

THE INFLUENCE OF REGULATORY COMMITMENT ON QUALITY OF BANKING SERVICE: AN EMPIRICAL STUDY ON TRADE BANKS IN IRAQ

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Abstract: Recently, the fulfillment of regulatory measurement has become a necessary part of banking activities that could affect the banking services and also gain the intensions of recent studies. Thus, the aim of present study is to examine the role of regulatory commitment on the banking services of trade bank in Iraq. The dimensions of banking service quality are a set of tangible factors, including reliability, speed of response, security, as well as interest. The research sample are the credit bank, Gulf Bank, Investment Bank, Al-Mansour Bank, and Al-Eqtisad Bank The research sample is taken from the random respondents, represented by A group of 180 workers in those banks. The present study adopts the method of collecting data from the research sample through a questionnaire. The SPSS statistical program is used to test the study hypotheses. The results revealed that there is a clear and high influence of the regulatory (emotional, continuous, and normative) commitment on improving the quality of banking service in trade banks in Iraq. The results also exposed that the employee's feeling of belonging to the bank is positively reflected on his/her commitment to the bank's supreme policy, which makes him/her dedicated to providing high-quality services to clients. The employee's feeling of a desire to continue in the bank develops his/her ability to self-direct behavior, to the extent of merging with the bank's values and higher interests. In light of these results, a set of recommendations are presented, including Trade banks in Iraq should enhance the job commitment of the employees due to the importance of this in developing a banking service represented in maintaining the speed of response and enhancing a sense of security and interest, as it is one of the components of good banking service as well as working on researching variables. That transforms the development of regulatory commitment among employees within various administrative levels.

Keywords: regulatory commitment, trade bank, banking services, quality of services

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Introduction

Commitment is one of the important phenomena in human life in general and in business organizations in particular. As a result, the need to study human behavior in organizations with the aim of motivating it and increasing its commitment has emerged, which has led to the emergence of many theories and a lot of field and applied research in the recent period aiming to identify the factors affecting commitment. As commitment to the quality content of the employees of the organizations is considered one of the important phenomena in the life of the organizations, the need arose to study the regulatory commitment in improving the quality of banking service (Molden & Hui, 2011). As the goal of the process of developing the quality of banking service is not only to attract new customers, but to retain existing customers and take care of them in a way that achieves their satisfaction and maintains dealing with the bank. The process of developing the quality of banking services means improvements or modifications in the components of the banking service in the way it is presented and offered to customers to make them more satisfied. The stifling economic crisis that afflicted the Iraqi economy has clearly led to a decrease in the level of performance of all business organizations, including Trade banks and a decrease in their market share. Thus, Trade banks need to re-evaluate their position in the market and search for means that enhance their market position, foremost among which is commitment. By providing high-quality services and mechanisms to motivate individuals working within these banking organizations and invest their efforts and capabilities to reach the provision of high-quality banking services (Bakir & Öniş, 2010). The significance of the present study stems from two aspects:

1. A detailed description of the relationship between the elements of regulatory commitment and the provision of banking service, in a way that has not been previously discussed in similar studies.
2. Quantitatively demonstrating the influence of the different dimensions of regulatory commitment on the quality of banking service.

The variables covered in the present study are the regulatory commitment and the quality of banking service. The variables of regulatory commitment include (emotional commitment, continuous commitment, and normative commitment). The variables of banking service include (tangible elements, accreditation, and speed of response, safety, and concern) (Singh & Arora, 2011).

Regulatory commitment is seen as the congruence of the individual's values and goals with the values of the organization in which he/she works. Regulatory commitment forms the basic aspect of the worker's relationship with the employer (Distinguin, Roulet, & Tarazi, 2013). Some researchers have considered regulatory commitment to

be one of the most important indicators of the organization's success in achieving its set goals. It is a natural outcome of adopting a correct management policy. The clarity of the objectives of the organization and the definition of the roles of its employees, the individual's sense of prestige, influence and status within the organization and pride in belonging to it, independence in work, satisfaction with work, the existence of the individual's prior desire to be involved in the organization, the degree of cohesion among the workers, the non-authoritarian or unruly leadership style, the organizational climate that encourages achievement, giving and creativity, the existence of the individual's desire to achieve his/her goals, the existence of a good incentive system, and the available opportunities for promotion are all reasons that make workers behave positively towards themselves and towards the organization alike. This positive behavior towards the organization is the essence of the process of regulatory commitment (Boyer & Ponce, 2012).

Literature review

The literature indicates that there are different dimensions of regulatory commitment. The forms of individuals' commitment to organizations differ according to the different motivational and motive forces. Although most researchers in this field agree on the various dimensions of commitment, they differ in defining these dimensions. But, the two scholars have identified three dimensions of regulatory commitment that classify its various and complex forms. These three dimensions are affective commitment, normative commitment, and continuous commitment. What follows is a brief summary of each of them.

The affective commitment of the individual refers to the affinity or emotional adherence, congruence, or integration with the values and goals of the organization (Bouvatier, Lepetit, & Strobel, 2014). It is affected by the degree of awareness of the characteristics that distinguish work, such as independence, importance, skills required, and supervisors' instructions and their closeness to the individual. This aspect of commitment is affected by the degree of individual feeling that the organizational environment in which he/she works allows him/her to participate effectively in making decisions, whether they are related to work or what is related to it. The followers of this approach are those who work according to a self-assessment of the requirements that are required by the different working conditions. There is a connection between the individual and the organization according to what their organizations offer. The affective commitment is due to the feeling of belonging and psychological attachment to the organization (Lau, Tong, Lien, Hsu, & Chong, 2017).

Normative commitment denotes the individual's feeling of commitment and duty to stay with the organization. It stems from the personal values and principles that the individual holds before being involved in the organization or those he/she acquires after joining it (Narteh, 2012). This feeling often strengthens the organization's good support for its employees and allows them to participate and interact positively, not only in the implementation of work procedures, but also in contributing to setting goals, planning, and drawing the general policies of the organization. It is denoted in the high ethical connection. The followers of this approach are conscientious employees who act according to the requirements of conscience and the public interest (Pagliari, 2013). Continuous commitment denotes the worker's urgent desire to stay in the organization because he/she believes that leaving work in it will lead to losses in many aspects (Bakir & Öniş, 2010). The investment value that he/she may achieve if he/she continues to work with the organization in return for what he/she will lose if he/she decides to join other parties controls the degree of an individual's commitment to the organization in which he/she works (Rogerson, 2008). This means that this is an interest-based relationship. Primarily, it is based on the benefit that he/she gets from the organization, as long as the organization in which he/she works provides him/her with more benefits or returns than what other organizations can provide. Then, he/she continues to associate with them, but if any returns are looming on the horizon than what the organization in which he/she works, He/she will not hesitate to move to the other situation (Selvaraj & Ragesh, 2018). The followers of this approach are opportunistic, utilitarian's, and those with high ambitions (Hussain et al., 2020). Thus, continuous commitment differs from all previous forms of regulatory commitment. It is based on needs. Continuous commitment describes the internal self-perceived need of the worker as continuing with the organization, unlike the emerging regulatory needs from outside. In other words, employees who show ongoing commitment feel the need to stay in business with the current organization. Continuous commitment also indicates awareness of the costs involved in leaving the organization (Distinguin et al., 2013).

Contemporary trends emphasize the need to pay attention to service quality as one of the means by which to achieve competitive advantage and the vital artery that supplies the organization with more customers and to achieve high profitability and then increase its ability to survive and continue or grow. Achieving the competitive advantage is not in providing many services, but it is in achieving high levels of quality in those services. Many definitions of service quality have emerged. Each definition looks at the subject from a specific point of view. From the commodity's point of view, it is the set of characteristics that characterize the good or service that make it meet the

required needs. From the customer's point of view, it is the capacity of the commodity or the service to achieve complete satisfaction of the customer's needs and desires at the lowest possible costs (Boyer & Ponce, 2012). As for the society's point of view, quality is the amount of avoidable loss that the product may cause to society after its delivery. This includes failure to meet the customer's expectations and failure to meet the characteristics of performance and side effects, such as pollution, noise, etc. (Butt & Aftab, 2013). From the point of view of the service provider, it is the conformity of the service to the previously established standards (Evans, 1993). It can be said that the quality of service is the distinction in providing the required services effectively so that they are free of errors, defects and impurities, presented at the lowest possible cost, rise to the level of customers' expectations, and achieve their complete satisfaction at the present and future through continuous improvement and development and commitment to the requirements and standards of performance of work properly from the first time. The quality of banking service differs radically from the quality in tangible and intangible goods. At that point, the concept of each of them differs considering that the quality in tangible goods can be assessed by the customer on the quality of the commodity before purchasing it. That depends on certain criteria, such as size, package, taste, etc. In banking service, the customer's evaluation of the quality of service is based on the application process, the benefits he/she gets from the service, the way the bank's employees deal with the customer, as well as confidentiality, privacy, accuracy of information, speed in providing banking service and so on (Roberts-Lombard, 2020). Therefore, it is appropriate for the quality of banking service to denote the capacity of the bank. To respond to or exceed customers' expectations and requirements, through quality, banks seek to support their competitiveness by providing excellent services that enhance the bank's position in the target market (Yar, Hassan, Mazhar, & Javeria, 2019). Others see that the quality of banking service is nothing but an expression of the extent to which the provided quality conforms to the expectations of customers (Goodhart, 2008).

The quality of banking service is usually viewed from an internal and external viewpoint. The first viewpoint is based on adherence to the specifications on which the banking service is designed on the basis of which it is considered from the administration's point of view. The second view focuses on the quality of banking service by customers (Goodhart, 2008). As long as the second point of view is based on the modern concept of banking marketing, some researchers believe that the quality of banking service is in the perceptions of customers. Therefore, the real judgment on assessing the level of service quality is the customer and not the service organization (Salem, Baidoun, & Walsh, 2019).

Given the fact that banking service includes tangible and intangible elements, a distinction should be made between objective criteria for measuring the quality of banking service and criteria that depend on the cognitive discretion of the customer. Taking into consideration that customers' evaluation of the quality of banking service is not only based on criteria related to the banking service itself, but it also extends to the manner in which the service is performed. Therefore, some researchers indicate that the quality of banking service has two dimensions (Basheer, Hidhiir, & Waemustafa, 2019; Balcerzak et al., 2017):

1. Technical quality; the focus is on the quantitative aspects of the banking service. In the case of the ATM, for example, the technical quality of this service is what the customer looks for. The quality is represented in the accuracy, speed, and efficiency of the ATM and the absence of faults.

2. Functional quality; the quality that the customer looks for is represented by the behavior of the bank's employees and the way they deal with the customer.

Accordingly, there are two main approaches to measuring banking service quality:

The directional approach; This approach focuses on the basis that the quality of banking service represents a directional concept related to satisfaction, but it is not synonymous with it. It is related to the customer's perception of the actual performance of the provided banking service.

The gap theory approach; this approach is based on the basis that the quality of banking service can be expressed through the gap between customers' expectations about the banking service and their actual perceptions of it.

Accordingly, the quality of banking service is measured as follows:

1. If the expected service quality is greater than the perceived quality of service, then the quality of banking service is less than satisfactory.
2. If the expected service quality is less than the perceived quality of service, then the quality of banking service is more than satisfactory and tends towards the ideal quality in the specified term.
3. If the expected quality of service is equal to the perceived quality of service, then it is satisfactory.

Researchers' opinions differ regarding the number of basic standards for the quality of banking service. Some of them indicate that the quality of service has five basic criteria: guarantee, reliability, embracing, responsiveness, and tangibility (Khan, Bose, & Johns, 2020). Others believe that the quality of service has four basic criteria: excellence, achievement of expectations, value, and conformity to specifications (Massy, 2003: 46). Some scholars refer to the existence of ten criteria that the customer uses to evaluate the quality of service (Yar et al., 2019). However, these criteria are not necessarily

independent of each other, but some of them overlap with others and may sometimes be complementary for each other. It is appropriate to evaluate the quality of a wide range of different services. Therefore, it is appropriate to adopt the opinion that considers that these criteria should be merged into only five criteria for evaluating the quality of banking service:

1. Tangible elements; this criterion includes the physical elements of the service, such as the bank building, technical equipment, seats, lighting, the appearance of workers, etc.
2. Reliability; it means the bank's ability to provide the service at the time requested by the customer with complete accuracy.
3. Speed of response; it is the ability to deal effectively with the customer's needs, respond to their complaints, and work to solve them as soon as possible in a way that the customer feels is of interest to the bank.
4. Safety; the customer's feeling and reassurance that the service is free of risk.
5. Attention; it means the degree of customer care, attention to his/her problems, and the desire to provide the service according to his/her needs and desires.

Five levels of banking service quality can be distinguished:

1. The quality that the customer expects; It represents the level of quality of banking services.
2. The quality perceived by the bank's administration; It is a quality that the bank's administration expects that it will satisfy the customer's needs.
3. Actual quality; It is the quality with which the service is actually performed.
4. Technical quality; It is the quality that is subject to the quality specifications of the banking service.
5. Quality that is promoted to customers; the extent of satisfaction and acceptance that the bank can obtain from its customers for receiving the services provided to them.

The main hypothesis; There is a statistically significant influence of regulatory commitment on improving the quality of banking service in Trade banks in Iraq.

The sub-hypotheses:

1. There is a statistically significant influence of emotional commitment on improving the quality of banking service.
2. There is a statistically significant influence of continuous commitment on improving the quality of banking service.
3. There is a statistically significant influence of standard commitment on improving the quality of banking service.

Materials and methods

The descriptive analytical approach is used to obtain the aim of studying the influence of regulatory (emotional, continuous, and normative) commitment on enhancing the quality of banking service in Trade banks in Iraq. The study community includes employees of five Trade banks in Iraq, namely (Credit Bank, Gulf Trade Bank, Investment Bank, Mansour Bank, and Al-Eqtisad Bank for Investment and Finance). The five banks include 1200 employees according to official statistics issued by the departments of those banks. The research sample includes (180) workers at the administrative and executive levels in the aforementioned banks. The study sample constituted 15% of the total community size. To address the analytical aspects of the topic of the present study, the questionnaire is used as a main tool for research. It is designed specifically for the purpose of collecting primary data. The questionnaire includes a number of phrases that reflect the objectives and questions of the research, to be answered by the respondents. The Likert scale is used. Each answer is of relative importance. For the purposes of the analysis, the statistical program SPSS is used. The questionnaire includes two main parts: It includes the paragraphs covering job commitment. It consists of (15) paragraphs distributed equally for each of the affective, continuous, and normative commitment. It is concerned with the quality of service. It consists of 20 paragraphs distributed evenly on the tangible elements, reliability, and speed of response, safety, and attention. The Cronbach Alpha test coefficient is used to ensure the stability of the paragraphs of the research questionnaire and to verify the consistency or internal consistency of them. Table (1) shows the most prominent results of this test.

Table 1. Reliability analysis

Variable	α	Number of paragraphs
Emotional commitment	0.82	5
Continuing commitment	0.79	5
Standard commitment	0.84	5
Total score for commitment	0.82	15
Tangible items	0.79	4
Reliability	0.87	4
Responsiveness	0.84	4
Safety	0.84	4
Regard	0.85	4
Total score for the quality of banking service	0.84	20

Results

There is a statistically significant influence of regulatory commitment on enhancing service quality. Table 2 shows the results of the multi-regression analysis of the influence of regulatory (emotional, continuous, and normative) commitment on enhancing the quality of banking service in Trade banks in Iraq. It is clear from the data of Table (2) that the value of the correlation coefficient R , which is (0.74) indicates that there is a good correlation between regulatory commitment and enhancing the quality of banking service. The F- value, which is (13.17) indicates that there is a good correlation between the dimensions of regulatory commitment (emotional, continuous, and normative) and enhancing the quality of banking service in Trade banks in Iraq. The R^2 - value, which is (0.68) indicates that 66% of the change in the quality of banking service is due to regulatory commitment.

Table 2. Multi-regression analysis of the influence of regulatory commitment

(R)	(R ²)	(F)	(sig)	t
0.74	0.68	13.17	0.01	3.79

There is a statistically significant influence of the three dimensions of regulatory commitment on enhancing the quality of banking service. Table 3 shows BETA values and T- values of the influence of the dimensions of regulatory commitment on enhancing the quality of banking service.

Table 3. Multi-regression analysis regulatory commitment and quality of banking service

Model	Non-standardized Coefficients		standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	3.23	0.20		14.87	0.00
Emotional commitment	0.13	0.05	0.51	8.16	0.00
Continuing commitment	0.15	0.05	0.42	5.67	0.03
Standard commitment	0.16	0.05	0.34	6.22	0.04

The data of Table (4) indicate that the T-value is (8.16) and the B-value is (0.51), which refers to that there is a statistically significant influence of emotional commitment on enhancing the quality of banking service.

Table 4. Multi-regression of emotional commitment on quality of banking service

Model	Unstandardized Coefficients		standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	3.23	0.20		14.87	0.00
Emotional commitment	0.13	0.05	0.51	8.16	0.00

The data of Table (5) indicate that the T-value is (5.67) and the B-value is (0.42), which refers to that there is a statistically significant influence of continuous commitment on enhancing the quality of banking service.

Table 5. Multi-regression of continuous commitment on quality of banking service

Model	Unstandardized Coefficients		standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	3.23	0.20		14.87	0.00
Continuing commitment	0.15	0.05	0.42	5.67	0.03

The data of Table (6) indicate that the T-value is (6.22) and the B-value is (0.34), which refers to that there is a statistically significant influence of normative commitment on enhancing the quality of banking service.

Table 6. Multi-regression of normative commitment on quality of banking service

Model	Unstandardized Coefficients		standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	3.23	0.20		14.87	0.00
Standard commitment	0.16	0.05	0.34	6.22	0.04

The results of the current study show that the regulatory commitment of the banking system of Iraq but a positive impact on the banking services and this findings is also similar to the outcomes of the Liu (2019) who also show that if the organizations especially banks are committed to fulfil the regulations their services could improve quickly. In addition, a study by Rahman, Hasan, and Mia (2017) also indicated that the regulatory commitment put positive influence on the mobile banking services of the banks. Moreover, the studies by Mosionek-Schweda (2014) and Kliestikova et al., (2017). described that the bankruptcy could be happen if the organization could not be fulfil the regulatory requirement because it has significant impact on the services of the organization. Furthermore, a study by Skvarciany, Jurevičienė, Iljins, and Gaile-

Sarkane (2018) indicated that the competitive advantage could be achieved by the banks if they follow the regulatory requirement because it improve the services of the banks.

Conclusion

The regulatory commitment in general obtained a good proportion of the attention of the research sample, which emphasizes the employees' awareness of the three dimensions of the regulatory commitment. Standard commitment is the prevailing type of commitments in the banks, which emphasizes that the workers are morally and practically associated with their banks in their current and future work. Emotional commitment obtained the second rank as the respondents agreed upon that the problems of the bank are part of their problems based on that the individual values agree with the values of the Bank and the approximation of individual and the bank objectives. Continuous commitment obtained the third rank, which is an indication that the idea of leaving work is somewhat an excluded idea as it costs a lot of physical and financial sacrifices, including work colleagues. They believe that their current workplace may be the best for them. Continuous improvement in the quality of banking service is of high importance for the sample members, which confirms that the basis for the success of banks is providing a distinct service for society. The correlations between the study variables indicate that there is a positive and moral correlation between regulatory commitment and the quality of service provided. This indicates the influence of regulatory commitment on enhancing the quality of banking service. The positive relationship between standard commitment and quality of banking service is due to fidelity and higher commitment of workers at the Bank. The positive relationship between continuous commitment and quality of banking service is due to the lack of alternatives for those who think of leaving the bank. Whereas, the positive relationship between normative commitment and quality of banking service is due to the importance of those banks, which creates a sense of pride and joy for working at them.

Adopting the various dimensions of the concept of regulatory commitment as part of the values and policy of the Bank in order to achieve the Bank's goals and obtain leadership in performance. Urging bank administrations to strengthen and support their workers' commitment through holding conferences, seminars, training courses, and workshops to increase practices of staff. Directing banks to strengthen the emotional commitment at relatively high levels by their workers as they have a significant role in increasing the quality of banking service by involving employees in achieving the Bank's goals and making decisions. Ensuring the upgrading of managers and workers

with low-continuous commitment, particularly experienced and efficient ones, in order not to leave or transform into another place when available. Granting material and moral incentives and adopting the principle of justice in distributing them based on efficiency in addition to increasing the sense of justice and self-satisfaction. Conducting similar future studies about regulatory commitment to enhance the quality of banking service.

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WPLYW ZOBOWIĄZANIA REGULACYJNEGO NA JAKOŚĆ OBSŁUGI BANKOWEJ: BADANIE EMPIRYCZNE BANKÓW HANDLOWYCH W IRAKU

Streszczenie: W ostatnim czasie wypełnienie miar regulacyjnych stało się niezbędną częścią działalności bankowej, która może wpłynąć na usługi bankowe, a także zyskać intencje ostatnich badań. Zatem celem niniejszego opracowania jest zbadanie roli zobowiązania regulacyjnego w zakresie usług bankowych banku handlowego w Iraku.

Wymiary jakości obsługi bankowej to zbiór wymiernych czynników, w tym niezawodność, szybkość reakcji, bezpieczeństwo, a także zainteresowanie. Próbką badawczą to bank kredytowy, Gulf Bank, Investment Bank, Al-Mansour Bank i Al-Eqtisad Bank. Próba badawcza pochodzi z przypadkowych respondentów, reprezentowanych przez grupę 180 pracowników tych banków. W niniejszym opracowaniu przyjęto metodę zbierania danych z próby badawczej za pomocą ankiety. Program statystyczny SPSS służy do testowania hipotez badania. Wyniki pokazały, że istnieje wyraźny i duży wpływ regulacyjnego (emocjonalnego, ciągłego i normatywnego) zaangażowania na poprawę jakości obsługi bankowej w bankach handlowych w Iraku. Wyniki pokazały również, że poczucie przynależności pracownika do banku pozytywnie przekłada się na jego zaangażowanie w naczelną politykę banku, co sprawia, że jest on oddany zapewnianiu klientom wysokiej jakości usług. Poczucie chęci pozostania w banku przez pracownika rozwija jego zdolność do samodzielnego kierowania zachowaniem, do stopnia scalenia się z wartościami banku i wyższymi interesami. W świetle tych wyników przedstawiono zestaw rekomendacji, w tym Banki handlowe w Iraku powinny zwiększyć zaangażowanie pracowników w pracę ze względu na znaczenie tego dla rozwoju usługi bankowej, co jest odzwierciedleniem w utrzymaniu szybkości reakcji i zwiększeniu poczucia bezpieczeństwa i zainteresowania, ponieważ jest to jeden z elementów dobrej obsługi bankowej, a także pracy nad badaniem zmiennych. To zmienia rozwój zaangażowania regulacyjnego wśród pracowników na różnych poziomach administracyjnych.

Słowa kluczowe: zaangażowanie regulacyjne, bank handlowy, usługi bankowe, jakość usług.

监管承诺对银行服务质量的影响:对伊拉克贸易银行的实证研究

摘要:近年来,监管措施的实施已经成为银行业务活动的必要组成部分,这可能会影响银行的服务并获得近期研究的意图。因此,本研究的目的是检验监管承诺对伊拉克贸易银行的银行服务的作用。银行服务质量的维度是一组切实的因素,包括可靠性,响应速度,安全性和兴趣。该研究样本是信贷银行,海湾银行,投资银行,Al-Mansour 银行和 Al-Eqtisad 银行。研究样本来自随机答复者,这些银行中有 180 名工人。本研究采用通过问卷从研究样本中收集数据的方法。SPSS 统计程序用于检验研究假设。结果表明,监管承诺(情感,持续和规范)对改善伊拉克贸易银行的银行服务质量具有明显的高度影响。结果还表明,员工对银行的归属感在其对银行最高政策的承诺中得到了积极体现,这使他/她致力于为客户提供高质量的服务。员工渴望继续在银行工作的感觉发展了他/她的自我指导行为的能力,从而达到了与银行的价值观和更高的利益相融合的程度。根据这些结果,提出了一系列建议,其中包括伊拉克的贸易银行应提高员工的工作承诺,因为这在发展银行服务方面具有重要意义,以维持响应速度和增强安全感为代表兴趣和利益,因为它是优质服务银行的组成部分之一,并且致力于研究变量,从而改变了各个行政级别员工之间监管承诺的发展。

关键字:监管承诺,贸易银行,银行服务,服务质量