


**ADOPTION OF ELECTRONIC MANAGEMENT IN THE BANKING SECTOR A CASE
STUDY ON BABEL BANK IN IRAQ**

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 27 January 2023</p> <p>Accepted 22 March 2023</p>	<p>Purpose: The aim of this study is to identify The Adoption of electronic management in the banking sector a case study on Babel Bank in Iraq.</p>
<p>Keywords:</p> <p>E-Management; Banking Sector; Babel Bank in Iraq.</p> <div data-bbox="172 913 480 1160" style="text-align: center;">  </div>	<p>Theoretical framework: Due to Rosa, A. T. R., Pustokhina, I. V., Lydia, E. L., Shankar, K., & Huda, M. (2019), Concept of Electronic Document Management System (EDMS) as an Efficient Tool for Storing Document. Abdullah, F. M., Mohammed, A. A., Maatuk, A. M., & Elberkawi, E. K. , (2019), Assessing Quality Standards in Electronic Gates of Educational Institutions: A Field Study. Faccia, A., Moşteanu, N. R., Cavaliere, L. P. L., & Mataruna-Dos-Santos, L. J. , (2020), Electronic Money Laundering, The Dark Side of Fintech: An Overview of the Most Recent Cases.</p> <p>Design/methodology/approach: To achieve the study aims, the current study adopted a methodological approach in which statistical techniques were applied to evaluate the questionnaire survey data.</p> <p>Findings: It was discovered that there is a high degree of adoption of electronic management in the banking industry in a case study that was conducted on Babel Bank in Iraq, where the mean value was 4.163 also the standard deviation was 0.735.</p> <p>Research, practical and social implications: This study helps decision makers in banks to adopt electronic management in all banking activities to achieve the highest possible profit and with very high quality services, efficiency and effectiveness. The support of senior management is the main component of the success of this work.</p> <p>Originality/value: The value of the study is e-Management extends well beyond the concept of automating work to the concept of data also information integration across multiple departments, as well as to directing the institution's work policies also procedures toward achieving its goals.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i4.1104</p>

**ADOÇÃO DA GESTÃO ELETRÔNICA NO SETOR BANCÁRIO UM ESTUDO DE CASO SOBRE O
BABEL BANK NO IRAQ**

RESUMO

Objetivo: O objetivo deste estudo é identificar A Adoção da gestão eletrônica no setor bancário um estudo de caso sobre o Babel Bank no Iraque.

Estrutura teórica: Devido a Rosa, A. T. R., Pustokhina, I. V., Lydia, E. L., Shankar, K., & Huda, M. (2019), Concept of Electronic Document Management System (EDMS) as an Efficient Tool for Storing Document. Abdullah, F. M., Mohammed, A. A. A., Maatuk, A. M., & Elberkawi, E. K. , (2019), Assessing Quality Standards in Electronic Gates of Educational Institutions: Um Estudo de Campo. Faccia, A., Moşteanu, N. R., Cavaliere, L. P. L., & Mataruna-Dos-Santos, L. J. , (2020), Electronic Money Laundering, The Dark Side of Fintech: Uma visão geral dos casos mais recentes.

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Design/metodologia/abordagem: Para atingir os objetivos do estudo, o estudo atual adotou uma abordagem metodológica na qual técnicas estatísticas foram aplicadas para avaliar os dados da pesquisa do questionário.

Descobertas: Foi descoberto que existe um alto grau de adoção de gerenciamento eletrônico na indústria bancária em um estudo de caso que foi realizado no Babel Bank no Iraque, onde o valor médio foi de 4.163 e o desvio padrão foi de 0.735.

Pesquisa, implicações práticas e sociais: Este estudo ajuda os tomadores de decisão nos bancos a adotar o gerenciamento eletrônico em todas as atividades bancárias para alcançar o maior lucro possível e com serviços de altíssima qualidade, eficiência e eficácia. O apoio da alta gerência é o principal componente do sucesso deste trabalho.

Originalidade/valor: O valor do estudo é e-Management se estende muito além do conceito de automatização do trabalho para o conceito de integração de dados também de informações em múltiplos departamentos, bem como para direcionar as políticas de trabalho da instituição também procedimentos para atingir seus objetivos.

Palavras-chave: E-Management, Setor Bancário, Banco Babel no Iraque.

ADOPCIÓN DE LA GESTIÓN ELECTRÓNICA EN EL SECTOR BANCARIO UN ESTUDIO DE CASO SOBRE EL BANCO BABEL DE IRAQ

RESUMEN

Objetivo: El objetivo de este estudio es identificar La adopción de la gestión electrónica en el sector bancario un estudio de caso sobre el Banco Babel en Irak.

Marco teórico: Debido a Rosa, A. T. R., Pustokhina, I. V., Lydia, E. L., Shankar, K., & Huda, M. (2019), Concept of Electronic Document Management System (EDMS) as an Efficient Tool for Storing Document. Abdullah, F. M., Mohammed, A. A., Maatuk, A. M., & Elberkawi, E. K. , (2019), Evaluación de los estándares de calidad en las puertas electrónicas de las instituciones educativas: A Field Study. Faccia, A., Moşteanu, N. R., Cavaliere, L. P. L., & Mataruna-Dos-Santos, L. J. , (2020), Blanqueo electrónico de capitales, el lado oscuro de las fintech: Una visión general de los casos más recientes.

Diseño/metodología/enfoque: Para lograr los objetivos del estudio, el presente estudio adoptó un enfoque metodológico en el que se aplicaron técnicas estadísticas para evaluar los datos de la encuesta del cuestionario.

Resultados: Se descubrió que existe un alto grado de adopción de la gestión electrónica en el sector bancario en un estudio de caso que se llevó a cabo en el Banco Babel de Iraq, donde el valor medio fue de 4,163 y la desviación típica de 0,735.

Investigación, implicaciones prácticas y sociales: Este estudio ayuda a los responsables de la toma de decisiones en los bancos a adoptar la gestión electrónica en todas las actividades bancarias para lograr el mayor beneficio posible y con servicios de muy alta calidad, eficiencia y eficacia. El apoyo de la alta dirección es el principal componente del éxito de este trabajo.

Originalidad/valor: El valor de este estudio es que la gestión electrónica va mucho más allá del concepto de automatización del trabajo y se extiende al concepto de integración de datos e información en múltiples departamentos, así como a la orientación de las políticas y procedimientos de trabajo de la institución hacia la consecución de sus objetivos.

Palabras clave: Gestión Electrónica, Sector Bancario, Banco Babel en Iraq.

INTRODUCTION

Many technological advancements are taking place in our modern world, but the most significant one is the growth of information also communication technology. This has had an impact on bank systems generally also university banks specifically, forced changes in work also management styles across all industries, also focused on the possibility of involving citizens also civil society in discussions of policy., also computer technology also its applications have become an essential feature of banks in modern societies, especially after the

emergence of the “Internet” information network, also the information flood it brought about, also the ease also speed it achieved in obtaining information also making various communications without being bound by time limits. Location, because of the great potential of the Internet also the speed of changes accompanying it, can play a role in enriching the administrative vision; Due to develop the core business also capabilities of the organization, also because of the characteristics of the Internet in broad also dense networking everywhere, also the high speed, it increases the operational efficiency of these businesses.

The Background of this study is the Iraqi leaders paid attention to the necessity of employing technological innovations in the field of banking also benefiting from them in developing banking practices, also the need for continuous modernization also development of the banking process to keep pace with the latest global systems, also the utilize of information also communication technologies to raise the banking, study also administrative capacity of the higher banking system, also headed towards the replacement of automated systems. In dealing in the place of traditional human work, especially in the field of banking services, where dealing via the Internet has become the most efficient, cheapest also fastest way, also efforts to reform also develop banks have tended to adopt advanced educational formulas also methods based on a new philosophy for banks whose foundations are: electronic banking also electronic management, which is considered a revolution On the systems of traditional banks, as it necessitated the development of traditional formulas also the application of modern formulas that adopt new methods in managing banking systems, also various profit also non-profit organizations tended to rely on the Internet as well as internal networks in performing their various work, also dealing with their customers, which made them turn to utilize 'Electronic management', which includes many integrated aspects, including methods of work It is an integrated philosophy, a radical transformation, also a qualitative leap in concepts, theories also methods so that it reflects positively on the overall image of the departments.

The Justification of this study is e-Management extends well beyond the concept of automating work departments within an organization, to the concept of data also information integration across multiple departments, as well as the utilize of such data also information in directing the institution's work policies also procedures toward achieving its goals also providing the required flexibility to adapt to changing conditions, also it encompasses all elements. Management includes all aspects of planning, implementation, also follow-up, evaluating, also motivating; however, it is distinguished by its ability to continuously generate knowledge also apply it to achieve goals, also it is dependent on the development of the

information infrastructure within the institution to achieve the integration of the vision also, consequently, the performance of the business. also in light of the foregoing, it is clear that Iraqi banks are in dire need to adopt the electronic management method because of its Advantages, also the role it can play in overcoming problems, also developing its administrative performance according to the appropriate administrative approaches to the nature of its operations also activities. (HB.Ali, 2022)

Based on the aforementioned, the current study seeks to address the following basic question:

How can the management of Iraqi banks, specifically Babel Bank, be developed in light of the e-Management approach also the experiences of some countries also the possibility of benefiting from them? The following sub-questions are derived from it:

1. What are the reasons for the need to apply electronic management in the management of Iraqi banks, specifically Babel Bank?
2. What are the characteristics of electronic management also the manifestations of change in its operations?
3. What are the contemporary global experiences in applying electronic management in banks?
4. What is the proposed perception of the possibility of applying electronic management in Iraqi banks, specifically Babel Bank, in light of learning from various nations' experiences in this field?

Objective of the work or research problem can determine in The present study attempts to establish the suitable administrative needs for Iraqi banks, as well as to try to implement a contemporary administration approach (electronic management) in attaining its goals, based on the experiences of other nations in this sector ; In addition, a suggested model for banking decision makers to profit from in developing the administrative performance of Iraqi banks, as well as the best investment of their capacities in light of modern technology advances, is being developed.

LITERATURE REVIEW

The emergence of informatics, computers, also communications represents a true contribution in the field of management, As it transforms traditional company also administrative services into electronic business also services, also the creation of electronic management, which works to protect the administrative entity also improve its performance, as

well as to achieve optimal usage of services at high speed also accuracy, as well as in the applied field of computing, it is transforming traditional company also administrative services into electronic business also services. Communications in the administration are of strategic importance, which contributes to support also assistance due to simplify administrative procedures, facilitate also expedite the decision-making process, also enable departments to plan efficiently also effectively to benefit from work requirements, also to provide quality electronic services in accordance with technical also technical standards that keep pace with the times (Rosa, A. T. R., Pustokhina, I. V., Lydia, E. L., Shankar, K., & Huda, M. , 2019)

In the research sample banks, cloud services offer their clients a number of real benefits, which should be improved through the spirit of initiative, success, and perseverance in monitoring current technical work through the use of more sophisticated programs. Members of the study sample expressed interest in the overall quality standards of the electronic banking services offered, demonstrating their level of aspiration to receive banking services that meet or surpass their expectations. The study sample banks have services that are easy to use at a level that allows individuals to use them despite not having a high level of skill and technical knowledge. However, the weakness of technical services in their colloquial capacity constitutes an obstacle to the largest possible number of individuals obtaining those services, which in many aspects is not It is directly related to banks, as the electronic communications sector in Iraq in general has many problems. (Elkhaldi. A. H., Abdullah. G. A. 2022).

Due to Rosa, A. T. R., Pustokhina, I. V., Lydia, E. L., Shankar, K., & Huda, M. (2019) the contemporary administration's dependence on technological technology to expedite its operations also fulfill its objectives , it is known as electronic management. , whose most important elements are information technologies that are developing at an amazing speed, also the general principle of electronic management is to eliminate paper transactions in favor of leveraging information technology to replace the electronic office. Converting public services into office operations that are carried out in accordance with previously implemented sequential phases.

Amuna, Y. M. A., Al Shobaki, M. J., Naser, S. S. A., & El Talla, S. A. (2017) defined electronic management 'is the completion of administrative transactions also the provision of public services also the dispensation of paper transactions also the internal networks also the Internet are being used to replace the electronic office. Without having customers to move to the departments in person to complete their transactions with the attendant waste of time, effort

also energies'

In sum, supplies demand, tech solutions and services already known in national and international market pass through entire NPD (Rosenfield et al., 2006; Bueno and Balestrini, 2012) present into researched TBE. RC perform a fundamental role for contractual strategic alliances whose aggregated value is vital for TBE business model (Schilke and Goerzen, 2010; McGrath, 2008; Alves, 2015). Finally, open innovation (Chesbrough, 2003) is a key factor for biotech TBE to keep competitiveness as empirical outcomes demonstrate in Itatijuca, Gentros, Rheabiotech and Biotika practices. They are technology-based enterprises (TBE) transforming scientific knowledge permanently through new techs available for innovative products and services. NPD represents to researched TBE a wide innovation gateway. However, as this science field is multidisciplinary (Traoré, 2004), these enterprises work in open system, searching partners that could complement their resources-base scientifically or technologically. Biotech industry (Pisano, 2006; Estrella and Bataglia, 2013) is fertile in its nature and incentive constant relationships therefore organizational interaction is fundamental for NPD successfulness. (Joao Marcos Silva de Almeida, BPriscila Rezende da Costa, CADriana de Castro Pires, DAngélica Pigola, 2022)

The primary idea of electronic management is its view of the administration as a provider of services also citizens also businesses as consumers or clients who seek to utilize these services, so the electronic administration has many goals that it seeks to achieve in the context of its dealings with the client, including (Abdullah, F. M., Mohammed, A. A., Maatuk, A. M., & Elberkawi, E. K. , 2019):

- 1- Simplify procedures, reduce costs also provide more quality service.
2. Shortening the execution time of administrative transactions.
3. Accuracy also objectivity in the operations performed.
4. Facilitate the conduct of communication between the various departments of the institution also with other institutions inside also outside the institution's country.
5. It will significantly reduce the utilize of paper, which will positively affect the work of the institution.
6. The challenge of storing also recording transactions is addressed by reducing the usage of paper.

Electronic banking operations are designed to provide conventional or novel financial services to banks via one of the network's outlets, with access to these networks limited to

participants in line with the membership criteria established by the banks. to communicate with them with the aim of (Yang, S., Li, Z., Ma, Y., & Chen, X. , 2018) :

(a) The availability of information about the bank's services without the provision of online banking services.

(B) Customers only get a few services, such updates on their transactions also account balances.

(c) Customers request that financial activities such as money transfers be performed.

The following are the benefits of electronic banking transactions (Assenmacher, K., & Krogstrup, S. , 2018) :

- o Banks' capacity to reach a larger number of consumers, depositors, borrowers, also those seeking financial services.
- o New financial services are being offered.
- o Reducing bank operational expenses also the costs of performing retail activities on a local also worldwide scale.
- o Increasing the efficiency of banks' performance.
- o Issuance of electronic money payment methods

The study a relationship between service quality and customer satisfaction in e-banking services-a study with reference to commercial banks in chennai city also revealed that customer satisfaction with electronic banking services offered by the commercial banks depends upon the bank authorities of the commercial banks' interest in solving the grievances of customers and their strategies to create convenience for their customers. The customer always expects good satisfaction from that service provider through optimistic customer relationship management. Commercial banks concentrate on service quality and create more strategies to offer customer satisfaction. Best service is a point of inception for realizing satisfaction of respondents. Actually, best services are enjoyed by their customers. Gender-wise difference exists among the customers of commercial banks in perceiving the quality of e banking services. The quality of services offered by them is tremendous. There is a significant difference between younger customers and older customers when using electronic banking services. It is concluded from the research that service quality of electronic banking services is very important for all customers to offer the best satisfaction to their customers and increase their customer base, (RM Shanmugam A,M ChandranB, 2022).

The issuance of electronic money payment methods includes the following (Faccia, A., Moşteanu, N. R., Cavaliere, L. P. L., & Mataruna-Dos-Santos, L. J. , 2020) :-

(A) The bank's issuance of stored value cards, such as smart cards, or others, by allowing units of money to be stored on these cards that carry magnetic chips that allow this.

(B) The bank makes electronic cash available by storing units of money on electronic media such as a personal computer that is loaded with a special program for this purpose, also this money is used to make payments of limited values by transferring it to the electronic media of counterparties.

For the purposes of these controls, banks must also be committed to prudent management of the risks associated with other means of payment, including:

- Debit cards, also their utilize is limited to debiting customers' credit accounts.
- Credit cards, which are used as a discount on debit accounts, according to the established limits. Point of sale terminals, automatic teller machines also others are used as media to connect debit also credit card holders to the electronic communication network.

- Electronic banking risks

According to Rahman, M., Saha, N. K., Sarker, M. N. I., Sultana, A., & Prodhan, A. Z.

M. S. (2017) The types of risks include:

- (1) Operational risk.
- (2) Reputational risk.
- (3) Legal risk.
- (4) Other risks, including credit, liquidity, interest rate also market risks.

The following is a brief presentation of these risks (Rahman, M., Saha, N. K., Sarker, M. N. I., Sultana, A., & Prodhan, A. Z. M. S. , 2017) :

- (1) Operational risk

Operational risks arise from insufficient security of systems, Insufficient control system, job completion, or maintenance work, as well as client misuse, as follows (Required Item):

- (a) Inadequate system security: System security

These risks are caused by the potential for unauthorized access to or penetration of the bank's account systems with the aim of discovering also exploiting customer information, whether carried out by outside parties or by bank employees. To prevent such penetration, it is necessary to have in place adequate procedures.

- (b) Inadequate system design, execution of work, or maintenance:

Systems design, implementation, also maintenance

It results from the systems' inability or inefficiency (slower performance, for example) to satisfy the needs of the users, as well as a lack of timeliness in resolving these issues also maintaining the systems, especially if the dependence on entities other than banks to offer technical help for the essential infrastructure Outsourcing grows.

(c) Customer misuse of services

This is a result of the customers' inability to follow the proper insurance procedures, their enabling criminal elements to access the accounts of other clients or carry out money laundering activities using their personal information.

(2) Reputational risk

Reputational risk emerges when a poor public impression of the bank develops, which may spread to other banks, as a result of the bank's incapacity to administer its systems properly or an efficient breach of it.

(3) Legal risk

In the event of a violation of established laws, rules, or controls, particularly those related to combating money laundering operations, or as a result of a lack of clear definition of the rights also legal obligations resulting from electronic banking operations, such as a lack of clarity regarding the availability of rules to protect consumers in some countries or a lack of legal knowledge, these risks are posed. For some agreements reached via electronic mediation.

(4) Other risks

The performance of electronic banking operations is linked to conventional financial risks such as credit, liquidity, interest rate, also market risks, with the potential for a heightened severity of these risks. Some customers respect their obligations.

There are some differences regarding the model of developing a mini bank laboratory and business clinic in several PTKIN. The similarity, the mini banks and business clinics are both practical learning facilities at PTKINPTKIN, while the differences, they have also the difference system in learning process, method, approach, practicum, and evaluation. Shortly, it can be concluded here that development model of mini bank and business clinics laboratory at PTKIN can improve the student's knowledge and skills to equip themselves in the future to become a professional, the educator, researcher, practitioner, or business consultant. (Yusup, D. K., Sobana, D. H., Yulandri.E.2022).

MATERIAL AND METHODOLOGY

To achieve the study aims, the current study adopted a methodological approach in

which statistical techniques were applied to evaluate the questionnaire survey data.

Study population also sample:

Due to the impossibility of conducting a comprehensive inventory of all members of the study community, the study population consists of Babel Bank employees. A simple random selection of these employees served as the study's sample. Due to current precautionary processes, the link to the electronic questionnaire form has been posted on social networking sites also in groups where employees of this Babel Financial institution congregate, also the sample size for this study is (162) persons.

Data Analysis

The study will utilize the SPSS22 to analyze the data of questionnaire using:

- Alpha coefficient
- Percentages
- Mean
- standard deviation
- relative weight
- Pearson correlation coefficient

Tools of study

The electronic survey questionnaire will be utilized as an instrument for the study project. The questionnaire also its axes also phrases will be developed utilizing the theoretical framework of the inquiry also earlier studies pertinent to the topic of the study. The five-point Likert scale was used to respond to the questionnaire's questions.

The limits of the study

- **Objective limits:** Study the Adoption of electronic management in the banking sector a case study on Babel Bank in Iraq
- **Location limits:** Babel Bank in Iraq
- **Human limits:** employees in Babel Bank in Iraq
- **Time limits:** 2021

Field study**Validate the study tool**

Table (1) There is a correlation between each sentence also the whole axis.

phrases	Correlation coefficient	P-value
electronic planning		
Electronic planning develops planning processes within the bank	0.604**	0.00
Electronic planning provides alternative plans according to changes in circumstances also developments	0.620**	0.000
Electronic planning reduces the cost of planning operations within the bank	0.699**	0.00
Electronic planning reduces the traditional obstacles to planning	0.581**	0.000
Electronic planning engages all administrative levels in the planning processes	0.515**	0.00
electronic organization		
Electronic regulation creates a flexible also accurate regulatory environment	0.680**	0.000
Electronic regulation reduces the red tape in conducting transactions between different departments	0.641**	0.000
Electronic regulation works to provide the principle of privacy also to secure communication between different departments	0.657**	0.00
Electronic regulation ends the process of moving across departments to complete various transactions	0.691**	0.000
The electronic organization works to create an electronic archiving system for the various client departments	0.706**	0.00
electronic guidance		
Electronic guidance works to develop also support human relations between superiors also subordinates	0.707**	0.000
Electronic guidance works to achieve the principle of transparency also reduce the impact of personal relationships	0.678**	0.00

in ending transactions		
Electronic guidance works to show the strengths also weaknesses in the performance of subordinates based on the precise definition of their duties also responsibilities	0.593**	0.000
Electronic guidance increases the ability of employees also their desire to improve their performance	0.604**	0.00
Electronic guidance provides continuous communication in all directions between officials	0.634**	0.000
electronic censorship		
Electronic monitoring enables the follow-up of programs also routine activities	0.603**	0.000
Electronic control works to update data also information periodically	0.590**	0.00
Electronic monitoring provides management with reports also statistical data	0.582**	0.000
Electronic monitoring establishes the principle of follow-up also self-censorship	0.631**	0.000
Electronic monitoring provides feedback to detect also strengthen points also weaknesses to treat them	0.688**	0.00
e-training		
The institution's personnel are taught utilizing contemporary methods of communication, such as computers also the Internet. Emails including video snippets are given to the trainees for training purposes.	0.661**	0.000
Internal network employees may access training materials via a link on the company's website.	0.655**	0.00
The institution's staff members get training using computer simulation systems that include the actual work environment that occurs there.	0.585**	0.000
Each department, department, or department inside the business has its own software that the staff members of the organization get training on. To confirm the validity of the questionnaire, the students assess the training programs by	0.602**	0.000

completing an electronic survey at the conclusion of the course.		
Computers also the Internet are used in the institution's training programs for its staff members. Training is done by sending video snippets to the participants through email.	0.634**	0.000

Source: Prepared by the authors (2022)

The stability of the study tool

The Cronbach alpha score for study tool is 0.956, indicating that the study tool is highly stable in terms of achieving the study's objectives.

Demographic data

■ Gender

Divided man 33.3 % also woman 66.7 % of the study sample

Table (2) sample according to gender

Items	No.	%Percent
Man	54	33.3
woman	108	66.7
Total	162	100

Source: Prepared by the authors (2022)

■ Age:

Divided is Less than 30 years old 30.9 %, From 30 to less than 40 years old 58.6 %, From 40 to less than 50 years old 7.4 % also From 50 or more 3.1 %

Table (3) sample according to age

Items	No.	%Percent
Less than 30 years old	50	30.9
From 30 to less than 40 years old	95	58.6
From 40 to less than 50 years old	12	7.4
From 50 or more	5	3.1
Total	162	100

Source: Prepared by the authors (2022)

■ Educational level

High School Diploma 12.3%, Associate's Degree 10.5%, Bachelor's Degree 53.7%, Master's 21%, also Doctorate 2.5%

Table (4) sample according to Educational level

Items	No.	%Percent
High School	20	12.3
Diploma	17	10.5
Bachelor	87	53.7
Masters	34	21.0
PhD	4	2.5
Total	162	100

Source: Prepared by the authors (2022)

■ Years of experience

The percentages are broken down as follows: less than one year 8%, From less than one year up to three years or less 19.8%, Between the ages of four also seven years or younger, 43.8% Between the ages of 8 also less than 10 years, 16.7% also Over the course of 10 years or more, 11.7%

Table (5) sample according to Years of experience

Items	No.	%Percent
Less than 1 year	13	8.0
From 1 year to less than 3 years	32	19.8
From 4 years to less than 7 years	71	43.8
From 8 years to less than 10 years	27	16.7
More than 10 years	19	11.7
Total	162	100

Source: Prepared by the authors (2022)

The axis of study

Table (6) Phrase of study

N.	Phrase	Strongly agree %	Agree %	Neutral %	Disagree %	Strongly disagree %	Mean	S.D	Relative weight	Degree	Arrangement
electronic planning											
1	Electronic planning develops planning processes within the bank	22.2	64.8	8.6	3.7	0.6	4.043	0.717	0.809	High	4
2	Electronic planning provides alternative plans according to changes in	25.9	60.5	9.9	3.1	0.6	4.080	0.731	0.816	High	3

	circumstances also developments											
3	Electronic planning reduces the cost of planning operations within the bank	22.8	58.0	12.3	6.8	0.0	3.969	0.791	0.794	High	5	
4	Electronic planning reduces the traditional obstacles to planning	35.2	50.6	13.0	0.6	0.6	4.191	0.727	0.838	High	1	
5	Electronic planning engages all administrative levels in the planning processes	32.1	53.7	12.3	1.2	0.6	4.154	0.727	0.831	High	2	
electronic organization												
6	Electronic regulation creates a flexible also accurate regulatory environment	47.5	44.4	7.4	0.6	0.0	4.389	0.652	0.878	High	1	
7	Electronic regulation reduces the red tape in conducting transactions between different departments	34.0	56.2	9.3	0.6	0.0	4.235	0.636	0.847	High	3	
8	Electronic regulation works to provide the principle of privacy also to secure communication between different departments	37.7	53.7	6.8	1.9	0.0	4.272	0.669	0.854	High	2	
9	Electronic regulation ends the process of moving across departments to complete various transactions	39.5	45.7	13.6	1.2	0.0	4.235	0.727	0.847	High	3	

10	The electronic organization works to create an electronic archiving system for the various client departments	29.6	57.4	9.9	2.5	0.6	4.130	0.732	0.826	High	4
electronic guidance											
11	Electronic guidance works to develop also support human relations between superiors also subordinates	31.5	46.3	13.0	8.6	0.6	3.994	0.922	0.799	High	4
12	Electronic guidance works to achieve the principle of transparency also reduce the impact of personal relationships in ending transactions	32.1	45.1	13.6	8.0	1.2	3.988	0.946	0.798	High	5
13	Electronic guidance works to show the strengths also weaknesses in the performance of subordinates based on the precise definition of their duties also responsibilities	37.7	52.5	8.6	0.6	0.6	4.259	0.692	0.852	High	1
14	Electronic guidance increases the ability of employees also their desire to improve their performance	31.5	54.3	11.7	2.5	0.0	4.148	0.716	0.830	High	3
15	Electronic guidance provides continuous communication in all directions between officials	32.1	58.0	7.4	2.5	0.0	4.198	0.676	0.840	High	2
electronic censorship											

16	Electronic monitoring enables the follow-up of programs also routine activities	30.9	53.1	13.0	2.5	0.6	4.111	0.764	0.822	High	5
17	Electronic control works to update data also information periodically	37.0	59.3	2.5	1.2	0.0	4.321	0.586	0.864	High	2
18	Electronic monitoring provides management with reports also statistical data	42.0	52.5	4.9	0.6	0.0	4.358	0.607	0.872	High	1
19	Electronic monitoring establishes the principle of follow-up also self-censorship	35.2	51.9	8.6	4.3	0.0	4.179	0.763	0.836	High	4
20	Electronic monitoring provides feedback to detect also strengthen points also weaknesses to treat them	37.7	51.9	7.4	2.5	0.6	4.235	0.744	0.847	High	3
e-training											
21	The staff members of the organization are given training with the utilize of contemporary forms of communication such as computers also the internet. The training is conducted via the utilize of video clips that are sent to the participants through e-mail.	38.3	46.3	10.5	4.3	0.6	4.173	0.831	0.835	High	2
22	A connection on the website of the organization,	37.0	53.7	5.6	2.5	1.2	4.228	0.766	0.846	High	1

	which serves as an internal network, provides employees with access to the necessary training resources.										
23	Training for personnel of the institution is conducted using electronic simulation systems that replicate the actual conditions of the workplace exactly as they are found in the institution.	27.2	52.5	17.9	2.5	0.0	4.043	0.742	0.809	High	4
24	Training is provided to the personnel of the company on the software that is unique to each division, division, or department that is housed within the business. The trainees are the ones who assess the training programs, also at the conclusion of each program, an electronic questionnaire is given to them to fill out. This is done so that the credibility of the questionnaire can be maintained.	27.8	51.9	17.9	1.2	1.2	4.037	0.787	0.807	High	5
25	The staff members of the organization are given training with	27.8	56.8	12.3	3.1	0.0	4.093	0.721	0.819	High	3

<p>the utilize of contemporary forms of communication such as computers also the internet. The training is conducted via the utilize of video clips that are sent to the participants through e-mail.</p>										
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Source: Prepared by the authors (2022)

RESULTS AND DISCUSSION

The high level of electronic planning was found to have a mean value of 4.087 also a standard deviation of 0.739. All of the statements on the electronic planning scale were located in the high plane. The high level of electronic organization was found to have an average value of 4.252 also a standard deviation of 0.683, also all the expressions of the electronic organization dimension were found to be in the high plane. The high level of electronic guidance was found to have a total mean of 4.117 also a standard deviation of 0.790. All of the electronic guidance dimension assertions were located in the high plane. A high degree of electronic censorship was found, with a mean value of 4.241 also a standard deviation of 0.693. All of the expressions of the electronic censorship dimension were located in the high plane. All of the e-training dimension's expressions were located in the high plane, also the high level of e-training was identified as having a mean value of 4.115 also a standard deviation of 0.769. It was discovered that there is a high degree of adoption of electronic management in the banking industry in a case study that was conducted on Babel Bank in Iraq, where the mean value was 4.163 also the standard deviation was 0.735.

CONCLUSION

Due to the high degree of electronic planning at Iraq's Babel Bank, where the mean value was 4.087 also the standard deviation was 0.739. The high degree of electronic organization that can be seen at Iraq's Babel Bank, which has a mean value of 4.252 also a standard deviation of 0.683. The high degree of electronic guidance that was present at Babel Bank in Iraq, where the mean value was 4.117 also the standard deviation was 0.790. The very restrictive nature of electronic censorship at Iraq's Babel Bank, which had a mean score of 4.241 also a standard deviation of 0.693. The high degree of e-training that is available at Iraq's Babel

Bank, which had a mean value of 4.115 also a standard deviation of 0.769. the high rate of electronic management adoption in the banking industry, as shown by a case study on Babel Bank in Iraq, where the mean value was 4.163 also the standard deviation was 0.735.

The researcher suggests the Recommendations for future work, The creation of training courses also the publication of pamphlets outlining the advancements in the application of electronic management also its most crucial standards also principles is necessary to increase the dissemination of the idea also culture of applying electronic management in its various dimensions to all institutions also establishments operating in the Iraqi banking sector.

supplying all necessary resources—financial, human, also technological—to enable the efficient also effective implementation of electronic management across all institutions also facilities engaged in the Iraqi banking industry, contributing to the achievement of the necessary administrative development objectives

It is essential for academics also other interested parties to conduct extensive study also studies on the utilize of electronic management due to improve the performance of all organizations, institutions, also businesses that operate in the banking sector of Iraq also to address any issues or challenges that might prevent its efficient also effective implementation.

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