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The Role of Ethical Behaviors in Achieving Quality Banking Services An Analytical Study of the Opinions of a Sample of Employees in Private Banks Operating in Najaf Governorate

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Abstract : The current study aimed to explore the nature of the relationship between ethical behaviors and the quality of banking services. The study's problem was the lack of clarity in the relationship between employees' commitment to ethical behaviors and the extent to which this is reflected in their perception of banking service quality. The study sample consisted of employees of private banks in Najaf (Babylon Bank, Gulf Bank, United Investment Bank, and International Development Bank). A questionnaire was distributed as a study tool to a sample of (120) respondents, randomly selected from the study population of (160). The response rate was (100%). After adopting appropriate statistical tools, the study hypothesis was confirmed, which states that there is a significant correlation between ethical behaviors and the quality of banking services. In light of the results, the study recommended the need to intensify ethical training programs in banks and promote a culture of ethical work among employees as a fundamental approach to improving the level of banking service.

Keywords: Ethical behaviors, quality of banking services.

Introduction: In an era of increasing competitive challenges in the banking sector, service quality is no longer just an option for improving performance. It has become a strategic necessity sought by banks to gain customer satisfaction and ensure continued business. In this context, employee behavior during service delivery is pivotal in determining the level of banking service quality, especially if this behavior is consistent with the values and ethics of the mission.

Ethical behavior in the workplace includes a set of principles that govern employee behavior, such as honesty, integrity, respect, loyalty, fairness, and responsibility. Numerous studies have shown that these behaviors directly contribute to building trust between customers and the organization and influence their assessment of service quality. Despite the importance of this aspect, some banks still suffer from weak employee ethical engagement, which negatively impacts customer satisfaction and their perception of service quality. Hence, the current study attempts to determine the nature of the relationship between ethical behaviors as an explanatory variable with its sub-dimensions (loyalty to the organization, transparency, respect, and loyalty to the group) and the quality of banking services as a responsive variable with its sub-dimensions (reliability, responsiveness, security, concern, and tangibility). The study aimed to investigate the relationship between ethical behaviors and the quality of banking services, analyzing their various dimensions. The objective of the current study is to determine the extent to which the study sample is aware of the quality of banking services provided and the level of ethical behavior among bank employees. The study also aims to diagnose the nature of the relationship and the influence of its variables. This was achieved using a descriptive and analytical approach.

Section One: Study Methodology

First: The Problem of the Study

Despite banks' efforts to improve the quality of their services, there is a noticeable disparity in customer satisfaction levels, which may be attributed to the varying degrees of employee commitment to ethical behaviors in the workplace. Ethical behaviors, such as loyalty to the organization and the group, transparency, and respect, are among the factors influencing the delivery of banking services and their quality. Therefore, the main problem of the current study is to answer the following question: "Do ethical behaviors impact the quality of banking services?" Accordingly, the problem of the study can be summarized in the following questions:

1. What is the level of commitment of the employees of the banks studied to ethical behaviors?
2. What is the level of quality of banking services as perceived by customers in the banks under study?

3. What is the nature of the relationship between ethical behaviors and the quality of banking services?
4. What is the extent of the impact of ethical behaviors on the quality of banking services?

Second: The Importance of the Study

The importance of the study is evident in the following:

1. The importance of the current study stems from the importance of its variables (ethical behaviors and the quality of banking services), as each constitutes a fundamental axis in achieving effective performance in the banking sector. Ethical behaviors represent the value framework that guides employees' actions when dealing with customers. The quality of banking services is one of the most important indicators measuring the performance of financial institutions and their ability to meet customer needs and expectations. Therefore, any shortcomings in an employee's professional and ethical behavior may lead to a deterioration in customer perception of service quality, and vice versa.
2. The importance of these two variables is linked to the reality of the banking sector, which faces increasing challenges in maintaining customer trust and satisfaction amidst intense competition. This makes it necessary to study the impact of ethical behaviors as a fundamental approach to improving the quality of banking services.
3. Address the importance of ethical behaviors, how to achieve them within an organization, their dimensions in the workflow, and the role they play in achieving organizational goals.

Third: Study Objectives

The current study aims to demonstrate the impact of ethical behaviors of bank employees on the quality of banking services provided to customers. The following sub-objectives emerge from this study:

1- Identify the level of ethical behavior among employees in the banks studied.
2- Determine the quality of banking services as perceived by customers.
3- Analyzing the impact of ethical behaviors on the quality of banking services.
4- Identifying the most influential dimensions of ethical behaviors on the quality of banking services.
5- Providing practical recommendations for banks to improve the quality of their services by promoting ethical behaviors in the workplace.

Fourth: Hypothetical Study Plan

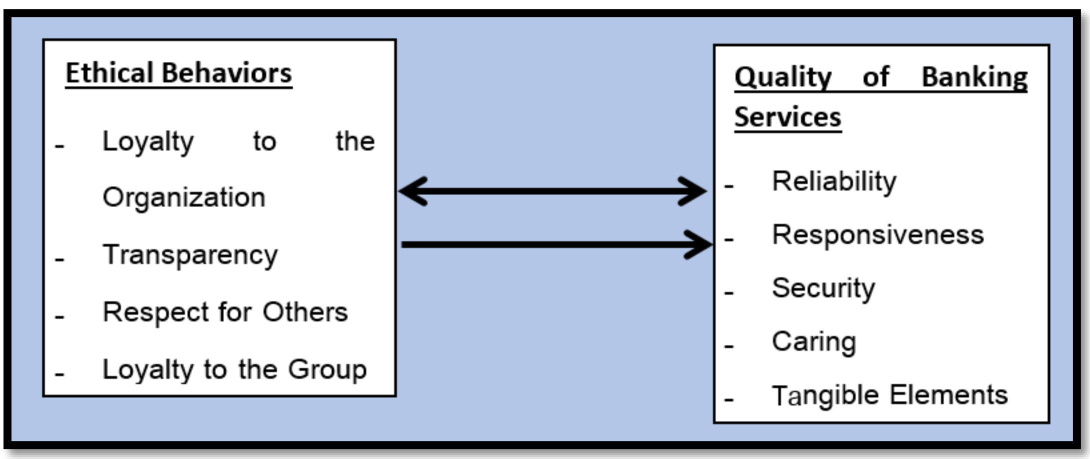

Figure (1) Hypothetical diagram of the study

Source: Prepared by the researchers

Fifth: Study hypotheses

1- The first main hypothesis (H1) states, "There is a significant relationship between ethical behaviors and the quality of banking services." The following sub-hypotheses branch out from it:

- (H1-1) There is a significant relationship between the dimension of organizational loyalty and the quality of banking services.
- (H1-2) There is a significant relationship between the dimension of transparency and the quality of banking services.
- (H1-3) There is a significant relationship between the dimension of respect for others and the quality of banking services.
- (H1-4) There is a significant relationship between the dimension of group loyalty and the quality of banking services.

2- The second main hypothesis (H2) states, "There is a significant effect of ethical behaviors on the quality of banking services." The following sub-hypotheses branch out from it:

- (H2-1) There is a significant effect of the dimension of organizational loyalty on the quality of banking services.
- (H2-2) There is a significant effect Transparency has a significant effect on the quality of banking services.
- (H2-3) There is a significant effect of respect for others on the quality of banking services.
- (H2-4) There is a significant effect of group loyalty on the quality of banking services.

Sixth: Statistical Analysis Methods

To analyze the data, the researchers employed a set of statistical methods in SPSS v. 26, ensuring the accuracy of the results and facilitating objective and accurate conclusions. They also used Excel 2007 to extract the primary data, and AMOS v. 26 to analyze the structural equation model and path analysis. These methods include Cronbach's alpha coefficient and descriptive statistics (arithmetic mean, standard deviation), as well as the correlation coefficient, simple linear regression coefficient, and structural modeling equation (SEM). Seventh: Study Tool

The study relied on a ready-made questionnaire with a five-point scale consisting of two parts. The first part focused on ethical behaviors, based on Resende et al. (2014). The second part of the questionnaire addressed the quality of banking services, based on Kotler (1997: 487). Eighth: Study Community and Sample

The appropriate selection of the study's location and the studied community are essential aspects for achieving the accuracy and validity of the results and for testing the study's hypotheses. Therefore, a number of private sector banks in Najaf Governorate will be selected as the study location (Babylon Bank, Gulf Bank, United Investment Bank, and International Development Bank). The study community consists of employees in the studied banks, whose number reached (160), according to the design and selection of the sample size using ready-made tables that indicate the sample size (Margen & Krjera, 1970: 608). Based on these tables, it became clear that the optimal sample size is at least (113) employees. Therefore, (120) questionnaires were distributed to a random sample, and the response rate was (100%).

Section Two: The Theoretical Aspect

First: The Concept of Ethical Behaviors

Organizations have increasingly focused on the goals, principles, values, and ethics of developing the performance of individual employees. Employees have now become the organization's most valuable resource and represent intellectual (knowledge) capital. Emphasis is placed on developing them ethically and intellectually by equipping them with the knowledge, skills, abilities, and behaviors within the framework of the organization's culture. Organizations and managers are increasingly turning to work ethics through individual and organizational behavior. This requires them to keep pace with the changes occurring in the external environment (Hussein and Al-Jamil, 2009, 8). The current business environment has posed numerous challenges, prompting organizations to invest in activities that are consistent with and based on the principles defined by law and ethical values. Many organizations seek to avoid customer boycotts and are therefore extremely careful to avoid such situations, which motivates them to engage in more ethical practices. (Mohr et al., 2001:45)

The aspects of ethical behavior and the necessity of business organizations to adhere to business ethics are not limited to specific societies. Rather, they have become a vital issue facing business organizations in both developed and developing countries. The concept of ethical practices has become linked to management, employees, work, leadership, and managers. Ethical practices also represent important principles of behavior related to standards of good or bad behavior, or correct or incorrect behavior, in the actions of individuals and groups (Schermerhorn, 2006: 48). It can be said that ethical behaviors are the comprehensive framework that governs actions and behaviors toward something, and clarifies what is acceptable or correct and what is rejected or wrong, relatively speaking, in light of the prevailing standards in society by custom and law, in which organizational culture, values, organizational systems, and stakeholders play a fundamental role in determining it (Al-Maadidi, 2005: 6). Taha (2002: 32) asserts that the ethical behaviors of individuals in an organization represent the basis for the development of new concepts of management and work ethics, which in turn developed later. Ethical practice, which has a formal dimension within the law on the one hand, has a moral dimension on the other hand, represented by commitment to initiatives that express ethical tendencies rather than compliance with an imposed law. It can be said that ethical behaviors are a set of actions that stem from the system of values and principles that an individual embraces, which is directed toward distinguishing between right and wrong in one's actions and dealings with colleagues, customers, and suppliers, and avoiding unethical behaviors such as fraud, corruption, and abuse of power. Adherence to ethical behavior is one of the essential factors for building a strong corporate reputation and achieving long-term sustainability.

Second: The Importance of Ethical Behaviors

Business organizations strive to ensure that ethical behaviors are derived from the individual, rather than imposed by law or external oversight. This is due to the expected benefits of actually practicing business ethics and ethical behavior, as mentioned by George (2017:121):

1- Establishing a positive correlation between ethical behaviors and the economic and financial returns achieved by the organization. If this is not achieved in the short term, it will be to the organization's benefit in the long term. This is contrary to the traditional perspective, which sees a conflict between achieving the organization's interests (profit in particular) and adhering to ethical standards.
2- Ethical behavior and adherence to it enhance the organization's reputation in the markets and among stakeholders.
3- Adherence to ethical behaviors places the business organization within a framework of enlightened self-interest and distances it from narrow self-interest and excessive selfishness. This leads to the loss of trust among other parties in dealing with it.
3- Ignoring ethical behavior and failing to adhere to ethical standards may place the organization at the forefront of unethical behavior, which may lead to ethical issues or even criminality in some cases.

Third: Factors Influencing Ethical Behaviors

Roman & Munuera (2005) indicate that there are a number of variables and factors that influence the ethical behavior of individuals within an organization:
1- **The Social Environment:** The social environment in which an individual lives, starting with the home, through friends and work, influences the individual's behavior, attitudes, and behavioral decisions. This environment combines the home, neighborhood, work, and community in which the individual lives, and the prevailing customs, traditions, beliefs, economic, social, and political conditions. These contribute significantly to shaping the individual's behavior and attitudes. These attitudes and behavioral practices grow and evolve with the developmental stages the individual goes through.
2- **The Economic Environment:** The economic conditions and living standards of the individual play a significant role in shaping and shaping the ethics with which the individual operates in their society, as they lead to The emergence of multiple social and economic classes in society, which forces each individual or group of individuals to adopt a specific behavior and approach to achieve desired individual or collective goals.
3- **Legislation:** Legislation encompasses the country's constitution, all laws derived from it, the civil service system, and various regulations and bylaws that govern work ethics. These include regular attendance, adherence to merit and entitlement rules, prioritizing public interest over private interest, and the prohibition of bribery. These regulations play a significant role in shaping individual behavior, as they clarify what is right and wrong.

Fourth: Mechanisms for Establishing Ethical Behavior

Business organizations strive to present themselves as models of sound ethical behavior in all their actions and activities. Behind this lies a valid implicit assumption: ethical behavior is beneficial and essential to the success of organizations. Therefore, senior management in the organization is concerned with this. It is necessary to build a sound value system to support these practices and ethical behavior. This is based on several mechanisms, as follows (Minih, 2004:6):
1- **Senior management:** Management establishes ethical behavior by developing ethical aspects of work. This management also sets a good example in ethical behavior for employees. Senior management does not necessarily have to consist of a large number of leaders; rather, the leader or entrepreneur who manages the small business must play an active role in this area.
2- **Ethical training:** The concept of training to build and consolidate an ethical system within the organization revolves around developing programs that train and help employees understand the ethical aspects of their behavior and decisions, as well as the ability to distinguish ethical aspects in ambiguous and complex situations. Establishing excellent ethical standards in the daily behavior and actions of employees becomes a tool for promoting ethical behavior in business organizations.
3- **Ethical Auditing:** Ethical auditing refers to the methods and work approaches that examine various aspects of work and activity from an ethical perspective. This examination may be conducted periodically to ensure proper ethical behavior at various levels and in all circumstances and situations. This ethical behavior can also be encouraged through employee incentives.
4- **Ethics Committees:** These are a group of managers appointed to oversee the organization's ethics. The committee sets rules for responding to ethically questionable cases and is responsible for anticipating and controlling violators. According to a survey conducted by the Ethics Resource Center in America, approximately one-third of organizations have ethics committees.
5- **Codes of Ethics:** A code is a formal document that expresses the organization's core values and the ethical rules employees are expected to follow. It therefore serves as a guide for organizational members when they encounter an ethical problem.
6- **Overall Performance Evaluation:** Economic criteria alone are not sufficient to judge organizational performance; ethical criteria must be incorporated into evaluation processes to achieve overall performance. In reality, the ethical behavior of a business system is embodied through the actual practices of employees and the decisions made by

management. Some of these mechanisms become implicit or written ethical behavior and culture that encourage or discourage ethical practices in all circumstances and situations.

Fifth: Dimensions of Ethical Behaviors

Resende et al. (2014) identified four dimensions of ethical behavior, as follows:

1- **Loyalty to the Organization:** Loyalty to an organization is defined as a state of connection between an individual and an organization based on the organization's values and goals. Loyalty embraces and takes pride in these values and works diligently to achieve them. Loyalty to an organization also tends to prefer continuing to work within the organization over moving to another organization. The concept of loyalty to an organization differs from the concept of professional loyalty. Organizational loyalty is a belief rooted in an individual's culture and values toward the organization, contributing to stronger bonds between individuals and their organizations. Professional loyalty, on the other hand, is achieved when an individual has a close relationship with their work.

2- **Transparency encompasses several key aspects, including c**larity, openness, adherence to requirements or terms of reference for work, equal opportunity for all, ease of procedures, reduction of corruption, clarity of laws, ease of formulation, and ease of understanding. This is in addition to the ease and simplicity of executive procedures, their lack of complexity, their lack of circumvention, their unjustified length, and their integrity in implementation.

3- **Respect for others:** No work can be performed with others if the employee is unaware of the policies of respecting those above or below them in the job hierarchy. The employee must also respect human dignity and privacy.

4- **Loyalty to the group:** Teamwork is considered a philosophy of organizational performance and a first response to the challenge of productivity. Teamwork enhances a sense of loyalty and team spirit, fosters a sense of belonging, and maintains social relationships within the group. It also helps provide solutions and coordinate the activities of each individual in the group to achieve common goals and public interests, abandoning the principle of unity of action, which Taylorism introduced.

Sixth: The Concept of Banking Service Quality

The term "quality" derives from the Latin word "qualities," which means the nature of a person or the nature and solidity of things. In the past, it signified precision and perfection, as seen in the creation of historical and religious monuments, statues, and castles for the purpose of showing off or protection. More recently, with the development of management science, the advent of large-scale production, the industrial revolution, the emergence of large corporations, and intensified competition, the concept of quality has changed. Quality has become a new concept (Maie, 2004:14). Banking service quality is a fundamental concept in the field of service marketing and banking management, as it directly contributes to enhancing customer satisfaction and loyalty. The concept of marketing services did not enjoy clear specificity until the 1960s. Marketing literature was dominated by the belief that the nature of marketing physical goods and services was similar without distinction between them. This implicit acceptance included the assumption that there was no difference in customer behavior when purchasing goods or services, or that the seller could therefore use the same marketing methods in both cases (Zollinger, 2018: 22).

Kotler (2000: 428) defined a service as any act or performance provided by one party to another. This act or performance is intangible and does not lead to ownership or possession of anything. The technical meaning of banking services is clearly similar, as both represent an activity or work that the customer receives through the individuals or machines through which they are provided. The level of customer satisfaction is closely tied to the performance of individuals and machines, given the intangibility of this activity. These services may or may not be linked to a product. Service is treated as the source of satisfaction that the customer seeks to satisfy their needs and desires, and it is a source ofArmstrong (2006:50)

Arther (2009:15) defined banking services as a set of financial activities and operations provided by a bank to meet customer needs. These activities have a utilitarian, intangible content and are perceived by customers through their utilitarian value. Banking service quality is defined as the degree to which the services provided by a bank meet customer expectations in terms of reliability, responsiveness, trustworthiness, general appearance, and personal attention (Singh & Arora, 2016:98). Shirov (2010:28) defined banking service quality as meeting customer requirements and examining the bank's ability to identify and meet these requirements. When a bank adopts a process of providing high-quality services, it must strive to exceed customer requirements.

From the above, banking service quality can be defined as the level of customer satisfaction with the services provided by banks in terms of accuracy of performance, speed of response, clarity of information, employee attention, and reliability.

Seventh: The Importance of Banking Service Quality

The quality of banking services is a crucial lifeline for banks, enabling them to grow, survive, and continue to attract more potential customers and higher profitability. Quality plays a vital role in achieving a competitive advantage for banks. Service excellence has become the primary strategic competitive weapon, and most importantly, quality is the best marketing strategy for the banking industry. Therefore, banks must be able to compete with other banks and adopt new procedures and methods to implement effective policies to overcome the challenges brought about by the recent developments in the banking industry. These advantages are summarized in the following points, which banks focus on to improve the quality of banking services (Kaptein, 2008:42).

1- Gaining customer loyalty
2- Attracting new customers
3- Increasing marginal pricing
4- Contributing to employee retention
5- Reducing costs through:
a.Avoiding the cost of re-implementing services
b. Reducing media budgets and enhancing positive personal communications
c.Reducing administrative costs resulting from the efficient use of available resources

Meanwhile, Smillie and Mansouri (2014: 33) identified the importance of banking service quality with the following points:

1- Quality affects both the volume of demand for the service and the demand it creates.
2- Service quality is a way to create a competitive position for the institution compared to other competing organizations in the market.
3- Service quality is a major source of profit for the organization, as it seeks to reduce service costs. In addition to acquiring new customers, service quality is a key factor in retaining the company's existing customers.

Marketing management literature agrees on the importance and benefits organizations gain when they apply a quality philosophy to their services. This importance is evident in the following: (Al-Daradkeh et al., 2011: 151)

1- **Growth in the service sector:** The number of commercial organizations providing services is greater than ever before. For example, half of the commercial companies in the United States are service-related, and the number of organizations providing services is increasing.
2- **Increased competition:** An organization's survival and continuity depend on gaining a sufficient degree of competitive advantage. Therefore, the availability of quality products provides it with numerous competitive advantages.
3- **Greater understanding of customers:** Providing high-quality service at a reasonable price is not sufficient to satisfy customers; good treatment and a better understanding of these customers are also crucial factors in achieving this satisfaction.
4- **The economic significance of customer service quality:** Organizations have become motivated by the need to continue dealing with them and expand their customer base. Its customers, meaning that organizations should not only strive to acquire new customers, but also retain existing ones. Therefore, service quality is very important to ensure this.

Eighth: Characteristics of Banking Services

The characteristics of banking services vary in the activities and procedures used to provide them, as well as the method of communicating with employees and equipment used to provide banking services, on the one hand, and the issues relevant to the beneficiaries of these services, on the other. Given the differences in their desires, needs, and the type of benefits they seek to obtain, the characteristics of banking services can be highlighted as follows (Kotler, 2006: 185):

1- **Intangibility:** Production and consumption processes occur simultaneously, and therefore, the service is tangible in that it cannot be seen, touched, or tasted before purchase. This distinction makes comparison with physical products difficult. For a bank to provide a banking service effectively, several basic pillars must be in place to implement this service, including: location, users, equipment, and information. And prices.
2- **Inseparability:** Banking services are characterized by the impossibility of separating their production and distribution, unlike goods. They are produced, sold, and then consumed. Therefore, services are usually sold, produced, and consumed simultaneously.
3- **Difficulty in Differentiating Banking Services:** The services provided by banks vary only within very acceptable limits, and for this reason, they are characterized by a great deal of similarity between them. The well-known nature of bank customers, characterized by obtaining funds from the market and then reusing them, is almost typical for various banks.
4- **The Importance of Geographical Spread:** For banks to achieve the expected success, they must be able to reach existing and potential customers wherever they are or wherever they need banking services. This goal can only be achieved if the bank has a comprehensive branch network distributed geographically in a way that suits customers' desires and needs for banking services and products.
5- **Balance between Growth and Risk:** When banks sell loans, they are effectively purchasing risk. Therefore, necessity and logic require striking a balance between expanding banking activities and caution. In other words, since a bank is an institution operating on the basis of mutual trust between customers and the bank, any objective banking

operation must strike a balance between business expansion and the level of risk the bank assumes.

6- **Selection criteria vary from one customer to another**: Banking services are unique, and the specifications a customer requests for a banking service differ from those requested by other customers for the same service. This indicates a gap in the criteria that customers prioritize when selecting a bank over a banking service. Therefore, banking services are produced on demand, not in advance.

7- **Banking services:** They cannot be divided before purchase or use, and they cannot be physically transferred or moved.

8- **Dependence on deposits:** Banks rely on deposits to provide all banking services, and they are the primary source of banks' funds and profits.

9- **Ninth: Dimensions of Banking Service Quality**

Quality is the price of entry into the market, and excellent service is the price of success. Therefore, the key to quality is providing services according to specific standards and specifications determined by specific authors. These standards and specifications have been compiled into five criteria for customers to evaluate the quality of service they provide: (Kotler, 1997: 487)

1- **Reliability:** This is the bank's ability to provide requested services reliably, accurately, and consistently. This means that the bank can complete promised banking services accurately and reliably. Since customers want to conduct transactions with banks that deliver on their promises, especially those related to the basic features of services, banks must understand customer expectations.

2- **Responsiveness:** This is the bank's ability to provide services quickly and consistently to assist customers. This dimension focuses on courtesy and kindness, meaning that they respond quickly to customer requests, inquiries, complaints, and problems.

3- **Security:** Ensuring confidentiality in transactions with banks and avoiding risks and uncertainties.

4- **Care and Empathy:** This means that the service provider's personality is upright, polite, civilized, compassionate, and honest with customers, in order to establish a respectful and positive relationship with them, making it easy to communicate with them, understand them, and care for them.

5- **Tangible Elements:** This refers to the physical facilities the bank can use, the bank's equipment, and communication tools (ATMs, cash counting and checking equipment), and customer comfort requirements.

Section Three: Practical Aspect

First: Tests of Scale Reliability and Normal Distribution

To ensure the reliability of the questionnaire used in the study, Cronbach's alpha test was applied. This test measures the consistency and reliability of the questionnaire, with a value of 0.70 or higher being considered acceptable. This value indicates that the questionnaire has good internal consistency and that the results obtained will be consistent and reproducible if the questionnaire is readministered under similar conditions. This reduces the possibility of errors and ensures reliable results (Sekaran & Bougie, 2016).

In addition to ensuring that the collected data accurately represent the research population, statistical tests were applied to determine whether the data followed a normal distribution. Skewness and kurtosis coefficients were calculated for the study variables. Acceptable values for these coefficients, according to (Hair et al., 2010), indicate that they should fall within the range (+1.96, -1.96). If the values are within this range, this indicates that the data are normally distributed, allowing the use of parametric statistical methods that require this assumption. Table (1) shows the reliability coefficient and normal distribution of the dimensions and items.

Table (1) Reliability coefficient and normal distribution of the dimensions and items

Variables	Dimensions	Number of paragraphs	stability coefficient	Skewness	Kurtosis
Ethical behaviors	Loyalty to the organization	4	86.7%	1.009	-1.654
	Transparency	4	89.8%	1.872	-1.651
	Respect for others	4	82.7%	0.654	-0.654
	Loyalty to the group	4	97.3%	0.787	-0.821
All paragraphs of the dimensions of ethical behaviors		16	89.1%	1.081	-1.195
Quality of banking services	Tangibility	4	79.7%	1.643	-1.654
	Reliability	4	92.7%	1.543	-1.324
	Responsiveness	4	82.9%	1.006	-1.541

	Safety	4	90.1%	0.987	-0.874
	Caring	4	92.3%	0.798	-0.981
All paragraphs of the dimensions of banking services quality		20	87.5%	1.195	-1.275

The source was prepared by the researchers using the SPSS program.

- After applying the scale reliability test (Cronbach's alpha), it was found that all study axes yielded acceptable results, both individually and collectively. This indicates that the questionnaire has good internal consistency and that the questions measure the intended concepts consistently and reliably.
- The data distribution was examined using skewness and kurtosis coefficients. All values of these coefficients fell within the acceptable range (±1.96). This indicates that all items of the study variables and their dimensions are normally distributed. This means that the data follow a symmetrical distribution pattern, allowing the use of parametric statistical methods that require this assumption.

Second: Descriptive Analysis of Sample Responses

To assess the level of occurrence of the study variables (ethical behaviors and quality of banking services) in private banks in Najaf Governorate, descriptive analysis will be used. This analysis includes calculating the arithmetic mean, standard deviation, coefficient of variation, and relative importance of each dimension of the variables. The hypothetical mean (3) was adopted as a comparison measure. If the arithmetic mean for any dimension is higher than (3), this indicates an acceptable level of agreement and practice by department heads, division managers, and unit managers in the banks surveyed. If the arithmetic mean is lower than (3), this indicates an unacceptable level.

Through these analyses, the level of availability, practice, homogeneity, and interest in the study variables and their dimensions will be determined. This will help understand the current situation and provide recommendations for improving the quality of banking services and promoting ethical behavior.

1- Ethical Behaviors Variable

The attached Table (2) and Figure (2) show the results of the analysis of the (Ethical Behaviors) variable in the banks surveyed. The results indicate a high level of availability and responsiveness to this variable, with the arithmetic mean reaching 3.552, which is higher than the hypothetical mean (3), indicating the sample's agreement on the importance of ethical behavior. The standard deviation also reached 0.775, indicating an acceptable dispersion in the sample's opinions on this variable. The coefficient of variation, which reached 21.8%, demonstrates the extent to which the values are dispersed from their arithmetic mean. The relative importance of the ethical behaviors variable was 71.0%, indicating its importance in the study.

The dimension "loyalty to the organization" ranked first, with the highest values, indicating that sample members view loyalty to the organization as the most important dimension of ethical behaviors. The dimension "respect for others" ranked last, with the lowest values, indicating that sample members view this dimension as relatively less important.

Table (2) Statistical indicators for the independent variable "ethical behaviors"

NO.	Independent Dimensions	Mean	S.D	relative importance	C.V	Dimensions arrangement
1	Loyalty to the Organization	3.654	0.679	73.1%	18.6%	1
2	Transparency	3.598	0.799	72.0%	22.2%	3
3	Respect for Others	3.343	0.878	66.9%	26.3%	4
4	Loyalty to the Group	3.611	0.743	72.2%	20.6%	2
	Total Ethical Behaviors	3.552	0.775	71.0%	21.8%	

Source: Prepared by the researchers using SPSS.V.26.

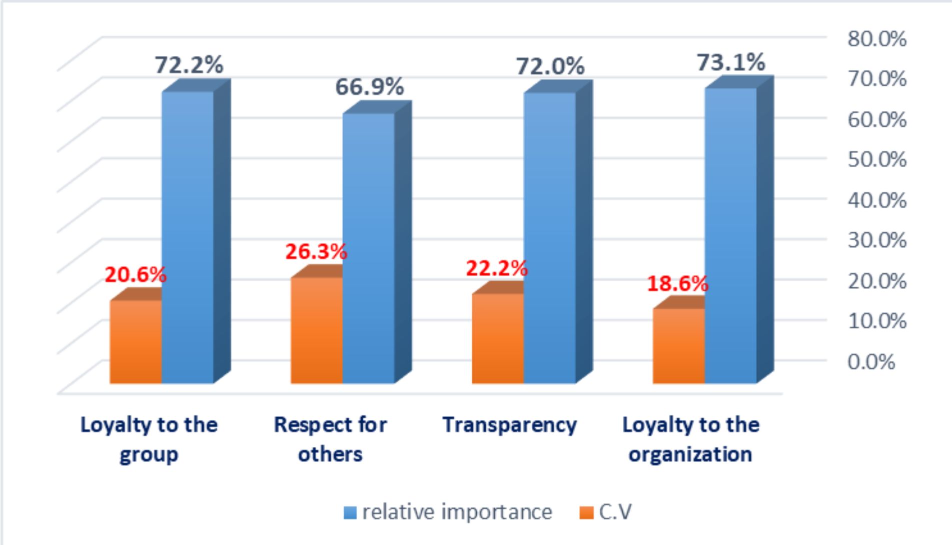

Figure (2) Statistical indicators for the independent variable, ethical behaviors.

Source: Prepared by the researchers using SPSS V. 26.

2- Banking services quality variable.

Table (3) and Figure (3) attached show the results of the analysis of the variable (banking services quality) in the banks surveyed. The results indicate a high level of quality, with the arithmetic mean reaching 3.592, which is higher than the hypothetical mean (3), indicating the sample's satisfaction with the quality of banking services provided. The standard deviation was 0.823, indicating an acceptable dispersion in the sample's opinions on this variable. The coefficient of variation, which reached 22.9%, demonstrates the extent of dispersion of values from their arithmetic mean. The relative importance of the banking services quality variable reached 71.8%, indicating its great importance in the study. The safety dimension ranked first, with the highest values, indicating that the sample members believe that safety is the most important dimension of banking services quality. While the response dimension ranked last, receiving the lowest values, indicating that sample members view this dimension as relatively less important or that it has some shortcomings. The following is a presentation of the most important results related to the sample's responses to each dimension of the banking services quality variable:

Table (3) Statistical indicators for the dependent variable, banking services quality.

NO.	Dependent Dimensions	Mean	S.D	relative importance	C.V	Dimensions arrangement
1	Tangibility	3.604	0.819	72.1%	22.7%	3
2	Reliability	3.698	0.769	74.0%	20.8%	2
3	Responsiveness	3.333	0.939	66.7%	28.2%	5
4	Security	3.765	0.707	75.3%	18.8%	1
5	Consciousness	3.561	0.883	71.2%	24.8%	4
	Overall Quality of Banking Services	3.592	0.823	71.8%	22.9%	

Source: Prepared by the researchers using SPSS.V.26.

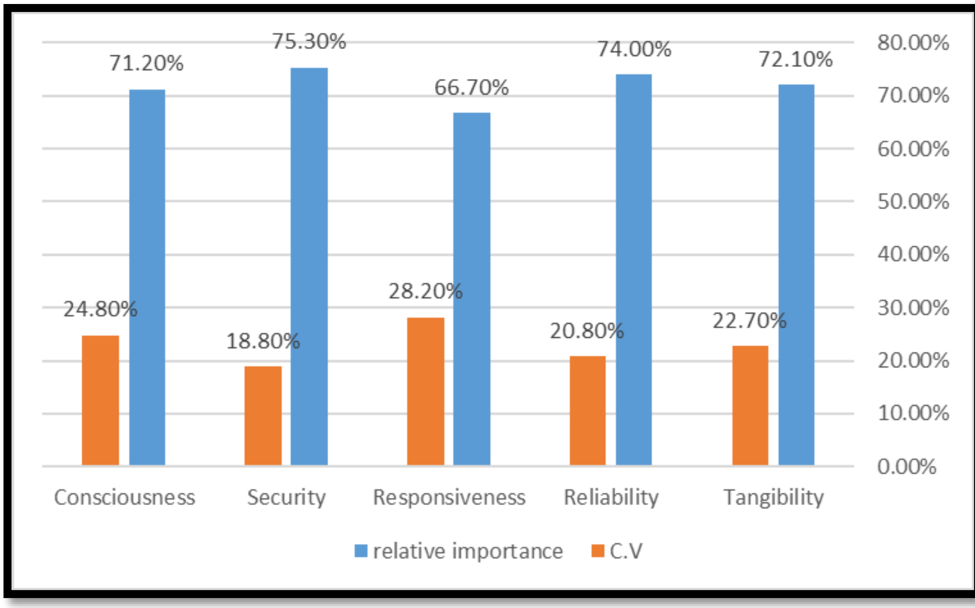

Figure (3) Statistical indicators of the dependent variable: quality of banking services

Source: Prepared by the researchers using SPSS V. 26.

Third: Testing the correlation hypotheses

These will be tested sequentially as follows:

1- **The first main hypothesis (H1)** states that there is a statistically significant relationship between ethical behaviors and the quality of banking services. The results of the table below show a correlation between ethical behaviors and the quality of banking services. The correlation level reached (0.853), which is positive and statistically significant based on the achieved significance level (0.000), and is lower than the significance level for social sciences (5%). Based on the obtained data, the hypothesis is accepted. This suggests that the more attention banks pay to employee ethical behavior practices, the higher the quality of their banking services. The following sub-hypotheses branch out from it:

A. **The first sub-hypothesis (H1-1)** states that there is a statistically significant relationship between organizational loyalty and the quality of banking services). The results of the table below show a correlation between organizational loyalty and the quality of banking services. The correlation level reached (0.634), which is positive and statistically significant based on the achieved significance level (0.000), which is lower than the significance level for social sciences (5%). Based on the obtained data, the hypothesis is accepted. This suggests that the more interest banks have in employee loyalty to the organization, the higher the quality of banking services.

B. **The second sub-hypothesis (H1-2)** states that there is a statistically significant relationship between transparency and the quality of banking services. The results of the table below show the existence of a relationship between transparency and the quality of banking services, with the degree of correlation reached (0.772), which is positive and statistically significant based on the achieved significance level (0.000), and is less than the significance level for social sciences (5%). Based on the obtained data, the hypothesis is accepted, indicating that the more attention the studied banks pay to transparency, the higher the quality of banking services will be.

C. **The third sub-hypothesis (H1-3)** states that there is a statistically significant relationship between respect for others and the quality of banking services. The results of the table below show the existence of a relationship between respect for others and the quality of banking services, as the correlation degree reached (0.743), which is positive and statistically significant based on the achieved significance level (0.000), and is less than the significance level for social sciences (5%). Based on the obtained data, the hypothesis is accepted, indicating that the more attention the studied banks give to respect for others among employees, the more the quality of banking services will be enhanced.

D. **The fourth sub-hypothesis (H1-4)** states that there is a statistically significant relationship between group loyalty and the quality of banking services. The results of the table below show a correlation between group loyalty and the quality of banking services. The correlation level reached (0.767), which is positive and statistically significant based on the achieved significance level (0.000), and is lower than the significance level for social sciences (5%). Based on the obtained data, the hypothesis is accepted. This suggests that the greater the banks' interest in employee group loyalty, the higher the quality of banking services will be.

Table (4) Correlation between ethical behaviors and the quality of banking services.

Quality of banking services		
Ethical Behaviors	**Pearson Correlation**	**0.853 ****
	Sig. (2-tailed)	**0.000**
Loyalty to the Organization	**Pearson Correlation**	**0.634****
	Sig. (2-tailed)	**0.000**
Transparency	**Pearson Correlation**	**0.772****
	Sig. (2-tailed)	**0.000**
Respect for Others	**Pearson Correlation**	**0.743****
	Sig. (2-tailed)	**0.000**
Loyalty to the Group	**Pearson Correlation**	**0.767****
	Sig. (2-tailed)	**0.000**

Source: Prepared by the researchers based on SPSS V.26 outputs.

Fourth: Impact Hypotheses

1- **The first main hypothesis (H1)** states that there is a statistically significant effect of ethical behaviors on the quality of banking services.

To measure the strength of the correlation and the extent to which the item aligns with the dimension for which it was developed, this method is sometimes called structural equation modeling.

Accordingly, structural equation modeling is a fundamental foundation for confirmatory factor analysis, which deals with a large set of variables and attempts to reduce them to a smaller set by determining the extent to which the item aligns with the dimension it was designed to measure. To interpret the confirmatory factor analysis of the study variables, these variables must be subject to goodness-of-fit criteria. Table (5) shows the goodness-of-fit indicators according to the structural modeling equation.

Table (5) Goodness-of-fit indicators according to the structural modeling equation

Index	Rule
Ratio between the value of (x2) and the degrees of freedom (CIMN/df)	Less than (0.05) is good, less than (0.02) is acceptable, greater than (0.05) is rejected.
Goodness-of-Fit Index (GFI)	Value range is between (0) - (1). Acceptance rule: greater than (0.90) is acceptable, greater than (0.95) is acceptable.
Comparative Fit Index (CFI)	
Tucker Lewis Index (TLI)	
Root Mean Square Error of Approximation (RMSEA)	Less than (0.05) is acceptable, values between (0.05 - 0.08) are good, values between (0.10 - 0.08) are average, values greater than (0.10) are rejected.
Item Saturation Ratio	Greater than (0.40)

Source prepared by the researchers based on Hair et al. (2010)

The study showed, through a structural model whose reliability and plausibility were verified, according to the accepted criteria of suitability (Hair et al., 2010), that there is a strong and statistically significant positive relationship between ethical behaviors and the quality of banking services; The structural model confirmed the strength of this relationship, and the results clearly showed that increasing banks' interest in applying ethical behaviors leads to a significant increase in the quality of banking services provided to customers. Specifically, the study showed that increasing ethical behaviors by one unit leads to a significant increase in the quality of banking services by 0.820. This relationship is highly statistically significant, as the significance level (0.000) is less than 5%, with a critical value (16.671) and a standard error (0.075). Based on these data, the null hypothesis was rejected and the alternative hypothesis was accepted, which conclusively confirms that increasing interest in ethical behaviors in banks leads to an increase in the quality of banking services. The study concluded that ethical behaviors play a crucial role in improving the quality of banking services, and that banks that pay greater attention to ethics achieve higher levels of service quality, which confirms the importance of applying ethical behaviors in the banking sector to improve the quality of services provided to customers.

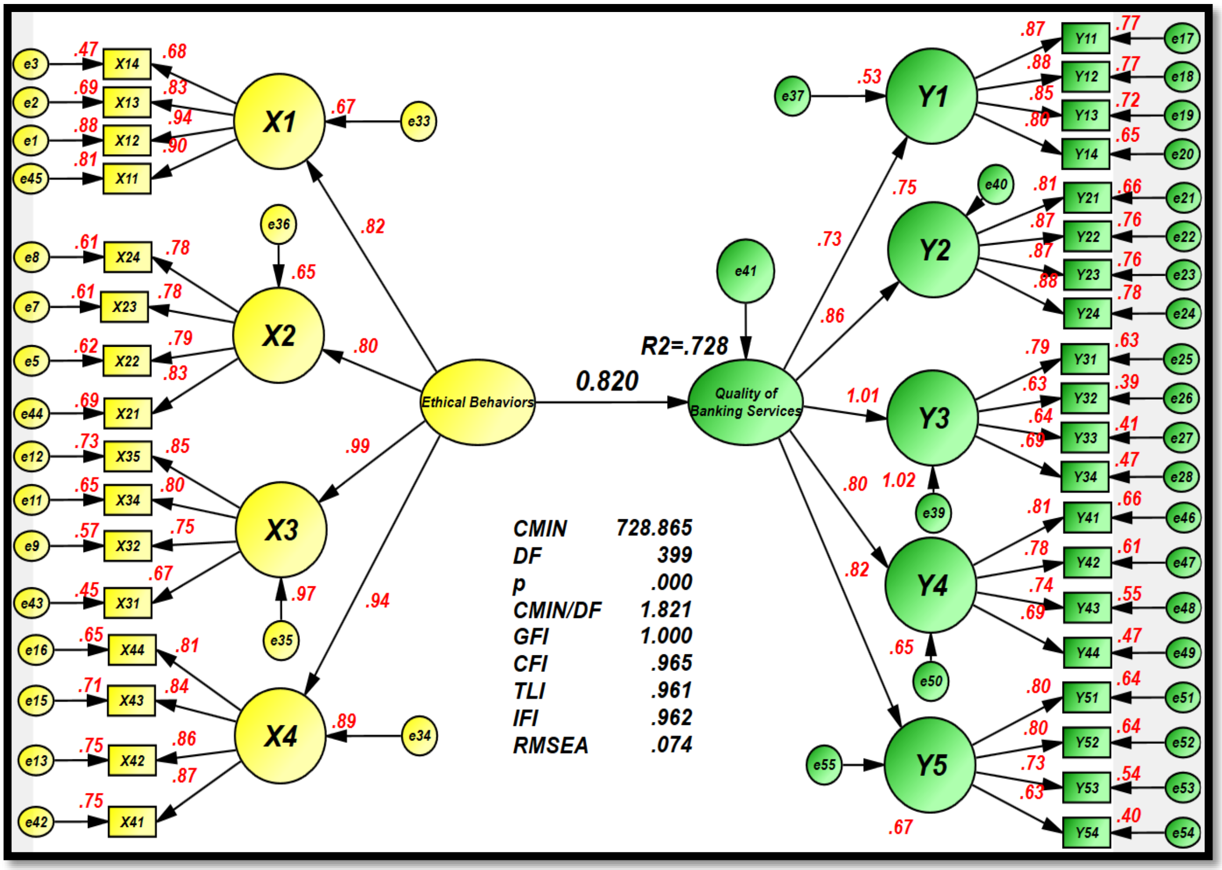

Figure (4) Structural model of ethical behaviors in banking service quality

Source: Prepared by the researchers based on the outputs of the statistical package "AMOS.V.26".

The results indicate that the ethical behaviors of bank employees contribute significantly to improving the quality of banking services, but they only explain 72.8% of this improvement. This means that other, unstudied factors affect service quality by 27.2%.

Table (6) Final results of the direct influence between ethical behaviors and banking service quality

The path			Standardized assessment	standard error	critical value	R2	Sig.
Ethical Behaviors	→	Ethical Behaviors	0.820	0.075	16.671	72.8%	0.000

Source: Prepared by the researchers based on the outputs of the statistical package "AMOS.V.26".

The following sub-hypotheses emerge from the main hypothesis:

A. **The first sub-hypothesis (H1-1)** states that there is a statistically significant effect of organizational loyalty on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and concern).

It is noted from Table (7) that there is a significant effect of organizational loyalty on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and empathy). The more the banks under study emphasize organizational loyalty, the more the quality of banking services increases. In other words, increasing organizational loyalty by one unit leads to an increase in the quality of banking services by a standard estimate of (0.743), in addition to its statistical significance, based on the achieved significance level of (0.000), which is less than the significance level for social sciences (5%), with a critical value of (8.467) and a standard error of (0.086). Based on the progress of the study, the null hypothesis is rejected. The null hypothesis was rejected, and the alternative hypothesis was accepted. This suggests that the banks under study's increased focus on employee loyalty leads to improved quality in their banking services.

B. **the second sub-hypothesis (H2-2)** states that there is a statistically significant effect of transparency on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and caring).

It is noted from Table (7) that there is a significant effect of transparency on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and empathy). That is, the more the banks under study pay attention to transparency, the higher the quality of banking services. In other words, increasing transparency by one unit leads to an increase in the quality of banking services by a standard estimate of (0.620) and a critical value of (11.954). Furthermore, its statistical significance, based on the achieved significance level of (0.000), is lower than the significance level for social sciences (5%), and an error of (0.000). Standard (0.115), and based on the progress, the null hypothesis is rejected and the alternative hypothesis is accepted. This suggests that the banks under study's increased interest in transparency results in higher quality banking services.

C. **the third sub-hypothesis (H2-3)** states that there is a statistically significant effect of respect for others on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and concern).

It is noted from Table (7) that there is a significant effect of respect for others on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and empathy). That is, the more banks under study prioritize respecting others, the higher the quality of their banking services. In other words, increasing respect for others by one unit leads to an increase in the quality of banking services by a standard estimate of (0.802) and a critical value of (13.876), in addition to its statistical significance, based on the achieved significant level of (0.802). (0.000), which is less than the significance level for social sciences (5%), and a standard error of (0.069). Based on the progress, the null hypothesis is rejected and the alternative hypothesis is accepted. This suggests that the banks under study's increased attention to employee respect for others results in higher quality banking services.

D. **The fourth sub-hypothesis (H2-4)** states that there is a statistically significant effect of group loyalty on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and caring).

It is noted from Table (7) that there is a significant effect of group loyalty on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and empathy). That is, the more the banks under study emphasize group loyalty, the higher the quality of banking services. in other words, a one-unit increase in group loyalty leads to an increase in the quality of banking services with a standard estimate of (0.719) and a critical value of (9.525). In addition to its statistical significance, based on the achieved significance level of (0.000), which is lower than the significance level for social sciences (5%), and a standard error of (0.083), and based on the progress, the null hypothesis is rejected and the alternative hypothesis is accepted. This suggests that the heightened interest in employee loyalty among the studied banks results in improved quality of banking services.

Table (7) shows that the dimensions of ethical behaviors explain 68.2% of the increase in the quality of banking services. In comparison, the remaining 31.8% is due to other factors outside the scope of the study.

Table (7) final results of the direct impact of ethical behaviors on the quality of banking services in its dimensions (tangibility, reliability, responsiveness, security, and caring)

The path			Standardized assessment	standard error	critical value	R2	Sig.
Loyalty to the organization	<---	Quality of Banking Services	0.743	0.086	8.467	68.2%	0.000
Transparency	<---		0.620	0.115	11.954		0.000
Respect for others	<---		0.802	0.069	13.876		0.000
Loyalty to the group	<---		0.719	0.083	9.525		0.000

Source: Prepared by the researchers based on the outputs of the statistical package "AMOS.V.26".

Section Four: Conclusions and Recommendations

First: Conclusions

1. Interest in the components of ethical behavior was moderate to high, as most respondents' answers to most items were neutral to agree. This indicates the need to increase attention to ethical behavior by the banks studied.
2. There is moderate to high interest in the quality of banking services, as most of the study sample's answers were neutral to high. This indicates a need to enhance the quality of banking services in the banks studied.
3. The correlation analysis between ethical behavior and the quality of banking services reveals that the higher the interest in the components of ethical behavior (a number of private sector banks in Najaf Governorate), the higher the quality of banking services.
4. There is a statistically significant effect of ethical behavior on the quality of banking services, which explains why increased interest in ethical behavior leads to an increase in the quality of banking services.
5. The results confirm a strong, statistically significant, positive impact of organizational loyalty on banking service quality. Enhancing employee loyalty directly contributes to improving customer experience and service quality. Increasing organizational loyalty by one unit leads to a significant increase in banking service quality, reflecting the importance of building an organizational culture that fosters employee loyalty to achieve higher levels of service quality.
6. The study demonstrated a significant impact of transparency on banking service quality, indicating that banks that prioritize transparency achieve higher levels of service quality. Increasing transparency by one unit leads to a

significant increase in banking service quality, emphasizing the importance of transparency in building customer trust and improving the quality of banking services provided.

7. The results confirm a strong, statistically significant impact of respect for others on banking service quality. Enhancing a culture of respect for others directly contributes to improving customer experience and service quality. Increasing respect for others by one unit leads to a significant increase in banking service quality, reflecting the importance of building an organizational culture that respects all individuals, whether employees or customers, to achieve higher levels of service quality.

8. The study demonstrated a significant impact of group loyalty on banking service quality, indicating that banks that prioritize group loyalty achieve higher levels of service quality. A one-unit increase in group loyalty leads to a significant increase in banking service quality, underscoring the importance of group loyalty in building customer trust and improving the quality of banking services provided.

Second: Recommendations

Some recommendations and suggestions can be made to the banks studied to enhance the quality of banking services through ethical behavior in their four dimensions:

1- Respect for others: Banks must adopt an organizational culture based on mutual respect between employees and customers. This can be achieved by training employees on effective communication skills, resolving complaints efficiently, encouraging diversity in the workplace, and fostering a culture of ethical work among employees as a key element in improving the level of banking service.

2- Transparency: The need to provide clear and transparent information about all banking services and fees through accurate disclosure of financial information and simplifying banking procedures to avoid any ambiguity.

3- Loyalty to the organization: Enhancing employee loyalty by providing a stimulating work environment and opportunities for professional development by encouraging employee participation in decision-making and caring for their well-being.

4- Loyalty to the group: Encouraging teamwork and cooperation among employees by building strong relationships with customers, meeting their needs, and participating in social activities that serve the local community.

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