

The Role Of Electronic Governance In Improving Entrepreneurial Banking Performance: An Exploratory Study On A Sample Of Iraqi Commercial Banks

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ABSTRACT

The current research aims to test the impact that building electronic governance with its dimensions (digital transparency, electronic issue, electronic participation, and electronic auditing) has on the entrepreneurial banking performance in Iraqi commercial banks. The study attempts to answer the questions that express the problem of the study, including: Does the management of private banks realize the impact? What electronic governance brings about entrepreneurial banking performance. The study relied on a descriptive-analytical approach. The questionnaire was used as a measure of its variables. The relationship between them was tested by selecting a random sample. (80) questionnaires were distributed and were suitable for analysis, of which (73) were from administrators (department managers, division officials, officials). units) in the bank and ready-made programs (SPSS v25) were used. The results showed that the bank has electronic governance that banking performance is moving towards entrepreneurship, and that electronic governance has an impact on entrepreneurial banking performance. The most prominent recommendations were the necessity of bank management applying electronic governance to help them spread a culture of Transparency and disclosure to increase oversight of the bank's activities and adopt modern technological infrastructure to facilitate the application of electronic governance and improve the efficiency of banking work to achieve entrepreneurial performance.

Keywords: *electronic governance; entrepreneurial banking performance; Iraqi commercial banks.*

INTRODUCTION

Electronic governance is one of the main factors that play a vital role in improving the performance of the banking sector. When banks adopt the e-governance approach correctly, they can achieve more effectiveness and transparency in managing their business. Therefore, they can build strong relationships with shareholders, customers, and regulators. In addition, e-governance contributes to enhancing trust between banks and their customers, as customers can trust that the bank is managing their money safely and reliably. Consequently, this increases the number of customers who choose the bank and use its services. E-governance contributes to improving anti-money laundering and anti-corruption procedures in the banking sector. When there are strict e-governance policies and procedures in place, the bank can better identify, monitor, and reduce suspicious activities. It can be said that e-governance is a critical element for enhancing sustainability and growth in the banking sector. When there are effective governance systems, banks can make the most of information technology and continuously improve their services to meet customer needs more effectively and efficiently. The research was divided into four attempts to address the first axis, the methodology, the second axis, the theoretical framework, the third axis, the practical framework, and the fourth axis, conclusions and recommendations.

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THE FIRST AXIS: RESEARCH METHODOLOGY

First: the research problem

Recent global changes have brought about the nature of various business activities, including banking activities, and changing banking regulations and policies lead to changing the banks' goals and plans and adopting new means and tools to achieve those goals and impose their control to ensure business performance according to the established plan. Among those tools is electronic governance, which researchers assume Its use will improve the performance of pioneering banks, and here lies the reference to the main question

1. ?What is the level of commercial banks' application of electronic governance
2. ?What is the level of pioneering banking performance in commercial banks
3. ?What is the impact of electronic governance on entrepreneurial banking performance in commercial banks

Second: The importance of the study

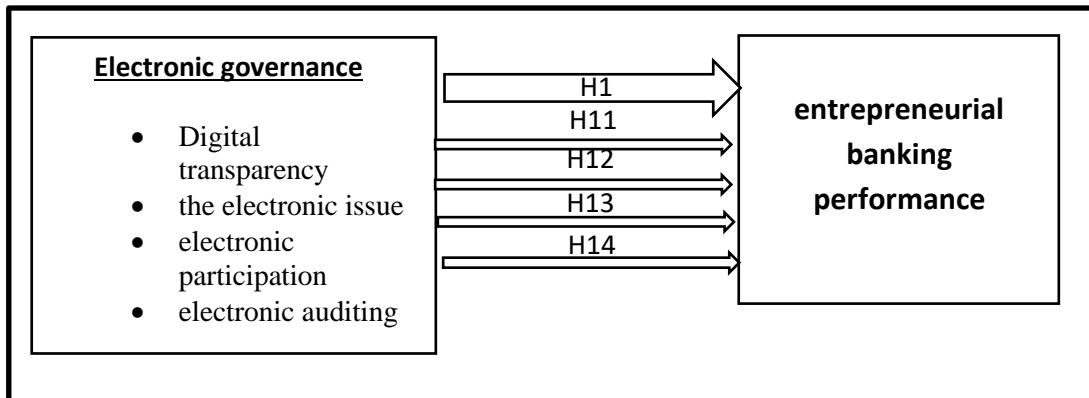
...The importance of the study lies in its subject, as it attempts to shed light on electronic governance and its impact on entrepreneurial banking performance and a statement of its importance to the bank under study. Its importance is also - :gained through the following:

1. Benefiting decision-makers in the researched bank in applying electronic governance and pioneering banking performance and paying attention to it for the benefit it brings to the researched bank
2. Attention and focus on electronic governance, as it is considered an important element for organizations in general. The importance of this study comes in shedding light on electronic governance and its impact on entrepreneurial banking performance in commercial banks
3. The topic of electronic governance and its role in improving banking leadership performance contributes to .enriching the Iraqi library
4. The possibility of benefiting from this study as a cognitive and practical guide, both through the conceptual review as well as the proposals and recommendations that came out of it for the managers of Iraqi commercial .banks and for all the competent authorities in supervising the banking sector and for investors in those banks

Third: Objectives of the study

The main objective of the study is to reveal the role of electronic governance in the pioneering banking performance - :of private Iraqi commercial banks, while the sub-objectives of this research are as follows

1. .Identifying the level of electronic governance and pioneering banking performance in commercial banks
2. Identifying and diagnosing the nature of the relationship (impact) between electronic governance and .entrepreneurial banking performance in commercial banks
3. Defining and diagnosing electronic governance, the level of its application in the bank, and the pioneering performance provided by this bank
4. Providing some recommendations to the researched bank that may contribute to achieving the banking .the researched banks leadership sought by

Fourth: Hypothetical plan of the study**Figure .1** Hypothetic research model

Source: Based on the source(Al-Obaidi et al., 2021) regarding the dimensions of electronic governance (Hamid and .Ibrahim, 2019) in building the dimensions of entrepreneurial banking performance

:Fifth: Study hypotheses

The on entrepreneurial banking performance a significant effect Electronic governance has :Main hypothesis
:following sub-hypotheses emerged from it

1. Digital transparency impacts Andhas.in entrepreneurial banking performance significant significance
2. .in entrepreneurial banking performance Affect the electronic issue And significant significance
3. .in entrepreneurial banking performance Impact of electronic participation And significant significance
4. Impact of Electronic A uditingand Significant in Entrepreneurial Banking Performance

Sixth: Study methodology

The study relied on the (analytical descriptive) approach, which is an approach characterized by coupling the description of the phenomenon with its analysis to draw its conclusions. This approach works to display the data and information obtained as they describe administrative phenomena or problems and their causes. The analytical approach is directed towards analyzing that data to reach a relationship. The impact, the extent of integration and compatibility between the variables of the study, and producing results that demonstrate the reality of the logical .connection between its variables to reach conclusions and recommendations that enrich the researched aspect

Seventh: Honesty and consistency

,The concept of reliability refers to obtaining approximately the same results if the distribution of the scale is repeated after a certain period, and the (Cronbach) coefficient is used, the value of which must be greater or equal to (0.70) to be considered acceptable. The Cronbach value was(0.847) for the electronic governance variable. This indicates good reliability, and the value of validity after the root of reliability reached (0.920). This result indicates that the scale has high validity, and the Cronbach value for the entrepreneurial banking performance variable is(0.837), meaning that the measures used in the study have good reliability, and with the root of reliability, validity can be .obtained. The honesty value reached (0.914), which is a good value

THE SECOND AXIS: THEORETICAL FRAMEWORK**First: The concept of electronic governance**

The concept of electronic governance is a broader concept than the concept of electronic administration, which consists of the use of information and communications technology to disseminate and provide public services, which is to make the government accessible to the citizen whenever he wants. The basic principle through which electronic governance works and its success factor is written is the use of the Internet, which provides... Work methods are integrated with technologies and other elements, and electronic governance is considered a major positive change in the field of job performance and a strategic shift in providing services and delivering them to beneficiaries (Al-Obaidi ,et al., 2021: 19) It means the administrative policies and legislation in force that regulate the tasks of state institutions

private sector companies, and others, in which various business sectors and civil society organizations participate. It is considered an effective tool for enhancing the government's performance at the level of managing institutions and) thus enhancing trust between individuals and the government (Al Shiha, 2012: 3).) It also refers to a technological-government that uses modern models of ICT infrastructure to deliver services to its citizens more efficiently and effectively) Fakeeh, 2016:1 E-governance is defined as the strategic and systematic use of information and () communications technology to enhance government efficiency and effectiveness (Sodhi, 2016: 93 (

It is a means of increasing the transparency of public administration by facilitating the communication of information) about activities to those subject to governance (Bosek, 2017: 6) It is the use of information and communications . technology to improve information and provide Services and stakeholder participation in the decision-making process to implement the issue, response and transparency in administrative work (Fattah & Aboudy (2022:212 (

Researchers believe that electronic governance is intelligent, transparent electronic management with easy access and .secure flow To inform across barriers between organizations and provide fair and unbiased service to citizens

:Second: The importance of electronic governance

:The importance of electronic governance is embodied in the following (Hasso, 2022: 446)

1. Providing accurate and up-to-date information to support the decision
2. .Rationalizing government spending
3. .Access to a diversified, competitive economy based on knowledge
4. .Raising the level of efficiency and effectiveness in government performance
5. .Changing the traditional image of government involves simplifying procedures and getting rid of red tape
6. Ensuring transparency in procedures and the availability of information to citizens about various government .activities
7. Enhancing the role of citizen participation and creating effective and direct communication channels between them and government agencies

:Third: Objectives of electronic governance

The use of electronic governance aims to achieve a high level of efficiency and effectiveness in service institutions in general and banks in particular by developing systems that ensure electronically linking the functions of the bank as a whole, as well as linking them to its external environment. These systems also include a set of supervisory systems for control and achieving quality work. From the above, many objectives can be identified, but the most :important are (Al-Quraishi, 2019: 211)

1. .Reducing effort and cost and providing information with the necessary speed and accuracy
2. .Improving the level of services provided and developing the performance of financial management
3. .Eliminating routine procedures and working to provide the best services and the lowest costs
4. The independence of information technology and its various applications to develop public administrations .through expanding the base of beneficiaries of data networks and electronic services
5. .Achieving transparency and avoiding risks surrounding operations, monotony, and errors
6. Guaranteeing the institution's rights through the ease of recovering lost data, as well as contributing to .opening new horizons with other institutions in the surrounding environment

:Principles of electronic governance :Fourth

Electronic governance is considered a vital element in our digital age and includes a set of characteristics and principles that aim to direct and manage electronic activities effectively and effectively. Here are some of the main characteristics and basic principles of e-governance (Iskander & Chamlou, 2016: 122) :

1. Transparency: Encouraging the dissemination of information and making it available to the public openly and transparently regarding decisions, policies, and electronic activities
2. Compliance: Adherence to laws and legislation related to electronic activities and ensuring their proper .application
3. Cybersecurity: Ensuring the protection of electronic systems and data from cyber threats and ensuring their .safe use
4. Strategic vision: Establishing a clear vision and specific strategies to guide and develop electronic activities in a sustainable manner

5. **Accountability:** The ability to hold all parties involved accountable for their electronic activities and decisions and ensure that they are held accountable for their actions
6. **Justice:** Ensuring equality and justice in the treatment of electronic users and ensuring that there is no discrimination or bias in electronic activities
7. **Sustainability:** Striking a balance between the effective and sustainable use of digital technology

These characteristics and principles form the basis of electronic governance and aim to direct and regulate electronic activities in a way that ensures transparency, accountability, sustainability, and cybersecurity

Fifth: Dimensions of electronic governance

Through reviewing several research and studies in the field of electronic governance, the dimensions were adopted and agreed upon by various writers and researchers, which are as follows

1. **Digital Transparency:** It generally refers to the openness of processes and activities that are achieved through the arrangement of information that can be accessed by beneficiaries, meaning the availability of both fair and complete dealings and what financial reports and bulletins are required to communicate to beneficiaries and stakeholders, and they should be honest and provide a balanced picture of the business situation through information and communications technology, and the integrity of reports depends on the integrity of the people who prepare them and present them electronically, that is, providing a true picture of everything that is happening (Fattah & Abboudi, 2022: 212).
2. **Electronic issue:** It is one of the main components of governance and consists of holding public officials and governors accountable for their responsibilities, procedures, and decisions, including policymakers, planners, managers, service providers, workers, and the results and penalties imposed when some results or outcomes achieved are unfair. (Fattah and Abboudi, 2021: 227)
3. **Electronic participation:** Citizen and civil society participation is an essential element in the development process because it contributes to supporting democratic governance and facilitates interaction between the state and society through citizen participation in decision-making and holding decision-makers accountable through information and communications technology. Participation is defined as the involvement and participation of each actor in processes such as needs identification, planning and programming, budget preparation, daily operational decision-making, financial aspects, and implementation. (Fattah and Abboudi, 2021: 227)
4. **Electronic auditing:** These are processes that track any changes in the information content in electronic governance services. Corruption in government institutions can be reduced through the use of IT services by holding service providers accountable. Regular audits should be performed to ensure systems are secure. Audits should include information security controls, system security and access controls, and address issues related to information systems auditing and security auditing. Data protection, privacy, and security are considered an integral part of e-government in providing electronic services. ICT is an effective and efficient tool for citizens to play an important and effective role in the accountability process (Boseke, 2017: 9).

Sixth: The concept of pioneering banking performance

entrepreneurial performance refers, in its linguistic sense, to the verb "led," which means he walked, neither fast nor slow. He performed the thing he did, he gave the testimony he gave, and the thing led to him and he brought it to him. Performance corresponds to the Latin word performer which means giving full form to something, from which the word is derived. English performance which means the completion of work or how the organization achieves its goals (Danuk et al., 2022: 508), and it is a measure used by the entrepreneurial organization to measure the extent to which its performance has been achieved according to A set of standards represented by (sales growth and stubbornness). Investment, resources, labor, and innovation in product strategy services, sales, employee and customer satisfaction (Irene, 2016:7) Entrepreneurial success is viewed from two internal and external approaches which are: The internal entrance to achieving what you desire, the external entrance is represented by: Achieving the satisfaction and dreams of customers and all other stakeholders (Angel et al., 2018:622) It is one of the important strategies adopted by entrepreneurial organizations to achieve excellence in all their fields, such as achieving goals, discovering and seizing opportunities, and responding to the desires and needs of customers in the best creative and innovative ways. This is reflected in Jabia enhancing its competitive advantage (Ibrahim and Hamid, 2019: 174)

Researchers define banking leadership performance as the bank's ability to take advantage of opportunities by investing well in resources to achieve expected goals while maintaining a good level of performance

Seventh: The importance of pioneering banking performance : (Masoudi. 2012: 17)

1. Enhancing confidence: Good banking performance helps build confidence among customers, investors, and business partners, which contributes to enhancing the bank's reputation and attracting new customers
2. Achieving financial objectives: Good banking performance helps achieve the institution's financial objectives and achieve sustainable profitability
3. Improving planning and decision-making: By providing an accurate analysis of the bank's performance, the institution can make successful strategic decisions and identify areas that need improvement

Eighth: Banking performance objectives: (Madani and Abdul Hadi, 2017: 6)

1. Increasing profitability: achieving and increasing profits continuously
2. Achieving growth: Expanding the customer base and scaling the business to achieve sustainable growth
3. Improving work efficiency: improving internal processes and increasing efficiency in providing banking services
4. Achieving customer satisfaction: meeting customer needs and expectations and providing high-quality services

In short, banking performance is a vital indicator of the success of banks and financial services institutions and contributes to achieving financial goals, achieving sustainable growth, and improving customer satisfaction

: Ninth: The role of electronic governance in improving entrepreneurial banking performance

Electronic governance increases the efficiency of banking operations and improves the quality of services received by customers, which contributes to enhancing the reputation of the banking institution and increasing trust between it and customers. In addition, electronic governance plays a vital role in improving banking performance and ensuring the continuity of the institution's success in light of the constantly changing digital challenges. Electronic governance is one of the important factors that can greatly influence the improvement of banking performance. Some of the ways that electronic governance can contribute to improving entrepreneurial banking performance (Khashaba and Saleh :8 :2017

1. Increased transparency: Through the use of electronic technologies, banks can enhance the transparency of their operations and make informed decisions, which contributes to building trust with customers and shareholders
2. Improving risk management: Electronic governance helps improve risk management by providing data analysis tools and periodic reports that enable potential risks to be identified and preventive measures taken
3. Reducing costs and increasing efficiency: Electronic technology can improve the efficiency of bank operations and reduce administrative costs by streamlining operations and improving internal communication
4. Enhancing communication and interaction with customers: Through the use of electronic means of communication, banks can provide an improved customer experience and provide services that are more effective and responsive to their needs
5. Enhancing compliance and regulation: Electronic governance contributes to enhancing compliance with banking legislation and regulations and providing periodic reports that help meet supervision and regulatory requirements

By using e-governance effectively, banks can achieve sustainable improvement in their performance and services helping to build a positive reputation and achieve success in a competitive financial environment

THIRD AXIS: THE PRACTICAL FRAMEWORK**1. Statistical analysis of variables**

:Table (1) shows a summary of the research variables in general, as follows

- e-governance) change The results showed that the value of the arithmetic mean did not) and reached (3.537) (15.18) as its coefficient of variation reached ,with a standard deviation of (0.571)
- As for the sub-dimensions, the highest value was reached for the (electronic issue) dimension, with an arithmetic mean of (4.015) and a standard deviation and coefficient of variation of (0.893) and (22.24), respectively. As a mean (3.465) and a good level Transparency) dimension, with for the lowest value, it came in the (Digital) and standard deviation (0.726) , as its coefficient of variation reached (20.95)

- leadership banking performance) change The results were that the value of the arithmetic mean did not) and .(12.97) as its coefficient of variation reached ,reached (3.684) with a standard deviation of (0.478)
- T came in first place in terms of the research variables, as most (pioneering banking performance) he variable .of the sample's answers agreed on this variable compared to the other variable

Table (1) Summary of dimensions Search variables

No	Search Variables	Arithmetic mean	Standard deviation	Coefficient of variation	Order of variables
1	Electronic governance	3.537	0.571	0.1518	the second
	Digital transparency	3.465	0.726	0.2095	2
	Electronic issue	4.015	0.893	0.2224	4
	Electronic participation	3.666	0.632	0.1723	1
	Electronic auditing	3.468	0.743	0.2142	3
2	Entrepreneurial banking performance	3.683	0.478	0.1297	the first

Source: SPSS V.25

Third: Testing the impact of electronic governance dimensions on entrepreneurial banking performance

In this paragraph, the effect of the independent variable represented by (electronic governance) on the dependent variable represented by (pioneering banking performance) is revealed and analyzed, as the main hypothesis stipulates that there is a significant effect of the independent variable, electronic governance, with its dimensions in the dependent variable, pioneering banking performance, and a test will be conducted. This hypothesis was through linear regression analysis. In light of this hypothesis, a significant relationship was formulated between them, and the levels of analysis were taken as sub- and macrolevels To know the moral of electronic governance for each . A sub variable of the explanatory variables in each sub variable of the response variables, as follows In detail to analyze this hypothesis

1. entrepreneurial banking performance **digital transparency** on. The model of the impact of digital transparency on entrepreneurial banking performance was significant below the level of (0.01) in terms of the calculated (F) value (46.478**), which is higher than the tabular (F) value of (6.63), and the value of the coefficient of determination (R²) was (0.31), which means that digital transparency explains (31.6%) of entrepreneurial banking performance, and the value of the digital transparency coefficient (B) was (0.387), meaning that a change of one unit of digital transparency causes a change of (38.7%) of entrepreneurial banking performance
2. The model of the impact of the electronic issue on entrepreneurial banking performance was significant below the level of (0.01), in terms of the calculated (F) value (57.527**), which is higher than the tabular (F) value of (6.63) under the significance level of (0.01), and the value of the coefficient of determination (R²) was (0.299), which means that the electronic issue explains (29.9%) From the entrepreneurial banking performance, and the value of the electronic issue coefficient (B) reached (0.374), meaning that a change of one unit of the electronic issue causes a change of (37.4%) in the entrepreneurial banking performance.
3. The model of the impact of electronic participation on entrepreneurial banking performance was significant below the level of (0.01) as indicated by the calculated (F) value (31.573**), which is higher than the tabular (F) value of (6.63) below the significance level of (0.01), and the value of the determination coefficient (R²) reached (0.273), which means that electronic participation explains (27.2%) of the entrepreneurial banking performance, and the value of the electronic participation coefficient (B) reached (0.627), meaning that a change of one unit of electronic participation causes a change of (62.7%) in the entrepreneurial banking performance.
4. The model of the impact of electronic auditing on entrepreneurial banking performance was significant at the level of (0.01) as indicated by the calculated (F) value (42.578**) which is higher than the tabular (F) value of (6.63) at the level of significance (0.01), and the value of the coefficient of determination (R²) reached (0.284), which means that electronic auditing explains (28.4%) of entrepreneurial banking performance, and the value of the electronic auditing coefficient (B) reached (0.727), meaning that a change of one unit of electronic auditing causes a change of (72.7%) of entrepreneurial banking performance. 5. The model of the impact of total e-governance on entrepreneurial banking performance was significant below the level of (0.01) as indicated by the calculated (F) value (71.585**) which is higher than the tabular (F) value of (6.63) below the significance level of (0.01), and the value of the coefficient of determination (R²) was

(0.342), which means that total e-governance explains (34.2%) of entrepreneurial banking performance, and the value of the e-governance coefficient (B) was (0.783), meaning that a change of one unit of total e-governance causes a change of (78.3%) of entrepreneurial banking performance, and this result provides sufficient support to accept the main hypothesis "There is a statistically significant impact between e-governance and entrepreneurial banking performance." Thus, the regression model is as follows:

$$\text{Entrepreneurial banking performance} = 863. + 0.783 (\text{total e-governance})$$

Table (2) Results of the impact of electronic governance on entrepreneurial banking performance

Variables and dimensions		Entrepreneurial banking performance				
		α	B	F calculated	Moral	R2 Adjusted
Electronic governance	Digital transparency	1.642	0.385	46.478 **	.000	31.6%
	Electronic issue	1.582	0.374	57.527 **	.000	29.9%
	Electronic participation	0.953	0.627	31.573 **	.000	27.3%
	Electronic auditing	1.357	0.727	42.578 **	.000	28.4%
Total electronic governance		0.863	0.783	71.585 **	.000	34.2%

The tabular F value under the significance level (0.05) = 3.84 and the tabular F value under the significance level (0.01) = 6.63

FOURTH AXIS: CONCLUSIONS AND RECOMMENDATIONS

First: conclusions

1. It was concluded that the bank cares about electronic governance and takes into account ethical standards in implementing the electronic tasks assigned to it
2. The bank deals with employee electronic complaints objectively and relies on appropriate electronic methods to measure employees
3. The bank involves its employees in developing electronic systems that increase the quality of services provided
4. The bank's employees have sufficient skills for electronic auditing and to come up with new effective ways to verify the operations carried out by the bank
5. Banks achieve a good level of profits, and this is an indication of their leadership performance
6. It was found that electronic governance has had an impact on pioneering banking performance

Second: Recommendations

1. The bank's management should pay more attention to applying electronic governance and delivering the best service For customers who subscribe to the bank, as well as the need to bring modern technology to banks that meet governance requirements Electronic
2. The administration must listen to the complaints and voices of workers and customers objectively and encourage them to disclose work problems and achieve the principle of transparency
3. The bank's management must use modern infrastructure, which facilitates the application of electronic governance, based largely on technology and communications
4. The necessity of developing employees' skills regarding the pillars of governance to enable their successful application in banks and achieving the goals for which electronic governance was created
5. Bank management should not focus only on profits as an indicator of pioneering performance, but rather social responsibility and green practices are other indicators of pioneering performance if banks wish to achieve sustainable competitive advantage
6. The necessity of investing in electronic governance because of its impact on improving entrepreneurial banking performance

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