



الخلاصة

أدى تطور الحاصل في القطاع المصرفي إلى زيادة المنافسة في تقديم خدمات مصرفية إلكترونية مميزة للعملاء دفع المصارف الى استكشاف العوامل المؤثرة في نية العملاء لاستخدام الخدمات المصرفية الإلكترونية عبر الهاتف المحمول في البنوك العراقية وتقديم حلول للمشاكل التي تعاني منها المصارف العراقية. حيث تمثلت مشكلة البحث بقلة استخدام الخدمات المصرفية عبر الهاتف رغم توفرها على مدار 24 ساعة لذلك تنبع أهمية البحث من دراسة تأثير الخدمات المصرفية الإلكترونية للبنوك العراقية عبر الهاتف وأثرها على نية استخدام العملاء.

استند البحث على فرضية أساسية مفادها أن أمن الخدمات المصرفية عبر الهاتف المحمول يؤثر بشكل كبير على نية استخدام العملاء، استخدم الباحث المنهج الوصفي التحليلي حيث مثل مجتمع البحث جميع مستخدمي الخدمات المصرفية الإلكترونية للبنوك (الرافدين - الرشيد-التجاري) حيث تم سحبة عينة عنقودية تكون من (120) عميل . استخدم الباحث استمارة استبيان مكونة (30) فقرة حيث تم استطلاع آراء عملاء البنوك حول ما يتلقونه بالفعل من الخدمات المصرفية عبر الهاتف المحمول. وكذلك استخدم برنامج spss لقد أجرى اختبارات T- test و Anova لبيان أثر العوامل الديموغرافية وتحليل الانحراف المعياري والمتوسط الحسابي .

ومن أهم النتائج التي توصل إليها الباحث أن هناك تأثيراً للمتغيرات الديموغرافية على استخدام الخدمات المصرفية عبر الهاتف المحمول، ان استخدام هذه الخدمة يقلل من تكاليف النقل هي أعلى فقرة في المتوسط (4.03) و انحراف (0.90) ، مما يعني وجود اتفاق على الاستخدام تسهل الخدمة في تنفيذ المهام المصرفية وتقلل من التكاليف التي يتكبدها العميل .

الكلمات المفتاحية: الخدمات المصرفية الإلكترونية - الترويج عبر البريد الإلكتروني - التسويق الإلكتروني - التسويق عبر الهاتف المحمول .



Background

1-1 Introduction

A strategic axis for developing mutually beneficial relationships and target markets, marketing is one of the most crucial tasks carried out by business organizations at the moment. This activity is closely related to the success of business organizations in terms of their outputs of goods and services, and as a result, major mergers and developments in the world economy. By creating business models that enable them to compete and survive in a technology world that is developing amazingly, banks have tried to reconsider the creation of new strategies [1].

Banking Intelligence Solutions were required since banks realized that they had to act swiftly to make the best strategic decisions in order to handle the issues they had placed on the various banking operations with innovative banking techniques. [2] .

In order to maintain their existence and continuity in reaching higher levels of customer satisfaction, technical systems in banks today have evolved to keep up with the development and adapt to the data of the technology revolution. From this vantage point, modern banks understand how crucial it is to achieve a relationship between the bank's success and its creative orientation in the area of employing and investing technology, in identifying the needs of customers and striving to meet them in order to achieve and maintain a competitive advantage. In light of this, banks have tried to leverage technology in a variety of sectors to provide services before experiencing crises

Additionally, a system for electronic marketing and products through telecommunications firms are lost, and consumers' access is only valid for a certain amount of time in accordance with the membership requirements established by banks. The bank's customers have access to a variety of services thanks to the use of e-marketing, including: bill payments, money transfers between accounts, transfers to other customers within the bank, knowledge of the operations that have been performed on the account, inquiries about current, savings, and deposit balances, accounts answer quality, checkbook requests, tables, and quality, Realized benefits The first component of technology acceptance theory, which is defined as the degree to which it is believed A person using a particular system will enhance his or her job performance.

1- Problem of the study

The concept of a marketing service is an activity or an intangible benefit that one party may provide to another that does not involve a transfer of ownership, and the production of which may or may not be related to a physical product. Mobile marketing is currently an essential part of modern marketing. Although information technology has a significant impact on the global economy and business markets, there are still some countries, including Iraq, that have a mobile banking system, despite the presence and availability of these advanced services 24 hours a day. a day, seven days. week. It is still little used.

2- This study aims

- 1- Providing an appropriate theoretical framework around the study variables (perceived benefits - ease of use - information security), including previous studies that dealt with this topic and the extent of its contribution to the development of the main elements and variables important to this study.
- 2- Knowing the electronic services provided by banks through mobile phones.
- 3- Identifying the level of adoption of electronic services through the mobile phone that it provides to banks operating in Iraq from the point of view of customers.
- 4-. To provide appropriate solutions to improve mobile banking transactions.



3- Importance of the research

- 1-Providing marketing managers at the bank with information on the importance of electronic marketing of banking services to them.
- 2- Clarifying the importance of electronic marketing for banking services in attracting customers from different categories and from all parts of the country
- 3- Clarifying the importance of providing an element of trust and privacy to users of mobile banking services.

4- Hypothesis of the research:

H1. There is no statistically significant effect on the functional level (0.05). Use of mobile banking services to accrue interest.

H2. ... There is no statistically significant effect on the functional level (0.05). Use mobile banking services on the security of information.

Theoretical Framework

1- Mobile banking services

The mobile banking service is defined as an electronic communication channel between the bank and customers that provides Services for customers through the mobile phone, including opening accounts, electronic purchases, and money transfers Security warnings, reminders, account statements, and locating banks and ATMs

Four factors play a vital role when it comes to mobile banking; ease of navigation, personalization level, information quality and rewards. In 1992, Finland launched the first mobile banking application service, empowering customers by allowing them to do their financial activities on the mobile devices. Banks that intend to use m banking services through mobile devices are required to follow the wireless service instructions [3].

Customers are increasingly able to rely on their bank association with services such as text alerts that notify a customer when they make a deposit, withdrawal or use credit cards and ATM cards. More advanced mobile banking services allow users to log into their accounts from mobile devices to make payments, check their account balance, transfer money between accounts, alert the bank of robbed credit cards, turn off payments on checks, change their security pin, display monthly statement and more . [4]

Despite the modernity of the mobile banking system, it has been proven that it brings the bank profits that may reach up to (6) times the profits of an ordinary bank, because this system uses information technology to improve bank relations .

2- THE IMPORTANCE OF THE ELECTRONIC BANK

Online banking offers banks and customers many advantages. E-banking has made life much easier and bank has greatly accelerated customers and banks. The main advantages are:

- Saving time at the bank.
- Offers international banking facilities.



- Provides 24/7 banking services from anywhere with internet access.
- Offers well-organized cash management to optimize the Internet
- Provides customers with security and privacy through the use of advanced encryption and security technologies .By electronic payments we mean the use of computer systems to conduct financial transactions electronically .EFT is used for electronic payments and customer-initiated transactions when the cardholder pays with a credit or debit card .Electronic funds transfer operations are activated during electronic banking procedures. There are several methods of electronic banking.

- 1-Internet banking
- 2Short bank message
3. Telephone banking
4. Mobile Banking
5. Interactive TV Bank.

3- -Benefits of Mobile Marketing

"The positive effect of mobile phones, which are improving and getting cheaper, with lower costs compared to conventional media, being computational, tailor-made, and interactive, plays an important role in the rise of mobile marketing within marketing communication. According to Friedrich et al., there is no reason left for marketers not to break with the tradition and use the mobile platform. Specialization field of marketers is not technology, and furthermore this is not expected of them. While mobile marketing was a process to which marketers had to allocate extensive time, analysis, and investment a short while ago, which ended in disappointment or mistakes", a great that mobile marketing defines Use of wireless and interactive networks By providing consumers with information, time and place, It also

"revolution has been experienced in recent years in the presentation of mobile services first in Asia, followed by Europe, and then the USA. Large budgets are not required, as was the case previously, for a mobile marketing campaign, and it suffices for the marketing professionals to provide the brand and content and leave the rest to a service provider [5] .

Websites often collect various user/customer information. For the same reason, security is seen as a major concern. Despite advances in internet security technologies such as authentication, biometrics, callback modems, encryption, digital certificates, firewalls, filter routers, password protection, computer security, and smart cards, customers' confidence in using online banking services will increase. Security is one of the most important indicators of online banking. Various studies have confirmed that the security of online banking services has a positive impact on customer satisfaction. Therefore, this study shows that security has a significant impact on customer use intent". [6] .

Materials and Methods

1-Methodology

It is the program design for data collection and evaluation that should incorporate the relevance of the research purpose and economics of the program. In the context of banking, customer interactions and expectations are critical to defining their experience. Orlikowski (2000, p. 409) argues that organizational actions are triggered in the context, in which and that research design helps to study the development of technology in organizations. Research design is a mechanism for understanding technological processes, organizational work, and their use of technology. The Study provides a comprehensive perspective on the experience of Iraqi banks in marketing e-banking services via telemarketing



The study employed mixed methods inquiries to suit the survey purpose and earlier questions, and used survey and "interview data to test and validate the results. Qualitative research" (such as interviews) does not impose theory on the interviewees as this may limit the participants, but can be used for theory building (Robson, 2002), while quantitative research (eg, a survey) quantifies the number of people with a particular mindset [7]. The use of mixed methods can allow the study to corroborate the findings and capture some context of electronic phone banking in the banking environment. "The research design aims to develop and test an integrated framework" by evaluating the effectiveness of bank and customer-to-telephone electronic banking services in improving service. The study was designed on the basis of customer surveys and interviews.

2- Study population and sample size

According to Saunders (2007), population refers to the entire population "from which a sample is taken. The aim of this study is to measure the factors affecting the intention to use mobile banking services of individuals in Iraq. The study population represents all customers who have bank accounts in selected banks in the city of Babylon. The reason for choosing this group was that these individuals are involved in retail banking services and can be among the mobile banking customers" now.

The target group (sample size) includes customers of (3) banks (Al-Rafidain - Al-Rasheed - Commercial Bank of Iraq) "Final sample size of mobile banking customers was determined using Cochran's formula which comes "to

$$n = \frac{\frac{z^2 pq}{d^2}}{1 + \frac{1}{N} \left[\frac{z^2 pq}{d^2} - 1 \right]}$$

The required sample size is (120) clients.

3-Sampling method

"Sampling cannot be avoided in research because it is impractical to survey the entire target population due to budget and time constraints. This study used sampling method. For the main data collection, a cluster sample was used. The samples were taken from Babylon province.

Appropriate sampling can help the researcher complete large tasks in a short period of time and cost-effectively". The study is cluster sampling.

4- Research methods

"The main purpose of this research study is to find out the factors affecting mobile banking services in Iraqi banks. The statistical package for the social sciences (SPSS version 24.0) was used to analyze the raw data. In this research, frequency, percentage, mean, standard deviation and



one-way analysis of variance were analyzed. Frequency: It is used to review the responses of the study sample. Percentages: Shows the percentage of responses to a specific variable out of the total responses." Mean: Displays the mean of responses for a given" variable. Standard Deviation: Shows the degree of divergence of the responses from the mean. Regression: It was used to find the influencing relationship between the dependent and independent variables"

Results and Discussion

Demographic characteristics

The literature review shows that customer demographics play a crucial role in determining their awareness and trust in mobile banking services in Iraq. Therefore, in addition to e-service awareness, customer demographics and their awareness of mobile banking services are required to test their trust in mobile banking services.

At this crossroads, the researchers selected and exploited changing demographic factors. age and gender. academic qualifications. Number of times mobile banking services were used. Function name and bank type. this research. In this chapter, the researchers analyzed the demographics of 120 customers and their perceptions of mobile banking services.

1-Gender

The customer's gender is also a major factor in determining their customer trust towards mobile banking. The differences between male and female clients categorize them for potential, knowledge, and achievement. Therefore, the researcher took two groups of males and females in this study. Below is a display of Percentage of male and female customers based on a percentage analysis of responses received from customers.

Table-4.1. Gender of Customers

Gender	Frequency	Percent
Male	80	66.7
Female	40	33.3
Total	120	100

From Table 4.1 above, it can be seen that male customers accounted for 66.7% and female customers accounted for 33.3%.

2-Age

"The age of customers is an important factor in the level of awareness of mobile banking and many other mobile banking services". This age structure study also helps determine their trust in various mobile banking services. In the current study, the researchers looked at the age structure of four age groups, namely 30-35, 40-45, 50-55 and 60+. Applying the percentage analysis to the age structure of the sample yields.

**Table 4.2. Age of Customer**

Age	Frequency	Percent
30 -35	28	23.3
40- 45	42	35
50 -55	36	30
Above 60	14	11.7
Total	120	100

As can be seen from Table 4.1 above, customers in the 40-45 age group account for the highest proportion, reaching 35%, followed by the 50-55 age group, accounting for 30%. It was also noted that 23.3% were in the 30-35 age group and at least 11.7% were in the 60+ age group.

3-Mobile phone use for banking

Table 4.3. Mobile phone use for banking

Mobile Banking Usage	Frequency	Percent
(up to 6 hours a day	4	3.3
(up to 4 hours per day	20	16.7
up to 2 hours a day	56	46.7
average of 1 hour per day	40	33.3
Total	120	100

In the case of using a mobile phone, 46.7% (2 hours a day) of the respondents belong to average users as they use mobile banking for up to 4 hours a day, with 16.7% of the customers having savings accounts in different banks. 3.3% up to (6 hours a day.) 33.3% (average of 1 hour per day).

Table 4-7 Arithmetic averages of the sample answers according to the perceived benefits variable

arrangement	Std. Deviation	Mean	Paragraph
4	0.95	3.88	Using the service saves a lot of time
5	0.92	3.78	Using the service makes it easy to carry out banking tasks
3	0.90	3.89	Using the service is beneficial because it allows me to get things done faster
2	0.85	3.98	It is useful to use this service
1	0.88	4.03	Using this service reduces transportation costs



We note from the above table that the fourth paragraph (using this service reduces transportation costs) is the highest paragraph on average (4.03) and Std. (0.90), which means there is agreement to use. The service facilitates the implementation of banking tasks and reduces the costs incurred by the customer. Although all answers were affirmative in approval, the second paragraph (using the service makes it easy to carry out banking tasks) is the least acceptable, mean = (3.78), and deviation (0.92) as the study sample is not sufficiently aware of Full extent to benefit from using the Mobile Banking service. Services.

Table 4-9 Arithmetic averages for a sample of answers according to (information security)

Arrangement	Std. Deviation	Mean	Paragraph
3	0.89	3.86	Information credibility affects the acceptance of ebanking
4	0.95	3.84	I am confident that technological advances (such as information encryption) are on the way A mobile phone makes it safe for me to use the service
5	0.95	3.72	I think the service provides enough guarantees to make me feel comfortable regarding its use
1	0.91	4.00	I feel comfortable that the legal structures you provide help me to have confidence in using this service
2	0.88	3.94	In general, a mobile phone is a safe environment for conducting transactions Banking

We note from the above table that the fourth paragraph (I feel comfortable that the legal structures you provide help me to trust the use of this service) was the highest on average (4.00), and the deviation (0.91) Which means that there is agreement that the program provides legal protection to the customer with the aim of encouraging him to use it, although all the answers were positive. . However, in approval, the third paragraph (I believe that the service provides sufficient guarantees to make me feel comfortable about its use) was the least acceptable (3.72), and deviant (0.95) since the study sample, despite the legal protection of the program, did not feel confident and comfortable Use it in banking transactions.



Conclusions

- 1- We note from the data analysis that the fourth paragraph (using this service reduces transportation costs) is the highest paragraph on average (4.03) and Std. (0.90), which means there is agreement to use. The service facilitates the implementation of banking tasks and reduces the costs incurred by the customer.
- 2- We note from the data analysis that the fourth paragraph (I feel comfortable that the legal structures you provide help me to trust the use of this service) was the highest on average (4.00), and the deviation (0.91), which means that there is agreement that the program provides legal protection to the customer with the aim of encouraging him on using it..
- 3- The effect of demographic variables on the use of mobile banking services, based on customer surveys about what they actually receive from mobile banking services.

Conflict of interests.

There are non-conflicts of interest.

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