the increase of the green energy utilization. At the moment, the use of alternative energy sources within the Hungarian electricity production is quite low, but more and more power plants use biomass for heating.

At present, 60% of the energy need of the country comes from imports, while half of the imports could be produced domestically with using renewable energy sources with reasonable costs.

However, due to energetic crop production, only 8-25% of the country's demand could be produced, therefore it can only be a supplementary energy source. Moreover, under the present economic circumstances, the energy production from renewable energy sources is not competitive compared to the conventional energy sources. Though this handicap has been decreased due to the recent happenings, the row material production still needs to be subsidized.

Conclusions

According to our research on Hungary's potentials, the biomass potential of the forests is the highest in Northern-Hungary and Southern-Transdanubia due to their geographical location. We can also see that the community waste production is the highest in Central-Hungary. The aim is to establish regional dumpings where professional waste management and biomass production is carried out. Based on our examinations, we need to state that the regional analysis of the biomass production and processing is sometimes not enough to make certain decisions. In some cases, the optimal area sizes cross the regional borders, so it is not recommended to define the production borders at the regional borders.

In order to make right decision, we need comprehensive analyses. The selection of the right location for production, and the optimal size and location of the processing plant and storage facility may bring several economic and social benefits in long terms, generating multiplicator effects in the given area.

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*По мнению Элвина Тоффлера, выраженному в 2008 г. (через 17 лет после выхода из печати „Смещений во власти"), переход экономики от индустриальной к экономике, основанной на знаниях, начинается только теперь. В каждой стране этот переход будет протекать различно, и ему будет сопутствовать множество парадоксов и явных противоречий. Одна часть из них представлена в настоящем изложении. В этих целях обособляются две группы: 1) парадоксы и явные противоречия в организационном развитии в переходе к экономике, основанной на знаниях; 2) парадоксы и явные противоречия в человеческом поведении в переходе к экономике, основанной на знаниях. Рассмотрению предшествует характеристика знания как специфического человеческого ресурса и как источника высококачественной власти, включая и на организационном уровне.*

*На думку Елвіна Тоффлера, вираженого в 2008 р. (через 17 років після виходу з друку "Зміщення у владі"), перехід економіки від індустріальної до економіки, заснованої на знаннях, починається тільки тепер. У кожній країні цей перехід буде протікати різному, і йому буде супроводжувати безліч парадоксів і явних протиріч. Одна частина з них представлена в сьогоденні викладі. У цих цілях відокремлюються дві групи: 1) парадокси і явні протиріччя в організаційному розвитку в переході до економіки, заснованої на знаннях; 2) парадокси і явні протиріччя в людській поведінці в переході до економіки, заснованої на знаннях. Розгляду передує характеристика знання як специфічного людського ресурсу і як джерела високоякісної влади, включаючи і на організаційному рівні.*

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## ELECTRONICS MARKETING AND ITS IMPACT ON THE QUALITY OF BANKING SERVICES IN IRAQI COMMERCIAL BANKS

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*The importance of this study is that it explains the role adopted by the marketing departments of commercial banks of Iraq to the success of their work and achieving their marketing, social, and through the*

*use of the Internet in the provision of services and quality assurance to customers, as well as the ability to search for different methods to help commercial banks to achieve success in serving all its customers. The need for the banks providing databases and marketing information to help customers meet their needs and assist them in making decisions regarding matters of banking. That the banks should conduct studies to follow up on what's new with regard to the development of banking services to create an atmosphere of confidence and trust in their relations with customers. Need to follow up recent developments in the field of e-marketing and access to customers through the latest electronic means as having a direct impact on the quality of banking services. Banks to take into account demographic factors to customers in the marketing mix and blend their banking services.*

*Keywords: electronics marketing, Iraq banks, sample standard deviation, sample size requires, hypothesis.*

Introduction

Private banking is a banking and credit system, where there is more room for a client to request financial facilities and the margin is larger than normal client. On this basis, it depends on the size of a client and the type of relationship existing between him and the financial institution, bank, and not necessarily on the size of the client's account in the institution (as treated in the value of customers)[1-2]. For the moment, has expanded this definition to include a range of services and a long list of banking activities of non-traditional, but most is in the management of investment of funds and assets, any investment of those funds belonging to the client commensurate with the orientations and desires and objectives of the investment, and with the change to this trend has become non-bank entities can engage in wealth management market, that is, those institutional investors that have specialized license management of funds and not engage in banking activities and accept deposits[3]. In a study of a sample of 381 industrial companies exporting in the U.S. They found that the use of the Internet in marketing increases the degree of efficiency of marketing in support of the relationship with customers as well as with competitors in exporting companies as it was the most important results of the study that the increased degree of efficiency of marketing lead to improved performance in relation to exports[4]. According to another study that is expected to increase the volume of transactions in the market for Business-to-business Internet from U.S. $ 43 million in 1998 to 1.3 trillion dollars in 2003. The market for Business-to consumer Internet is expected to increase the size of the deal of $ 8 million in 1998 to 108 billion dollars in 2003[5]. Also offered the magazine earlier in the April 1996, an investigation with the press director of marketing and planning strategist at the Bank of Huntington. The investigation dealt with the experience of the full use of the network, particularly in the achievement of full security and full confidentiality of the bank and its customers[6]. The display of [7] the experience of insurance companies in reliance on the network in the marketing of its services. The researchers explained that this experience has resulted in a radical shift in the way of marketing activities and methods of these companies offer their services. In a comparative

study conducted by [8] Between each of the traditional advertising and online advertising. The study highlighted that the Internet is a challenge for researchers, and shows a need for more research on the use, marketing men and that the use of the network requires a better understanding of how customers perceive to advertise on this network. [9] Has discussed in his use of the Internet as a tool to advertise on a large scale, and the network's position in the marketing communications mix. The research was to provide a theoretical framework for measuring the efficiency of the network. The researchers found a model consists of six stages. Have addressed the problem of the form mainly the fact that the recipients of the message on the network, composed mainly of two groups: those interested the organization stated, and is interested in this [10]. The researchers concluded that the degree of attractiveness as an advertising network depends on the number of members of the group and reached the first equation to measure it. The answer came in to the network with special features including: easy access to, global, low cost. As well as the network provides a new opportunity for advertisers and marketers to connect new and existing markets in an integrated manner. And that the model that can be reached by the researchers - and the academic point of view - to contribute to the development of research achieved to maximize the effective use of the network as a marketing tool.

Importance of the study

The importance of this study show the role adopted by the marketing departments of commercial banks of Iraq to the success of their work and achieve their marketing and through the use of the Internet in the provision of services and quality assurance to customers, as well as the ability to search for different methods to help commercial banks to achieve satisfaction by a large number of its customers. The rapid development that took place in banking services, diversity and use of the Internet to provide banking services requires special skills by an employee of the bank clients so that they can achieve satisfaction towards the use of these services and research later on how to improve the quality of banking services using e-marketing.

The importance of this study also lies in the knowledge of the key points that clients are looking for and prefer its presence in the banks so that these

banks provided and submit them online to ensure the quality, in addition to assisting commercial banks in the acquisition of customer interest and attract them through their awareness of the impact of e-marketing on the quality of banking services and the factors linked to personal and career and work with customers to develop , as well as contribute to providing a database to help commercial banks to achieve competitive advantages to help them in making marketing decisions, in particular, administrative generally the lack of studies on the impact of e-marketing on the quality of banking services has led researchers to conduct this study and access to the most important points that clients are looking for and that could make them turn in their dealings with banks than the traditional method to adapt to future developments and to keep pace.

Objective of the study

This study aims to: Identify the perceptions of clients of commercial banks in Iraq for; The concept and importance of e-marketing ;The role of e-marketing in promoting the relationship between banks and their customers; The impact of e-marketing on the quality of banking services; The impact of demographic factors to understand the quality of banking services; Contribute to providing an information base that will help the departments of commercial banks of Iraq to adopt the concept of e-marketing in dealing with customers.

Problem of the study

This study seeks to answer the following questions: 1. What is the concept and the reality of e-marketing in the commercial banks of Iraq? 2. Do you realize the importance of commercial banking customers in e-marketing deal? 3. Do you agree with this concept it should be seen as specialists in the field of marketing? 4. Does the e-marketing strengthen the relationship between banks and their customers? 5. Does the e-marketing to enhance the quality of banking services? 6. Did the commercial

banks of Iraq achieve tangible success in the field of e-marketing? Hypotheses of the study

The study relied on a set of hypotheses which aimed primarily to determine the impact of e-marketing on the quality of banking services to the commercial banks in Iraq, as seen by the respondents. The study was the formulation of hypotheses on the shape nihilistic as follows: 1. There is no relationship between the availability of a database and the quality of banking services; 2. No relationship between research and development and quality of banking services; 3. There is no relationship between the degree of safety and quality of banking services; 4. No relationship between marketing strategy and the quality of banking services; 5. There is no impact of marketing on the quality of electronic banking services; 6. There are no statistically significant differences in the responses of a sample study on the quality of banking services due to demographic factors.

The study population and sample selection

The study population consists of customers of commercial banks operating in Iraq (14) commercial banks, where the study included clients of commercial banks who are in the province of Baghdad just did not include clients of commercial banks in the rest of Iraq. Formed the study sample of (330) agent of the Iraqi commercial banks, four were selected in a simple random way. Was to determine the number of the sample through the analysis of a random sample of the test (12) an agent of the four commercial banks, for which it was found that the average standard deviation of the educational level (0.505). After that the sample size was calculated on the basis of the desired level of confidence of 90% and the error allowed 0.05 and as follows: Where: e: error allowed, S: the sample standard deviation, N: sample size requires Z: confidence level at 90% (standard value of 1.8).

$$N = \frac{Z^2 S^2}{e^2}, \qquad The\ sample\ size\ required = \frac{(0.505)^2 * (1.8)^2}{(0.05)^2} = 330\ people$$

Were distributed (400) form a banking customers of the four equally to branches in different regions within the Municipality of Baghdad, where restored them (380) form packed, he found them (330) form only full and valid statistical analysis or the rate of 82.5% of the total questionnaires sent .

Information-gathering instrument:

The researchers developed a questionnaire as a tool to collect data and information related to the study, which consisted of two parts: the first part included (20) is to measure the impact of e-marketing on the quality of banking services, spread over five variables which are:

The first variable: the availability of a database and includes questions 3 +4 +5; Second variable:

research and development and includes questions 1 +11; Third variable: Security and includes questions 12 +16; Fourth variable: marketing strategy and includes questions 2 +14 +17 +18; Variable V: The quality of banking services, including questions 6 +7 +8 +9 +10 +13 +15 +19 +20

Has been the adoption of a measure of the Liker five-degrees to evaluate the answers of respondents, have been calculated marks on the basis of the given 5 marks to answer strongly agree, and (4) signs of an answer I agree, and (3) signs to answer neutral, and (2) are trademarks of the answer I do not agree, and mark one answer to strongly disagree. The second part of the questionnaire contained demographic information for

the client, such as race, age, educational level and the average monthly income.

Study the determinants of

The researchers selected four commercial banks in Iraq, where questionnaires were distributed to the four branches of these banks located within the borders of the Baghdad Municipality.

Reliability and validity questionnaire

Resolution offered on several university professors, judges from Iraq, and to some specialists in the field of marketing banking to examine the precise wording of the resolution and the degree of relevance to the objectives of the study. The researchers had to reconsider some of the phrases in the  resolution in light of the amendments proposed by the arbitrators. To measure the accuracy of the results of the study, were used equation Cronbach alpha (Cronbach Alpha) where the coefficient alpha (75.5%), suggesting a relationship consistency and coherence of a good between statements resolution, this proportion is greater than the percentage accepted statistically significant, amounting to (60) % ((Sekaran 1984). Model study
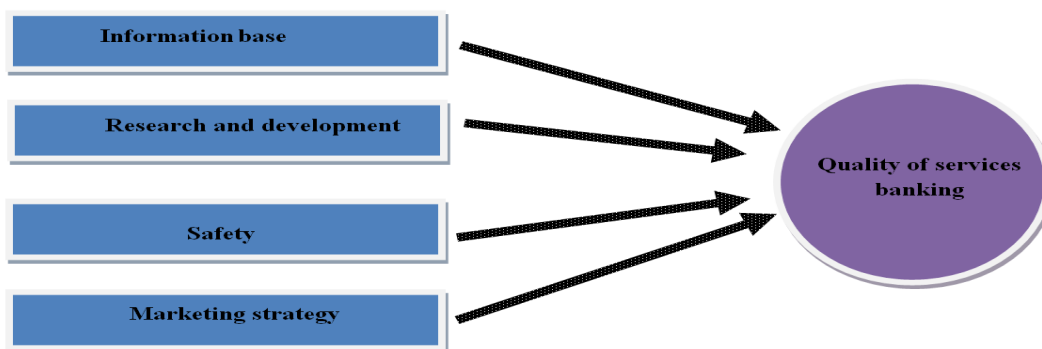


Characteristics of the study sample

Distribution of study sample by sex, age and educational level

| Educational | | | Age Level | | | Gender | | |
|---|---|---|---|---|---|---|---|---|
| Category | repetition | % | Category | repetition | % | Category | repetition | % |
| Less than secondary | 52 | 15.8 | Less than 20 | 35 | 10.6 | Male | 216 | 65.5 |
| secondary | 85 | 25.7 | 20-29 | 56 | 17 | Female | 114 | 34.5 |
| Bachelor | 154 | 46.7 | 30-39 | 78 | 23.6 | | | |
| Master | 27 | 8.2 | 40-49 | 98 | 29.7 | | | |
| Doctorate | 12 | 3.6 | 50 and more | 63 | 19.1 | | | |
| Sum | 330 | 100% | Sum | 330 | 100% | Sum | 330 | 100% |

Table (1) above shows that the majority of the respondents with regard to sex, where males numbered (216) by individuals (65.5%). As for the age categories was the largest number of iterations in the category that is located between the ages (40-49) years where the rate was (29.7%) of the total respondents. For the educational level was (46.7%) of respondents from the Diploma campaign, and the rest is distributed to different degrees

Distribution of the sample by the average monthly income

| Category | repetition | % |
|---|---|---|
| Less than 500000 | 25 | 7.6 |
| 500000-1000000 | 58 | 17.6 |
| 1000000-1500000 | 167 | 50.6 |
| 1500000-2000000 | 63 | 19 |
| 2000000 and more | 17 | 5.2 |
| Sum | 330 | 100% |

Table (2) above depicts that the majority of the sample with respect to the average monthly income of 167 per 50.6 and the lowest was 5.2, which is more than 2000000 dinars.

Analysis of results and test hypotheses

The first hypothesis: There is no relationship between the availability of a database and the quality of banking services.

Analysis of Variance for the answers of the respondents between the availability of a database and the quality of banking services

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Between the groups | 6.780 | 10 | 0.678 | 5.022 | 0.00 |
| Within the groups | 43.2 | 319 | 0.135 | | |
| The overall contrast | 49.979 | 329 | | | |

Between the table number (3) above, the value of (f) the calculated (5.022) is greater than the value extracted from the statistical tables (1.83) at the level of significance (0.05) and degrees of freedom (10, 319), which requires rejection of the hypothesis of nihilism and accept the alternative hypothesis. Which provides a link between the availability of a database and the quality of banking services? And this result confirms the level of significance (f) of (0.00), where it is less than (0.05) the approved level for this study.

The second assumption

No relationship between research and development and quality of banking services.

Table (4)

Analysis of Variance for the answers of the respondents between the research and development and quality of banking services.

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Between the groups | 14.037 | 7 | 2.005 | 17.902 | 0.00 |
| Within the groups | 35.943 | 322 | 0.112 | | |
| The overall contrast | 49.979 | 329 | | | |

Table No. (4) above, the value of (f) the calculated (17.902) is greater than the value extracted from the statistical tables (2.01) at the level of significance (0.05) and degrees of freedom (7 and 322), which requires rejection of the hypothesis of nihilism and accept the alternative hypothesis. Which provides a link between research and development and quality of banking services. And this result confirms the level of significance (f) of (0.00), where it is less than (0.05) the approved level for this study.

The third hypothesis: There is no relationship between the degree of safety and quality of banking services.

Table (5)

Analysis of Variance for the answers of the respondents, Between the availability of safety and quality of banking services

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Between the groups | 11.640 | 8 | 1.455 | 12.227 | 0.00 |
| Within the groups | 38.340 | 321 | 0.119 | | |
| The overall contrast | 49.979 | 329 | | | |

Table No. (5) above, the value of (f) the calculated (12.227) is greater than the value extracted from the statistical tables (1.94) at the level of significance (0.05) and degrees of freedom (8, 321), which requires rejection of the hypothesis of nihilism and accept the alternative hypothesis. Which provides a link between the availability of safety and quality of banking services? And this result confirms the level of significance (f) of (0.00), where it is less than (0.05) the approved level for this study.

The fourth hypothesis: No relationship between marketing strategy and the quality of banking services.

Table (6)

Analysis of Variance for the answers of the respondents between marketing strategy and the quality of banking services.

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Between the groups | 15.055 | 9 | 1.673 | 15.349 | 0.00 |
| Within the groups | 34.924 | 320 | 0.109 | | |
| The overall contrast | 49.979 | 329 | | | |

Table No. (6) Above, the value of (f) the calculated (15.349) is greater than the value extracted from the statistical tables of $ (1.88) at the level of significance (0.05) and degrees of freedom (9, 320), which requires rejection of the hypothesis of nihilism and accept the alternative hypothesis. which provides a relationship between marketing strategy and the quality of banking services. And this result confirms the level of significance (f) of (0.00), where it is less than (0.05) the approved level for this study.

The fifth hypothesis: There is no impact of marketing on the quality of electronic banking services.

Table (7)

Analysis of variance of the impact of e-marketing on the quality of banking services.

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Regression | 26.334 | 5 | 5.267 | 72.151 | 0.00 |
| The remaining factors | 23.645 | 324 | 0.073 | | |
| Grand VARP | 49.979 | 329 | | | |

The correlation coefficient (R) = 0.716

Coefficient of determination (R Square) =

0.513. Conducted linear regression analysis and the results of analysis of variance as follows shown in Table No. (7) above as the value of f calculated was (72.151) is greater than the value of indexed amount (2.3) when the degrees of freedom (5, 324) and the level of significance of (0.05) this requires rejection of null hypothesis and accept the alternative hypothesis, which states that the effect of marketing on the quality of electronic banking services. And this result confirms the level of significance (f) of (0.00) where it is less than (0.05) significance level is adopted.

In addition, it is clear that the value of the coefficient of determination R2 was (0.513) which means that the percentage (0.513) only by changes in the average responses of the sample quality of service (dependent variable) attributable to changes in the electronic marketing (independent variable).

Sixth hypothesis: There are no statistically significant differences in the responses of a sample study on the quality of banking services due to demographic factors combined (sex, age, educational level, income).

Table No. (8)

Analysis of variance of the impact of e-marketing on the quality of banking services.

| Source | Sum of the squares | Degrees of freedom | Average of the squares | Value (f) | The level of significance |
|---|---|---|---|---|---|
| Regression | 18.459 | 6 | 3.077 | 31.398 | 0.00 |
| The remaining factors | 31.520 | 323 | 0.098 | | |
| Grand VARP | 49.979 | 329 | | | |

The correlation coefficient (R) = 0.594

Coefficient of determination (R Square) = 0.353

Conducted linear regression analysis and the results of analysis of variance as follows shown by Table No. (8) above as the value of f calculated (31.398) is greater than the value of indexed amount (2.3) when the degrees of freedom (6, 323) and the level of significance of (0.05) and this requires null hypothesis was rejected and accept the alternative hypothesis, which states the existence of statistically significant differences in the responses of a sample study on the quality of banking services due to demographic factors. And this result confirms the level of significance (f) of (0.00) where it is less than (0.05) significance level is adopted. In addition, it is clear that the value of the coefficient of determination R2 was (0.353) which means that the percentage (0.353) only by changes in the average answers of respondents on the quality of services (dependent variable) attributable to changes in demographic factors (independent variable).

Results

After reviewing the statistical analysis, the following results were obtained; 1 - there is a relationship between the availability of a database for marketing and quality of banking services; 2 - There is a relationship between the research and development and quality of banking services; 3 - There is a relationship between the availability of safety in the banking business and the quality of banking services; 4 - There is a relationship between marketing strategy and the quality of banking services; 5 - There is an effect on the quality of marketing e-banking services; 6 - no statistically significant differences in the responses of a sample study on the quality of banking services Tazyaly demographic factors.

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*В статье проведено исследование роли маркетинговых отделов коммерческих банков Ираке. Проанализирована роль интернет-маркетинга в качества обслуживания клиентов. Разработаны методические подходы к регулированию потоков клиентов коммерческих банков посредством Интернет ресурсов.*

*В статті проведено дослідження ролі маркетингових відділів комерційних банків Іраку. Проаналізовано роль інтернет-маркетингу в забезпечення якості обслуговування клієнтів. Розроблено методичні підходи регулювання потоків клієнтів комерційних банків за допомогою Інтернет ресурсів.*

## ОРГАНИЗАЦИОННОЕ РАЗВИТИЕ И ЧЕЛОВЕЧЕСКОЕ ПОВЕДЕНИЕ В ПЕРЕХОДЕ К ЭКОНОМИКЕ, ОСНОВАННОЙ НА ЗНАНИЯХ. ПАРАДОКСЫ И ЯВНЫЕ ПРОТИВОРЕЧИЯ

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*По мнению Элвина Тоффлера, выраженному в 2008 г. (через 17 лет после выхода из печати „Смещений во власти"), переход экономики от индустриальной к экономике, основанной на знаниях, начинается только теперь. В каждой стране этот переход будет протекать различно, и ему будет сопутствовать множество парадоксов и явных противоречий. Одна часть из них представлена в настоящем изложении. В этих целях обособляются две группы: 1) парадоксы и явные противоречия в организационном развитии в переходе к экономике, основанной на знаниях; 2) парадоксы и явные противоречия в человеческом поведении в переходе к экономике, основанной на знаниях. Рассмотрению предшествует характеристика знания как специфического человеческого ресурса и как источника высококачественной власти, включая и на организационном уровне.*

Переход экономики от индустриальной к экономике, основанной на знаниях, начинается едва лишь только сейчас. Процессу в различных странах будет сопутствовать множество парадоксов и явных противоречий. Одна часть из них является объектом внимания в настоящем изложении. Логика рассуждений представлена в трех основных аспектах:

1. Знание как специфический человеческий ресурс и источник высококачественной власти

2. Парадоксы и явные противоречия в организационном развитии в переходе к экономике, основанной на знаниях

3. Парадоксы и явные противоречия в человеческом поведении в переходе к экономике, основанной на знаниях

### 1.1. Знание как специфический человеческий ресурс

Когда идет речь о знании, используемом на уровне бизнес организации (или конкретного бизнеса), специалисты употребляют термин „познание", при этом чаще всего говорят о „специфическом познании в области бизнеса". Мы будем использовать понятия „знание" и „специфическое познание в области бизнеса" как синонимы и продолжим с рассмотрением характерных черт.

По мнению одних авторов, познание в области бизнеса представляет собой интеллектуальный капитал организации, по мнению других – специфический человеческий ресурс. В сущности каждое из этих двух утверждений содержит час-

тицу истины, потому что познание в области бизнеса является и тем и другим одновременно. Оно является и одним из източников власти не только на организационном, но и на глобальном и национальном уровнях, как станет ясно из изложения в следующем пункте.

Лейф Эдвинсон был первым, кто определил *интеллектуальный капитал* как «нашу способность превращать познание и нематериальные активы в ресурс для создания благ, объединяя человеческий и структурный капитал». По его мнению, интеллектуальный капитал вместе с финансовым капиталом формирует рыночную ценность каждой организации и включает в себя две основные категории:

- *человеческий капитал* – тот, который содержится в головах людей (ум, умения, взгляды, потенциал членов организации);

- *структурный капитал* – тот, который остается в рамках организации в форме процессов, которые сопутствуют обслуживанию клиентов, баз данных, процедур, торговой марки и систем. Он подразделяется на потребительский и организационный капитал. Последний, со своей стороны, представляет собой совокупность инноваций и процессов [2].

Из представленного становится ясно, что для превращения познания в ресурс для создания благ необходимо объединение того, что на-

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[2] Представлено по **Курди Дж**. Бизнес стратегия. Ефективен процес на вземане на решения. Пътеводител. София, 2005, с. 20.