



زانكۆی سه‌لاحه‌دین – هه‌ولێر

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Analyzing the effect of Online banking on Service quality provided by chosen commercial banks in Erbil City-2023

Research Project

Submitted to the department of (Financial and Banking) in partial fulfillment of the requirements for the degree of BSc. in Financial and Banking

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Abstract

Section One: - Introduction

1.1. Preface

With Internet access available almost anywhere today, online banking allows customers to bank on their schedule. It can sometimes be hard to make it to the bank during business hours, so many services are offered online, including paying bills, reordering checks, viewing account balances, transferring money between accounts, and many others.

Digitalization has turned the world upside down. With the constant upgrading of technology, Sectors have benefited, the banking sector being no different. Remember when one had to stand in long lines to deposit cash or negotiable instruments or when people could not transfer money on a bank holiday? Nowadays transfers from one account to another are just one click away. Payments to vendors have become so easy.

Internet banking refers to systems that enable customers to access accounts and get information on bank products and services through a particular device. Online banking allows customers to conduct financial transactions on the bank website.

1.2. The Importance of the research: - Could be summarized as the following:

- The research reveals how critical online banking services are for financial institutions and for individuals as a needed service.
- Online banking services attract customers, especially nowadays, through electronic devices and the internet.
- The availability of online banking services makes it easier and saves time for both banks and customers.
- Providing online banking service improves the performance of commercial banks, secures a competitive advantage, and increases customer satisfaction.

1.3. Objectives of the research: - They are explained as follows: -

- To examine the quality of online banking service based on the expectations and perceptions of customers.
- To analyse the service quality of online banking and explore its issues.

- To assess the role of online banking services on financial institutions.
- To study the recent pros and cons of online banking services.
- This research aims to examine the services provided by the banks to their customers from the perspective of customer satisfaction in the Kurdistan region.
- To analyse and clarify the scope of online banking services.

1.4. Research Problem: -

Online banking makes managing your money from anywhere easy and convenient. But like all online activities, online banking carries several risks, such as fraud, scams, identity theft, data breaches, and other risks.

1.5. Hypothesis of the research: - The research depends on two hypotheses: -

- The online banking service provided by selected commercial banks increased service quality from customers perceptions and enhanced the efficiency of the selected commercial banks.
- The online banking service provided by selected commercial banks could not affect customers perceptions positively about service quality evaluation and did not increase the efficiency of the selected commercial banks.

1.6. Questions of the Research: - The following questions could draw from the hypothesis: -

- What are online banking services?
- How does online banking service affect the efficiency of the selected commercial banks.?
- How does online banking service affect customers perceptions about service quality evaluation?
- What can customers do with online banking services?
- When do customers get access to online banking services?
- Are there any requirements to keep an online banking service account?

1.7. The sample of the Research: - The research has the following limitations: -

- Time from: 2023
- Location: Erbil City
- Research Sample: Cihan bank,

1.8. Methodology of the research: -

The research shows the performance of the selected commercial banks in terms of online banking. The theoretical framework of the research utilizes both deductive and qualitative methods. Qualitative and quantitative methods were utilized for the collected data. The data was obtained from filling out () questionnaires by managers and heads of departments in selected banks. In addition, the SPSS software was utilized for data analysis.

1.9. Obstacles of the research: -

While online banking is a critical service provided by commercial banks, several obstacles and challenges face this service, such as corporate, infrastructural, legal and regulatory, employee, social and cultural, security, and privacy, that affect this service.

1.10. Structure of the research: -

The research begins with Section One, with the title Introduction, providing a general overview of the research and methodology.

Section two, with the title Theoretical Outline of Service Quality and Online Banking in Commercial Banks, is the theoretical part of the research, containing a literature review and the concept of bank services with all critical and related concepts to bank services. The concept of online banking and all other vital concepts to online banking

Section three, titled Analysing the effect of online banking on service quality in selected commercial banks, is the practical part of the research and provides the actual data and findings of selected banks.

Finally, Section Four contains conclusions, suggestions, and references.