



THE ROLE OF FINANCIAL REPORTS IN IMPROVING THE QUALITY OF BANKING SERVICE: AN APPLIED STUDY IN RAFIDAIN BANK / TIKRIT

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Article history:	Abstract:
Received: 8th March 2022 Accepted: 8th April 2022 Published: 28 th May 2022	The main objective of the research was to know the role of financial reports in improving the quality of banking service by applying to Rafidain Bank, Tikrit branch, where the descriptive analytical approach was relied, while the statistical software package for social sciences (SPSS) was relied on to process the data obtained from the research sample(49) individuals. According to the statistical treatment, the validity of the study's furniture was determined by the presence of a significant statistically significant effect of financial reports on improving the quality of banking service, as well as the existence of a statistically significant correlation between financial reports as an independent variable and the quality of banking service as a reliable variable.

Keywords: Financial Reports, Quality Of Banking Service.

THE FIRST TOPIC

The general framework of the study

First the introduction:

In recent years, institutions have been interested in preparing financial reports as the main tool through which they can express the financial performance of the relevant parties to the institution, including management, employees, creditors and stakeholders. On the other hand, any decision taken in the institution depends on the quality of its financial reports, given that the reports Finance is prepared in order to show the value and financial position of the institution on the basis of which decisions are made, and thus the financial reports are considered a mirror that reflects the degree of confidence that the departments rely on, whether in the practice of activities and tasks on the one hand or when taking administrative decisions. Businesses, universities and institutes focus their attention on the quality of financial reports in order to ensure the quality of services provided to beneficiaries and based on the quality of the information included in the financial reports.

Recently, the increasing intensity of competition between banks, whether at the national or international level, has contributed to the administrations and leaderships adopting new methods

to enhance their capabilities and competitive advantages. Considering that customers are always comparing the services provided and their expectations on the one hand, and between the services provided and the banks compete for them on the other hand, if the services provided exceed their expectations, then this is evidence and an indication of the quality of the banking services provided, which is considered the lofty goal that it seeks To achieve those banks and compete on its basis for survival and growth, and on the contrary, that is, banking services do not live up to the hopes and aspirations of customers, as these services do not enjoy any amount of quality, which prompts institutions to rearrange their systems and administrative policies towards improving the quality of services provided.

In the same context, the secret of the failure and survival of organizations in today's world has become largely dependent on the amount of value contained in the services of these institutions, which prompted these organizations to search for hidden mechanisms and ways through which they can enrich services with benefits that contribute to raising the level of quality of those services. The current study highlights the quality of financial reports as an entry point for improving the quality of banking services.



Second, previous knowledge contributions

1-Previous knowledge contributions that dealt with financial reports

- Suad Tantawi study (2021) (a study of the impact of the readability of financial reports on the fees and delays of the external auditor's report: an empirical study).

The research aims to study the impact of the readability of financial reports on both the external auditor's fees and the delay in his report.

The research reached an important conclusion that there is a positive and significant effect of the readability of financial reports on the fees of the external auditor.

- The study of Muhammad Abu El-Ela (2018) (the impact of the degree of industrial specialization on the auditor on the quality of financial reports by application to companies listed on the Egyptian Stock Exchange):

The research aims to study, analyze and test the impact of the degree of the auditor's industrial specialization on the quality of financial reports.

Through the statistical treatment, the research found a positive and significant effect of the degree of the auditor's industrial specialization on the quality of financial reports, in the case of measuring the quality of financial reports in terms of the level of accounting conservatism.

- Phornlaphatrachakorn, K., & Na Kalasindhu, K 2021 study (Digital Accounting, Quality Financial Reporting, and Digital Transformation: Evidence from Listed Thai Companies):

The research aims to study the effects of digital accounting on the quality of financial reports.

The results of the study show that digital accounting has a significant impact on the quality of financial reports, the effectiveness of accounting information, and the effectiveness of strategic decision. It affects the quality of financial reports significantly.

- Syahputri, L. L., & Kananto, K. (2020) (analysis of factors affecting the timing of financial reporting (a pilot study on banking companies registered in the period IDX 2016-2019):

This study aims to test whether profitability (ROA) and company size in the audit committee have a significant impact on the timing of financial reporting in banking companies listed on the Stock Exchange of Indonesia (BEI).

The results of the study prove that (1) the profitability (ROA) and the size of the audit committee do not have a significant impact on the timeliness of financial reporting in IDX-listed banking companies, (2) the

firm's size has a significant impact on the timeliness of financial reporting in IDX-listed banking companies.

2- PREVIOUS KNOWLEDGE CONTRIBUTIONS THAT DEALT WITH THE QUALITY OF BANKING SERVICE:

- Soli Amani study (2020) (The effect of electronic marketing on the quality of banking service, a case study of the Gulf Bank - Algeria AGB in Biskra):

The study aimed to study the impact of electronic marketing on the quality of banking service, a case study of the Gulf Bank - Algeria AGB in Biskra .

One of the most important results of the study is the presence of a significant effect between e-marketing and the quality of banking services. The study also indicated that there is a difference in the opinions of the sample members about the effect of e-marketing on the quality of banking service according to demographic factors.

- The study of Salah El-Din El-Bahi (2016) (The impact of the quality of electronic banking services on customer satisfaction: a field study on the Jordan Islamic Bank in Amman – Jordan):

The study aimed to identify the impact of the quality of electronic banking services by removing them (ease of use, saving time, confidentiality, safety) on customer satisfaction.

The study concluded that the quality of banking services in the bank in question was high, and that the quality of electronic banking services by removing them (ease of use, saving time, confidentiality, safety) has a positive moral effect on customer satisfaction.

- Study of Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020) (The effect of service quality on customer loyalty and satisfaction in Islamic banks in the Sultanate of Oman):

This study attempts to examine the effect of service quality on customer loyalty and satisfaction using the service quality model of four major Islamic banks in the Sultanate of Oman.

The study's main findings revealed that respondents showed, on average, an 'agree' response in the five domains, namely tactility, responsiveness, reliability, assurance, and empathy. The correlation results showed a significant relationship between the three variables: service quality, customer satisfaction, and customer loyalty. Similarly, the regression results showed that the empathy and response dimensions have a significant positive effect on customer satisfaction.



• Study of Supriyanto, A., Wiyono, B. B., & Burhanuddin, B. (2021) (The effect of service quality and customer satisfaction on the loyalty of bank customers):

This study aims to (i) examine how service quality affects customer loyalty; (ii) How has customer satisfaction affected their loyalty to the bank; and (3) examining the simultaneous effects of service quality and customer satisfaction on customer loyalty.

The results indicate that service quality did not have a significant effect on customer loyalty, but it provided significant effects on customer satisfaction followed by impact on customer loyalty. Service quality has had indirect effects on customer loyalty through customer satisfaction.

THIRDLY, THE RESEARCH PROBLEM:

By reviewing previous studies, the research problem can be expressed through the following questions:

What are the conceptual dimensions of financial 1-reports?

What are the conceptual dimensions of banking 2-service quality?

3-To what extent do financial reports contribute to improving the quality of banking service?

4-What is the nature of the relationship between financial reports and the quality of banking service?

Fourth, research objectives

According to the nature of the research problem, the research seeks to achieve the following objectives:

1-Understand the concept and dimensions of financial reports

2- Identifying the nature of the concept and dimensions of banking service quality.

3-Knowing the extent to which financial reports contribute to improving the quality of banking service.

4- Identifying the nature of the relationship between financial reports and the quality of banking service.

Fifthly, the importance of research:

The importance of the research is divided into two main parts:

1-Operational and field importance: On the practical and applied level, the research is of great importance that comes through its focus on financial reports, which is the tool that enables the organization to know its financial position and the radiation that institutions use in the decision-making process on the one hand, and through improving the quality of its services by relying on the information contained in those reports on the other hand. Therefore, the financial reports are the map on which the

administrative and organizational process goes in the practical and field reality, especially as organizations seek to improve their services and take administrative and strategic decision.

2- At the scientific and academic level: the research acquires its scientific importance through its focus on important research variables represented in financial reports and the quality of banking service, in addition to the fact that the current research is a new scientific effort added to the series of research and studies that dealt with the same variables and context that will enrich the college libraries with and institutes and a starting point for initiating the preparation of future research and studies in the same field.

Seventh search hypotheses:

By reviewing the theoretical framework of previous studies on research variables and in pursuit of the research objectives, the researcher sets two main hypotheses as follows:

1-There is a significant impact of financial reports on the quality of banking service.

2- There is a statistically significant relationship between financial reports and the quality of banking service

. Eighth Research Methodology:

- Research Methodology:1

According to the research problem and in order to achieve the objectives and hypotheses of the research, the research used the descriptive analytical approach. As for the theoretical side, it was relied on previous knowledge contributions from research and articles that dealt with the variables of the current broadcast. As for data processing, the researcher will use the statistical software package (SPSS) of the social sciences related to the variables of the study.

- Population and research sample:2

The research community and its sample were limited to a random sample of a group of workers in the Rafidain Bank, Tikrit branch, as the research sample consisted of (49) individuals working in the bank in question.

3- The objective and spatial limits of the research:

The objective and scientific limits of the research were limited to (the role of financial reports in enhancing the quality of banking services), while the spatial limits of the research were limited to the Rafidain Bank / Tikrit.



The second topic: the theoretical framework for the study

The first requirement: financial reports

First, the concept of financial reporting:

Financial reports are considered one of the most important sources through which the necessary accounting information in the field of decision-making can be obtained by departments and stakeholders. Financial reports are also a tool of communication with parties related to the activities and tasks of the institution, as the financial reports include the statement of financial position. Income statement, cash flow statement, and property rights statement.

According to the foregoing, the conceptual framework of financial reports has been clarified through a set of definitions by a group of researchers and those interested in the accounting field, as shown below:

- Financial reports are defined as the main tool through which the information resulting from processing data related to the organization is communicated to the parties concerned with the organization's activities (Hatem Muhammad, 2016, p. 113).
- The International Accounting Standards Board also defined financial reports as a representation in numbers and words of the results of economic activities at the end of the financial period, so that they are useful information for current and prospective investors, current and prospective creditors and other parties related to the economic unit (Muhannad Al-Sayda, 2020, p. 26).
- Financial reporting is defined as the process of providing useful, understandable and comparable information to users in order to make the right decisions (Kaawaase, & Bananuka (2021)).
- Financial reporting is also defined as a means of providing high quality and ready information to stakeholders in making investment and credit decisions and allocating similar resources that enhance overall market efficiency (Phornlaphatrachakorn & Na Kalasindhu (2020)).
- Also known as "financial reports are reports used to measure business results and the company's developments from time to time and to know the extent to which the company has achieved its objectives." (Syahputri, & Kananto, K. (2020)).
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- According to the concepts presented on financial reports, the researcher defines financial reports as an accounting tool that is done by providing ready-made and usable information to shareholders and

stakeholders in order to make and take appropriate decisions within a certain period of time.

Secondly, the objectives of the financial reports:

There is a set of goals that financial reports achieve for institutions of all kinds, sizes and the nature of the benefits they provide, according to the following points (Bushra Al-Mashhadani, 2009, p. 6): -

- Providing the appropriate accounting information to rationalize the investment and credit decisions taken by current and prospective investors at the renewed and appropriate time and throughout the fiscal year, which was prepared on a quarterly basis.
- The information included in the financial reports helps decision makers to estimate the size and timing of the expected cash flows and the degrees of certainty of them.
- Financial reports help in evaluating the performance of the institution and its earning ability during the reporting period, which helps in estimating the future expectations of the company's performance.
- The information included in the financial report shows the institution's obligations, property rights, and the most important changes that occurred during the reporting period, in addition to determining the liquidity ratios so that the institution can face cases of financial insolvency.

Third: Components of Financial Reports:

The financial reports consist of a group of components, as represented by: the comprehensive income statement, the statement of financial position, the statement of financial flows, and the statement of changes in equity, and also includes explanatory notes and accounting policies attached to these statements. In addition, the financial reports include reports of each of the following: The Board of Directors and the auditor, and finally, the executive management report (Mohannad Al-Sayda, 2020, p. 31).

Fourth, the challenges of financial reporting :

There is a set of challenges facing financial reports that can be summarized as follows (Naela Zakaria, 2014, p. 57):-

- **Non-financial Metrics:** The financial reports failed to provide performance measures by the organization's management, for example, the difficulty of measuring customer satisfaction.
- **Future outlook:** The financial reports did not succeed in providing clear information about the future of the institution, as this information is very important to current and potential investors and creditors.
- **Intangible assets:** where the financial reports focus on tangible assets and could not provide information on intangible assets.



• **Availability of timely information:** Companies prepare their financial reports on a quarterly basis, where they submit their audited reports at the end of the financial year, as it is rare to find information there at the time of demand. On the other hand, the analyst adjusts his predictions and recommendations if the necessary information is available to prepare the reports.

The second requirement: the quality of banking service

First, the concept of banking service quality:

Organizations in today's world seek to ensure the quality of banking service, especially banks and financial institutions, considering that the quality of banking service is the way to success and leadership, as the world is witnessing fierce competition, the point of excellence, in light of the intensification of the contradiction, is the extent of the quality of the services provided, which contributes to achieving customer satisfaction and loyalty. In this context, a group of definitions that dealt with the concept of banking service quality were purified, which are explained as follows:-

- The banking service is defined as a set of operations with beneficial content inherent in a group of tangible and intangible material components that are perceived by institutions or individuals and that seek to satisfy current and future financial and credit needs (Mohammed Abdel Rahim, 2011, p. 10).
- The quality of banking service can also be defined as everything related to customer affairs and a high commitment to the quality of the product provided to them through continuous research and selection of the best ways to satisfy their financial needs and desires (Souli Amani, 2020, pg. 2).
- The quality of banking service is defined as a tool for achieving sustainable competitive advantage and the key to success and survival through the quality of the services provided, and it aims to achieve profitability and attract customers (Islam, Ahmed, Rahman & Al Asheq, 2020).
- The quality of banking service is also defined as the result of providing an effective service when consumers receive a service that meets or exceeds their expectations (Anwar & Abdullah, 2021).
- According to the definitions of banking quality that were presented, the researcher sets a procedural definition that is the sum of services with a utilitarian essence that matches or exceeds the expectations of customers, or is the complete satisfaction of the

financial and credit needs and desires of customers in a way that achieves their satisfaction.

Secondly, the dimensions of banking service quality:

The quality of banking service is based on a set of dimensions and main pillars according to (Omar Al-Taher, 2019, p. 84):-

1-Reliability (reliability): It lies in the stability of performance rates, i.e. the extent of the commitment to provide the service, i.e. on time and accurately.

2-Tangibility: includes the facilities, facilities and tools used in providing the service, including the appearance of the individuals providing the services.

3-Response: lies in the desire and willingness to help the customer, as well as the bank's ability to quickly provide and develop the service.

4-Security: It lies in conveying and conveying confidence to the client and maintaining the confidentiality of his dealings and what is related to financial security and credibility in dealing.

5-Empathy: This aspect includes good communication and high attention to customers and taking care of them.

Thirdly, the requirements for developing the quality of banking service:

In order for the management of organizations and stakeholders to ensure rapid and proper access to high levels of quality of banking service, they must formulate a message that includes the quality of banking service with the support and conviction of the bank's senior management, harmonizing the objectives and policies of banks with the policies and objectives of banking service quality, and designing training programs for quality at all levels and levels, as well as benefiting from the experiences, opinions, suggestions and ideas of working individuals and their use in developing the banking sector in general. In addition, there are a set of requirements that should be taken into consideration by the administrative leadership in the banking sector to ensure the achievement of the quality of banking service, as explained as follows (Maher Jrouh, 2015, p. 36):-

- 1-Keeping abreast of the latest technological developments in the banking sector.
- 2-Diversification of banking services
- 3-Upgrading the human element
- 4-Development of banking marketing
- 5-Keeping pace with international banking standards
- 6-Activating the role of the state and the central bank to develop the performance of the banking sector.



The third topic
Field and statistical framework for research
First - Stability test (Alpha Kro-Nbach test):

Using the Alpha Cronebach method to test the stability of the tool for measuring the dimensions of the study variables, according to Table No. (1):

Table No. (1)

Test reliability and validity of the survey statements according to the Alpha-Cro-Nbach coefficient

honesty coefficient	stability coefficient	The number of paragraphs of the questionnaire	Variables
0.91	0.82	14	financial reports
0.93	0.88	16	Quality of service provided

It is concluded from Table No. (1) that the stability coefficient of financial reports as an independent variable, according to the Alf Cronbach method, equals 0.82. This value also indicates that the degree of stability and internal consistency of the questionnaire paragraphs in general is acceptable to a large extent, as it appears from the above table that the validity coefficient of the reports Finance equals 0.91, which is a high percentage indicating that the degree of honesty is acceptable to a large extent.

It is evident from Table No. (1) that the stability coefficient of the quality of banking service as an independent variable according to the Alf Cronbach

method equals 0.88, as this ratio indicates that the degree of stability and internal consistency of the questionnaire items in general is highly acceptable, as it appears from the above table that the special validity coefficient In financial reports, it is equal to 0.93, which is a high percentage indicating that the degree of honesty is acceptable to a large extent.

Secondly, the descriptive analysis includes:
Descriptive tests for financial reports:1-

It includes describing opinions about the elements of financial technology through statistical measures (arithmetic mean, standard deviation, coefficient of variation, and the relative importance of the questionnaire statements).

Table No. (2)

Measuring the opinions of the sample members about the financial reports

The relative importance of paragraphs	standard deviation	Arithmetic mean	Financial reporting measurement phrases	m
82	0.65	4.03	Total Ratios (values)	

It is concluded from Table No. (2):

• According to the statistical treatment, all the arithmetic ratios are statistically significant in relation to the 14 financial reporting measurement phrases, where the arithmetic mean value was (4.03), while the standard deviation value was (0.65), while the relative weight ratios indicated the importance of the

measurement phrases (The questionnaire) is of a relatively large value, represented by (82%).

Descriptive test of banking service quality:2-

The description of opinions on the quality of banking service across measures included (arithmetic mean, standard deviation, and the relative importance of the questionnaire items)



Table No. (3)
Measuring the opinions of the sample members about the quality of banking service

The relative importance of paragraphs	standard deviation	Arithmetic mean	Phrases for measuring the quality of banking service	m
80	0.64	4.01	Total Ratios (values)	

It is concluded from Table No. (3):

• According to the statistical treatment, all the arithmetic ratios are statistically significant in relation to the (16) phrases for measuring the quality of banking service, where the arithmetic mean value was (4.01), while the value of the standard deviation was (0.64), while the relative weight ratios indicated the importance of the terms The measurement (the questionnaire) is of a relatively large value, represented by (80%).

Third - Testing the research hypotheses:

Testing the first hypothesis of the research, which states (there is a significant effect of financial reports on the quality of banking service), through: (Correlation Matrix) Correlation analysis
 The following table shows the correlation between financial reports "as an independent variable" and the quality of banking service "as a dependent variable".

Table No. (4)
matrix (Correlation Matrix) The correlation between financial reporting as an "independent variable" and the quality of banking service "as a dependent variable"

total link	Quality of banking service	Variables
**0.37	**0.37	financial reports

: Source: prepared by the researcher

It follows from the previous table

It appears through the statistical treatment in Table No. (4) that the values are statistically significant at the level of significance 0.01 ** that is, there is an effect of financial reports on the quality of banking service according to the percentages indicated in the table above, thus it is clear that the first hypothesis of the research is correct, which states that "(there is a

statistically significant relationship between financial reports and banking service quality.

2-The second hypothesis test for the research, which states (there is a statistically significant relationship between financial reports and the quality of banking service) reliance on the regression model to measure the relationship of influence and correlation between financial reports as an independent variable and the quality of banking service as a reliable variable.

Table No. (5)
Regression model to measure the relationship of influence and correlation between financial reporting and banking quality as a dependent variable

morale	morale level	Test (T)	regression coefficient β_i	independent variable	
Moral	**0.008	5.4	3.4	independent	
Moral	**0.000	3.3	0.42	financial reports	X_1

: Source: prepared by the researcher



It follows from the previous table:

It appears through the statistical treatment in Table No. (5) that the values are statistically significant at the level of significance 0.01**, that is, there is an impact of the financial reports on the quality of banking service according to the percentages indicated in the above table. Thus, the validity of the second hypothesis of the research, which states that (There is a statistically significant relationship between financial reports and the quality of banking service).

The fourth topic

Conclusions and Recommendations

First, the conclusions:

By looking at the theoretical side of the research on the one hand and through the statistical treatment, the researcher sets a set of conclusions as follows:-

1-The results of the statistical treatment indicated in Table No. (4) showed that the values are statistically significant at a significant level of 0.01 **, that is, there is an impact of financial reports on the quality of banking service according to the percentages indicated in the table above. Thus, the validity of the first hypothesis of the research, which states that (There is a statistically significant relationship between financial reports and the quality of banking service).

2-The statistical treatment of the data indicated in Table (5) proved that the values are statistically significant at a significant level of 0.01**, that is, there is an effect of financial reports on the quality of banking service, thus the validity of the second hypothesis of the research which states that "there is a relationship statistically significant between financial reports and banking service quality).

3-It appears by looking at the conceptual framework of the research variables (financial reports, banking service quality), and the statistical treatment of data that financial reports contribute directly to enhancing the quality of banking services.

4-The results of the research showed that the banks that adopted the quality of financial reporting enjoy high quality with regard to the banking services provided.

Secondly, recommendations:

According to what was reached through the statistical treatment and the theoretical framework, the researcher developed a set of recommendations, as explained as follows:-

1-Working to spread an institutional culture in the banking sector, the essence of which is that the quality

of banking service contributes to enhancing the quality of banking service.

2-The necessity of providing effective control systems over the process of preparing financial statements and reports in a way that ensures standing up and correcting deviations that accompany the preparation process in a way that leads to the achievement of the quality of banking services provided.

3-Work on creating and developing accounting programs on the computer to ensure the accuracy of preparing financial reports in a way that contributes to achieving and enhancing the quality of banking service.

4-The necessity for researchers to focus their scientific and research efforts on aspects of re-financial reporting and everything that contributes to enhancing the quality of banking service and supplying the banking sector with the products of those scientific efforts, which contributes to strengthening the banking service.

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