

## **Analysis of the impact of electronic banking services on customer loyalty: A case study of Iraqi state banks**

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**Abstract :** The purpose of this study is to investigate the effect of the quality of electronic banking services on the level of customer loyalty in the state banks of Iraq. At first, after determining the validity and reliability of the questionnaire questions, through Cronbach's alpha test, a sample size of 300 items was selected from among the questionnaires that had more confidence in the accuracy and closeness of their answers. In this study, the methods available in descriptive statistics such as absolute frequency distribution tables, percentages, means and standard deviations were used to compare the information collected through the questionnaire, and statistical tests were used in the inferential statistics section using SPSS software. Kolmogorov test for the normality of the research variables, a single-variable t-test, to determine the significant difference between the observed mean compared to the actual value, and Friedman's test was used to rank the research variables.

Various aspects of service provision, including responsiveness, privacy, dependability, trustworthiness, and client loyalty, are examined here. According to the estimates, there is a positive correlation between customer service and support criteria, privacy, reliability, customer trust, and privacy, and customer loyalty in state-run financial institutions. Customer service and support, customer loyalty, customer trust, privacy, dependability, and website design all come up in the study, leading us to the conclusion that experts need to pay attention to consumer behavior. Successful in Defining Customer Loyalty.

**Keywords:** electronic banking services, customer loyalty, state banks of Iraq

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### **1. Introduction:**

The Iraqi Banking Law was published on December 19, 2003. This law encompasses the legal framework of banking in Iraq in line with international standards and aims to increase public trust in the banking system by introducing a competitive, secure, and transparent system. The Central Bank of Iraq was established on March 6, 2004, by the country's Banking Law. There are a total of 50 active banks in Iraq, including 8 government-owned banks and 42 private banks. Among the private banks, around 11 are foreign banks or branches of foreign banks operating in Iraq. The combined domestic and foreign banks in Iraq have a total of 899 branches.

In this context, customers are considered pivotal in strengthening and elevating organizations, and all goals, strategies, and resources are oriented around attracting and retaining customers. Retaining customers has become a strategic challenge for companies that are concerned with preserving and enhancing their competitive position in the market.

In today's competitive and challenging environment, organizations emphasize creating sustainable and profitable relationships with customers. Traditional marketing used to focus solely on acquiring new customers and making sales, but this perspective has changed. Now, customer satisfaction alone is not enough, and companies must ensure that their customers are not only satisfied but also loyal to them. This shift in perspective has opened up new realities for companies in their marketing strategies.

The emergence of e-commerce and the trend of various companies creating online platforms, along with intensified competition, have made customer loyalty essential for organizations' survival. Therefore, the concept of electronic loyalty has become crucial in modern businesses, particularly in the realm of e-banking. Utilizing information

technology to provide electronic banking services, known as e-banking services, is one of the most significant ways for today's banks to gain a competitive advantage.

Loyal customers act as an advertising channel for organizations. With the transformation of commerce and the expansion of internet-based buying and selling, the risky nature of the internet has been mitigated concerning customer attrition by competitors and the high cost of acquiring new customers. Therefore, electronic loyalty has become a necessity for organizations to thrive. Companies today focus on identifying and managing methods of creating electronic loyalty, which is considered a key factor in their success, and it receives more attention than ever before.

Despite the increasing importance of customer loyalty, there is still a lack of common understanding among service organizations about this issue, even though their survival and sustainability depend on paying attention to customers and their needs. Therefore, this research aims to identify and examine the factors that affect electronic customer loyalty in the field of e-banking services. It seeks to answer the question of how customer loyalty toward using these types of services can be created in the e-banking industry. The study focuses on government-owned banks in Iraq.

The structure of the article is as follows: First, the theoretical foundations of the relationship between the quality and indicators of electronic banking with customer loyalty are examined. Then, a review of domestic and foreign studies conducted in this field is presented. The research methodology and data analysis approach are described next. The following section provides an analysis of the collected data, and finally, a summary and conclusion of the findings are presented.

## **2. Theoretical foundations and research background**

In recent decades, there has been a noticeable improvement in the efficiency of service activities and their increased impact on the global economy (Sabhanifard et al., 1398: 120). With the rapid growth of online purchases and the use of internet services in recent years, those who utilize this communication channel as a marketing and sales tool for products and services have recognized that delivery and service quality are crucial in this digital environment (Sanayei et al., 1399: 91). Consequently, the assessment and evaluation of such service quality extend beyond the physical environment to the virtual world (<sup>1</sup>Zamblito et al., 2019).

Organizations have often struggled to incorporate the preferences of customers and users in their decision-making process regarding the provision of electronic services (<sup>2</sup>Pelger et al., 2020). The ultimate goal of electronic systems is to enhance the provision of services to customers (<sup>3</sup>Exo et al., 2017). Simultaneously, the use of various strategies in the delivery of desirable electronic services and the pursuit of optimal service provision through the assessment and development of service quality have become more critical than ever. Managers and stakeholders of organizations are compelled to efficiently organize their structures and systems to promptly assist customers and users in achieving their objectives (<sup>4</sup>Agarwal et al., 2019). Moreover, with the significant and rapid increase in various tools and methods for electronic service delivery and customers' growing interest in using them, enhancing customer-centric culture and improving customer relationship management have become crucial priorities for officials and managers (Zamblito et al., 2019). One sector that has been significantly impacted by this technology, more than others, is the realm of commerce and trade, with the banking industry also undergoing significant transformations (Farid and Dehghan Tafranjani, 1394). Banking and financial services form an essential part of the service industry, and the landscape of financial services worldwide is rapidly changing (<sup>5</sup>Landehl et al., 2019).

On the other hand, banking industry managers are highly focused on achieving excellence in electronic services, making it a primary concern for them (Agarwal et al., 2009). The development and expansion of electronic banking, as one of the applications of information and communication technology in advanced global financial and banking markets, have prompted the banking industry in our country to actively adopt innovative electronic services. Therefore, a comparative study and assessment of the electronic service quality of public and private banks are essential to understand the quality of implementing various information and communication technology applications in the banking industry and to make efforts to improve in this area.

Banks play a significant role as financial intermediaries in economic development. Presently, most banking operations are conducted electronically and online. Services such as ATMs, online money transfers, bill payments, check statements, etc., are classified as online-based services (<sup>6</sup>Al-Shabaili and Ahmad, 2016; <sup>7</sup>Zaved, 2019). Previously,

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<sup>1</sup> Zebleto

<sup>2</sup> Plager et al

<sup>3</sup> Xio et al.

<sup>4</sup> Argun et al.

<sup>5</sup> Landhel et al.

<sup>6</sup> Al-Shbiel, & Ahmad

customers had to visit branches to check their accounts, but those days are long gone. They can now review their accounts from the comfort of their homes. Some tasks they can perform include checking their deposit balance, withdrawing cash from accounts, paying bills, and more. Customers no longer need to visit physical locations to carry out these tasks.

Electronic banking allows customers to interact with banks electronically without human intervention, commonly referred to as electronic banking (<sup>8</sup>Jaya Varaden, 2004). While the original intent of electronic banking was to facilitate financial transactions, its usage has expanded to include a wide range of other activities, including but not limited to account inquiries, downloading bank statements, ordering chequebooks, bill payments, money transfers, fixed deposit management, stock investments, and insurance payments. (<sup>9</sup>Tan and Teo, 2000).

Customers and financial institutions alike gain from the ease and efficiency of online banking. Clients benefit from individualized banking services, while financial institutions save money in the process. Many financial institutions are rushing to adopt and provide electronic banking services at the same time, posing a number of obstacles. Competition among banks to acquire and keep clients is severe due to the widespread use of electronic banking systems. To thrive, financial institutions must offer superior online banking options. Banks may boost consumer loyalty to electronic banking by focusing on improving the quality of the service they provide, which should lead to more business, a larger proportion of the market, and favourable word of mouth. (<sup>10</sup>Bronn et al., 2014). When comparing in-person banking versus online banking, users may have different perceptions and expectations of service quality (<sup>11</sup>Arcand et al., 2017).

Furthermore, today's organizations are faced with issues such as rapid and unpredictable changes, specific demands, and expectations for high-level service. As a result, these organizations take on various forms to survive and maintain their positions. One of the most recent organizational forms is responsive organizations, which go beyond adapting to changes and seek to capitalize on potential opportunities in a turbulent market and establish a strong position through innovation and competence.

The service sector is considered one of the main pillars of any country's economy, and banks play a crucial role as service organizations in the growth and development of economies. By satisfying their customers and encouraging them to save and invest in production and consumption industries, banks can significantly impact the economic prosperity of nations. With the privatization of banking in Iran, traditional banks are gradually losing their prominence, and customers now have more choices when it comes to their financial and banking affairs.

Quick-response organizations possess an effective response capability to adapt to changes and can transform threats into opportunities while optimizing their workforce, equipment, and systems. Since customer loyalty is regarded as the key to banking success, loyal customers contribute to increased profitability, engage in more repeat purchases, and increase market share, ultimately enhancing the bank's reputation to attract others.

Today, in the online business world, competitors can easily enter the market due to low entry barriers (Wang<sup>12</sup> & Associates, 2016). Electronic services have become a crucial subject for organizations (Pleger & Associates<sup>13</sup>, 2020). Financial institutions have not been exempt from these changes and have undergone significant transformations in their management processes and information-based businesses, providing services (Kalya<sup>14</sup> & Kalya, 2017).

Regarding the research background, Myutimco<sup>15</sup> and colleagues (2020) conducted a study to examine the privacy of information in electronic services. The findings of this research indicate that the perceived effectiveness of privacy policies influences the understanding of privacy risks and controls. Moreover, the results suggest that privacy protection is context-specific, and its impact on trust in e-government may differ from other sectors.

Seng<sup>16</sup> (2019) conducted a study to measure the quality of electronic services and customer satisfaction with Internet banking in India. The results revealed that responsiveness is the most significant predictor of the quality of electronic banking services. Additionally, the study found a positive relationship between the dimensions of electronic service quality and customer satisfaction with Internet banking.

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<sup>7</sup> ZEWDU

<sup>8</sup> Jayawardhena

<sup>9</sup> Tan and Teo

<sup>10</sup> Brun et al

<sup>11</sup> Arcand et al

<sup>12</sup> Wang et al.

<sup>13</sup> Plager et al.

Klia and Klia <sup>14</sup> <sup>14</sup>

<sup>15</sup> Mutimko et al.

<sup>16</sup> Seng

Paliz<sup>17</sup> & Yousai (2018) researched to investigate whether unique services can be provided to customers through electronic tools. The results indicated that electronic services create interaction and attractiveness between brands and customers.

In a study by Hamoud<sup>18</sup> and colleagues (2018), In this case study, we look at how one Egyptian bank's electronic service quality affects client loyalty. The usability, responsiveness, dependability, privacy/security, motivation, performance, efficiency, confidence, and empathy of electronic services were all considered. According to the findings, service quality is a key factor in determining customer happiness, and each of these factors makes a considerable difference in that regard.

The influence of the quality of electronic service on customers' happiness at Botswana's Commercial Bank was investigated by Nouni and coworkers (2017). The findings pointed to the effectiveness of system availability, implementation, and privacy as components of electronic service quality on customer satisfaction.

Chen<sup>19</sup> and colleagues (2017) conducted a study to measure changes in electronic service quality using the E-SERVAR model. The findings showed that three main components of changes in information (with sub-indicators such as accuracy, quantity, timeliness, and informativeness of information), system changes (with sub-indicators such as system reliability and security), and performance (with sub-indicators such as service quality, security of delivery, and timely delivery of services) are considered the main dimensions of electronic service quality.

Ayu<sup>20</sup> and colleagues (2016) analyzed the behaviour of users of electronic banking services. The results suggested that electronic service quality significantly influences customer attitudes, satisfaction, and ultimately their actual use of the services.

In the study by Zahir<sup>21</sup> and Narayana (2016), the impact of E-SERVQUAL and E-RESCUAL models on perceived quality and customer loyalty was investigated. The results showed that the dimensions of the E-SERVQUAL model (efficiency, implementation, availability, and confidentiality) and the E-RESCUAL model (responsiveness, service recovery, and communication) have a significant impact on perceived quality and, ultimately, behavioural intentions such as loyalty.

Blut<sup>22</sup> and colleagues (2015) analyzed electronic service quality. Website design, implementation, customer service, and security, taking into account control variables such as culture and country laws, and industry structure, significantly affect customer satisfaction and ultimately behavioural intentions, such as the intention to use or purchase.

Mozafari (2017) conducted a study on electronic service quality in the agile banking industry. The results showed that the behavioural quality of service providers, the quality of device services, electronic service quality, service exchange quality, and service system quality significantly influence the quality of electronic banking services in Iran.

Bahreinizadeh, Esmaili Zadeh, and Kabootari (2017) conducted a study to evaluate and rank the effective components of electronic service quality on customer satisfaction and customer intention to use. The research findings demonstrated that electronic service quality has a significant and positive impact on customer satisfaction and behavioural intentions. The dimensions of communication, service recovery, accessibility, responsiveness, efficiency, implementation, and confidentiality showed the largest gaps between the expectations and perceptions of customers.

Taherpour (2016) examined the impact of electronic service quality using the SERVQUAL model on customer satisfaction, loyalty, and customers' intention to reuse electronic banking services in Iran. The results confirmed a positive and significant effect of electronic service quality on customer satisfaction, loyalty, and intention to reuse.

Based on the research mentioned, it is evident that various factors affecting customer loyalty in the banking industry have been studied, with many of them focusing on the influence of different dimensions of service quality, customer satisfaction, and customer expectations. However, in this study, we aim to focus on customer loyalty in government-owned banks in Iran based on the dimensions of the electronic banking service quality model. This research stands out due to its innovative approach, which is based on the responsive organizations' model and its ability to predict the relationships between variables effectively in real-time conditions. Thus, this study aims to provide valuable insights into the factors affecting customer loyalty at government-owned banks in Iran and their adaptability to changing environmental conditions.

### **3. Research methodology:**

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<sup>17</sup> Paliz and Utai

<sup>18</sup> Hamud et al.

<sup>19</sup> Chen et al.

<sup>20</sup> Ayu et al.

<sup>21</sup> Zahir and Narsikara

<sup>22</sup> Belut et al

The research method employed in this study is a combination of descriptive surveys and correlational approaches. In terms of the practical objective and data collection method, the study exclusively utilized a questionnaire. The research variables were measured using a five-point Likert scale. The questionnaire consisted of a total of 30 questions, divided into 7 sections as follows:

**Table (1). Introducing the indicators used in the research**

Variables	Identifier	Number of Questions	Source
Reliability	RF <sup>23</sup>	4	Schigelik (2018)
Privacy and Security	PS <sup>24</sup>	4	Aliver and Asvan (2019)
Website Design	WD <sup>25</sup>	5	Ketingar and Lee (2019)
Services and Support	SS <sup>26</sup>	5	Ketingar and Lee (2019)
Trust	CT <sup>27</sup>	5	Hamburg (2016)
Customer Involvement	CI <sup>28</sup>	3	Delgado and Ballaster (2017)
Customer Loyalty	CL <sup>29</sup>	4	Schigelik (2018)
Total Questionnaire Items			30

**Source: research findings**

Given that the overall goal of this research is to explore the impact of electronic banking services on customer loyalty, a descriptive and analytical survey method was employed. To ensure the questionnaire's validity, it was reviewed by prominent marketing and e-commerce experts, experienced individuals, and some opinion leaders in Iran. Ambiguities were addressed and resolved. Additionally, to assess the reliability, Cronbach's alpha was used. As shown in Table 1, the reliability coefficient for each of the main components of the research model, which was obtained from Morgan's table, was calculated for a sample of 300 individuals from 8 state-owned banks in Iraq (including Commercial Bank of Iraq, Iraqi National Bank, Middle East Bank of Iraq, Baghdad Bank, Al-Warka Investment and Finance Bank, United Investment Bank, Dar Al-Islam Investment Bank, and Mosul Investment and Development Bank) in the lunar month of Shaban, 1444 AH. The total value of the reliability coefficient was 0.809. Moreover, for further assurance and to estimate internal consistency among the questions and components, Cronbach's alpha was used in a pilot test using SPSS software version 20. For this purpose, 30 individuals were randomly selected from the research sample, and the questionnaire was administered to them. The data obtained from this questionnaire were used to calculate Cronbach's alpha, which resulted in a value of 0.923 for the returned questionnaires. Therefore, it can confidently be said that the research questionnaire is highly reliable.

**Table (2): Cronbach's alpha coefficient and reliability of the questionnaire**

Examined Structure	Cronbach's Alpha	Number of Items
Electronic Banking Services	0.821	26
Customer Loyalty	0.859	4
Total	0.809	30

**Source: research findings**

The distribution of research variables was investigated based on central indices (mean), dispersion indices (standard deviation and variance), and distribution shape indices (skewness and kurtosis). The distribution of research variables based on the mentioned statistical indices is presented in Table 3.

**Table (3). Descriptive statistics of questionnaire variables**

Variable	Reliability	Privacy and Security	Website Design	Services and Support	Trust	Customer Participation	Customer Loyalty
Mean	253.3	658.3	145.3	896.3	458.3	475.3	962.3
Standard Deviation	458.0	758.0	812.0	792.0	698.0	835.0	789.0
Variance	353.0	653.0	485.0	698.0	725.0	552.0	489.0
Skewness	-0.635	-0.558	-0.812	-0.358	-	-0.253	-0.456

<sup>23</sup> reliability factor

<sup>24</sup> privacy and security

<sup>25</sup> website design

<sup>26</sup> service and support

<sup>27</sup> customer trust

<sup>28</sup> customer involvement

<sup>29</sup> customer Loyalty

					0.475		
Kurtosis	3.702	2.531	8.530	2.583	3.315	5.691	2.560
Observations	373	373	373	373	373	373	373

**Source: research findings**

#### 4. data analysis

In the first stage of data analysis in the research, before conducting any data tests, the assumption of normality of the research data distribution should be examined using the Kolmogorov-Smirnov test. The results of this test are presented in Table (4).

**Table (4). The results of the Kolmogorov-Smirnov normality test**

Variables	Kolmogorov-Smirnov Statistic	Significance Level	Result
Reliability	183/0	0.000	Non-normal
Privacy and Security	175/0	0.000	Non-normal
Website Design	198/0	0.000	Non-normal
Services and Support	210/0	0.000	Non-normal
Trust	168/0	0.000	Non-normal
Customer Involvement	158/0	0.000	Non-normal
Customer Loyalty	179/0	0.000	Non-normal

**Source: research findings**

Due to the obtained significance level being less than 5%, the assumption of normality is not confirmed for all research variables. However, due to the large sample size and by using the Central Limit Theorem, a parametric normality test is applied. In the following, in Table (5), the questions of the questionnaire, the standard deviation of the responses, the t-statistic, and the corresponding significance level for each question are presented:

**Table (5). The results of the statistical test of the data of research variables**

Row	Main Axis	Questions	Completely Agree	Agree	Neutral	Disagree	Completely Disagree	T Test	Standard Deviation	Significance Level
1	Reliability	The electronic banking website provides services exactly as promised.	132	144	24	0	0	10.663	0.638	0.000
2		Electronic banking always delivers services on time.	72	120	108	0	0	5.634	0.781	0.000
3		By using electronic banking, I can retrieve transaction details in my account.	48	72	84	72	24	6.659	1.214	0.000
4		Information provided through the electronic banking website is accurate.	72	72	72	60	24	3.398	1.287	0.000
5	Security	My personal information is protected	84	96	84	36	0	3.756	1.012	0.000

		in the electronic banking platform.								
6		My financial information is protected in the electronic banking platform.	108	84	24	36	48	4.864	1.502	0.000
7		Transactions through the electronic banking website are secure.	108	96	24	60	12	2.998	1.268	0.000
8		Transaction history on the electronic banking website is safe.	84	144	36	24	12	4.176	1.054	0.000
9	Design	The electronic banking website is regularly updated.	60	108	60	60	12	2.071	1.159	0.000
10		The electronic banking website is well-organized.	60	132	36	60	12	2.419	1.158	0.000
11		The electronic banking website has interactive features.	96	120	48	24	12	4.028	1.092	0.000
12		Using the electronic banking website is easy.	132	132	36	0	0	9.560	0.690	0.000
13	Support	Customer service personnel are knowledgeable about electronic banking services.	144	72	72	12	0	5.315	1.054	0.000
14		Customer service personnel are always willing to help with electronic banking	36	144	36	72	12	5.789	1.118	0.000

		matters.								
15		My questions regarding electronic banking were promptly answered.	72	72	72	36	48	5.235	1.400	0.000
16		The electronic banking customer care team prioritizes the best interests of customers.	84	96	36	24	60	6.333	1.500	0.000
17		The electronic banking customer care team is accessible at all times.	144	72	36	48	0	4.578	1.136	0.000
18	Trust	The electronic banking website usually fulfils its commitments .	108	96	36	24	36	2.628	1.370	0.000
19		Electronic banking services consider the current and future interests of users.	60	72	96	48	24	7.317	1.215	0.000
20		The electronic banking service provider has the necessary experience to offer e-banking services.	48	120	84	12	36	8.844	1.193	0.000
21		Electronic banking services are beneficial for service providers and users.	72	144	60	24	0	4.993	0.881	0.000
22		The electronic banking service provider is equipped with the	72	72	72	60	24	3.398	1.287	0.000



		required resources for providing e-banking services.								
23	Customer Participation	How much effort do you put into evaluating the information provided on the electronic banking website?	84	96	84	36	0	3.756	1.012	0.000
24		Do you think deeply about the information available on the electronic banking website?	108	84	24	36	48	4.864	1.502	0.000
25		How actively do you participate in electronic banking transactions?	108	96	24	60	12	2.998	1.268	0.000
26		How much do you think about improving electronic banking transactions?	84	144	36	24	12	4.176	1.054	0.000
27	Loyalty	I recommend e-banking to others.	60	108	60	60	12	2.071	1.159	0.000
28		I prefer e-banking over other banking channels.	60	132	36	60	12	2.419	1.158	0.000
29		I intend to share positive points about e-banking with others.	96	120	48	24	12	4.028	1.092	0.000
30		I intend to continue using e-banking.	132	132	36	0	0	9.560	0.690	0.000

**Source: research findings**

- The significance level for the issues posed by the research, relating to the dependability of electronic banking services, is less than 1%, as shown in Table No. 5. As a result, with 99% certainty, we can state that the trustworthiness of government banks' electronic banking services substantially affects consumer loyalty.
- Table No. 5 shows that the study's significance level for the questions it posed is less than 1%, ensuring the confidentiality of your online banking transactions. Therefore, we can state with 99% confidence that the privacy and security of electronic banking services strongly impact customer loyalty at public banks.

- The significance level for the questions posed in the research, concerning the layout of services provided by electronic banking websites, is less than 1%, as shown in Table No. 5. Therefore, it can be established with 99% certainty that the layout of government banks' electronic banking online services significantly affects client loyalty.
- Table No. 5 shows that there is less than a 1% chance of errors when addressing the research questions related to customer care and assistance for electronic banking services. Therefore, we can infer with 99% certainty that the quality of government banks' customer service and support for electronic banking services significantly affects customers' propensity to remain loyal to such institutions.
- The significance threshold for the questions posed by the research, pertaining to confidence in electronic banking services, is less than 1%, as shown by the data shown in Table No. 5. Trust in government banks' electronic banking services has a substantial effect on client loyalty, as shown by a 99% degree of statistical certainty. The findings, summarized in Table No. 5, show that the significance threshold for the research questions posed is less than 1% error rate when it comes to customers' use of electronic banking services. Therefore, it can be inferred with a 99% degree of certainty that the use of electronic banking services by customers has a major effect on customer loyalty at government-sponsored financial institutions.

## **5. Conclusions:**

This study examines the impact of electronic banking service quality on customer loyalty at government banks. For this purpose, initial data from 300 respondents was selected. SPSS software was used for data analysis. In summary, a conceptual framework is based on dimensions of electronic banking service quality, such as client retention, customer satisfaction, privacy, dependability, and usability in website construction. Loyalty from customers is the dependent variable, whereas trust, privacy, dependability, and website design are the independent factors.

The estimation results indicate that the dimensions of electronic banking service quality have a significant impact on banking sectors. Since the significance level of the correlation test for the reliability of electronic banking services is less than 0.001, it can be concluded that the reliability of electronic banking services has a meaningful relationship with customer loyalty in government banks. Moreover, it was observed that the probability level related to privacy and security of electronic banking services is less than 0.001, indicating a significant relationship between privacy and security and customer loyalty at government banks. Furthermore, the probability level for website design, customer support, customer trust in banking services, and customer participation is less than 0.01, suggesting that these criteria have a significant relationship with customer loyalty at government banks. The study underscores the importance of electronic banking service quality in fostering customer loyalty and highlights the potential implications for stakeholders and policymakers in the banking sector.

## **Suggestions:**

Based on the analysis, several policy implications can be drawn for stakeholders, including shareholders and academics.

**Firstly**, as banks act as economic agents and intermediaries (both financial and non-financial), they have a substantial effect on the way the economy develops. **Second**, the government may back banking actors since they contribute to the production of GDP and the economy as a whole. Customer service and support, customer loyalty, customer trust, privacy, dependability, and website design all have a role in explaining client loyalty, therefore experts should pay attention to these elements.

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#### attachments:

Questionnaire to measure the impact of electronic banking services on the loyalty of state banks' customers The questionnaire was distributed to nine private banks operating in Iraq and distributed throughout Iraq .

Row	Main Axis	Questions	Completely Agree	Agree	Neutral	Disagree	Completely Disagree
1	Reliability	The electronic banking website provides services exactly as promised.					
2		Electronic banking always delivers services on time.					
3		By using electronic banking, I can retrieve transaction details from my account.					
4		The Information provided through the electronic banking website is accurate.					
5	Security	My personal information is protected in the electronic banking					

		platform.					
6		My financial information is protected in the electronic banking platform.					
7		Transactions through the electronic banking website are secure.					
8		Transaction history on the electronic banking website is safe.					
9	Design	The electronic banking website is regularly updated.					
10		The electronic banking website is well-organized.					
11		The electronic banking website has interactive features.					
12		Using the electronic banking website is easy.					
13	Support	Customer service personnel are knowledgeable about electronic banking services.					
14		Customer service personnel are always willing to help with electronic banking matters.					
15		My questions regarding electronic banking were promptly answered.					
16		The electronic banking customer care team prioritizes the best interests of customers.					
17		The electronic banking customer care team is accessible at all times.					
18	Trust	The electronic banking website usually fulfils its commitments.					
19		Electronic banking services consider the current and future interests of users.					
20		The electronic banking service provider has the					

		necessary experience to offer e-banking services.					
21		Electronic banking services are beneficial for service providers and users.					
22		The electronic banking service provider is equipped with the required resources for providing e-banking services.					
23	Customer Participation	How much effort do you put into evaluating the information provided on the electronic banking website?					
24		Do you think deeply about the information available on the electronic banking website?					
25		How actively do you participate in electronic banking transactions?					
26		How much do you think about improving electronic banking transactions?					
27	Loyalty	I recommend e-banking to others.					
28		I prefer e-banking over other banking channels.					
29		I intend to share positive points about e-banking with others.					
30		I intend to continue using e-banking.					