



The impact of Digital Technologies on Customer Satisfaction – Opportunities and Challenges

Nawras Ali Mardan ALASADEE¹ & Hayder Ali Kadhim ALFATLAWI²

Keywords

Digital technologies, customer satisfaction, opportunities and challenges, Islamic banks.

Abstract

The research aimed to demonstrate the impact of digital technologies on customer satisfaction in Iraqi Islamic banks. To achieve the research goal, a questionnaire was designed through a Google form consisting of (14) paragraphs to collect primary data from the random study sample, and the respondents were 60 individuals working in Amin Al-Iraq Islamic Bank, International Islamic Bank / Iraq - Karbala. In light of this, data was collected and analyzed, and hypotheses were tested using the Statistical Package for Social Sciences program. SPSS V.23 and many statistical methods to achieve the objectives of the study and reach its results, including simple linear regression analysis. The research reached several results, the most important of which is that there is a statistically significant impact of digital technologies on customer satisfaction at a significance level of 0.01. There is a statistically significant direct correlation between digital technologies and customer satisfaction at a significance level of 0.01. In light of the results that the research reached, the researchers recommended several recommendations to improve customer satisfaction, the most important are making use of social media and digital advertising to market banking products and services to attract new customers, relying on innovative information technology because of its role in enhancing the reliability and economic standing of the bank, and focusing on Sharia compatibility about Islamic bank transactions in Iraq.

Article History

Received
29 Oct, 2023
Accepted
31 Dec, 2023

1. Introduction

Many fundamental changes are occurring in human life, starting with the advancement in technology, which has already provided conveniences and aids human work and other processes, and this fundamental change in human life is caused by the large number Of Internet users (Firman & Amijaya, 2021). And the implications for various strategic areas, including the banking sector, which is radically affected by technological development (Filho, et al., 2020). Digital transformation has transformed operations from traditional ones to Processes with digital methodologies, The command Which revealed a new face for the banking sector (Awan, et al., 2019). Many traditional banks around the world are now becoming digital banks dominated by fintech trends And I became These

¹ Corresponding Author. ORCID: 0009-0004-5867-7572. Al-Tuff College University, Nawras.ali@altuff.edu.iq

² ORCID: 0009-0007-9115-7677. Al-Tuff College University, Hayder. Ali @altuff.edu.iq

changes pose a risk in maintaining customer satisfaction (Zaidi and Ramona, 2021). However, there is an indication of the possibility of Considering digital banking services as a convenient and easy method And safety When in use (Japparova and Ramona, 2017). Digital technologies are spreading all over the world and in all fields (Ganguli& Roy,2011). It works to change the human lifestyle, which greatly affects the nature of relationships between companies and customers. This is due to the development of the expectations of digital consumers who are interested in technology today and who are looking forward to the provision of digital solutions by their banks (MR & Mitra,2016). It is likely that The digital transformation in the banking sector continues and is becoming more intensified due to the peculiarities of the market environment in the post-period crisis and competition, allowing to enhance customer satisfaction and achieve earning shigher (Reichheld & Sasser. 1990). And to be We searched RegardsDrainsIslamicobservedthatThe whole concept of banking IslamicIt alludes to fulfilling the religious obligations of devout Muslim customers. However, Islamic banks should not consider customers to focus only on Sharia compliance and should be more conscious about evaluating service quality according to customer expectations because service quality is closely related to customer satisfaction with banking services. Islamic (Janahi & Almubarak, 2017). What we notice is that most banks are on their way to adopting digital technologies to meet the growing needs. However, Islamic banking services constitute a specific banking sector that does not necessarily apply to the rules of traditional banking (Amin, & Fontaine, 2013). Despite the benefits that are gained if the application of digital technologies is adopted in the banking sector and their impact on the satisfaction of the bank's customers, Iraq has witnessed major economic changes since the fall of the regime in 2003. Political instability, economic sanctions, and wars have hindered the development of the Iraqi banking sector in providing high-quality services to customers (Al Laheebi, 2023). And still, the Challenges in Iraq, the most important of which are the ongoing conflict and instability in the country, which has made it difficult for the government to fully implement its reform agenda, in addition to corruption and the lack of transparency and accountability in the public sector and the banking sector (Alasadi, .et al., 2022). according to Traditional financial reports that you preparesectorsIraqiShow LackTo the requirements of transparency and quality of reportingFinance, As it does not reflect indicators of efficiency and skilled labour that it possesses, as a result, transparency and honesty are among the factors affecting customer satisfaction (Rasool & Al-Hashimi, 2023). AndClassifiedalsoTransparency International ranked Iraq 169 out of 176, This reflects the poor performance of public sector organizations responsible for providing various services in Iraq.As a result, this reflects customer dissatisfaction due to the loss of transparency and reliability (Al-Tameemi & Alshawi, 2014). Flexibility The strategy suffers from deficiencies in the Iraqi banking sector, which is considered one of the important axes of responding to customers' needs in addressing their problems and inquiries Need clarification Because of its role in Improving elasticity Drains By adapting to rapid environmental developments Therefore, it leads to satisfaction Customers (Hussain, 2023). And Lack of sufficient information when needed to understand the state of the Iraqi market and make wise judgments (Kamosh & Tan, 2023).As a result, Iraqi banks are

unable to provide financing and investment methods with high returns and economic efficiency (Mohammed, 2023). Limited and unregulated use of banking technologies, and most Iraqi Banks focuses on one type of banking technology such as credit card, and does not use other technologies, despite their availability To the bank (Badran, 2019). Due to some problems related to customer satisfaction in Iraqi sectors and banks which previous studies have addressed, Which reflects the weakness in the factors affecting customer satisfaction, Accordingly, the problem of the study can be formulated with the following main question: What is the impact of digital technologies on customer satisfaction?

My research aims With a statement Advantages of applying digital technologies, the Opportunities and challenges of digital technologies in Islamic banks And an impact statement on Digital technologies on customer satisfaction in Iraqi Islamic banks It represents the main objective of the research and will be answered through analyzing the opinions of the respondents. The research questions will be crystallized from the research objectives.

Q1. What are the advantages of applying digital technologies?

Q2. What are the opportunities and limitations of digital technologies in Islamic banks?

Q3. What is the impact of digital technologies on customer satisfaction in Iraqi Islamic banks?

The remainder of this paper is organized as follows in Section II Review Literature For the theoretical framework section Third: Methodology, data, and analysis of respondents' opinions, Section Four Conclusion

2. Literature Review of the Theoretical Framework:

Digital technologies In general, it refers to the wide range of technology, tools, and systems that rely on computing, the Internet, and digital technology to develop and improve processes and services in various fields. These technologies represent tremendous progress in the modern era and affect all aspects of human life, business, and industry (Setia, et al., 2013).

2.1. Elements of digital technologies

Many types and elements of digital technologies have been discussed in previous studies, the most important of which are:

The Internet and digital networks: These include protocols and standards that enable communication and interaction between devices and systems via the Internet (Scheerder, et al., 2017).

Computing and smart devices: such as personal computers, smartphones, tablets, and other smart devices, software applications and mobile applications: to improve the user experience and provide multiple services.. Graphic analytics and artificial intelligence: to extract patterns and recommendations from big data and improve decision-making and the ability of some electronic programs, applications and computer systems to simulate and imitate human behaviour and human mental capabilities, specifically the ability to learn and deduce (Bose & Bhattacharjee, 2023). Digital transfer and electronic financial transactions: to

facilitate transfers, electronic payment, and electronic commerce. Cloud computing: to provide technological resources, online services, data protection, backup, and self-synchronization, in addition to software processing capabilities, task management, email management, printing, and remote viewing. Cybersecurity and data protection: to maintain the security of sensitive data and information. Biometric technology and facial and voice recognition: To improve security and identity verification, technologies related to virtual reality and augmented reality: to provide interactive and immersive experiences for users (Turner, 2022).

2.2. Advantages of applying digital technologies

Digital technologies have several advantages that can be benefited from when applied, the most important of which are:

Improving efficiency: Digital technologies allow improving processes and increasing efficiency at work. For example, automation and artificial intelligence can be used to improve operational processes and reduce the time and effort required to complete tasks (Stupina, et al., 2021). **Improving the customer experience:** Digital technologies contribute to improving the customer experience and meeting their needs better. Graphic analysis and machine learning can understand customer preferences and provide appropriate offers and services to them. **Saving time and effort:** Thanks to digital technologies, time and effort can be saved in completing routine and repetitive tasks, and automation allows Mobile applications to facilitate many processes and reduce paper procedures (Merrigan, 2005). **Innovation and development of products and services:** Digital technologies enable companies to innovate and develop new products and services. Graphical analyses and smart technology can help predict new market needs and improve existing products. **Access to the global market:** Digital technologies help companies to access the global market easily and effectively, and e-commerce can Digital marketing facilitates the access of products and services to customers in different parts of the world (Moodley, 2002). **Enhancing transparency and credibility:** Digital technologies enhance transparency and credibility in financial and commercial operations. Transactions and operations can be tracked accurately and reliably, which enhances trust between companies, customers, banking companies, and customers. **Innovation in the health and educational field:** Digital technologies allow innovation in the health and educational field, such as telehealth. Online education provides a solution to challenges and expands access to vital services (Sunmola & Burgess, 2023)

2.3. Factors Affecting Customer Satisfaction

There are many factors affecting customer satisfaction and they can be presented as follows:

Quality of products and services: If the products and services provided to customers are of high quality and meet their expectations, they will be more satisfied. Therefore, the quality of customer service is a key organizational process that companies must improve to enhance customer satisfaction rates, reach a broader market, and increase profits (Zouari and Abdelhedi, 2021). **Customer experience:** Improving the customer experience during interaction with the company, starting from the purchasing process until after-sales service, leads to

increased customer satisfaction. Responsiveness to customer needs: The ability of the company or organization to respond quickly and effectively to customer inquiries and problems. It enhances customer satisfaction. Transparency and honesty: work. Transparency and integrity in dealing with customers build trust and contribute to their satisfaction Good communication: Effective and continuous communication with customers helps to better understand their needs and requirements. Innovation and continuous improvement: Providing innovative products and services and improving them based on customer responses contributes to enhancing their satisfaction (Pishgar, et al., 2013).

2.4. Opportunities and challenges of digital technologies in Islamic banks

Digital technologies provide great opportunities for Islamic banks to improve their services, expand the scope of their operations, and meet customer needs by the principles of Islamic Sharia, the most important of which are: Internet banking and smart applications: Digital technologies allow Islamic banks to provide advanced banking services to customers via the Internet and smart phone applications, thus empowering customers. From conducting banking transactions, inquiring about balances, and managing their accounts easily and quickly. Electronic financial transfers: This enables Islamic banks to facilitate financial transfers between customers through the use of digital technologies and thus make transfers quick and convenient. Digital payments: Digital technologies allow customers to make digital payments easily and securely via smartphones or tablets. Immediate response: Islamic banks can respond to inquiries and problems faced by customers quickly via technical support via phone, live chat, or email (Alam, et al.,2022). Graphical analytics and artificial intelligence: Digital technologies allow Islamic banks to use graphic analytics and artificial intelligence to understand customer needs and improve their services based on accurate and detailed data. Improving transparency: Digital technologies allow increased transparency of banking operations and customer transactions, which builds trust and purity in banking transactions. Expansion in markets: Islamic banks can expand in local and international markets by using digital technologies to communicate with customers around the world. Innovation in products and services: Digital technologies allow Islamic banks to create new and innovative products and services that meet customer needs in new and innovative ways (Sarea, et al., 2021).

The researchers' opinion: By exploiting these opportunities, Islamic banks can improve their performance and provide distinguished banking services that are compatible with the principles of Islamic Sharia, which enhances customer satisfaction and increases their success in the financial market.

Despite the great opportunities that digital technologies offer to Islamic banks, they also face some challenges that need to be dealt with wisely and professionally. Among the most important of these challenges facing digital technologies in Islamic banks is Sharia compatibility: Islamic banks need to ensure that the use of digital technologies is compatible with the principles and provisions of Islamic Sharia, through the need for banks to conduct accurate Sharia assessments to ensure that all their products and services are compatible with the provisions of Islamic Sharia (Ahmed & Talha, 2019). Security and privacy: Islamic banks must

ensure that the digital technologies used provide a high level of security and protection for customer data and financial transactions, and this data must be protected from cyber threats and security breaches. Staff capacity: Islamic banks may need to train and develop their employees to improve their skills in dealing with digital technologies. And provide the necessary support to customers, employees must have the ability to use digital technologies effectively and guide customers through digital currencies. Regulation and legislation: Islamic banks may face legal and regulatory challenges in applying digital technologies and must ensure compliance with the laws and regulations related to digital banking services and protect customer rights. Adoption and adaptation: Some customers and institutions may face challenges in adopting and adapting to digital technologies, especially if they are not familiar with modern technologies. Banks must provide the necessary training and support to customers to help them move to digital banking services. Complete reliance on technology: Complete reliance on technology may cause the loss of some customers who prefer dealing with humans rather than dealing with computers or smart applications (Bhatti, et al., 2011). There are other measures taken by governments about the banking sector to confront the challenges associated with digital technologies, the most important of which is establishing a regulatory framework that regulates the work of digital technology activities that contains guidelines for their commitment to the same financial standards for all institutions, cooperating with major financial technology companies by benefiting from innovations and supporting them through Financing, tax incentives, and other initiatives to reach as many members of society as possible, and conduct educational and public awareness campaigns about the benefits and risks of addressing security and privacy concerns (Ergashev, 2023).

The researchers' opinion: To achieve the full benefits of digital technologies and overcome potential challenges, Islamic banks must develop a thoughtful strategy and adopt technologies in a way that maintains their commitment to Islamic values and meets customer needs distinctly.

2.5. The scientific and practical importance of the study can be formulated as follows

Importance Scientific: Appear Importance Research through the novelty of the topic and the differences in its elements, where the same variables were combined Importance This is critical at present, which has not received sufficient attention from Iraqi banks. And by looking at the Advantages given by the impact of digital technologies in improving customer satisfaction (Abuhasan & Moreb, 2021). We will try to study the topic and it is considered a new addition and constructive contribution in light of the lack of interest in developing digital technologies in the Iraqi Islamic banking environment.

Practical importance: It lies in the applied aspect that will take place in a community of Iraqi Islamic banks (Amin Al-Iraq Islamic Bank, Al-Dawli Islamic Bank) and working for Islamic banks to benefit from the results of the study in identifying digital technologies and their impact on customer satisfaction.

3. Methodology

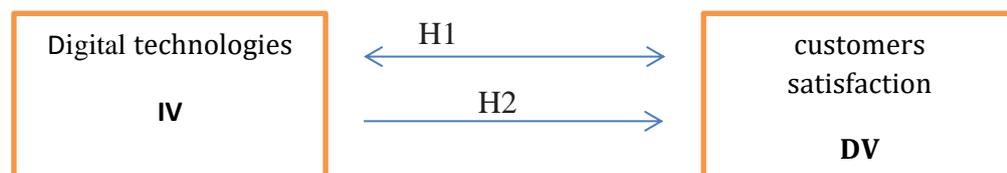
The method used is descriptive and analytical. A quantitative research method was followed to explore the relationship and impact of digital technologies on customer satisfaction in the Iraqi banking sector. Most academic studies use the deductive approach to achieve a strong result for the hypothesis that was examined (Trochim, 2006). Due to the size of the study population, a random probability sampling technique was used to collect data. Respondents were contacted via email using the data collection tool (questionnaire). Numbers Electronically through Google form, the questionnaire consists of three parts Personal data, (2) digital technologies (the independent variable), and (3) customer satisfaction (the dependent variable). (65) questionnaires were distributed to the study sample, including an official and an employee in the administration and its relevant branches (the subject of the study). The study population consisted of bank employees Amen Iraq Islamic International Bank Islamic- Iraq / Karbala, for the period (July -dad/ 2023), the number of responses from respondents was an average of (61) Answer, analyzed via the program SPSS V.23 Statistician And several methods And tools Cronbach's alpha coefficients for reliability and validity Questions study, five-point Likert scale, descriptive analysis (tools Measurement of central tendency, dispersion Statistician), simple linear regression coefficient to show the effect of variables, and quantitative analysis (Pearson correlation coefficient) to show the correlation between variables (Hunjra & Niazi, 2011).

3.1. Hypotheses

Based on what was covered in previous studies (Khams, 2022; Uchechukwu & Stella, 2019) The research hypothesis can be formulated as follows:

H1: There is a relationship Engagement Statistically significant among digital technologies The customer satisfaction under study is at a level indication of 0.01

H2: There is Effect Dhu Statistical significance For techniques digital on Customer satisfaction under study at level indication 0.01



(study design)

3.2. Statistical results related to describing the characteristics of the study sample

It is noted in Table No. (1) that percentage of (57.4%) of Individuals in The study population is male, while the percentage is lower Individuals Of females percentage (42.6%), and percentage of (57.4%) hold a bachelor's degree, while a lower percentage of (3.3%) holds a doctorate, and a percentage of (41.0%) has years of

experience. Individuals The study population is 5-10 years old, while decreases by (9.8%) are 20 years or older, and (44.3%) are Individuals Study population from 31-35, while it decreases by (6.6%) for age Individuals Study population from more than 40, and the ratio (80.3%) for the job level as an employee, while it decreases by (3.3%) as a director

Table 1. Distribution of the study sample according to demographic variables

percentage %	Repetition	Category	variable
57.4	35	male	gender
42.6	26	feminine	
6.5	4	Preparatory school	Academic achievement
57.4	35	Bachelor's	
16.4	10	diploma	
16.4	10	Master's	
3.3	2	Ph.D	
13.1	8	less than 5	Years of Experience
41.0	25	5-10 year	
36.1	22	10-20 year	
9.8	6	20 years and more	
8.2	5	20-25	Age
24.5	15	26-30	
44.3	27	31-35	
16.4	10	36-40	
6.6	4	more than 40	
80.3	49	employee	Career Level
16.4	10	Head of the Department	
3.3	2	boss	
100.0	61	the total	

Prepared by the researchers based on the findings of SPSS V.23

Table 2. Shows the relative weights of the possible answers

Its relative weight	the answer
5	Strongly Agree
4	Agree
3	neutral
2	opposed
1	Strongly opposed

Prepared by the researchers
Level of importance $5-1/5=0.80$

In this evaluation, the researchers used mathematical methods to determine the effect of the independent variable (digital technologies) on the dependent variable, which is (customer satisfaction), according to the following relative scale:

Table 3. shows the intervals of the means for the five-point Likert scale

Relative average	Resolution relative to the average
less than 1.80	Strongly opposed
2.60 - 1.80	opposed
3.40 - 2.60	neutral
4.20 - 3.40	Agree
5 - 4.20	Strongly Agree

Prepared by the researchers

Table 4. Results of the statistical description of the independent variable (digital technologies)

Approval level	Std. Deviation	Mean	N	Paragraphs
Agree	1.08189	3.7869	61	The digital technologies used in the bank are advanced and constantly updated
Agree	1.06612	4.1148	61	The digital technologies used in the bank maintain speed and continuity of communication with customers
Agree	1.26944	3.7049	61	The digital technologies used in the bank maintain the privacy and integrity of customer data
Agree	1.33490	3.5738	61	The digital technologies used by the bank provide integrated electronic banking services
Agree	1.17650	3.5574	61	The digital technologies used in the bank increase the efficiency of internal banking operations
neutral	1.36466	3.0656	61	The digital technologies used in the bank are highly secured from hacking and have a high degree of information security
Agree	1.22942	3.7049	61	Digital technologies used in the bank help bank managers in decision-making
Agree	1.40957	3.5246	61	The digital technologies used in the bank have strengthened the bank's competitive position
neutral	1.30740	3.3934	61	The digital technologies used in the bank have increased the bank's profitability
			61	Valid N (listwise)

Prepared by the researchers based on the findings of SPSS V.23

Based on the results of the descriptive analysis of the independent variable (digital technologies), and the use of measures of central tendency and statistical dispersion, it was found that: The digital technologies used in the bank maintain speed and continuity of communication with customers. Self the above Arithmetic average (4.1148) and standard deviation (1.06612), according to the Schedule Digital technologies should be developed due to their multiple importance in maintaining the speed of the bank's operations and customers, and their importance for increasing the bank's customer base, keeping them in constant contact, and increasing competitiveness.

Table 5. Description results Statistician For the dependent variable (customer satisfaction)

Approval level	Std. Deviation	Mean	N	Paragraphs
Agree	1.15659	3.7213	61	Digital technologies have saved customers time and effort in completing transactions
Agree	1.14185	3.7869	61	Digital technologies have increased customer satisfaction and loyalty to the bank's services
Agree	1.00843	3.8197	61	Digital technologies contribute to the speed of response to customer complaints and the speed of resolving them
Agree	1.16764	3.7377	61	Digital technologies have increased the value and volume of customer transactions with the bank
Agree	1.18875	3.7705	61	Digital technologies have helped increase the time flexibility for customers to complete their banking transactions
			61	Valid N (listwise)

Prepared by the researchers based on the findings of SPSS V.23

Based on the results of the descriptive analysis of the dependent variable (customer satisfaction), and the use of measures of central tendency and statistical dispersion, it was found that: Digital technologies contribute to the speed of responding to customer complaints and the speed of resolving them with the highest arithmetic average (3.8197) and the standard deviation (1.00843) So, the basis for gaining customer satisfaction is through taking advantage of digital technologies because of their advantage in quickly responding to customer complaints and quickly resolving them, because the transfer of transactions will be done digitally, not paper, and it creates a state of trust among customers towards the bank.

3.3. Testing the study hypotheses

H1: There is a relationship Engagement There is statistical significance between digital technologies and customer satisfaction under study at the level of indication 0.01

H2: There is Effect Dhu Statistical significance For techniques digital Customer satisfaction under study at level indication 0.01

Table 6. Reliability analysis (stability of study questions)

Axis stability Cronbach's Alpha	Number of phrases	The dimension	Variables
0.760	9	Digital technologies	Independent variable
0.704	5	customers satisfaction	Dependent variable

from Preparation The researchers relied on the findings of SPSS V.23

Table 7. Reliability statistics

Cronbach's Alpha	N of Items
0.833	14

We can see the information received above The stability coefficient Cronbach's Alpha They all with a good degree of reliability (consistency) for all variables and they were all above the conditional level 0.60 according to (Uma-Sekaran ,2003), and the overall reliability of the questionnaire was 0.833%, which is a high percentage of reliability.

Table 8. Correlations

		Technologies digital	Customers Satisfaction
Digital technologies	Pearson Correlation	1	0.643**
	Sig. (2-tailed)		0.00
	N	61	61
CustomersSatisfaction	Pearson Correlation	0.643**	1
	Sig. (2-tailed)	0.00	
	N	61	61

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation is considered weak if the correlation coefficient is...0.01-0.49 and can be considered average if the value of the correlation coefficient ranges between 0.50-0.69. If the correlation coefficient is between 0.70-0.99, the relationship is viewed as Strong – the association between the two variables And +1 represents a complete connection, And through a coefficient tableCronbach's AlphaThe questionnaire items are valid and internally consistent. Because the overall reliability of the questionnaire is (83%) any more than 0.60% according to (uma-sekaran,2003). It was shown from the correlation analysis table that the correlation between the independent variable (Digital technologies The dependent variable (customer satisfaction) has a positive, direct relationship Perfect Because Factor Pearson Correlation (1+) and significant sig 0.00, and the correlation of the dependent variable (customer satisfaction) and the independent variable (Digital technologies) Average positive correlation for the universe Factor Pearson Correlation (0.643%) and significant sig 0.00, any As the independent variable increases, the dependent variable increases. So We reject the hypothesis Zero **H0** And we accept Alternative hypothesis **H1** because the correlation between the two variables is positive (positive). And moral 0.00 sig is less than the level indication For the alternative hypothesis 0.01.

Table 9. Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Digital technologies	0	Enter

- a. Dependent Variable: Customer Satisfaction
- b. All requested variables entered.

Table 10. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643a	0.414	0.404	2.96361

a. Predictors: (Constant), Digital Technologies

Based on the outputs of simple linear regression and a table Model Summary, where R represents 0.643, meaning there is a direct correlation (moral) Between the dependent and independent variables, the variance of the joint predictor of the independent variable (digital technologies) affects by (0.414 R2 Square) on the dependent variable (customer satisfaction)Therefore, we accept the hypothesis **H2**.

Table 11. ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	366.164	1	366.164	41.690	0.00b
	Residential	518.196	59	8.783		
	Total	884.361	60			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), digital technologies

The table shows that the Analysis of variance supports the value F(41.690)Statistic Because sig 0.00 is less than Sign ificance level 0.01 permission The relationship model is linear and of good quality and the results can be relied upon.

Table 12. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	6.711	1.916	3.503	0.01
	Digital technologies	0.374	0.058	0.643	6.457

a. Dependent Variable: Customer Satisfaction

The table shows that the relationship between the Pearson correlation coefficient and simple linear regression means that each number in the independent variable affects the dependent by an amount of 6.711 and sig 0.00, meaning significant Statistic (moral) Because it is below the level indication For the hypothesis 0.01, and the calculated T is 6.457, so it is done Accept ance of hypotheses **H1** And **H2**.

4. Conclusion

There are challenges The cat confronts her The Iraqi banker To satisfy customers through aFor services provided It happened Since the fall of the regime in 2003, political instability, economic sanctions, and wars have hindered the development of the Iraqi banking sector in providing high-quality services to customers., Traditional financial reports that you preparesectorsIraq lacks the requirements for transparency and quality of reporting FinanceAs it does not reflect the indicators of efficiency and skilled labour it possesses, like that Limited and unregulated use of banking technologies and that most...Drains Iraqi Bank focuses

on one type of banking technology, such as the credit card, and does not use other technologies despite their availability To the bank, Through statistical analysis, it was found that there is a direct (positive) correlation between...In the dependent variable (digital technologies) The dependent variable (customer satisfaction) And vice versa in the Iraqi Islamic banking environment, statistical analysis also shows that digital technologies affect By an amount 41% customer satisfaction. Based on the conclusions that were presented there are recommendations to improve customer satisfaction through taking advantage of social media And advertising Digital marketing of banking products and services to attract new customers and rely on innovative information technology because of its role in enhancing the reliability and economic position of the bank. Focusing on Sharia compatibility with Islamic bank transactions in Iraq.

Reference

- Ahmed, N., Rasheed, K., & Talha, M. (2019). Islamic Banking Perspective on Shariah Compliant FinTech (Financial Technology) Model. *Available at SSRN 3563030*. file:///C:/Users/ok/Downloads/SSRN-id3563030%20(1).pdf
- Al Laheebi, G. (2023). Assessment of Bank Services Excellence in Iraq: A Comprehensive Investigation Employing the SERVQUAL Model. *Theory, Methodology, Practice-Review of Business and Management*, 19(01), 3-14. <http://dx.doi.org/10.18096/TMP.2023.01.01>
- Alam, A., Hendratmi, A., Wati, M. S., & Hakim, L. (2022). The impact of mobile banking use on the Islamic financial institutional interest: A study in Indonesia. *Banks and Bank Systems*, 17(3), 1. [http://dx.doi.org/10.21511/bbs.17\(3\).2022.01](http://dx.doi.org/10.21511/bbs.17(3).2022.01)
- Alasadi, K. I. R., Abid, R. A. R., & Dheyab, R. A. A.(2022). PUBLIC ADMINISTRATION REFORM POLICY AND QUALITY OF PUBLIC SERVICES: EVIDENCE FROM IRAQ. <https://jourss.com/wp-content/uploads/2022/08/6b.pdf>
- Al-Tameemi, K. S. A., & Alshawi, M. (2014). The impact of organisational culture and leadership on performance improvement in Iraq. *The Built and Human Environment Review*, 7. <http://www.tbher.org/>
- Amin, M., Isa, Z., & Fontaine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *international journal of bank marketing*, 31(2), 79-97. <https://doi.org/10.1108/02652321311298627>
- Awan, U., Kraslawski, A., & Huiskonen, J. (2019). Progress from blue to the green world: multilevel governance for pollution prevention planning and sustainability. *Handbook of environmental materials management*. https://doi.org/10.1007/978-3-319-58538-3_177-1
- Badran, O. R. A.(2019). 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 Basra Government. <http://dx.doi.org/10.9790/487X-2111047284>

- Bose, S., Dey, S. K., & Bhattacharjee, S. (2023). Big data, data analytics and artificial intelligence in accounting: An overview. *Handbook of Big Data Research Methods: 0*, 32. <http://dx.doi.org/10.4337/9781800888555.00007>
- Ergashev, A. (2023). FINANCIAL TECHNOLOGIES IN THE REMOTE BANKING SYSTEM. *Science and innovation*, 2(A6), 197-201. <https://doi.org/10.5281/zenodo.8049641>
- Firman, A., & Amijaya, L. (2021). Benefits and confidence in the interest of e-banking. 3(2), 94- 100. <https://doi.org/10.33096/jer.v3i2.748>
- Ganguli, S., & Roy, S. K. (2011). Generic technology-based service quality dimensions in banking: Impact on customer satisfaction and loyalty. *International journal of bank marketing*, 29(2), 168-189. <https://doi.org/10.1108/02652321111107648>
- Hunjra, A. I., Akhtar, M. N., Akbar, S. W., & Niazi, G. S. K. (2011). Relationship between customer satisfaction and service quality of Islamic banks. *World Applied Sciences Journal*, 13(3), 453-459. <https://ssrn.com/abstract=1857883>
- Hussain, A. N. (2023). STRATEGIC FLEXIBILITY AND ITS REFLECTION ON BANKING PERFORMANCE: AN ANALYTICAL STUDY IN IRAQ COMMERCIAL BANKS. *World Economics and Finance Bulletin*, 19, 206-220. <https://www.scholarexpress.net/index.php/wefb/article/view/2249>
- Ishaq Bhatti, M., Zafarullah, M., Awan, H. M., & Bukhari, K. S. (2011). Employees' perspective of organizational service quality orientation: Evidence from Islamic banking industry. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(4), 280-294. <https://doi.org/10.1108/17538391111186537>
- Janahi, M. A., & Al Mubarak, M. M. S. (2017). The impact of customer service quality on customer satisfaction in Islamic banking. *Journal of Islamic Marketing*, 8(4), 595-604. <https://doi.org/10.1108/JIMA-07-2015-0049>
- Japparova, I., & Rupeika-Apoga, R. (2017). Banking business models of the digital future: The case of Latvia. <https://www.um.edu.mt/library/oar//handle/123456789/30473>
- Kamosh, Y. M. F., Wu, L., & Tan, K. H. (2023). The Contribution of the Internet of Things to Enhance the Brands of Small and Medium-Sized Enterprises in Iraq. In *Advances in Information Communication Technology and Computing: Proceedings of AICTC 2022* (pp. 193-202). Singapore: Springer Nature Singapore. https://doi.org/10.1007/978-981-19-9888-1_13
- Khams, A. A. (2022). The Impact of Digital Transformation on Staffing Strategy in Banking Sector: A Case Study of Egypt. *Revista de Management Comparat Internațional*, 23(3), 454-474. <https://www.rmci.ase.ro/no23vol3/11.pdf>
- Leal Filho, W., Azul, A. M., Brandli, L., Özuyar, P. G., & Wall, T. (Eds.). (2020). *Responsible consumption and production*. Cham: Springer International Publishing. https://doi.org/10.1007/978-3-319-95717-3_300128

- Merrigan, A. B. (2005). Saving Time and Effort: The Installation of an Automated Roster System. *Journal for Community Nurses*, 10(3), 19. <https://search.informit.org/doi/abs/10.3316>
- Mohammed, A. J. (2023). Financial Engineering and its Role in Measuring The Financial Stability of Iraqi Banks for the Period 2004-2020. *Gulf Economist*, 38(53). <https://www.iasj.net/iasj/article/258340>
- Moodley, S. (2002). Global market access in the Internet era: South Africa's wood furniture industry. *Internet Research*, 12(1), 31-42. <https://doi.org/10.1108/10662240210415808>
- MR, A., & Mitra, A. (2016). Effect of information content and form on customers' attitude and transaction intention in mobile banking: Moderating role of perceived privacy concern. *International Journal of Bank Marketing*, 34(7), 1092-1113. <https://doi.org/10.1108/IJBM-07-2015-0107>
- Pishgar, F., Dezhkam, S., Ghanbarpoor, F., Shabani, N., & Ashoori, M. (2013). The impact of product innovation on customer satisfaction and customer loyalty. *Oman Chapter of Arabian Journal of Business and Management Review*, 34(976), 1-8. <https://doi.org/10.12816/0002282>
- Rasool, A. H., & Al-Hashimi, A. M. (2023, April). Using sustainable intellectual capital to enhancing financial reporting of public sector companies in Iraq: An applied comparative study between Karbala and Kufa cement factories. In *AIP Conference Proceedings* (Vol. 2776, No. 1). AIP Publishing. <https://doi.org/10.1063/5.0136395>
- Reichheld, F. F., & Sasser, W. E. (1990). Zero defections: quality comes to services. *1990*, 68(5), 105-111. http://matlesiouxx.free.fr/Cours/HKU/Courses/CSIS0404/Lecture%201/Module1_3_Zero_Defections_-_Quality_Comes_to_Services.pdf
- Sarea, A., Rabbani, M. R., Alam, M. S., & Atif, M. (2021). Artificial intelligence (AI) applications in Islamic finance and banking sector. In *Artificial Intelligence and Islamic Finance* (pp. 108-121). Routledge. <http://dx.doi.org/10.4324/9781003171638-8>
- Scheerder, A., Van Deursen, A., & Van Dijk, J. (2017). Determinants of Internet skills, uses and outcomes. A systematic review of the second-and third-level digital divide. *Telematics and informatics*, 34(8), 1607-1624. <https://doi.org/10.1016/j.tele.2017.07.007>
- Sekaran, Uma. "Research methods for business: A skill approach." *New Jersey: John Willey and Sons, Inc* (2003).
- Setia, P., Setia, P., Venkatesh, V., & Joglekar, S. (2013). Leveraging digital technologies: How information quality leads to localized capabilities and customer service performance. *MIS quarterly*, 565-590. <https://doi.org/10.25300/MISQ/2013/37.2.11>

- Stupina, A. A., Rozhkova, A. V., Olentsova, J. A., & Rozhkov, S. E. (2021, September). Digital technologies as a tool for improving the efficiency of the agricultural sector. In *IOP Conference Series: Earth and Environmental Science* (Vol. 839, No. 2, p. 022092). IOP Publishing. <http://dx.doi.org/10.1088/1755-1315/839/2/022092>
- Sunmola, F., & Burgess, P. (2023). Transparency by Design for Blockchain-Based Supply Chains. *Procedia Computer Science*, 217, 1256-1265. <https://doi.org/10.1016/j.procs.2022.12.324>
- Trochim, William M., et al. "Practical challenges of systems thinking and modelling in public health." *American journal of public health* 96.3 (2006). <http://doi/full/10.2105/AJPH.2005.066001>
- Turner, C. (2022). Augmented reality, augmented epistemology, and the real-world web. *Philosophy & Technology*, 35(1), 19. <https://doi.org/10.1007/s13347-022-00496-5>
- Uchekukwu, N. M., & Stella, M. (2019). Impact of electronic banking on customer satisfaction. *International Digital Organization for Scientific Research*, 4(1), 23-35. <https://www.idosr.org/wp-content/uploads/2019/04/IDOSR-JST-41-23-35-2019.-OL.pdf>
- Zaidi, S. H., & Rupeika-Apoga, R. (2021). Liquidity synchronization, its determinants and outcomes under economic growth volatility: Evidence from emerging Asian economies. *Risks*, 9(2), 43. <https://doi.org/10.3390/risks9020043>
- Zouari, Ghazi, and Marwa Abdelhedi. 2021. Customer Satisfaction in the Digital Era: Evidence from Islamic Banking. *Journal of Innovation and Entrepreneurship* 10: 9. <https://doi.org/10.1186/s13731-021-00151-x>

E-ISSN:
2547-9628



Strategic Research Academy ©

© Copyright of Journal of Current Researches on Business and Economics is the property of Strategic Research Academy and its content may not be copied or emailed to multiple sites or posted to a listserv without the copyright holder's express written permission. However, users may print, download, or email articles for individual use.