THE USE OF SOME BANKING TECHNIQUES IN IMPROVING THE OVERALL BANKING PERFORMANCE: A FIELD STUDY IN A SAMPLE OF AL-RASHEED AND AL- RAFIDAIN BANKS IN BASRAH

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ABSTRACT

The purpose of this study is to investigate the possible effect of new technological based services of banks on the performance of this type of financial institutions. Currently, technology is initially applied in various aspects of work, and its effects differ in their level and the way they are used. In general, it provides great assistance in the field of production in terms of quantity. It highlights the importance of technology in the work of banking sector and has an important role in the implementation of monetary policies, in supporting and developing the national economy, in addition to the negative consequences of the lack of confidence between banks and customers and the lack of good banking leadership. It is therefore necessary to pay attention to the management of banks in general and to develop the means of operating their operations in particular. This undoubtedly requires the search for methods that contribute to the best use of banking techniques and to make the possible benefits of technology in managing Iraqi banks, and improve the services provided to their customers. This is due to the fact that the Iraqi banking institution is still practicing the traditional methods and some simple techniques in the various fields of business.

Keywords: Technological Development, Comprehensive Banking Performance, Iraq

INTRODUCTION

Technology is a feature of the times, the source of evolution in all aspects of life. In general, it is the development of scientific and cognitive output in practice, described from different perspectives. Some describe it according to use; production technology, knowledge technology, organizational technology, information technology whereas some others describe it in accordance to modernity; simple technology, intermediate technology, and advanced technology. In any case, technology is now in the center of various aspects of work, and its effects vary in level, and the way it is used. In general, it provides great assistance in the field of production in terms of quantity, quality and speed. Knowledge skills are adopted in the areas of usage and development.

The work of banking institutions is sometimes referred to as the banking industry. It has a role in the implementation of monetary policies, the national economy and its development, the negative consequences of the lack of confidence between banks, customers, and the scarcity of banking leadership, represented by financial crises. So it is necessary to pay attention to the management of banks in genera. This undoubtedly requires the search for methods that contribute to the best use of banking techniques, and to make use of the possible benefits of technology in the management of Iraqi banks. Furthermore, it is required to improve the services provided to their customers because the Iraqi banking institution is still practicing traditional methods and some simple techniques in various fields of business. This means they need to search for technologies that are compatible with the nature of development and respond to the effects of the new global variables. Despite the difficulties that management facing in the trend of technical knowledge, some of the banks began to use the international network, internal

communications, computer software, and smart cards in various activities. However, they still need to expand and deepen the acquisition and use of other advanced techniques.

The research problem is developed through the theoretical role of the banks in the promotion of investment of various types, and in strengthening the national economy in developing countries in general and Iraq in particular. Moreover, Iraqi banks should seek to achieve the competitive advantages due to the currently weak banking performance as a result of the limited and unregulated use of banking technologies. Banks in Iraq mostly focus on one type of banking technologies such as credit card and ignored the other technology based service currently available in the field of banking worldwide.

The objectives of this study are; promoting and developing the overall performance of the Iraqi banks under study; encouraging the Iraqi banking administration in the search for new banking techniques and methods of us; develop a model to test the impact of modern banking techniques in the overall banking performance; and disclosing the methods of using some modern banking techniques to improve the overall banking performance.

Investigating this topic is importance due to a number of factors including; the importance of technology in banking, verify the level of use of the current technical uses, the use of other new technologies by Iraqi banks, and the need to improve the performance of Iraqi commercial banks. There is lack of in depth scientific studies on the current development of technologies and the need for modern techniques to suit the latest developments in Iraqi banking. The results of this study could enable banking management to gain valuable insights of new developments in the level of knowledge and technical skills of modern banks. The study attempts to define the current banking management with modern banking techniques and their role in achieving the competitive advantage of the Iraqi banks. Therefore, it may help regulatory authority and managers to overcoming the problems and difficulties faced by Iraqi banks in the current stage.

The reminder of this study is organized as follows. Section one included the theoretical framework. Section two was devoted to presenting the research methodology and model of study. Section three was dedicated to the data analysis and interpretation. Conclusions and recommendations are presented in section four.

THEORETICAL FRAMEWORK

Technology Overview

Technology has become the hallmark of the new development that imposes itself on various organizations based on the results of the accelerating electronic revolution, which increases opportunities and challenges for banking and financial institutions in particular (Safar, 2006). Technology represents a constant change in the nature of banking and finance. The establishment of the "self-service" (*i.e.*, the service based on the electronic pillars which includes the ATM, telephone, personal computer, and the Internet in other words, re-engineering the work of banking and financial institutions with the cultural movement mentioned at all levels and in all the way Hat so that we can survive in the electronic era.

The word "technology" is translated in terms of technology or "technology". It is derived from the Greek word "techne" meaning "art and skill" and "loges" means "science" and "science" means science and the skill of its application, Specific function (Wikipedia Encyclopedia, 2012).

Technology has been defined differently in the literature. Adam & Albert (1996) defined technology is the equipment, personnel and systems adopted by the production of goods or services. It is defined as the set of processes, tools, methods, and procedures adopted, used in the production of goods and services (Schroeder, 2000). Additionally, it includes processes, tools, methods, machinery, procedures, activities, knowledge, and beliefs that transform inputs from (materials, ideas) to outputs (goods, services) (Daft, 2004). It defined as machinery equipment

and means that help to transform materials and information into goods and services that meet the needs of customers by adding new values or achieving strategic objectives (Slack, 2004). Whereas Sumaidai & Yusuf (2004) state that technology is the mental and cognitive potentials, the accumulation of experience, and the creativity of individuals in order to provide more than homogeneity. Additionally, it is defined as Know-How in the use of material objects, procedures for producing goods and services, and marketing them to customers (Krajwski, 2005).

It became clear through the above-mentioned definitions of the concept of technology and we can add that technology in addition to physical dimensions has other dimensions centered on knowledge skill, such as mechanisms, methods and procedures. This in turn leads to the crystallization of bases, rules and skills to achieve the goals (Hamdani, 2005). The techniques vary according to the nature of the organization and its specialization, and some techniques used in banking institutions.

Technological Developments in Banking

Communication Technology

Communication is the exchange of information between individuals and business groups through a network of interrelated and interrelated relationships (Financial and Banking Training Institute, 2011). It is the means by which data, information, knowledge and software can be exchanged between individuals through certain IT tools and within different networks (Internet) (O' Hanissian, 2001), communication technologies included various types of networks, including Intranet, Internet and extranet networks, (Shammari et al., 2008).

The Intranet network, which is defined as a network of internal computers, is systematically and intimately connected to ensure the internal communication of the organization or the company (Elmawrid, 2012). Intranet technologies are used to enable employees to surf or share electronic data easily. (Inter, 2002), but also the network of the end users of the international network (Alter, 2002)

The Internet is a very wide set of decentralized computer communication networks (Abdullah & Al-Trad, 2011), which also means that its network connecting the world's computers in general (Oxford Word Power, 1999) In the installation of this network millions of computers in different countries of the world as well as communications and control devices that work together to serve computer users (Abdullah & Trad, 2011), the World Wide Web (WWW), it offers companies financial services channels low The cost is to advertise the services of that company (Al-Quraishi, 2009) An international spider web, since all networks connected to one another use the Internet Protocol (Abdullah & Al-Trad, 2011).

Extranet is a closed collaborative network that uses the Internet to connect business with private processors, customers and business partners. Extranets can be connected to Intertanit's functionality by providing access to information through a password in the system (O' Hanison, 2011). Today, after the huge spread of the Internet company notes the participation of several banks in the use of the Internet to develop its banking services, such as Internet banking, telephone banking or through ATM Automatic Teller Machine, which helps the client through the entry the website, has the choice of any of the offered banking services (Al-Daisy, 2011).

Information Technology

The concept of information technology refers to all types of technology used in the operation, transmission and storage of information in electronic form. The electronic computers include the means of communication, networks, fax machines and other equipment (Haidar 2002; DZ, 2002). These systems operate as an interconnected set of components that collect, operate and disseminate information for the purpose of supporting decision-making and oversight within the organization (Morsi, 2005). The structure of the systems contains Yan steel

(hardware) and software (software) and data (data) and procedures (procedures) and people (people) (Shaban, 2000).

The information system includes five key elements (Al-Shammari et al., 2008): first is human which they use the system or information generated by the system, such as accountants, customers, and managers. Second is hard hardware which includes all types of components and physical media used in the processes in which the data and information. Third is software in which it includes operating system software and application software. Fourth element is data that is the raw material for information systems. And lastly, network includes all types of networks such as internet, intranet, and extranet. Thus, information technology is a set of human and mechanical elements that work together to collect, categorize and analyze data in accordance with codified rules and procedures and make them available to beneficiaries in the form of appropriate and useful information (Ibid, 24).

Operations Technology

Automation is a term used to indicate that all systems of an organization or its sub-systems are self-employed and without human intervention, *i.e.,* the transformation of the machine from manual to electronic, using computer and hardware-based devices and software in various industrial, commercial and service sectors, Automation is currently used in various banking operations such as opening accounts, delivery of check books to the branch, collection of invoices between branches, identification of bank account book and others (Travel, 2011; Abdullah & Al-Turad, 2011).

The automation services provided by banks currently include: Automatic Teller Machine which is a machine that works automatically for customer service without human intervention. It is operated through an ATM card, plastic card bearing the customer's name, account number and branch code, and issued by the bank to the customer upon his request and with the approval of the branch. Credit card is a small plastic card used for purchases and payments. The maximum amount of money used is used to facilitate the payment process. Visa, MasterCard and Euro card are the most popular credit cards. The credit card bears the owner's name and account number. It is also known as a document of flat or plastic thick paper issued by the bank or other holder, and accordingly some data concerning the holder. The issuer of the card is a bank or financial institution that issues the card on the basis of a license approved by the international organization of these cards. There are multiple types of credit card, including: Credit Card or Bank Card, Charge Card, Debit Card, Secured Credit Card, Affinity Card, Reward Card/Co-Branded Card.

There are some other services provided by bank. Bank Speaker is a system that answers customer inquiries by phone. Online Computer Services is a sophisticated automated service that helps clients deal with their accounts using a personal computer that is connected to the organization's computer center. The Internet is a wide system of computer networks with each other. In electronic banking service, the internet is the means of communication between the bank and the customer. Swift is a network of communications that connects banks to each other *via* an organized communications network to facilitate communication with international banks. Moreover, electronic signature is as passcode that accompanies all banking operations to ensure the privacy and confidentiality of the customer and is a signature in traditional paper transactions. These services have become a phenomenon in our time as a feature of technological development and globalization.

In addition to these technology-based services, banks currently provide electronic clearing service. The clearing in the area of banking and financial services refers to all the activities that are committed from the commencement of the transaction until settlement. Payment clearing is necessary to transfer the payment date or the actual movement of cash from one bank to another. This service is necessary in commercial transactions because it accelerates the completion cycle of the transaction. It is also known as bankers clearing as a deduction part

of the debt to the highest value between two people both creditor and debtor at the same time, in other words, a religion cut off from another religion higher value of it, a type of transactions recognized between banks through paper instruments, which still in force. The largest number of Iraqi banks through manual settlement of the books of arithmetic (Mohammad Karim, 2014:15). also known as the process of exchange of information (including data, images and symbols of checks) by electronic means at a specified time (Zoheily, 2014); Zoheily (2014) added that the new clearing system in which two of the government and four of their counterparts private banks involved as well as government ministries, will provide safety, speed and accuracy in completing financial settlements, as well as promoting a culture of dealing things non-cash, such as instruments and similar payment and payment operations.

The system of electronic clearing services is one of the means of payment that emerged in the beginning of 1990 and the system was applied Giro (Jiro) in 1967, and defines the system of clearing according to the (Giro) as "the process of debt settlement between banks," where banks settle their debts with other banks through Clearing is also the settlement of transactions of customers, and the system is characterized by the speed of settlement of transactions, and facilitate the banking between customers (Fawzi, 2005). The electronic clearing system is based on clearing electronic checks, allowing for the effort and time spent in clearing manual checks, and the consequent shortening at the time of the clearing process, ensuring that the time of procedures, transactions and communications is reduced in just one day leading to greater ability to organize And in providing human efforts, leading to the long-term opportunity for commercial banks to provide new services to a number of customers in light of the rapid developments of the current phase (Al-Takadom, 2013). The electronic clearing system allows the transfer of funds electronically as payments are made on the same day without delay (Ouhannisyan, 2011). The electronic clearing system involves post-trading management and before credit risk adjustment to ensure that the transaction is settled in accordance with market rules, even if the seller or buyer has become in financial straits before settlement, the clearing process includes registration/monitoring, margin of risk, compensation for individual transactions, tax handling and failure.

It is worth mentioning that the devices used in the electronic clearing system is a terminal consisting of a computer and a scanner linked to the banking network and linked to the central databases in addition to linking the branches of banks under the chair, and linking presidencies in the service center to reduce the cost and ease of system management, technical support and discharge banks to their functions. The system of electronic clearing relies on smart instruments that help the subscriber to know his account in more than one bank, and also appears in the central bank. As for the importance of electronic clearing, and the need for banks in the current stage, a new trend emerged in the Iraqi banks towards the use of electronic clearing, as Iraq began to apply in November last year, when six banks were qualified to carry out banking transactions according to the electronic clearing system and then decided Bank Central Bank of Iraq to include 32 public and government banks to implement the system of electronic clearing within the project to develop banking transactions, the use of banking technologies has several benefits.

It reduces expenses incurred by the bank makes the cost of establishing a bank's website through the international information network not comparable to the cost of establishing a new branch of the bank and the required buildings and equipment and administrative efficiency. In addition, marketing the bank for its services from its website helps him to have a competitive advantage that enhances his position Competitiveness and qualify it to the level of global business transactions. The global banks' approach to the international information network and its competitive capabilities oblige small banks to rise to these challenges. Accordingly, customers will compare banking services to the most appropriate choice. The International Information Network contributes to the definition of banks and the promotion of banking services in the media, which contributes to improving the quality of banking services provided. Electronic banking leads to the conduct of dealing between banks, and to build direct

relationships, and provide more jobs and investment, which helps to succeed and stay in the banking market. The use of the international information network contributes to the promotion of intellectual capital and the development of information technology and the benefit of new innovations that have a reflection on the work of banks.

Additionally, electronic banks offer an opportunity to achieve better rates of competition and stay in the market because it allows the customer to run its own business, as well as the ability of the electronic bank to switch to information sites and places of solution based on the correct information (Mas'adawi, 2017). This is an institution of advice, opening up the business horizons, a place to discover, manage and manage investment opportunities, and a place to provide fast, low-cost financial services. E-banking is one of the basic pillars of e-banking. E-banking adds a competitive advantage to the banking industry because it allows the provision of comprehensive services in a short period of time through a limited number of employees. This is based on the assumption that the cost of service is a participatory return between the bank and the customer.

On the basis of the arguments, this study sets the following hypothesis:

Hypothesis one*: there is a statistically significant relationship between the use of some modern banking techniques and comprehensive banking performance.*
Hypothesis two*: there is a statistically significant effect of the use of some modern banking techniques in the overall banking performance.*

RESEARCH METHODOLOGY

Sample and Data

The study was conducted in a sample of the branches of Al-Rasheed and Rafidain banks. A constructed questionnaire were used for data collection which has to parts: one is a checklist to find out the current banking technology trends and management trends, and a second is to measure the reflection of modern banking techniques on overall banking performance, for appropriate statistical methods to support analysis.

The sample of the study included some branches of Al-Rasheed and Rafidain Bank in Basrah Governorate. 20 branches were chosen as the two oldest public banks in Iraq. A sample of 89 bank managers and directors of the divisions and divisions was distributed to distribute the examination and questionnaire forms.

Variables of the Method and the Model

The research followed the analytical descriptive method that combines theoretical presentation and statistical analysis, which is common in administrative and social studies. The study was conducted in a sample of the branches of Al-Rasheed and Rafidain banks, to this end, two data sets were used for data collection: one is a checklist to find out the current banking technology trends and management trends, and a second questionnaire to measure the reflection of modern banking techniques on overall banking performance, for appropriate statistical methods to support analysis.

Conceptual Framework

The model relies on two main variables, the independent variable and includes the techniques expected to be used in Iraqi commercial banks. The approved variable includes comprehensive indicators of banking performance based on some BSC measures.

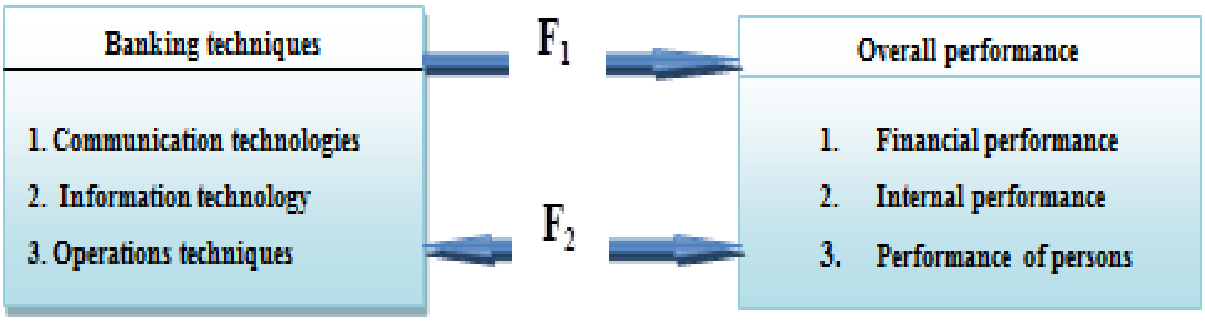

FIGURE 1
CONCEPTUAL FRAMEWORK OF THE STUDY

DATA ANALYSIS AND RESULTS

Confident and Stability Tests

The Cronbach's alpha factor scale was used to calculate the degree of stability in the questionnaire. If all other conditions are constant, the respondent will select the same scale if questioned at different times. Table 1 shows the degree of honesty and consistency of the questionnaire in general and the importance of each section.

Table 1
DEGREE OF STABILITY AND IMPORTANCE

Items	Importance	Crobach's α factor
Communication technology	0.9447	0.9524
Information technology	0.9457	
Operations technology	0.953	
Financial performance	0.946	
Internal performance	0.9468	
Persons performance	0.9462	

From the results of table 1, we find that the degree of honesty and consistency in the questionnaire was 0.9524, *i.e.*, there is consistency in the answers to the questionnaire. We also note that there is consistency in the answer to each measurement since the stability and importance results show the extent of increase in the degree of stability when deleting that section. Moreover, we note that in the case of elimination of any variable measurement, the factor of honesty and consistency does not increase.

Description and Frequency

Table 2 shows the severity of the response to the study sample which tested between the dimensions of the study variables of banking techniques and comprehensive banking performance.

Table 2
COMMON CONTRAST

The dimension	Strongly agree		Agree		Never agree		Not agree		Not agree strongly		Answer strength
	Total	%	Total	%	Total	%	Total	%	Total	%	%
International Telecommunication Network	62	53	49	42	2	2	2	2	3	3	98%
Internal network	70	59	39	33	3	3	5	4	1	1	97%
Mobile	67	57	31	26	5	4	7	6	8	7	96%
Communication technology	199	56	119	34	10	3	14	4	12	3	97%
Data base	54	46	39	33	8	7	7	6	10	8	93%
Computer	73	62	21	18	7	6	10	8	7	6	94%
Computer programs	80	68	19	16	9	8	7	6	3	3	92%
Information technology	207	68	79	22	24	7	24	7	20	6	93%
Credit Card	58	58	21	18	14	12	15	13	10	8	88%
Machine	64	49	15	13	5	4	24	20	10	8	96%
Password	72	54	14	12	8	7	16	14	8	7	93%
Electronic	59	61	25	21	5	4	18	15	11	9	96%
Financial returns	46	39	32	27	13	11	16	14	11	9	89%
Operations technology	299	51	107	18	45	8	89	15	50	8	462%
Financial performance	45	38	32	27	9	8	15	13	17	14	92%
Internal performance	57	48	32	27	5	4	13	11	11	9	96%
Persons performance	56	47	40	34	2	2	10	8	10	8	98%
Overall performance	42	36		31	1	1	21	18	17	14	99%

Table 2 shows the statistical significance of the common differences between the variables and the statistical significance of these links through the statistical significance of the common differences. The common variation between the dimensions of a variable shows the dimensions of both variables of banking techniques and comprehensive performance variable.

With regard to the components of the independent variable, it is clear that the international communications network shows a high response rate of 98% and then the variable of the internal communications network where the response intensity to 97% and the variable mobile phone in which the response intensity to 96% and the change in communication technology in which the response intensity is 97% The data in which the severity of the response is 93%, the computer control variable in which the severity of the response is 94%, the computer software variable in which the severity of the response is 92%, the information technology variable in which the severity of the response is 93% and then the variable of the security card in which the response intensity is 88% and the ATM variable is It has a 96% response intensity and a word variable In which the severity of the response is 93% and then the electronic clearing variable in which the response intensity is 96%. The financial return variable has a response intensity of 89% and the change in the technology of the operations in which the severity of the response reaches 62%.

With regard to the components of the dependent variable, the performance variable in which the response intensity is 92% and the internal performance variable showing the intensity of the response is 96%, the performance variable of the persons in which the response intensity is 98% and the overall performance variable in which the response intensity is 99%.

The results of table 2 presents that the participants found international communications network very important in Iraqi banks through the financial transfer from inside to abroad and vice versa, and the response rate is 98%. The network of internal communications is very

important within the country in terms of this importance lies between the banks and beneficiaries through receiving a response rate of 97%. The importance of the mobile phone is not less important than the internal and external networks, so it gave 96% response rate. Communication Technology lies in the speed of the globalization train, which gave a response rate of 97% to keep pace with the development of information systems.

With regard to information technology, it is given great importance in the formation of the correct or real information related to the work itself, which helps to facilitate the banking process where it got response intensity 93%. The response rate of database is 93% and varies from one bank to another according to the type of work. Computer control is no less important than the rest of the functions in the basic bank through the introduction and extraction of information in the correct form, thus gave a response rate of 94%. Computer software varies from one bank to another through the programs implemented by the people and this does not indicate the difference of the result where the response rate was 92%.

Moreover, operations technology is no less important than the tasks and services provided by the bank in terms of continuing development in the world in terms of giving facilities to keep pace with the globalization that has given a response rate of 62%. Credit card has a very important importance in terms of modernity and the facilitation of customer affairs and the preservation of public and private property mainly and therefore gave a response rate of 88%. Automated teller machine is considered as one of the important advantages of the banks used for this service. The customers of these banks use the ATM to provide facilities for them in terms of placing them in public places, which gave a large response rate of 96%. Password is an important feature to maintain the customer's holdings of these banking services provided to them and is a key feature where it gave a response rate of 93%. Moreover, electronic clearing gives a special advantage and the response rate was 96%.

Financial returns are very important in the government institutions that aim to serve, and the civil institutions that aim to profit, and gave a response rate of 89%. The financial performance and the statutory reserve set by the Central Bank for determining the right to work in such financial institutions gave a response rate of 92%. Internal performance is considered to provide a service to distinguish it from its peers from other banks in the country where it gave a response rate of 96%. The performance of people is of great importance for the joint cooperation between persons belonging to this institution (the bank) and the response rate was 98%.

Correlation Coefficients

The overall performance lies in the overall deal in terms of both financial and internal or people to get the best services provided with a response rate of 99%. Table 3 shows the covariance and correlation between the variables of the study, the financial performance variable and its relationship with the variable showed a ratio of 0.708, internal performance and its relation to information technology, where it obtained 0.772%, financial performance is correlated to information technology by 0.741. Financial performance and internal performance are correlated at 0.900 and the internal performance and process technology are associated at 0.741. Communication technology and individual's performance got 0.695. Information technology and individual's performance are correlated at 0.593. Operations technology is correlated with process technology at 0.320 and the communication technology and its relationship to the process technology got 0.364. Financial performance is associated with internal performance and individual's performance at 0.447 and 0.374 respectively. Internal performance and individual's performance are correlated weakly, 0.340. Lastly, banking techniques are correlated to overall performance at 0.874.

Table 3
COVARIANCE AND CORRELATION BETWEEN STUDY VARIABLES

1st variable	Link correlation	2nd variable	Correlation	P	C.R.	S.E.	covariance
Financial performance	<-->	Communication technology	0.708	***	3.608	0.106	0.382
Internal performance		Information technology	0.772	***	2.523	0.045	0.312
Financial performance		Information technology	0.741	***	4.178	0.089	0.372
Financial performance		Operation technology	0.647	***	3.392	0.065	0.22
Communication technology		Internal performance	0.900	***	3.717	0.088	0.327
Internal performance		Operation technology	0.741	***	3.719	0.052	0.193
Communication technology		Persons performance	0.695	***	3.562	0.079	0.28
Information technology		Persons performance	0.593	***	4.015	0.091	0.367
Operation technology		Persons performance	0.642	***	3.109	0.105	0.327
Communication technology		Information technology	0.374	0.001	3.184	0.061	0.196
Information technology		Operation technology	0.320	***	3.815	0.068	0.261
Communication technology		Operation technology	0.364	***	3.822	0.063	0.242
Financial performance		Internal performance	0.447	***	3.65	0.039	0.142
Financial performance		Persons performance	0.374	***	3.455	0.046	0.16
Internal performance		Persons performance	0.340	***	3.738	0.117	0.436
Some technologies		Complete performance	0.874	***	4.110	0.066	0.272

The results of table 3 clarify that the correlation between the dimensions of the independent and the dependent variable. We accept the hypothesis stating that there is a statistically significant correlation between the dimensions of banking techniques and the dimensions of the comprehensive banking performance.

The results of Pearson correlation test show that there is a strong and positive correlation between the variable of communication technology and financial performance (0.708). Moreover, there is a strong and positive correlation between the IT variable and the internal performance (0.772) and it is statistically significant at the 0.05 level. There is a strong positive correlation, which is statistically significant at the level of 0.05, between information technology and financial performance (0.741). The correlation between operations technique and financial performance is also strong and positive (0.647) and significant at 0.05 level. There is a positive strong and statistically significant correlation between communication technology and internal performance (0.900). There is a strong correlation, which is statistically significant, between the process technology and internal performance (0.741). There is a strong and positive association of performance of individuals with communication technology (0.695), information technology (0.593) and operations technology (0.642), these correlations are statistically significant at the 0.05 level.

When comparing the statistical significance value (0.01 and 0.05) the difference between the two variables is that the value of the statistical significance is larger than the value of sig. This indicates that the common variation is significantly different from zero, *i.e.,* there is a significant statistical correlation relationship.

Regression Analysis

The second hypothesis of this study states that there is a statistically significant effect of the use of banking techniques on the enhancement of banking performance.

The results of multiple regression analysis are shown in table 4, where the value of the model parameter (B) indicates the deviation in the dependent variable resulting from the change in the independent variables. The results show the value of coefficients in information technology (0.410), communication technology (0.677) and process technology (0.383). In order to prove the significance of the independent variables in the dependent variable, the sig value is compared to t (t) with the significant value (0.01 and 0.05). Since the sig value for all the independent variables is less than the moral value, this indicates that the independent variables have a significant effect on the performance variable (R^2) shows the variances in the adopted variable, which are explained by the use of independent variables, where we observe from the table that the variable dimensions of some of the banking techniques interpreted the value of 67% of the variance of the variable financial performance and left 33% Or errors of chance. When comparing the value of sig to the F test with the value of statistical significance (0.01 and 0.05). We find that the value of the statistical significance is greater than the sig value of the test, *i.e.,* the variables of the dimensions of some banking variables (combined) have a statistically significant effect in the financial performance variable.

Table 4
REGRESSION ANALYSIS ON FINANCIAL PERFORMANCE

Dependent variable	Variables	B	T	sig	Sig.	F	R^2
Financial performance	Constant	-2.121	-2.104	0.042	0.000[b]	18.538	0.674
	Information technology	0.41	3.708	0.000			
	Communication technology	0.677	4.141	0.000			
	Information technology	0.383	3.102	0.000			

One unit increase in information technology, communication technology and process technology individually would results in internal performance to increase by 0.751, 0.090 and 0.397 respectively. When information technology changes (0.651), communication technology (0.248) and process technology (0.177), the performance of people changes by one unit. (0.604), communication technology (0.338) and process technology (0.201), the overall performance (total) changes one unit and the independent significance of independent variables in the dependent variable is compared to the sig value of t with the significant value (0.01 and 0.05). Since the sig value for all independent variables is less than the moral value, this indicates that the independent variables have a significant effect in the internal performance variable and the comparison of the sig value with the moral value (0.01 and 0.05) The value of sig is less than the moral value and this is explained by the fact that independent variables (information technology, Process technology (in the approved variables (financial performance, internal performance, performance of the persons) each individually and in the overall performance (gross) are

significant and statistically significant, (75%) of the variance of the variable and the performance of the persons (25%). (85%) of the variance of the internal performance variable and left 15% for the variables not included in the model or for the error of chance. When comparing the value of the sig to the F test with the value Statistical significance (0.01 and 0.05) we specify that the value of the statistical significance is larger than the sig value of the test, *i.e.*, the models All-four moral models statistically.

Table 5
REGRESSION ANALYSIS ON INTERNAL PERFORMANCE

Dependent variable	Variables	B	T	sig	R^2	F	sig
Internal performance	Constant	-0.87	-1.814	0.078	0.836	67.345	0.000[b]
	Information technology	0.751	6.578	0.000			
	Communication technology	0.09	0.596	0.000			
	Information technology	0.397	2.404	0.000			

Table 6
REGRESSION ANALYSIS ON INDIVIDUALS' PERFORMANCE

Dependent variable	Variables	B	T	sig	R^2	F	sig
Individuals' performance	Constant	0.558	0.653	0.518	.753	11.765	0.000[b]
	Information technology	0.651	3.196	0.000			
	Communication technology	0.248	0.925	0.000			
	Information technology	0.000	0.601	0.000			

Table 7
REGRESSION ANALYSIS ON OVERALL PERFORMANCE

Dependent variable	Variables	B	T	sig	R^2	F	sig
Overall performance	Constant	-0.811	-1.385	0.175	0.847	39.459	0.000[b]
	Information technology	0.604	4.332	0.000			
	Communication technology	0.338	1.842	0.000			
	Information technology	0.201	0.996	0.000			

CONCLUSIONS AND RECOMMENDATIONS

From what was reviewed in the previous table, we found that there was great importance for the international telecommunication network, with the highest response rate. We further found that there is an active role in banking institutions through the overall performance (financial, internal, people) where everyone achieves a 99% response rate. The results reveal

that the role of the ATM and the bank's package and advantage are highly important in its use to facilitate financial transfers between the bank and the client. The correlation between the internal performance variable and information technology is important for the role of the enterprise and beyond. In recent times, the importance of mobile banking and communications technology in banks has increased to keep pace with developments and to make the world a small village.

On the basis of the results, this study could recommend that focusing on the international telecommunication network and working on it this gives distinctive solutions inside and outside the country. Banks and their managers should focus on the overall performance and the role it plays in raising the level and diversity of services and banking. We are in the era of rapid technological development and fast delivery of services to meet customer requirements, ATM and services provided by the bank gives good advantages to the banks used in it. Moreover, information technology facilitates the process and gives data and explained in internal performance, which is of great importance to the bank. Telecommunication and mobile network are playing an effective role in the banking process in conveying information to keep pace with the development that has occurred.

Undoubtedly, the results of this study have some limitations. There is lack of a unified formal formula that directs Iraqi banking departments towards the use of appropriate types of banking techniques. There is difficulty of obtaining adequate and accurate data and information for the confidentiality of banks in the case of developing countries such as Iraq. Furthermore, knowledge of bank staff is still limited to modern banking techniques.

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