



The Impact of Information and Communications Technology on Improving the Quality of Banking Services for a Sample of Private Banks in the City of Erbil

Submitted to the Department of Finance and Banking, as Part of the
Requirements for Obtaining a Bachelor's Degree in Finance and Banking
Sciences

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Academic Year

2023-2024

DEDICATE

To those who raised us (our loving mothers, fathers, brothers and sisters)

All those who helped us with a single word

To all our loyal friends in the department finance and banking

Researchers

ACKNOWLEDGE

Praise be to Allah to help us to accomplish this work, and peace and to blessings be upon His Noble Prophet.

we would like to offer thanks and appreciation our ((Asst. Prof. Dr. Khadeeja Qader)) for his support, and guidance. We would not be able to make it this far without your help and support, thanks for your time, effort, patience, and your trust in us.

Finally, we would like to thank the head, lecturers of the finance and banking department, our dear colleagues, and all those who helped us all.

Researchers

Abstract

This study examines the impact of information and communications technology (independent variable) in improving the quality of banking services (dependent variable) for a sample of private banks in the city of Erbil, which includes (5) banks. By distributing (91) questionnaires to the sample, which was limited to (bank managers, their assistants, department employees, and employees), the ready-made statistical program SPSS was used in the analysis process. The increasing interest in using information and communications technology channels in their banking business has had a positive and effective impact in improving the quality of banking services, which contributes to increasing customer attraction and gaining their trust. That is, it can be said that there is a direct relationship between the independent and dependent variables, and the general average of convergence of the opinions of the members of the sample studied. They reached their agreement on the measurement items related to information and communication technology channels (the independent variable) (3.889), a standard deviation (0.931), and a degree of agreement (77.78%), while the general average of convergence of the opinions of the research sample reached their agreement on the dimensions related to the quality of banking services (the dependent variable). (4.037) and a standard deviation of (0.948) with a percentage of (80.73%). The results of the analysis of the current study showed that each of the two distribution items has the greatest impact on improving the quality of banking services for the study sample.

Keywords: information and communications technology and quality of banking services.

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Chapter one

The General Entrance to the Research

1.1:Introduction

The most prominent feature of our current era is the great acceleration in development occurring in all fields. There is almost no field in which many scientific leaps have not occurred. Perhaps the most prominent field of this progress has been reflected through information and communications technology, which is one of the most prominent features of the twenty-first century. The banking sector has witnessed a remarkable acceleration in recent years in the field of applying modern information and communications technology, which has led to a radical transformation in all banking activities, moving from traditional methods to better methods with innovation and technological development, which has contributed to improving the quality of banking services provided to customers and at the same time has helped reduce costs and increasing the efficiency and profitability of the bank.

1.2:Importance of the Research

The importance stems from the fact that it sheds light on the impact of information and communications technology in improving the quality of banking services for a sample of private banks in the city of Erbil, which seek to achieve their goals in the required manner, as well as continuously identifying the needs and desires of customers in obtaining the finest types of new and innovative banking services through dimensions or elements. Information and communications technology, which includes hardware and equipment, software, communications networks, databases and human resources.

1.3:Problems of the Research

It consists of answering the following main question: Is there an impact of information and communications technology in improving the quality of banking services for a sample of private banks in the city of Erbil? ,The following sub-questions emerge from this main question:-

- What is information and communications technology and the quality of banking services?
- Is there a compatible relationship between the items on information and communications technology channels (the independent variable) and the items on the dimensions of the quality

of banking services (the dependent variable) among a sample of private banks in the city of Erbil?

- To what extent do information and communications technology channels influence the dimensions of the quality of banking services for a sample of private banks in the city of Erbil?

1.4:Hypothesis of the Research

In order to answer the questions of the research problem, the following hypotheses were formulated:-

- There is no agreement between the items on information and communications technology channels (the independent variable) and the items on the dimensions of the quality of banking services (the dependent variable) among the sample of private banks in the city of Erbil.

- There is agreement between the items on information and communications technology channels (the independent variable) and the items on the dimensions of the quality of banking services (the dependent variable) in the sample of private banks in the city of Erbil.

- There is no positive effect of information and communications technology channels in improving the quality of banking services for a sample of private banks in the city of Erbil.

- There is a positive impact of information and communications technology channels in improving the quality of banking services for a sample of private banks in the city of Erbil.

1.5:Objectives of the Research

Providing a scientific theoretical framework for the subject of information and communications technology, the quality of banking services, and the nature of the relationship between them, as well as explaining the effect of the five dimensions of information and communications technology in improving the quality of banking services for a sample of private banks in the city of Erbil, as well as identifying the level of customers perception of the quality and quality of banking services provided to them by those banks.

1.6:Methodology of the Research

The descriptive analytical approach was used in order to describe and analyze various aspects of the topic. Both the desk survey and field survey methods were relied upon by distributing a questionnaire to a sample of private banks in the city of Erbil. The Spss program was used for descriptive analysis. The search variables were:-

- Dependent variable: improving the quality of banking services.

- The independent variable: is information and communications technology

1.7: Limits of the Research

It is represented by:-

- Spatial boundaries: It includes a group of private banks in the city of Erbil.

- Time limits: The questionnaire forms were distributed to a sample of private banks in the year 2024.

1.8: Structure of the Research

It includes three chapters: the first chapter is a general introduction to research, the second chapter is related to the theoretical side of the subject, which includes three sections, and the third chapter is related to the field (applied) side, which also includes three sections. At the end of the research, a number of conclusions and recommendations were reached.

1.9 Previous Studies

-In the study of Ngina(2016:pp1-54) the researchers distributed 80 to the department managers in 41 commercial banks in Kenya, but 61 questionnaires were analyzed, and the results of the study showed that concluded that commercial banks in Kenya have largely leveraged developments in ICT to deliver fast and efficient service, avail more banking information to the customer and offer banking convenience to geographically dispersed customers. Furthermore, ICTs have enabled banks to easily touch base with customers during special occasions such as birthdays and also deliver reliable, fast and efficient service. All these contributions of ICT have brought about a positive experience for the customer and have helped improve customer satisfaction.

- In the study of Kyeremehet &et.al (2019:pp1-37) the researchers distributed 56 questionnaires to employees working and customers at Barclays Bank in Ghana, but 50 questionnaires were analyzed, and the results of the study showed that ICT has an appreciable positive effect on performance due to improved customer service delivery. This affects the growth of Barclays Bank. ATM service flaws such as withdrawal discrepancies, issuance of faulty cards and the long time for applied ATM cards to arrive deter most customers from accessing the service.

-In the study of Josephine (2023:pp179-192) the researchers distributed 96 to the managers and employees in 11 commercial banks in Ekwuluobia Metropolis of Anambra state in the Nigeria , but 90 questionnaires were analyzed, and the results of the study showed that information and

Communication Technology had a positively significant relationship with the operational efficiency and Customer satisfaction of deposit money banks in Anambra state

After reviewing the previous studies related to the current study, it can be said that the current study has benefited from all these studies in one way or another. There is an agreement between the previous studies and the current study. They used the questionnaire to collect data to achieve the objectives, of the study The current study differs from previous studies in terms of the geographical location in which the study was conducted, which is the city of Erbil, Kurdistan Region - Iraq, as well as the sample studied from the selected private banks that were chosen, The questionnaire forms were distributed to a sample of private banks in the year 2024.

Chapter Two

Information and Communications Technology and Quality of Banking Services

Section One: The Concept of Information and Communications Technology

The development taking place in the field of information technology in the world has led to the emergence of the information economy in which information constitutes a major strategic resource, and the role of this information is fully fulfilled as long as this information is communicated and technology is used with the necessary means and tools for that. Therefore, the individual and institutions are moving towards acquiring And information and follow up on all developments taking place therein (Abdel Fatteh, 2005, p. 305).

2.1.1: Definition of Information and Communications Technology

ICT is defined as the acquisition, processing, storage, and dissemination of audio, video, text, and digital information through a microelectronic-based group of computers and communications devices (Kwadwo, 2019, p. 2). LADJEL (2020, p. 650) defined it as a comprehensive term that describes A group of technologies that are used to access, create, store, retrieve, disseminate, exchange, manage and transfer information in a digital format. While Hassan (2015, p. 126) defines it as a group of physical components, software, data communications and individuals that banks use to fetch, store, process and retrieve data and

information. Using multimedia software, audio-visual and text.

2.1.2: Characteristics of Information and Communications Technology

Information technology is characterized by several characteristics, which can be summarized as follows (Al-Hisban, 2009, p. 23): -

- 1- Reducing time: Technology has made all places electronically close together.
- 2- Reducing space: It provides storage means that accommodate a huge volume of stored information that can be easily accessed.
- 3- Formation of the communication network: A group of information technology-based equipment unites in order to form communication networks. This increases the flow of information between users and industrialists, and allows the exchange of information with other activities.
- 4- Interactivity: That is, the user of this technology can be a receiver and sender at the same time.
- 5- Asynchronous: This means the possibility of receiving the message at any time that suits the user, as participants are not required to use the system at the same time.
- 6- Connectivity: This means the possibility of connecting communication devices of various manufactures, that is, regardless of the institution or country in which they were manufactured.
- 7- Global: This is the environment in which this technology is active, where information takes different and complex paths and is spread across various regions of the world.

2.1.3: The Importance of Information and Communications Technology

The importance of information technology lies in the following (Al-Rifai and Akko, 2014, p. 272): -

- 1-Make communication faster, more efficient, more performing and more productive.
- 2- Providing accurate and up-to-date information to support decision-making.
- 3- Providing organized processes and simplified procedures for managing resources, thus achieving greater and better effectiveness.
- 4-Enhancing accountability and transparency, which leads to reducing the occurrence of errors and fraud.
- 5-Providing better services to both employees and auditors, which reflects positively on the organization of work.

6- Eliminate waste of time and resources.

2.1.4: The Risks of the Information and Communications Technology

The following results (Soliman, 2008, p. 295):-

1- Human errors: They are usually the result of misuse and design of communication channels and computers, or the result of poor selection of technological programs that are appropriate for the organization's activity.

2- Computer crimes: They result from the penetration of technological systems and programs in an organization, either by people within it or by external parties.

2.1.5: Information and Communications Technology Channels

The channels are as follows:-

1- Devices and equipment: It is an electronic device that is directed to accepting, processing, storing and displaying data and information. The presence of a computer today has become a necessity and there is no substitute for it. It is difficult to find a specific activity or work in which there is no place for a computer. As a result of the diversity, difference and development of work, there has been diversity. In different computers (Hussein, 2010, p. 329).

2-Software: These are the detailed systems and instructions that help the computer carry out the required tasks, process data, document it, record it, and display it as final outputs for performing the work (Al-Hamdani, 2015, p. 32).

3- Communication networks: These include devices and means of remote communication such as fax, telephone, Internet networks, and extranets (Al-Jubouri, 2016, p. 154).

4- Databases: It is a group of interconnected data or information stored in data storage devices. The database can be added, modified, and updated continuously to keep pace with emerging variables to help managers make their strategic decisions according to the correct foundations, and enable end users to carry out their work efficiently and effectively (Ajam, 2007, p. 56).

5- Human resources: It includes the basic element in the use of computers based on some of them who believe that the concept of productivity (effectiveness) is equal to the concept of the information system, and they are the individuals responsible for operating the systems and the illusion of comprehensive performance. On this basis, performance has been defined as two parts: the users. End Users and IS Specialists (Al-Dulaimi, 2006, p. 43).

Section Two: The Concept of Quality of Banking Services

In order for this to be achieved, quality must be achieved in the banking service provided by banks, as banking quality is considered one of the basics of banking work, so banks have become primarily focused on achieving quality in their services, as it is the most competitive weapon that achieves distinction and leadership (Al-Damour, 2009, p. 36).

2.2.1: Definition of Quality of Banking Services

The quality of banking service is defined by what the customer says and not what the bank says and calls for. The quality of banking service is achieved based on a strategy driven by the customer and in accordance with what he expects (Hassan, 2007, p. 33). Taha (2000, p. 893) defined it as an ability the bank must provide a level of performance of the banking service that achieves complete satisfaction of the customer's needs. While Eiglier (1994, p. 26) define it as satisfying customer requirements and studying the bank's ability to identify these requirements and the ability to meet them. If the bank adopts a process of providing high-quality services, it must It does not seek to identify customer requirements.

2.2.2: The Importance of Quality of Banking Services

The importance of the quality of banking services is evident from (Mubarak and Ben Abbas, 2010, p. 15): -

- 1- Understand customers' expectations and needs for banking services.
- 2-Providing distinguished service that increases the bank's ability to retain current customers and attract new customers.
- 3-Distinctive and high-quality services enhance customer confidence in the bank and its services provided.
- 4- Increasing the bank's ability to sell additional and new banking services.
- 5- The bank bears low costs due to the lack of errors in banking operations, and the service is completed correctly the first time.

2.2.3: Types of Quality of Banking Services

There are five levels of quality of banking services that can be identified as follows (Adrian, 1996, p. 181): -

1. Expected quality: by customers, which represents the level of quality of banking services that they expect to receive from the bank they deal with.
2. Perceived quality: This is the extent to which the bank's management is aware of the quality of services it provides to its customers, which it believes satisfy the needs and desires of customers.
3. Technical quality: This is the way in which the banking service is performed by the bank's employees and is subject to the required quality specifications.
4. Actual quality: This is the quality with which the service is actually performed.
5. Quality promoted to customers: which attracts the largest possible number of customers.

2.2.4: Dimensions of Quality of Banking Services

It is represented by five dimensions, which are (Abdel Qader, 2006, p.):-

- 1- Tangible: It is represented by all the physical facilities directly related to providing the service (equipment, people, and means of communication. Banks often use tangible things to improve their image and ensure continuous communication with the customer. A bank that does not have automated equipment or equipment to audit the account or does not have the simplest requirements Comfort for workers and customers, such as air conditioning, adequate lighting, seating, etc., leads to a poor evaluation of his services by the customer.
- 2- Reliability: It means the bank's ability to fulfill previous promises to a high degree, ensuring a high degree of reliability and confidence in the service. It also means the bank's ability to perform the service correctly and from the first time.
- 3-Responsiveness: means the availability of desire and readiness among employees to provide the required service and includes taking the initiative to take the necessary measures in a timely manner, responding to customer inquiries, and observing customers on a regular basis.
- 4- Safety: means the availability of a degree of safety and distance from risks, and includes the availability of physical means of safety and the availability of a high degree of privacy and confidentiality in dealing with clients.
- 5- Empathy: It means the good character of those in charge of providing the service, the availability of the spirit of friendship enjoyed by the service providers, the good appearance of the workers, the availability of respect, the appropriate social level, and the principles and creativity of the workers when dealing with customers.

Section Three: The Relationship Between Information and Communications Technology and the Quality of Banking Services

Many studies have shown that information and communications technology is one of the most important components of the business environment at the present time, as it constitutes the cornerstone of enhancing opportunities for survival, growth and continuity in light of competition between banks in the global arena, as a result of the rapid and continuous development in modern technological technology that has helped innovate means and methods. New in providing banking services based on advanced electronic programs, and the presence of modern technology helps banks develop their financial performance by improving the quality of banking services, controlling costs, making services competitive, and achieving the factor of diversity in offering banking services, and this has been supported by a group of studies and research. Obasan, 2011, pp. 102-105).

Here are those who confirmed that information and communications technology systems have a positive impact on the performance and profitability of banks because they help increase the number of transactions, reduce costs, and achieve customer satisfaction. The role of information and communications technology is to raise efficiency and increase the level of profits of banks that have a high level of technology. The use of information and communications technology has a strong impact on the activities of the banking sector, as it allows transactions to be carried out more effectively. It also helps develop banking services for the banks that use them (Josiah, 2012, pp. 99-111).

Chapter Three

The Impact of Information and Communications Technology on Quality of Banking Services

SectionOne: Demographic Characteristics of the Study Sample

Here, the chapter deals with the impact of information and communications technology in improving of the quality of banking services in its applied form, in order to answer the questions of the study problem and test its hypotheses. The city of Erbil and the two ready-made statistical programs SPSS were used in the data analysis process.

The following is a detailed description of the individuals surveyed in a sample of private banks in the city of Erbil in terms of:

3.1.1:Research sample: It represented a sample of private banks operating in the city of Erbil, regardless of their nationality. A random sample was selected on the basis of information and communications technology channels and dimensions of the quality of banking services, which included (5) private banks. (91) questionnaires were distributed to the research sample, and (62) questionnaires were retrieved, all of which were valid for analysis, as shown in Table (1):

Table(1): Distribution of questionnaire forms to the sampled individuals from private banks in the city of Erbil

N	Bank	forms distributed	forms received	the ratio of received forms %
1	Cihan Bank	17	14	22.58
2	Bank of Beirut and the Arab Countries- BBAC	18	14	22.58
3	Erbil Bank for Investment and Finance	18	12	19.36
4	Regional Bank for Investment and Trade RT	20	12	19.36
5	Kurdistan International Islamic Bank -KIB	18	10	16.12
Total		91	62	100

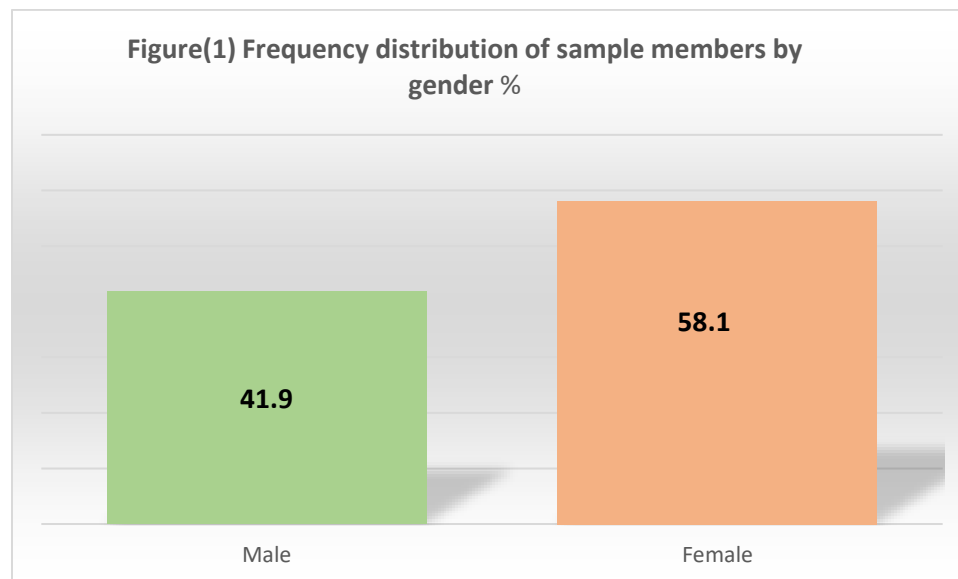
Source: The table prepared by the researchers based on the questionnaire.

3.1.2:Gender: It appears from Table No. (2) and Figure No. (1) that the rate of (41.9%) of the individuals are males, and that only (58.1%) are females. These percentages are consistent with reality, as we find that the contribution of females, especially In such activities, it is more compared to the percentages of male participation. The reason may be that this type of office job is more compatible with the nature of females compared to males because it does not require muscular effort.

Table (2): Frequency distribution of sample members by gender

Gender	Number	Percentage %
Male	26	41.9
Female	36	58.1
Total	62	100

Source: The table prepared by the researchers, based on the questionnaire.



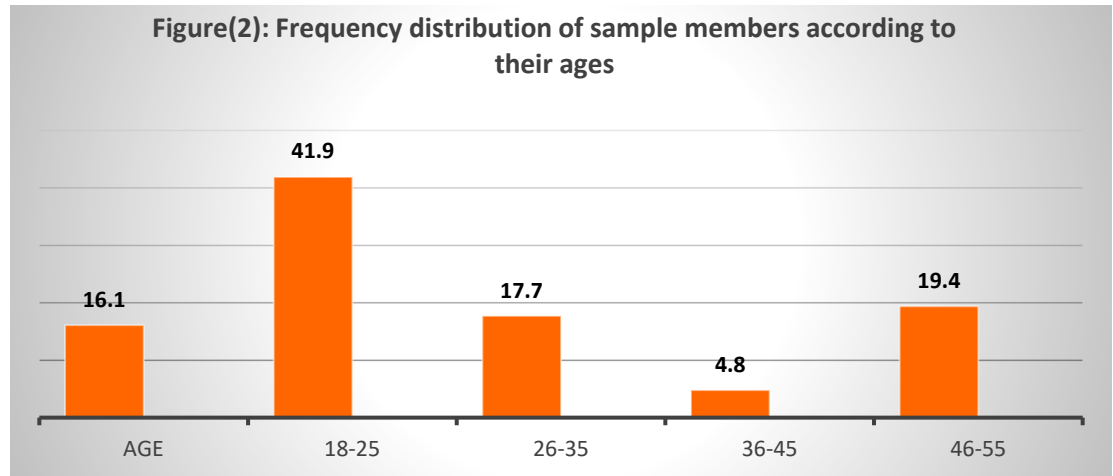
Source: Prepared by the researchers based on Table(2).

3.1.3:Age: It appears from Table (3) and Figure (2) that the largest percentage of respondents was from the age group (26-35) years, reaching 41.9%, next those (over 55 years) age with nearly19.4% percent, followed by the category (36-45) years, which reached 17.7%, while it was The category (18-25) years with a lower rate of 16.1%, (46-55) years with a very small rate of 4.8%. This indicates that the majority of the working group in the sample of the banks surveyed are young people whose ages range between 26-35 years, in to that they are more accommodating to deal with modern marketing methods, which positively affectson improving the quality of banking services by the sample of private banks in the Erbil city.

Table (3): Frequency distribution of sample members according to their ages

Age	Number	Percentage %
18-25	10	16.1
26-35	26	41.9
36-45	11	17.7
46-55	3	4.8
more than 55	12	19.4
Total	62	100

Source: The table prepared by the researchers, based on the questionnaire.



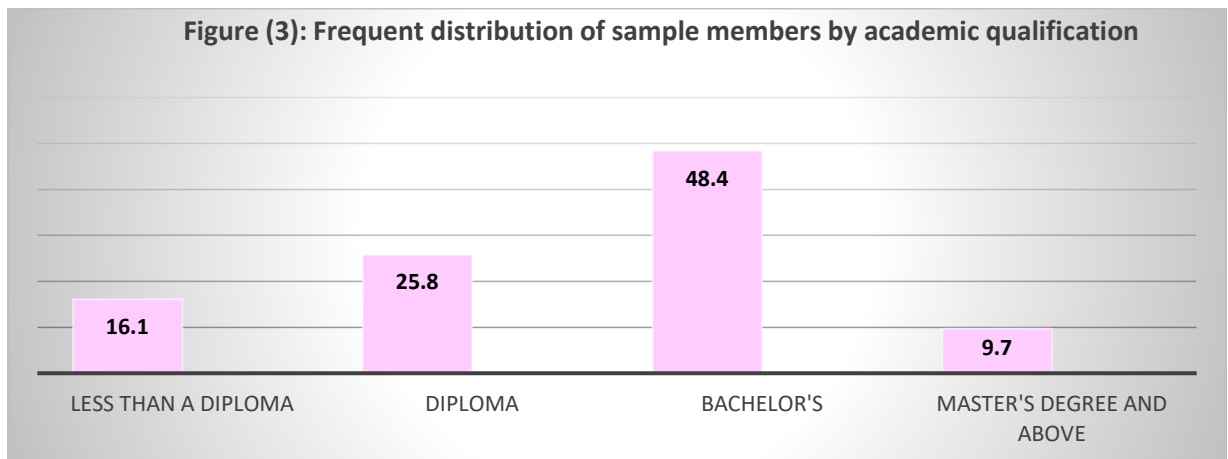
Source: Prepared by the researchers based on Table(3).

3.1.4:Academic Qualification: It appears from table (4) and figure (3) that the largest percentage of respondents was from the (Bachelor's) category, which amounted to 48.4%, followed by the (diploma) category, which amounted to 25.8%, and then a category less than diploma at 16.1%. , Finally, a master's category and more with a very small percentage of 9.7%, and this indicates that the holders of bachelor's degrees are the most active group in the sample of the banks surveyed. The cost of their work is less than the cost of the work of holders of master's and doctoral degrees, and this result is consistent with the practical reality of these banks.

Table (4): Frequent distribution of sample members by academic qualification

Academic qualification	Number	Percentage %
less than a diploma	10	16.1
Diploma	16	25.8
Bachelor's	30	48.4
Master's degree and above	6	9.7
Total	62	100

Source: The table prepared by the researchers, based on the questionnaire.



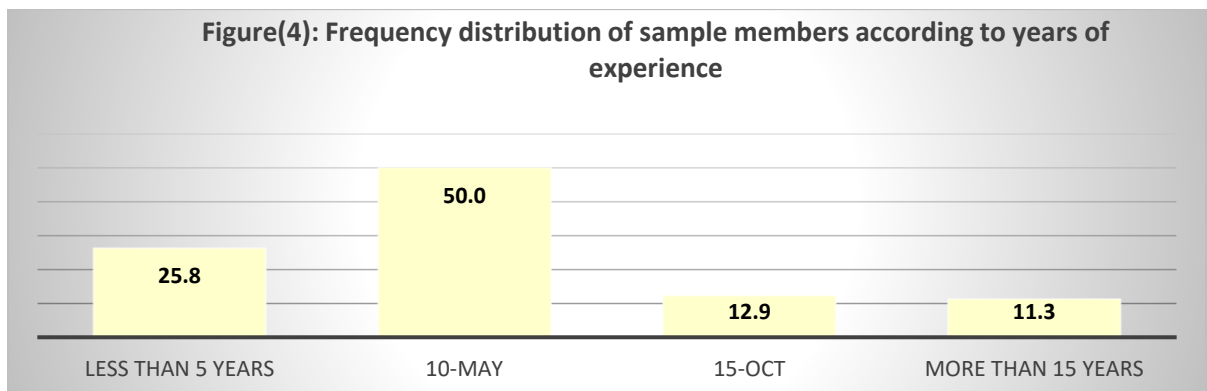
Source: Prepared by the researchers based on Table(4).

3.1.5: Number of years of experience: It is noted from table (5) and figure (4) that the largest percentage of respondents was from the category (5-10), which amounted to 50.0%, followed by the category (less than 5 years), which amounted to 25.8%, then the category (10-15 years) with a rate of 12.9%, while the category (15 years and over) was in last place with a rate of 11.3%. This confirms once again that most of the workers in the sample of the banks surveyed are from the youth category, because the years of service are measured by the number of years of work with the bank, and this result is consistent with the highest percentage of the age variable whose ages ranged between (26-35) years and referred to in the table (3).

Table (5): Frequency distribution of sample members according to years of experience

Years of Experience	Number	Percentage %
Less than 5 years	16	25.8
5-10	31	50.0
10-15	8	12.9
more than 15 years	7	11.3
Total	62	100

Source: The table prepared by the researchers, based on the questionnaire.



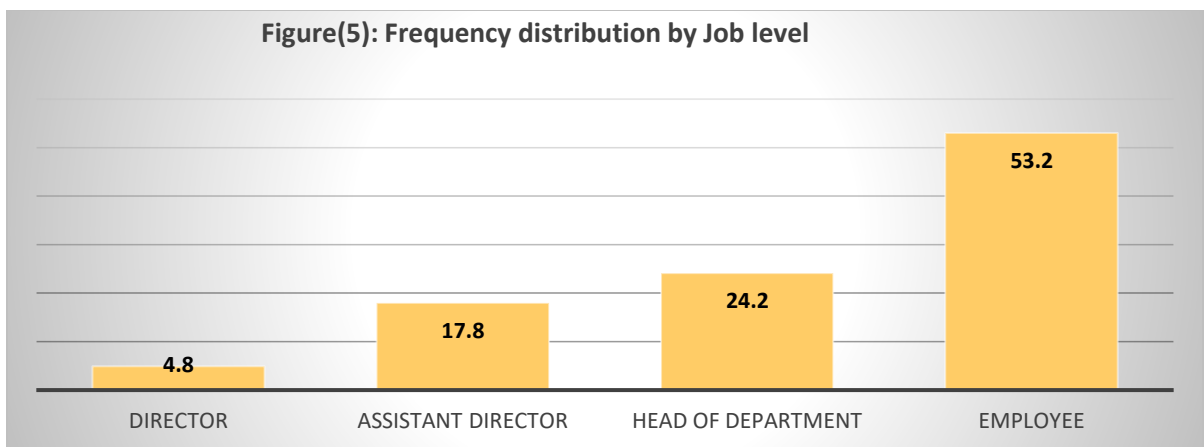
Source: Prepared by the researchers based on Table(5).

3.1.6:Job level: It is clear from Table (6) and Figure (5) that the largest percentage of respondents was from the (employee) category, which amounted to 53.2%, followed by the category (Head of Department), which amounted to 24.2%, and the category (Assistant Director) with a lower percentage. It reached 17.8%, and finally the category (Director-Manager) with a rate of 4.8%, and this is due to the nature of the organizational structures of the surveyed banks, in addition to their needs more for employee services in order to perform the tasks required to be accomplished in the banks.

Table (6): Frequency distribution by Job level

Job level	Number	Percentage %
Director	3	4.8
Assistant Director	11	17.8
Head of Department	15	24.2
Employee	33	53.2
Total	62	100

Source: The table prepared by the researchers, based on the questionnaire.



Source: Prepared by the researchers based on Table(6).

Section Two:Description of the Method of Analysis and Presentation of Results

3.2.1: Descriptive statistics for questionnaire variables

For quantitative use, the analysis variables were measured by representing the mix of banking marketing elements of services (the independent variable), while competitiveness (the dependent variable), taking into account a five-point Likert scale (strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, strongly agree = 5). Descriptive statistics for the variables

of the current study were measured and given as follows:

1-Information and Communications Technology in its five Channels (Independent Variable): The current study assumes that the independent variable contains (15) items, and the items are presented according to the sequence of degree of agreement in Table (7):

Table (7): Descriptive Statistics of Items of the Information and Communications Technology (independent variable)

Parag [*] raphs	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean (varying)	Std. Deviation	degree of agreement %	Result	
	N	%	N	%	N	%	N	%	N	%					
Channel One :Devices and	X1	37	59.7	14	22.6	7	11.3	3	4.8	1	1.6	4.339	0.931	86.77	Strongly agree
	X2	25	40.3	27	43.5	4	6.5	6	9.7	0	0.0	4.145	0.786	82.90	Agree
	X3	34	54.8	18	29.0	6	9.7	4	6.5	0	0.0	4.323	0.825	86.45	Strongly agree
	The Mean of Channel One											4.269	0.848	85.38	Strongly agree
Channel Two: Softwa	X4	27	43.5	18	29.0	10	16.1	4	6.5	3	4.8	4.000	1.086	80.00	Agree
	X5	32	51.6	17	27.4	11	17.7	1	1.6	1	1.6	4.258	0.931	85.16	Agree
	X6	22	35.5	30	48.4	7	11.3	2	3.2	1	1.6	4.129	0.839	82.58	Agree
	The Mean of Channel Two											4.129	0.952	82.58	Agree
Channel Three	X7	20	32.3	26	41.9	10	16.1	6	9.7	0	0.0	3.968	0.809	79.35	Agree
	X8	15	24.2	21	33.9	19	30.6	6	9.7	1	1.6	3.694	0.879	73.87	Agree
	X9	14	22.6	20	32.3	17	27.4	9	14.5	2	3.2	3.565	0.908	71.29	Agree
	The Mean of Channel Three											3.742	0.865	74.84	Agree
Channel Four:	X10	17	27.4	25	40.3	12	19.4	7	11.3	1	1.6	3.806	0.875	76.13	Agree
	X11	14	22.6	25	40.3	12	19.4	10	16.1	1	1.6	3.371	1.617	67.42	Agree
	X12	10	16.1	30	48.4	12	19.4	9	14.5	1	1.6	3.629	0.763	72.58	Agree
	The Mean of Channel Four											3.602	1.085	72.04	Agree
Channel Five: Human	X13	14	22.6	30	48.4	11	17.7	6	9.7	1	1.6	3.806	0.827	76.13	Agree
	X14	12	19.4	30	48.4	9	14.5	9	14.5	2	3.2	3.661	0.858	73.23	Agree
	X15	15	24.2	25	40.3	11	17.7	7	11.3	4	6.5	3.645	1.034	72.90	Agree
	The Mean of Channel Five											3.704	0.906	74.09	Agree
	Overall Mean											3.889	0.931	77.78	Agree

-Source: The table prepared by the researchers based on the questionnaire and the results of the statistical program SPSS.

*. Note Each of the abbreviations (X1, X2,..etc) in Tables. (8) represents the paragraphs of the questionnaire It was referred to in Appendix No. (1).

Table (7) shows that the general mean for the first variable (information and communications technology) is (3.889), which is greater than the Likert level of agreement (3), which indicates that the sample members agree on the items of this factor. The degree of agreement was (77.78%) according to the standard deviation. (0.931), which indicates the

convergence of the sample members' opinions regarding the items of this variable. Also, all items of the variable were greater than the assumed average (3), which indicates the sample's agreement with each item of this variable. Question (X1), which states: "The bank possesses various types of devices, equipment and modern technological services that contribute to improving the quality, diversification and development of banking services provided to customers, as well as increasing its revenues and at the same time reducing costs, time and effort for both the bank and the customer." From Channel One It obtained the highest mean of (4.339), which is higher than the hypothetical average (3) of (1.339) with a degree of agreement of (86.77%) and a standard deviation of (0.931). Meanwhile, question (X11) states that "The database available to... The bank provides timely access to the data and information stored for its banking operations and the ability for its employees and customers to access them" from Channel 4 in last place with an arithmetic mean (3.371), which is higher than the default mean (3) with (0.371) and with a degree of agreement (67.42%) and a standard deviation Its value is (1.617), while the rest of the items varied in averages and grades. The agreement between them.

As for the overall mean for each channel separately, as shown in Table No. (7), which was explained from the largest mean to the lowest mean, which was as follows: -

-The mean of the first channel (4.269), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (devices and equipment), with a degree of agreement of (85.38%), with a limited standard deviation of (0.848), which indicates the convergence of the sample's opinions on the items of this channel (devices and equipment).

-The mean of the second channel (4.129), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (software), with a degree of agreement of (82.58%), with a limited standard deviation of (0.952), which indicates the convergence of the sample's opinions on the items of this channel (software).

-The mean of the third channel (3.742), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (Communications), with a degree of agreement of (74.84%), with a limited standard deviation of (0.865), which indicates the convergence of the sample's opinions on the items of this channel (Communications).

-The mean of the fifth channel (3.704), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (human resources), with a degree of agreement of (74.09%), with a limited standard deviation of (0.906), which indicates the convergence of the sample's opinions on the items of this channel (human resources).

-The mean of the fourth channel (3.602), which is greater than the hypothesised mean (3), which

indicates the sample's agreement with the items of this channel (databases), with a degree of convergence of the sample's opinions on the items of this channel (databases).

2- Quality of banking services in its five dimensions (dependent variable): The current study assumes that the independent variable contains (15) items, and the items are presented according to the sequence of degree of agreement in Table (8):

Table (8): Descriptive Statistics of Items of the Quality of Banking Services (dependent variable)

Paragraphs	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean (varying)	Std. Deviation	degree of agreement %	Result	
	N	%	N	%	N	%	N	%	N	%					
Dimension One:	Y1	14	22.6	22	35.5	7	11.3	9	14.5	10	16.1	3.339	1.260	66.77	Agree
	Y2	13	21.0	20	32.3	8	12.9	14	22.6	7	11.3	3.290	1.077	65.81	Agree
	Y3	13	21.0	22	35.5	12	19.4	7	11.3	8	12.9	3.403	1.187	68.06	Agree
	The Mean of Dimension One											3.344	1.175	66.88	Agree
Dimension Two: Reliability	Y4	34	54.8	21	33.9	3	4.8	2	3.2	2	3.2	4.339	0.940	86.77	Strongly agree
	Y5	28	45.2	27	43.5	5	8.1	0	0.0	2	3.2	4.274	0.908	85.48	Strongly agree
	Y6	28	45.2	25	40.3	6	9.7	2	3.2	1	1.6	4.242	0.862	84.84	Strongly agree
	The Mean of Dimension Two											4.285	0.904	85.70	Strongly agree
Dimension Three:	Y7	31	50.0	21	33.9	8	12.9	1	1.6	1	1.6	4.290	0.885	85.81	Strongly agree
	Y8	27	43.5	20	32.3	9	14.5	6	9.7	0	0.0	4.097	0.863	81.94	Agree
	Y9	26	41.9	25	40.3	5	8.1	5	8.1	1	1.6	4.129	0.887	82.58	Agree
	The Mean of Dimension Three											4.172	0.878	83.44	Agree
Dimension Four: Safety	Y10	26	41.9	24	38.7	6	9.7	3	4.8	3	4.8	4.081	1.037	81.61	Agree
	Y11	29	46.8	26	41.9	4	6.5	2	3.2	1	1.6	4.290	0.837	85.81	Strongly agree
	Y12	30	48.4	23	37.1	7	11.3	2	3.2	0	0.0	4.306	0.781	86.13	Strongly agree
	The Mean of Dimension Four											4.226	0.885	84.52	Strongly agree
Dimension Five: Empathy	Y13	27	43.5	27	43.5	1	1.6	6	9.7	1	1.6	4.177	0.859	83.55	Agree
	Y14	25	40.3	26	41.9	7	11.3	2	3.2	2	3.2	4.129	0.949	82.58	Agree
	Y15	25	40.3	25	40.3	10	16.1	1	1.6	1	1.6	4.161	0.881	83.23	Agree
	The Mean of Dimension Five											4.156	0.897	83.12	Agree
	Overall Mean											4.037	0.948	80.73	Agree

-Source: The table prepared by the researchers based on the questionnaire and the results of the statistical program SPSS.

*- Note Each of the abbreviations (Y1, Y2,...etc) in Tables. (8) represents the paragraphs of the questionnaire It was referred to in Appendix No. (1).

Table (8) shows that the general average of the dependent variable (Quality of Banking Services) was (4.037), which is higher than the hypothetical mean (3) by (1.037), which indicates that the research sample agreed to choose (I agree) with a degree of agreement (80.73%). and a limited standard deviation. It reached (0.948), which indicates the convergence of the opinions of the research sample members and their lack of dispersion regarding the items measuring the dependent variable. Question (Y4) in the second dimension, which states that “The bank provides electronic banking services at any time and place to its customers, such as statement of account and viewing the balance, which are characterized by accuracy and free of errors” obtained the largest mean, which is (4.339), which is higher than the hypothetical mean (3) by (1.339), where with agreement (85.70%) and standard deviation (0.904). It is followed by question (Y12) in the fourth dimension, which states “There is great trust between the bank and customers about the banking services provided to them through ICT means” with an mean of (4.306), which is higher than the default mean of(3) by (1.306). with an agreement of (86.13%) and a standard deviation of (0.781). While question (Y2) in the first dimension, which states “The bank has the latest advanced electronic equipment to provide multiple types of banking services to its customers at both the local and international levels” came in last place with an mean of (3.290), which is higher than the default mean (3) by (0.290).) with an agreement of (65.81%) and a standard deviation of. (1.077), while the rest of the items had varying means and degrees of agreement among themselves, and these results show that the degree of response of the sample of banks studied as a whole agreed on the questions included in the paragraph The quality of banking services is of great importance to their continuity, improving their competitive position, and maintaining their customers. Gain their satisfaction, and attract new ones.

As for the overall mean for each dimension separately, as shown in Table No. (8), which was explained from the largest mean to the lowest mean, which was as follows: -

-The mean of the second dimension (4.285), which is greater than the hypothesised mean (3), which indicates the sample’s agreement with the items of this channel (reliability), with a degree of agreement of (85.70%), with a limited standard deviation of (0.904), which indicates the convergence of the sample’s opinions on the items of this channel (reliability).

-The mean of the fourth dimension (4.226), which is greater than the hypothesised mean (3), which indicates the sample’s agreement with the items of this channel (safety), with a degree of agreement of (84.52%), with a limited standard deviation of (0.885), which indicates the

convergence of the sample's opinions on the items of this channel (safety).

-The mean of the third dimension (4.172), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (response), with a degree of agreement of (83.44%), with a limited standard deviation of (0.878), which indicates the convergence of the sample's opinions on the items of this channel (response).

-The mean of the fifth dimension (4.156), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (empathy), with a degree of agreement of (83.12%), with a limited standard deviation of (0.897), which indicates the convergence of the sample's opinions on the items of this channel (empathy).

-The mean of the first dimension (3.344), which is greater than the hypothesised mean (3), which indicates the sample's agreement with the items of this channel (tangibility), with a degree of agreement of (66.88), with a limited standard deviation of (1.175), which indicates the convergence of the sample's opinions on the items of this channel (tangibility).

Chapter Fourth :Conclusion and Recommendations

4.1:Conclusion

The current study reached a set of conclusions:-

1-The banking sector is considered one of the important activities through which the rest of the other economic sectors are financed by transferring funds from units that have a surplus to those that have a financial deficit, and this in turn reflects positively on the banking sector.

The investment process and then economic growth and development.

2- Despite the presence of many banks, whether private or public, in the city of Erbil, they were not able to expand their service activities in the required manner, as is the case in developed countries, as a result of the lack of banking awareness among their ranks. Community members.

3- It became clear from the results of the analysis of the current study that the majority of the individuals examined in the banking sector for the study sample are female, as their percentage reached (58.1%), and the reason may be due to this. The type of office work is more compatible with the nature of females compared to males.

4- It is clear from the results of the study analysis that the majority of the research sample members are young people between the ages of (26-35) years, if their percentage reached (41.9%), as well as those whose years of experience ranged between (5-10) years, where it amounted to (41.9%). Their percentage (50.0%) is the highest percentage compared to other percentages, which means that commercial banks are increasingly interested in young people, as well as those holding a bachelor's degree. Bachelor's degree (48.4%).

5- The general average of the convergence of the opinions of the research sample members reached their agreement on the measurement items related to information and communication technology channels (the independent variable) with a mean (3.889), a standard deviation of (0.931), and a degree of agreement of (77.78%), while the general average of the convergence of the research sample's opinions on Their agreement on the dimensions related to the quality of banking services (the dependent variable) with an arithmetic mean (4.037), a standard deviation (0.948), and a degree of agreement (80.73%), which means that the banks of the studied sample are. Everyone agrees that all information and communication technology channels together have a positive and effective impact on Improving the quality of banking services, that is, there is a direct relationship between the independent and dependent variables.

6- It became clear from the results of the analysis of the current study related to information and communications technology channels that the first channel had the largest average compared to the rest of the other channels, as its average reached (4.269), which is greater than the assumed average (3), which indicates the sample's agreement with the items of this channel (devices and equipment).) with a degree of agreement (85.38%). With a limited standard deviation of (0.848), which indicates the convergence of the sample members' opinions on the items of this channel (devices and equipment), while the fourth channel had the lowest average, reaching (3.602), which is greater than the assumed average (3), which indicates the sample's agreement with The items of this channel (databases) have a degree of agreement of (72.04) and a limited standard deviation of (1.084), which indicates the convergence of the sample members' opinions on the items of this channel (databases).

7- It was clear from the results of the analysis of the current study related to the dimensions of the quality of banking services that the second dimension had the largest average compared to

the rest of the other dimensions, as its average reached (4.285), which is greater than the assumed average (3), which indicates the sample's agreement with the items of this channel (consistency). With a degree of agreement (85.70%), with a percentage and a limited standard deviation of (0.904), which indicates the convergence of the sample members' opinions on the items of this channel (consistency), while the first dimension had the lowest average, reaching (3.344), which is greater than the assumed average (3). Which indicates the agreement of the sample with the items of this channel (tangibility), with a degree of agreement of (66.88) and a limited standard deviation of (1.175), which indicates the convergence of the opinions of the sample members regarding the items of this channel (tangibility).

4.2: Recommendations

In light of the conclusions, the following proposals were presented:

- 1- The need for commercial bank departments to abandon traditional systems in banking work and adopt modern and advanced methods related to information and communications technology, through which the quality of banking services provided to customers can be improved.

- 2- Training the bank's managers and employees on information and communications technology means, with the aim of increasing their acquisition of sufficient experience and skills to deal with these means.

- 3- Working on using information and communications technology more widely and relying on electronic business to ensure speed and improve quality in providing banking services to the customer and providing them 24 hours a day and in any place, provided that the Internet is available.

- 4- Information and communications technology has an important role in addressing the various circumstances that the world is going through. It is necessary to deepen the awareness of customers in banks about the importance of using information and communications technology in conducting their banking transactions, which contributes to reducing time, effort, and costs for them.

5- Private banks must adopt strategies related to the issue of using information and communications technology, which improves the quality of their banking services and at the same time helps their sustainability against other competing banks in the banking market.

6- The need to provide the appropriate information infrastructure in terms of computer hardware, software, communications services and the Internet, as well as the continuous development and modernization of information and communications technology and databases in a way that contributes to the speed and accuracy of the work completed.

7- Higher management in banks must allocate a special annual budget to develop and improve the quality of their banking services by introducing the best and latest technological means in the field of their banking business in general.

8- It is necessary for every bank to have an advanced maintenance and IT unit, in which the best specialized staff work 24 hours a day, who must address the problems that electronic devices may encounter, mobile phone application services, the Internet, etc.

9- Conducting similar field studies from time to time to identify the latest developments that appear in the field of information technology and banking communications for the purpose of improving the quality of services provided to customers, as well as identifying the services provided by competing banks at home and abroad.

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The Appendix

Salahaddin University - Erbil
Faculty of Administration and Economics
Department of Banking and Financial Sciences



Subject / Questionnaire Form

Greeting...

So, the researchers are conducting a study to obtain a bachelor's degree in banking and financial sciences at the College of Administration and Economics at Salah al-Din University - Erbil, entitled **(The Impact of Information and Communications Technology on Improving the Quality of Banking Services for a Sample of Private Banks in the City of Erbil)**

Therefore, please kindly read all the paragraphs carefully and put a tick (✓) in the box that expresses your agreement with them. We also thank you for your cooperation with us in the completion of this research, knowing that the information that will be obtained is confidential and will only be used for the purposes of scientific research.

Please Accept our Utmost Respect and Appreciation

The First Axis: Demographic Information:

- 1- Gender: Male () Female ().
- 2- Age: From 18 years to 25 years () From 26 years to 35 years () From 36 years to 45 years () From 46 years to 55 years () Over 55 years ().
- 3- Academic Qualification: Less than a diploma () diploma () bachelor's () Master's degree and above () .
- 4- Number of Years of Experience: Less than 5 years () From 5 to 10 years () From 10 to 15 years () From 15 years or more ().
- 5- Job level: Director () Assistant Director () Head of Department () Employee ().

The Second Axis: Information and Communications Technology

N	Paragraphs	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Channel One: Devices and equipment						
X1	The bank owns various types of modern technological devices, equipment and services that contribute to improving the quality, diversification and development of banking services provided to customers, as well as increasing its revenues and at the same time reducing costs, time and effort for both the bank and the customer.					
X2	The bank's management is encouraged to continuously use and introduce modern information technologies while carrying out all its banking activities internally and externally, which helps in increasing the credibility of banking work and also achieves a state of transparency in banking work and reduces financial and administrative corruption.					
X3	The bank is keen to constantly maintain information technology devices and equipment through workshops dedicated to this purpose.					
Channel Two: Software						
X4	The bank provides the best and most modern software available globally for its employees to complete its banking work, as well as to provide good services to its customers and follow up on their requirements.					
X5	The bank relies on modern, licensed versions of ready-made software operating systems, which enable the flexible exchange of data and information between the bank and other banks locally and internationally.					
X6	The software contributes to supporting decision-making, planning processes, and issuing periodic reports related to the administrative and financial aspects, as well as the problems facing the bank's management, through the information it provides.					
Channel Three: Communications						
X7	The bank uses the Internet to conduct most of its internal and external banking operations by providing the latest means and communication devices to transfer data and information, as well as to provide banking services to customers.					
X8	The bank uses the Internet to provide text message services (SMS) via mobile phone, the bank's website, mobile banking applications, transfer via SWIFT, RTGS, telex, fax, etc. to customers.					
X9	In holding its meetings in meeting rooms, the bank relies on video to communicate with the outside world.					

Channel Four: Databases						
X10	The bank works, in cooperation with the responsible authorities, to establish and constantly update its database, in addition to providing a strict security system that is difficult to penetrate by external parties.					
X11	The database available to the bank allows timely access to the data and information stored for its banking operations and their access to it by its employees and customers.					
X12	The bank's databases contain accurate and diverse information that contributes to the efficiency of banking business planning as well as improving the quality and quality of the banking service provision process.					
Channel Five: Human Resources						
X13	The bank is keen to attract and test the best expertise in the field of information technology, software, communications, and administrative and accounting information systems, in addition to constantly opening training courses for them.					
X14	The bank has engineers specialized in maintaining computers, communication networks, and software within it.					
X15	The bank provides the necessary financial resources to seek help from local and foreign expertise to open training courses for its cadres.					

The Third Axis: Quality of Banking Services

N	Paragraphs	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Dimension One: Tangibility						
Y1	The bank's location is convenient and easy to reach, and it has employees with sufficient experience in using technology.					
Y2	The bank has the latest advanced electronic equipment to provide multiple types of banking services to its customers at both the local and international levels.					
Y3	The bank's website can be accessed quickly, making it easier for the customer to access the information he needs about the available banking services.					
Dimension Two: Reliability						
Y4	The bank provides electronic banking services at any time and place to its customers, such as statement of account and viewing the balance, which are characterized by accuracy and free of errors.					
Y5	The services provided by the bank are diverse and modern and meet the needs and desires of customers.					

Y6	There is no risk to the customer when submitting personal information via mail or the website because the bank has strict electronic protection mechanisms.					
Dimension Three: Response						
Y7	Bank employees provide banking services quickly and anywhere because they are in constant contact with customers.					
Y8	Banking services provided through information and communications technologies are available 24 hours a day to customers.					
Y9	The bank is committed to its specified deadlines and responds to customer inquiries electronically and in a short time, in addition to announcing information related to new banking services.					
Dimension Four: Safety						
Y10	Bank employees have sufficient skills to carry out the work assigned to them					
Y11	The bank does not misuse customers' personal information, which makes them feel safe and confident.					
Y12	There is great trust between the bank and customers about the banking services provided to them through ICT means.					
Dimension Five: Empathy						
Y13	The employees treat the customer well, appreciate him, and quickly understand his requests.					
Y14	The bank deals kindly with customer complaints related to the services it provides to them.					
Y15	The customer trusts everything that the bank offers him in terms of services, information, and data that he needs, and it also places customer service above all other considerations.					