

Marketing Information Systems and Their Impact on Financial Inclusion: An analytical Study on a Sample of Iraqi Banks

Abdulkhaleq Husham Yousif¹

¹Iraqi University - Research and Studies Center

**Corresponding Author:* Abdulkhaleq Husham Yousif

E-mail: Akhaleq666@gmail.com

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Abstract

The study reviews the role of marketing information systems in promoting financial inclusion in Iraq, considering the process of data collection and analysis in the market context as a complex system that primarily interacts with technological tools and information systems. It sheds light on the use of digital tools and information systems by Arab governments to achieve financial inclusion goals, also indicating the positive role that marketing information systems play in this context. The research highlights the scientific and practical importance of the study, providing a deeper understanding of the role of marketing information systems in achieving financial inclusion and encouraging further studies in this field. The analytical methodology was adopted, with a purposive random sample of 100 individuals selected from employees in financial and banking institutions, as well as individuals covered by financial inclusion in Iraq, ensuring diversity and representation. The study resulted in several important findings regarding the impact of marketing information systems on financial inclusion in Iraq. The results showed that banks maintain accuracy and reliability in their internal records within the marketing information system, with regular updates of their data. The study offered recommendations, including enhancing the infrastructure of administrative information systems and promoting digital literacy among the population. Additionally, it recommended designing financial services based on local needs, focusing on the user experience, and supporting financial education programs and innovation.

Keywords: Information Systems, Marketing, Financial Inclusion, Banks

Introduction

The rapid and successive developments taking place in the arena, especially with regard to knowledge, its economies, and information systems technology, have affected all sectors in general, and the financial sectors in particular. These sectors and institutions have tended to keep pace with the information age and use its tools that have facilitated the tasks of financial inclusion for individuals through the easy availability of financial services, reaching the starting point through financial inclusion with the aim of achieving the conditions for financial development, which is one of the most important main enabling factors for comprehensive economic development (Jahanger et al., 2022). The financial and banking sector in Iraq has witnessed rapid

developments over the past few years with the aim of keeping pace with global developments and in line with international development and economic plans since 2016 AD. In 2015 AD, the World Bank and the International Monetary Fund recommended that global stakeholders - from the public and private sectors and financial and banking institutions - With their commitment to promoting financial inclusion, they announced a new global development goal of achieving universal access to financial services by 2020. He had a goalThe World Bank and International Monetary Fund in 2018 indicated that by 2020, adults who are not currently part of the formal financial system will have access to a transaction account to use money and send and receive payments as the basic building block for managing their financial lives. The World Bank Group - the World Bank and International Finance Corporation - has committed to providing 1 billion people with access to transaction accounts through targeted interventions. More than 30 partners have made commitments towards achieving universal access to financial services (Koomson et al., 2020). Technological tools, their development, and their integration with information systems have helped achieve financial inclusion among individuals in Arab countries in general, and Iraq in particular. There have become institutions and companies specialized in these tools to implement and facilitate financial inclusion services, helping financial banking institutions achieve these goals through a number of cooperative strategies. To implement financial inclusion. The 41st International Conference on Information Systems, which was held in India in 2020, recommended the participation of financial technology companies in creating value in their efforts to collectively address financial inclusion (Ozili, 2020).

Problem of the Study

The process of collecting, analyzing, and then storing data and information is a complex system linked to the market, in addition to its connection to technological tools and information systems. This process is generally called marketing information systems. Recently, Arab governments have moved to implement financial inclusion, using many digital tools and information systems. Marketing information systems have helped financial and banking institutions achieve the goals of financial inclusion, and assist the financial sector in preparation and access by employing information systems, digital and technological tools, and marketing information systems to achieve financial inclusion in Iraq (Adeniran et al., 2020). From the above, the problem of the study can be determined by determining the impact of marketing information systems on the application and spread of financial inclusion in Iraq, and the problem of the study can be identified in the following main question:

What is the impact of marketing information systems on financial inclusion?

A number of sub-questions branch out from the main question, which are as follows:

Q1: What is the concept of marketing information systems?

Q2: What are the characteristics, characteristics, and limitations of financial inclusion in Iraq?

Q3: What are the mechanisms for using marketing information systems in financial inclusion in Iraq?

Study Hypotheses

The variables of the current study consisted of two basic variables. The first variable: marketing information systems and the second variable represents financial inclusion. Accordingly, the hypotheses of the current study can be formulated as follows:

The first hypothesis: There is a positive impact of marketing information systems on financial inclusion in Iraq.

The second hypothesis: There are many challenges that hinder the spread of financial inclusion in Iraq.

Importance of the Study

The importance of the current study is represented in a number of points that represent the scientific and practical importance of the study, which are as follows: (1) Studying the impact of marketing information systems on financial inclusion is one of the topics of scientific and practical importance in the field of financial studies and banking, because it is of great importance to Iraqi society; (2) Studying the impact of marketing information systems on financial inclusion provides an opportunity to identify the strengths and weaknesses in implementing financial inclusion in Iraq; (3) The current study may contribute to opening the way for researchers to conduct new studies on the issue of the impact of financial inclusion on a number of other factors; (4) The current study is one of the relatively new studies in the Iraqi library that aims to study the impact of marketing information systems on financial inclusion.

Objectives of the Study

The study sought to achieve a number of main and subsidiary objectives that serve the subject, and were as follows: (1) Emphasizing the impact of marketing information systems on financial inclusion; (2) Learn about the concept of marketing information systems; (3) Identify the difference between information systems and marketing information systems; (4) Identifying mechanisms for using marketing information systems in financial inclusion in Iraq.

Study Frameworks

Time frames: academic year 2023-2024 AD, Spatial frameworks: banking and financial institutions in Iraq, Human frameworks: workers in banking and financial institutions in Iraq, as well as individuals who are included in financial inclusion in Iraq.

Objective frameworks: The current study is limited to examining the impact of marketing information systems on financial inclusion.

Methods

Study Methodology

In his study, the researcher relied on the descriptive approach, in addition to using the inductive approach and the deductive approach in examining Arab and foreign studies and research related to the subject of the study, and preparing a theoretical framework for it, taking into account the controls on the conditions for writing scientific studies and research.

Study Terminology

Marketing Information Systems

In order for us to reach a specific concept and definition of marketing information systems, we must address specific concepts such as the system, information, and marketing as separate concepts, which are as follows:

First: The system: a group of components and elements that relate to each other, and are governed by specific relationships and mechanisms and within a specific scope, intended to achieve specific goals.(Qashi, 2018, p. 29).

Second: Information: Data that has been processed using skillful means to make it more useful for use. It is also known as a picture of previously set goals and results, and it reduces the state of uncertainty. Its value lies in its impact on future decisions, and it is data that was previously processed in a specific way, in quantity and quality, in sorting, analyzing, and performing various operations, to give the full meaning of its use (Subasi, 2020).

Third: Marketing: It is a social and administrative process through which individuals and society obtain what they need and want through the creation and exchange of products and value with others with the aim of satisfying them.(Al-Taie, 2020, p. 54).

Based on the above, procedural information systems can be defined as: The terminological concept: an interconnected network of structural relationships of individuals, procedures, and mechanisms designed to collect and analyze the flow of internal and external information for the organization, with the aim of achieving goals, and assisting decision makers to improve, develop, follow up and monitor the implementation of marketing Program (Alam et al., 2021). Procedural concept: The researcher defined marketing information systems as an integrated system that aims to manage information by collecting it through statistical and field sources, then analyzing and archiving it to make marketing decisions that support the financial inclusion system in Iraq.

Financial inclusion

Terminological concept: The process of enabling all individuals and establishments to obtain an integrated set of financial services at reasonable prices and in an appropriate manner, through the application of innovative methods that are specifically designed for this purpose and supported by financial education and awareness processes with the aim of enhancing financial well-being, as well as economic and social financial inclusion (Iramani & Lutfi, 2021). World Bank defined it as “individuals and companies who have access to useful and affordable financial products and services that meet their needs, transactions, payments, savings products, credit facilities, loans, and insurance services, which are provided in a responsible and sustainable manner.”To make financial services available to everyone since 2020M (World Bank, 2022).

Procedural concept: The researcher defined it as the generalization of financial and banking services in Iraqi society with all its categories, whether institutions or individuals, in a safe and easy way using simple tools and mechanisms.

Literature Review

The researcher discussed previous studies from research and sources related to the subject of the study, and presented them from newest to oldest, as follows:

First: Zaher Al-Salhat's study (Al-Slehat, 2023) Title: Financial technology and financial inclusion: The mediating role of digital marketing.

This study aimed to test the role of digital marketing as a mediating variable in the relationship between financial factors, technology, and financial inclusion. The researcher used the descriptive analytical method by studying the data he collected by preparing a questionnaire that was distributed to 375 employees in the Jordanian banking sector. The study reached a number of results, the most important of which were: Digital marketing partially mediates the relationship between financial technology and financial inclusion. Jordanian banks used digital marketing through the presence of an optimally advanced environment for financial technology. The study recommends the need for the Jordanian commercial banking sector to use advanced strategies that enhance From its technological presence.

Second: Study of Badr Abdul Rahman Al Jassim Al Bakr (Al-Bakr, 2022 AD) Titled: "The role of marketing information systems in supporting sustainable competitive advantages in the era of digitalization" - an applied study.

This study aimed to characterize the dimensions of marketing information systems and sustainable competitive advantages in Kuwaiti telecommunications institutions. In addition to determining the type and strength of the relationship between the dimensions of marketing information systems and sustainable competitive advantages. The study relied on the descriptive approach, as well as the investigative approach. The study reached a number of results, the most important of which were: There is no difference in customer attitudes at the level of marketing information systems, whether according to gender, gender, or age, in addition to the presence of a positive impact of marketing information systems on sustainable competitive advantage.

Third: A study by Lina Salah Al-Mahdi (Al-Mahdi, 2020, p. 27), entitled: The role of financial inclusion in enhancing the growth of the Iraqi economy - a study on a sample of Iraqi banks.

This study has always aimed to clarify the concept of financial inclusion, its importance for Iraqi banks, and to analyze banks listed in the Iraqi market. In addition to its role in achieving financial inclusion in Iraqi society, and revealing the challenges and obstacles that stand in the way of expanding financial inclusion in Iraq. The study was based on the descriptive analytical approach to treat the data obtained through the time series. In the end, the study reached a number of results, the most prominent of which were: Iraqi banks have financial inclusion, by providing financial and banking services, at reasonable costs through the spread of ATMs and points of sale, increasing the volume of loans and transferring all employees' salaries to banks, and the percentage of financial inclusion It is still low compared to global rates, or the rates of other Arab countries, and financial inclusion in Iraq has not played any role in Iraqi economic growth.

Results and Discussion

Marketing Information Systems

Introduction

The banking sector represents the backbone of economies, and because of economic development, its working methods were affected and it relied on different systems that

contribute to making appropriate decisions in its various fields. Banks carry out various financial operations, such as withdrawals, deposits, and transfers, and rely on integrated banking information systems that collect and store banking data and process them to transform them into valuable information, which makes banks face great challenges as a result of increasing competition from other financial sectors. Therefore, it seeks to improve the quality of its services to maintain its customers (Moisander et al., 2020), in addition to the fact that marketing information plays a decisive role in making marketing decisions, such as entering new markets, determining price strategies, and developing products and distribution channels (Paul, 2020).

Features and characteristics of marketing information systems

Marketing information systems are considered one of the most important basic elements that contribute fundamentally to supporting marketing decision-making processes and achieving the marketing objectives of organizations. This type of system is characterized by features and characteristics that distinguish it, which we can summarize in the following three points: (Al-Haitum, 2016, pp. 58-61):

Benefiting from competitive advantages

Information systems have become an important strategic role at the organization level as well as in the areas of its interaction with the surrounding environment, as it enables it to provide new products and services.

Investing in relationships with customers and suppliers

Information systems demonstrate their ability to maintain strong relationships with customers. This ability enables them to strengthen customer connections to the organization and make them prefer it, through the cost of switching to higher and more difficult competitors.

Transforming the rules of competition

Information systems can completely transform the rules of competition, as these systems allow rapid change in the organization's advantages, and enable it to shift from cost competition to competition based on product differentiation, expanding the scope of services, or providing an integrated set of products and services.

Dimensions of marketing information systems

These dimensions are concentrated on three basic levels, which are the technical dimensions, the organizational dimensions, and the human dimensions. Through integration between these dimensions and their elements, we reach the goals of information systems, and we can summarize these dimensions through the following points (Fischer et al., 2020).

Technical dimensions

It is the set of technical tools that form the base of marketing information systems. These technical dimensions are divided into two basic components: the database, which includes all marketing information stored in an organized and coordinated manner, and information technology, which includes the sum of the processes of using technology, devices, and various software to collect, organize, and analyze marketing information.

Organizational dimensions

Information systems are procedurally linked to benefit from them, and their analyzes are projected onto the ground through the decisions taken by the administrative groups in the organization from the structure of the organization.

Human Dimensions

In terms of undergoing training and qualification, workers in the field of marketing must have the skills and knowledge necessary to use marketing information systems effectively, and this requires providing continuous training and qualification for workers in this field.

Types of marketing information systems and their sources

Types of marketing information systems - especially from a banking perspective - include several classifications, as each type performs a different function related to the field to which it belongs. It was divided based on the specialized functional areas within the bank into (Abd. Wahab et al., 2023).

Information system for banking marketing

This system represents the integrated and interactive structure consisting of devices, individuals, and procedures, which aims to generate an organized flow of information derived from processing data from its internal and external sources, where this information is stored, retrieved, and sent to decision makers.

Human resources information system

This system aims to provide accurate and purposeful information to the human resources management within the bank, and provides informational reports to management that contribute to making future decisions.

Banking Industry Information System

This system is concerned with collecting information related to the bank's activities and services. In addition to the relationships between it and its external environment, it processes this information and transmits it to decision-making centers according to the needs and required timetable.

Credit information system

This system undertakes the task of identifying, collecting, classifying and analyzing data related to credit activities in the bank. It also provides the necessary information to assist decision makers in the public administration or in the credit department.

Components of the marketing information system

The marketing information system consists of several elements that integrate with each other, namely: internal records, marketing intelligence, marketing research and marketing decision support systems (Al-Bakri and Al-Dulaimi, 2015, pp. 81-85).

Internal records

It is a set of written reports on sales, prices, inventory levels, receipt and delivery invoices, and the performance of the marketing department.

Marketing Intelligence System

This system is used to obtain daily information about developments in the marketing environment, through searching the media, and communicating with consumers, suppliers, and distributors to learn competitors' policies, understand consumer needs, and identify opportunities and threats.

Marketing research system

This system includes collecting and analyzing data to solve problems and identify marketing opportunities. It also contributes to making marketing decisions in an accurate and organized manner, and providing reports that help improve the organization's marketing performance.

The role and functions of the marketing information system

The marketing information system performs a wide range of different tasks and operations, including:

Data collection: The process of collecting data is one of the most important basic stages in the marketing information system, as it forms a meeting place for a variety of information, that is, data and information related to the product market and needs.

Data processing

Data processing is a vital task in the marketing information system, as data is not valuable unless it is processed appropriately. Data processing aims to transform it from its initial state into useful information, whether through collecting and summarizing, or analyzing the data to extract trends and models. This process constitutes defining specific boundaries and frameworks for data processing.

Information analysis

Analyzing information is an essential task to better understand the market and its trends. It includes quantitative and qualitative analysis of data, where patterns and relationships between various factors in the market are analysed. This process enhances more accurate and effective decision-making, and identifies opportunities and challenges that can affect marketing strategies.

Communicating and disseminating information After processing and analyzing

The information, it is the turn to communicate and disseminate it in appropriate ways. This process includes providing important and useful information to customers and the target audience. Based on the above, the marketing information system is a complex combination that combines several functions that work together to achieve marketing goals effectively. From collecting, processing and analyzing data to communicating and disseminating information. Each part of these processes plays a vital role in achieving the success of marketing strategies and better meeting the needs of customers and the market. (Sohail, MS, & Jang, J, 2017, p. 67-85). From a banking point of view, the banking information system performs a number of basic functions: Such as collecting data and collecting internal and external information from multiple

sources through various means, such as reports and meetings, with the aim of analyzing it and entering it into the system. Then, the data is processed and transformed into information through processing and mathematical operations, and converted into storage formats that are stored in databases (Munjal & Bhatia, 2023).

The Second Topic: Financial Inclusion in Iraqi Banks

Introduction

Financial and banking services are an essential pillar for achieving economic and social development in any country. Among these services, the concept of financial inclusion is one of the main factors that contribute to achieving comprehensive and equal access to financial services for all segments of society alike. The concept of financial inclusion goes beyond the concept of traditional financing, and extends and includes access to a variety of financial services, such as bank accounts, loans, insurance services, electronic payment methods, and investments, which contributes effectively to enhancing the financial sustainability of individuals and projects.

An overview of the emergence and development of the Iraqi banking sector

The establishment of the Central Bank of Iraq came as a result of economic and social developments, in addition to the development of internal and external trade, and the necessity of adopting financial and monetary policies that require the establishment of banks. The Central Bank occupies a prominent position in the national banking system, in order to provide assistance to commercial banks in difficult times or during crises. The Central Bank of Iraq began with a simple establishment, but with the development of the banking system and financial regulation, and the development of banknotes in their various forms, the bank began to meet the need for its functions that are closely related to the financial and monetary policies of the state. On July 20, 1947, the National Bank Law No. 43 of 1947 was issued - which established the Central Bank of Iraq (Ghaidan, 2023).

Currently, the banking sector in Iraq consists of the Central Bank of Iraq, in addition to more than 70 Iraqi banks and branches of non-Iraqi banks, including seven government banks. The State of Iraq has moved towards accepting and regulating the participation of non-Iraqi capital in private banks, in accordance with Banking Law No. 94 of 2004. The banking sector has witnessed many developments in recent decades, including the transformation of the types of financial instruments and services available and the quest to enhance and stabilize investment opportunities in The general economy, and this sector showed it when it changed in 2003, such as a decrease in the number of banks relative to the population, as the rate of banks in 2003 reached about one bank for every 46.6 thousand people, which indicates that banking services are still under development and need a period [duration] to suit With the population and development needs, and that banking awareness was and still is modest, banks (Sevriana et al., 2022).

The financial sector in Iraq consists of banks, the central bank, insurance companies, and the non-banking financial sector, and activity in this sector represents a small percentage of the gross domestic product, which shows the limitations it faces in financing investments and capital accumulation. Government banks have developed to include the Agricultural, Industrial, Real

Estate, Socialist and Commercial Banks. These banks began to operate as public companies starting in 2003. As for private banks, their number increased after 2003, and they are often considered family banks or joint-stock companies. Despite this, it is still small in size compared to global banking standards (Harun et al., 2020).

Financial inclusion

The financial sector forms a very important part of the economic fabric, promoting growth by providing the necessary financing for development. Therefore, many countries are striving to enhance the concept of financial inclusion, by expanding the range of financial services available to individuals and companies with limited income, and this is an integral part of their comprehensive strategies for economic and financial development. In light of the development of the digital age and the interaction of banks with technology, the concept of financial inclusion is achieved by providing easy-to-access financial services suitable for all segments of society, without regard to their geographical location or economic status.

The scientific concept of financial inclusion

Financial inclusion is a concept that expresses it as a state in which individuals and companies are provided with comprehensive and equal access to diverse and appropriate financial services, which include means of payment, saving, loans, insurance, investment and other important financial services, as financial inclusion aims to improve the financial and economic situation for everyone without geographical biases. Or economic, by providing these services at reasonable prices and in easy and safe ways (Aziz et al., 2017). This concept reflects a shift towards enhancing financial equality and reducing the gap between different financial sectors, which contributes to supporting economic stability and sustainable development (Majid, 2020). Financial inclusion represents a comprehensive empowerment of individuals and companies to access a variety of useful financial products and services, at reasonable prices that meet their needs. This goal is achieved by providing these services in a responsible and sustainable manner, as stated in the World Bank's definition issued in 2008. Financial inclusion can be depicted Such as opening the doors of financial services to deprived groups in society at the appropriate time to meet their needs (World Bank, 2018).

Its characteristics

The importance of financial inclusion lies in its positive effects on financial stability and economic growth, and the features and characteristics of financial inclusion can be summarized in the following points:

Aziz Economic Development

Financial inclusion is directly linked to GDP. Studies have proven that expanding financial services contributes to reducing the gap between individuals (Al-Duraie, 2018, p. 13).

Enhancing the stability of the financial system

Financial inclusion plays an important role in enhancing financial stability, as reliance on banks for financial transactions increases the volume of deposits available to them, which enhances their ability to withstand financial fluctuations (Ahmad et al., 2020).

Strengthening the role of individuals in society

Studies have shown that improving individuals' ability to use the financial system enhances their ability to start their own businesses and invest in education, and helps them manage their financial risks and overcome challenges related to financial changes (Atmaja et al., 2022).

Developing the automated financial system

Expanding financial services and using them further requires more technical development and automation, especially with technological progress in the field of communications and electronics, as well as increasing the use of electronic financial services, especially in payments, which will benefit senders, recipients, and financial institutions (Pazarbasioglu et al., 2020).

Implementing financial inclusion through the Central Bank of Iraq

Financial inclusion has recently become one of the most important priorities of the Central Bank of Iraq, which has begun to seek to achieve its goals to ensure the promotion of a stable financial system based on competition in addition to achieving sustainable economic growth. The Central Bank has contributed to enhancing financial inclusion in Iraq by launching financing initiatives. Small, medium and large projects, which began in 2015 and amount to 6.5 trillion dinars. The following is an explanation and explanation of the rationale for these initiatives, which we can divide into two parts as follows:

Small and medium enterprise financing initiative

Based on its responsibilities, the Central Bank of Iraq sought to revitalize the national economy and accelerate its growth through this initiative. The Small and Medium Enterprises Financing Initiative, which was launched by the Central Bank in 2015 with a value of 1 trillion dinars, is an indication of its prominent importance. (Central Bank of Iraq, 2020, p. 148).

Large Project Financing Initiative

The Central Bank of Iraq also seeks to achieve a set of main goals, foremost of which is achieving the concept of financial inclusion, which includes supporting economic growth and sustainable development. (Central Bank of Iraq, 2018, p. 97).

The role of financial inclusion in serving the Iraqi national economy

The Iraqi national economy is a case study worthy of attention, as the role of financial inclusion can play a pivotal role in achieving the goals of progress and stability in the country, through:

Financial protection and savings protection

Most of the savings of the simple class in society are small amounts. When financial inclusion spreads to this class, these amounts will fall under the terms of the Central Bank's laws to protect deposits in the event of the bank's loss or bankruptcy.

Strengthening the social introduction

Achieving social advancement at the national level is achieved by empowering marginalized groups of women and men in Iraqi society to carry out their assigned role in developing society and improving their economic and social conditions.

Promoting financial stability

It is extremely difficult to achieve financial stability at the national level without achieving financial inclusion and applying its principles, as it is unacceptable for a large group in society to be financially excluded from another group. Then, financial inclusion works to digitally and electronically connect large numbers of the class. Simple and low-income people with financial service providers, government services and companies.

Contributing to the development of the national economy

Financial inclusion enables the low-income and low-income classes to effectively contribute to the national economy on a broader scale, because financial inclusion helps the low-income classes to pay their bills and pay their wages in a more convenient and convenient way. Financial inclusion also helps track financial flows, which leads to more secure transactions quickly and reduces corruption and theft (Pazarbasioglu et al., 2020).

Pillars of enhancing financial inclusion in Iraqi banks

The rules of financial inclusion were founded on scientific pillars that embody basic principles and factors that ensure the effective and sustainable realization of this concept. We can summarize these pillars with three basic points as follows:

Financial infrastructure support

This pillar is considered one of the basic foundations on which financial inclusion is based, as achieving a favorable financial environment requires the development of a strong, integrated infrastructure. This infrastructure includes the presence of an appropriate legislative environment that enhances financial inclusion, and expands the spread of the network of financial service providers, including banks and telephone services. Banking, points of sale, automated teller machines, insurance services, etc., and developing payment and settlement methods and systems to facilitate financial operations. Communications and banking technology must be exploited, in addition to providing comprehensive databases, especially credit data for individuals and small institutions.

Consumer financial protection

It is an essential pillar for ensuring the success of financial inclusion, as it is based on providing fair and transparent transactions to customers. This includes facilitating and facilitating access to financial services at the lowest possible costs and with high quality, providing customers with sufficient and necessary information to make informed financial decisions, with the need to protect consumer financial data, provide strong security systems, and focus on financial education, especially for marginalized groups.

Developing comprehensive financial services and products

This pillar aims to provide financial services that meet the needs of all segments of society.

Financial education

Promoting financial education requires the preparation of an integrated national strategy aimed at raising levels of education and financial awareness (Rahmawati et al., 2023).

E - Strengths and weaknesses in implementing financial inclusion in Iraqi banks

It is natural for there to be some strengths and weaknesses in the applied phase of any procedural work, and below we will review some of these points (Sajid & Płotka-Wasyłka, 2022).

Firstly: strength point: The basic strengths in applying financial inclusion are based on the amount of information that supports the marketing information systems of Iraqi banks. This pillar is supported by several points, the most prominent of which are: Iraqi banks' efforts to launch a new service package that covers all banking needs for all segments of society, and Iraqi banks' provision of advisory services to customers and assistance. In choosing the most appropriate services for them, and activating the role of the various regulatory authorities that these banks provide to them.

Secondly Weak points: In addition to the strengths, we find a number of weaknesses that negatively affect the process of achieving financial inclusion undertaken by Iraqi banks, foremost of which is the lack of coordination between international laws and legislation and their weak compatibility with the reality of financial inclusion in Iraq, including the Anti-Money Laundering Law and the Know Your Customer Law. And US tax law FATCA and Basel Committee requirements (Al-Abdullah, 2015). Among the most important of these points, we list the following: Fragile economic stability: Economic fluctuations cause financial and monetary crises that affect the availability of credit and financial services, as a result of changes in interest rates and the exchange rate, in addition to the weakness of the financial infrastructure, and high financial costs are among the biggest points. Weaknesses, which represent major challenges to implementing financial inclusion.

Chapter Three: The practical framework

Research community

In order to achieve the main objectives, the study adopted the purposive random sampling method. It was chosen randomly and was limited to a community of workers in the financial sectors in particular. Table 1 shows the ages of the sample.

Table 1. Sample characteristics

The ratio	Repetition	Type	Categories
56.00%	56	Males	Gender
44.00%	44	Females	
100%	100	Total	
15.00%	15	25-less than 30 years old	Age group
45.00%	45	30-less than 40	
40.00%	40	40 years and over	
100%	100	Total	
10.00%	10	Master's	Qualification
30.00%	30	Higher Diploma	
45.00%	45	Bachelor's	
15.00%	15	Ph.D	
100%	100	Total	
18.00%	18	Less than 5 years	

47.00%	47	From 6 to less than 10 years old	Years of Experience
16.00%	16	From 10 to less than 15 years	
19.00%	19	15 years and over	
100%	100	Total	

Source: Prepared by the researcher

It is clear from Table 1. Gender: The percentage of males is (56%), which is higher than the percentage of females (44%) of the total sample. Age group: The highest percentage of those in the age group (35 to less than 45) reached (45%) of the sample, then the group (25 to less than 35) reached (40%). Then the group of those within the age group (45 years and over) with a percentage of (15%). Academic qualification: The highest percentage of those with an academic qualification was (Bachelor's) at (45%), followed by those with an academic qualification (Higher Diploma) at (30%). Then those who have the academic qualification (PhD) at a rate of (15%), and finally those who have the academic qualification (Master's) at a rate of (10%).

E - Years of service

The highest percentage of those with experience (from 6 to 10 years) was (47%) of the sample. Then came the age group (15 years and over) with a percentage of (19%), followed by the group of those with (less than 5 years) with a percentage of (18%). Finally, individuals with service (from 10 to 15 years), with a percentage of (16%).

View and analyze survey results

First: Descriptive analysis of the research variables

This aspect seeks to present the results of the field study and analyze them using statistical tools such as measures of central tendency and measures of dispersion, as well as using inferential statistics tools to test the main study hypothesis, by preparing a questionnaire based on the Likert scale (Likert) with a five-point distribution, and it was distributed in (100) questionnaires, each of which consists of three sections: the first section (demographic data), the second section, the paragraphs related to the variable (marketing information systems), and the third section, which includes the paragraphs of the variable (the impact of financial inclusion).

Table 2. Descriptive statistics for the axis (marketing information systems)

Ratios, frequencies, means, and standard deviations (marketing information systems)				
Coefficient of variation	standard deviation	Arithmetic mean	questions	Seq.
21.33%	0.853	4.00	The bank enjoys the accuracy and reliability of the internal records in the marketing information system	1.
21.71%	0.864	3.98	Have you encountered inconsistencies or discrepancies in data recorded within internal records?	2.
23.37%	0.886	3.79	Your marketing team retrieves specific information from internal records when needed	3.
14.82%	0.581	3.92	Internal records	
25.40%	0.978	3.85	The bank repeatedly updates the marketing intelligence data in the marketing information system on a monthly	4.

			basis	
26.75%	1.011	3.78	Your bank's marketing intelligence reports align with your marketing strategy and goals	5.
26.04%	0.992	3.81	The marketing information provided by your system affects your bank's marketing decision-making process.	6.
15.62%	0.602	3.85	Marketing intelligence	
28.19%	1.029	3.65	The results of the marketing research produced by your bank are consistent with your marketing strategies	7.
23.03%	0.866	3.76	Marketing research conducted through your bank influences decision making	8.
25.83%	0.992	3.84	Using the tools and features provided by your bank's marketing information system makes it easy to conduct marketing research.	9.
16.96%	0.636	3.75	Market research	
22.86%	0.880	3.85	Your bank uses key performance indicators (KPIs) used to measure the effectiveness of a marketing campaign	10.
24.06%	0.883	3.67	The bank has a special team to carry out marketing analysis	11.
24.23%	0.911	3.76	Marketing analysis data is updated in your bank's marketing information system monthly	12.
15.34%	0.582	3.76	Marketing analysis	
9.90%	0.377	3.81	Marketing information systems	

Source: Prepared by the researcher / outputs (Spss.V26)

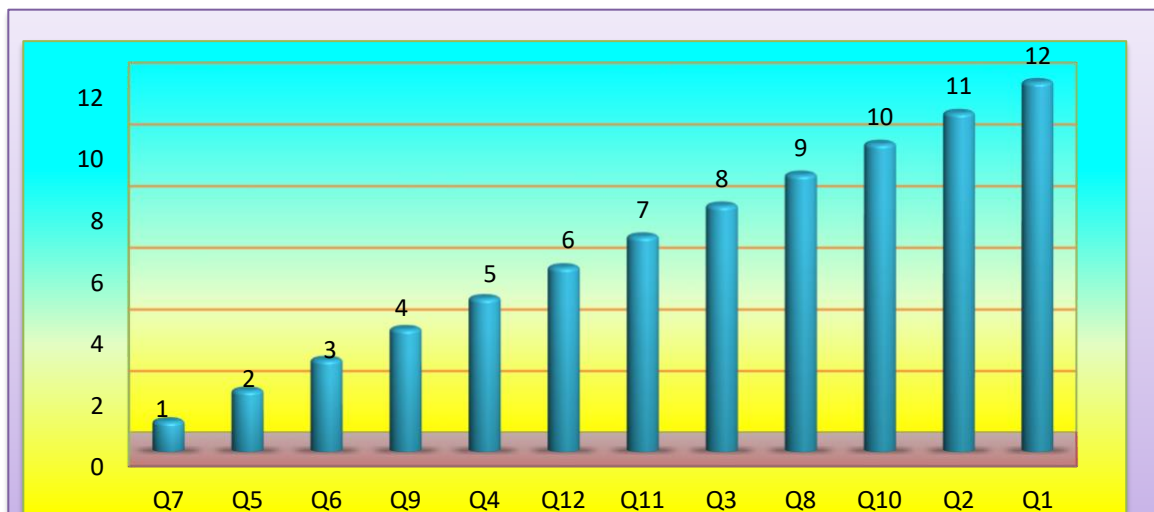


Figure 1. Order of questions: Marketing information systems

Table (2) reflects the direction of the response to the items for the main variable (marketing information systems), as it achieved an overall arithmetic mean (3.81), with a standard deviation (0.377) and a coefficient of variation (9.9%), which demonstrates the high degree of homogeneity in the content of the items included in the variable (Marketing information systems) to a degree of (90.1%), which indicates the degree of the sample's agreement with the importance of providing marketing information systems.

Table 3. Descriptive statistics for the second axis (financial inclusion)

Ratios, frequencies, means, and standard deviations (financial inclusion)				
Coefficient of variation	standard deviation	Arithmetic mean	questions	T
26.75%	0.971	3.63	Assess the level of financial inclusion achieved by individuals or communities after obtaining ownership of a bank account through your bank	1.
26.39%	1.037	3.93	Your bank has noticed changes in the financial behavior of customers who have recently obtained bank accounts	2.
27.43%	1.012	3.69	Observe your bank by assessing the impact of financial inclusion efforts on the economic well-being of customers who have access to bank accounts	3.
15.70%	0.589	3.75	Account ownership	
26.37%	0.989	3.75	You rate the overall level of financial inclusion in your bank's service area as good	4.
27.18%	1.014	3.73	Your bank conducts awareness campaigns to raise awareness about the benefits of bank accounts among underserved communities	5.
26.17%	0.950	3.71	Your bank offers specific initiatives or products aimed at promoting financial inclusion and encouraging the use of bank accounts among underserved populations	6.
18.33%	0.684	3.73	Use of bank accounts	
24.94%	0.950	3.81	Your bank facilitates access to its payment services to underprivileged people in your service area.	7.
25.00%	0.925	3.70	Your bank offers a range of payment solutions tailored to meet the needs of underserved communities, such as low-cost or no-fee options.	8.
23.50%	0.886	3.77	Your bank engages in partnerships and collaborations with local businesses or organizations to expand access to payment services for underserved populations.	9.
19.41%	0.730	3.76	Payments	
23.51%	0.945	4.02	Your bank offers a range of borrowing solutions tailored to meet the needs of underserved communities, such as microloans or low-interest options	10.
24.09%	0.954	3.96	You've noticed an increase in loan applications from previously underserved individuals or communities due to your bank's initiatives	11.
25.32%	0.957	3.78	Your bank has plans to expand its initiatives related to accessible borrowing services for the underprivileged.	12.
23.95%	0.94	3.92	Borrowing	
32.43%	1.164	3.59	Your bank participates in financial education and awareness programs to promote savings habits among underserved populations	13.
26.60%	0.982	3.69	Your bank measures the success of its efforts to promote financial inclusion through accessible savings accounts	14.
24.68%	0.935	3.79	Your bank has plans to expand its initiatives related to	15.

			accessible savings accounts for the underprivileged	
25.27%	0.932	3.69	Savings	
23.28%	0.950	4.08	Your bank has plans to expand its initiatives related to financial inclusion and access to financial services in the future	16.
24,03%	0.954	3.97	Your bank's use of digital banking and mobile apps plays a role in promoting financial inclusion and increasing access to financial services for underserved communities	17.
25.51%	0.967	3.79	Your bank measures the success of its financial inclusion efforts in terms of high rates of use of the banking services it provides.	18.
14.51%	0.562	3.87	Access to financial services	
10.17%	0.384	3.78	Financial inclusion	

Source: Prepared by the researcher

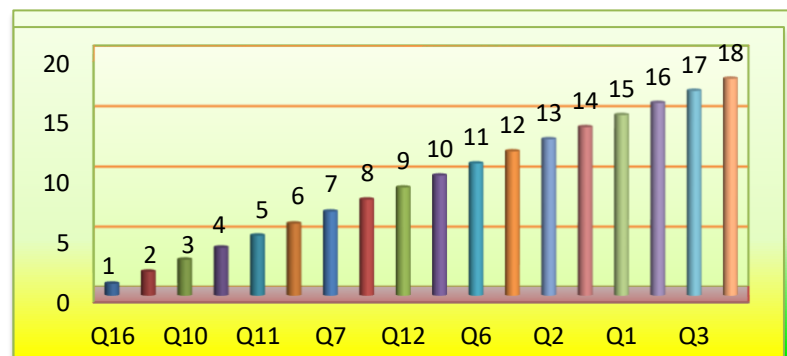


Figure 2. Order of questions: Financial inclusion

Table (2) reflects the response trend for items for the main variable (financial inclusion), as it achieved an overall arithmetic mean (3.78), with a standard deviation (0.384) and a coefficient of variation (10.17%), which demonstrates the high degree of homogeneity in the content of the items included in the variable (Marketing information systems) to a degree of (89.83%), which indicates the degree of agreement of the sample in the importance of financial inclusion, including: Qualifying employees in financial and banking institutions, the participation of financial technology companies in creating value in their efforts to address financial inclusion collectively, and the strategic response of those in charge of the financial industry, such as banks, to financial technology companies in the world for integration with the aim of achieving financial inclusion.

Second: Testing and analyzing the effect between the main research variables

In this paragraph, the main hypothesis of the research was tested and analyzed, and the results of the regression equation values are shown in Table ().

Testing the main hypothesis that “there is an impact of marketing information systems on financial inclusion,” according to the following

$$Y = a + \beta_1 X_1$$

$$Y = 1.418 + 0.432X_1$$

Table 4. Impact testMain hypothesis

the decision	Sig	(t)	(F)	R	(R2)	The independent variable			The dependent variable
Accept the hypothesis	0.000	5.313	28.232	0.673	0.452	1.418	(α)	Marketing information systems	Financial inclusion
						0.432	(β)		
The tabular value of(F) = 3.89 ///// Tabular value of (t) = 1.98 ///// Sample size = 100									

From Table 4 we conclude the following: reached value(F)) between (marketing information systems) and (financial inclusion) is (28.232), and this value shows a significant effect between the two variables of the study at the level of significance (5%) with a degree of confidence (95%). The value of (R) explains the presence of a positive correlation relationship. Directly, its value reached (0.673). This provided sufficient support for the significance of the association between the variables of the study, while the value of (R2) was (0.452), and it shows that (marketing information systems) explained (45.2%) of (financial inclusion). Accordingly, we accept the main hypothesis. Which states that “there is an impact of marketing information systems on financial inclusion,” and this indicates that applying the provisions of marketing information systems contributes to raising financial inclusion by a rate of (43.2%). Secondly, testing the first sub-hypothesis: Which states that “there is an impact of internal records on financial inclusion”.

$$Y = a + \beta_1 X_1$$

Y = Financial inclusion

X₁ =Internal

records

$$Y = 1,893 + 0,351X_1$$

Table 5. analysisThe impact of internal records on financial inclusion

the decision	Sig	(t)	(F)	R	(R2)	The dimension of the independent variable			The dependent variable
Accept the hypothesis	0.000	11.534	19.345	0.591	0.349	1.893	(α)	Internal records	Financial inclusion
						0.351	(β)		
The tabular value of(F) = 3.89 ///// Tabular value of (t) = 1.98 ///// Sample size = 100									

Table 5 highlights the following: value(F)) reached (19.345) between (internal records) and (financial inclusion), and this value shows a significant effect between the two variables of the study at the level of significance (5%) and with a degree of confidence (95%), and the value of (R) explains the existence of a positive correlation relationship. Directly, its value reached (0.591). Accordingly, we accept the first sub-hypothesis, which states, “There is an impact of internal records on financial inclusion.” This indicates that implementing the provisions of internal records contributes to raising financial inclusion. Secondly, testing the second sub-hypothesis: Which states that “there is an impact of marketing intelligence on financial inclusion.”

$$Y = a + \beta_1 X_1$$

Y = Financial inclusion

X₁ =Marketing

intelligence

$$Y = 1.213 + 0.401X_1$$

Table 6. AnalysisThe impact of marketing intelligence on financial inclusion

the decision	Sig	(t)	(F)	R	(R2)	The dimension of the independent variable			The dependent variable
Accept the hypothesis	0.000	10.223	21,554	0.621	0.385	1.213	(α)	Marketing intelligence	Financial inclusion
						0.401	(β)		
The tabular value of(F) = 3.89 ///// Tabular value of (t) = 1.98 ///// Sample size = 100									

Table 6 from which we conclude the following: reached value(F)) between (marketing intelligence) and (financial inclusion) is (21,554), and this value shows a significant effect between the two variables of the study at the level of significance (5%) with a degree of confidence (95%). The value of (R) explains the existence of a direct positive correlation. Its value reached (0.621). Accordingly, we accept the second sub-hypothesis, which states that “there is an impact of marketing intelligence on financial inclusion.” This indicates that applying marketing intelligence paragraphs contributes to raising financial inclusion. Third: Testing the third sub-hypothesis: which states that “there is an impact of marketing research on financial inclusion.”

$$Y = a + \beta_1 X_1$$

Y = Financial inclusion

X₁ =Market

research

$$Y = 1.098 + 0.321X_1$$

Table 7. AnalysisThe impact of marketing research on financial inclusion

the decision	Sig	(t)	(F)	R	(R2)	The dimension of the independent variable			The dependent variable
Accept the hypothesis	0.000	9.649	14,043	0.575	0.33	1.098	(α)	Market research	Financial inclusion
						0.321	(β)		
The tabular value of(F) = 3.89 ///// Tabular value of (t) = 1.98 ///// Sample size = 100									

Table 7 from which we conclude the following: Value(F)) between (Marketing Research) and (Financial Inclusion) amounted to (14,043), and this value shows a significant effect between the two variables of the study at the level of significance (5%) with a degree of confidence (95%).

interpret value(R) There is a positive, direct correlation, with a value of (0.575), while the value of (R2) was (0.33), which shows that (marketing research) has explained (33%) of (financial inclusion). This indicates that applying marketing research components contributes to raising financial inclusion. Fourth, testing the fourth sub-hypothesis Which states: “There is an impact of marketing analysis on financial inclusion

$$Y = a + \beta_1 X_1$$

Y = Financial inclusion

X₁ =Marketing

analysis

$$Y = 1.032 + 0.412X_1$$

Table 8. analysisThe impact of post-marketing analysis on financial inclusion

Table (8) analysisThe impact of post-marketing analysis on financial inclusion									
the decision	Sig	(t)	(F)	R	(R2)	The dimension of the independent variable			The dependent variable
Accept the hypothesis	0.000	13.438	24,283	0.623	0.388	1.032	(α)	Marketing analysis	Financial inclusion
						0.412	(β)		
The tabular value of(F) = 3.89 ///// Tabular value of (t) = 1.98 ///// Sample size = 100									

Table 8 from which we conclude the following: reached value(F)) between (marketing analysis) and (financial inclusion) is (13,438). This value shows a significant effect between the two variables of the study at the level of significance (5%) and with a degree of confidence (95%). The value of (R) explains the existence of a direct positive correlation. Its value was (0.623). Accordingly, we accept the fourth sub-hypothesis, which states that “there is an effect of marketing analysis on financial inclusion.” This indicates that applying marketing analysis paragraphs contributes to raising financial inclusion.

It is clear from the summary of the hypothesis testing analysis in the order of the dimensions that have the most influence on financial inclusion

Table 9. Direct effect values

Ranking	Explanatory value	Direct impact values	Dimensions
3	0.349	0.351	Internal records
2	0.385	0.401	Marketing intelligence
4	0.33	0.321	Market research
1	0.388	0.412	Marketing analysis

The table above shows the direct impact values and the explanatory value of each dimension independently on financial inclusion, and shows the importance of the marketing analysis strategy, which has shown a significant positive impact on financial inclusion.

Conclusion

The conclusions reached by the research were as follows: (1) The bank enjoyed the accuracy and reliability of the internal records in the marketing information system, and updated the marketing information system data on a monthly basis. (2) The importance of assessing the level of financial inclusion achieved by individuals or communities after obtaining ownership of a bank account. (3) Marketing information systems will contribute to increasing financial inclusion. (4) One of the most important dimensions in marketing information systems and the most influential in financial inclusion.

Recommendations

Strengthen Infrastructure for management information systems: Prepare Investing in a robust and scalable MIS infrastructure is critical. Financial institutions and policy makers should collaborate to develop and implement advanced management information systems that can

handle vast amounts of data and ensure efficiency, accuracy and security in financial transactions. Strengthen Digital literacy: Efforts should be made to promote digital literacy among the population, especially focusing on important communities. Training programs and awareness campaigns can enable individuals to effectively use MIS-based financial services, promoting greater financial inclusion. Design Services according to local needs: And it should Financial institutions leverage MIS data to understand local economic dynamics and customize their services accordingly. Focus on user experience: User experience should be at the forefront of management information systems development. Intuitive interfaces, easy navigation, and multilingual support can make digital financial services more accessible and user-friendly, encouraging greater adoption among diverse demographic groups. Financial education programs: In conjunction with the implementation of management information systems, financial education programs should be strengthened. Educated consumers are more likely to make informed financial decisions, use digital services effectively, and contribute to their economic well-being. Promoting innovation and funding research: Governments and private institutions must allocate resources to research and innovation in the field of management information systems and financial technology. Encouraging startups and researchers to develop innovative solutions can lead to groundbreaking developments, advancing the cause of financial inclusion.

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