

THE USES OF MODERN DIGITAL SYSTEMS IN THE DEVELOPMENT OF THE PERFORMANCE OF THE IRAQI FINANCIAL MARKETS

Suhair abd Aulawi

Media and communications commission

Email: suhairabd5@gmail.com

Abstract: Electronic money transfer operations are considered one of the most important means of scientific progress produced by recent developments in communication and information technology and the most widespread. These operations have become the first competitor to traditional means of fulfillment such as checks, for example, and have evolved to take multiple forms that are compatible with the nature of the current era and the requirements of customers of banks and institutions authorized to deal with money transfers. The electronic transfer of funds can be defined as one of the banking techniques that are used by the bank or institutions authorized to transfer money in order to move funds from one account to another by order of the customer to the bank that holds his account by making entries on the credit side of one of them and on the debit side of the other without requiring that these accounts be for two persons or be held by the same bank or institution authorized to transfer money. Thus, the work of electronic banking is the implementation of banking operations through the use of modern electronic means, as the bank can provide its services throughout the day and every hour, and from anywhere in the world through the Internet service with the aim of transforming into electronic banks that are similar to their counterparts from traditional banks in many respects, as they all participate in the division of service and financial product in addition to customers.

Keywords: Central bank, digital systems, information technology, digital banking services, digital transformation.

1. INTRODUCTION

ICT plays a very important role in the advancement of banking services as it enables banks to make significant changes to the way they operate. The rapid progress in the global information infrastructure (computer networks, the Internet and mobile phone) has enabled the emergence of the so-called electronic commerce on a global scale, these developments have created a new type of economy, which many call the "digital economy". This rapidly emerging economy brings rapidly changing technologies, increases knowledge density in all areas of business, and creates virtual supply chains, new forms of business and service delivery channels such as electronic banking services. Electronic banking services represent a group of modern digital technological processes and methods that have been introduced into the banking system in order to facilitate the conduct of banking and economic operations between dealers and economists in general, and include all financial information in order to reduce costs and increase bank profits. It was also defined as the bank that provides new banking products and services directly to its customers through modern means of communication, as well as it was defined as conducting banking operations in innovative and new ways and means through modern electronic means of communication, they are traditional and new banking services, and access to these services is limited to subscribers exclusively according to the conditions set by the bank that provides these services. Thus, the work of electronic banking is the implementation of banking operations using modern electronic means, as the bank can provide its services throughout the day and every hour (), and

from anywhere in the world through the Internet service with the aim of transforming into electronic banks that are like their counterparts from traditional banks in Many aspects, as they all share the division of service and financial product in addition to customers. () In addition to being systems that facilitate businesses and consumers to transfer funds from one to another. While cash is still an important means of payment that people use in their daily lives to purchase goods and services especially for small transactions, it is new payment tools such as ATMs, electronic payment cards, and electronic wallets. It is now widely used and dominates global monetary transactions. Legal jurisprudence defines a digital payment service provider as the entity that issues credit cards to the consumer, who is either a bank or an institution concerned with payment services.

These services help banks reduce the costs of these services and at the same time strengthen the relationship between the bank's clients and the providers of these services and encourage them to use these services. Thus, improving the bank's performance and increasing its profits, and the concept of digital banks expanded later to include electronic transfers, speaking banks, short message services (SMS) and other electronic banking services () This system is important in Iraqi banks, the most important of which are (): • Ensures payment settlement between participants in a safe, efficient, and timely manner from their locations. • This system was designed to eliminate the risks of paper operations. • It implements communications between the general departments of all banks with the Central Bank of Iraq connected to the Ministry of Finance. • It uses a system that conforms to the general principles of global banking systems, and uses international standards designed through the internationally accredited banking network. • Control the implementation of the system of payments and deposits according to the available funds, by using the principle of "first in, first out". • Provide comprehensive information related to existing liquidity through previously prepared reports. • Avoid errors caused by working manually. • Implementation of payments in US dollars as an international currency and the Iraqi dinar. • The system works in both Arabic and English. The Iraqi legislator has regulated the electronic transfer of funds in general through the Electronic Signature and Electronic Transactions Law No. (78) of 2012 in Articles (24) to (27) under the title "Electronic Transfer of Funds." The law authorized the Central Bank of Iraq to organize the electronic transfer for funds, including the adoption of electronic payment methods and error correction procedures according to the system proposed by the Central Bank of Iraq. It is worth noting that Iraq has one of the most modern and advanced electronic payment systems in the world, and it is the system responsible for exchanging payment between banks automatically using a safe and effective network. The Central Bank of Iraq operates and manages settlement accounts between the participants in order to ensure the safety and efficiency of payment systems and clearing operations. The Central Bank of Iraq is keen to limit the use of cash in the country and the use of modern technology in the field of electronic money transfer.) Electronic banking takes several forms, the most important of which are: Automated teller machines (ATMs): As it is considered the first leap in the development of the banking business, it relies on the existence of a network of communications through which the branch of one bank or the branches of all banks are linked by serving any customer from any bank, in addition to performing advanced functions that enable workers and employees to receive their salaries. And social security rights, especially as it allows them to access their checking accounts with the option of using foreign languages through these devices (). Cellular banks: After the spread of electronic business and electronic commerce, there has been an accelerated trend towards wireless electronic business. Many concepts have emerged, such as cellular banks, which are based on providing banking services to customers at any time and in any place to avoid waiting queues. Banking services provided through cellular phones include information services. More about this source textSource text required for additional translation information Send feedback Side panels History Saved Contribute.

Inquiring about balances and any information required by the customer, in addition to knowing the spot exchange rates and interest rates, carrying out coverage operations, arbitrage and speculation in the forward exchange markets, inquiring about loans and financing investments. 24 Hours, () The first

transaction occurred in 2016 when the Central Bank of Iraq implemented the retail payment system infrastructure in Iraq, which included the mobile payment system and the Iraqi National Retail Switch. This infrastructure enables transactions between electronic payment providers and banks to take place via points of sale (POS) and automated teller machines (ATM). Moreover, the CBI authorized mobile wallets such as ZainCash and AsiaHawala in 2016 as well, which proved very useful during the difficult times of COVID-19 as government grants were provided through them. It also enabled online shopping and increased the use of e-commerce platforms. Electronic funds transfer: It is based on the idea of transferring from one account to another without relying on the traditional methods used when completing financial transactions. There are three formulas: □ Automated Teller Machines (ATM). □ Electronic fund transfer of point of sales □ Electronic data interchange. Electronic payment is a vital tool in today's modern society. After 2003, the Central Bank of Iraq began its efforts to revitalize the Iraqi banking sector to keep pace with the evolving global banking scene. With a gradual shift, the CBI started implementing the AU Cash Clearing House and Real Time Total Settlement System in 2006 to replace manual operations. In 2007, a partnership was established between the public sector (Al-Rafidain Bank and Al-Rasheed Bank) and an Iraqi private sector entity for electronic payment systems to create the QiCard, which is currently used to provide public pensions to more than 7.4 million Iraqis. In 2014 regulations governing retail payments were introduced. () The number of electronic cards issued has increased since 2017. The popularity of prepaid cards has grown exponentially, with more than 9.7 million cards issued by the end of 2021. This apparent preference is attributed to their ease of use and simplicity. Which can be obtained without the need to create a bank account (). It's interesting to note that the number of QiCards issued is declining; This may be due to the fact that in 2019, the Ministry of Finance switched from using the QiCard prepaid card for pension offerings to using the MasterQi Card, a debit card issued with MasterCard's permission. The ministry has stated that it will continue to distribute pensions to existing QiCards, and a card change will not be necessary. However, all newly issued cards will be MasterQi cards.

1- It provides convenience for the customer, especially in electronic commerce business, where the customer can order things at home without the need to go anywhere, and the customer can also visit several different places in a short time.

2- Ease of use for its bearer and dispensing with paper money, and keeping this money as digital information independent of any bank account, due to the low probability of failure in withdrawals and deposits.

3- Confidentiality, as the customer does not have to write his name and private banking information on the barrier in front of others, and it is known that preserving the customer's banking privacy is a very important process for all customers, so we find that transactions are protected from fraudsters and thieves.

4- Benefit from the discounts offered by companies, merchants and hotels, and this is what enables the customer to obtain goods and services at low prices, such as staying in a hotel.

5- It gives its holder access to credit free of charge for limited periods, i.e. without paying additional expenses, especially related to the bank's appointments, in addition to that it enables the customer to obtain money in case of emergency and during official holidays, and this leads to maintaining higher balance rates for customers with banks.

6- Security as a result of not carrying paper money and avoiding theft and loss, as well as the high speed that enables it to complete transactions immediately by simply mentioning the card number as it is being processed.

2. LITERATURE REVIEW

electronic banking) and concluded that the electronic bank transfer contract is one of the most important means of development and technology in the world of banking, where the bank transfers any amount at

the request of the customer within a few minutes electronically instead of the time and cost that was involved in the transfer process Doctor in traditional financial law and the bank is considered responsible for Non-implementation, or the latter, or the error in it, and he demands compensation according to the rules of civil liability. Because of the growing importance of this contract at the present time, it was necessary for us to explain the concept of this contract and the responsibility of the bank arising from it, and to explain how the Iraqi legislator specified it with special rules in the law of electronic signature and electronic transactions. The study of Ibtisam Ali Hussein and others (the role of financial information technology in promoting financial inclusion in light of the knowledge economy, an exploratory study in the Al-Nahrain Islamic Bank) and reached rapid developments in the field of financial information technology that allowed contributing to the production of the financial and banking services industry, as it contributed to the transformation of a number A large number of banks to electronic transactions and the expansion of the use of electronic commerce and the provision of advanced banking services, the tasks and functions of banks no longer revolve around traditional operations practiced hundreds of years ago, but rather to the use of the benefits of financial technology and the encouragement of international cooperation and information exchange to meet the desires and needs of its customers such as ATMs and smart cards and the use of The Internet is used to pay and transfer money from one place to another, so our research paper aimed to clarify the opportunities and challenges of financial technology, especially with regard to the degree of safety, trust, ease of use, effectiveness, the extent of the response of bank customers with its tools, and to identify the procedures that can be taken by the bank, the study sample, to expand its use And the extent of its contribution to enhancing financial inclusion in Iraq. The research concluded that expanding the scope of providing electronic financial services and financial inclusion to all segments of society by increasing the provision of credit and reducing costs helps in assessing risks and stimulates companies and business activities to increase production, achieve economic growth and create financial opportunities. - From a national strategy for transformation and education work. The study recommended that the subject be the financial and digital technology and encourage the exchange of knowledge between actors in the public and private sectors, civil society and stakeholders to enhance awareness and financial knowledge among all members of society. - A study of Asmaa Khudri Yas Ahmed Subhi Jamil (manifestations of the use of electronic banking in Iraq "a case study on a group of commercial banks in Baghdad") and concluded that the world has witnessed, not long ago, an accelerated growth in the use of computer technology and information systems, not in a specific field, but in All areas of life, so that the computer with its components of hardware and software has become an element of production and a field of creativity, not only for providing correct and accurate information quickly, but because it has become a real partner in the decision-making system, as work has increased in the use of computer technology and information systems in the field of banking And the provision of banking service, and the entry of banks into a field that gave them an impetus to expand the number of modern banking services and improve their quality to achieve several goals, the most important of which is reducing costs in the long term and increasing the competitiveness of these banks locally and internationally. With regard to electronic banking, it can be defined simply as the process of using electronic technologies in activity Or banking work As for the electronic bank or bank, it can be considered any bank that provides banking services to customers through electronic means of communication or by means of self-service devices, which secures its customers to conduct their banking transactions without being restricted by the factor of time or place Younus, A. M., Tarazi, R., Younis, H., & Abumandil, M. (2022).

3. RESEARCH METHODOLOGY

- 1- Clarifying the impact of digital systems and their impact on the development of the performance of the Iraqi financial markets
- 2- Explain the types of digital systems and how they work
- 3- Attracting the attention of other researchers for the scientific study of other angles and dimensions of

the subject.

3.1. Research questions

The main question

How is the use of modern digital systems in the development of the performance of the Iraqi financial markets?

Sub questions

- 1- What does electronic banking services mean?
- 2- What is the general situation of the Iraqi banking system for the period 2003-2021?
- 3- What are the tools used for digital transfer in the Iraqi financial markets?
- 4- How are Iraq's digital goals consistent with its financial policy?

3.2. Research hypothesis overall answers to research questions.

research importance

- 1- It can determine the extent to which digital systems can develop financial markets
- 2- Searching for the basic components to understand digital systems.
- 3- The results of this research can be effective for students of this field and other scholars of science.

3.3. The Relationship Of Digital Systems With The Development Of Iraqi Financial Markets

Since 2003, the Central Bank of Iraq has faced many great and serious challenges represented by the problem of accumulated debts on Iraq, high inflation rates, as well as the instability of the general price level, which leads to a deterioration in the exchange rate of the local currency against foreign exchange rates, in addition to the presence of high levels of banking liquidity. The monetary authority seeks to increase its effectiveness to control these challenges through the expansion of the use of its tools as well as its reliance on some banking reforms and procedures such as electronic payment systems and modern settlement methods due to the importance of these procedures in the economies of countries despite the difference in their monetary policies due to the existence of a direct relationship linking them to sophistication, modernity and development being One of the products of advanced information and communication technology, including payment systems. The Central Bank has sought to possess the best electronic payment systems since 2006 to implement the system as a major step for the development of the Iraqi banking sector in order to increase its efficiency and effectiveness in achieving monetary stability in the country by trading money electronically, which leads to reducing dependence on paper circulation. Payment systems, however, always have the same goal, which is to provide the opportunity to transfer funds from one bank account to another bank account, even if it is in another bank, to ensure the continuation of the work of these systems in a manner consistent with the requirements of the participants, with the least possible risk and at a nominal cost Younus, A. M., & Zaidan, M. N. (2022).

4. RESULTS AND DISCUSSION

The results are shown in Table (1), in 2014 the highest statistic was recorded in the real-time gross settlement system of the Bank of Baghdad, while in 2013 it was the second highest statistic for transfer amounts in the real-time gross settlement system, while in 2015 the ratio was recorded after

that, but the lowest statistic for transfer amounts in the settlement system The real-time total was in 2017 and the reason for the decrease in the statistics of the real-time gross settlement system amounts is the decrease in the exchange of electronic payments between banks Ahmed, M.. (2022).

Tabel 1. system of the Bank of Baghdad

جدول (1)
نظام التسوية الاجمالية الآتية RTGS لمصرف بغداد

التاريخ	مصرف بغداد	المعيار الصناعي للمصارف التجارية عينة البحث
2012	788,409,868,000	1,396,273,422,397
2013	1,983,857,297,000	844,298,223,600
2014	2,651,358,263,000	2,496,972,331,800
2015	1,839,246,042,000	2,142,048,233,800
2016	986,334,542,000	2,074,083,405,200
2017	494,600,015,000	1,602,504,094,800
2018	686,748,715,931	1,353,410,169,030
2019	748,670,478,210	1,294,683,225,304
المتوسط	1,272,403,152,643	1,650,534,138,241

While the results showed in table (2) that in 2019 the highest amount was recorded for clearing electronic checks at the Bank of Baghdad, while in 2018 it recorded the second highest amount in ACH for the Bank of Baghdad, followed by 2015. The reason is due to the technological development of banking services and the increase in dealing in optical images known as sukuk electronics in recent years. As for the lowest electronic clearing for the Bank of Baghdad, it was in 2012, due to the decrease in dealing in this type of electronic banking operations.

Tabel 2. clearing electronic checks at the Bank of Baghdad

جدول (2)
نظام مقاصة الصكوك الإلكتروني لمصرف بغداد

التاريخ	مصرف بغداد	المعيار الصناعي للمصارف التجارية عينة البحث
2012	23,330,760,162	36,472,934,931
2013	129,163,200,182	109,206,704,443
2014	239,589,571,837	242,805,292,797
2015	252,081,827,749	257,874,107,949
2016	101,928,482,032	156,215,184,317
2017	109,000,234,063	182,388,881,548
2018	259,883,205,459	240,482,078,431
2019	363,046,878,975	322,317,561,278
المتوسط	184,753,020,057	193,470,343,212

It can be seen in Table (3) that the highest profitability rate for the Bank of Baghdad was in 2012 and then in 2013, while the lowest profitability rate for the Bank of Baghdad was in 2018. The reason for the decrease in the profitability of the Bank of Baghdad in recent years is due to the decrease in the net profit of the bank due to the economic events that the country is exposed Younus, A. M. (2021).

Tabel 3. highest profitability rate for the Bank of Baghdad

جدول (3)
نسبة العائد على الموجودات لمصرف بغداد

التاريخ	مصرف بغداد	المعيار الصناعي للمصارف التجارية عينة البحث
2012	2.28%	5.36%
2013	2.20%	3.90%
2014	1.80%	2.56%
2015	0.86%	1.79%
2016	1.58%	2.63%
2017	0.52%	1.14%
2018	0.37%	1.10%
2019	0.58%	1.27%
المتوسط	1.27%	2.47%

In the table below showing the value of transfers in Iraqi dinars, we note that the value and numbers of transfers in Iraqi dinars through the RTGS system for the period 2010-2014 took the rate to increase and reached (21%) and this percentage continued to fluctuate as it reached the highest level in 2012 by (29.3%) and then This percentage began to gradually decrease, reaching its lowest level in 2017, at (9.5- %), then it began to increase, and in 2018 it reached (0.8%).

Tabel 4 Table No. (4) Amounts of bank transfers through the real-time total settlement system for the period (2010_2018)

معدل نمو اعداد التحويلات %	معدل نمو قيمة التحويلات %	عدد التحويلات	قيمة مبالغ التحويلات مليار دولار	معدل نمو اعداد التحويلات %	معدل نمو قيمة التحويلات %	عدد التحويلات	قيمة مبالغ التحويلات مليار دينار	السنة
59.2	40.9	4289	3630	86.1	21.4	20746	1151	2010
23.0	-1.4	5277	3580	45.7	6.3	30234	1124	2011
34.6	10.6	7103	3960	13.5	29.3	34318	1583	2012
32.4	84.0	9403	7286	18.2	14.1	40572	1805	2013
15.0	-3.0	10814	7070	10.4	10.6	44779	1996	2014
-3.0	-4.5	10489	6750	4.2	-2.0	46661	1957	2015
-3.9	-35.3	10075	4314	15.4	-9.4	53866	1773	2016
-1.6	-25.1	9927	3269	33.7	-9.5	72036	1605	2017
79.0	38.8	17772	4536	-21.8	0.8	56342	1618	2018

The Central Bank of Iraq injected additional money into the economy by launching a new 20-year housing financing package worth three trillion dinars through the Real Estate Bank and the Housing Fund. The lending ceiling from the Real Estate Bank is 125 million Iraqi dinars for real estate within residential complexes, with an administrative commission of 5%, and 100 million dinars for units outside residential complexes, with an annual interest of 2%. As for the housing fund, it has a loan limit of 75 million dinars for the construction of housing units or the acquisition of a housing unit from the housing complexes of the Ministry of Construction and Housing through an administrative commission of 4%. This program serves the purpose and primary mission of the Central Bank of Iraq to maintain financial stability in the country and enhance living conditions.

5. CONCLUSION

The importance of digital transformation lies in working at one speed, and for a long period of time. Therefore, digital transformation has helped in a positive way in organizing time through the programs

prepared for it, and many countries have worked to activate this service in all its sectors. The banking system in Iraq before 2003 was devoid of digital payment systems, as manual work was prevalent in all financial transactions. The development in the field of digital information technology, communications and the Internet has led to rapid changes in the banking sector, and the Internet has been adopted as a basis for banking transactions between the countries of the world.

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