality levels from the perspective of customers and trying to measure the extent of their understanding of the quality of banking service and evaluation of them, which necessitated the need for the development of the banking system and the application of information in the field of banks or what is called the marketing of electronic banking, which was able to jump in banking to contemporary trends In line with the advanced technological means, especially in relation to marketing communications and information technology, marketing products and banking services to various customers with the development and delivery of new banking services, providing an information base to help banks achieve quality of dealing With customers and increase the performance of their services. The adoption of electronic banking or the marketing of its services through the Internet has become so important from the point of view of customers of the banking market individuals or private organizations in relation to the services that are dealt with heavily from the query on the balance of accounts, obtaining a detailed account of transactions, Checks, collection of bills and transfer of funds between accounts with information on the services provided by the bank. Naturally, the Internet banking service can be expanded through marketing strategies that challenge the marketing of electronic banking services through polarization Customer satisfaction, satisfaction and retention, The adoption of electronic banking or the marketing of its services through the Internet has become so important from the point of view of customers of the banking market individuals or private organizations in relation to the services that are dealt with heavily from the query on the balance of accounts, obtaining a detailed account of transactions, Checks, collection of bills and transfer of funds between accounts with information about the services provided by the bank. Naturally, the Internet banking service can be expanded through marketing strategies that involve the challenges of

marketing electronic banking services through Customer liquefaction, Because the marketer should design the electronic service to be customer-oriented and more responsive to his care and attention to his needs and desires, so the bank can go in relation to these customers to the maximum in an atmosphere of confidence and privacy is high, and therefore the electronic marketing works on Providing an information base to help banks develop and provide new banking services.

5.2 Recommendation:

Technology should be developed through the research and development function to stay in the banking market, especially as this sector is constantly developing. The electronic payment of electronic commerce is linked to the development of a law regulating this type of trade. The importance of reforming the banking system, which is still suffering from the problems and labyrinths of the various reform programs, a large part of which depends on modernizing the system and electronic banking in particular. Promote the use of ICT in government departments to complement national telecommunications infrastructure and ensure network security and quality of service. Develop electronic evaluation and monitoring mechanisms by developing a conceptual framework for the system of quality indicators.

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Section I: General Information

The answer once put $\sqrt{\quad}$ mark in the appropriate box

1. Gender: Male () Female ()

2. Practical level: High school () Diploma () Bachelor's degree ()
Master's degree () PhD ()

3. Years of service: 5 Years () 5-10 Years () 10-15 Years () 15-20 Years ()
20-25 Years () 25-30 Years ()

4. Age: 20 Years () 21-30 () 31-40 () 40 years and over ()

N	Statement	S-Disagree (1)	Disagree (2)	Undecided (3)	Agree (4)	S-Agree (5)
1	I can access the bank's website quickly.					
2	The bank's website design is attractive and good.					
3	It's easy to find what I need on the bank's website.					
4	The content structure and organization of the bank's website is easy to follow.					
5	The Bank's website ensures that the services are delivered accurately.					
6	The bank's website offers services and transactions are done quickly.					
7	The website represents customer service on the Internet.					
8	The Bank does not misuse personal information.					
9	Trust in electronic banking services.					
10	My online transactions are always accurate.					
11	I feel secure in my dealings with the bank.					

12	The bank I deal with offers a variety of electronic services.					
13	The statement of account and others are electronically obtained upon request.					
14	The marketing bulletins are sent to customers via e-mail.					
15	The bank gives quick responses to my requests by email or other means.					
16	The bank solves my electronic transaction problems quickly.					
17	Provide the required queries and inquiries required by the customer quickly.					
18	A bank updates its information on the site.					
19	The Bank uses new methods to promote the site.					
20	The cost of performing e-services is low compared to traditional services.					