

Administrative Procedure Automation and its Role in Improving the Quality of Banking Services in Iraq: An Analytical Study on the Iraqi Trade Bank for the year 2024

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Abstract

This study examines the impact of automating administrative procedures on the quality of banking services at the Iraqi Trade Bank for the year 2024, focusing on employee experience. A mixed-methods approach was used, including a literature review, descriptive analysis, and qualitative interviews with 159 bank employees in Baghdad. The results reveal a positive relationship between the automation of administrative procedures and the improvement of banking service quality. Factors influencing the adoption of automation include cost, infrastructure, human resources, and the regulatory environment. The study concludes with recommendations to enhance automation and service quality within the Iraqi Trade Bank, contributing valuable insights for banking institutions and decision-makers in Iraq's financial sector.

Introduction

Amidst the rapid digital transformation that the world is witnessing, banks are striving to adopt the latest technologies to enhance the efficiency of their operations and provide outstanding banking services that meet the growing needs of their customers. The automation of administrative procedures is one of the most important of these technologies, as it promises to improve the quality of services and reduce the time and cost consumed in completing transactions, which contributes to enhancing operational efficiency, increasing productivity, and

achieving customer satisfaction. However, the adoption of these technologies is not without its challenges, especially with regard to their impact on employees and the work environment, as rapid change may raise concerns among some employees and lead to resistance to change. Therefore, this research stems from the following question: How can the Iraqi Trade Bank employ the automation of administrative procedures to improve the quality of banking services, taking into account its impact on the employee experience and satisfaction? This research seeks to answer this question through an analytical study on the Iraqi Trade Bank for the year 2024, where the focus will be on the bank's branches in Baghdad Governorate. The research aims to explore the reality of automation in the bank, measure its impact on the quality of banking services, understand the experience of employees with this automation, identify the challenges facing its implementation, and propose solutions and suggestions for improvement. It is expected that the results of this research will contribute to enriching scientific knowledge in the field of automation of administrative procedures and their impact on banking services and employee experience, support decision-making in the Iraqi Trade Bank, improve employee experience, and develop banking services in Iraq in general.

Chapter One: General Framework of the Research

First: Research Problem

In light of the rapid technological transformation that the world is witnessing, banks are seeking to adopt the latest technologies to improve the efficiency of their operations and provide distinguished banking services. One of the most important of these technologies is the automation of administrative procedures, which promises to improve the quality of services and reduce time and cost. However, adopting these technologies is not without challenges, especially with regard to their impact on employees and the work environment. Therefore, this research starts from the following question: How can the Iraqi Trade Bank employ the automation of administrative procedures to improve the quality of banking services, taking into account its impact on the employee experience and satisfaction?

Second: Research Importance

Enriching scientific knowledge: This research contributes to enriching scientific knowledge in the field of automating administrative procedures and their impact on banking services and employee experience. Supporting decision-making: The research provides valuable information and insights for the management of the Iraqi Trade Bank to make informed decisions regarding the development of automation of administrative procedures and employee support. Improving employee experience: The research helps in understanding the impact of automation on employees and identifying the challenges they face, which contributes to improving the work environment and their job satisfaction. Developing banking services: The research contributes to the development of banking services in Iraq by providing suggestions for improving the automation of administrative procedures in the Iraqi Trade Bank.

Third: Research Objectives

Exploring the reality of automation: Identifying the level of automation of administrative procedures currently implemented in the Iraqi Trade Bank. Measuring the impact of automation on services: Measuring the impact of automating administrative procedures on the quality of banking services provided, in terms of speed, accuracy, and cost. Understanding the employee experience: Analyzing the experience of employees with the automation of administrative procedures, by understanding their perceptions, concerns, and aspirations. Identifying challenges: Revealing the challenges facing the implementation of automation of administrative procedures in the bank, whether in terms of infrastructure, skills, or organizational culture. Providing recommendations: Proposing solutions and suggestions to improve the automation of administrative procedures in the bank, with a focus on supporting employees and improving the work environment.

Fourth: Research hypotheses

There is a positive relationship between the automation of administrative procedures and the processes of improving the quality of banking services in the Commercial Bank of Iraq. The automation of administrative procedures also affects the process of employee satisfaction and their experience in the bank. The automation of administrative procedures faces challenges in the Commercial Bank of Iraq related to skills and organizational culture.

Fifth: Research limits

Time limits: The research is conducted in 2024. Spatial limits: The research is limited to all branches of the Commercial Bank of Iraq in Baghdad Governorate, which number 10 branches. Objective limits: Our research focuses on how to study and impact the automation of administrative procedures on the quality of banking services and the employees' experience of these computerized digital capabilities.

Sixth: Research methodology

The methodology used to conduct a comprehensive review of the literature methodology and content analysis on the impact of administrative procedures automation and its role in improving banking services in Iraq submitted to Al-Zayoun includes an organized approach to identify, evaluate and summarize the relevant literature, as the descriptive analytical statistical approach was used for our research on the reality of administrative procedures automation in the Commercial Bank of Iraq as a model, and to analyze its impact on the quality of banking services. The qualitative approach will be used by conducting some in-depth interviews with the employees working in the bank, where the research sample reached 10 banks in Baghdad Governorate, and the total number of bank employees is 1057 employees according to the verified and official data on the bank's official website, and the sample size reached 159 employees who answered the arbitration questionnaire and the research sample was collected randomly, to know and measure the extent of their understanding of their experiences and perceptions of these procedures. Chapter Two: Theoretical Framework

First requirement: Automation of administrative procedures

First: The concept of automation of administrative procedures

(Houy et al., 2019) indicated that the concept of "automation" is the process of implementing or conducting administrative operations that are carried out through the use of electronic devices without human intervention or work, and (Guckelberger, 2019) also indicated that it is possible to implement all these administrative procedural steps without human intervention. In the same context, (Khalidi, 2025:82) explained that banks that use computer programs in their work contribute to the process of reducing public spending in following up on various administrative procedures, and also contribute to reducing decision-making obstacles by providing a strong central database, and it can be linked to decision-making centers by using information

technology programs and technologies to support and build a positive institutional culture among all employees, and (Al-Qaisi, 2021:37) also indicated that the process of improving banking transactions of a digital nature and artificial intelligence aims to reduce the scope of banking transactions in customer service, and this contributes to the customer's desire and confidence in banking transactions. These modern scientific concepts are summarized in Iraq, and it becomes clear to us that the process of using automation is fraught with software procedures and complexities, and the possibility of applying it requires awareness and knowledge in this field, and also requires a balanced approach that recognizes this dual nature of technological progress. With its continuation and increasing activity, we must navigate the concept of digital transformation, which has become urgent and necessary, as the insights provided by these studies provide valuable guidance, and also urge us to re-evaluate daily decisions, policies and practices to ensure a comprehensive and productive future of work at the same time, by automating administrative tasks and procedures that enable the provision of the highest levels of service, including: appointment management, preparing quarterly or annual reports, warehouse management, managing social media platforms, time management, data entry, project management, data management to collect customers, quick response to all emails, and other administrative procedures that contribute to simplifying administrative procedures

Second: The Importance of Automating Administrative Procedures

Improving operational efficiency and increasing productivity: Automation contributes to reducing the time and effort required to perform routine tasks, which improves the speed and accuracy of completing transactions. This leads to increased employee productivity, improved efficiency in the use of resources, and reduced operating costs. (Al-Shboul & Abu-Naser, 2019:995)

Improving the quality of banking services provided to customers: Automation helps to provide faster, more accurate, and reliable banking services, reduce waiting times, and provide self-services available around the clock. Thus, automation enhances customer satisfaction and improves their banking experience (Kumar & Purani, 2018: 184-203).

Enhancing security and compliance levels: Automation contributes to improving security by reducing human errors and enhancing control over banking operations. It also helps ensure compliance with financial laws and regulations and reduce the risks of money laundering and fraud. (Kou & Wang, 2014, 1-12)

Empowering employees and improving the work environment: Automation helps liberate employees from routine tasks and allows them to focus on more creative and interactive tasks

with customers, which improves their satisfaction and enhances their skills. (Nasir & Nasir, 2021) Supporting digital transformation and enhancing competitiveness: The automation of administrative procedures is one of the most important pillars of digital transformation in the banking sector. It helps in improving the efficiency of operations, providing innovative services, and enhancing the customer experience, which enhances the competitiveness of the Iraqi Trade Bank in the market. (Omar & Nawari, 2021: 640-647)

Third: Dimensions of Automating Administrative Procedures

Technical dimension (Grover et al. 2018: 388-432)

Technical Infrastructure for Automating Administrative Procedures: To achieve effective automation of administrative procedures, we need a robust and reliable technical infrastructure. Imagine it as the foundation upon which all automated processes are built. This infrastructure includes:

- Hardware:**
 - Computers:** The devices that employees use to enter data and interact with automated systems.
 - Data servers:** The big data storage and processing centers that support automated systems.
 - Communication networks:** The infrastructure that connects all the devices and servers, ensuring the smooth flow of data.
- Software and applications:**
 - Customer Relationship Management (CRM) systems:** Tools that help organize and manage interactions with customers.
 - Enterprise Resource Planning (ERP) systems:** Integrated systems that comprehensively manage an organization's resources.
 - Workflow Automation Systems:** Software that automates and simplifies repetitive administrative processes.
 - Artificial Intelligence and Machine Learning:** Powerful tools that help analyze data and make decisions automatically, increasing the efficiency of operations.
- Cybersecurity:** We cannot talk about technology without mentioning security. Imagine cyber security as the shield that protects our data and systems from threats and breaches. It is a vital part of ensuring the integrity of information and the confidentiality of data.

System Integration: To get the most out of automation, all systems and applications must be integrated with each other. This integration ensures that data flows seamlessly between different departments, preventing errors or duplication of data. In short, a robust technical infrastructure,

reliable cyber security, and seamless integration between systems are the essential elements that enable us to automate administrative procedures efficiently and effectively. These elements work together to streamline processes, reduce errors, improve productivity, and ultimately provide a better experience for employees and customers alike.

Administrative dimension

Leadership and support: The automation of administrative procedures requires strong leadership and support from senior management to ensure successful implementation and achieve the desired goals (Yukl, 2010). **Process structuring:** Administrative processes must be restructured to suit the requirements of automation, such as simplifying workflow, defining responsibilities, and setting quality standards. **Change management:** Change management is one of the most important factors for the success of automating administrative procedures, as resistance to change from employees must be dealt with and the necessary training and support must be provided to them to adapt to the changes. **Follow-up and evaluation:** An effective system must be put in place to monitor the performance of the new system and evaluate the extent to which it achieves the desired goals, such as improving efficiency, reducing costs, improving service quality, and customer and employee satisfaction.

Human dimension (Noe & Wright, 2017)

Skills and competencies: The shift to automation requires developing employee skills to be able to use new technologies and deal with automated systems efficiently.

Communication and collaboration: Automation enhances the importance of communication and collaboration between employees and departments to achieve integration and improve workflow.

Corporate culture: The organization's culture should support the shift to automation and encourage learning, development, and adaptation to changes.

Employee satisfaction: Employee satisfaction is an important factor for the success of automation. The impact of automation on their jobs should be considered and the necessary support and training should be provided to achieve job satisfaction and stability.

Interrelationship between dimensions

Integration of the dimensions of administrative procedures automation

The dimensions of administrative procedures automation are closely integrated and cannot be separated. They must be dealt with as a single unit to achieve success and reach the desired goals, in line with the bank's vision and mission..

Second requirement: Quality of banking services

First: The concept of the quality of banking services

(Midian, 1996:2) defined it as a set of intangible activities that the bank provides to its customers in the form of financial value, and (Al-Hiti, 2000:256) believes that it is those services that the bank provides and obtains profits as a result of these services, and (Jamil, 2015:116) also indicated that it is those services that cannot be touched or have material value, but rather are a value obtained by the service provider for satisfaction and satisfaction through the process of providing the service. In the same context, (Ahmed, 2016:79) defines banking services as all services and activities that the bank practices in order to provide its customers with the value they feel to satisfy their needs and desires. Banking services can be described as a wide range of financial services provided by banking institutions, such as banks and finance companies, to individuals, companies, government and non-governmental institutions, including but not limited to accepting deposits, granting loans, payment services, issuing credit cards, investment services, and many other services provided by the bank, as well as the method by which the bank meets the needs of customers by providing these services and the procedures it provides to them, such as using applications on phones, Internet banking services, payment services using smartphones, and this indicates The rapid development that has included the use of technology in banking operations and facilitating its procedures to serve bank customers through the use of the Internet and smart mobile phones.

Second: The importance of banking services

The quality of banking services is of utmost importance to institutions and customers alike, to achieve success, stability and economic growth. It plays a crucial role in building trust between the bank and its customers. Its importance factors can be summarized as follows:

Customer satisfaction and loyalty: The quality of banking services is one of the most important factors affecting customer satisfaction and loyalty to the bank. Customers who are satisfied with the services provided to them are more likely to continue dealing with the bank and recommend it to others, while dissatisfied customers may move to other banks, which negatively affects the bank's performance and reputation.

Competitive advantage: The quality of service is one of the most important factors that distinguish banks from each other. Banks that provide high-quality services have a competitive advantage that enables them to attract and retain customers and achieve profitability.

Operational efficiency: The quality of service contributes to improving the bank's operational efficiency by reducing errors, accelerating the completion of transactions, and improving resource management.

Profitability and growth: The quality of banking services leads to increased customer satisfaction and loyalty, which contributes to increased revenues and profitability. It also contributes to improving the bank's image and attracting new customers, which enhances the bank's growth and expansion of its business.

Trust and financial stability: The quality of banking services contributes to building customer confidence in the bank and the safety of their financial transactions, which enhances the stability of the banking sector and contributes to the growth of the economy in general. Third: Dimensions of the quality of banking services (Al-Mazhar, 2006: 27)

Reliability It means reliable and workable performance, i.e. providing banking services according to the specified deadlines without delay, i.e. the first party (the bank) pledges its commitment to providing the service at the specified time, out of its eagerness to provide the best and the client's feeling of satisfaction (Heizer & Render, 1999: 109). (Davis) also described it as the degree of the bank's commitment to providing the service at the specified and known time.

Responsiveness It is the immediate willingness to assist customers and provide them with the services they need without hesitation or delay (Kotler, 2000: 59). The embodiment of this principle is speed in completion, providing the best and integrated services, and the mechanism for dealing with customer requirements, in order to ensure that the best is provided to the

customer to give A positive indicator for customers in the bank's procedures contributes to eliminating cases of doubt and anxiety that the customer may feel or may be exposed to or exposed to in another bank and resorted to looking for the best (Russell & Tayler, 2000: 72).

Trust and affirmation Organizations in general, especially banking ones, seek to gain the trust of the customer (Kotler, 2000: 59) through procedures, transactions, and their satisfaction by providing services at the required level or better than the level that the customer expects to gain their trust, as indicated by (Ahmed, 2001: 110). Therefore, credibility and honesty are an essential factor in gaining customer trust (Davis et al, 2003: 221). In order to achieve this, banking institutions must strive to reduce the gap between them and the customer through the mechanism of procedures followed and eliminate routine and delay due to procedures and additional steps in a way that achieves the goal for both parties.

Empathy One of the most important reasons that make a customer a client of the bank is affection, rapprochement, and mutual understanding that is based on the principle of respect through communication between employees and customers and the good relations that result from continuous dealing between the service provider and the applicant, especially in banking institutions, as the number of customers in them is limited ((Davis et al, 2003: 221).

Tangibility As indicated by (Davis et al, 2003: 221), it is the evidence or material service that the customer feels when receiving it, and this reflects positively between him and the banking service provider through the employees in this institution who can be identified through the official uniform, and this comes through providing a suitable place for employees to enable them to provide services in a manner commensurate with the bank's reputation and mission in a timely manner. It often relies on tangibility to build positive and good relationships with customers.

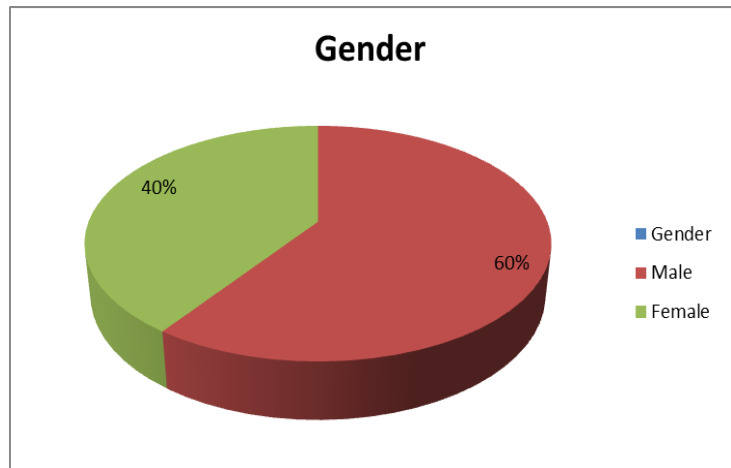
Data Collection Method

Section Three: Practical Framework: This section is concerned with the practical aspect of the research, as the data and information collected during the field study will be analyzed to answer the research questions and achieve its objectives. The results will also be presented, analyzed and discussed. **Primary data:** A set of questions were distributed in the form of a questionnaire to the research sample about the automation of administrative procedures in banks and the quality of banking services provided to customers. **Secondary data:** It was collected from various sources such as: These reports include data on the bank's financial performance, the number of its customers, the size of deposits, and any other relevant indicators. • Statistics of the Central Bank

of Iraq: The information published on the Central Bank of Iraq's page was obtained from the statistics of the banking sector in Iraq, which include the number of banks, the amount of deposits, loans, etc. - Reviewing the relevant literature and previous studies conducted on the automation of administrative procedures and the quality of banking services to extract a deep insight into their conclusions and recommendations.

Section One: Demographic Factors

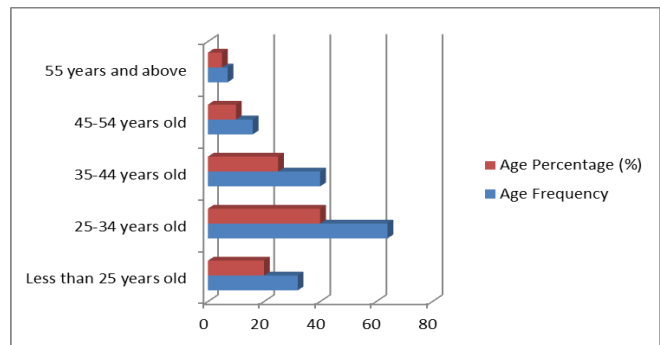
Gender Statement	Frequency	Percentage (%)
Gender		
Male	95	60
Female	64	40



- Males still constitute the largest proportion of the study sample.
- Females represent a lower percentage than males in the sample.

Age

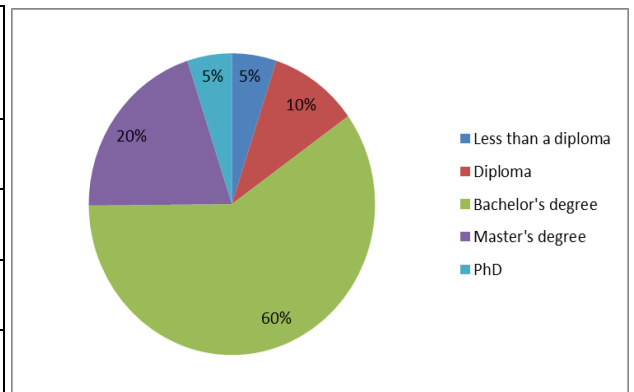
Statement	Frequency	Percentage (%)
Less than 25 years old	32	20
25-34 years old	64	40
35-44 years old	40	25
45-54 years old	16	10
55 years and above	7	5



- The youth group (under 25 years old) constitutes 20% of the sample.
- This percentage indicates that the Iraqi Trade Bank attracts young talents and provides job opportunities for recent university graduates.

- It is important to invest in this age group and provide training and development programs for them to ensure their professional growth and contribution to the development of the bank.
- The 25-34 age group is the most represented in the sample with 40%.
- This indicates that a large segment of the bank's employees are those with intermediate experience, who possess the necessary skills and experience to perform their duties efficiently.
- It is important to retain this category of employees and provide a positive and motivating work environment for them to ensure their continued work and provide their best.
- The percentage of employees in the 35-44 age group is 25%. These employees have extensive experience in banking and can be relied upon in leadership and supervisory positions.
- It is important to benefit from their experience in guiding and training new employees and in making strategic decisions.
- The percentage of employees in the older age groups (45-54 years and 55 years and over) decreases, as some employees may retire or move to other jobs at this age.
- It is important to provide professional development opportunities for this category of employees to ensure their continued work and provide their expertise to the bank.
- These employees possess a wealth of experience and knowledge that can be used in training and guiding new generations.
- It is important to appreciate their efforts and provide a comfortable and appropriate work environment for them.

Educational Qualification Statement	Frequency	Percentage (%)
Less than a diploma	8	5
Diploma	16	10
Bachelor's degree	95	60
Master's degree	32	20
PhD	8	5

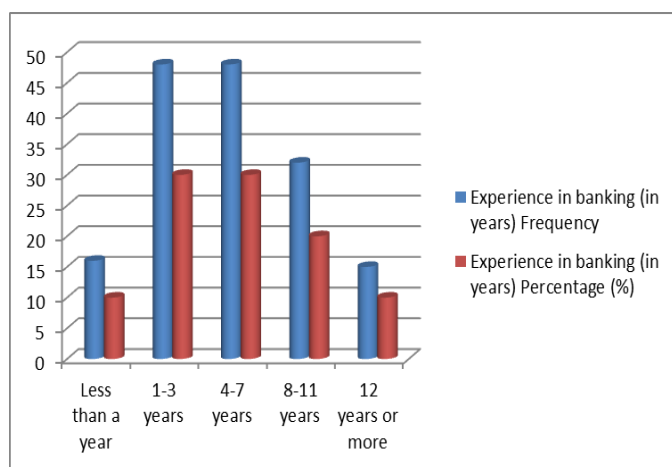


- The percentage of employees with a qualification less than a diploma is 5%.

- This percentage indicates that the bank requires an educational level of no less than a diploma for appointment to most positions.
- It is important to provide training opportunities for these employees to develop their skills and increase their promotion opportunities.
- The percentage of employees with a diploma is 10%.
- These employees may be qualified for technical or middle management positions.
- The majority of employees in the sample (60%) have a bachelor's degree.
- This is common in the banking sector, where many jobs require a university degree.
- It is important to follow up on the development of the skills of these employees through training programs and workshops to improve their performance and increase their productivity.
- The percentage of employees with a master's degree is 20%. These employees are qualified to hold leadership and supervisory positions, and their expertise can be used in developing the bank's strategies and improving its performance.
- The percentage of employees with a PhD is 5%. These employees have advanced academic and research experience and can be used in conducting research and studies and developing new products and services.

Experience in banking (in years)

Statement	Frequency	Percentage (%)
Less than a year	16	10
1-3 years	48	30
4-7 years	48	30
8-11 years	32	20
12 years or more	15	10



- 10% of employees have less than one year of experience. These employees need intensive mentoring and training programs to develop their skills and help them adapt to the work environment in the bank.
- 30% of employees have between 1-3 years of experience. These employees have started to gain experience and can be utilized in various departments and jobs.
- 30% of employees have between 4-7 years of experience. These employees have good experience in banking and can be relied upon in many tasks.
- 20% of employees have between 8-11 years of experience. These employees have extensive experience and can be used in training and guiding new employees.
- 10% of employees have 12 years of experience or more. These employees are considered to have long experience in the bank and their expertise can be used in developing the bank's strategies and improving its performance.

Section Two

First: Automation of administrative procedures

Technical dimension

Statement	Strongly Disagree (%) ¹	Disagree (%) ²	Neutral (%) ³	Agree (%) ⁴	Strongly Agree (%) ⁵	Mean ⁶	Standard Deviation ⁷
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Statement	1	2	3	4	5	6	7
The technological infrastructure in the bank (such as computers and networks) is sufficient to support the automation of administrative procedures.	10	15	25	30	20	3.4	1.3
The programs and applications used in automating procedures (such as CRM and ERP) are easy to use and effective.	5	10	20	40	25	3.8	1.2
Artificial intelligence and machine learning tools are used effectively in analyzing data and making decisions in the bank.	15	20	30	25	10	3.0	1.4
The bank pays sufficient attention to cyber security to protect data and information systems.	5	10	15	35	35	4.0	1.1

There is good compatibility and integration between the various systems and applications used in automating procedures in the bank.	10	15	25	30	20	3.4	1.3
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- The programs and applications used in automating procedures (such as CRM and ERP) are easy to use and effective.
- Artificial intelligence and machine learning tools are used effectively in analyzing data and making decisions in the bank.
- The bank pays sufficient attention to cyber security to protect data and information systems.
- There is good compatibility and integration between the various systems and applications used in automating procedures in the bank.

Administrative dimension

Statement	Strongly Disagree (%)1	Disagree (%)2	Neutral (%)3	Agree (%)4	Strongly Agree (%)5	Mean6	Standard Deviation7
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Statement	1	2	3	4	5	6	7
The bank's management shows strong leadership and support for the application of automation of administrative procedures.	10	20	25	30	15	3.2	1.4
Administrative processes in the bank have been restructured to suit the requirements of automating procedures.	15	25	30	20	10	2.8	1.4
The bank manages the change process effectively when implementing the automation of administrative procedures.	10	15	25	30	20	3.4	1.3
There is an effective system for monitoring and evaluating the performance of the automation of administrative procedures in the bank.	15	20	30	25	10	3.0	1.4

- The bank's management shows strong leadership and support for the application of automation of administrative procedures.
- Administrative processes in the bank have been restructured to suit the requirements of automating procedures.

- The bank manages the change process effectively when implementing the automation of administrative procedures.
- There is an effective system for monitoring and evaluating the performance of the automation of administrative procedures in the bank.

Human dimension

Statement	Strongly Disagree (%)1	Disagree (%)2	Neutral (%)3	Agree (%)4	Strongly Agree 5(%)	Mean6					Standard Deviation7
						1	2	3	4	5	
Sufficient training was provided to employees to develop their skills in using new technologies in automating procedures.	15	20	25	25	15	3.1	1.4				
The automation of administrative procedures improved communication and cooperation between employees in the bank.	10	15	20	35	20	3.5	1.3				
The bank's organizational culture supports the shift towards automating administrative procedures.	10	20	30	25	15	3.2	1.4				
The automation of administrative procedures increased employee satisfaction with their work.	5	10	20	40	25	3.8	1.2				

- Sufficient training was provided to employees to develop their skills in using new technologies in automating procedures.
- The automation of administrative procedures improved communication and cooperation between employees in the bank.
- The bank's organizational culture supports the shift towards automating administrative procedures.
- The automation of administrative procedures increased employee satisfaction with their work.

Second: Quality of banking services

Statement	Strongly Disagree (%)1	Disagree (%)2	Neutral (%)3	Agree (%)4	Strongly Agree (%)5
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Statement	1	2	3	4	5
Reliability:					
The bank can be relied upon to provide banking services accurately and on time.	5	10	15	40	30
The bank provides error-free banking services.	10	15	20	35	20
Responsiveness:					
Bank employees are always ready to assist customers and answer their inquiries.	5	10	20	40	25
The bank responds quickly to customer complaints and needs.	10	15	25	30	20
Trust and affirmation:					
I feel confident in the competence of the bank's employees and their knowledge.	5	10	15	45	25
I feel safe when dealing with the bank and protecting my financial information.	10	15	20	35	20
Empathy:					
Bank employees show concern and understanding of individual customer needs and circumstances.	10	20	25	30	15
The bank provides customized banking services to meet the different needs of customers.	15	20	30	25	10
Tangibility:					
The bank's branches are clean, tidy and give a good impression.	5	10	15	40	30
The bank's websites and mobile phone applications are easy to use.	10	15	20	35	20
The bank's resources and equipment (such as ATMs) are modern and work efficiently.	15	20	25	25	15

Reliability

- The distribution indicates that most employees believe that the bank provides reliable banking services, with a good percentage seeing it strongly.
- The distribution indicates that most employees believe that banking services are error-free, but to a lesser extent than the previous statement.

Responsiveness

- The distribution indicates a positive assessment of the bank employees' response to customer needs.
- The distribution indicates that the bank responds well to customer complaints, but there is room for improvement.

Trust and affirmation

- The distribution indicates high confidence in the competence of the bank's employees.
- The distribution indicates a good sense of security, but there is room to increase customer confidence in the bank's security.

Empathy

- The distribution indicates that employees show good interest in customers, but there is room for improvement.
- The distribution indicates that the bank provides customized services, but there is room to expand the scope of these services.

Tangibility

- The distribution indicates general satisfaction with the appearance of the bank's branches.
- The distribution indicates good satisfaction with the ease of use of websites and electronic applications.
- The distribution indicates the need to update some of the bank's resources and equipment.

Third: Employee experience

Statement	Strongly Disagree (%)1	Disagree (%)2	Neutral (%)3	Agree (%)4	Strongly Agree (%)5
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Statement	1	2	3	4	5
The automation of administrative procedures increased my satisfaction with my work.	10	15	20	35	20
The automation of administrative procedures improved the work environment.	5	10	20	40	25

I feel that the automation of procedures has reduced my opportunities for professional development.	20	25	30	15	10
The automation of administrative procedures increased my feeling of exhaustion at work.	15	20	25	25	15
The automation of administrative procedures gave me the opportunity to learn new skills.	10	15	20	30	25

- The distribution indicates that the automation of procedures had a positive impact on employee satisfaction.
- The distribution indicates that the automation of procedures significantly improved the work environment.

The distribution indicates that some employees are concerned about the impact of automation on professional development opportunities.

- The distribution indicates that automation did not cause additional fatigue at work for the majority of employees.
- The distribution indicates that automation provided a good opportunity for employees to learn new skills.

Fourth: Discussion of results

The impact of automating administrative procedures on the quality of banking services

The results of the study showed a positive relationship between the automation of administrative procedures and the quality of banking services in Iraqi commercial banks. It was found that banks that rely on automating administrative procedures provide better banking services in terms of speed, accuracy, and efficiency.

Factors affecting the automation of administrative procedures

The study identified a set of factors that affect the adoption of Iraqi commercial banks to automate administrative procedures, such as:

- **Cost:** The cost of investing in information technology is considered one of the most important obstacles facing banks.
- **Infrastructure:** Banks need a developed technological infrastructure to implement the automation of administrative procedures.
- **Human resources:** Banks must train employees on the use of modern technology.

- Regulatory environment: Banks need a clear legal and regulatory framework that supports the adoption of technology.

Chapter Four: Conclusions and Recommendations

Conclusions

This study clarified a set of important conclusions, the most prominent of which are:

- There is a positive relationship between the automation of administrative procedures and the quality of banking services: The results of the field study showed that the branches of the Iraqi Trade Bank that effectively implemented the automation of administrative procedures enjoy a higher level of quality of banking services, in terms of speed, accuracy, and efficiency.
- The automation of administrative procedures contributes to improving the employee experience: The results of the study indicated that the automation of administrative procedures, such as managing appointments and preparing reports, contributed to improving the work environment and increasing employee satisfaction with their jobs.
- There are challenges facing the implementation of the automation of administrative procedures: The study identified a set of challenges facing the implementation of the automation of administrative procedures in the Iraqi Trade Bank, such as the high cost of investing in technology, the lack of trained human competencies, and the weakness of the technological infrastructure.

These findings provide important implications for the Iraqi Trade Bank, and for Iraqi banks in general, about the importance of adopting the automation of administrative procedures, and its benefits in improving the quality of banking services and developing the employee experience. It also sheds light on the need to address the challenges facing the implementation of these technologies, to ensure that the maximum possible benefit is achieved from them.

Recommendations and suggestions

Based on the results reached by the study, the researcher presents a set of recommendations and suggestions for Iraqi commercial banks, with the aim of enhancing the adoption of automation of administrative procedures and improving the quality of banking services, including:

- The need to invest in information technology: Banks must allocate part of their budget to invest in information technology and develop the technological infrastructure.
- Training human resources: Banks must train employees on the use of modern technology and qualify them to deal with automated systems.

- Developing the regulatory environment: Regulatory authorities in Iraq, such as the Central Bank of Iraq, must develop a clear legal and regulatory framework that supports the adoption of technology in the banking sector.
- Cooperation between banks: Banks must cooperate and exchange experiences among themselves to benefit from successful experiences in the field of automating administrative procedures.

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