



The Impact Of Internal Environment On Spread Of Electronic Banking Services: Iraq Commercial Banks As A Model

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ABSTRACT

This study aims to shed light on the importance of the internal environment and its distinguished role in disseminating electronic banking services, by applying it to a group of commercial banks operating in the heart of the capital, Baghdad. In order to achieve this goal, the researcher used the descriptive analytical approach and through a questionnaire that was distributed to sample members. The research included (119) questionnaires in a group of (10) commercial banks, which were chosen as a sample for the field study to be conducted. After studying and analyzing the questionnaire paragraphs, a set of results were reached, the most important of which was that there was a statistically significant effect of internal environmental factors (organizational structure, Organizational culture, resources, on the spread of electronic banking services at the significance level (0.00), and this is confirmed by the results of statistical tests. The study recommends the need for the banks under study to pay attention to analyzing their internal environment on an ongoing basis, to look at their strengths and weaknesses, especially human resources and their organizational culture. Because of this great importance in enhancing its competitive side by providing everything new in the world of banking services, in addition to paying attention to other internal environment variables.

Keywords: internal environment, organizational structure, organizational culture, resources, electronic banking.

1.Introduction:

1.1 Research context

Internal environment factors are considered among the most important factors influencing the performance of organizations in general. The physical working conditions have a significant impact on the performance of employees and thus on the performance of the organization. The internal work environment has witnessed a number of changes and developments that have constituted a challenge faced by many organizations of different types. These changes are represented by intense competition as a result of the great development in means of production and modern technology, as well as the development of the needs and desires of customers. They seek to obtain new products with a Good level of quality at low prices. Therefore, banks always seek to provide many jobs and services, in light of openness. Large and fierce competition in the market, which forced them to change their organizational structure and strategies in order to achieve the goals they seek, and since the main goal of banks is to maximize profits and achieve competitive advantage, it was necessary for them to study the factors of their internal environment and benefit from them in achieving those goals (large And Abdel Qader, 2022: 12), and since banks in all developed countries of the world have begun to shift towards electronic banking due to its great importance for both the bank and the customer in terms of accuracy and speed in completing banking transactions, reducing paper use and reducing costs, in addition to achieving competitive advantages in the field of industry. Banking and improving banking services for the better, therefore, in order to face the great developments imposed by the technological environment, it must move towards providing electronic

banking services instead of traditional services, through studying and analyzing the factors of its internal environment that affect the nature of its activity and the quality of the services it provides, so it came The problem of this research is as follows:

1.2. Problem: lies in explaining the impact of the internal environment on the spread of electronic banking services by applying it to a sample of Iraqi commercial banks.

1.3. Objectives: The research objectives are summarized as follows:

1. Shedding light on the concept of the internal environment, its importance, and the justifications for studying and analyzing it into its basic factors.
2. Delving into the field of electronic banking in terms of its importance, types, and application requirements.
3. Measuring and estimating the statistical impact relationship between the research variables, which are both the internal environment and electronic banking services, using statistical methods and the statistical program (SPSS).

1.4. Importance: The importance of the research is that it is an attempt to link variables that have not been linked before, namely the internal environment factors and the spread of electronic banking services, as the topic of the internal environment is one of the important topics that is raised and its phenomena are addressed through study and research, and thus knowing the amount of change occurring in its factors and the impact of this change on the spread of electronic banking services.

1.5. Methodology: To reach thoughtful scientific results that contribute to proving the hypotheses of this research and achieving its objectives, the researcher relied on the descriptive approach in its theoretical part, and on the analytical approach in its practical aspect by using a questionnaire form as a tool to obtain the data and information necessary to conduct the research, and then analyze it. Using a set of statistical tools to show the impact relationship between the research variables, and extracting results that serve its purposes by adopting the statistical program (SPSS).

2. Theoretical framework

2.1 Internal environment:

2.1.1. The concept of the internal environment: The difference in the concept of the internal environment of business organizations is embodied in the differences in the capabilities of this organization and its fundamental strengths or weaknesses, which may become a basic determinant for exploiting opportunities or dealing with threats in the external environment. The internal environment is what exists within the framework of the organization and affects it from Internal, which is represented by the technical and procedural aspects of performing work within the organization, such as methods of performing work, the technology used, and its systems and laws, including the structure of the formal and informal organization, the formal and informal work groups, communication patterns, and the prevailing leadership style within the organization (Dashisha and Bousdra, 2022: 11). Hence, the internal environment of the bank is known as the group of physical and social factors present within the bank that it can control in some way (Muhammad and Muhammad, 2021: 289), and there are those who define it as the group of material, cognitive and organizational factors and variables that control the internal strategies and objectives of the bank. Its impact is reflected in the quality of performance, the level of profitability, and the goals it seeks to achieve, as it consists of the organizational structure, administrative leadership, employee skills, capital size, research and development resources, and management information systems (Lakbir and Abdel Qader, 2022: 8).

2.1.2. The importance of studying the internal environment: Studying the internal environment helps the organization know some important points, including:

1. Evaluating the available material and human capabilities and capabilities.
2. Knowing the efficiency of organizational structure.
3. Identifying the organization's competitive position compared to other organizations (Daoudi, 2007: 42)..
4. Knowing the strength of the relationship between individual employees and their commitment to their organization.
5. Identify and enhance strengths to benefit from them and search for ways to strengthen them in the future.
6. Diagnosing weaknesses so that they can be addressed and avoided through strengths (Al-Maghrabi, 2004: 254).

2.1.3. Internal environment factors: Internal environment factors are as follows:

1. Organizational structure: The organizational structure represents the basic organization of work relationships in the organization, as it represents the general framework for coordination relationships in it, and the effective means in achieving its goals and confronting the environmental conditions surrounding it, as it is known as the method by which work is divided and the organization's activities are coordinated, and on the other hand It is also known as the pattern or form of functions or groups within the organization (Al-Jubouri, 2014: 201).
2. Organizational culture: Organizational culture is represented by the set of values, beliefs, rituals, behavioral standards, traditions, and customs prevailing in an organization, giving it uniqueness and privacy compared to other organizations, in addition to the major role it plays in the interconnection of the various parts of the organization, being the main source of the values and principles that the employees possess. During their behavior and daily work (Idris and Al-Ghalbi, 2011: 57).
3. Resources: These are among the most important internal factors that the organization must analyze to determine its strengths and weaknesses, whether those resources are financial or human, tangible or intangible, where resources are meant to be those capabilities, capabilities, and various material resources that are within the organizational unit. Juma, 2012: 138).

2.2. Electronic banking services:

2.2.1. The concept of electronic banking: Many researchers believe that the interest in the concept of electronic banking in the literature of administrative thought in general and banking thought in particular is recent. However, they did not skimp on removing the ambiguity in defining its concept and advantages, as it is the use of personal computers and subscription to the Internet to deal and exchange the information that is instantaneous. They are connected in the form of a network that includes institutions, financial markets, companies, and investors. This takes the form of an innovative program for communication between participants via e-mail (Al-Najjar, 2007: 478), or it is the provision of traditional and modern banking services and products to customers through electronic transfer of activities, and these operations include various Methods that enable customers, whether natural or legal persons, to view their accounts, process their transactions, and obtain information about various financial services and products (Mahboob and Sanusi, 2020: 13), and these are also those operations that are held, implemented, or promoted by electronic means. Such as telephone, computer, ATM, digital television, and other means by banks and financial institutions (Badran and Al Masoud, 2020: 425).

2.2.2. The importance of electronic banking: Electronic banking has great importance in banking work through:

1. Reducing the costs incurred by the bank when opening branches compared to creating the website.
2. Facing new challenges in the field of electronic work by enhancing competition.
3. Providing banking services throughout the day (Mazghish, 2016: 25).
5. Attracting many customers by offering new banking services.
6. Enabling the customer to view his account and make financial transfers from anywhere in the world at any time.
7. Obtaining fast services at the lowest cost, in addition to confidentiality and security for customer accounts (Zaeem, 2019: 5).

2.2.3. Types of electronic banking: There are several types of electronic banking, the most prominent of which are the following:

1. Automated teller machines: They are devices that operate automatically without human intervention within pre-prepared programs. They provide many banking services to customers who hold electronic cards, at any time, whether during official working hours or otherwise, and during vacations and vacations, around the clock. Al-Barzanji, 2018: 203).
2. Point of sale devices: These are devices spread in commercial and service institutions of various types and activities, and the customer can use smart cards to make purchases and deduct the amount from his account electronically, by inserting this card into the machines that are electronically connected to the bank's computer (Zaeem, 2019: 14).
3. Mobile banking: It is also called cellular banking, and it consists of sending short messages to the customer's phone showing the operations that have been made on his account, including withdrawals and deposits on a regular basis, by connecting the mobile phone to the Internet (Al-Samsam, 2015: 46).
4. Home banking: One of the modern and innovative banking services that banks provide to their customers is what is known as home banking via the Internet, which is connecting the customer's personal computer, which is at home, to the bank's computer, so that he can, via a password or a secret number, complete the required banking transaction (Didush and Hariri, 2021: 106).
5. Banking via television: This type of banking is considered one of the latest forms of electronic banking, which is done via satellite by linking the bank's computer with the customer's television set at home, so that he can enter the bank's computer via a secret number and perform various banking operations.

Thus, the bank is able to interact with its customers while they are in their places, especially at home if they do not have computers (Touati and Dhimi, 2021: 9).

3. Previous studies and hypothesis development:

Based on the importance of the internal environment in keeping pace with developments in the field of technology, the study (Halmaghi, et al, 2017) aimed to demonstrate the importance of analyzing the organization's internal environment, and the role of that analysis in developing it by identifying the most important internal factors that affect the organization's activity, such as presidents and managers. Leadership, employees, material resources and organizational culture. The study reached a general conclusion that the organization, as an open system, is organically adapted variables in its structure and performance as a result of the transformations that occur in its internal environment, although the external environment of the organization plays a major role in organizing the organization, Therefore, the study recommended that organizational managers should pay sufficient attention to the internal environment because of its significant impact on developing the organization's capabilities through its direct influence on it and on its internal policy.

While the study (Al-Rawashdeh, 2019) aimed to analyze the internal environmental factors and their impact on organizational excellence in public universities in southern Jordan from the point of view of their employees. The results of the study showed the existence of a positive, statistically significant relationship between the independent variable (internal environmental factors) With its various dimensions (human resources management, research and development, and management information systems), and the dependent variable (organizational excellence), and in light of those results, the study came out with a number of recommendations, the most important of which is the necessity of creating the appropriate work environment and conditions that increase organizational excellence, and paying attention to developing employees' capabilities. And train them in accordance with the scientific programs studied, in addition to the necessity of increasing the volume of spending on research and development activities because spending on these activities has become investment spending.

While the study (Kuria, 2020) specifically addressed how different variables of the internal environment, such as (organizational structure, organizational culture, resource capacity, and employee competence), affect the performance of projects in different industries and then their success, by applying it to (49) local construction companies. In the city of Nairobi, the results of the field study showed that there is a significant impact of organizational structures, organizational culture, resource capacity, and employee efficiency on project performance. Accordingly, the study recommended the need for management to provide employees with better technical skills that lead to raising the level of project performance. It is also necessary to Organizations should adopt an elaborate system of rewards and incentives, and one of the study's recommendations is the need for organizations to implement a strong internal organizational structure that will enhance coordination between administrative levels within the organization.

In view of the importance of electronic banking as one of the forms of technological progress, the study (Jassim and Mubarak, 2010) came to identify the most important obstacles facing government banks if they wish to shift towards electronic banking, by applying it to Rafidain Bank with its various branches. The study reached a set of conclusions, the most important of which was It is the weakness of technical awareness and resistance to change among two important parties in the process, which are the customer audience and employees of the government banking sector, as well as the fear of the lack of legislation and legal cover that protects the process of dealing in electronic banking if applied. In light of these conclusions, the recommendations came, which are the necessity of providing financial support by the authorities. Responsible for the banking sector and encouraging the shift towards working in electronic banking, as well as educating bank workers about the necessity of shifting towards electronic work through preparing training courses for workers and developing a program to manage change properly.

While the study (Mwami, 2012) aimed to evaluate the most important factors and variables that affect the use of electronic banking services in commercial banks in Uganda, with a focus on Stanbic Bank in Kampala. The study reached a set of conclusions, including the existence of a correlation Very strong positivity between the independent variables (environmental factors, organizational factors, and attitudinal factors), and between the dependent variable, the use of (electronic banking services). Accordingly, the study recommended that the bank in the research sample take into account environmental factors, organizational factors, and attitudinal factors when improving its services provided. For the general public, especially electronic ones and how they use them.

The aim of the study (Al-Amer, 2023) was to identify the impact of internal environment variables with their dimensions represented by (organizational structure, material resource, technological resource,

organizational culture, administrative leadership, and incentives and rewards) on organizational citizenship behaviors from the perspective of Ministry of Finance employees. In Jeddah Governorate, the study reached several results, the most important of which is that the internal environment variables were Goodly available, represented by (the technological resource, organizational structure, material resource, administrative leadership, organizational culture, and finally incentives and rewards), and that the reality of organizational citizenship behaviors in the Ministry Finance in Jeddah Governorate was very Good at a rate of (84.6%), so the study recommended the necessity of holding training courses for employees for the purpose of introducing organizational citizenship behaviors and explaining their importance, providing a quiet work place that enjoys appropriate lighting and ventilation, and investigating other factors and variables that enhance organizational citizenship behaviors in the relevant ministry.

Accordingly, the first main hypothesis can be formulated, which states: (There is a positive impact of internal environmental factors on the spread of electronic banking services), and the sub-hypotheses emerging from it:

1. There is a positive impact of the organizational structure on the spread of electronic banking services.
2. There is a positive effect of organizational culture on the spread of electronic banking services.
3. There is a positive impact of resources on the spread of electronic banking services.

4. The methodological and preliminary framework of the study

4.1. Research population and sample: The research population is represented by the Iraqi commercial banking sector, while the research sample is represented by a group of Iraqi commercial banks operating in the heart of the capital, Baghdad, which are (Al-Rafidain Bank, Al-Rasheed Bank, the Iraqi Trade Bank, the Bank of Baghdad, the Iraqi Middle East Investment Bank, Credit Bank of Iraq, Sumer Commercial Bank, Khaleej Commercial Bank, Al-Mansour Investment Bank, and International Development Bank for Investment and Finance).

4.2. Research methodology: The researcher relied on the descriptive approach in determining the theoretical aspects of the subject, while the analytical approach was followed with regard to the applied aspect of the research, where a questionnaire form was designed and addressed to the sample members in a way that meets our needs for the information that we want to obtain, in a way that enables us to achieve the research objectives. According to his proposed model, and through the results and recommendations that were reached.

4.3. Sources of data collection: In completing her research, the researcher relied on a group of sources:

1. Books, theses, dissertations, and university research related to the research topic under study to cover the theoretical aspect.
2. A questionnaire form that included (30) questions was distributed to members of the research sample to cover the practical aspect.

4.4. Characteristics of the sample members: In this paragraph, the researcher attempts to introduce the reader to the demographic data of the research sample members in terms of gender, age, educational attainment, number of years of service, and job, according to Table (1).

Table (1) Personal data of the study sample members

Distribution of sample members according to gender variable		
Gender	Simple	Percent
Male	83	70%
Female	36	30%
Total	119	100%
Distribution of sample members according to the age variable		
Age	Simple	Percent
30 year less	15	12.6%
31 year -40	47	39.5%
41-50	29	24.4%
More 51 year	28	23.5%
Total	119	100%
Distribution of sample members according to the academic Certificate variable		
Certificate	Simple	Percent
Technical Diploma	17	14.2%
Bachelor's	42	35.3%

Gooder Diploma	4	3.4%
Master	41	34.5%
Phd	15	12.6%
Total	119	100%
Distribution of sample members according to the years of Experience variable		
Experience	Simple	Percent
Less 10 year	9	7.6%
10 – 15	25	21.0%
16 – 20	40	33.6%
More 21 year	45	37.8%
Total	119	100%
Distribution of sample members according to the job variable		
Job	العدد	النسبة
Manager	9	7.6%
Assistant manager	10	8.4%
Head of the Department	100	84.0%
Total	119	100%

Source: Prepared by the researcher based on the questionnaire.

From Table (1), with regard to the distribution of the sample members by gender, it is noted that most of them were males, who constituted a percentage of (70%), then females came with a percentage of (30%). As for the age variable, the age group was between (31-40). (with the Goodest percentage reaching (39.5%), while the age groups (30 years and under) had the lowest percentage reaching (12.6%). As for academic achievement, it was noted that the number of sample members holding a bachelor's degree constituted the Goodest percentage, which is (35.3%), while the Gooder Diploma Certificate constituted the lowest percentage, which is (3.4%). It is also clear from the results of the table above that the majority of the sample members have years of service from (21 years or more), with a percentage of (37.8%), while the lowest percentage is for those who have Years of service of less than (10) years, amounting to (7.6%), and in terms of the position held by the sample members, the position of (department head) had the Goodest percentage, which was (84%), while the position of (manager) had the lowest percentage, which was (7.6%).), which indicates that the questionnaire form was directed to the officials in the banks, the research sample, who hold university degrees and have banking experience, so that their answers are relied upon to extract accurate results, since their answers to the questions will not be random, but rather in a scientific manner and with a deep understanding of each paragraph. From the questionnaire questions.

4.5. Description of the search tool:

The questionnaire form was designed as a tool for all data and information in a way that enables us to obtain that data and to achieve the goal of the research, as it included two types of questions, the first type relates to the personal information of the research sample, while the second type of questions relates to the research variables and according to two axes: the axis (the internal environment) And the axis of (electronic banking services), with (12) questions for the axis of the internal environment and (18) questions for the axis of (electronic banking services). The researcher distributed (140) questionnaire forms to the sample members, represented by the managers of the banks in the study sample, their assistants, and the heads of the relevant departments in the banks. Which was chosen as a sample on which the field study was conducted, and after that (119) valid questionnaires were retrieved for analysis. As for addressing the questions of the questionnaire form, it took place according to a five-point Likert scale (strongly agree, agree, neutral, disagree, strongly disagree), as it requires The respondent must determine the degree of his agreement or disagreement with specific options. It consists of five options graduated between (1-5), the respondent indicates one of them. To verify the validity of the research tool, it was presented to a group of professors specialized in the field of financial and banking sciences. To know their opinions about the consistency, clarity, and comprehensiveness of the questionnaire, to be distributed to the sample members, and to verify the internal validity of the questionnaire, the Pearson correlation coefficient was used to calculate the correlation coefficients between each of its paragraphs and the axes as a whole, as the value of the Pearson correlation coefficient between each paragraph of the axis was The first is the internal environment and the second axis is electronic banking services (0.457) and (0.340) respectively at the significance level (0.05). Thus, both axes are considered valid for measuring what they were designed for.

5. Field framework for the study and testing of hypotheses:

5.1. Presentation and discussion of the results of the first axis (internal environment): In order to know the most important factors of the internal environment affecting the spread of electronic banking services, the researcher prepared the table below, which shows the statistical analysis of the answers of the study sample members regarding each dimension of that environment:

Table (2) The arithmetic mean and deviation for the first axis items (internal environment)

No.	Details	No.	Mean	St.dev	Scale	Degree
Organizational Structure						
1	The bank has an organizational structure that is compatible with the variables of the environment in which it operates.	119	3.62	1.033	Good	2
2	The Gooder administrative levels in the bank enjoy broad powers.	119	3.39	1.026	Good	4
3	The bank distributes job tasks to individuals, distributes decision-making authority, and coordinates efforts to achieve goals.	119	3.57	0.969	Good	3
4	The organizational structure always reflects the nature of interaction, flexibility, responsiveness, and the nature of the upward and downward flow between the sub-units within the bank.	119	3.73	0.896	Good	1
All pig.		119	3.58	0.826	Good	
Organizational Culture						
1	The bank has a distinct organizational culture that gives it uniqueness and privacy compared to other banks.	119	3.62	0.947	Good	3
2	The bank's organizational culture is formed as a result of the interaction of the personal characteristics of the individuals working in it with the functional characteristics of the bank and the extent of their compatibility with those characteristics.	119	3.79	0.888	Good	2
3	The bank constantly understands the culture of the individuals working for it in a way that enables it to exploit their abilities and skills and employ them to improve performance, as they constitute a point of strength for it.	119	3.62	1.025	Good	4
4	The bank's organizational culture is the main source of the values and principles that its employees embody through their behavior and daily work.	119	3.84	0.788	Good	1
All pig.		119	3.72	0.769	Good	
Resource						
1	The bank has the ability to provide financial resources in the specified quantity and time from its sources and exploit them well in providing electronic services.	119	3.78	0.900	Good	2
2	The bank's management provides the material requirements it needs (buildings, offices, equipment, etc.) to enhance its electronic banking performance.	119	3.80	1.091	Good	1
3	The bank has human resources with good functional experience capable of managing electronic banking work with Good efficiency.	119	3.69	1.131	Good	4
4	The bank has advanced and computerized management information systems.	119	3.76	1.086	Good	3
All pig.		119	3.76	0.895	Good	
The internal environment variable		119	3.69	0.830	Acce pt	

Source: Prepared by the researcher based on the outputs of the statistical program (SPSS).

Table (2), we find that the (Resources) dimension came in first place with a mean (3.76) and a standard deviation (0.895), while the (Organizational Structure) dimension had the lowest mean (3.58) and a standard deviation (0.826). It is noted from the table above that the internal environment axis in general received an arithmetic mean of (3.69), which is higher than the hypothesized arithmetic mean of (3) according to the study scale, and a standard deviation of (0.830). This is evidence that the banks in the study sample attach great importance to their environment. Internal because it represents its strengths through which it exploits the opportunities present in its external environment, as well as its weaknesses that it must address, and the factors of this environment greatly affect the increase in the motivation of working individuals to complete their work with high efficiency in a way that leads banks towards excellence and creativity in providing their electronic services. .

5.2. Presenting and discussing the results of the second axis (electronic banking services): In order to know the most important electronic services provided by the banks in the study sample, the researcher prepared

the table below, which shows the statistical analysis of the answers of the study sample members regarding each dimension of this axis:

Table (3) The arithmetic mean and standard deviation for the items of the second axis (electronic banking services)

No.	Details	No.	Mean	St.dev	Scale	Degree
ATM						
1	The ATM service is one of the most important electronic services provided by the bank, although it is insufficient and not well spread throughout the country.	119	4.07	0.975	Good	3
2	Withdrawing from an ATM saves a lot of time and effort and reduces waiting lines at the bank.	119	4.37	0.770	Very Good	1
3	Customers heading towards ATMs to conduct banking operations contributes to increasing profitability rates.	119	4.12	0.808	Good	2
4	ATMs operate continuously and do not suffer from technical malfunctions.	119	3.33	1.144	Good	4
All pig.		119	3.97	0.672	Good	
Visa card						
1	Electronic cards contribute to providing adequate protection for customers' funds, which has led to an increase in demand for them.	119	4.21	0.782	Very Good	2
2	Using electronic cards is a successful alternative to using cash and checks.	119	4.35	0.754	Very Good	1
3	Electronic cards always face a real problem, which is customers' fear of losing or stealing them.	119	4.15	0.747	Good	3
4	The bank constantly seeks to develop its transactions through electronic payment methods.	119	3.91	0.979	Good	4
All pig.		119	4.16	0.624	Good	
Web site						
1	The bank has a website designed in an easy way so that it can be used by customers.	119	3.66	1.223	Good	2
2	The bank promotes its electronic services through its website.	119	3.88	1.042	Good	1
3	The bank constantly answers customers' questions and inquiries through its website at high speed.	119	3.41	1.196	Good	5
4	The bank's website has an adequate security system, which makes customers feel reassured when dealing with it.	119	3.61	1.074	Good	4
5	The bank's website constantly provides general information about the bank and the services it provides.	119	3.62	1.041	Good	3
All pig.		119	3.63	0.988	Good	
Mobile banking						
1	Mobile banking is always free and available 24 hours a day.	119	3.66	1.129	Good	5
2	Mobile banking contributes to enhancing communication with customers.	119	4.06	0.936	Good	2
3	The bank uses mobile banking as a tool to introduce customers to the banking services it provides.	119	3.94	0.928	Good	4
4	The bank sends text messages to the customer's phone regarding the operations that have been made on his account, including withdrawals and deposits.	119	4.05	0.964	Good	3
5	Mobile banking contributes to reducing customers' direct dealings with the bank.	119	4.26	0.741	Very Good	1
(electronic banking services)		119	3.99	0.773	Good	

Source: Prepared by the researcher based on the outputs of the statistical (SPSS).

Table (3), we find that the dimension (electronic cards) came in first place with a mean of (4.16) and a standard deviation of (0.624), while the dimension of (electronic website) ranked first with a mean of (3.63) and a standard deviation of (0.988). It is also noted from the table above that the axis of electronic

banking services in general obtained an arithmetic mean of (3.94), which is higher than the hypothesized arithmetic mean of (3) according to the study scale, and a standard deviation of (0.764). This is evidence that the banks in the study sample care about It seeks to provide electronic banking services to keep pace with the technological developments taking place in its external environment, especially since electronic banking services have become a cornerstone in enhancing opportunities for survival, growth, and continuity in light of the intense competition witnessed by the banking sector, given the major role it plays in providing banking services as quickly as possible. Time, less cost and highest quality.

6. Hypothesis testing:

6.1. Testing the first main hypothesis: In order to prove this hypothesis, which states that (there is a positive impact of internal environmental factors on the spread of electronic banking services), Table (4) has been included.

Table (4) Results of testing the impact of internal environmental factors on the spread of electronic banking services

Model Summary			ANOVA)T (Coefficients			
R	R Square	Std. Error	D f	Mean Square	F	Sig.	B	Beta	T	Sig.
.921	.848	.258	1	43.755	52.94	.000	.911	.921	7.79	.000
			117	.067			.800			
			118							
Y = .911+.800X										
a. Dependent Variable: Y electronic banking services										
b. Predictors: (Constant): X Internal environment										

Source: Prepared by the researcher based on the outputs of the statistical program (SPSS).

It is clear from the results of Table (4) that there is a statistically significant correlation between the independent variable (internal environment) and the dependent variable (electronic banking services), where the correlation coefficient (R) reached a value of (.921), and this is confirmed by the (T) test, where The Calculated (T) value was (7.79), which is greater than the tabulated T value of (1.66) at the significance level (.000), which is less than (0.05). The coefficient of determination (R²) indicates that the independent variable explains an amount of (.848) of the total variance, and what remains is due to other variables not shown in the model. The regression coefficient (B) also indicates that changing the value of the independent variable by one unit leads to a change in the dependent variable by (.800) when the value of (a) is equal to zero. As for the test The (F) indicates the significance of the independent variable (X) in influencing the dependent variable (Y), as the calculated F value reached (52.94), which is greater than the tabulated F value of (3.94), with degrees of freedom (118) and a significance level (.000), which is less than (0.05), and therefore the first main hypothesis will be accepted (there is a positive impact of internal environmental factors on the spread of electronic banking services).

6.2. Testing the first sub-hypothesis: In order to prove the first sub-hypothesis, which states that (there is a positive effect of the organizational structure on the spread of electronic banking services), Table (5) has been included.

Table (5) Results of testing the impact of organizational structure on the spread of electronic banking services

Model Summary			ANOVA)T (Coefficients			
R	R Square	Std. Error	D.f	Mean Square	F	Sig.	B	Beta	T	Sig.
.872	.760	.325	1	39.234	71.35	.000	1.336	.872	10.03	.000
			117	.106			.679			
			118							
Y = 1.336+.697X₁										
a. Dependent Variable: Y electronic banking services										
b. Predictors: (Constant): X₁ Organizational Structure										

Source: Prepared by the researcher based on the outputs of the statistical program (SPSS).

It is clear from the results of Table (5) that there is a statistically significant correlation between the independent variable (organizational structure) and the dependent variable (electronic banking services), where the correlation coefficient (R) reached a value of (.872), and this is confirmed by the (T) test. The calculated T value was (10.03), which is greater than the tabulated T value of (1.66), at the significance level (.000), which is less than (0.05), as the coefficient of determination (R²) indicates that the independent variable explains its value of the total variance. (.760), and what remains is due to other variables not shown in the model. The regression coefficient (B) also indicates that changing the value of the

independent variable by one unit leads to a change in the dependent variable by (.697) when the value of (a) is equal to zero. As for the (F) test, it indicates the significance of the independent variable (X1) in influencing the dependent variable (Y), as the calculated F value reached (71.35), which is greater than the tabulated F value of (3.94), with degrees of freedom (118) and at a significance level. (.000), which is less than (0.05), and therefore the sub-hypothesis will be accepted (there is a positive effect of the organizational structure on the spread of electronic banking services).

6.3. Testing the second sub-hypothesis: In order to prove the second sub-hypothesis, which states that (there is a positive effect of organizational culture on the spread of electronic banking services), Table (6) has been included.

Table (6) Results of testing the impact of organizational culture on the spread of electronic banking services

Model Summary			ANOVA)T (Coefficients			
R	R Square	Std. Error	D f	Mean Square	F	Sig.	B	Beta	T	Sig.
.884	.782	.310	1	40.329	41.81	.000	1.007	.884	7.13	.000
			117	.096			.760			
			118							
Y = 1.007+.760X2										
a. Dependent Variable: Y electronic banking services										
b. Predictors: (Constant): X2 Organizational culture										

Source: Prepared by the researcher based on the outputs of the statistical program (SPSS).

Table (6) that there is a statistically significant correlation between the independent variable (organizational culture) and the dependent variable (electronic banking services), where the correlation coefficient (R) reached a value of (.884), and this is confirmed by the (T) test. The calculated T value was (7.13), which is greater than the tabulated T value of (1.66) at the significance level (.000), which is less than (0.05), as the coefficient of determination (R²) indicates that the independent variable explains its value of the total variance (.782), and what remains is due to other variables not shown in the model. The regression coefficient (B) also indicates that changing the value of the independent variable by one unit leads to a change in the dependent variable by (.760) when the value of (a) is equal to zero. As for the (F) test, it indicates the significance of the independent variable (X2) in influencing the dependent variable (Y), as the calculated F value reached (41.81), which is greater than the tabulated F value of (3.94), with degrees of freedom (118) and at a significance level (.000), which is less than (0.05), and therefore the second sub-hypothesis will be accepted (there is a positive effect of organizational culture on the spread of electronic banking services).

6.4. Testing the third sub-hypothesis: In order to prove the third sub-hypothesis, which states that (there is a positive effect of resources on the spread of electronic banking services), Table (7) has been included.

Table (7) Results of testing the impact of resources on the spread of electronic banking services

Model Summary			ANOVA)T (Coefficients			
R	R Square	Std. Error	D f	Mean Square	F	Sig.	B	Beta	T	Sig.
.848	.719	.351	1	37.099	29.42	.000	1.477	.848	10.54	.000
			117	.124			.626			
			118							
Y = 1.477+.626X3										
a. Dependent Variable: Y electronic banking services										
b. Predictors: (Constant): X3 resource										

Source: Prepared by the researcher based on the outputs of the statistical program (SPSS).

Table (7): There is a statistically significant correlation between the independent variable (resources) and the dependent variable (electronic banking services), where the correlation coefficient (R) reached a value of (.848), and this is confirmed by the (T) test, where the value of T was The calculated value (10.54) is greater than the tabular T value of (1.66), at the significance level (.000) and is less than (0.05), as the coefficient of determination (R²) indicates that the independent variable explains an amount of (.719) of the total variance. And what remains is due to other variables not shown in the model. The regression coefficient (B) also indicates that changing the value of the independent variable by one unit leads to a change in the dependent variable by (.626) when the value of (a) is equal to zero. As for the test of (F) indicates the significance of the independent variable (X3) in influencing the dependent variable (Y), as the calculated F value reached (29.42), which is greater than the tabulated F value of (3.94), with degrees of freedom (118) and a significance level (.000), which is less than (0.05), and therefore the third sub-

hypothesis will be accepted (there is a positive effect of resources on the spread of electronic banking services).

7. Discussions

After studying the solutions to the study's problem in both its theoretical and applied aspects, results were reached that prove the validity of the hypotheses. The following is a presentation of the study's results and recommendations:

7.1. Results:

1. The results of hypothesis testing proved that there is a positive impact of internal environmental factors (organizational structure, organizational culture, resources) on the spread of electronic banking services at the significance level (0.00), and this was confirmed by the results of statistical tests (T, F).
2. It has become clear from the results of the field study that the senior and middle management in the banks sampled in the study give great importance to their internal environment, with its various dimensions (organizational structure, organizational culture, resources), as they represent the processes and mechanisms that directly affect the nature of their work and the quality of the services they provide.
3. Most Iraqi commercial banks still provide traditional banking services, despite the technological progress in the field of banking services, as the electronic services provided by them are still below the required level if compared to the electronic banking services provided by international banks.

7.2. Recommendations:

1. The need for the banks under study to pay attention to analyzing their internal environment on an ongoing basis, in order to identify their strengths and weaknesses, especially their human resources and organizational culture, because of this great importance in enhancing their competitive side by providing everything that is new in the world of banking services, in addition to paying attention With other internal environment variables.
2. The banks sampled in the study must possess a database and accurate statistics about their internal environment, in order to work according to a clear vision that enables them to invest and develop their strengths, and reduce or address the weaknesses they suffer from.
3. The officials in the banks sampled in the study must adopt and apply the concept of electronic banking more broadly, and keep pace with developments in the field of providing banking services, as this has a significant impact on their competitive position between local and international banks.

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