

The Role of Innovative Bank Products on Customer Perception Influencing Accounting Procedures in Kurdistan

Barham Khalid Hassan

Accounting Department, College of Public Administration and Natural Resource Management, Charmo University, Chamchamal, Kurdistan Region, Iraq.

E-mail: Barham.khalid@charmouniversity.org

Ali Omer Mohammed

Kurdish Department, College of Education, Garmian University, Kalar, Kurdistan Region, Iraq.

E-mail: Ali.omer@garmian.edu.krd

Raqeeb Abdullah Omer

Accounting Department, College of Erbil Administration Technical, Erbil Polytechnic University, Erbil, Kurdistan Region, Iraq.

E-mail: Raqeeb.omer@epu.edu.iq

Abstract:

This study sought to find the role of innovative banking products on customer perception influencing accounting procedures in Kurdistan. The Innovative banking product was embraced as an independent variable through (transactional costs, innovation, and accessibility) and customer perception as a dependent variable. Lack of understanding of customer perception and accounting procedures is proving to be the main problem of the acceptance of products as it is the source of economic benefit in the Kurdistan financial sector. Pearson correlation tests were carried out to assess the relationship between the independent variables (Transaction costs, accessibility and innovation) and the dependent variable of Customer perceptions. Statistical package for the social sciences program (SPSS 20) was used for data analysis and presentation. Results indicated that all variables had a positive relationship with customer perceptions. The study recommended that the banks need to understand the risks associated with innovation in line with the accounting procedures to understand customer's perception before developing and rolling out new products. Customers view products and services differently, therefore there is need to improve on customer relations, customer education and awareness and customer loyalty.

Keywords: Innovation, Customer Satisfaction, Transactional Costs, Accessibility and Finance.

INTRODUCTION :

The collapse of the economy affected the banking sector and its relationship with customers, due to the liquidity problems which the banks faced during 2014. During this period, banks started introducing innovative banking products that were cost effective, secure, economic environment and profit as they were trying to survive in the harsh business environment. In that economic crisis, the banks didn't even have time to go through the product introduction process of thoughtful collaboration, deliberate testing, customer input, and objective analysis. It would have been more costly to go through the process, there were mainly concerned to know if the product will bring revenue and make profit. This however, led to the customers losing confidence in the banking sector. After the economy stabilized, the banking sector had to come up with innovate financial products so as to regain customer confidence and customer loyalty and become financially stable and competitive. Deposits from clients are considered to be a financial source for banks; therefore the customer's satisfaction can be viewed as the main key to the function, stability and operation of a bank. The most successful banks are the ones who are able to connect with their customers and provide value-added facilities that are consistent with the essentials and requests of their customers.

The survival of an organization in the market place is determined by successfully introducing and developing acceptable and attractive innovative financial products. In the process of meeting customer needs, we have seen the innovation of different types of saving and current accounts and technology products that were not possible in the past years. These products have contributed to the growth in the banking industry. Kurdistan has been experiencing an increased use and development of mobile smartphone, which has led to the demand of smart technological banking in the country. This smart technological banking has increased services and value to consumer's financial transactions (Ameen & Willis, 2018; Sultan, Hassan, & Noor, 2016; Sultan et al., 2018). These increased developments of new product and services offering in the banking industry gives us a picture that banks are coming up with more innovative products not which were not possible. Several banks in Kurdistan have invested heavily in developing financial systems and applications which are easily accessible and usable to customers so as to increase their gratification, but the rate at which people are using these facilities is low (CihanBank, 2019). However, with increased competition in new product and services offering, there still remain a great part of the economy unbanked and a number of customers are not adopting the products. Current banking products seem to focus on adults who receive a regular salary because Kurdistan remains a cash-based economy. It is reported that over 70% of clients who generate a disliking of financial products is due to dissatisfaction of the services. Therefore, the main duty of the bank is not just to develop and build financial systems and

applications to gain and attract many customers but to maintain and retain them. Clients are maintained and retained by fulfilling their desires and needs.

Consumer Fulfillment is the key to the achievement of any financial institution therefore the understanding of customer's perception of banking products is vital to banks. Despite efforts by banks in developing better financial products, these products remain underused by bank customers and little or no consideration has been given to how bank customers perceive financial innovation. Innovative financial products can only gain significance if the adoption by the customers is maintained. Therefore, this study sought to find how innovative banking product and services are perceived by customers and its influence on accounting procedures. The objectives of the study are to find drivers of, and barriers to the usage of banking products and services by customers, to understand customer insight towards innovative financial products and service, to understand which factors all customers agree on, even though they have different taste and views, to discover that the customers think about advanced financial services and to help improve quick adoption of financially innovative products by customers. The research will solve the following questions, attitudes of customers towards banking products and services, why should a bank introduce a new product and what drives the acceptances of banking products?

THEORITICAL REVIEW

Every innovative banking product has to be tested, analyzed and proved in the market for it to achieve sustainable growth and acceptability by the target population. The failure of an innovation causes a negative effect on the organization whilst its success brings about a favorable result. The heart and mind of customers is very important to satisfy whether the innovative product will survive/fail in the market. Therefore, understanding customer perception, innovation and the risk in innovative financial systems to customers are important factors in the banking sectors. According to Baker (2002), he suggests they are other factors that banks consider in financial innovation besides the NDP, which are economic pressures to reduce costs and improve efficiency, a rise in competition, reduction in the product lifetime, improvement of value, increased banks regulations, the need for continuous development in the industry and society, demand on improved social expectations and accountability, changes in the market and demographic, increasing customer expectations in quality and service, the need to copy with the latest technological improvements and advancements in the market and economy.

The increased competition in the banking sector has promoted banks to invest in technological innovations to attract more customers, reduce transactional costs, and create a more convenient way of banking for their current clients. Joseph and Stone (2003) noted in order to improve and maintain customer loyalty and increase market share, user friendly banking systems should be installed. The China Banking Regulatory Commission 2009 (CBRC) stated that it would change and monitor the existing laws in the banking industry on financial development, so has to build a sound legal environment. Banks should develop innovative financial products under the standard of reasonable rivalry, other than the utilization of exclusive data, rights and licenses. Banks will avoid hostile to aggressive practices, forceful valuing rivalry and price fixing. Customer satisfaction is expressed by the customer's judgment on a product or a service after he's or her consumption meets expectation. Satisfied customers can share their experience with the products to other potential customer, which can be an easy way to market and provide positive communication and assurance (Solomon RM, 2009). However dissatisfied spread a negative message to others which will create a bad image of the products and services. Studies by (Mazzucato and Semieniuk 2017) on financial and accounting innovations, suggests that innovation on new products is centered on meeting the desires of the customer and also the desires of the company in improving its financial targets. These targets can only be achieved when proper accounting procedures are set up in line the innovations to meet the expectations. These types of accounting procedures include bank reconciliation, issuing bills to clients, creation and payment of invoice to supplies and among others. Every innovation has got risks which will affect in a good or bad way the presentation and accounting standards of an organization, therefore innovation can not only be based on consumer perceptions but also the accounting procedures of the business. Many customers complain about unorganized personal financial transaction and reconciliation from the banks. Innovation can help the banks create well-presented accounting procedures to satisfy customer's desires. Thus from the above obseravtion we should accept that;

H1 A constructive and substantial association exists between customer perception and innovation.

Accessibility :

The innovativate products should be easily understood and accessible by customers, thus understaind how an innovation is adpoted and felt by a customer is important. Studies by Lassar et al. (2004), proposed that utilization of innovation based framework relies on the customers feeling and demeanor towards it and that level of purchasers' advancements matters in adjusting and using e-

banking products and services. The findings were that for consumers to be well benefited, banking products should be organized according to the characteristics of customer's needs. Rogers (2003; p. 177), views adoption as an assessment of "full use of an innovation as the best course of action available" and denial is a result "not to adopt an innovation". He's four main components of the diffusion of Innovations are invention, channels of communication, phase, and social system. Innovation is a thought, practice, or task that is seen as new by an individual (Rogers, 2003, p. 12). Vulnerability influences the reception of advancements which is made by innovation consequences. "*Consequences are the changes that occur in customers or a social system as a result of the adoption or rejection of an innovation*". Communication is "a process of creating and sharing information with one another reaching a mutual agreement" with these elements, innovation, participants of adoption, creates a communication channel. Time is a process when clients access the product to form attitude on whether to accept or refuse the innovation. The social system is defined as "*a set of interrelated units engaged in joint problem solving to accomplish a common goal*" (Rogers 2003).

Banks can create a very attracting innovative product but adoption is a different thing. Rogers (1995), five important factors that affect adoption decisions are: Customers perceived usefulness, Portability, Compatibility, Observability and Trainability. Customer perceived usefulness explains the degree to which financial innovative products are easy to operate and understand. Black *et al.* (2001) indicated that if customers perceive that the innovation is complicated, time is taken before it is accepted therefore financial institutions have to create other ways of winning clients. Therefore customer perception is an important tool on products adoption (Kent *et al.* 2008). Rogers (2003, p. 15) clarifies that 'compatibility is the extent to which beliefs, ethics and practices of the target market or potential adopters are consistent with innovation. Studies by Gerrard and Cunningham (2003) on factors affecting e-banking adoption, he recognized different factors which has an effect adoption rate and compatibility was conceded an influence.

In Eriksson *et al.* 2008 studies indicated that for an innovation to be conceded portable and accessible, it should be better than the previous products. In banking we will say that the product should be more users friendly. In reviewing studies by (Taylor & Todd, 1995; Lu *et al.*, 2005) indicate that innovative banking products that create a convenient and portable way of banking have a positive effect on acceptance / adoption of the products. Thus, from the view of this background it is safe for us to say that;

H2 A constructive and substantial association exists between customer perception and Accessibility.

Transcational costs:

Laukkanen and Kiviniemi (2010) showed that the information banks provide to the customers on new products create a progressive consequence on the clients' acceptance of financial innovation. Limited ways of distributing information about newly innovated financial products and the transactional costs limit the uptake of the new products in the financial sector. Lee and Chung (2009) empirical results indicated that the amount and quality of information released to the customers on transactional costs and other related things by the banks has a positive impact on the adoption of any innovative banking product. Suganthi et al (2001) also added that for new technological innovations to be accepted, it must be reasonably priced less compared to the current exits innovations. Studies by Singh and Padmanabhan (2004) indicated that low transactional fee, reliability, convenience and other factors influence and affects consumer perceptions. Their observation showed 81% of respondents quickly adopt internet banking because of the charges and information provided. Other researchers supported this finding, Abor (2004) found that technological innovation helps reduces time spent on banking transactions and it is less costly with 80.4% of customers are agreeing.

However, Beckett et al. (2000) said that clients stay faithful to the same financial Institution paying little respect to have unfavorable perspectives about the administration. There may be a few explanations behind clients to neglect to see the distinction between different administration, a shopper may be propelled by the comfort, lastly clients see changing banks include high exchanging expenses as far as endeavors and potential penance (Jamal and Naser, 2002). Conversely, although in spite of the fact that it's a typical reason that fulfilled clients buy over and over. The banking sector part is an excellent case of an industry where Customer Satisfaction and repeat purchase are not emphatically related. The Bank of America proudly declared in its 2003 profit report that one of its client highlights was an increment in the most elevated amount of satisfaction of 14 % (Bank of America, 2003). This was truly amazing yet the bank was looted off all the credit when more profound study uncovered that this just spoke to 1.5mn of its 28mn clients (5.3% of customers). Satisfaction of the staying 94.5% clients can't be followed. Choice (2002), further found that in Australia, the Big Four banks that stand out have 23-32% of their clients disappointed with their bank. This shows that achievement results from proactive business sector understanding, instead of from falteringly taking after the proposals of key clients (John and Snelson, 1990). However, these four banks are in the main six open organizations in Australia with record benefits surpassing \$3bn between them. It creates the impression that Customer Satisfaction is redundant for rehash faithfulness. In veiw of the above argument we can say that;

H3 A constructive and substantial association exists between customer perception and transactional costs.

Method:

A quantitative analysis with the use of questionnaire was adopted. Purposive sampling technique was utilized in data collection. Statistical package for the social sciences program (SPSS 20) was used for data analysis. The target population will be banking clients of banks in Kurdistan region in the area who use innovative banking products and services. The study employed closed ended questionnaire, for which 400 questionnaires were distributed and 390 were completed and returned. Various statistical tests which included descriptive statistics, Pearson correlation, and chi-squared tests were carried out to assess the relationship between our variables.

Measure:

The research based its instruments on previously established scales from various literature reviews on customer perceptions and financial innovation. A likert type 5 point scale with strongly disagree to strongly agree was used. The variables on the questionnaire were developed as follows; innovation was measured using a seven item scale developed by (musiime and bayaki 2010) with an example item of “*In my opinion, the uses of innovative banking products (Internet banking/mobile banking ATM, etc.) services are economical*”. Customer perception used a seven item scale by (wu et al 2006 and Cohen et al 2006), sample item being “*banking innovative products are very convenient*”. Accessibility variable used a seven item scale by (jannutual 2010), example item is “*Innovative banking products are secure and my privacy can only be accessed by my authority.*” Transactional costs used a 7 item scale by (Anami 2010, Cohen et al 2006), example item is “*I use innovative products to avoid extra costs inquired when transacting in the bank*”. To measure the drivers of banking product usage, a six item scale developed by (schiffman and kanuk 2009) was used. Other variables used were demographic for age and gender to analysis the uptake rate of each age group and gender.

Results :**Demographic Statistics**

Table 1 Summary demographic Statistics

Variables	<i>characterictis</i>	<i>Frequency</i>	<i>Percentage %</i>	<i>Mean</i>	<i>Standard deviation</i>
Gender	Male	171	43.8	1.5	0.497
	Female	219	56.2		
		390	100		
Age	Under 25	24	6.2	2.62	0.965
	26-35 years	189	48.5		
	36-50 years	114	29.2		
	51-65 years	39	10		
Total	Over 65 years	24	6.2		
		390	100		

According to Schiffman and Kanuk (2009), states that innovative products are easily and quickly adopted by young people. Therefore the table 1 above can be proved to be reliable and effective as it shows that 48.5% of ages 26-35 years were the most frequent respondents and under 25 with 6.2%. Those between 36-45 years of age accounted for 29.2%, ages of 51-65 and over 65 accounted for 10% and 6.2% respectively. Females use innovative products than Male with 56.2% and 43.8% respectively. The mean for gender was 1.56 and standard deviation of 0.497 whilst age had a mean of 2.62 and a standard deviation of 0.965. The results were from several banks mainly North bank, Central bank of Iraq, International development bank, Audi Bank, Harem Sulaymaniyah bank, Baban bank and RT bank.

Table 2 Factor loading results

Variable	No of items	Accepted	KMO	Bartlett's Significant
Accessibility	7	5	0.670	0.000
Transactional Costs	7	6	0.698	0.000
Innovation	7	5	0.837	0.000
Perception	7	4	0.760	0.000

Source: Survey data

Table 2 shows the factor loading results with ranges from 0.670-0.837 indicating good and reliable results for analysis. The moderate level recommended for cut off with Kaiser Meyer Oikin (KMO) is 0.5; however some scholars highly recommend a cut off point of 0.7 (pallat, 2011, nunnall, 1978). Due to the nature and purpose of the study items above the moderate cut off point of 0.5 are maintained as good and reliable for analysis. All our variables were satisfactory with an adequacy sample of above (0.5) and significant Bartlett's test of ($p < 0.01$).

Correlation Marix

Table 3 Correlations Marix

	Perception	Innovation	Accessibility	Transcational costs
Perception	1			
Innovation	0.565	1		
Accessibility	0.451	0.497	1	
Transcational costs	0.374	0.325	0.320	1

***Correlation is significant at the level (2-tailed)

Table 3 results show a constructive correlation between innovation and customer perception exits with a Pearson correlation of (0.565**) and an influence of independent variable on dependent variable is also shown with statistically substantial influence of ($\text{sig} = 0.001$) less than (0.05). A constructive correlation between Accessibility and customer perception exits with a Pearson

correlation of (0.451**) and an influence of independent variable on dependent variable is also shown with statistically substantial influence of (sig=0.001) less than (0.05). A constructive correlation between Transactional costs and customer perception exists with a Pearson correlation of (0.374**) and an influence of independent variable on dependent variable is also shown with statistically substantial influence of (sig=0.001) less than (0.05).

Table 4 Relationship between Customer Perceptions and the Independent variables

Independent variables	R	R Squared	Adjusted R	F static	T test	Beta value	Sig
Accessibility	0.451	0.204	0.202	99.268	9.963	0.347	0.000
Innovation	0.565	0.319	0.318	182.061	13.493	0.342	0.000
Transactional Costs	0.374	0.140	0.138	63.200	7.950	0.272	0.000

Raw Data

The above results in table 4 of our hypothesis indicate that After testing our hypothesis a positive correlation of (R=0.451) exists with an influence of the independent variable (Accessibility) on the dependent variable (customer perception), which is a statistically substantial influence, where F value reached (182.061) at significant level of (Sig=0.000) which is less than (0.05), and from our hypothesis, it is accepted. It can be said that Accessibility has a great role in affecting how customers view innovated financial products which will greatly influence the accounting procedures. A positive correlation of (R=0.565) exists with an influence of the independent variable (innovation) on the dependent variable (customer perception), which is a statistically substantial influence, where F value reached (217.067) at significant level of (Sig=0.000) which is less than (0.05), and from our hypothesis, it is accepted. It can be said that innovation has a great role in affecting how customers view innovated financial products which will greatly influence the accounting procedures. A positive correlation of (R=0.374) exists with an influence of the independent variable (transactional costs) on the dependent variable (customer perception), which is a statistically substantial influence, where F value reached (63.200) at significant level of (Sig=0.000) which is less than (0.05), and from our hypothesis, it is accepted. It can be said that transactional costs have a great role in affecting how customers view innovated financial products which will significantly influence the accounting procedures.

Drivers of Banking Product Usage :

The respondents indicated that all the factors on drivers of the usage of innovative products were important. In all cases, they had a 54.6% rate of importance. The features used and decisions were convenient, reliability, security, flexibility, saving of time and easy to use.

The table below shows the results:

Table 4 Drivers of Banking Product Usage

	Responses Set (In percentage)					
	Not important	Somewhat important	Important	Very important	Mean	SQDV
Convenience	8.5	20.0	54.6	16.9	2.80	0.818
Reliability	5.4	18.5	43.8	32.3	3.03	0.851
Security	10	13.8	31.5	44.6	3.11	0.988
Flexibility	10	17.7	35.4	36.9	2.99	0.974
Time Saving	8.5	10.0	36.9	44.6	3.18	0.925
Ease of Use	9.2	9.2	37.7	43.8	3.16	0.936

Adoption behavior and attitude of customers :

The respondents were asked if they have adopted innovative banking products. The results indicated that 52.3% had adopted the innovative banking products whilst 47.7% have not yet. The results on adoption showed that 89.2% have positively/ are willing to adopt the products and 10.8% not yet. This result proves that young people and middle working class adopt innovative products quickly and have a positive mindset on the use of technology.

Discussion :

The aim of the study was to find the role of innovative banking products on customer perception influencing accounting procedures in Kurdistan. The results showed that Innovative banking products through (accessibility, transactional costs, innovation) have a positive effect on customer perceptions influencing accounting procedures with positive correlation results on all the variables. These results are supported by the studies of Singh and Padamanabhan (2004), which indicated that for quick adoption of innovated banking products, low transactional costs and easily understood softwares should be considered. Hayikader et al (2016), suggests that data information on clients and mobile internet Banking app usage can assist banks in designing systems and accounting procedures which can provide adequate security for future development of innovative banking products.

Oluwafeni et al (2019), on the study of forensic analysis of the mobile banking applications in Nigeria, his results suggest that security and accounting procedures and systems should be considered when developing mobile application because it can be prone to hacking. This study matches with the results of our study which suggest that Innovative banking products through (accessibility, transactional costs, and innovation) helps the business in creating good and properly set accounting procedures with the understanding of customers' desires and needs thereby increasing profitability in the long run and reducing risks and frauds associated with innovation. Customer satisfaction is the key to any success of the bank, therefore banks should be able to build good customer relationships so that any financial innovation it has will bring out the heart and the mind of the customer.

The results from our study shows that banks in Kurdistan Region continue to create more innovative banking products with the young people in mind because they are quick to adopt but should also increase public awareness and education on the products. This is also shown in the studies of Schiffman and Kankuk (2009), where his results showed that innovative products are easily and quickly adopted by young people.

Conclusion:

An innovative banking product through accessibility has shown that customers require bills (accounting procedure) they can easily access and understand and be able to communicate with the issuing department without any problems freely. Customer's views mean a lot to the banking sector.

Privacy should be assured to the customers for them to give unbiased suggestion. The changes in technological innovations are making people to be up to date with the latest news and feeling the need to learn more. Therefore with this development banks should improve on infrastructure development and get up to date equipment and make life easy for the customers. The banks were not able to provide 24/7 services to customers because of a lack of developed infrastructure.

The study had various limitations, although customers' views are regarded as important in developing innovative banking products, to some extent culture difference and type of bank plays an important in what the bank should develop. Therefore, this study only helps banks in a certain category (commercial banks) and with certain operational systems. A study is needed to focus on offshore banks which actually look for higher or top class clients or have recommended clients base to join them.

رۆئی به رههه می بانکی نوێگه رانه له سه ر تیروانینی کپیاران و رهنگدانه وهی له سه ر پرۆسیجهری ژمیراری له کوردستان

به رههه م خالید حسن

به شی ژمیراری، کۆلیژی کارگهیری گشتی و به پیره بردنی سامانی سروشتی، زانکۆی چه رموو، چه مچه مال، هه ری می کوردستان، عیراق.

ئیمه یل: Barham.khalid@charmouniversity.org

علی عمر محمد

به شی کوردی، کۆلیژی په روه رده، زانکۆی گه رمیان، که لار، هه ری می کوردستان، عیراق.

ئیمه یل: Ali.omer@garmian.edu.krd

ره قیب عبدالله عمر

به شی ژمیراری، کۆلیژی ته کنیکی کارگهیری، زانکۆی پۆلیته کنیکی هه ولیر، هه ولیر، هه ری می کوردستان، عیراق.

ئیمه یل: Raqeeb.omer@epu.edu.iq

پوخته:

ئەم توێژینه‌وه‌یه هه‌ول دده‌ات بۆ دیاریکردنی رۆلی به‌رهمی نوێگه‌رانه‌ی بانکه‌کان له‌سه‌ر تیروانینی کپاره‌کان و په‌نگدانه‌وه‌ی له‌ سه‌ر پرۆسیجه‌ره‌کانی ژمیریاری له‌ هه‌ریمی کوردستانی عێراق. به‌رهمی بانکی نوێگه‌رانه‌ چه‌ند گۆراویکی سه‌ربه‌خۆ له‌ خۆ ئه‌گریت وه‌کو (تیچووی مامه‌له‌کان، نوێخواری، و توانای به‌ده‌سه‌ینان) و تیروانینه‌کانی کپاران وه‌کو گۆراوی ناسه‌ربه‌خۆ مامه‌له‌ی له‌گه‌ل کراوه. که‌می تیگه‌یشتن له‌ تیروانینی کپاره‌کان بۆ به‌رهمی بانکی نوێگه‌رانه‌ و پرۆسیجه‌ره‌کانی ژمیریاری کیشه‌ی سه‌ره‌کی په‌سه‌ند نه‌کردنی ئەم به‌رهمانه‌ن، که‌ سه‌رچاوه‌ی سوودی ئابورین بۆ که‌رتی دارایی له‌ هه‌ریمی کوردستان. بۆ دیاریکردنی په‌یوه‌ندی نیوان گۆراوه‌ سه‌ربه‌خۆکان و گۆراوه‌ ناسه‌ربه‌خۆکان (Pearson correlation tests) به‌کاره‌ینراوه. پاکجی پۆرۆگرامی (SPSS 20) به‌کاره‌ینراوه بۆ شیکاری داتا‌کان. ئەنجامه‌کان پیشانی دده‌ن که‌ هه‌موو گۆراوه‌کان په‌یوه‌ندییه‌کی ئه‌رینی یان هه‌یه له‌گه‌ل تیروانینی هه‌میشه‌کپاره‌کان. له‌ گرنه‌ترین پیشنیا‌ره‌کانی ئەم لیکۆلینه‌وه‌یه ئه‌وه‌یه که‌ بانکه‌کان پێویسته تیگه‌ن له‌ مه‌ترسی تیگه‌یشتن و تیروانینه‌کانی کپاره‌کان له‌ سه‌ر نوێخواری و ریشوینه‌کانی کاروباری ژمیریاری، پیش په‌ره‌پیدان و رۆلپیدان به‌ به‌رهمی نوێ له‌ بانکه‌کان. کپاره‌کان به‌ شیوه‌یه‌کی جیاواز ئه‌روانه‌ به‌رهمه‌کان و خزمه‌تگوزارییه‌کان بۆ ئەم مه‌به‌سته‌ش پێویسته گرنه‌ی به‌ په‌یوه‌ندییه‌کانی کپاران بدريت و ئاستی رۆشنیاریان، هۆشیاریان، و دلسۆزیان باشترو زیاتر بکریت.

کلێله وشه‌کان: نوێگه‌ری، رازیکردنی کپاران، تیچووی مامه‌له‌کان، توانای به‌ده‌سته‌ینان، و دارایی.

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