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Information technology and digital transformation and their impact on the quality of banking operations: A case study in Rafidain Bank-Salah Al-Din branches

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Abstract

The study aims to clarify the nature of the relationship and impact between information technology and digital transformation on the quality of banking operations in Rafidain Bank's Salah Al-Din branches, with the ultimate goal of obtaining final results and verifying the validity of the adopted hypotheses. The researchers employed a descriptive analytical method, in addition to several statistical methods suitable for the research purpose, to collect and analyze the data. The questionnaire served as the primary tool for collecting data and information, utilizing the statistical program SPSS (version 28). The study population consisted of 123 employees at various administrative levels in Rafidain Bank's Salah Al-Din branches, and a comprehensive enumeration method was used to study the population. In light of the study results, the researchers identified several key findings, most notably the positive impact of information technology and digital transformation on improving the quality of banking operations, as indicated by their dimensions as independent variables, in the studied field. Based on the achieved results, the researchers presented a set of recommendations, the most important of which is providing a technological infrastructure and an organizational environment that supports the application of information technology and digital transformation dimensions to improve the efficiency and quality of banking operations in the studied bank.

Keywords: Information technology, digital transformation, quality of banking operations, Rafidain Bank, Salah Al-Din Branches.

Introduction

The information revolution and digital transformation, which reached their peak in the last decade of the past century, have opened wide horizons for the development of administrations and the improvement of systems, methods, and work practices, which positively reflects on the efficiency of services provided to customers. This advancement extended to include all state institutions, enabling them to achieve and deliver services in a more efficient and effective manner. The transformation brought about by this digital shift led to a fundamental change, accompanied by the widespread use of computers and the daily increasing number of information users, making information an economic asset in a world that today lives in an era of advancement referred to as the borderless (or unrestricted) age. The world has witnessed rapid and unprecedented growth in all areas of life, particularly in the banking sector, which has seen a significant interest in the use of modern information technology and digital transformation. As for the importance of information technology and digital transformation at the banking level, and in light of the developments in financial inclusion technologies and electronic payment methods, this further emphasizes the importance of studying these variables in a manner that ensures banks keep pace with the rapidly evolving environment in this field, aiming to enhance the efficiency and quality of banking operations offered to depositors and borrowers. The significance of the current study lies in its pursuit to understand the nature of the relationship and the impact of information technology and digital transformation on the quality of banking services in Rafidain Bank's Salah Al-Din branches. To achieve the objectives of the study, it has been divided into four sections: the first section addresses the study methodology, the second section presents the

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theoretical framework, the third section covers the field aspect of the study, and the fourth section discusses the conclusions and recommendations presented in the study.

First Section: Study Methodology

First: Research Problem

The quality of banking operations and the automation of banking activities have become a central concern for bank managers and investors. Keeping pace with rapid technological advancements, the emergence of artificial intelligence, and digital transformation has become one of the major challenges facing these institutions, compelling them to adapt to achieve an acceptable level of quality in the banking services provided to customers. However, most banks operating within the Iraqi environment are still in need of more effective utilization of information technology and digital transformation techniques to meet customer needs and preferences.

Hence, the current study problem stems from its attempt to raise the level of awareness among bank administrators and employees in the local environment, including Rafidain Bank as a case study, regarding digital transformation technologies and information technology. This is pursued by exploring the nature of the relationship and impact of information technology and digital transformation in improving the quality of banking operations provided by the studied bank to its customers. The research problem can be identified by addressing the following questions:

1. What is the nature of the relationship between information technology and digital transformation, in terms of their dimensions as independent variables, and the level of quality of banking operations as a dependent variable in the studied bank?
2. To what extent do information technology and digital transformation, in terms of their dimensions as independent variables, impact the level of quality of banking operations in the studied bank?

Second: Research Importance

The importance of this study lies in the fact that it addresses one of the most crucial modern administrative and technical pillars of information technology and digital transformation, both of which hold particular significance for financial institutions. They are considered fundamental sources for the survival, development, and continuity of organizations, as well as for achieving a level of performance characterized by efficiency and effectiveness. This study also highlights the importance of information technology and digital transformation for banks in the Iraqi environment, in general, and for the studied bank in particular, aiming to improve the quality of banking operations provided to these banks' customers.

Third: Research Objectives

The objectives of the study can be summarized as follows:

- a) To identify the impact of information technology and digital transformation on the quality of banking operations provided to customers.
- b) To understand the nature and direction of the relationship between information technology and digital transformation as independent variables and the quality

of banking operations in the studied bank.

- c) To achieve a set of results that enable researchers to present recommendations to the studied bank for adopting the investigated dimensions.

Fourth: Hypothetical Research Model

The hypothetical model of the study illustrates the logical relationships between the study variables and their dimensions. To address the research problem, a hypothetical model was designed to demonstrate the nature of this relationship, as shown in Figure (1):

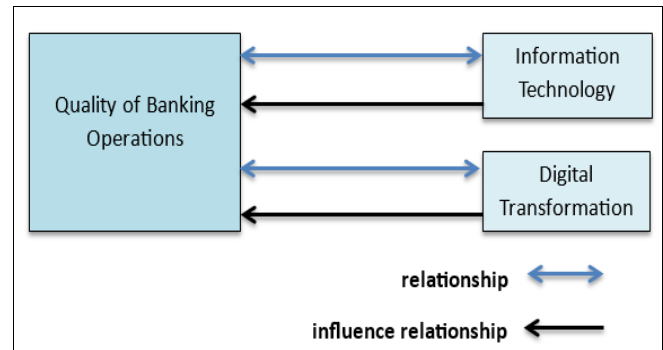


Fig 1: Hypothetical Model of the Relationship between the Study Variables

Fifth: Research Hypotheses

To achieve the objective of the study, the following hypotheses were formulated:

Main Hypothesis 1

There is a statistically significant correlation at the (0.05) level between information technology, as indicated by its dimensions, and the quality of banking operations.

Main Hypothesis 2

There is a statistically significant correlation at the (0.05) level between digital transformation, as indicated by its dimensions, and the quality of banking operations.

Main Hypothesis 3

There is a statistically significant effect at the (0.05) level of information technology, as indicated by its dimensions, on the quality of banking operations.

Main Hypothesis 4

There is a statistically significant effect at the (0.05) level of digital transformation, as indicated by its dimensions, on the quality of banking operations.

Sixth: Research Population and Sample

The study population consisted of all employees working at Rafidain Bank / Salah Al-Din branches, totaling 123 employees, according to the bank's human resources data. It is noted that responses from (9) employees were not received. The researchers used Google Forms to distribute the questionnaire to the study population. The comprehensive enumeration method was adopted for the distribution of the questionnaire, as detailed in the following table:

Table 1: Number of Employees at Rafidain Bank / Salah Al-Din Branches

No.	Branch	Branch Manager	Division Manager	Employees	Total
1	Main Branch: Tikrit	1	6	29	36
2	Al-Dujail	1	4	16	21
3	Balad	1	4	15	20
4	Baiji	1	4	14	19
5	Al-Daur	1	4	13	18
6	Tikrit University Branch	1	4	4	9
	Total	6	26	91	123

Source: Prepared by the researchers based on the bank's data.

Seventh: Research Method and Approach

Through the statements formulated in the questionnaire form, which the study seeks to use to obtain responses from the surveyed individuals, and to complete the theoretical and field framework of the study, the researchers relied on the descriptive analytical method to understand the nature of the studied phenomenon and then analyze it to determine the nature of the relationship between the studied variables and dimensions.

Second Section: Theoretical Framework of the Study

First: Information Technology-Its Concept and Dimensions

The Concept of Information Technology

Organizations today, in all their various forms, face numerous challenges arising in the business environment, such as environmental fluctuations, changing customer perceptions, intense competition, globalization, and others. These challenges have heightened the need for organizations to keep pace with technological advancements in order to address them effectively. One of the most essential technological applications and tools in this regard is Information Technology (IT), a field that involves the use of computers, networks, software, and technological infrastructure to collect, analyze, and process data, thereby extracting and disseminating information (Harahap *et al.*, 2023:372) ^[20]. Information Technology is also defined as a set of tools and techniques that assist individuals in performing tasks related to information processing, thereby supporting them in making decisions (Tampi *et al.*, 2022:1620) ^[21]. According to (Fadel,2024:90) ^[8], it is defined as the use of a group of modern technical and technological devices in communication and storage, with the aim of processing data with high accuracy through advanced methods to obtain information. Based on the above definitions, the researchers view Information Technology (IT) as an advanced means that assists organizations and decision-makers in executing tasks with high precision, minimizing time and cost waste. This is achieved through the use of technological infrastructure, including software, networks, and databases, for processing, storing, and retrieving information as needed, in a manner that enhances the efficiency of strategic decisions and fulfills organizational objectives.

Dimensions of Information Technology

There are several dimensions upon which the architecture of Information Technology is based, serving as the main drivers for executing administrative functions through IT. However, there is a consensus among some researchers and specialists on adopting the following dimensions of Information Technology:

Software

Software refers to applications and programs designed to perform specific functions on computers and electronic systems. It includes operating systems that manage technical and software applications meeting user needs, such as accounting, management, word processing, spreadsheet management, and mobile and tablet applications. Software enhances the organization's ability to automate operations and improve the efficiency of administrative functions (Al-Harbi & Al-Matousi, 2024:6) ^[1]. It is considered one of the essential pillars of Information Technology, as it consists of highly accurate programs or applications designed to perform specific functional tasks that help users manage devices according to their needs (Sutrisno *et al.*, 2023:588) ^[22].

Communication Networks

Communication networks play a crucial role within the framework of Information Technology and are considered key success factors for business model activities in modern organizations. They facilitate the transmission and exchange of information and knowledge within and outside the organization. Communication networks are defined as channels that help transfer authority and decisions from top management to employees at various functional levels and vice versa, through an informational spirit (Ali & Habib, 2024:83) ^[10]. They are also defined as a set of equipment that manages the distribution and transmission of data between two or more locations, such as the internet and extranet networks (Al-Humairi, 2024:482) ^[6].

Database Management

Databases consist of large volumes of electronically stored data that can be accessed and managed using database management systems to ensure data integrity through rules and constraints that maintain the security, consistency, and accuracy of data, protecting it from unauthorized access. Databases also support simultaneous and fast access for many users while preserving data integrity and system performance (Al-Harbi & Al-Matousi, 2024:5) ^[1]. They represent the container of files and data stored on computers and other electronic devices, and data is considered the raw material that is updated, processed, and retrieved to obtain information (Fridawati, 2019:695) ^[23].

Human Resources (HR)

Knowledgeable human resources are considered among the most valuable assets of an organization and serve as a competitive advantage, especially for organizations engaged in Information Technology. It is worth noting that the human element is the one that created technology, developed it, and established its implementation programs, operation, delivery, and dissemination. The spread of IT and

digital technologies has transformed organizational thinking in defining the required qualifications for digital job holders and the methods of performing tasks. This has led to the emergence of the concept of Digital Human Resource Management (Digital HR), which supports the investment in Information Technology to ensure organizational advancement. Human resources now possess the ability to determine the organization's destiny through their expertise in Information Technology and Artificial Intelligence (Fernandez, 2024:1).

Second: Digital Transformation (DT) The Concept of Digital Transformation

In recent times, societies in general and organizations in particular have witnessed increasing interest in what is known as Digital Transformation (DT). Organizations of various types and business natures whether productive, service-oriented, or financial institutions have recognized the importance of digital transformation and its role in achieving a qualitative shift in their strategic directions, despite the shortcomings of some in preparing the necessary requirements and supportive environments for successful digital transformation and its reflection on their activities and outputs (Atallah, 2024:2024) ^[9]. Through digital transformation, organizations can change the way they utilize digital technologies and develop innovative business models that contribute to creating greater value in a manner consistent with their core activities. Among the institutions most in need of digital transformation in their operations are banks, which aim to improve the quality of financial and banking services provided to their customers. Researchers have offered various definitions of digital transformation. It is defined as a sociocultural process through which organizations adapt to new organizational forms and the skills required to remain sustainable in an evolving environment and connected to the digital landscape. Digital transformation has surpassed previous technical concepts toward the full digitization of organizations' operations and activities (Sutanto *et al.*, 2024:105) ^[16]. According to (Batchu, 2024:2) ^[11], digital transformation is a comprehensive reimagining of business models, processes, and methods of customer interaction. It involves leveraging modern technology to enhance organizational operational efficiency and improve customer experiences, thereby achieving flexibility in process management, adaptability, and future-readiness. Regarding the association of digital transformation with banking, it refers to a comprehensive reorganization of traditional banking frameworks by integrating digital tools into various business activities, operational systems, and customer engagement methods. It is a key driver in enhancing innovation and competitiveness in banking by improving the quality of services and operations, thereby ensuring adaptability to the dynamic digital environment (Raza *et al.*, 2024, p. 541) ^[14]. Based on the above, the researchers view digital transformation as a radical and comprehensive shift in shaping business models, transitioning from traditional technical methods to efficient digital business activities, and the ability to utilize the technological infrastructure available within the organization to enhance its operational capabilities and create more excellent value in alignment with its business model.

Dimensions of Digital Transformation

Several studies have identified various dimensions of digital transformation based on the nature of the requirements

necessary for its implementation. Among the most important of these dimensions are:

Digital Maturity

Digital maturity represents an advanced stage of digital transformation. While digital transformation typically involves the development of an organization's business model through technology and operational efficiency, digital maturity goes further, encompassing a comprehensive transformation of digital activities across all organizational activities, resources, and levels. Digital maturity is achieved when the organization's culture, material and human resources, and digital skills are fully aligned with the implementation of digital transformation principles, thus making the organization digitally mature (Garane, 2024:26) ^[13]. In other words, for an organization to reach digital maturity, it must fully adopt digital transformation, which requires formulating a comprehensive and cohesive digital strategy and communicating it to all employees. This also necessitates that the organization's leadership possess a strong digital culture and sufficient skills to lead the new digital strategy and develop an efficient digital business model centered around customer service (Hicham & Hamza, 2024:450-451).

Digital Creativity

In general, creativity in organizations and financial institutions refers to the process by which coordination and collaboration occur between institutional leadership and employees to utilize knowledge resources in adopting creative ideas and methods and translating them into tangible outcomes (Khalil, 2016:413) ^[5]. Digital creativity, however, refers to the employment of digital technology in cultivating and applying pioneering creative ideas and activities. Traditional creativity-enhancing techniques have been replaced by technology-based innovations such as artificial intelligence, virtual reality, the Internet of Things, and other modern innovations (Smailhodzic & Beberovic, 2021:4) ^[15]. In essence, digital creativity is one of the key applications of artificial intelligence, utilizing advanced digital technologies controlled by smart algorithms and programs to perform specific and precise tasks (Jadoo & Mohammed, 2024:1368) ^[14].

Digital Agility

An organization characterized by agility is capable of adapting to environmental changes within its operational environment. When this capability extends to digital agility, it means the organization can take advantage of opportunities, threats, and strengths arising from the proliferation of technology and its modern applications that serve its strategic objectives. Digital agility is thus the organization's ability to swiftly adapt to environmental changes by leveraging its digital skills to execute competitive strategies without relying on traditional technologies (Ko" *et al.*, 2022:81) ^[17].

Digital Prowess (DP)

Digital prowess refers to an organization's ability to absorb procedural technological knowledge and operate effectively through digital teams, thereby contributing to the development of digital expertise and possessing strategic skills in digital technologies. Employees with digital prowess are not only technically skilled but also digitally

agile and adaptable in navigating the constantly evolving digital landscape. Digital prowess is one of the modern concepts emerging in today's technology-driven environment (Mutsuddi & Bali, 2024:299) ^[18]. The contemporary business environment relies heavily on individuals with digital prowess, as they effectively utilize their digital skills and capabilities to deliver unmatched value to their organizations (Munoz, 2021:7) ^[19].

Third: Quality of Banking Operations - Concept and Types:

The banking sector is undergoing fundamental changes and transformations in the methods and tools used for customer interaction and the provision of products and services. Banking operations, in all countries, constitute the backbone of economic life. These operations encompass a set of activities and services provided to customers, commonly referred to as banking services. According to the Iraqi Banking Law No. (94) of 2004 ^[2], banking operations are defined as "receiving cash deposits or other funds repayable from the public for the purpose of making credits or investments for their account." Accordingly, banking operations are based on technical rules and formats that govern the interactions between the bank and its customers. These operations are limited to two main aspects: the first involves the bank receiving funds from customers, whether through deposits, loans, letters of credit, and others; the second involves the management and use of those funds for the bank's account, such as lending operations, current account activities, and other credit-related transactions. Quality refers to the ability of operations to produce and deliver services following pre-defined specifications, which is considered a key to customer satisfaction and loyalty (Al-Jubouri, 2021:31) ^[3]. Thus, the researchers define the quality of banking operations as excellence, distinction, and high-level performance in accepting deposits, providing short-term credits, discounting commercial papers, processing money transfers between customers, issuing letters of guarantee as requested by customers, as well as the sale and marketing of securities. It also includes the transition from merely meeting requirements to exceeding them. (Qashout and Hamida, 2020:11) ^[7] identified the types of banking operations according to the activities carried out by the bank as follows:

Banking Services

These are the tasks performed by the bank for its customers, such as opening current accounts, providing various card services, trading in foreign currencies, among others.

Investment Operations

These include activities related to investing and growing funds, such as investment accounts, savings funds, investment portfolios, and various types and terms of loans.

Credit Facilities Operations

Credit refers to financial transactions that result in a debt obligation for one of the parties to the contract. These include both cash and documentary credit operations.

The following dimensions were adopted to measure the quality of banking operations: Smoothness of transaction processing, Cost reduction, Time and effort reduction, and Enhancement of confidentiality and security.

Third Section: Field Aspect of the Study

First: Overview of Rafidain Bank

Rafidain Bank is considered one of the main state-owned banks in Iraq. It was established in 1941 and began operations as the first national bank with a paid-up capital of fifty thousand Iraqi dinars. Throughout its history, the bank has undergone numerous changes and transformations. The year 1964 marked a significant turning point in the bank's history when the Banking Law was enacted, and all banks were merged into Rafidain Bank. Later, it was converted into a state-owned public company under the Companies Law of 1997 as a step toward supporting the national economy. Rafidain Bank operates a wide network of branches, distributed both within and outside Iraq. Within Iraq, the bank operates (164) branches, while outside Iraq, it has (7) branches located in Lebanon, the United Arab Emirates, Jordan, Bahrain, Egypt, and Yemen. As for the branches of Rafidain Bank investigated in this study, they consist of 6 branches located in Salah Al-Din Governorate, namely Tikrit, Al-Dujail, Balad, Baiji, Al-Daur, and the Tikrit University branch. These branches include a total of 123 employees.

Second: Validity and Reliability Test of the Questionnaire

The Cronbach's Alpha coefficient test was used to verify the reliability of the questionnaire. The coefficient values ranged from 0.947 to 0.966, with the lowest value being 0.947 and the highest value being 0.966. The overall reliability coefficient for the questionnaire was 0.98, which is considered an acceptable level for judging the reliability of the questionnaire. This confirms the validity of the study variables.

Table 2: Validity and Reliability Test of the Questionnaire

Variables	Items	Coefficient
Information Technology	16	0.966
Digital Transformation	17	0.952
Quality of Banking Operations	16	0.947
Entire Questionnaire	49	0.980

Source: Prepared by the researchers based on SPSS V.28 outputs.

Third: Descriptive Statistics: The table below presents the opinions of the study population regarding the study variables.

Table 3: Descriptive Statistics of the Study Variables

Dimensions	Mean	Std. Deviation	Relative Importance
Software	4.1535	0.71373	0.8307
Communication Networks	3.9232	0.66944	0.78464
Database Management	3.9583	0.67992	0.79166
Human Resources	3.8947	0.67746	0.77894
Information Technology (Total)	3.9825	0.62248	0.7965
Digital Agility	3.9167	0.64635	0.78334
Digital Creativity	3.8026	0.70277	0.76052
Digital Prowess	3.7566	0.55799	0.75132
Digital Maturity	3.7263	0.61097	0.74526
Digital Transformation (Total)	3.8005	0.55134	0.7601
Transaction Smoothness	4.0614	0.65645	0.81228
Cost Reduction	3.8224	0.53082	0.76448
Time and Effort Reduction	3.9320	0.71201	0.7864
Enhancing Confidentiality and Security	4.0768	0.73932	0.81536
Quality of Banking Operations (Total)	3.9731	0.58624	0.79462

Source: Prepared by the researchers based on SPSS V.28 outputs.

It is evident from Table 3 that the opinions of the study population were in agreement regarding the elements of the dimensions and variables studied. The means were high, with the lowest mean value being (3.7263) and the highest reaching (4.1535). The standard deviation values for all dimensions and variables did not exceed (0.8), indicating a high level of consistency in the respondents' answers. Additionally, the relative importance for all dimensions and variables did not fall below (70%), which is also considered high. These results indicate that Information Technology and Digital Transformation play a significant and clear role in enhancing the quality of banking operations within the study population.

Fourth: Hypotheses Testing

Relationship Hypotheses: The results showed a positive and direct relationship between Information Technology and

the quality of banking services, with a correlation coefficient of (0.778), which is statistically significant at the 1% level. This supports the acceptance of the first main hypothesis, which states:

“There is a statistically significant correlation at the (0.05) level between Information Technology, as indicated by its dimensions, and the quality of banking operations.”

Likewise, the results indicated a positive and direct relationship between Digital Transformation and the quality of banking services, with a correlation coefficient of (0.816) at the 1% level. This supports the acceptance of the second main hypothesis, which states:

“There is a statistically significant correlation at the (0.05) level between Digital Transformation, as indicated by its dimensions, and the quality of banking operations.” As detailed in Table (4).

Table 4: Pearson Correlation Coefficient

Banking Service Quality	Variables	Information Technology	Digital Transformation
	Pearson Correlation	0.778**	0.816**
	Sig. (2-tailed)	0.00	0.00
	N	114	114

Source: Prepared by the researchers based on SPSS V.28 outputs.

Effect Hypotheses

As evident from Table 5, which presents the results of the simple regression analysis with Information Technology as the independent variable and Banking Service Quality as the dependent variable, the coefficient of determination (R²) reaches 0.61 (61%). This indicates that changes in Information Technology explain 61% of the variance in banking service quality, while the remaining percentage is attributed to other variables not included in the model. The calculated F-value was 171.199, which is greater than its tabular value, as confirmed by the significance value (sig) at the 5% level, indicating the model's validity for prediction and planning. The value of the regression coefficient (B)

was 0.733, and it was statistically significant based on the sig value and the t-test, confirming its significance at the 5% level. Thus, the independent variable, Information Technology, has a positive and direct effect on the dependent variable, Banking Service Quality. A one-unit increase in Information Technology results in a 0.733-unit rise in the quality of banking services. Accordingly, we accept the third main hypothesis, which states:

“There is a statistically significant effect at the 0.05 level of the independent variable Information Technology, as indicated by its dimensions, on the quality of banking operations.” As shown in the table below.

Table 5: The Effect of Information Technology on the Quality of Banking Operations

The Quality of Banking Operations								
Information Technology	R	R Square	Adjusted R Square	F	Sig.	Unstandardized Coefficients B	t	Sig.
	0.778	0.606	0.602	171.99	0.00	0.733	13.11	0.00

Source: Prepared by the researchers based on SPSS V.28 outputs.

The following graph illustrates the linear relationship between them: see Figure (2).

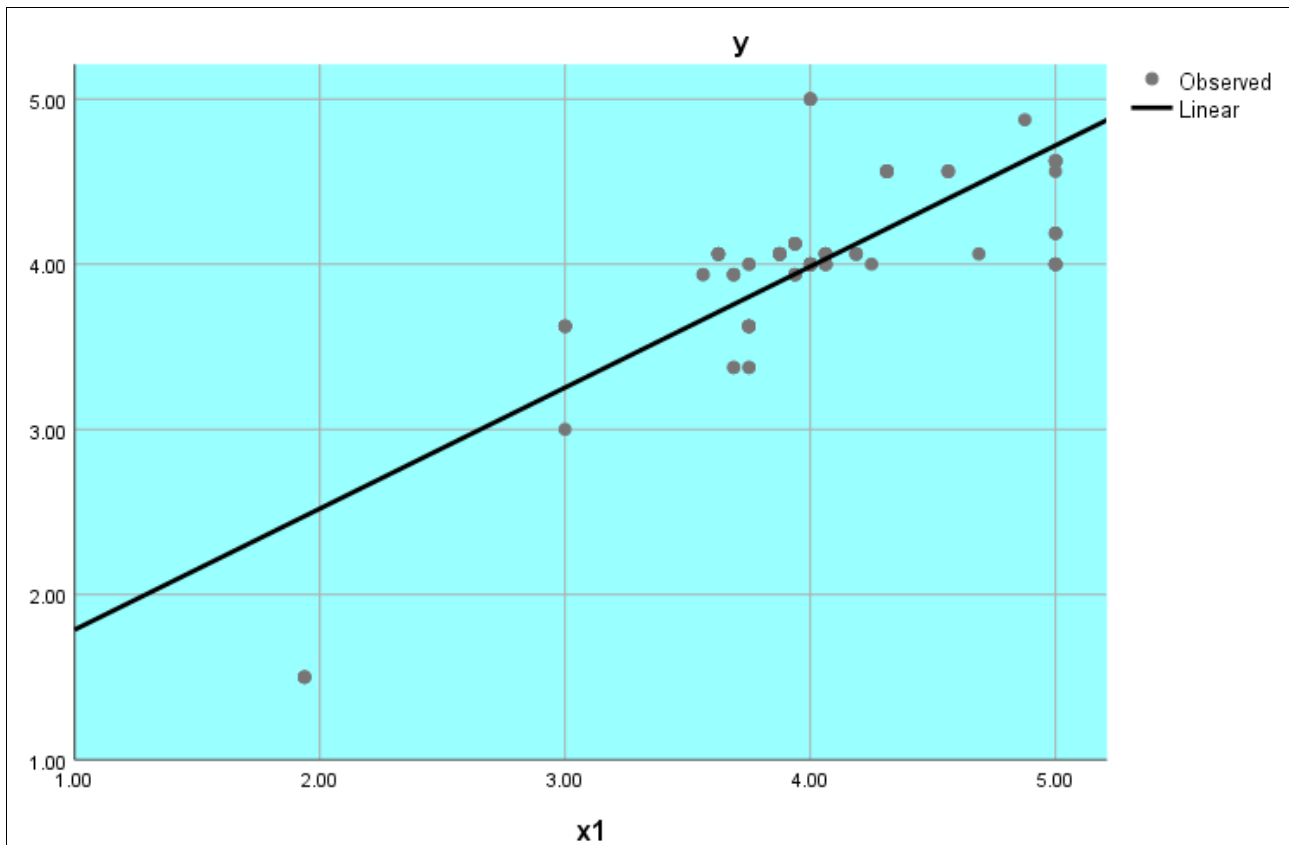


Fig 2: The Effect of Information Technology (X₁) on the Quality of Banking Operations (Y)

It is observed from Table (6), which presents the results of the simple regression analysis for Digital Transformation as the independent variable and Banking Service Quality as the dependent variable, that according to the coefficient of determination (R²), approximately 67% of the changes in the quality of banking services are due to the changes in digital transformation. At the same time, the remaining percentage is attributed to other variables. The calculated F-value was 222.57, which is higher than its tabular value, and at a 5% significance level, indicating that the model is valid for prediction. The value of the regression coefficient (B)

was 0.865, which is statistically significant, and according to the t-test, it is significant at the 5% level. Therefore, the variable Digital Transformation has a positive and direct effect on the variable Banking Service Quality, meaning that a one-unit increase in digital transformation leads to a 0.87-unit increase in banking service quality. Accordingly, we accept the fourth main hypothesis, which states: “There is a statistically significant effect at the (0.05) level of the independent variable Digital Transformation, as indicated by its dimensions, on the quality of banking operations.” As shown in the table below.

Table 6: The Effect of Digital Transformation on the Quality of Banking Operations

The Quality of Banking Operations								
Digital Transformation	R	R Square	Adjusted R Square	F	Sig.	Unstandardized Coefficients B	t	Sig.
	0.816	0.665	0.662	222.579	0.00	0.865	14.91	0.00

Source: Prepared by the researchers based on SPSS V.28 outputs.

The following graph illustrates the linear relationship between the two variables. See Figure (3).

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