Re-engineering banking processes and its impact on employee performance A survey of the opinions of a sample of employees in commercial banks in Baghdad Tittle

إعادة هندسة العمليات المصرفية وتأثيرها على أداء الموظفين

دراسة استقصائية لآراء عينة من الموظفين في البنوك التجارية في بغداد

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Abstract

This study aimed to reveal the impact of re-engineering banking processes and its dimensions (technology, strategy, personnel, customer satisfaction) on employee performance and its dimensions (productivity, creativity and innovation, work execution efficiency, decision-making, and business planning and execution) in commercial banks. The study comprised a quantitative review of data pertaining to six commercial banks in Baghdad, the nation under investigation. A total of 150 workers from these banks made up the study sample. Statistical techniques were applied to the data using SPSS version 25. The investigation came to some conclusions and suggestions. The impact of re-engineering banking procedures on attaining staff performance in commercial banks through the following is one of the most significant findings: promoting teamwork and enhancing cooperation by implementing competencies that keep up with the experiences and skills needed in the current market, transferring experience to the most senior employees in the banks under study who are more open to learning and change, and working to raise each employee's performance level through training and the use of technology, which aids in the banks' objectives. The study recommended reviewing the structures and operational methods of commercial banks to assess the feasibility of adopting business process reengineering (BPR) for overall development and improved employee performance. It also recommended developing a new banking philosophy to incorporate BPR changes, supporting and developing employees' capabilities, leveraging modern information technology, and establishing a clear and comprehensive vision for commercial banks to deliver advanced services.

Keywords: Re-engineering banking operations, employee performance, commercial banks.

Introduction:

Organizations, whether local or worldwide, must embrace contemporary management principles in order to accomplish their objectives effectively and efficiently in light of the scientific breakthroughs the world is currently experiencing. A strong conviction that business process reengineering (BPR) must be implemented and applied within organizations and institutions in order to ensure their survival, continuity, and capacity to deal with the various changes and challenges in the context of globalization is one of these contemporary management concepts. Commercial banks both impact and are influenced by the global environment. These firms must pay attention to human resources and their training in order to provide them with a variety of knowledge and skills through BPR because they are confronted with swift challenges and changes. Addressing these swift changes in all facets of economic and technical life is crucial (Mohsin et al., 2025). The organization's entire performance, especially in gaining a competitive edge, is impacted by human resource strategies, including training plans, which are essential in changing practices connected to human resource management functions. Training tactics must function inside a more comprehensive framework that includes the organization's overall strategy. This strategy represents a preliminary vision for the organization's future, outlining its policies, defining its long-term goals, and identifying its strengths and weaknesses. The aim is to make sound strategic decisions, leveraging information technology to facilitate the delivery of high-quality services. It reduces costs, speeds up completion, and enhances the quality of service provided by commercial banks under study, thus contributing to customer satisfaction and maintaining competitiveness **(Hameedet et al., 2024).** One of the most crucial ways to create a workforce that is both adequate in terms of quantity and quality is through training, which has evolved into an investment in human capital. It gives people the technical and administrative know-how they need to do their jobs well. Business process reengineering in the banking industry promotes effective and efficient operations, which enhances an organization's overall performance (Samara et al., 2025). There were four sections to the investigation. The methods and processes were reviewed in the first section, followed by the theoretical framework of the research variables in the second, the field study in the third, and the conclusions and suggestions in the fourth.

Research Problem:

The commercial banks under investigation will be less able to compete both internationally and locally due to a lack of skilled and trained human resources that can adjust to all the changes and problems in the external environment as well as a failure to use technology. Consequently, as business process reengineering enhances worker performance, it should be taken into consideration. "To what extent is business process reengineering implemented, and what is its impact on employee performance?" is the main issue that the study aims to address.

Research Importance:

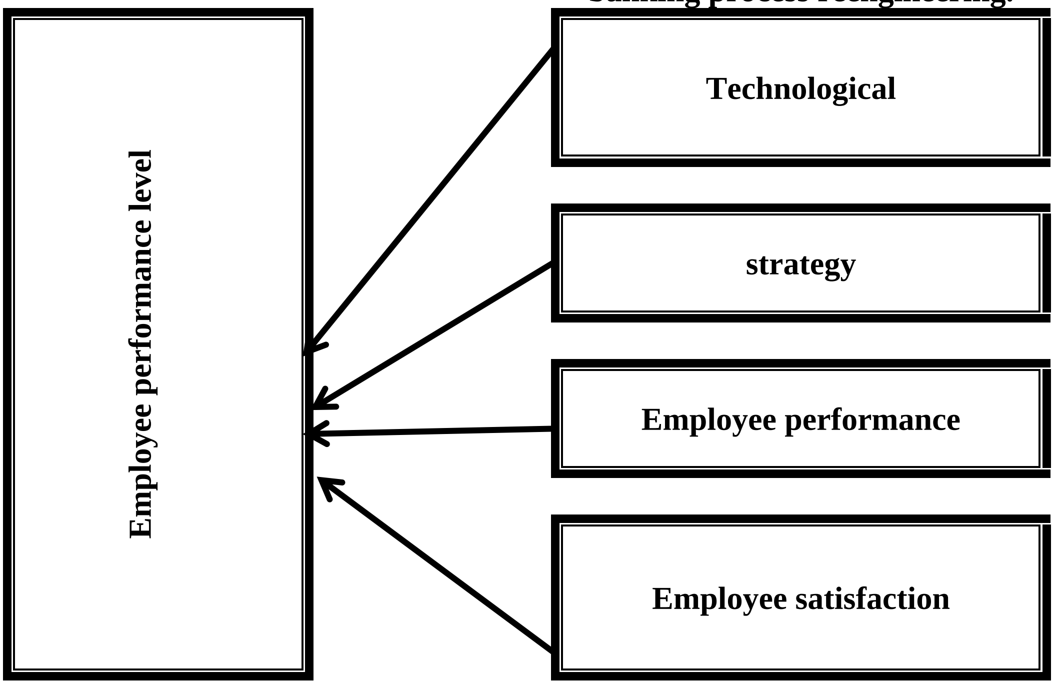
1. This study is significant because it focuses on business process reengineering, a critical issue that affects financial institutions' competitiveness and their capacity to accomplish their goals, especially commercial banks. In order to improve employee performance, expand services, help the firm accomplish its objectives, and increase its competitiveness both locally and globally, business process reengineering is essential.
2. The fact that this study focuses on the strategic and technological aspects of training in commercial banks and how it affects worker performance makes it noteworthy as well. The traditional characteristics of training have been the focus of many Arab studies, but the strategic factor has been neglected.
3. This study is significant because it can help commercial banks in general by shedding light on their current procedures and pointing out areas that need improvement. In order to boost employee performance and strengthen these companies' competitive edge, adopting business process reengineering is a crucial step in creating the future vision for human resource management.

Research Objectives:

1. To evaluate how much Business Process Reengineering (BPR) has been implemented and how it has improved worker performance.
2. To determine the most popular kinds of employee training programs, particularly those pertaining to BPR implementation.
3. To ascertain the extent to which senior management of Jordanian industrial public shareholding enterprises is committed to, adopts, and supports training plans.
4. To demonstrate the impact of BPR and modern technology as a foundation for implementing strategic training programs in improving employee performance.
5. To identify the most significant obstacles facing commercial banks when adopting BPR.

(1) Study plan Table

dependent variable **The independent variable is banking process reengineering.**



Source: From the researcher's records

Research Hypotheses:

In order to accomplish the intended research goals, the study hypotheses were developed based on the research topic and its different components. These theories are:

Neutral Hypothesis 1 (H0): There is no relationship between banking process reengineering **(technological)** and the performance level of employees in commercial banks in Baghdad.

Neutral Hypothesis 2 (H0): There is no relationship between banking process reengineering **(strategic)** and the performance level of employees in commercial banks in Baghdad.

Neutral Hypothesis 3 (H0): There is no relationship between banking process reengineering **(Employee performance)** and the performance level of employees in commercial banks in Baghdad.

Neutral Hypothesis 4 (H0): There is no relationship between banking process reengineering (**Employee satisfaction**) and the performance level of employees in commercial banks in Baghdad.

Study population and sample.

The scope and methodology of this investigation are constrained. Its scope will be restricted to six commercial banks' personnel.

The whole sample of workers at these six commercial banks—Bank of Baghdad, Al-Mansour Bank, Gulf Bank, Babylon Bank, United Investment Bank, and Iraqi Investment Bank—will be included in the study's methodology.

Data collection methods

The following resources were used by the researcher to get the information needed for this study:

First - Primary Data:

A. Survey: To gather the information required for this study, a questionnaire was created and sent to the companies polled. Six commercial banks in the study sample received 160 surveys. These commercial banks' workers were given the questionnaires, and 150 of them returned them. Due to their invalidity, ten questionnaires were eliminated. These dimensions were measured using the following five-point Likert scale: (1) extremely low; (2) low; (3) moderate; (4) high; and (5) extremely high.

B. B. Personal Interviews: In order to gather some of the material required for this study, the researcher conducted a number of interviews.

Second – Secondary Data:

This data consists of books and periodicals related to the topic, as well as various articles available on the World Wide Web (Internet).

Validity of the Study Instrument

The researcher gave the questionnaire to five faculty members to review in order to make sure it was clear and appropriate for measuring the study hypotheses. The final version of the questionnaire was created after taking into account all of the reviewers' remarks and viewpoints.

Testing the reliability of the study instrument

The reliability of the study sample's answers to the survey questions was assessed using Cronbach's alpha coefficient. This coefficient is based on evaluating the questionnaire's internal dependability in terms of its capacity to produce consistent findings for the responses provided by the respondents. Since alpha can be thought of as the internal consistency coefficient between the responses, its value falls between 0 and 1. For the measure's dependability to be good and the results to be generalizable, the alpha coefficient must reach a statistically acceptable value of 60% or above. (93.7%)

Banking Process Reengineering

Organizational restructuring of the organization's information systems, organizational structure, and procedures to produce significant gains in time, cost, and every facet of the products and services offered to the client. (Genty et al., 2025) utilizing information technology to modify organizational operations in a radical way in order to meet consumer demands and make significant gains in performance and quality. (Alzu et al., 2023) To achieve significant gains in crucial performance metrics like cost, quality, service, and speed, procedures must be fundamentally rethought and drastically redesigned. (Maharmahet et al., 2023).

Dimensions of banking process reengineering Beyond Technology

Any reengineering project must include technology since it is a key component that greatly facilitates tasks, redesigns organizations, alters working methods, and produces amazing and exciting changes (Manziniet al, 2022). By making it easier to use sophisticated analytical techniques to support business and operations, preparing vast amounts of detailed information about them, and enabling multiple groups to work automatically, information technology also supports business process reengineering by facilitating changes and quick outcomes. Additionally, it makes it possible to coordinate tasks and manage the system's inputs and outputs using knowledge and experience (Kiptumet al., 2023).

Following the strategy:

The success of banking process reengineering depends on the degree of alignment between the organization's objectives and the reengineering process. Therefore, the role of senior management in leading the reengineering process through all critical operations is vital **(Abd Aliet et al., 2023).** One way to move an organization from its existing position to new strategic positions is through strategy. The organization's alternatives are determined by its goals, resources, leadership style, culture, and mission. Selecting from the options is the task of those in charge of the strategic process. In order to do this, it is necessary to first achieve strategic alignment before choosing one or more of the available strategic options **(Ezehet et al., 2023).**

Beyond the Employees

An organization will gain nothing from implementing reengineering processes if these processes are not supported by adapting the human element to the new requirements. The number and qualifications of the workforce in different parts of the organization must be thoroughly reviewed. Given its connection to the organizational reengineering process, this process is called "human resource reengineering" **(Chiekezieet et al., 2023)**. Training, education, decision-making, ownership, and empowerment are all important components of human resource success. Since education and training foster creativity, problem-solving skills, and decision-making ability, they are regarded as the most effective instruments for cultural transformation **(Nurudeenet et al., 2025).**

After customer satisfaction

Customer satisfaction is defined as "the personal feeling of pleasure resulting from the benefit obtained from using a product, considering the sacrifices made to acquire it" **(Tahiret al., 2024).** It is also the feeling of comfort and happiness when the customer receives goods or services in the manner they expected **(Eckertet al., 2022).** Furthermore, it is defined as the overwhelming feeling of happiness and satisfaction customers experience as a result of the completion of their transactions. This is achieved through a balance between the customer's expectations and the amount they receive from the service provider **(Gunawenet al., 2022).**

The Concept of Employee Performance

Performance is a concept that has garnered significant attention from researchers and scholars due to its importance at both the individual and organizational levels. It is considered the central focus of management efforts, as it constitutes one of the most important objectives of any organization. The efficiency of an organization's performance in various fields depends on the performance of its human resources, who are expected to carry out their assigned tasks effectively. **(Jahroniet et al., 2026)** Employee performance is also defined as the degree to which the various tasks and responsibilities comprising an individual's job are achieved and completed, thereby fulfilling the organization's objectives. This is accomplished by improving performance in terms of quality and type through continuous employee training**.(Şahinet et al., 2026)** It is also defined as the processes that involve following methods and techniques through which activities are carried out to achieve the objectives of these activities using specific resources and capabilities**.(Viraniet et al., 2026)** Additionally, it is described as how employees contribute to the accomplishment of organizational objectives by acting in ways that either improve or decrease the value of that contribution, eventually increasing the effectiveness of the organization **(Xieet al, 2026).**

The Importance of Employee Performance

An organization places a high priority on employee performance. It is the result of all of its actions and is essential to its stability and survival. It affects the company's competitiveness in the market and has a good or negative effect on its external environment, which includes suppliers, customers, and the community. In order to accomplish its objectives, organizational management closely monitors performance levels and works to consistently raise them. One may argue that job success in an organization is a reflection of managers' and leaders' abilities and motivations as well as those of their subordinates **(Lianget et al., 2025)**. The relationship between employee performance and the organization's life cycle, which includes emergence, survival, stability, reputation, excellence, and leadership, is another factor contributing to its significance. Therefore, an organization's performance level determines its capacity to go from one growth stage to a more advanced one. Additionally, the success of programs for social and economic development depends on employee performance, which goes beyond the organizational level. In the nation **(Lianget al, 2025).**

Elements of Employee Performance

1. Quantity of Work: This describes how much work an employee can finish under typical working conditions and how quickly (Zaludinet et al., 2026).
2. Quantity of Work Completed: This describes how much work an employee can finish under typical working conditions and how quickly they can do so. (Kilonzoet et al., 2025).
3. Quality of Work: This refers to the person's comprehension of their work, motivation, abilities, competence, and capacity to plan and carry out duties flawlessly.

practical aspect

General characteristics of the managers in the study sample

Before conducting any analysis of the study variables, it is important to identify the nature and characteristics of the sample and what it consists of. Four demographic variables of the study sample were verified (academic qualifications, gender, work experience, job position), where (150 questionnaire forms) valid for analysis were distributed, and the demographic characteristics of the study sample were as shown in Table (1) below**:**

Table (1) Demographic characteristics of the study sample

Demographic variables	Classification	repetition	Percentage %
Sex	Male	126	84
	female	24	16
Total		150	%100
work experience	5 - اقل	8	5
	10 - 6	43	29
	15 - 11	53	35
	So increase-16	46	30
Total		150	%100
Job grade	Division Manager	103	69
	Department Manager	22	15
	Director of the Authority	25	17
Total		150	%100
Academic qualification	Preparatory	6	4
	diploma	21	14
	Bachelor's	117	76
	Master's	6	4
Total		150	%100

Source: Prepared by the researcher based on SPSS v.25 outputs

To understand the nature of the study population and sample, the collected data was described by calculating the percentages and frequencies of the demographic variables. As shown in Table (1) above, the percentage of males was the largest, with 126 male respondents, representing 84% of the sample, compared to 24 females, representing 16% of the total sample. Regarding the second variable, experience, 35% of the sample (53 respondents) had experience ranging from 11 to 15 years. The smallest percentage (5% of the sample, or 8 respondents) had experience ranging from 5 years to less. As for the job grade variable, those at the level of "division manager" constituted the largest percentage of the study sample (69%), totaling 103 respondents. The smallest percentage (22 respondents, or 15%) held the level of "section manager." For the last demographic variable, which is educational qualification, the percentage of those who hold a bachelor’s degree is the largest percentage, estimated at (76%) of the total sample, with a number of (117 respondents), while the percentage of those who hold a preparatory certificate and a master’s degree is the smallest, with a number of (6 respondents) and a percentage of(%4) .

Testing the study hypotheses

First nihilistic hypothesis:

There is no statistically significant relationship ($p < 0.05$) between post-technological reengineering of banking processes and the performance level of employees in commercial banks.

Regression analysis and the resulting F-test were used to test the hypothesis by determining whether the study sample's mean scores on the relationship between employee performance levels and the use of post-technological reengineering of banking processes differed statistically significantly ($p < 0.05$). The findings from this relationship's investigation are displayed in Table 1.

Table No*(1)* . Results of the regression test and the resulting F-test

R	Adjusted R^2	F	Level of significance	The result of the nihilistic hypothesis
0.671	0.447	162.857	0.000	to reject

There is a statistically significant correlation between the level of employee performance and the implementation of post-technological banking process reengineering, as indicated by the F-test value of (162.857) with a probability value of (0.000), which is less than the designated value of (0.05). The explanatory R2 value, which came to. (0.450), supports this.

The second null hypothesis:

There is no statistically significant relationship ($p < 0.05$) between the implementation of banking process reengineering after the (strategy) and the performance level of employees in commercial banks.

Regression analysis and the resulting F-test were employed to test this hypothesis by determining whether there were statistically significant differences between the study sample's mean scores regarding the relationship between employee performance level and the implementation of banking process reengineering following the (strategy), at a statistical significance level ($\alpha = 0.05$). The findings of the examination of this association are displayed in Table (2).

***Table No*(2) . Results of the regression test and the resulting F-test**

R	**Adjusted R^2**	**F**	**Level of significance**	**The result of the nihilistic hypothesis**
0.326	*0.29*0	24.579	0.000	*to reject*

There is a statistically significant link, as indicated by the F-test value of 24.579 with a probability value of 0.000, which is less than the required value of 0.05. As a result, we reject the null hypothesis and accept the alternative, which states that there is a connection between the degree of employee performance and the implementation of banking process reengineering after (the strategy).

The third null hypothesis:

There is no statistically significant relationship (at a significance level ≤ 0.05) between the implementation of banking process reengineering (BPR) after the (employees) phase and the performance level of employees in commercial banks.

Regression analysis and the resulting F-test were used to test this hypothesis by determining whether there were statistically significant differences between the study sample's mean scores regarding the relationship between employee performance level and the implementation of BPR after the (employees) phase at a statistical significance level ($\alpha = 0.05$). The findings of the examination of this association are displayed in Table (3).

***Table No*(3) . Results of the regression test and the resulting F-test**

R	**Adjusted R^2**	**F**	**Level of significance**	**The result of the nihilistic hypothesis**
0.516	0.262	72.769	0.000	*to reject*

A statistically significant link was shown by the F-test result of 72.769 with a probability value of 0.000, which is less than the designated value of 0.05. As a result, we accept the alternative hypothesis that there is a connection between the degree of employee performance and the implementation of banking process reengineering after (employees) and reject the null hypothesis.

The fourth null hypothesis:

There is no statistically significant relationship ($p < 0.05$) between the application of banking process reengineering after customer satisfaction and the performance level of employees in commercial banks.

In order to test this hypothesis, the study sample's mean scores for the relationship between the application of banking process reengineering after customer satisfaction and employee performance levels were compared using regression analysis and the resulting F-test to see if there were statistically significant differences ($p < 0.05$). Table 4 displays the findings.

***Table No*(4) . Results of the regression test and the resulting F-test**

R	Adjusted R^2	F	Level of significance	The result of the nihilistic hypothesis
0.487	0.233	62.399	0.000	*to reject*

The p-value of 0.000 and the F-test value of 62.399 are less than the designated value of 0.05.This suggests a link that is statistically significant. As a result, we reject the null hypothesis and support the alternative hypothesis, which states that employee performance levels and customer happiness are related to the implementation of banking process reengineering.

conclusions and recommendations:

Conclusions:

1. The senior management of commercial banks in Baghdad primarily seeks continuous improvement in operations and the development of methods and procedures that lead to better work execution. However, their focus on providing the necessary resources, continuously monitoring the training process, and considering training as a strategic priority is relatively less pronounced.
2. Commercial banks in Baghdad utilize modern technological tools as a basis for implementing strategic training programs to a limited extent. This negatively impacts employees, as modern technology facilitates the more effective delivery of training material. These companies, on the other hand, heavily rely on traditional methods to implement their training strategies.
3. This study revealed several obstacles faced by these commercial banks, such as the use of traditional and routine methods. Addressing these obstacles through the application of business process reengineering (BPR) can help improve employee performance.
4. Taking into account its many facets (technology, strategy, personnel, and customer happiness), the study looked at how much BPR contributed to raising staff performance in Baghdad's commercial banks.
5. The use of banking process reengineering and employee performance in Baghdad's commercial banks are positively correlated in a statistically meaningful way.

Recommendations:

1. The study came to the conclusion that using business process reengineering (BPR) to improve internal communication channels among employees in municipalities, making processes more flexible and faster; integrating employees into the administrative process in a way that qualifies them to make sound decisions when needed; and using BPR as a means of identifying the training needs of bank employees are all important factors in improving the performance of employees in commercial banks in Baghdad.
2. In order to evaluate the advantages and viability of using BPR to achieve comprehensive development in general and employee performance in particular, the study suggested examining the organizational structures and operational procedures of these institutions. Additionally, it suggested creating a clear and comprehensive vision for commercial banks in general to provide

cutting-edge services, utilizing modern information technology, assisting staff, enhancing their capabilities, and incorporating the new developments in administrative reengineering into the municipal work philosophy.

3. In order to evaluate the viability of implementing business process reengineering (BPR) for overall development, especially in employee performance, the study suggested examining the organizational structures and operational procedures of these institutions. Additionally, it suggested creating a municipal work philosophy that takes into account new developments in administrative reengineering, supports and enhances employee capabilities, makes use of contemporary information technology, and creates a clear and comprehensive vision for municipalities to provide cutting-edge services.
4. The study suggested that effective strategic planning be implemented and a clear corporate strategy be established, from which clear plans for the various functional units can be created, in order to take use of the managers' significant practical expertise and high academic credentials in these banks.
5. The study emphasized the need for training activities in commercial banks in Baghdad to be based on a strategic approach. This approach requires considering all factors in the internal and external environment, responding to these changes, and building this activity in an integrated and comprehensive manner, taking into account the surrounding environment.

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