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The Role of FinTech in Enhancing the Quality of Sustainable Banking Operations

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Study Summary: This study aims to understand the role played by financial technology in enhancing the quality of sustainable banking operations, by analyzing the impact of modern financial technologies on the efficiency and sustainability of banking operations at the Central Bank of Iraq. The importance of the study arises from the growing need to employ financial technology to achieve banking sustainability and improve the quality of financial operations, thereby contributing to the development of the Iraqi banking sector and making it more compliant with international standards. (152) questionnaires were returned, with a return rate of (85.88%). The data was analyzed using appropriate statistical methods to test the relationship between financial technology and the quality of sustainable banking operations. The most important conclusions are that the results demonstrate that financial technology significantly contributes to improving the efficiency of banking operations and reducing operating costs, thereby improving sustainability in the banking sector. The Central Bank of Iraq also plays a vital role in fostering technological innovation by adopting policies that support digital transformation and improve financial inclusion. The most important recommendations include the need to develop banks' digital infrastructure to ensure the effectiveness and efficient application of financial technology, and to strengthen banking legislation and policies that support digital transformation, with a focus on financial and environmental sustainability.

Keywords: Fintech, banking operations quality, banking sustainability, Central Bank of Iraq, digital .transformation, financial inclusion

Chapter One

Study Methodology

First: The Study Problem

The banking sector still faces significant challenges in its ability to adopt financial technology (Fintech) to achieve operational efficiency, reduce risks, and enhance transparency to achieve financial and environmental sustainability. The Central Bank of Iraq (CBI) serves as the regulatory authority.responsible for leading this transformation by adopting digital systems, developing banking infrastructure, and promoting financial inclusion. Many Iraqi banks still operate with traditional systems, hindering digital transformation due to the absence of legal and regulatory systems and laws, as well as a lack of digital and technological awareness. This hinders the achievement of sustainability goals. Accordingly, this study seeks to answer the following main question: What is the role of FinTech in enhancing the quality of sustainable banking operations at the CBI? What are the most prominent challenges facing the Iraqi banking sector in implementing FinTech?

Second: The Importance of the Study

From this perspective, the importance of the study can be summarized in the following points:

1. The study provides an in-depth understanding of the extent to which the Central Bank of Iraq, banks, and decision-makers are adopting financial technology-based policies and strategies to enhance efficiency, reduce costs, and develop environmentally friendly products.

2. The study helps identify the challenges facing Iraqi banks when implementing financial technology, particularly with regard to cybersecurity, digital infrastructure, and banking legislation, enabling financial institutions to develop effective solutions. 3. The study contributes to enriching academic research and bridging the knowledge gap related to the relationship between financial technology and banking sustainability. It also provides an analytical model that can be leveraged in future studies, demonstrating how modern technologies such as artificial intelligence, blockchain, and big data analytics can support the quality of sustainable banking operations in terms of speed, accuracy, and reducing operational errors. This contributes to improving performance efficiency within the Central Bank of Iraq.

4. It helps enhance customer and stakeholder confidence in banking institutions by instilling the values of transparency, financial inclusion, and supporting sustainable financing that balances economic, social, and environmental objectives.

Third: Study Objectives

This study aims to achieve a set of objectives that highlight the role of financial technology in enhancing the quality of sustainable banking operations. This is achieved by:

1. Analyzing the concept of financial technology and its most important tools and applications in the Iraqi banking sector, and identifying the most important digital tools used.
2. Evaluating the relationship between financial technology and the quality of sustainable banking operations, in terms of operational efficiency, speed, transparency, operational flexibility, security, and accuracy.
3. Exploring the role of financial technology, with its modern technologies—artificial intelligence, blockchain, and big data processing—in enhancing banking sustainability.

Fifth: Study Population and Sample

The study population consists of employees working at the Central Bank of Iraq, particularly those in departments involved in financial technology, digital transformation, and sustainable banking operations.

The study sample was selected using a simple random sampling method and included 177 employees from various departments within the Central Bank of Iraq. A total of 177 questionnaires were distributed to the sample, and 152 were returned, indicating a response rate of 85.88%—a high percentage that demonstrates a high level of interest in the study topic.

Sixth: Study Hypotheses

The main hypothesis states that "there is a statistically significant relationship between financial technology applications and enhancing the quality of sustainable banking operations".

The sub-hypotheses of the main hypothesis state the following:

•H1-1 There exists a statistically significant correlation between technological progress and the quality of sustainable banking operations, through improved operational efficiency.

•H1-2 A statistically significant association exists between digital financial services and the quality of sustainable banking operations, through the use of smartphones.

•H1-3 There is a statistically significant relationship between emerging artificial intelligence technologies technologies and the quality of sustainable banking operations, through big data analysis.

•H1-4 There is a statistically significant relationship between automation trends and the quality of sustainable banking operations, through blockchain technology, which contributes to enhancing trust and reducing operational risks.

•H1-5 There is a statistically significant relationship between financial inclusion and increased customer satisfaction and the quality of sustainable banking operations.

•H1-6 There is a statistically significant relationship between the regulatory, legal, and legislative environment and the quality of sustainable banking operations

Section Two

Theoretical Framework of the Study

First: Financial Technology

.1The Concept of Financial Technology

The technical technology is a modern concept with cognitivities and histories that reconstruct a history and años. Su surgimiento a mediados del siglo All innovaciones all come to the digital services, such as Bitcoin, which restore the concept of financial technology to the financial institutions and banks and revolucionaron the formats of the clients that come to the financial products, transform their products into this company. Campo and dando lugar the operaciones financieras more efficientes, eficaces and transparentes. This change is impulsive for the innovation that allows the financial services to be distributed, including the bank's mobile phone and automated services. If the technology is financial, it is related to FinTech, there is no new concept, this is what, thanks to this age and real history, this in a new era. FinTech represents a technology within the financial industry, the information technology and innovation. The term “FinTech” comes from the combination of “Finanzas” and “Tecnología”. This term comes with a new sign in acronym: the technological development and innovation to improve the financial institution and financial institutions with the latest technologies. The "fintech" term describes the connection between the technology and the computer in the network and the internet mobile, and the financial services empresas that come first, pages, transferring data and other services. Much of the investment in fintech projects, history, development and concepts, has led to the mayor's centra in the fintech revolution and its impact on the bank sector.

Giglio (2021: 611) FinTech is defined as a multidisciplinary field that combines finance, technology management, and innovation. It describes the relationship between internet-based technology and business service activities in the financial sector, such as banking transactions and money lending. The term "FinTech" emerged when Citicorp

launched a project called the "FinTech Alliance" to facilitate technological collaboration in the financial services sector. The new term "FinTech" did not become popular until 2014.

They invest in what they use to write the development of technology, ecosistemas and plataforms that permit and facilitate access to services and operations in the financial sector, which are more efficient and convenient for the mayor. Number of people. The financial sector has a lot of history with the chief usuario of technology in the sector services, the telecommunications sector, and the fintech companies that are promoting a project in the sector bank and the services that finance the cost reduction, aumentar la Different services and options are available in the sector and the market.

We define the definition of financial technology (fintech) as an essential tool to understand the natural features and innovations that exist. In 2015, due to public art and academics in all respects, no clear definition exists. Postteriormente, en 2017, Leung et al. escribieron: "Because the technological advances and digital transformations are inevitable, there must be radical transformations in the sectors in which they are regulated, including the bank and financial services, in particular with the failure of financial technology (fintech), a general term. Describe the technology disruptions in the financial services sector." Jay et al. (2018) Definieron fintech como un emergent technico que "describe los sectors de la technologia financiera en una amplia de operaciones empresariales u organizativas, mainmente centrados en mejorar la calidad del service mediante aplicaciones de la información technología". Losing investors confirm that "FinTech is a combination of financial technology and financial services, which describes a sector emerging from financial services in the world XXI. Original, this term applies to the technology applied to financial services that exist for consumers and customers. This final session of XXI, this term is used to include all technological innovations in the financial sector, including innovations in the culture and financial education, and the Banca Minorista. (Takeda & Ito, 2021: 68)

Researchers define financial technology as a set of solutions, innovations, and technologies that can be used in financial and banking operations to enhance and develop banking services. This helps customers build relationships that serve their stakeholders and achieve their goals.

Dimensions of Financial Technology

Numerosos investigadores y autores han abordado las múltiples dimensionses de la tecnología financiera en diversos aspectsos de la vida, tanto en el marco regulatorio, economico y financiero como en el ámbito bancario y financiero. There are many important aspects of the financial services sector (Reddy, 2024: 21) that include:

A. Technological advances: New technological techniques have been experimented with quickly and quickly in the world. The access to the Internet and the services available to the mobile phone technology and the advanced technological advances for a segmental amp in the country, if it produces basic cambios in the economía and the social sector in the country. With global technology cambios that reformed international application models and external approaches to register positive interactions in the digital process, the reconstruction of the sector ban and finance sector requires the financing of financial technology (FinTech) with blockchain technologies. FinTech is one of the most significant developments in the financial sector and its rapid development, thanks to the economic colaboration, favorable regulations and advances in information technology. The financial and technical sectors have a large technological process based on modern technology, and digital systems and mobile phones located in the main network of FinTech. (2: 2022, Kumari & Devi)

B. Digital Financing Services: There are many people, digital technologies are emerging and automating, the internet is working, and big data and data blocks are radically transforming different economic sectors in a global environment. There is a demand for early investment to drive new markets for the innovation process, which refers to the concept of "digital innovation technology" and the crucial importance of the various factors that contribute to these innovations. (1: 2023, Stefanelli & Manta)

C. Technology emergencies from the IA: The rapid advance of the IA has affected various sectors, including financial services and the Banca, and other strategic and religious organiza- tions. The IA barca processes algorítmicos that automatizan the creation and distribution of areas and processes in los financial sectors and bancario. With this approach, the process of defining the agenda, recoupling the content and production we have experimented with, a radical development. Estas transformaciones tecnológicas plantean desafíos fundamentales para el trabajo periodístico. The technologies used in IA are used to determine the system's automatic capabilities in order to avoid human cognitivism, or "cognitive technologies" that contain human intelligence. (14: 2025, Oh & Jung)

D. Automation Tendencies: The automatización of almacenés se ha convertido en una fuerza transformadora en el sector de servicios financieros, transformando la dinámica operativa y majorando la eficiencia en una amplia gama de servicios digitales. Different automation tendencies are important in the actual context. There are 228 directions, the automation of processing and financial services from the most expensive ones, which means that digital services are used to realizar the areas that are traditional in realiza... and the service delivery service. (228: 2024, Mattummal)

Second: Sustainable Banking Operations Quality

1. The Concept of Sustainable Banking Operations Quality

The import of the bank is very reliable, and the studios also have the papel of the financial institutions and the desarrollo that is most likely to have a constant form in the literatura and the old ones. Sin embargo, aún no se ha stablecido una definición unificada de banca sostenible aceptada por la comunidad académica. In the video, the bank supports a jungle terminology that contains different numbers and uses different terms to write. The current import of the most expensive and new products and the authentic authentication of the inter-academia has been implemented to analyze the different aspects of the bank that are most suitable in the literatura. There is a failure of our global definición consensuada de banka mostenable, and particularmente importante examinar artículos de investigación publicados en diversas revistas academicas to obtener una general view de los informations de definición actuales y llegar a un conclusión unificada. These days, the studio has a view to the different concepts and definitions of the bank, which categorizes or analizes the information that adopts different dimensions and subdimensions. (12: 2023, Riegler)

In the last days, the preoccupation for the most important thing that some of the interesadas are there is a lot of awareness of the social impacts and ambientales of negative corporate interests. Organización de diversos sectores están adoptando una perspectiva a la plaza y prácticas comerciales sostenibles para abordar estas preocupaciones. The banking sector is vital to the economical economic situation of the bank and a fundamental papel in the most sustainable marketing history. (179:2023, E.T. Saleem)

The Banca sostenible se defines the provisión of "financial products and services diseñados to satisfy people's needs and protect the environment, a la vez que genera beneficios". The bank is available and connected to other companies, the Responsible Social Corporation (RSC) for banks, the local bank and the verde bank, there will be a project based on a fundamental papel in the promotion of a suitable one. The existing content imported from the bank is suitable for the camp of the independent studio that requires a review that exhausts the available literature. The revisions of the bibliographies exist in the same country as the Central Bank in specific areas, but there is no need to read a general vision completa del campo. (32:2021, ET. Aracil)

The bank also supports this entity, and sends a message, which activates banks that generate positive social influences, including redemption, the port of origin and the financial inclusion. The bank has a permanent location and can refer to the stable large plaza of the bank's proprios and a capacitor to resist internal and external impacts. The social aspects and stability of the Bank are most likely to be subject to a recent investment. (2:2018, Care)

Integrate the most convenient and effective corporate strategy with the factor clave in the actual corporate body. Deserve to move to the most important places that are no longer alone in the economic environment, where there is a place in the environment and social environment that is crucial to the world's empresas. The concept of the bank is more likely to be implemented in order to advance the practices placed on the environment in the sector of the bank. The bank is available to the bank that equips the main bank operations in the environment. Sin embargo, the concept of the bank is sustainable that limits the ambient dimension of the most convenient in the bank sector. The bank is most likely to be able to support the adoption and promotion of technology available to the media ambient in international operations and other banks to reduce the carbon content and improve the ambient atmosphere. The concepts of a sustainable bank, an ethical bank, a social bank and a socially responsible company that can be found in the ambito of the most secure bank. (690: 2019, Kumar and Prakash) y (3: 2013, IAP)

.2Goals and Benefits of Sustainable Banking Quality

La sostenibilidad se reconoce cada vez más como el núcleo del crecimiento económico, y hoy en día, la protección del medio ambiente y la justicia social son prioridades clave para todas las economías. Por lo tanto, los bancos y las instituciones financieras deben promover un entorno sostenible que genere beneficios significativos. La calidad de la banca sostenible implica integrar consideraciones ambientales, sociales y éticas en las operaciones bancarias y las estrategias comerciales, promoviendo así el desarrollo sostenible. La calidad de la banca sostenible se centra en la integración de criterios ambientales, sociales y de gobierno corporativo (ESG) en los servicios bancarios. Los criterios ESG son un objetivo clave. El Consejo de Desarrollo Sostenible de la Academia Nacional de Ciencias de EE. UU. ha identificado tres categorías de sostenibilidad, argumentando que la calidad bancaria que no daña la naturaleza (el medio ambiente), el sistema vital (la economía) ni la sociedad (las personas) es sostenible. El concepto de sostenibilidad se extiende al principio del triple resultado (TBL): personas, planeta y beneficios. El desarrollo sostenible también promueve la dimensión estratégica a largo plazo de las actividades financieras que impactan el medio ambiente, la sociedad y la economía, considerando múltiples aspectos que lo reflejan. La calidad de los servicios bancarios no se limita a las inversiones éticas, los préstamos, la gestión de riesgos y otros procesos que inciden en la política de calidad de la banca sostenible. Más bien, se extiende a un conjunto de medidas proactivas relacionadas con una gama de desafíos sobre los que se construyen las prácticas comerciales sostenibles y que constituyen una etapa en la gestión de la calidad de las operaciones bancarias sostenibles.

The concepts of Banca Social, Banca Etica, Banca Verde and Responsabilidad Social Corporativa (RSC) can be found in Marco de la Calidad de la Banca Sustenible. Los bancos that adopt the practices of the bank calidad sostenible disfrutan the numerosas ventajas. As a result of different competitions, the majority of reputación enters the main group of companies and receives their money, from new customers, capital and mercados, and contains a positive reputación. The sector bank has a very important papel in the most suitable desarrollo promotion, ya that is a prerrequisito and facilitador of the economic desarrollo. Los bancos have adopted sustainable practices. Además, the current association between the inter-groups is impulsive to the banks as their most pro-activists in compliance with the current Banca Calidad. In the past years, the actions of the bancos have the problems of ambientales and social issues in the country, and the financial sector responsibilities in these countries are imported. In conclusion, the adoption of most applicable practices for part of the banks that inevitably enter the bank sector, there is a new demand for more money. (42: 2021, ET. Saxena)

Section Three

Practical Framework for the Study

Questionnaire Validity .1

The researchers verified the validity of the questionnaire's internal consistency and reliability by using the Cronbach's alpha coefficient for the questionnaire. Table (1) shows the Cronbach's alpha coefficients for the employee questionnaire. It was found that the questionnaire's overall reliability coefficient was high, reaching a value of (0.961). The coefficient values for the questionnaire's axes ranged between (0.778 - 0.893). This indicates that the questionnaire, with all its axes, enjoys a high and acceptable degree of reliability and can therefore be relied upon for **.**field application and analysis

Table (1) (Cronbach's alpha coefficients to measure the stability of the study axes)

Pillar	Number of phrases	stability coefficient value
Technological Advancement	3	**0.768**
Digital Financial Services	3	**0.877**
Emerging Artificial Intelligence Technologies	3	**0.798**
Automation Trends	3	**0.795**
Financial Inclusion	3	**0.764**
Regulatory Environment	3	**0.787**
All Pillars	18	**0.870**
Sustainable Banking Operations Quality	10	**0.895**

.2Testing the Impact Relationships between Study Variables

The idea of the first main hypothesis of the impact hypotheses was based on the assumption of a statistically significant impact relationship between the dimensions of financial technology and the quality of sustainable banking operations. Hence, this research aims to arrive at an accurate judgment regarding the rejection or acceptance of This hypothesis and its sub-hypotheses. Table (2) shows the values and indicators of the analysis of the impact of financial technology (as an independent variable) on the quality of sustainable banking operations (as a dependent variable). A significant impact was achieved by observing the value (F) of the regression model, which is greater than the table value at the study's adopted significance level. The calculated coefficient of determination (R2) also showed a value of (0.476), which means that the independent variable explains (48.3%) of the fluctuations or differences that occur in the dependent variable. The value of the criterion coefficient B, which amounted to (0.695), indicates that a change of one unit in the independent variable leads to a change of (0.695) in the dependent variable. The main hypothesis was achieved, and the regression equation became as follows: Financial technology = (0.705) + (0.695) Sustainable banking operations quality

At the general index level, the results indicate that the calculated (F) value is greater than its tabulated value. Furthermore, the coefficient of determination explains 59.6% of the variance in the dependent variable, the quality of sustainable banking operations. The standardized B coefficient value for the model reached 0.772.

Table (2) The value of the regression coefficient for the dimensions of financial technology on the quality of sustainable banking operations

P	F	R2	β	α	Y	Independent Variable
0.000	243.794	0.675	0.543	0.563	Sustainable banking quality	Technological Advancement
0.000	298.554	0.554	0.787	0.665		Digital Financial Services
0.000	254.768	0.476	0.754	0.698		Emerging Artificial Intelligence Technologies
0.000	189.02	0.413	0.642	0.521		Automation Trends
0.000	270.098	0.454	0.687	0.754		Financial Inclusion
0.000	181.065	0.563	0.705	0.765		Regulatory Environment
0.000	367.222	0.567	0.754	0.879		General Index

Regarding the combined dimensions, the analytical indicators indicate that the dimensions of the independent variable, financial technology, combined, had a significant impact on the quality of sustainable banking operations as a dependent variable, and partially, as the dimensions (technological progress, digital financial services, emerging artificial intelligence technologies, automation trends, financial inclusion, regulatory environment) showed a significant impact, while the dependent variable (quality of sustainable banking operations) recorded an insignificant impact within the multiple regression model, and the value of the coefficient of determination reached (0.637), meaning that the explanatory power of the general model reached (63.7%) of the changes occurring in the dependent variable, represented by (quality of sustainable banking operations).

From the above summary results, the multiple regression model for the combined dimensions of financial technology is as follows:

$$Y = \alpha + \beta 2X2 + \beta 3X3 + \beta 5X5$$

Technological progress 0.654 = (0.170) (digital financial services) + (0.254) (emerging AI technologies) + (0.274) (0.242) (automation trends) (0.280) + financial inclusion (0.343) + (regulatory environment)

Table (3) Results of the multiple analysis of the combined effect of dimensions

P	F	Df	A R^2	R^2	β	α	Dimensions
0.000	83.213	5,324	0.768	0.779	0.170	0.758	Technological Advancement
0.000					0.254		Digital Financial Services
0.000					0.274		Emerging Artificial Intelligence Technologies
0.000					0.280		Automation Trends
0.000					0.343		Financial Inclusion
0.000					0.242		Regulatory Environment

Section Four

Conclusions and Recommendations

First: Conclusions

1. The study results showed that banking institutions' reliance on financial technology technologies significantly contributes to developing and improving efficiency and increasing the speed of transactions by reducing transactions, minimizing human errors, and improving the accuracy of banking operations.
2. Modern financial technology technologies have contributed to reducing the use of paper and lowering banking costs. This, in turn, leads to enhancing the quality of financial and environmental sustainability in the banking sector in particular and the services sector in general.
3. The results indicated that the implementation of financial technology practices in the banks included in the study depends on the development of advanced digital infrastructures, such as secure digital systems, the internet, and other systems that connect banks and financial institutions.
4. The study indicated that the legal systems and banking policies used by banks are among the priorities that accompany technological developments in order to provide a regulatory environment that supports digital transformation processes and stimulates innovation in the quality of digital services. 5. The study findings confirmed that the implementation and quality of financial technology operations requires the development of training programs to enhance employee efficiency and enable them to use the most effective digital systems, which in turn contribute to improving the quality of sustainable banking services.

Second: Recommendations

1. It is essential for banks and financial and banking institutions to enhance their technological infrastructure and provide secure communication networks that contribute to the rapid increase in efficiency and effectiveness of their digital banking operations.
2. It is essential for the competent authorities to establish secure and strict systems to protect all banking and financial data from cyber attacks that threaten the banking sector. They should also implement anti-fraud encryption technologies and continuously update software to keep pace with developments and events.
3. The study recommends that the management of banking and banking institutions review and update banking laws to ensure they keep pace with developments in financial technology and develop and support systems that incorporate digital systems and technologies within the banking environment.

5. It is essential to develop specialized training programs to enhance employee efficiency and enable them to operate with modern digital systems, which contributes to improving the quality of sustainable banking services.
6. The necessity of creating programs to measure the level of performance and the impact on banking operations, based on the success of banking technologies that affect the success of these modern technologies, in order to achieve modern banking technology on a regular basis.

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