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The Role of Financial Process Re-Engineering in Alleviating the Pressures of in Commercial Banks of Al-Muthanna

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ABSTRACT

The study aims to clarify and apply the re-engineering of financial operations to reduce the pressures of banking work among workers in commercial banks. The researchers used the questionnaire as a main tool for collecting data by selecting a random sample of (250) respondents and testing the research hypotheses using descriptive and inferential statistics methods, in addition to using personal interviews and field observations as auxiliary tools in collecting data. The statistical programs (SPSS 16.16) were used. V.25; Excel V). The results of the statistical analysis showed that there is a significant effect and correlation between the re-engineering of financial operations and the pressures of banking work. Also, the re-engineering of financial operations contributes to increasing the effective impact in order to reach the stage of contributing to reducing. Its recommended to difficulties in some work must be alleviated in order to reduce the pressure on employees.

Keywords: Re-Engineering Financial Operations; Banking Pressures; Commercial Banks.

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INTRODUCTION

The banking sector is one of the important financial sectors in the economies of countries, as it may witness a state of environmental instability as a result of the country's openness to global markets, in addition to the repercussions of the phenomenon of globalization that is afflicting some countries, especially third world countries in general and Iraq in particular, where local commercial banks face challenges. Great competitiveness and technology resulting from the rapid changes witnessed in the global environment, and the intensification of competition for regional and international banks, in addition to the financial, political, economic, security and health crises that the country is witnessing at the present time, which affected all the activities of these banks in a negative way, which led to the public's reluctance from the banking services provided. These circumstances and challenges prompted the urgent need to review the regulatory and strategic framework for banks, as reforms were necessary to correct the regulatory and strategic paths and reduce the gap between banks and the public, including the fear of some customers from depositing their money in these banks, which negatively affected the type and quality of services provided to society as a whole. In light of re-engineering its operations, to employ these main pillars to employ resources (human, material and financial) in an optimal manner to achieve a balance between the needs of society and its capabilities, to achieve the desired goals of providing banking services efficiently and effectively. Today re-engineering financial operations is one of the methods that has an important and direct impact on workers by reducing the pressures that fall on them and achieving their goals through redesigning the work, changing the organizational structure, resorting to technology in completing the work, and paying attention to the human element, which is one of the most important resources that The organization owns it and reduces the workload in line with their expectations. The problem of the study can be summarized as follows. Firstly, Identify the re-engineering financial operations in the researched banks. Second, Knowing the level of work stress among employees in the banks under study. Finally, showing the level of influence and correlation between the research variables represented by re-engineering financial operations and work stress. The objectives of this study its to determine the levels of financial process re-engineering for the research sample. also, Diagnosing the levels of work stress in the investigated banks. Additionally, Identify the nature of the relationship and the impact between the re-engineering of financial operations and the pressures of banking. Finally, It seeks to reduce the effort and time expended by employees as a result of the large number of tasks by re-engineering financial operations. The importance of studying the variables that were

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discussed, namely re-engineering financial operations and banking pressures in commercial banks. Then, the research is concerned with financial operations, which are among the basic pillars of any organization, by empowering employees, giving them appropriate powers, and re-engineering their basic functions. Notably, it contributes to improving administrative work, raising the level of performance, and reducing effort and time to provide the best customer service. In addition, Its importance is highlighted by identifying the sources of work stress to reduce them using the dimensions of the banking work stress variable as, occupational risks, regulatory issues, and nature of work.

For the purpose of achieving the goal of the current research, it was divided into four axes. The first axis includes the research methodology, while the second axis was devoted to the theoretical aspect of (re-engineering financial operations, the pressures of banking), while the third axis was devoted to the practical aspect, including descriptive analysis of the data of the commercial banks researched, and testing the influence between the research variables, and finally, it was devoted to The fourth section is for conclusions and recommendations.

Hypothesis research scheme

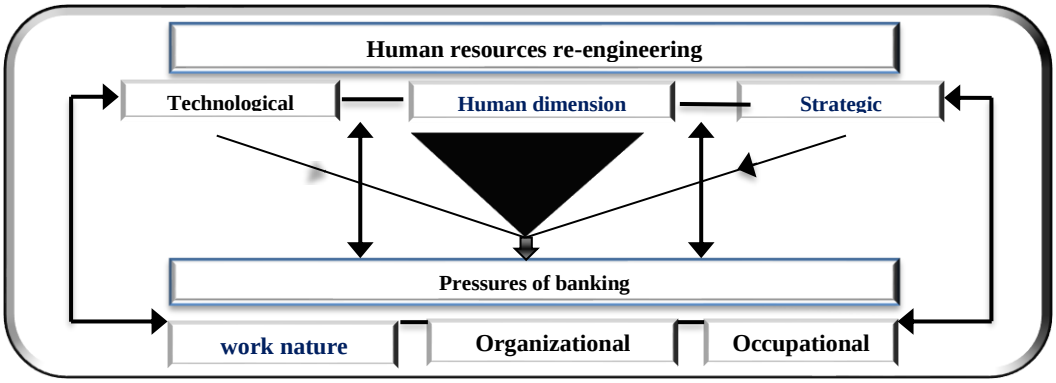

Figure 1: Hypothetical diagram

Source: Prepared by the researcher

Research Hypotheses

The research includes two main hypotheses, as follows:

1. The first states that there is a statistically significant correlation between financial process reengineering and work stress.

2. The other states: (There is a significant relationship of influence of financial process re-engineering on work stress).

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LITERATURE REVIEW

The concept of re-engineering financial processes is one of the approaches to development, and it seeks rapid change and rapid change in business processes, in addition to systems, special structures, and policies, to improve performance, increase organization, customer satisfaction, and adopt modern information technologies that help the bank achieve the company's benefits in services. Provided by him (Nkomo & Marnewick, 2021). The concept of reconsidering also occurred in an actual revolution in the world of management, including his thinking of non-innovative ideas and his explicit call to radically reconsider all the activities and strategies that have been organized in today's world, as he described it as a radical, integrated method for evaluating and modifying a strategy, liberalism (Banks et al., 2023). Experimentation, and organization, within an organization, and this period includes excluding all the old parts that are no longer valid and its description revolves around re-engineering emerging commercial projects to that modern administrative approach that ultimately led to the bank designing all its activities and works and applying the new adaptation and use with a radical change. In the concepts and values participating in the bank to achieve a great achievement breakthrough, which the bank is unable to achieve in light of its current functions, it also indicates the encouragement of diversity among Nasser, especially his deputy, the establishment of large banking units that can provide diverse and integrated banking services to cover your need (Liburkina, 2023).

Types of process reengineering:

According to Andrea & Santoso (2020), dividing process reengineering into four types as follows:

1. Value-added operations (core operations): Operations that are directly related to providing the product or service to the customer.
2. Operations that take place between organizations: The operations that take place between the organization and other organizations, such as purchasing from suppliers. The re-engineering approach is used to redesign previous processes in a way that maximizes the value provided to the customer.
3. Administrative processes: The processes of planning, control, organization and direction that are practiced by the different administrative levels within an organization.
4. Auxiliary operations: Operations that assist and support the core operations. These operations do not create added value for the customer, but they help in creating added value.

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Dimensions of human resources re-engineering

The researchers agree with the study Marsudi & Pambudi (2021) on three dimensions that have a major role in influencing the reengineering of financial operations, which are:

- Strategic dimension

The strategy is about charting the future directions of the organization based on the resources available to it, and it is the model that contains the overall goals and objectives of the organization, and it also contains the philosophies, plans, and policies to achieve these goals, which the organization announces in order to clarify the type of work that the organization performs (Aldrighetti et al., 2021). Strategy is viewed as a means of transforming the organization from its current position to new strategic positions. The options available to the organization also depend on its mission, goals, resources, leadership style, and culture. Those responsible during the strategic process are responsible for choosing among the alternatives, and this requires achieving strategic compatibility, then choosing an alternative. or more among the available strategic alternatives (Mbugua, 2021). Many literatures have explained the importance of adding a strategic character when leading the re-engineering process. The re-engineering program must be linked to the organization's strategic vision and objectives. One of the reasons for the failure of many banking operations re-engineering projects is the lack of clarity or definition of the future vision of the project by the organization or that the future vision It was not developed in an appropriate way that achieves the organization's goals (Mbugua, 2021).

- The technological dimension:

Technology helps change by enabling organizations to break traditional rules, which gives innovative organizations the opportunity to possess competitive advantage a basic base for the organization's competitive position, and is necessary for any re-engineering process (Volberda et al., 2021). Information technology is an important factor that provides the basic infrastructure that connects parts of an organization come together, supporting the process of innovation, organizational integration, and cross-functionality. The process of creativity and quantitative results cannot be achieved without possible technological solutions (Nurkhin & Pramusinto, 2020) Information technology can provide strategic value to the organization. It is used for cost reduction, product differentiation, quality improvement, integration, customers, and suppliers, contributes to organizational learning, and helps create new business

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opportunities. Information technology is a major force in shortening the cycle of information flow in organizations through the ability of information technology to obtain a large amount of information at high speed and the ability of advanced communications to transfer information instantaneously across geographically dispersed areas (Hadi et al., 2023).

- The human dimension:

Re-engineering is based on two basic factors: operations and human resources. As for operations, it attempts to solve the problems of fragmentation and disintegration by focusing on basic operations and not on bodies and functions, as it transcends the traditional boundaries between the organization and its individuals. As for human resources, it carries the changes in employees' work, their professional path, and their connections, and provides opportunities to change the culture and structure of the organization, by creating a work atmosphere that encourages continuous learning, qualification, and improvement. It also provides workers with the possibility of forming a link between their skills, qualifications, and professional ambitions on the one hand, and the organization's orientations on the other hand (Tekka, 2021).

According to Sembiring et al. (2021) employees can be defined as the human element available to the organization, that is, all its employees, whether they are permanent or temporary employees, bosses or subordinates. Employees in organizations have come to be seen as their most important resources, so that the efficiency and effectiveness of these organizations depends on the efficiency of this element, to the point that many experts and practitioners in the field of management point out that achieving competitive advantage in modern organizations is not based on simply possessing natural or financial resources. Or just technological, but is based primarily on its ability to provide special types of individuals that enable it to maximize the benefit of the rest of the available resources (Wamba-Taguimdje et al., 2020).

The concept of work pressure

The topic of work stress has occupied the interest of researchers and scholars since the beginning of the twentieth century in a number of medical, psychological, and management sciences, and in the nineties of the last century, attention was paid to this concept by the general public and writers (Vasconcelos, 2020). The word stress is commonly used in our scientific, practical, and everyday life, so it can be Defining stress as (a complex state of emotions, conscience, and physiological reactions in response to a group of internal and external pressures) and it is a state that creates an imbalance at work that causes tensions for employees,

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which makes their loyalty to their role at work difficult to achieve (Al-Alawi et al., 2021). It is defined as a group of pressures and situations that an employee is exposed to while doing his job and causes him many psychological and physical problems such as stress, anxiety, fatigue and exhaustion. The source may be the work environment or the employee's personality because of the pressures it causes on the employee. These are the negative reactions of employees caused by a set of risks, requirements, and internal psychological and external pressures in an uncomfortable work environment or types of requirements or situations that exceed the individual's ability to confront them (Priya et al., 2023). There are those who view work stress as a form of physiological and emotional effects that an employee suffers when he is exposed to a threat or conflict with a certain situation, customers, or co-workers (Onochie, 2020). It also means that it is the employee's response to the characteristics of the work environment that threaten him psychologically and physically, due to poor compatibility with its requirements, which imposes excessive demands on the employee, or that the employee is not prepared to deal with them. Therefore, when the poor compatibility increases, pressures rise (Kim, 2021). It means that it is an uncomfortable state of psychological tension that results from an assessment that the perceived demands of the workplace exceed the resources expected to meet those requirements successfully, and when the interaction takes place between the individual and these requirements, which leads to emotional, social, cognitive, and motivational results, some of which cause stress (Frenkel et al., 2021). It is a set of behavioural, cognitive, emotional and physiological reactions that occur to an employee when dealing with perceived risks and challenges (Lee et al., 2021). Work stress is an important concept in the administrative and organizational fields and one of the areas of interest to many researchers and is repeatedly studied in many researches at both the theoretical and applied levels (Onkila & Sarna, 2022). Over the past forty years, a wide range of concepts, theories and practices related to work stress have been developed, which includes research in many fields (Munoz-Gama et al., 2022). Therefore, scientific interest in stress has grown and developed in many sciences, such as engineering, physical, medical, psychological, and administrative and organizational sciences, and they have proposed their concepts and methodologies that have an important role in developing the concept (O'Connor et al., 2021). Which makes the concept more complex and multi-faceted. Scientifically, he defined it. On the basis of the external environment surrounding the individual, it is seen as any stimulus emanating from the internal or external environment that exceeds the sources of compatibility for the individual or the social system, causing physical, psychological and social risks at work. According to Tran et al. (2020) defined it based on the extent of the body's response (emotional, cognitive,

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behavioral, physiological) to external influences and forces that cause stress. While Lawn et al., (2020) defined it as the product of interactions, as he sees it as the emotional and physical reactions resulting from interactions between employees and their work environment when job requirements exceed capabilities and resources.

Dimensions of work stress

- Occupational risks:

Occupational risks include a variety of risks, including chemical, biological, psychological and physical risks, such as X-ray risks, harmful chemicals, cold, noise, safety risks, insufficient lighting and other risks (Onosakponome et al., 2023). Chemical risks are among the most important occupational risks to which workers in various organizations are exposed, especially in health organizations. Chemical risks are the risks resulting from dealing with chemicals in their various forms (solid - liquid - gaseous). Chemical risks include exposure to chemicals and petroleum liquids, whether in a liquid or gaseous state, and this includes the vapors of these materials (Danforth et al., 2020). As for biological risks, they are "microorganisms." And other vectors of plant or animal origin that can cause harmful health effects on workers (Reponen, 2021). These risks arise from the spread of microorganisms, infectious and toxic substances, parasites, and the spread of viruses and bacteria through contamination of food or the workplace, or the spread of infection as a result of infectious diseases or Through sharp tools and needles, or through breathing and breathing. Biological hazards are among the most common hazards faced by hospital staff and constitute a threat to human health. All workplaces contain the possibility of exposure to various forms of biological hazards, especially through the transmission of diseases (Burzoni et al., 2020). Physical risks include all the physical factors present in an environment and the impact of these factors on the efficiency of workers, which is reflected in their productivity and thus the incidence of diseases and various health problems. These diseases are known as "occupational diseases." These risks are tangible work risks that can be controlled through various preventive means and procedures because they Known, specific, measurable and detectable (Nsanzabera, 2022). These risks include: temperature, humidity, ventilation, lighting, noise, and radiation from machinery (Yankov & Gueorguiev, 2022).

- Regulatory issues

Organizations in human society are the main elements. Organizations must not only be flexible

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and adaptable to the changing environment, but they must also have the ability to recognize the problems they may face because they are vulnerable to many problems, whether internal or external (Miceli et al., 2021). Some problems are simple and others are complex and require firm decisions. These problems are called organizational problems (Head, 2022). Stress at work occurs as a result of some incorrect administrative practices that organizations suffer from, especially in the health sector, and these include weak organizational policies, inflexible rules, problems of disorganization of work (workload, role conflict, and role conflict), excessive monotony at work, problems of the organizational structure, and weak communication between different groups levels (Gulzar et al., 2022).

- The nature of the work or job demands

Every job, by its nature, generates different forms of stress. Some jobs, by their nature, cause stress, such as firefighters and doctors, and there are jobs that do not cause such stress (Madero Gómez et al., 2020).

METHODOLOGY AND STATISTICAL ANALYSIS

First: Statistical description: presentation and analysis of the research results (initial diagnosis of the results)

Dimensions of financial operations re-engineering

In light of the presentation regarding the statistical description of the dimensions of financial process reengineering, it can be said that the levels of all dimensions were high. We can summarize the levels of these dimensions in the light of the following table (1):

Table 1: *Arithmetic means, standard deviations, answer score, and relative importance of the main dimensions of the financial process reengineering variable*

Main dimension	Answer score	standard deviation	Arithmetic mean	Relative importance
The human dimension	High	0.81	3.95	First
Strategic dimension	High	0.87	3.82	third
Technological dimension	High	0.95	3.96	second
The general rate of the variable dimensions of financial process reengineering	High	0.0572	3.91	-

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It is noted from the data in the table above that the technological dimension ranked first in the degree of relative importance according to the answers of the research sample, while the lowest dimension was given to the human dimension. In general, the general arithmetic mean for the financial operations reengineering variable was (3.91), with an overall standard deviation of (0.0572).

Dimensions of banking work stress

In light of the presentation regarding the statistical description of the dimensions of banking work stress, it can be said that the levels of all dimensions were within a moderate to high level. We can summarize the levels of these dimensions in the light of the following table (2):

Table 2: *Arithmetic means, standard deviations, answer score, and relative importance of the main dimensions of the banking work stress variable*

Main dimension	Answer score	standard deviation	Arithmetic mean	Relative importance
work nature	Moderate	0.82	4.22	First
Occupational risks	higher	0.86	3.81	Third
Organizational issues	Moderate	0.72	4.05	Secound
The general rate of the banking work stress variable	higher	0.062	4.02	-

It is noted from the data in the table above that the nature of work dimension ranked first in the degree of relative importance according to the research sample's answers, while the lowest dimension was occupied by the occupational risks dimension. In general, the general arithmetic mean for the banking work pressures variable was (4.02) with a general standard deviation. It reached (0.062).

Second: Testing the research model and statistical measurement of hypotheses

For the purpose of identifying the nature of the relationship and the impact between the research variables on the investigated banks, the scope of the analysis was determined in this axis to verify the credibility of the validity of the hypotheses, as follows:

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- Testing the first main hypothesis

The first hypothesis stated that (there is a significant correlation between the dimensions of financial process reengineering and the dimensions of banking business pressures)

Table 3: *Correlations between financial process reengineering and banking business pressures collectively.*

		RHR	BWP
RHR	Pearson Correlation	1	897**
	Sig. (2-tailed)		.000
	N	250	250
BWP	Pearson Correlation	897**	1
	Sig. (2-tailed)	.000	
	N	250	250

**. Correlation is significant at the 0.01 level (2-tailed).

The correlation matrix in Table (3) shows that there is a strong and significant correlation at the level of (1%) between the financial operations reengineering (RHR) variable with its combined dimensions and the banking work pressures (BWP) variable with its combined dimensions, and the value of the correlation coefficient between them was (0.897) This result supports (the validity of the first main hypothesis), and this indicates that the banks in the research sample have a clear perception of the extent to which the dimensions of financial process re-engineering contribute to achieving the pressures of the banking business and thus achieving competitive precedence.

- The second main hypothesis

The second hypothesis stated that there is a significant effect between re-engineering financial operations and banking business pressures. The researcher adopted Simple Regression Analysis to test the effect of re-engineering financial operations and banking business pressures combined. Table (4) shows the results of the simple regression analysis test, which includes the non-standardized beta coefficient and the calculated and significant (Sig.) t value. And the interpretation coefficient (R2).

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Table 4: *Simple regression analysis between financial process reengineering and banking business pressures combined*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.321	0.367		3.201	0.000
	RHR	1.730	0.061	0.863	26.87	0.000

a. Dependent Variable: BWP

b. R Square = 0.774, F = 285.275**

The previous table (4) shows the existence of a significant influence relationship between financial process re-engineering and banking business pressures, as the unstandardized beta coefficient between them reached (1.70) and the calculated (t) value was (26.870), which indicates the significance of the beta coefficient. Non-standard at level (1). The value of the (F) test reached (285.275), which is significant at level (1) and indicates the statistical power of the test model, and the interpretation coefficient (R2) reached (0.772).

CONCLUSIONS AND RECOMMENDATIONS

Re-engineering financial operations contributes to increasing the effective impact in order to reach the stage of contributing to reducing work pressures by emphasizing the treatment of patients as permanent customers in the banks studied. Whereas, there are some practical applications for re-engineering financial operations, but they are not at the required level in the departments and divisions of commercial banks. Therefore, it is clear that work pressures result from the multiplicity of tasks, tasks and duties assigned to workers in the commercial banks under investigation. Also, overlap in job powers and responsibilities sometimes results from the large number of tasks and duties related to work and the multiplicity of circles related to them. Therefore, there is a correlation and influence between financial process reengineering and work stress. The purpose of completing tasks and duties accurately and quickly requires the introduction of modern and advanced technology in some divisions and units in the Personnel and Information Department. The distribution of tasks and duties for some work must be avoided through the principle of favoritism in order to avoid work pressures and employee dissatisfaction and distributed according to the competence and skills that suit the

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job. Therefore, expressing a sense of appreciation and cooperation among co-workers, real communication, and alleviating work pressures that achieve altruism and the highest results through cooperation with each other.

Also, the work that requires more time to be completed is distributed among employees for speedy completion and implementation through the recruitment of some employees from the departments affiliated with them. In conclusion, the job authorities, responsibilities, tasks and duties must be clarified because some employees suffer from difficulty in carrying out their work due to the ambiguity of the job role. Finally, difficulties in some work must be alleviated in order to reduce the pressure on employees who perform more than one job due to multitasking.

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