ISSN 1533-9211

DOI 10.5281/zenodo.7014891

FINANCIAL INCLUSION AND ITS IMPACT ON THE QUALITY OF FINANCIAL SERVICES “A SAMPLE SURVEY OF ADMINISTRATIVE LEADERS WORKING IN CIVIL BANKS IN BAGHDAD”

SABAH MOHAMMED OBAID

Business Administration Department, the College of Administration and Economics, Al Iraqia University, Baghdad, Iraq. Email: sabah.mohammed993@gmail.com

QASIM NAIF ALWAN

Prof at Business Administration Department , the College of Administration and Economics, Al Iraqia University, Baghdad, Iraq. Email: qasim.naif1964@baghdadcollege.edu.iq

Abstract

This research mainly aims to identify the extent of the impact of financial inclusion by its dimensions on the quality of financial services in private banks in the city of Baghdad, and for the purpose of achieving this, the descriptive analytical approach was used and a questionnaire was prepared to collect the necessary data, which is a scale of research, and the questionnaire was distributed to a sample taken randomly according to (Stephen Thompson) equation from the research community consisting of administrative leaders working in private banks in Baghdad, where the sample size was (133),and to test the research hypotheses, a set of statistical methods were adopted, and the statistical program (SPSS.V.25) and the program (SMART PLS V.3.3.9) were adopted. , this research reached a set of conclusions, the most important of which are: The variable of financial inclusion in its dimensions has an effective and essential impact on the quality of financial services in the banks of the research sample.

Keywords: financial inclusion, access, use, financial education, Consumer protection, quality of financial services.

1) INTRODUCTION

Since the concept of financial inclusion in 2005, it has received great attention from researchers and policymakers; financial inclusion is defined as the availability and equal opportunities to access financial services. It refers to a process through which individuals and companies can access appropriate financial products and services; at reasonable and timely, it is clear that financial inclusion plays an important role in economic development and the stability of the financial system (Al-Eitan & et.al, 2022). Some researchers believe that the first actual appearance of the term financial inclusion dates back to (1993) in the study prepared by (Layshon and Thrift), which examined the subject of financial services in southeast England, and the study dealt with the effect of closing a branch in a bank on the access of residents of the region to actual banking services, as well as its impact on the standard of living of those affected by the closure of some branches of these banks, the study indicated that the poor represent the largest proportion of those affected, and that the wealthy group of society, who were clearly beneficiaries of financial inclusion, was evident, as the competition between financial institutions was to provide financial services for the rich category (Layshon and Thrift, 1993) Maximizing the benefits and interests of promoting financial inclusion in the face

ISSN 1533-9211

DOI 10.5281/zenodo.7014891

of economic and social challenges and obstacles, and contributing to the consolidation of financial stability and sustainable development, with the extent of the ability to develop innovative and appropriate financial services that enhance the access of all groups and segments of society to finance (Lee & et.al, 2022) The Central Bank of Oman believes that improving the quality of services in credit inquiries would achieve significant benefits in terms of financial inclusion rates, employment and growth for small and medium enterprises (Obaid, 2019). Improving access and use of financial services by all members of society is the essence of financial inclusion, and this must be accompanied by ensuring the quality of these services, which is considered a challenge for policy makers, which requires those interested and related to a comparative study, measurement, and taking measures based on clear evidence regarding what It relates to the quality of the financial services provided, such as fees, the cost of services, consumer awareness, the effectiveness of the compensation mechanism and the efficiency of workers, as well as consumer protection services, financial guarantees, transparency in competition and other intangible factors such as customer confidence (Kocmson & Danquah, 2021). Financial inclusion helps to enhance the quality in the financial services provided. Quality represents all the benefits and costs of the product and is often judged according to the expectations of customers, for example a borrower may get a loan from a financial institution but is not satisfied with the loan amount, its due date or the time spent in the application process or service quality, among other factors, in this case the quality of the loan service will be evaluated as low by the customer (Begley & Purnanandam, 2021). This controversy may confirm or negate the expected interactive role that financial innovation enhances the quality of financial services

1.1 Research Problem

Today, the world is witnessing a remarkable competition towards financial control and dominance, and financial services are the cornerstone for promoting sustainable development, but they are still far from the reach of many groups of society. Many central banks and international organizations, including the World Bank, International Monetary Fund, have focused Fund, The Alliance for Financial inclusion, International Finance Corporation, Group of Twenty (G20), consultative group to assist the poor on financial inclusion due to its significant impact on sustainability and economic growth, the global financial crisis revealed the urgent need for financial inclusion due to its great role in the development of society by facilitating the process of providing financial services to all segments of society through banks and other financial institutions. There are many sources and many training programs that have been developed to provide advice to financial institutions on how to improve the level quality of services. The research problem can be formulated in the following main question: Is there an effect of financial inclusion on the quality of financial services in banks in the field of research?

1.2 Research Objectives

This research seeks to achieve a number of goals, which can be summarized as follows;

1. Indicating the level of presence of research variables in banks in the field of research and the level of benefiting from them in the field of practical application
2. A statement of the impact of financial inclusion on the quality of financial services in banks in the field of research.
3. Submitting a number of necessary proposals for future studies

2) THEORETICAL FRAMEWORK FOR RESEARCH

2.1 The concept of financial inclusion

Researchers have multiple views on the concept of financial inclusion, and some see it as "the situation in which all individuals are able to access a full collection of financial services of quality, at reasonable prices, and in a comfortable manner that preserves the dignity of customers" (Qin & et.al, 2021). While Saliha explained that financial inclusion means "the process by which access to a wide range of formal and regulated financial services and products is enhanced in a reasonable and adequate time and price, and the use of these services and products by different segments of society is expanded, through the application of innovative approaches , including financial awareness and education, with the aim of promoting financial well-being and social and economic inclusion" (Saliha& et. al., 2019). From the foregoing, it appears that financial inclusion is the state in which various financial services (payments, savings, credit and insurance) are available and facilitate access to them by all segments of society, individuals and institutions, especially those with limited income and those forcibly excluded, and provided with high quality, appropriate prices and. Comfortable style, all of which pass through the formal financial system,the scope of use of these services is also expanded through the application of innovative approaches (awareness and financial education) with the aim of promoting financial well-being and economic and social development.

2.2 Measuring Financial Inclusion.

Financial inclusion can be measured through the following dimensions;

1. **Access**: is the extent of the ability to use the financial services provided through official institutions (Omar & Inaba, 2020).
2. **Usage**: It is the extent to which customers use the financial services provided by institutions.
3. **Financial education**: It is the method that aims to make individuals more prepared to manage their money, reach their financial goals as well as avoid stress related to financial problems, and as a result improve their financial well-being (OECD, 2020)
4. **Consumer protection**: It means "the efforts made by the concerned organizations with the aim of informing the customer of his rights by issuing legislation that protects the customer, whether he is an individual or a group, and in other words, it is taking preventive measures that lead to preventing an upcoming danger, reducing its occurrence, or warning those who tempt themselves to do it." (Wasila and Qurmiya, 2018)

The Seybold REPORT
ISSN 1533-9211
DOI 10.5281/zenodo.7014891

2.3 The concept of quality of financial services

Before addressing the concept of the quality of financial services, it is necessary to clarify some concepts.

- The concept of services: services have been defined as an activity or a group of activities for a specific period and place that are carried out by human and material resources and whose purpose is to provide a benefit to the customer, according to predetermined developments and behaviors (Bodiyah and Kunduz, 2016)

-The concept of financial services: "a set of personal skills, material requirements, norms and legal rules that are presented and produced in a manner consistent with the customer's orientations to make rational financial decisions" (Al-Bakri and Al-Rahoumi, 2008)

As for the quality of financial services: it is "the ability of the bank or financial institution to provide a level of performance for the banking service that achieves complete satisfaction of the customer's needs" (Samir, 2021). While Mazal defined it as "appropriateness of what customers expect from the financial and banking service provided to them, with their actual realization of the benefit as a result of obtaining that service" (Mazal, 2021) Through the foregoing, it appears that the quality of financial services is the process of comprehensive evaluation by the customer of the characteristics that distinguish the financial services provided to him, and the extent to which workers in financial organizations have the necessary experience and competence and the ability of organizations to provide the means of technology required for the purpose of achieving comfort for customers while adopting the principle of transparency in dealing providing the necessary information when providing the service, all of this leads to meeting the needs and expectations of customers and achieving their satisfaction and results in mutual trust.

2.4 Measuring the quality of financial services

It is possible to clarify the most important dimensions of the quality of financial services, which will be addressed in this research;

1. Efficiency: It is the capacity of employees to possess the skills, knowledge and necessary information to perform the financial service effectively and in accordance with the desires and needs of customers, which makes them feel satisfied, for example, the insurance broker must provide the best possible advice to the potential customer and in order to achieve this, he needs to know a group services and has the skill to match the service with the actual customer needs (Khan&et.al, 2013)

2. Technology: It is a group of modern technological inventions and innovations used in the financial services sector, including a set of digital programs that are used in the financial operations of banks such as transactions with customers, money transfers and others. The technology sector in the financial sector during the past few years has constituted a revolution in financial systems, where technology has succeeded in providing a diverse package of financial services including (payments, digital currencies and money transfer, as well as lending, crowd funding, wealth management in addition to insurance services), banks and

ISSN 1533-9211
DOI 10.5281/zenodo.7014891

financial institutions are seeking to introduce changes through the expansion of technology adoption (Rayan, 2021)

3. Convenience and ease: It refers to the location of the bank's branches and ATMs, and it includes the possibility of customers' access around the clock, seven days a week, as well as the ease of the customer's use of financial services, especially services provided through ATMs and electronic services. If the customer feels that the financial and banking services, easy-to-use electronic transaction will be considered as hassle-free and satisfy the customer (Riyadh, 2021)

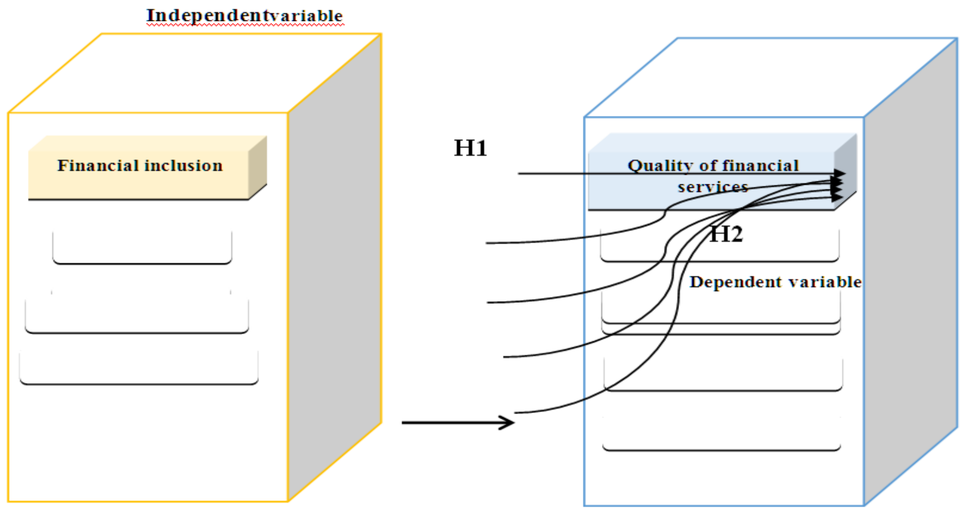
4. Transparency: Transparency is represented in the right of customers to access data and information, relevant decision-making mechanisms, and to set ethical standards that contribute to exposing corruption. Transparency is one of the concepts that organizations apply in search of ways to succeed, given that it helps cut the path of administrative corruption, and the application of the principle of transparency helps to remove ambiguity about the interpretation of laws and regulations. Transparency also increases levels of trust in the organizations that apply them (Al-Subaie, 2017)

5. Reliability: It refers to the consistency of performance, accurate service presentation, and the organization's fulfillment of its promises. Reliability is of great importance to the financial and banking services sector and the financial service provider becomes more reliable as long as services are provided every time in the correct and reliable way, meaning that it is not enough that a service is provided accurately only one, but it must be converted into a reliable pattern (Wang & et. al, 2021)

2.5 Hypotheses and Research Model

2.5.1 Research Model

Figure (1) Research of Model



ISSN 1533-9211
DOI 10.5281/zenodo.7014891

2.5.2 Research Hypotheses

The first hypothesis (H1): “There is a significant effect of financial inclusion and its dimensions on the quality of financial services from the point of view of the research sample members.

The second hypothesis (H2): “there is a significant effect of the combined dimensions of financial inclusion on the quality of financial services in the research sample banks.

3) RESEARCH METHODOLOGY

3.1 Community and sample research

The research community was the administrative leaders and their assistants and heads of departments and administrative units operating in the following banks (Commercial Bank of Iraq, the Iraqi Middle East Investment Bank, the National Bank of Iraq, Sumer Bank, Gulf Commercial Bank, Trans-Iraq Bank, International Development Bank, International Islamic Trust Bank) operating in the city of Baghdad, they numbered (203) individuals, and a random sample of (133) individuals was selected from them,the sample was chosen according to (Stephen’s equation)

3.2 Evaluating the quality and conformity of the used metrics in the research

3.2.1 Assessment of the quality and conformity of the financial inclusion variable questions

-Table (1) shows the external saturations and Cronbach’s alpha coefficient for the questions of the financial inclusion variable, which consists of four basic dimensions and consists of (20) paragraphs, as the model will be tested within the following indicators;

-Table (1) shows the (CR) values of the financial inclusion variable, which are all within the acceptable limits, as they ranged between (0.884-0.908), which is a good indicator and indicates the stability of the scale, as the results showed a high stability of the dimensions of the financial inclusion variable scale.

-Through the value of Cronbach’s alpha coefficient, as their results ranged between (0.835-0.873), it is clear that it is greater than (0.70), and this indicates that the validity and reliability coefficient of the measurement tool has a high degree of stability.

-It appears through the values of the external saturation (OL) of the scale questions for the variable (financial inclusion) that is close to greater than the acceptable minimum limits of (0.70), as the values of the external saturation ranged between (0.609-0.874), which indicates that the data on the inclusion variable ,characterized by stability and reliability and is suitable for conducting subsequent statistical analyzes, as all of them exceeded the significant values of saturation, which is a good indicator, It should be noted here that some of the questions had ramifications less than (0.70) and because they were significant, and when they were deleted, the researcher found that they did not affect the validity of the model, and based on this result, it was kept within the model.

ISSN 1533-9211
DOI 10.5281/zenodo.7014891

Table (1) shows the values of the extracted average variance (AVE) for the variable of financial inclusion, as it is clear that all of them are acceptable, as they ranged between (0.608-0.664), which is greater than the value (0.50), as they all indicate the convergent validity of the dimensions, which is a good indicator.

Table (1) Statistical indicators of the financial inclusion variable

Dimensions	Questions	Saturates	Standard error	Alpha Cronbach	compound Reliability CR	Average variance Extract(AVE)
Access	Q1	0.740	0.052	0.835	0.884	**0.608**
	Q2	0.874	0.026			
	Q3	0.609	0.081			
	Q4	0.799	0.038			
	Q5	0.847	0.022			
Usage	W1	0.757	0.043	0.872	0.908	**0.664**
	W2	0.816	0.041			
	W3	0.858	0.029			
	W4	0.866	0.030			
	W5	0.770	0.039			
Financial Education	R1	0.860	0.033	0.872	0.908	**0.663**
	R2	0.803	0.032			
	R3	0.863	0.024			
	R4	0.792	0.041			
	R5	0.750	0.058			
Consumer protection	A1	0.795	0.030	0.873	0.907	**0.662**
	A2	0.820	0.028			
	A3	0.811	0.031			
	A4	0.807	0.045			
	A5	0.837	0.037			

Source: Smart Pls V.3.3.9 program

3.2.2 Assessment of the quality and conformity of the Quality of Financial Services variablequestions (QFS)

-Table (2) shows the external saturations and Cronbach's alpha coefficient, for the quality of financial services variable questions (QFS), which consists of five basic dimensions and consists of (25) paragraphs, as the model will be tested within the following indicators;

-Table (2) shows the composite stability values (CR) for the variable quality of financial services (QFS), which were collected within the acceptable limits and ranged between (0.848-0.909), which is a good indicator, as the results showed a high stability of the search scale questions for the variable of Finance service quality (QFS)

The Seybold REPORT
ISSN 1533-9211
DOI 10.5281/zenodo.7014891

-The results showed that the value of the Alpha Cronbach coefficient ranged between (0.777-0.874), and it is clear that it is greater than (0.70), and this indicates that the validity and reliability coefficient of the measurement tool has a high degree of acceptance and reliability.

-It appears through the values of the external saturations of the scale questions for the variable (Quality of Financial Services (QFS)), as its values ranged between (0.716 - 0.862), which indicates that the questions of the Quality of Financial Services (QFS) variable are characterized by reliability and validity and are suitable for conducting subsequent statistical analyzes.

-Table (2) shows the values of the extracted average variance (AVE) for the quality of financial services variable (QFS), as it is clear that all of them are acceptable, as they ranged between (0.528-0.667), which is greater than the value (0.50), which all indicates the convergent validity of the dimensions, which is a good indicator.

Table (2) Statistical indicators of the variable quality of financial services (QFS)

Dimensions	**Questions**	**Saturates**	**Standard error**	**Alpha Cronbach**	**Compound Reliability CR**	**Average Variance Extract(AVE)**
Efficiency	C1	0.616	0.088	0.838	0.886	**0.612**
	C2	0.776	0.054			
	C3	0.852	0.031			
	C4	0.821	0.035			
	C5	0.824	0.040			
Technology	V1	0.729	0.051	0.835	0.884	**0.607**
	V2	0.723	0.065			
	V3	0.907	0.020			
	V4	0.719	0.048			
	V5	0.801	0.028			
Convenience and ease	B1	0.869	0.020	0.874	0.909	**0.667**
	B2	0.754	0.060			
	B3	0.747	0.056			
	B4	0.866	0.023			
	B5	0.838	0.030			
Transparency	N1	0.708	0.051	0.777	0.848	**0.528**
	N2	0.689	0.087			
	N3	0.754	0.044			
	N4	0.723	0.052			
	N5	0.757	0.053			
Dimensions	**Questions**	**Saturates**	**Standard error**	**Alpha Cronbach**	**Compound Reliability CR**	**Average Variance Extract(AVE)**
Reliability	H1	0.829	0.038	0.841	0.887	**0.612**
	H2	0.836	0.031			
	H3	0.747	0.056			
	H4	0.766	0.054			
	H5	0.727	0.053			

Source: SmartPls V.3.3.9 program

ISSN 1533-9211
DOI 10.5281/zenodo.7014891

4) RESULTS AND DISCUSSION

4.1 Statistical analysis of the variables:

As the statistical results showed that the highest value was for the variable (financial inclusion) with an arithmetic mean (3.740) and a good level with a standard deviation (0.652), as the coefficient of variation reached (17,433) as the percentage of availability of the variable in the surveyed banks in general (74.8%) As for the size of the gap, it reached (25.2%), as this variable came at the first level in terms of relative importance. As for the lowest value, it came at Quality of Financial Services variable (QFS)) with an arithmetic mean (3.670) and a good level and standard deviation (0.587), as its coefficient of variation reached (15.995), and the availability of the variable in the surveyed banks in general was (73.4%). As for the size of the gap, it reached (26.6%), as this variable came in the second level in terms of relative importance. It is clear that the variable (financial inclusion) ranked first in terms of research variables, as most of the sample answers were in agreement about this variable compared to the other variable, as shown in Table (3)

Table (3) Summary of the dimensions of the research variables

S/N	Research variables	Arithmetic mean	Standard deviation	coefficient of variation	Availability percentage	Size of the gap	Order of variables
1	Financial Inclusion	**3.740**	**0.652**	**17.433**	**74.8**	**25.2**	**1**
2	Quality of Financial Services (QFS)	**3.670**	**0.587**	**15.995**	**73.4**	**26.6**	**2**

Source: SPSS V.25 program

4.2 Hypothesis testing between the dimensions of financial inclusion in the quality of financial services (QFS)

4.2.1 First hypothesis test:

That there is a significant effect between the financial inclusion variable on the quality of financial services (QFS)

Table (4) and Figure (1) indicate the statistical indicators for testing the hypotheses between the financial inclusion variable in the quality of financial services (QFS) The calculated (t) value of the estimated model has achieved (31.511),and it is greater than the tabular value (t) of (1.984) at the level of significance (0.05), and this indicates the significance of the marginal tendency of the variable of financial inclusion, and in light of this result, we accept the hypothesis that there is a significant effect between the variable of financial inclusion in the quality of financial services (QFS) at the level of significance (5%), i.e. with a degree of confidence (95%), which indicates that the financial inclusion variable has an effective and essential impact on the quality of financial services (QFS)

ISSN 1533-9211
DOI 10.5281/zenodo.7014891

-The results indicated that the value of the marginal slope coefficient of the financial inclusion variable amounted to (0.852), and this indicates that increasing the financial inclusion variable by one unit will lead to an increase in (Quality of Financial Services (QFS)) by (85%)

-The results showed that the effect size (f2) for the financial inclusion variable was large, as it recorded a value of (2.655), which is greater than (0.35), which is a good indicator.

- It is evident through the value of the Adjusted Determination Coefficient (R^2) of (0.724) that the financial inclusion variable is able to explain (72%) of the changes that occur in (Quality of Financial Services (QFS), while the remaining percentage (28%) is dependent to other variables not included in the search form.

-The results showed that the predictive relationship index (Q2) for the variable of financial inclusion reached a value of (0.326), which is greater than zero, and accordingly, the model has a predictive relevance.

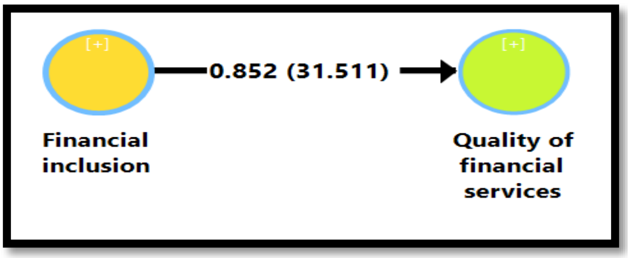
-The results showed that the Variation Inflation Factor (VIF) has achieved its value (1), which is less than (5), and indicates that there is no problem of multi-linearity between dimensions.

Table (4) Statistical Indicators between financial inclusions in quality of financial services (QFS)

Financial Inclusion	B	T	Values P	effect size f2	Impact strength	(R2)	Adjusted (R2)	Q^2	VIF
	0.852	511.13	0.000	2.655	Great	0.726	0.724	0.326	1

Tabular value t = 1.984
Sample size = 102

Figure (2) the effect between the financial inclusions in the quality of financial services (QFS)



Source: SmartPls V.3.3.9 program

4.2.2 Testing the second hypothesis:

That (there is a significant effect between the dimensions of financial inclusion together in the quality of financial services (QFS)), as Table (5) and Figure (2) show the statistical indicators between the dimensions of financial inclusion in the quality of financial services (QFS) and as follows;

DOI 10.5281/zenodo.7014891

-It is evident through the values of the (t) test for the dimensions of financial inclusion that the dimensions (access, use, Consumer protection) whose values are (3.318, 2.065, 2.271), respectively, are greater than the tabular (t) value of (1.984), and this indicates to the evidence of the significance of the marginal tendency of the dimensions (access, use, Consumer protection), while the other dimensions represented by the dimension (financial education) are shown by the calculated (t) values of (1,041) that it is less than the tabular (t) value of (1.984), and this indicates that Non-significance of the marginal slope of the dimension (financial education)

-It is evident from the value of the marginal slope coefficient of the access dimension of (0.269) that an increase in the access dimension by one unit will lead to an increase in (Quality of Financial Services (QFS)) by (26%)

-It is clear from the value of the marginal slope coefficient of the use dimension of (0.245) that an increase in the dimension by one unit will lead to an increase in (Quality of Financial Services (QFS)) by (24%)

-It appears through the value of the marginal slope coefficient of the Consumer protection dimension of (0.290) that an increase in the Consumer protection dimension by one unit will lead to an increase in (Quality of Financial Services (QFS) by (29%).

-It is evident through the value of the Adjusted Determination Coefficient (R^2) of (0.718) that the dimensions of financial inclusion are able to explain (71%) of the changes that occur in (Quality of Financial Services (QFS)), while the remaining percentage (29%) is dependent on other variables not included in the search form.

-The results showed that the predictive relationship index (Q2) amounted to (0.327), which is greater than zero, and accordingly, the model is a predictive link.

-The results showed that the variance inflation factor (VIF) achieved its value (3.640, 1.229, 1.969, 2.251), respectively, which is less than (5) and indicates that there is no problem of multi-linearity between dimensions.

Table (5) Statistical indicators between the dimensions of financial inclusion together in the quality of financial services (QFS)

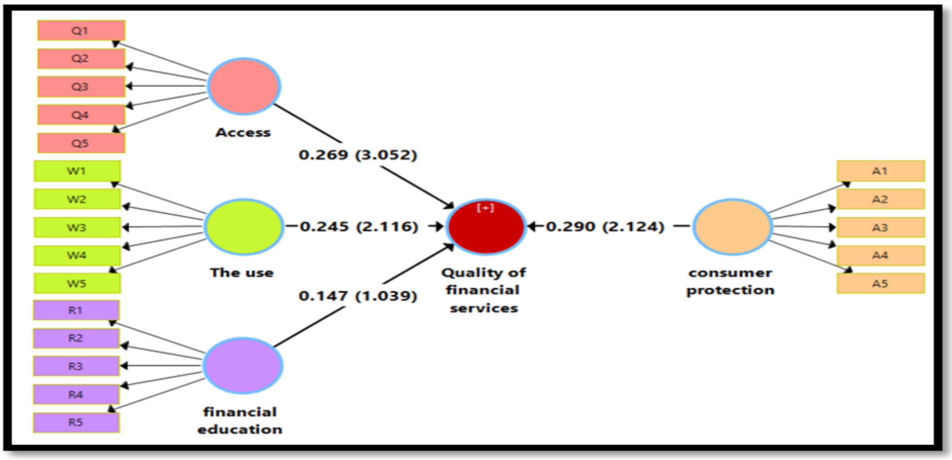
Dimensions of Financial Inclusion	B	T	P Values	Effect size f2	(R2)	Adjusted R2)	)(Q^2
Access	0.269	3.052	0.001	3.073	0.729	0.718	**0.327**
Usage	0.245	2.116	0.039	0.042			
Financial Education	0.147	1.039	0.299	0.018			
Consumer Protection	0.290	2.124	0.024	0.138			

Tabular value t = 1.984
Sample size = 102

Source: SmartPls V.3.3.9 program.

The Seybold REPORT
ISSN 1533-9211
DOI 10.5281/zenodo.7014891

Figure (3): The impact of the dimensions of financial inclusion on the quality of financial services (QFS)



Source: SmartPls V.3.3.9 program

5) CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

1.The results of the research in the banks of the research sample showed that (financial inclusion) variable was ranked first in terms of importance among the research variables, as most of the sample answers were in agreement about it,.this confirms that the surveyed banks possess means that facilitate the customer's access to and use of their financial services, and they seek to protect the rights of their customers according to the answers of the sample members, andthe level of rise was in view of the results of the descriptive statistics of the sub-dimensions of the financial inclusion.

2.The results of the research in the banks of the research sample showed that (the quality of financial services) variable came in the second place in terms of the research variables, as it achieved a somewhat high level of importance, this confirms that the surveyed banks possess employees who have the necessary competence to provide services and provide an acceptable level of transparency in dealing with their customers and deliberately create mutual trust with them that helps them to feel comfortable and facilitates the process of obtaining the required services according to the answers of the sample members, and the level of rise was in view of what they came with Results of descriptive statistics for the sub-dimensions of the quality of financial services.

3.The results showed that there is an effect between the financial inclusion variable on the quality of financial services variable and that the financial inclusion variable is able to explain (72%) of the changes that occur in (the quality of financial services (QFS)), while the remaining percentage is (28%). It is dependent to other variables that are not included in the research

ISSN 1533-9211

DOI 10.5281/zenodo.7014891

model, and this indicates that the financial inclusion variable has an effective and substantial impact on the quality of financial services (QFS)

4.The results of the impact between the dimensions of financial inclusion combined in the variable of the quality of financial services showed that the dimensions (access, use, Consumer protection) proved to have a significant marginal tendency and came after Consumer protection ranked first in terms of impact and this indicates that the management of banks pays sufficient attention to this dimension, and It provides protection to its customers by adopting advanced security means in a way that preserves the privacy and confidentiality of customer data and protects it from penetration in order to give confidence to transactions that take place via the Internet, in which electronic payment methods are a party and came in second place after access, after use, it ranked the third, as for the other dimensions represented in (financial education) dimension indicates that the marginal tendency has not been morally proven, and this shows the existence of a significant effect between the dimensions (access, use, Consumer protection) in the quality of financial services and that the financial education Dimension has no effect.

5.2. Future Suggestions

1 The role of financial inclusion in enhancing the quality of financial services from the customer's point of view.

2 Studying the impact of financial inclusion on the social responsibility of banks towards their customers.

REFERENCES

Al Bakri, T. & Al Rahoumi, A. (2008). Marketing of Financial Services, Ithraa for Publishing and Distribution, University Library, Sharjah.

Al-Eitan,G. N , Al-Own, B. &Bani-Khalid, T.(2022). Financial Inclusion Indicators Affect Profitability of Jordanian Commercial Banks: Panel Data Analysis. Economies. 10(2). https://doi.org/10.3390/economies10020038.

Al-Subaie, F. B. (2017). The Impact of Administrative Transparency in Reducing Administrative Corruption in Saudi Financial Companies. The Arab Journal of Management.37(1).10.21608/AJA.2017.17478 .

Begley,T. A. & Purnanandam, A. (2021) . Color and credit: Race, regulation, and the quality of financial services.Journal of Financial Economics. 141(1). https://doi.org/10.1016/j.jfineco.2021.03.001.

Bodiyah, B. & Kunduz, T. (2016). The Origins and Contents of Marketing Services. Dar Safaa for Publishing and Distribution, 1st edition, Amman.

Khan, M. H., Antra A. & Al-Masum A. (2013). Dimensions of Financial Services Quality: An Overview of the Consumers Behavior to Be Considered In the Banking Sector of Bangladesh. The International Journal of Social Science. 7(1). BANGLADESH.

Kocmson, I. &Danquah, M. (2021). Financial inclusion and energy poverty: Empirical evidence from Ghana. Energy Economics.194. https://doi.org/10.1016/j.eneco.2020.105085 .

Lee, C. C., Wang, C. W. & Ho, S. J. (2022). Financial aid and financial inclusion: Does risk uncertainty matter. Pacific-Basin Finance Journal. Vol 71.https://doi.org/10.1016/j.pacfin.2021.101700 .

ISSN 1533-9211

DOI 10.5281/zenodo.7014891

Layshon, A. & Thrift, N. (1993). The Restructuring of the UK Financial Services in the 1990s: a reversal of fortune. Journal of Rural Studies.9 (3). https://doi.org/10.1016/0743-0167(93)90068-U .

Mazal, W. J. (2021). The extent to which the internal environmental analysis method is adopted as a mechanism for assessing the quality of banking services, applied research in a group of commercial banks operating in the city of Nasiriyah. Journal of Administration and Economics. 10(38) https://www.iasj.net/iasj/article/205538 .

Obaid, R. Y. (2019).The Impact of Islamic Financial Services on Financial Inclusion in the Arab Countries. Arab Monetary Fund, Secretariat of the Board of Governors of Arab Central Banks and Monetary Institutions. No 128. https://www.amf.org.ae/ar/publications/awraq-bhthyt/athr-alkhdmat-almalyt-alaslamyt-ly-alshmwl-almaly-fy-aldwl-alrby .

Omar, A. & Inaba K. (2020). Does financial inclusion reduce poverty and income inequality in developing countries A panel data analysis. Journal of Economic Structures .9(37). https://journalofeconomicstructures.springeropen.com/articles/10.1186/s40008-020-00214-4

Organization for Economic Co-operation and Development (OECD). (2020).Survey of Adult Financial Literacy. https://www.oecd.org/financial/education/launchoftheoecdinfeglobalfinancialliteracysurveyreport.htm .

Qin, L., Raheem, S., Murshed, M., Miao, X., Khan, Z. & Kirikkaleli, D. (2021). Does financial inclusion limit carbon dioxide emissions? Analyzing the role of globalization and renewable electricity output. Sustainable Development. 29(6). https://doi.org/10.1002/sd.2208.

Rayan, B. (2021). The Role of Financial Technology in Improving the Performance of Commercial Banks A Case Study of a Sample of Banking Agencies - Umm El-Bouaghi. Master’s thesis, Larbi Ben M’hidi University. Umm El-Bouaghi - Faculty of Economics, Commercial Sciences and Management Sciences.

Riyad, H. M. (2021). The role of the quality of automated teller machine services in the commitment of the customer. The Scientific Journal of Economics and Trade. 51(4).10.21608/JSEC.2021.178721 .

Saliha, F., Muammar, H., Saliha,H. (2019). Enhancing Financial Inclusion as a Strategic Entry to support Financial Stability in the Arab World. Journal of Economic Integration. 7(4). https://www.asjp.cerist.dz/en/article/107385 .

Samir, B. (2021).Measuring the quality of banking service using the gap model, a case study of the Bank of Agriculture and Rural Development BADR, Msila Agency. a master’s thesis, Mohamed Boudiaf University of Msila, Faculty of Economics . Commercial and Management Sciences, Department of Commercial Sciences - Banking Marketing.

Wang, S., Lu, B. & Yin, K. (2021). Financial development, productivity, and high-quality development of the marine economy. Marine Policy, Vol 130. https://doi.org/10.1016/j.marpol.2021.104553

Wasila, S. & Qurmia , D. (2018).The Role of Official Bodies in Consumer Protection of Electronic Banking Services - UAE and Saudi Arabia as a Model. Abdul Hafeez Bou Sof University Center - Mila, The Third National Forum on Consumers and the Digital Economy: The Necessity of Transition and protection challenges