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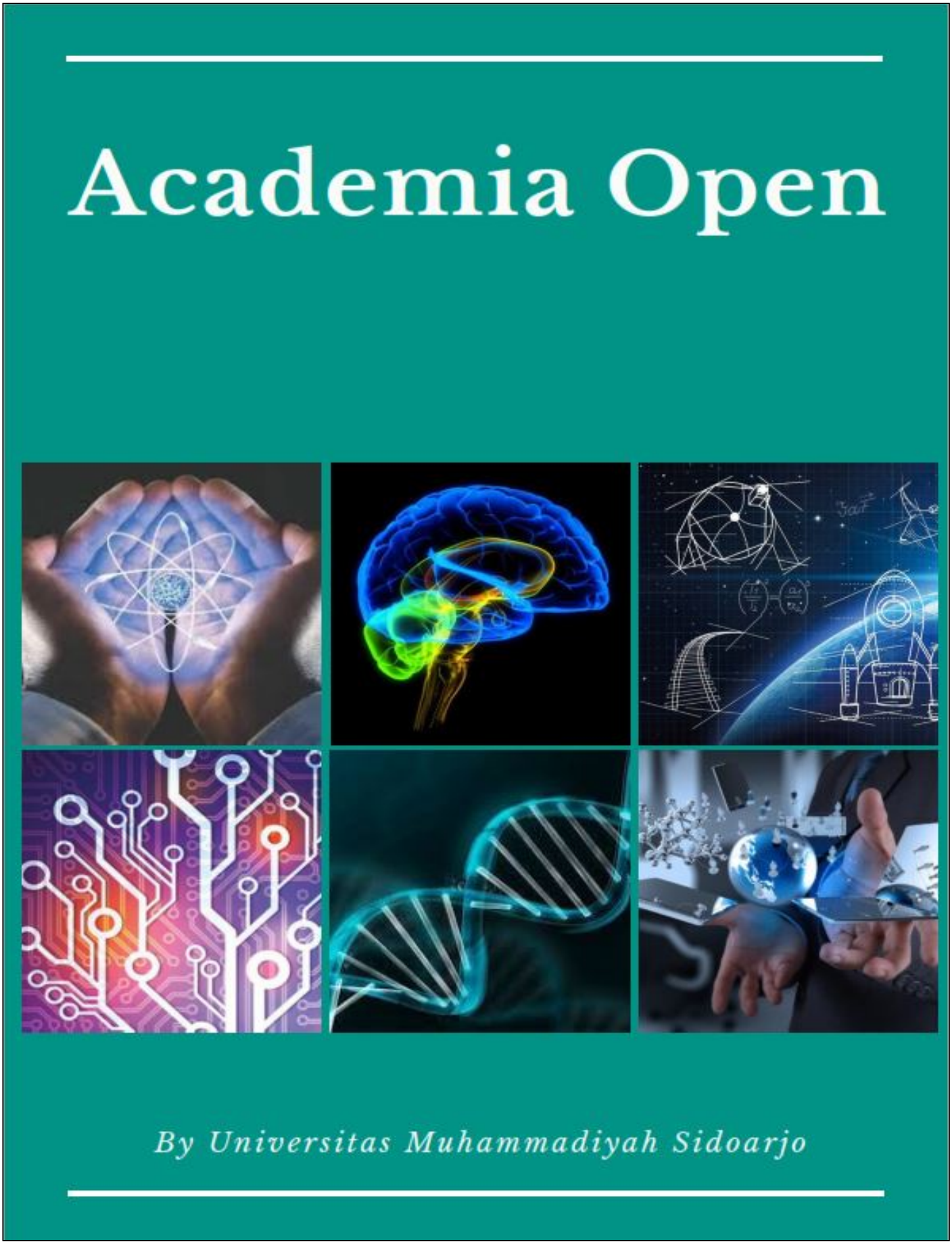

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e-HRM Strengthens Service Quality in Iraqi Government Banking Sector

e-HRM Memperkuat Kualitas Layanan di Sektor Perbankan Pemerintah Irak

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Abstract

General Background: The digital era has compelled government institutions, including banks, to adopt innovative technologies to enhance service delivery. **Specific Background**: Among these innovations, Electronic Human Resource Management (e-HRM) plays a critical role in improving internal efficiency and customer satisfaction. **Knowledge Gap**: Despite its growing global relevance, empirical studies on the impact of e-HRM on service quality in Iraqi government banks remain limited. **Aims**: This study investigates the relationship between e-HRM implementation and the quality of banking services at the Iraqi Bank of Commerce, Rasheed Bank, Rafidain Bank, and Nahrin Islamic Bank. **Results**: The findings reveal that e-HRM significantly contributes to service quality through improved employee performance, accuracy, administrative efficiency, and customer satisfaction. Electronic training programs, streamlined HR functions, and reduced processing time emerged as key enablers. **Novelty**: This study offers a focused analysis within the Iraqi public banking sector, diverging from general approaches by directly connecting e-HRM functions to measurable service outcomes. **Implications**: The results suggest that adopting modern HR technologies and fostering a digital transformation culture can enhance banking competitiveness and customer trust, providing a strategic advantage for public financial institutions in developing economies.

Highlights:

1. e-HRM improves efficiency, accuracy, and service quality.
2. Focus on Iraqi government banks' digital HR adoption.
3. Recommends training and tech investment for better services.

Keywords: e-HRM, service quality, government banks, digital transformation, employee performance

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Introduction

In the age of advanced technology and digital transformation, electronic human resources management has become (e-HRM) is an integral part of the development and improvement of banking services in government banks, The primary objective of these tools is to enhance efficiency and productivity and integrate all functions of human resources management using digital technologies. her management plays a vital role in facilitating administrative processes through automation and time management techniques. Manual efforts can be reduced and higher accuracy achieved in administrative procedures[1]. This contributes to enhancing internal communication as digital platforms allow effective communication between staff and management, which helps accelerate decision-making and improve coordination between different management levels. eHR management is one of the leading software solutions in providing all facilities that contribute to improving the quality of the banking services provided. E-learning and online training systems provide opportunities to continuously develop employees' skills, enhancing their ability to provide premium banking services. E-HR management contributes to building a dynamic and effective working environment within government banks, directly reflecting on improving the quality of banking services provided to customers[2]. Banking sector services are one of the most important services that offer customers and need high quality to meet customers' requirements and achieve their satisfaction. E-HR management contributes significantly to improving the quality of banking service, as the human resource is an essential element in the quality of banking services in government banks[3].

Methods

1. problem study

Most countries seek in rapid developments to compete on how to use and apply technology, and benefit Among them, the world has become active in investing all modern technologies of information and communication systems in the development of the organizations' business, whether business or government organizations, into electronic organizations using a network.

The Internet performs all its business and administrative transactions. Human resources management plays a pivotal role in government banks that provide services in important areas such as basic human resources activities, salary management, training and development, professional services, employment, talent management, and workforce management. Banking institutions are one of the fundamental pillars of the economy by applying technology through e-HR management, contributing to the development of interest in improving the quality of the services provided and the realization of customers' wishes, which is one of the main entry points for increasing the competitiveness of banks, which can be answered to the following question:

What is the role of electronic human resources in improving the quality of banking in government banks?

2- hypotheses study

The research is based on a key hypothesis: "The application of electronic human resources management in government banks can contribute to improving the quality of the banking service provided."

The following sub-hypotheses emerged from this hypothesis:

1-The application of electronic human resources management in government banks through the provision of advanced electronic training programs for employees enhances their skills and knowledge, and contributes to improving the quality of banking service.

2-The application of electronic human resources management in government banks contributes to improving efficiency and accuracy of work, thereby enhancing the quality of banking service.

3- importance study

The importance of research is that it addresses an important and modern topic of knowing the role of e-HR management in government banks to improve the quality of banking service. The applications of modern technological systems contribute to improving efficiency and productivity by applying best practices in recruiting, training and developing staff, can achieve the highest levels of efficiency and productivity, directly reflecting on the quality of service provided to customers and electronic tools contribute to streamlining administrative processes and reducing costs associated with human resources. Electronic systems can provide recommendations for improving financial and administrative processes. Increasing efficiency and saving time and effort, which helps improve the quality of banking service and enhances customer satisfaction.

4- Objectives study

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Through this research, we seek to:

1-Highlight the management of electronic human resources.

2-Clarification of the concept of the quality of banking service in government banks.

3- Demonstrate the role of electronic human resources in improving the quality of banking service in government banks.

5-Sample and Research Tools

The researcher used a tool for this study questionnaire form (questionnaire) designed by using a study. It has been adjusted to suit this study and its requirements, as it is designed on the basis of a quinquennial Licert scale (totally agreed, "agreed, neutral, disagree, disagree) These terms were given weight "ranging from five fully agreed" to one Do not agree fully "Until you give objective results, this form has been distributed in reality (40 forms), on the study sample (a group of employees at the Iraqi Bank of Commerce, Rasheed Bank, Rafidain Bank, Nahrin Islamic Bank) To determine the effectiveness of using the statistical sample method in the audit of bank accounts in government banks, analysed in the statistical programme.

Lecturer review

1- Najm, Al-Saeed Study , 2017

E-management of human resources and its impact on career performance

The study aimed to determine the type and strength of the correlation between the dimensions of e-management of human resources and performance dimensions

The staff of the Directorate of Health in Dakahlia have found that there is a general moral impact of the dimensions of e-administration on the dimensions of job performance. (task performance, contextual performance, adaptive performance) among the staff of the Directorate of Health hospitals in Dakahlia[4]. The research recommended the need for hospitals to increase awareness of the importance of operational electronic management among hospital workers, as well as the need to deepen the concept of the direction towards operational electronic management of hospital workers because it is the most important way to move to the future with all its challenges[5].

2 Saedan , Al-Sultana, study 2023 .

The Impact of Human Resource Empowerment on Improving the Quality of the Banking Service Case Study - The External Bank of Algeria BEA Tibsa Agency – 46[6].

The research aims to study the impact of human resource empowerment in improving the quality of bank banking Algeria's external agency Tibsa-46, by dropping the enabling dimensions of delegation of authority Sharing information task forces motivate workers and train, on the variable quality of banking service and research concludes that empowering the human resource is one of the modern methods in human resources management where it contributes to the optimal exploitation of the human resource by participating in decision-making and giving it more authority and responsibility to achieve its functions. The research recommends that the Agency adopt an open integrated communication system in all directions that makes information and knowledge channels accessible to all workers, thereby increasing their ability to perform and carry out their work more effectively as a result of their participation in the correct information.

3-Tayeh Study, 2021

The Role of Electronic Administration in Improving the Efficiency of the Functioning of the Banking System Applied Study in a Sample of Iraqi Banks.

This study aims to recognize the role of electronic management in improving the efficiency of the banking system. The research concluded that the commitment to apply electronic management functions contributes to an improvement in the service provided and contributes to its rationalization and contributes to streamlining procedures and reducing time and cost. The research recommended the need to keep abreast of global technological developments and the continuous modernization of the IT tools adopted in the provision of electronic services. Promote the development of policies and regulatory procedures related to the development of banking services, including electronic systems[7].

Results and Discussion

What distinguishes the current study from previous studies.

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This study is distinguished from previous studies being one of the studies looking at the role of e-HR management in improving the quality of banking service in government banks, while previous studies examined the statement of the role of e-management of HR and its impact on functioning, and other studies explored the impact of empowering human resource in improving the quality of banking service, The External Bank of Algeria (BEA), Tibsa Agency, 46, Other studies described the role of electronic management in improving the efficiency of the banking system and applied a study in a sample of Iraqi banks.

First Research: Theoretical Framework for Human Resources Management

1-The concept of electronic human resources management

It is defined as "a means of implementing enterprise human resources management strategies, practices and policies through conscious and direct enhancements using technology-based communication channels". considers as" the process of planning, implementing and applying information technology and supporting individual or collective actors in the performance of their shared human resources activities, and considers that It is "a shift from manual procedures for the performance of human resources activities to automated or mechanized procedures through techniques designed to solve such problems." a distinct application of web-based technologies in HR-related systems that with some other organizational changes will contribute to widespread access to HR-specific information as well as provide numerous opportunities to manage that information[8].

2-Dimensions of electronic management of human resources.

The dimensions of electronic human resources management are the operational dimension, the relational dimension and the transformative dimension of human resources management. Given the importance of these dimensions in managing the human component as the Organization's most important component, their application will result in reduced organizational costs and increased efficiency, effectiveness and productivity, which in turn will lead to the Organization's continuity, survival and continued organizational success[9]:

A-Operational human resources management

Defined as activities and practices that can affect the operational area of e-governance's human resources by performing operations more efficiently and effectively as well as removing administrative constraints and obstacles[10]. HROM is interested in streamlining processes where core HR activities such as recording employees' data and salaries are included. The organization often needs to determine whether or not to update their data periodically through the HR network and through administrative staff. Bondarouk & Ruël states that the operational management of human resources ensures the efficiency and effectiveness of both relational and transformative dimensions of e-resource management within Organizations, Bondarouk see a positive relationship between management eHR operational and eHR operational results[11].

B-Human Resources Relational Management

Defined as HR practices through which HR activities can be computerized or automated through internal networks, as well as hiring, remote or online selections, HR entrances, self-service for workers as well as many applications[12].

Lennick-Hall & Moritz indicates that the relational management of human resources involves the automation of transactions through the use of intranet, extranet, human resources portals, staff self-service, managers' self-service and other applications

It also indicates, that the relational management of human resources contains new and extended responsibilities related to interaction between the Organization's actors leading to coherent, interrelated and interrelated networks and thus can allow for more important and fundamental topics[13].

The relational management of human resources is the second dimension of e-management of human resources, in which more complex human resources practices such as recruitment or selection are conducted using e-management of human resources rather than using relational paper methods such as advertisements in paper newspapers and other application forms. The Department 'Polarization, Selection, Training, Evaluation and Performance Management as well as Reward[14].

Liang adds that the relational management of human resources can add value to the enterprise by supporting operations and increasing channels of communication and interaction with internal and external partners. It is clear that the relational management of human resources is broader and broader than the operational management of human resources[15].

C-Transformative management of human resources

Defined as activities and practices that make human resources activities strategic, through strategic efficiency management, information management and knowledge management[16].

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This dimension is seen as the highest level of human resources management, with human resources management shifting from reciprocal to transformative as it limits the operational functions of human resources management and directs it towards more strategic initiatives while seeing that macrolevel changes in the human resources management function are primarily aimed at changing the role that human resources management plays in both company performance and strategic support, and that the use of information technology in human resources management has made human resources so professional that they have become an important strategic player in the Organization. The transformative management of human resources requires a different choice of workers so that they are multi-skilled and more flexible. It will require them to use a variety of Internet-based enabling tools that allow them to develop themselves in line with the company's strategic objectives[17].

3-Core areas of the human resources electronic management system

Managing personal information and providing essential services.a

Managing people more effectively such as recruitment processes, recording time, attendance and managing performance bonuses.b

Facilitate cooperation, training, interaction, participation and dissemination of information.c

d. Communicate with and motivate employees, manage job benefits and rewards and improve the service provided to them.

Second Research: Quality of Banking Service.

1-The concept of quality of banking service

Quality banking is a concept that encompasses various aspects that affect the customer's experience with the bank or financial institution, With the emergence and diversity of the number of financial institutions and banks, the quality of banking service is crucial to the achievement of the objectives of these financial institutions. Banks need to acquire new customers and maintain existing customers. This can be achieved by providing high quality banking services and meeting the needs and desires of different customers. Quality is one of the most important criteria at which banking service is evaluated. The bank always seeks to improve the quality of its banking services and meet customers' needs in the least possible way. Before addressing the quality of banking services, some of the basic concepts underlying them must be clarified.

Khafafa, the banking service is defined as "a range of activities and events offered by the Bank to meet the needs and desires of customers". The quality of the banking service is defined as "searching for the needs and desires of customers from multiple sources of information and then working to meet them within the resources and capabilities of the bank and to follow their development and provide feedback in case of fault or error in meeting these desires and needs." .

2-The importance of the quality of banking service.

The quality of banking services is of great importance to both banks and customers. Quality are two key entry points for achieving excellence between banking institutions and attracting new customers as well as maintaining The importance of the quality of banking services to:

a-Explore customers' needs and requirements for banking

b-Providing banking services commensurate with the needs and desires of current and future customers.

c-To help strengthen the bank's market share within the banking sector

d-Help to achieve financial and banking stability, including making more profits or maintaining non-profits Risk Limit

3-Quality Characteristics of Banking Service

The main characteristics of banking quality are divided into the following two types:

a-Functional quality: This type focuses on the quality of the service and how it is delivered and requires psychological interaction between the bank and its customers. Therefore, the bank's management must work to develop its banking services by setting strategic objectives for the quality of the service, monitoring customer needs and expectations, measuring the quality and customer satisfaction.

b-Technical quality: Technical quality requires reliance on bank workers with outstanding experience and knowledge associated with banking services and their various procedures. This type of quality is commensurate with complex banking services such as retirement plans and pensions. Technical knowledge is a clear key

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requirement.

Third research: Electronic human resources management and its role in improving the quality of banking service in government banks.

1-The relationship between electronic human resources management and the quality of banking service in government banks.

E-HRM plays a major role in improving the quality of banking in government banks in a number of ways:

a-Streamlining processes: By using electronic systems to automate administrative processes, banks can reduce time and effort in human resources management, giving staff more time to focus on delivering high-quality customer service.

b-Providing continuous training and development: Electronic tools provide employees with easy access to vocational training and development programs, helping them improve their skills and expertise to stay in line with the changing requirements of banking services. c-Performance development and competency management: Electronic HRM systems can better track staff performance and identify required competencies, facilitating the process of hiring the right staff in the right positions and developing their capabilities. d-Improved internal communication: enhanced communication between management and staff and colleagues themselves contributes to improved understanding and coordination, resulting in improved quality of service provided to clients. e-Facilitating access to information: Electronic systems provide quick and secure access to necessary information, helping employees to provide more effective and accurate services to customers.

f-Developing overall quality in these aspects through E-HRM can enhance customer satisfaction and confidence, thereby contributing to raising the overall quality of banking service in government banks.

2-Stages of electronic human resources management to improve the quality of banking service.

The phases of e-HR management can be distinguished depending on how the e-HR management system benefits the human resources, managers and staff of the organization. Phase 1: eHR management is just a tool to disseminate HR information, This includes communicating in one direction only from enterprise to managers or employees, In this format, human resources generally use the Intranet as a key means of providing HR information and the first challenges to dissemination are usually general content such as the organization's policies and procedures , benefits, service guides, current events, etc. Thus, it usually follows by offering personal content such as job opportunities available and tailored to individuals in government banks, which contributes to improving the quality of banking service. Phase II: is the development of electronic applications for human resources transactions, At this point electronic human resources management provides support and integration for the functioning of human resources operations, In addition to this stage, paper-based administrative work is replaced by electronic input, The enterprise uses Intranet and external communications, at which point the system allows managers and staff to access databases to update information, search for information and make decisions based on it. An example is that a staff member can inquire about his or her own data such as paid leave, balances, current interest coverage, personal demographic data, work schedules or retirement plan balances.

The final phase: is the transition phase of the HR function, rather than focusing on problems at the transaction level progresses to support the enterprise's strategic objectives, At this point electronic human resources management covers three key functions, The first function is the strategic partnership with the business chain, and the second function is the establishment of the House of Expertise Centers for Human Resources Specialists, The latter function is to serve as a service centre to better deliver human resources services. At this stage, the system allows human resources to play a more effective role in nurturing the institution's knowledge capital, developing the social capital of the institution and facilitating knowledge management within the institution, which contributes to the improvement of banking services in government banks.

Forth- Method and procedures.” - Analyzing the results of the study and testing the hypothesis

1-: Description of the respondents

The results of table 1 indicate that the majority of law dealers in government banks are male (28) individuals representing (70%) of employees in government banks, and that 30% of the study sample is female.

Table 1 results show that 30% of the study sample was aged 30 to 40, 45% of the study sample was aged 41 to 50, and 25% of the study sample was aged 51 and above.

Table 1 results indicate that (10%) of the study sample their scientific qualification (Ph.D.) and (15%) of the study sample their scientific qualification (MA), and (75%) of the study sample their scientific qualification BA, which gives an indication that the study community is qualified with a good scientific degree.

Table 1 shows the number of years of experience of people involved in filling out the questionnaire. The above table

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indicates that the most frequent percentage is experience from (30%) and (10.20) years indicating that members of the school community have many experiences in their field of work, and therefore have sufficient professional practices to judge the role of electronic human resources management in improving the quality of banking service in government banks.

Sex	F	%
Male	28	70.0
Female	12	30.0
Total	40	100
Old	F	%
30 – 40	12	30.0
41-50	18	45.0
51 and above	10	25.0
Total	40	100
academic qualification	F	%
P h .D.	4	10.0
Master's degree	6	15.0
Bachelor's degree	30	75.0
Total	40	100
number of years of experience	F	%
less than a year	4	10.0
1-2	6	15.0
2-5	8	20.0
5-10	10	25.0
10-20	12	30.0
Total	40	100

Table 1. *Study Sample Characteristics*

Second "- descriptive analysis

The effectiveness of electronic human resources management (e-HRM) in enhancing employee competencies and service quality is evidenced by the results presented in Table 2, which demonstrate that advanced electronic training programs significantly contribute to developing staff skills, with a mean score of 3.945 and a standard deviation of 1.1605, exceeding the hypothetical average. This affirms that digital training initiatives positively influence service delivery in government banks.

NO.	strongly agree		Agreed		Neutral		disagree		strongly disagree with		mean	standard deviation
	F	%	F	%	F	%	F	%	F	%		
1 2 3 4 5 6	7 4 2 2 3 2	23.333 13.333 6.66 6.66 10 6.66	1 6 7 6 2 0	3.333 20 23.333 20 6.66 0	5 0 5 4 1 3	16.666 0 16.666 13.333 3.333 10	2 0 3 7 4 4	6.66 0 10 23.333 13.333 13.333	5 10 3 1 10 11	16.666 3.333 10 3.333 3.333 36.66	3.78 4.45 3.40 3.70 3.84 4.50	1.770 0.740 0.918 1.42 1.240 0.875
application of human resources management in a government entity through the provision of advanced electronic programming programs builds on their skills and knowledge, and contributes to improving the quality of service.											3.945	1.1605

Table 2. *Statistical description of The application of human resources management in a government entity through the provision of advanced electronic programming programs builds on their skills and knowledge, and contributes to improving the quality of service.*

The above table showed that the arithmetic center that the application of electronic human resources management in government banks through the provision of advanced electronic training programs for employees enhances their skills and knowledge, and contributes to the improvement of the quality of banking service. (3.945) which is higher than the hypothetical medium (3) and with a standard deviation (1.1605). (The bank applies e-HR management and individuals who are well qualified for their functions are well qualified to perform the functions and are reflected in the improved quality of the banking service) At the highest averages (4.50) and with a standard deviation (0.875),

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the paragraph for (Employees are introduced into banks, with regular training courses to develop their skills to train on electronic human resources management applications to improve the quality of banking service) It has the lowest arithmetic averages of 3.40 and a standard deviation of(0.918).

Further support is found in Table 3, where the application of e-HRM is shown to improve operational efficiency and accuracy in government banks, as reflected in the mean score of 3.83 and standard deviation of 1.170. The highest mean value (4.50) highlights the role of advanced technology in enabling effective communication and operational speed, underscoring the role of digital HR systems in improving service standards.

NO.	strongly agree		Agreed		Neutral		Disagree		strongly disagree with		mean	standard deviation
	F	%	F	%	F	%	F	%	F	%		
1 2 3 4 5 6	8 9 2 8 12 4	26.66 30 6.66 26.66 40 13.333	7 4 7 5 2 3	23.333 13.333 23.333 16.666 6.66 10	3 2 3 0 0 4	10 6.66 10 0 0 13.333	0 5 6 3 4 3	0 16.666 20 10 13.333 10	2 0 2 4 2 6	6.66 0 6.66 13.333 6.66 20	3.30 3.90 3.80 3.85 4.50 3.65	1.870 0.870 1.95 0.35 0.860 1.125
The application of electronic human resources management in government banks contributes to improving efficiency and accuracy in work, which enhances the quality of banking service.											3.83	1.170

Table 3. *Statistical description that the application of electronic human resources management in government banks contributes to improving efficiency and accuracy of work, thereby enhancing the quality of banking service*

The above table showed that the computational medium that the application of e-HR management in government banks contributes to improving efficiency and accuracy of work, thereby enhancing the quality of banking service reached (3.83) which is higher than the hypothetical medium (3) and with a standard deviation (1.170). (E-HR systems facilitate access to necessary information quickly and accurately enhancing the quality of banking service) At the highest averages (4.50) and with a standard deviation (0.860), the paragraph for (The Bank's management has state-of-the-art technology that enhances the efficiency of electronic human resources management and creates effective communication between management and staff that contributes to the improvement of banking service provided in government banks) I got the lowest arithmetic averages of 3.30 and a standard deviation of(1.870).

Table 4 illustrates the research hypothesis that the application of electronic human resources management in government banks can contribute to improving the quality of the banking service provided.

Variables	Electronic human resources management	The application of electronic human resources management in government banks contributes to improving efficiency and accuracy in work, which enhances the quality of banking service.	The application of electronic human resources management in government banks by providing advanced electronic training programs for employees enhances their skills and knowledge, and contributes to improving the quality of banking service.	Quality of banking service
Electronic human resources management	1			
The application of electronic human resources management in government banks contributes to improving efficiency and accuracy in work, which enhances the quality of banking service.	0.798**	1		
The application of electronic human	0.935**	0.865**	1	

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resources management in government banks by providing advanced electronic training programs for employees enhances their skills and knowledge, and contributes to improving the quality of banking service.				
Quality of banking service	0.930**	0.925**	0.870**	1
* * Moral at morale level (0.01(				

Table 4. *Association matrix*

Several sub-hypotheses emerge from this hypothesis:

Hypothesis 1: There is a moral link between the application of e-HR management in government banks through the provision of advanced e-training programmers for employees that enhance their skills and knowledge, and the improvement of the quality of banking service.

We note that there is a positive statistical correlation between the application of electronic human resources management in government banks through the provision of advanced electronic training programmers for employees that enhance their skills and knowledge, and the improvement of the quality of banking service, at a moral level (0.01). Binding coefficient (925%).

The second sub-hypothesis: the application of electronic human resources management in government banks contributes to improving efficiency and accuracy of work, thereby enhancing the quality of banking service.

The second sub-hypothesis creates a statistically positive relationship between the use and application of e-HR management in government banks that contributes to improving efficiency and accuracy at work, thus enhancing the quality of banking service, at a moral level (0.01) and has reached the coefficient of association (87%).

Second main hypothesis: There is a moral impact of e-human resources management's role in improving the quality of banking in government banks by one standard weight, resulting in an improvement of (0.865) in financial sustainability. The results also showed that AI applications in digital auditing to achieve financial sustainability and its impact on decision-making contributed to the(0.795) interpretation of the financial sustainability variability box.

Table 5 confirms the model’s robustness, showing a standard weight of 0.975, a significant T-value of 45.630, and a high R^2 value of 0.975. This statistically supports the conclusion that e-HRM has a substantial and positive effect on the quality of services in government banks.

Standard Weight	Standard error	T value	R2	Sig.
IG.	0.025	45.630	0.975	0.001

Table 5. *The role of electronic human resources management in improving the quality of banking service in government banks*

Conclusion

The researcher has reached a number of findings, the most important of which are: 1- The results showed that the bank applies e-HR management and individuals who are well qualified for their jobs are well qualified to perform the functions and are reflected in improving the quality of the banking service.

2- The use of eHR management applications in the Bank contributes to reducing the time taken in the execution of banking transactions, thus increasing the efficiency and speed of service delivery to customers.

3- The results showed that the use of the Bank's electronic human resources management applications contributed to reducing the cost associated with printing, paper transactions and human resources needed to manage traditional transactions. 4- The application of eHR management helps provide high quality services at the lowest

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cost and in a short time, contributing to raising customer satisfaction and attracting more new customers.

5- Results showed that eHR systems facilitate access to necessary information quickly and accurately enhancing the quality of banking service.

6- Employees are not introduced into banks, with regular training courses to develop their skills to train on electronic human resources management applications to improve the quality of banking service.

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