



THE ROLE OF ORGANIZATIONAL BEHAVIOR IN MAINTAINING THE QUALITY OF SERVICES IN IRAQI BANKS -CASE STUDY: RAFIDAIN BANK (2024)

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Article history:		Abstract:
Received:	6 th January 2025	With a particular focus on Rafidain Bank in 2024, this study examines the critical role that organizational behavior (OB) plays in preserving service quality inside Iraqi banks. The study investigates how important OB elements—like cooperation, organizational culture, leadership styles, staff motivation, and communication effectiveness—relate to how well customers perceive the quality of the services they receive. The study intends to determine the precise OB behaviors that support or undermine service quality at Rafidain Bank using a mixed-methods methodology that includes surveys of bank staff and customers, maybe augmented by interviews and document analysis. The findings will provide valuable insights for bank management in Iraq, offering practical recommendations for improving OB practices to enhance service quality, customer satisfaction, and ultimately, the bank's competitive advantage within the Iraqi banking sector. The study also seeks to contribute to the existing body of knowledge on the interplay between OB and service quality in developing economies, particularly within the context of the Iraqi banking industry.
Accepted:	4 th February 2025	

Keywords: Organizational Behavior, Organizational learning, Quality of Services, Rafidain Bank.

INTRODUCTION:

The first Iraqi commercial bank, Rafidain Bank, is a government bank that was founded in Baghdad in 1941. In addition to its 146 locations within Iraq, it also has branches in Jordan, Egypt, the United Arab Emirates, Lebanon, Bahrain, and Yemen¹. Every Organization seeks to increase the quality of their performance, so as to achieve the highest quality of its services on the local and global level, it needs to improve its employees' Organizational behavior, so the aim of this study was to explore relationships between organizational learning and service quality. As we studied the effect of organizational behavior in maintaining the quality of service by measuring the responses of the employees in Rafidain bank- in 4 of its branches in al_Karadah and Al_Mansour areas in Baghdad- to the questions which are related to the organizational learning and the service quality level which was measured by the opinions of the employees.

the researcher has developed a study tool with reference to the literature and research articles related to the topic of research able to measure the variables mentioned using a component of the 72 _item questionnaire form is divided into 38_ item measure of Organizational Behavior, 36-Item measure the service quality, a random sample of the employees from the high and medium management was selected. where the study instrument and distributed to them in 4 branches as 90 questionnaires suitable for the analysis of the SPSS software were recovered in more than 4 months. The researcher has reached after analyzing the data and test hypotheses using SPSS to the existence of a relationship between Organizational Behavior represented with its factor the organizational learning in the Rafidain Bank and maintaining the quality of provided services.

It is clear that the governmental banks constitute the most significant part of the banking system in their assets in Iraq (Mohammed and Shamkhi, 2024, P3), so these banks should keep high levels of their services quality by means of positive behavior of their staffs as there is a direct relation with the customers and thus how the Organizational



learning components in any organization contributes to increase the quality of the services, so as to achieve its perfect deployment of its employees all banks are concerned about the organizational behavior of their employees in terms of the learning the main policies of the bank and being committed to the vision and mission of it, hence the bank has to look deeply for the appropriate ways to guarantee the best organizational learning to support the positive behaviors which lead to the perfect performance in the bank.

PREVIOUS STUDIES

Researcher tried to study previous studies that were close to the topic of the current research in terms of the variables studied as possible as it can be. So, the researcher chose studies that targeted to dive into the effect of organizational behavior on the value of the services.

The first study (Abbas, 2020) is entitled /The role of organizational citizenship behaviors in the dimensions of banking service quality- A survey study in Rafidain and Rashid Banks/ aimed to Determining the nature of the availability of organizational citizenship behavior among employees of Rafidain and Rashid Banks. And identifying the level of availability of quality in banking services provided to customers by the two banks. The results of this study showed that there is a positive correlation and a significant effect between the dimensions of organizational citizenship behavior and the dimensions of the quality of banking services combined.

The second Study (Hidayat, and Tannady, 2015) study was entitled / Analysis of Organizational Citizenship Behavior (OCB) Variables, Work Stress, Work Communication, Work Climate Affecting Employee Performance and Turnover Intention at PT. Bank Tabungan Negara (Persero) Tbk. Cabanggresik / The study aimed to illustrate and evaluate "Organizational citizenship behavior's effects (OCB), work stress, work communication, and work atmosphere on employee performance and turnover intention at PT. Bank. The research's concluded that The OCB of an organization (organizational citizenship behavior) significantly affects performance, and it stated that Performance is unaffected significantly by work stress.

By mediating organizational learning between the two variables, the third study (Ahmad and Abu Hussain, 2022) titled "The Impact of Organizational Commitment on the E-services Quality in the Presence of the Organizational Learning as a Mediate Variable at Foreign Commercial Banks Operating in Jordan" sought to show how organizational commitment in its dimensions—continuous commitment, emotional commitment, and standard commitment—affects the quality of electronic banking services represented by its dimensions—confidentiality, reliability, and ease of use. The study discovered that organizational commitment had a strong direct impact on both organizational learning and the quality of electronic banking services at high levels, while emotional commitment had the strongest effect on the confidentiality and reliability of the banks surveyed as sub-dimensions of the quality of electronic banking services.

The fourth study, "An Investigation into the Linkage between Organizational Learning, Internal Service Quality (ISQ), and Organizational Performance" (Mohammed and Shamkhi, 2024), The purpose of the study was to determine the relationship between ISQ, organizational learning, and organizational performance. The findings suggest that the presence of organizational learning initiatives is likely to increase ISQ and organizational performance.

The fifth study (Lili Ferdousipour, 2016) entitled/The relationship among public service motivation, Civic-organizational behavior (obc), and service quality/ aimed to underscore the respect that people have for the common interest. The study's findings showed that PSM pattern and civic-organizational behavior were significantly correlated with service quality. It also highlighted that hiring highly motivated employees to provide public services greatly increased public trust in the government as a source of high-quality services and that organizational performance is dependent on ISQ. Finally, the study found a partially mediating relationship between organizational learning and organizational performance.

RESEARCH PROBLEM

This research is trying to answer the following question:

Is the organizational learning level of the Rafidain Bank's employees maintaining the quality of this bank's services?

The study assumes that the Organizational Learning is the Main Measurement variable which represents the organizational Behavior and the main contributor to its high level in any Bank. Hence, we mentioned the Organizational Learning as the Independent variable in this research.

RESEARCH IMPORTANCE

Service Quality is an essential wealth that requires special means to maintain it, including: technology, highly experienced personnel, Team work spirit, and motivations. this study gains its importance mainly from the following:



1- Theoretically: The study environment is new for the application of information and communications technology in Iraq especially in Banks.

As for the practical aspect:

2- The current research documents and measures the Organizational Learning applied in Rafidain Bank.

3- It measures the degree to which Organizational Learning in Rafidain Bank is linked to the Service quality from its employee's perspective.

RESEARCH AIMS

We took in consideration the Organizational Learning as a dimension of Organizational Behavior, and applied it in the general Banking environment in Iraq through a case study concerned with Rafidain Bank, in order to test the effect of Organizational behavior through Organizational Learning on the Service quality.

RESEARCH METHODOLOGY

The research relies on the descriptive and analytical approach in describing the studied phenomenon through data collection and analysis. We followed the statistical survey method, where we distributed a questionnaire to measure the studied variables. Then the questionnaires were transcribed and the data were processed for analysis and the necessary statistical tests were conducted using the SPSS program.

RESEARCH HYPOTHESIS

This research is built to answer one question which is: is there any significant relationship between the Independent variable X (Organizational Learning) and the dependent variable Y (Service quality), hence the main hypothesis is: H0: There is no importance relationship between the Organizational Learning and Service Quality in Rafidain Bank. So, we have four hypotheses out of this main one according to the four dimensions which consist the Organizational Learning.

H01: There is no significant relationship between the Organizational Learning (Teamwork) and Service quality in Rafidain Bank.

H02: There is no significant relationship between the Organizational Learning (New Ideas Receiving) and Service quality in Rafidain Bank.

H03: There is no significant relationship between the Organizational Learning (Training and Motivating) and Service quality in Rafidain Bank.

H04: There is no significant relationship between the Organizational Learning (Technological side) and Service quality in Rafidain Bank.

STUDY VARIABLES:

First: The independent variable, whose symbol is X: Organizational Learning Rafidain Bank.

Second: The dependent variable, whose symbol is Y: Service Quality.

Study Tool:

We measured the aforementioned study variables through a questionnaire in which the respondents' answers are graded on a five-point Likert scale as follows:

Table No. (1) Gradation of answers on a five-point Likert scale

Terribly Agree	Agree	Neutral	disagree	Terribly disagree
5	4	3	2	1

Likert scale

Population and sample:

The study community represents the staff working in Rafidain Bank, which numbers 60 workers, whose tasks vary between office tasks such as secretarial, laboratory secretaries, paper and electronic library, management of students' files and achievement records, and field tasks such as residential supervision, educational guidance, sports, educational and recreational activities, caring for the gifted, supervising participation in the local and international scientific Olympiad, programming competitions, preparing curricula, teaching materials, exam conditions and

Methodology and method of study:

The descriptive approach was adopted by extrapolating from the literature, research, studies and websites on the subject of Organizational Learning, Organizational Learning, and Service quality using technology. Statistical methods were adopted to measure correlations between the variables of the study and the hypothesis test.

Organizational Behavior



From the researcher's point of view, the most important factor for producing positive organizational behavior in any organization is to provide a positive organizational climate that encourages individuals to perform their work to the fullest, which is undoubtedly one of the tasks of senior management. The researcher found when referring to the organizational behavior of individuals within organizations that organizational learning (from the book) and organizational commitment are important factors that shape the positive behavior of individuals, which in turn supports their job performance and ultimately leads the organization to better performance. Hence, the researcher has taken upon himself in this research the task of measuring the level of positive organizational behavior by measuring the level of its one optimal factors, namely organizational learning and, with the addition of some important variables from the point of view of the current study, such as training that supports organizational learning and also material and moral motivation, which supports organizational commitment for individuals.

Organizational Learning and Organizational behavior

Most studies focused on organizational learning as an intermediary variable within a set of relationships that include organizational commitment as a basic driver of organizational behavior and thus as an intermediary variable that affects performance, quality and effectiveness in service delivery, and many studies have focused on organizational citizenship behavior as a basic variable for measuring the level of organizational behavior in organizations, such as the study of (Lili Ferdousipour, 2016, p16) However, the researcher in this study has a different view that says that organizational learning is the basic and most important pillar in building appropriate organizational behavior. The researcher found that most previous studies focus on organizational commitment in the first place as a basic component of organizational behavior, as we find in studies such as (Ahmad, and Abu Hussain, 2022, P5) But in reality, the behavior of bank employees cannot be characterized by commitment without the presence of organizational learning that controls their thinking and emotions to commit to the organization and its goals, from the point of view of the current study.

Due to the rise of knowledge-intensive industries, the need for change, the demand for qualified workers, and fierce rivalry, organizational learning is today significantly more vital than it was in the past. To increase the likelihood of success in each of these areas and to gain a sustained competitive edge, a business must improve its organizational learning capability (KESKIN, and PALAZI, 2024, P71), and (Bratianu, 2015, P3) stated that organizational knowledge can be mapped from individual knowledge in the source domain to the destination domain. Organizational memory is the mapping of individual memory from the source domain onto the destination domain.

Measuring Organizational learning in Rafidain Bank:

Based on the previous definitions and discussions, we find Organizational Learning in Rafidin Bank must include:

- 1- Teamwork spirit that unify the vision and enables the staff to accept all policies and push the employees to cooperate and create new ideas.
- 2- New Ideas Receiving and responding to them as the whole system in the organization benefits from these ideas to improve learning process which in turn give more experience.
- 3- Training and Motivating as a tool of distributing trust and reliability that help employees do their best and make them emotionally stick to their jobs in a positive manner.
- 4- Technological side that helps employees achieve all above mentioned in short time.

Organizational Learning and Service quality:

The researcher thought that that the organizational Learning facilitates the process of producing a good banking service, and as (Gantsho, Yonela, and Nita Sukdeo, 2018, P1659) stated the quality management system provides confidence to customers that organizations are in control of their processes. With that assurance customers believe that organizations will be able to consistently meet their requirements and even strive to exceed them (Gantsho, Yonela, and Nita Sukdeo, 2018, P1659). But Banks are faced with changing demands to realize the importance of service modernization and diversification by taking into account technological developments (HEDRAYATI, et.al, 2023, P 583), so every employee in the organization is responsible in a way or another from his or her place that guarantee the contribution to the process of producing a high quality service thus cannot be achieved without the spirit of teamwork and cooperating among the employees in addition to learning how to suggest and receive new ideas to create better behavior that helps to improve the quality.

Researcher's additions to the scale:

This study tried to develop measurement model for the Organizational Learning after deep revision to the literature related to the Organizational behavior and the statements were generated and developed as according to the aim of this study. An additional headline is: Training and Motivating: (The researcher believes that breaking the ice and inertia that may be caused by the daily routine of work, so through carefully studied training programs may allow to enhance the emotional aspect of the commitment of employees to enhance their loyalty to the bank)



- 1- Proposing training programs that enhance positive relationships within the organization
- 2- Encourage individuals to submit ideas and suggestions that they deem useful to improve performance and in the end the level of receiving the new ideas from the staffs.
- 3- Allowing new employees to gain experience from old ones through training and internal consulting employees in addition to motivating them to do their best.

Whereas we developed the service quality measurement from (Aboud, and Al-Sharif, 2014), but first we added the technological vision that we considered important. An additional headline is Technology side of service quality was added by this research to emphasize the importance of technology in providing banking services. We relied on many studies which concerned about technology such as (Badran, 2019) which was conducted in Rafidain Bank itself, and tried earlier to figure out the shape of technological side of the service quality, and (Shrimali, 2024) which talked theoretically about using IOT in banking, hence we developed the measure due to this research's vision.

Field Study:

With the aim of studying the impact of the organizational behavior in maintaining the service quality in Rafidain bank in two of its (4) branches located in two different areas in Baghdad city, which are (3) branches in Al-karadah and (2) branches in Al-Mansour, the researcher has developed a measurement of both the independent variable which is the service quality and the dependent one which is the organizational behavior. Both of the variables were measured from the perspective of the Rafidain's bank employees. It took long time to get the questionnaires back as it is difficult for the staff to have much time because of their priorities, however they were collected within 6 months.

Sampling and Statistical tests using SPSS:

A random sample was taken from the employees of the Rafidain Bank branches mentioned above. Hence a questionnaire was distributed to the higher management and to the employees in the front line. The size of the sample population was (200) individuals, while the number of members of the randomly drawn sample reached (125) individuals, of whom only (118) responded, and the researcher discovered the existence of (10) questionnaires with incomplete answers, so they were excluded for lack of validity for statistical analysis. Thus, the actual sample size studied was (108) individuals.

Honesty and consistency:

The results of the questionnaire were entered after being recoded into the SPSS program and analyzed according to the Alfa Cronbach coefficient to find out if the coefficient value is acceptable to the interlocutor (which means that the questionnaire performs what is required of it), the paragraphs of the questionnaire must be with internal consistency with values equal to or greater than 0.6 (Sekaran: 2006), and Table (2) shows:

Table (2): The value of the stability coefficient of the questionnaire variables:

Reliability Statistics Alpha Cronbach for Service quality				Reliability Statistics Alpha Cronbach for Organizational Learning			
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items		Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	
.999	.999	38		.996	.996	34	

Source: Prepared by the researcher based on the results of the statistical study

It is noted from Table (2) that the stability coefficient for the axes of the questionnaire was acceptable, Alpha Cronbach is high and acceptable

Tools of data collecting :

A - The theoretical sources: represented by the data and information available and from Literature sources that dealt with the subject.

B - The practical side: the questionnaire: We designed it in a way that serves the objectives of the study and its hypotheses and included (72) Statements (items) distributed on Two main variables, benefiting from previous studies and then weighed these phrases to suit them by The degrees of the Likert pentagram scale which was in Table No. (1)

Data collection method:

A questionnaire has been developed and built that measures the Organizational Learning variable by measuring its dimensions represented by Organizational Learning (the independent variable) in Rafidain Bank, and also measures Service quality in Rafidain Bank (dependent variable), where the construction of the questionnaire paragraphs was



guided by previous studies. Section 1 which contained five Demographic Factors that included a set of Items related to personal information like Gender, years of job experience, Education status, age, and Job Level. Whereas section 2 consisted of 72 statements measure the X(X1-X2-X3-X4) and Y variables.

Table (3): Frequencies and Percentages of Personal Information

Item	Cases and coding and the Number of Cases				
	1	2	3	4	5
Gender	Male (65)	Female (25)	-	-	-
years of job experience	less than 2 years (18)	two years to four years (36)	four years to six years (20)	six years to eight years (10)	more than eight (6)
Educational status	1institute (15)	University (50)	Masters (15)	Ph.D. (10)	-
Age	Less than twenty-five years (14)	twenty-five to thirty years (13)	thirty to thirty-five years (31)	thirty-five to forty years (22)	more than forty years (10)
Job Level	Entry (19)	Junior (45)	Senior (26)	-	-

Source: Prepared by the researcher based on the results of the statistical study

From Table (3), we can see:

- Gender: The percentage of males is 72.2%, which is higher than the percentage of females is 27.8%.
- Age: The highest percentage of ages 30-35 was 34.4% and the lowest percentage of ages (more than forty years) was 11.11%.
- Educational level: The highest percentage was for university degree at 55.55%.
- Job Level: The highest percentage of the job level was Junior with 50%
- Experience: Highest percentage of it was two years to four years 40.0%, followed by (four years to six years) 22.22%.

We can summarize this by saying: The staff in Rafidain Bank has good experience in working, and most of them were university graduates.

Hypothesis testing:

To test the hypotheses, we used the LINEAR regression analysis test. But before this the researcher distributed the statements of the questionnaire as follows in the column (4):

Table (4) statements of the questionnaire

Variables and Description	Number of statements in the questionnaire	Statements order in the questionnaire
X Organizational Learning	38	1-38
X1	16	1-16
X2	7	17-23
X3	8	24-31
X4	7	32-38
Y Service quality	34	39-72

Source: Prepared by the researcher based on the results of the statistical study

The statements number was 72 distributed into six variables which are: Organizational Learning as the independent variable which in turn was divided to four sub-variables, and the service quality as the dependent variable.

Testing the first hypothesis:

The first main hypothesis states: H0: There is no significant relationship between the Organizational Learning and Service Quality in Rafidain Bank. This hypothesis testes the strength and direction of the relationship between the independent variable X (Organizational Learning) and the dependent variable Y (Service quality). To test this hypothesis, we used the simple Pearson correlation test, and the following table (5) shows the Pearson correlation coefficient between X and Y.

Regression for H0:

Table (5): Descriptive Statistics

Variable	Mean	Std. Deviation	N
Service Quality (Y)	3.78	1.176	90
Organizational learning (X)	3.83	1.203	90

From SPSS

The ninety respondents' orientation is toward agreeing as we can see from this table (5), as the means of each dependent and independent variables are close to the grade 4 in Likert scale. That means the Rafidain Bank staffs believe in Organizational Learning as a main factor to maintain and boost the quality of the services they are providing.

Table (6): Descriptive Statistics

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.988 ^a	.976	.976	.181	.976	3653.019	1	88	.000

a. Predictors: (Constant), Organizational learning

From SPSS

As it can be seen from the table (6) the R value is 0.988 so high and means that the relation between the Organizational Learning and the service quality is very strong and significant as the value of sig. equals 0.000 which is less than 0.05, and as it can be seen the value of the coefficient of determination amounted to 0.976, so approximately 98% of the changes in the service quality practices in the Rafidain bank are due to changes in organizational Learning. That is, the more the staff is Learning, the more the service quality increases by 98%.

Table (7) Analysis of the variance of the regression line of the relationship between Organizational Learning and the Service Quality.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	120.149	1	120.149	3653.019	.000 ^b
	Residual	2.894	88	.033		
	Total	123.043	89			

a. Dependent Variable: Service Quality
 b. Predictors: (Constant), Organizational learning

From SPSS

We note from Table (7) that sig=.000^b, which is less than the level of morality 0.05, which confirms the rejection of the imposition of nothingness and the acceptance of the alternative hypothesis, and therefore **there is a significant** relationship between the Organizational Learning in RAFIDAIN BANK and the Service Quality practices in which the dependent variable. To measure the degree of the effect of the Organizational Learning in general on the Service quality in RAFIDAIN BANK we studied the equation of the multiple regression line, which shows the significant differences in the following table (8).

Table (8) Results of multiple regression analysis of the relationship between Organizational Learning and the Service quality.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.082	.064		1.280	.204
	Organizational learning X	.966	.016	.988	60.440	.000

a. Dependent Variable: Service Quality

From SPSS

From Table (8), we find a value of sig.=0.000, which is smaller than the significance level of 0.05, which confirms that the impact of Organizational Learning on Service Quality practices in RAFIDAIN BANK is significant. The value of the test index t is positive and significant at the level of significance 0.05, which confirms the impact as the Quality of the services provided is greater when the level of Organizational learning of the Rafidain Bank, while the relationship can be illustrated by the equation: $Y = .082 + .966X$. In terms to explore the impact of each four dimensions of the Organizational Learning on the service quality the researcher studied the sub-hypothesis as follows:

Testing the sub-hypothesis:

Regression for H01:

H01: There is no significant relationship between the Organizational Learning (Teamwork-X1) and Service quality in Rafidain Bank.

Table (9): Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Service Quality	3.78	1.176	90
TEAMWRK average	3.85	1.215	90

From

SPSS

As this table (9) can show the ninety respondents are likely to agree as the means of each dependent and independent variables are close to the grade 4 in Likert scale. That means the Rafidain Bank staffs believe in Teamwork as a main factor to maintain and boost the quality of the services they are providing so the spirit of the team is controlling their organizational commitment. But the study needed to discover the strength of the relationship between X1 and y and to explore the impact of the teamwork on the service quality, so the researcher studied the correlation coefficient.

Table No. (10) Multiple Correlation Coefficient

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.983 ^a	.967	.966	.215	.967	2566.954	1	88	.000

a. Predictors: (Constant), TEAMWRK

From SPSS

From Table (10) we found: The value of the multiple correlation coefficient was 0.983, which is sharply high, and indicates a strong direct correlation between Teamwork dimension and the service quality practices, but to confirm and test the significance of the differences, we studied the analysis of regression line variance to test the significance of regression, as shown in the following table No. (11).

Table No. (11) Regression Significance Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	118.965	1	118.965	2566.954	.000 ^b
	Residual	4.078	88	.046		
	Total	123.043	89			

a. Dependent Variable: Service Quality
 b. Predictors: (Constant), TEAMWRK

From SPSS

we note from Table (11) that sig=0.000, which is greater than the level 0.05, which confirms the acceptance of the hypothesis H0, hence there is a great significant relationship between the Teamwork behavior on the service quality in Rafidain.

Table (12) Results of multiple regression analysis of the relationship between Teamwork and Service Quality

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.112	.076		1.477	.143
	TEAMWRK	.952	.019	.983	50.665	.000

a. Dependent Variable: Service Quality

From SPSS

In the table (12) it can be noticed that sig.=0.000 which confirms that the impact of Teamwork on the service Quality practices in Rafidain Bank is significant. On the other hand, the value of the test index t is positive and significant at the level of significance 0.05, which confirms the impact as the Quality of the services provided is greater when the level of Teamwork behavior in the Rafidain Bank and the relationship can be illustrated by the equation: $Y = 0.112 + 0.952X$



Regression for H02:

H02: There is no significant relationship between the Organizational Learning (New Ideas Receiving) and Service quality in Rafidain Bank.

Table (13): Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Service Quality	3.78	1.176	90
New Ideas Receiving	3.84	1.211	90

From SPSS

The ninety respondents' attitude and behavior are to agree as we can see from this table (13), as the means of each dependent and independent variables are close to the grade 4 in Likert scale. That means the Rafidain Bank staffs believe in New Ideas Receiving as a main factor to maintain and boost the quality of the services they are providing, so they are acting according to the need of exchanging the new ideas and to improve this study conducted the Multiple correlation Coefficients.

Table No. (14) Multiple Correlation Coefficient

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Sig. F Change
					R Square Change	F Change	df1	df2	
1	.984 ^a	.968	.968	.211	.968	2686.274	1	88	.000

a. Predictors: (Constant), New Ideas Receiving

From SPSS

As it can be observed from the table (14) the R value is 0.984 so high and means that the relation between the New Ideas Receiving and the service quality is very strong and significant as the value of sig. equals 0.000 which is less than 0.05, and as it can be noticed the value of the coefficient of determination amounted to 0.968, so approximately 96% of the changes in the service quality practices in the Rafidain bank are due to changes in New Ideas Receiving. That is, the more the staff is Learning how to interact with new ideas and suggestions to improve the performance during providing the services, the more the service quality increases by 96%, that means the Organizational behavior is directly linked with the ability of adopting the new ideas and with the capability of developing new methods of performance and we can confirm this result with more information from the ANOVA table (15)

Table No. (15) Regression, Significance Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.140	1	119.140	2686.274	.000 ^b
	Residual	3.903	88	.044		
	Total	123.043	89			

a. Dependent Variable: Service Quality
 b. Predictors: (Constant), New Ideas Receiving

From SPSS

We note from Table (15) that sig=.000^b, which is less than the level of 0.05, therefore **there is a significant** relationship between the New Ideas Receiving in RAFIDAIN BANK and the Service Quality practices in which the dependent variable. To measure the degree of the effect of the New Ideas Receiving in general on the Service quality in RAFIDAIN BANK we studied the equation of the multiple regression line, which shows the significant differences in the following table (16).

Table (16) Results of multiple regression analysis of the relationship between Teamwork and Service Quality

Coefficients ^a				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.



		B	Std. Error	Beta		
1	(Constant)	.107	.074		1.440	.153
	New Ideas Receiving	.955	.018	.984	51.829	.000

a. Dependent Variable: Service,Quality

From SPSS

From Table (16), we find a value of sig.=0.000, which is smaller than the significance level of 0.05, which confirms that the impact of New Ideas Receiving on the Service Quality practices in RAFIDAIN BANK is significant. The value of the test index t is positive and significant at the level of significance 0.05, which confirms the impact as the Quality of the services provided is greater when the level of Organizational learning of the Rafidain Bank, while the relationship can be illustrated by the equation: $Y = 0.107+0.955X$

Regression for H03:

H03: There is no significant relationship between the Organizational Learning (Training and Motivating) and Service quality in Rafidain Bank.

Table (17): Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Service Quality	3.78	1.176	90
Training and Motivating	3.88	1.228	90

From SPSS

As we can see from this table (17) The ninety respondents' orientation is toward agreeing, as the means of each dependent and independent variables are close to the grade 4 in Likert scale. That means the Rafidain Bank staffs believe in Training and Motivating as a main factor to maintain and boost the quality of the services they are providing.

Table No. (18) Multiple Correlation Coefficient

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.972 ^a	.944	.943	.280	.944	1486.706	1	88	.000

a. Predictors: (Constant), Training and Motivating

From SPSS

As it can be seen from the table (18) the R value is 0.972 so high and means that the relation between the Training and Motivating and the service quality is very strong and significant as the value of sig. equals 0.000 which is less than 0.05, and as it can be seen the value of the coefficient of determination amounted to 0.943, so approximately 94% of the changes in the service quality practices in the Rafidain bank are due to changes in Training and Motivating. That is, the more the staff is Trained and Motivated, the more the service quality increases by 94%.

Table No. (19) Regression Significance Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	116.167	1	116.167	1486.706	.000 ^b
	Residual	6.876	88	.078		
	Total	123.043	89			

a. Dependent Variable: Service Quality

b. Predictors: (Constant), Training and Motivating

From SPSS

We note from Table (19) that sig=.000^b, which is less than the level of morality 0.05, which confirms the rejection of the H03 and the acceptance of the alternative hypothesis, therefore **we confirm a significant** relationship between the Training and Motivating behaviors in RAFIDAIN BANK and the Service Quality practices in which the dependent



variable. To measure the degree of the effect of the Training and Motivating in general on the Service quality in RAFIDAIN BANK we studied the equation of the multiple regression line, which shows the significant differences in the following table (20).

Table (20) Results of multiple regression analysis of the relationship between Training and Motivating and Service Quality

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.165	.098		1.678	.097
	Training and Motivating	.930	.024	.972	38.558	.000

a. Dependent Variable: Service Quality

From SPSS

From Table (20), we find a value of sig.=0.000, which is smaller than the significance level of 0.05, which confirms that the impact of Training and Motivating on the Service Quality practices in RAFIDAIN BANK is significant. The value of the test index t is positive and important at the level of significance 0.05, which confirms the impact as the Value of the services provided is greater when the level of Training and Motivating of the Rafidain Bank, while the relationship can be illustrated by the equation: $Y = 0.165 + 0.930X$.

Regression for H04:

H04: There is no important link between the Organizational Learning (Technological side) and Service quality in Rafidain Bank.

Table (21): Descriptive Statistics

Descriptive Statistics			
	Mean	Std. Deviation	N
Service Quality	3.78	1.176	90
Technological side	3.73	1.209	90

From SPSS

The ninety respondents' orientation and attitude are to agree as we can see from this table (21), as the means of each dependent and independent variables are closer to the grade 4 in Likert scale. That means the Rafidain Bank staffs believe and act in Technological side as a main factor to maintain and boost the quality of the services they are providing.

Table No. (22) Multiple Correlation Coefficient

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.974 ^a	.948	.947	.270	.948	1603.919	1	88	.000

a. Predictors: (Constant), Technological side

From SPSS

As it can be observed from the table (22) the R value is 0.974 so high and means that the relation between the Organizational Learning and the service quality is very strong and significant as the value of sig. equals 0.000 which is less than 0.05, and as it can be seen the value of the coefficient of determination amounted to 0.947 which is the least one among the four dimensions of the Organizational learning, so approximately 94% of the changes in the service quality practices in the Rafidain bank are due to changes in Technological side. That is, the more the staff is performing the Technological side of the banking services, the more the service quality they are providing increases by 94%.

Table No. (23) Regression Significance Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	116.643	1	116.643	1603.919	.000 ^b



	Residual	6.400	88	.073	
	Total	123.043	89		
a. Dependent Variable: Service Quality					
b. Predictors: (Constant), Technological side					

From SPSS

We note from Table (23) that sig=.000^b, which is less than the level of significance 0.05, which confirms the rejection of the H0 and the acceptance of the alternative hypothesis, and therefore there is a important link between the technological side in RAFIDAIN BANK and the Service Quality practices in which the dependent variable. To measure the degree of the effect of the Technological side in general on the Service quality in RAFIDAIN BANK we studied the equation of the multiple regression line, which shows the significant differences in the following table (24).

Table (24) Results of multiple regression analysis of the relationship between Training and Motivating and Service Quality

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.243	.093		2.616	.010
	Technological side	.947	.024	.974	40.049	.000

a. Dependent Variable: Service Quality

From SPSS

From Table (24), we find a value of sig.=0.000, which is smaller than the significance level of 0.05, which confirms that the impact of Technological side on Service Quality practices in RAFIDAIN BANK is significant. The value of the test index t is positive and significant at the level of significance 0.05, which confirms the impact as the value of the services provided is greater when the level of Technological side of Organizational Learning in the Rafidain Bank, while the relationship can be illustrated by the equation: $Y = 0.243+0.947$. Thus, we have obtained a set of important final research results and recommendations in addition to few suggestions based on testing the previous hypotheses:

CONCLUSIONS AND RECOMMENDATIONS:

The goal of this study was to evaluate the level of Organizational behavior by measuring its main component which is the dimension "Organizational Learning" in Rafidain Bank, measuring the impact of this dimension on the service quality practices and maintenance.

Based on the results of the initial interviews that we conducted when we started preparing this research, and the statistical analysis of the data from the study tool (questionnaire), and based on testing the hypotheses that we have built, we summarize our results as follows:

1- Rafidain Bank applies positive strong Organizational behavior by applying the Organizational Learning dimensions to a great degree which contributes to maintain high service quality.

- 1- The application of Organizational Learning in the Rafidain bank affects the practices and the maintenance of the service quality positively, so that the more the staff's level of the organizational learning is high, the more the organizational behavior of all employees is increasing the quality of the banking services they are providing, furthermore the service quality becomes maintained. It is worth of mention that the best distribution in the service quality maintaining was in the first dimension which is the Teamwork but the least one was in the last dimension the Technological side of Organizational Learning.

Accordingly, we recommend the following points:

- 2- It is necessary to scrutinize the factors that make the Organizational Learning in Rafidain Bank its best in order to improve Service quality, which complements the general performance and supports the Bank's mission to attract creative staffs and build a creative method of service providing.
- 3- Clarifying the Bank's policy and objectives at the administrative level. Activating the employee recruitment policy, which must select and appoint those who are fully qualified for the specific tasks of their jobs in terms of academic qualifications and experience in using technology.
- 4- 4- Introducing the concepts of Organizational Learning and customer service and bringing them closer to the minds of employees in the administrative staff to create moral motivation to achieve creativity at work.
- 5- Future research: Among the important factors that we overlooked and that have a significant and modifying impact on the relationship between Organizational Learning and the service quality practices and maintenance: the type and details of tasks, the level of the individual's technological culture and its presence within the life interests, and the salary and rewards system. Future research could address this.



SUGGESTIONS:

Measuring the modified impact of demographic factors on the aforementioned relationship, and using more dimensions to measure the Organizational behavior.

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