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THE ROLE OF FINANCIAL INCLUSION IN ACHIEVING REQUIREMENTS OF FINANCIAL ENTREPRENEURSHIP FOR GOVERNMENT BANKS

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ABSTRACT

The current study aims to clarify the role of financial inclusion to achieve financial entrepreneurship and analyze the size of the impact to show the relationship between financial inclusion and financial entrepreneurship. The financial inclusion variable has an indirect, statistically significant impact on the financial entrepreneurship variable.), The private banks in Iraq were chosen as a community to apply the current study based on the descriptive analytical approach, and the sample included workers in the studied banks deliberately, as (200) questionnaires were distributed, retrieved Of which (163) questionnaires, and only (160) questionnaires were valid for statistical analysis. The study relied on the program (SPSS.V.26) and the program (AMOS.V.24) with a set of statistical tools such as conducting confirmatory analysis in addition to the simple Pearson correlation to test the correlation between the variables of the study, and structural equation modeling SEM to test hypotheses of influence between the variables studied This study concluded several results, the most important of which are:

There is a direct impact of financial inclusion on financial entrepreneurship clearly and at the level of dimensions, and in the light of these results, many recommendations were built, the most important of which are: Paying attention to the variables of the study by educating workers in the study sample banks with (financial inclusion and financial entrepreneurship), and their role in enhancing their ability to provide services distinct from competitors.

Keywords: financial inclusion, financial entrepreneurship, government banks.

INTRODUCTION

Financial inclusion is intended to have the products and services of banks accessible to the largest possible number of members of the geographical town in which the bank is located, especially the groups that suffer from marginalization, through formal channels and the creation of appropriate financial services at competitive and fair costs, to avoid these groups resorting to informal channels and means of high costs that are not subject to control and supervision, and financial inclusion has become a top priority for international agencies, regulators and policy makers.

It helps to plan and pay for recurring expenses such as school fees, and financial inclusion contributes to the management of expenses related to sudden events such as health emergencies, death, theft or natural disasters. In addition to financing companies and small projects, helping business owners to exploit investments in assets and enhance their business, the universalization of financial services and increasing participation in the formal financial system is a key factor in reaching the goals of sustainable growth by improving living conditions, promoting equal opportunities, reducing poverty and inequality, providing job opportunities, and developing economic growth, Since the subject of the current study is to analyze the relationship between financial inclusion and financial entrepreneurship in a sample of the banking field in Iraq, the concept of entrepreneurship is a topic that has won the attention of researchers in the field of financial management because of its importance in determining the competitive identity of companies and organizations in a financially dynamic environment and in order for financial establishments such as banks to remain in the competition market, they must adopt the philosophy and introductions to access financial entrepreneurship and define the latter as a way to obtain capital and make decisions. Finance for a new project or start operating when establishing a company.

PART ONE: THE METHODOLOGY OF STUDY

First: the problem of the study

After reviewing the researcher on the banking reality and its activities in Iraq, it became clear to us that the branches of government and private banks do not cover the needs of customers in terms of the type and quality of services on the one hand, as well as their decline on a geographical area within the cities while their outskirts are deprived of those services, and after reviewing a set of theoretical efforts for Arab and international banking reform experiences, it became clear to us theoretically after reviewing the relevant literature that the solution is complemented in the implementation of the banking system (current study sample) for the philosophy of financial inclusion with Determine the goal of achieving financial entrepreneurship and the problem of the current study can be clarified by the following questions

1. Do Iraqi government banks adopt the concept and philosophy of financial inclusion?
2. What are the levels of financial inclusion in Iraqi government banks?
3. Are there any challenges that stand in the way of applying the philosophy of financial inclusion?
4. Does adopting the philosophy of financial inclusion of government banks in Iraq affect their financial entrepreneurship?

Secondly: the importance of the study

The importance of the current research is in two aspects

Scientific Significance

1. It lies in framing and finding a new relationship between financial inclusion and financial entrepreneurship to be added to banking contributions as well as bridging the banking gap in this area.
2. To determine the effectiveness of the application of financial inclusion on the financial entrepreneurship of government banks.

3. Knowing the reality of financial inclusion in Iraq and based on it, its most important indicators are measured and analyzed.
4. The contribution of the dimensions of financial inclusion to the quality of banking service must be identified.
5. There must be clear techniques for financial inclusion in Iraq that contribute to determining the desired goals to be achieved on the ground.

Practical importance

1. Provide evidence that helps financial analysts, investors, information users, employees and those in charge of these banks from the financial system and highlight the role of financial inclusion and its impact on financial entrepreneurship.
2. The importance of the study in the scope of financial inclusion is clear and can bring many benefits to all sectors of society, especially low-income groups, which in turn can help reduce poverty and unemployment levels, promote economic and social growth, financial stability, increase savings, reduce the rate of default, and improve the financial performance of government banks.

Third: Objective of the study

The current study aims to diagnose the levels of application of the philosophy of financial inclusion and analyze its relationship to the theoretical and practical method of financial entrepreneurship with the construction of theoretical and practical conclusions in the light of two theoretical frameworks and a practical analysis of the problem and hypotheses of the study.

Fourth: hypotheses of the study

The first basic hypothesis: There is a statistically significant relationship between financial inclusion and financial entrepreneurship.

The second basic hypothesis: There are overlapping relationships with statistical implications between financial entrepreneurship and financial inclusion.

The third basic hypothesis: There is an effect relationship between financial inclusion and financial entrepreneurship.

Fifthly: study population and sample:

The research community consists of the Iraqi banking sector, and a category of Iraqi banks has been adopted, namely (Al-Rafidain Bank and Al-Rasheed Bank).

search variables:

The study contains two variables:

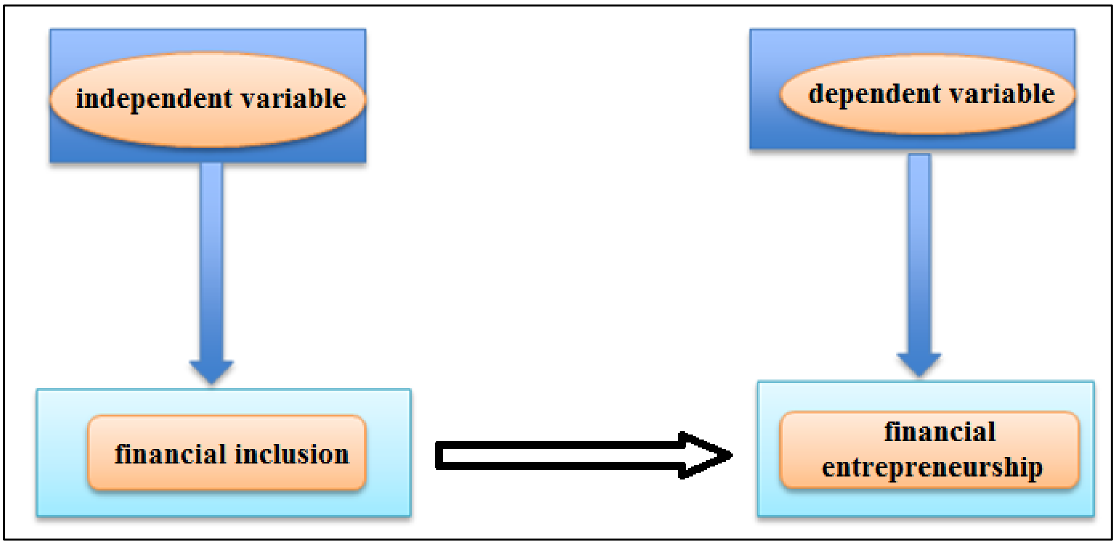

Figure (1) The hypothetical scheme of the study

PART TWO: THE THEORETICAL ASPECT

First: financial inclusion

Definition of financial inclusion

According to the Global Alliance Foundation's report, financial inclusion is the possibility for everyone in a society to access and use all financial goods and services, in addition to other groups who are unable to obtain financial contributions granted through the banking system that cover their needs, so they must be provided to them in a fair, transparent and appropriate manner and at the lowest costs (Arab Financial Fund, 2015: 3-2).

Financial inclusion is the provision of diverse financial services to the needy classes of society, in a broader and permanent manner and at a lower cost, in order to integrate this segment with all members of the formal economic community, (United Nations Report 2016:1)

Financial inclusion is defined in a simple and expanded way as the possession by all individuals of official accounts located in a financial institution with the aim of providing many financial services, such as savings, borrowing, and insurance contracts, in addition to the use of paid services that allow all individuals to use them and other services that benefit customers, and achieve public benefits (2019: 19, plaksenkov, kabakova).

Gatnar can clearly define inclusion as allowing all individuals with limited incomes to access and deal with high-quality cash banking services at a low price (Gatnar, 2013:2).

It is also defined as the process of facilitating access to financial services to all segments of society through commercial banks, other institutions and offices (Hameedu, 2014:188) and defined (Bose et al. 2016) as the process that involves accessing, making available and using the formal financial system to all people in the national economy at an appropriate cost and quality. It is also defined as the availability and use of all financial and banking goods and services at a good cost to the largest number of communities, institutions, people, especially low-income segments of society (Al-Shammari, 2016:294).

In another definition, it is (a tool that provides easy access to formal financial services, and therefore financial inclusion simply means ways to provide financial services, for example, credit, savings and insurance at affordable prices for all segments of society (Yorulmaz 2016:24).

Since there is no universally accepted definition of financial inclusion, the concentration of the latter may vary by country and geography depending on the level of social, economic and financial development, the structure and characteristics of financial institutions, the socio-economic characteristics of financially excluded sectors, as well as the context of recognition of the problem by authorities and governments. credit unions, microfinance institutions and insurance companies (SV Shinde, 2014, p10),

Financial inclusion is often used to refer to individuals' access to key financial services (Rajiv Prabhakar, 2021, p8).

The Emergence And Development Of Financial Inclusion

The idea of inclusion appeared since the beginning of the nineteenth century in India in (1904 AD), when the cooperative movement against informal borrowing agencies that were in the form of financial lenders who were charging high-priced interest from poor peasants, in addition to the lack of benefit of the poor from cash services resulting from official sources, which leads to the exploitation of local borrowers and thus encouraged the emergence of a comprehensive financial system. It was a reason to reduce the gap between urban and rural areas during the provision of financial and banking services, and as a result the phrase "financial inclusion" appeared for the first time in (1993) and was mentioned in a research (Lichton & Thrift), as it dealt with financial submissions in the southeast of England and as a result of that study closed bank branches in this country and the reason for the closure was the lack of access to financial and banking services to the population in this region (kunt&etal& Demirguc,2014:4).

In the history of (1999), the term financial inclusion was used for the first time widely to describe the determinants of financial and banking services available, and accordingly there were many definitions, terms and concepts of financial inclusion, as there are many intellectual studies that adopt these concepts (Shavit: 2013:1), as well as it was one of the most important tools that lead to achieving comprehensive growth and financial inclusion is meant (is the availability of all financial and banking offers within the reach of the poor and the most important credit facilities that can suit their needs, In addition to creating entrepreneurial opportunities for them, all empirical evidence confirms that countries with a large proportion of the population who benefit most from the formal financial system, as well as there is a large and increasing rate of growth and inequity in the distribution of services among individuals (Helms et al.,2004:2), and that the work of applying for credit intensively, which depends on marginalized groups and a large proportion of the poor and vulnerable groups with low incomes, rely to a large extent on Savings in their individual, professional and social fields in order to benefit from inclusive growth and supply.

The importance of financial inclusion

The importance of financial inclusion and the ways to benefit from it can be illustrated theoretically through the following:

1- Financial inclusion helps in improving economic development efforts, so that there is a positive relationship between financial inclusion and GDP, as well as studies have shown that deepening financial services reduces inequalities among groups of society, and that the provision of microfinance services helped a lot to create job opportunities outside the government framework, as it reaches 50%, and financial inclusion reduces the expenses of providing public services that are more efficient when provided, for example (the use of plastic energy and electronic transfers). for social benefits) as it contributes to reducing costs to the government in exchange for revenues that are more based on securities (Al-Durai 2018: 13).

2- Financial inclusion plays an important role in the automation of financial systems, as the increase in the spread of financial submissions and the increase in their use rates require more automation of these services and in a way that attracts more users of the technical revolution in the field of communications and electronics, which the world is witnessing in the twenty-first century, and the increased reliance on digital financial services, especially with regard to payments, has a benefit for both the sender and the following and financial institutions, Payments arrive larger and at a lower cost, and if automating these payments will create an opportunity for more members of society to enter the formal financial system (World Bak,2011:2).

3- Financial inclusion is a critical element of international development methods, as this is illustrated by the adoption by the United Nations General Assembly of the Sustainable Development Goals in September (2015), consisting of 17 main goals, six of which contain indicators related to financial inclusion, as the first goal was to get rid of (escape) from poverty in all its forms everywhere, and access to a number of basic services for all as an achievable goal by (2030), including financial services. While the second objective is to promote inclusive and sustainable economic growth, full employment and decent work opportunities for all, it also refers to the need to stimate, formalize and develop micro- and medium-sized enterprises, in light of access to financial services, this indicates that the importance of financial inclusion in promoting social and economic development is recognized by all Members of the United Nations (Clotteau & Masho,2016:13).

4- Improving individuals' ability to use cash services in the financial system will enhance their ability to start their own businesses, invest in school, and improve their ability to manage their financial problems and resolve shocks related to financial changes (Institute of Banking Studies 2016: 2).

5- Financial inclusion plays a crucial role in stimulating growth and reducing poverty by enabling the poor to borrow to finance income-generating assets, including individual assets, such as health and education, in addition, financial sector development enables the poor to direct savings to the formal sector, i.e. bank accounts and other savings schemes and insurance that protect the poor from exploitation by traders and moneylenders (Iqbal & Mirakhor,2012:39).

6- Inclusion contributes to reducing money laundering and terrorist financing, as the measures to combat money laundering and terrorist financing are positively related to (a positive relationship) with inclusion, that is, the higher the use of official financial services, the higher the efficiency of combating money laundering and terrorist financing, which indicates the unification of the goal in attracting individuals and companies who are financially excluded in dealing with financial and banking bodies (FATF/OECD,2013:15).

Dimensions and indicators of financial inclusion

The concepts of financial inclusion have advanced in the previous years for four basic dimensions, namely: the possibility of obtaining easy financing for all individuals and companies, the guidance of establishments with regular procedures and financial supervision, the financial continuity of bodies and institutions, as well as the race of cash service providers to achieve the best alternatives for customers, as the inclusion was previously calculated by knowing the degree of beneficiaries of commercial banks and ATMs, and the size of the deposit and covered loans, and the following dimensions are described in accordance with the following (Majid, 2016: 30):

1. **Access to financial services**: using the financial services of formal institutions. Finding and assessing anticipated obstacles to opening and using a bank account, such as cost and distance to banking service points, is essential to determining access levels. Data on access to cash can also be collected using information from financial institutions, so indicators measuring after access to financial services lie in the following points (Tuesta, Camara,2014:9).
2. **The use of financial services**: After the use of cash contributions, it is the extent to which customers rely on financial services provided through banking sector institutions, specifically the extent to which financial services need to collect data on the regularity of systems, and the frequency of use over a certain period of time, and the dimension of using financial services is calculated by many indicators, including (Agouz, 2017: 12).
3. **Quality of financial services**: The method of developing indicators to measure the dimension of quality is that over the past years, as the concept of financial integration has moved to the agenda of developing countries as it was necessary to improve access to financial services, lack of access to financial services is still a problem and varies according to countries and the type of cash submissions, in addition to that, efforts remain continuous in order to ensure the efficiency of financial services, Which is a challenge that requires those interested and relevant to study, measure, compare and take actions that are based on clear evidence regarding the type of financial introductions offered This extent is not a clear and direct dimension, as there are many factors that affect the quality and quality of financial services such as the cost of services, consumer perception, the effectiveness of the compensation mechanism as well as consumer protection services and cash guarantee, and transparency of competition in the market in addition to intangible elements, such as consumer confidence (Bakhta et al., 2018:5).

Second: Financial Entrepreneurship

The concept of financial entrepreneurship

It turns out that individuals with a predisposition to entrepreneurship can distinguish emerging gaps in the market (Wales & Covin, 2012:361). As an organization processes signals from the environment, it can identify more opportunities and turn these opportunities into reality, creating new value based on the identified opportunities. Today, under the current situation and difficulties, many organizations have business ideas, but few have the ability to prepare these ideas and turn them into viable businesses, in an environment that challenges the trait to race, in the context of technological change and highly turbulent working conditions (Nkansah,2020:21).

The readiness of the organization is not indicated by the ability to use technology, but rather a package of considerations and attitudes that make the organization anticipate future possibilities. These activities and their responses change based on this, several concepts have been proposed to clarify readiness.

Markman (72: 2012) defines entrepreneurship as the ability to cognitively predict latent interests and values that have not yet been invented.

Hu & Ye (2017: 1189) described the successful achievement of entrepreneurship, offers and demands in the market, caused by politics and the market environment as well as technological development, and that entrepreneurs are ready because individuals possess a sensory mental framework that allows to recognize the readiness of the high gap that contributes to fitness.

He also noted (4:2018) that financial entrepreneurship refers to the ability to identify opportunities at scale to enable entrepreneurs to better assess market changes and enhance their ability to study for new entrepreneurial opportunities, which in turn contributes to improving organizational performance and innovation by having different mindset models in response to environmental stimuli, differences in knowledge richness and linking individuals' ability to realize new opportunities that others ignore. Berzin, 2015:7)

Summing up, researchers believe that critical entrepreneurship consists in a package of cognitive skills and information processing, through continuous analysis of the internal and external environment, identification of potential opportunities and assessment of the situation, is a process conducive to entrepreneurship and perspective. . Individuals are more aware of changes, transformations, opportunities, and possibilities that others overlook. Before others, people are able to organize and interpret information with various domains of knowledge relevant to the development of new opportunities, thus organizing the ability to understand how new ideas are generated and pursued.

The historical development of entrepreneurial readiness

Entrepreneurship is a precursor to something new, the word is widespread and used in the business world, when entrepreneurship begins to have an economic and social dimension, we find the origin of the concept of entrepreneurship that was first used in French in the early sixteenth century, the word entrepreneurship is derived from the French word Entreprendre by Richard Calnylon in 1975, in the early eighteenth century refers to the individual who carries out an activity or project (Mintzberg et al,1998:145).

Concepts at the time included the ability to implement the difficulties and risks that accompany military exploration capabilities (Hisrich & Soltanifar, 2021,29). After reviewing the study on entrepreneurship, we found that entrepreneurial ideas appeared in the work of economist Richard (Cannellon). Represents an individual who wishes to start a new business and accepts full responsibility for uncertain outcomes. Entrepreneurship is a complex interdisciplinary phenomenon, and each concept has a characteristic or characteristic. As such, it has become one of the fastest growing and most important fields of study over the past few years, although it is no coincidence that the concept of entrepreneurship dates back to the sixties.

However, it is no coincidence that its popularity has increased with technological development (Kraus et al.,2019:521) Which has become an extension of the readiness of entrepreneurship as an economic, technological and social engine, as a new engine of economic development.

Giones (2017:47) Entrepreneurship as a form of entrepreneurship, often referred to as the study practice of business opportunities.

These practices include creating new products or services, and adding new business forms as entrepreneurial opportunities for creativity and follow-up (Purbasari et al.,2021:166). Thus, entrepreneurship is able to update a long-term vision by the will in entrepreneurship that creates new solutions to work situations that will lead to more valuable job opportunities. (Palmer,2019:184).

Dimensions of financial entrepreneurship

1- Association and connection

The communication dimension focuses on receiving new information, creativity and making logical additions, representing how the information is applied, and also provides individuals with study options and the ability to make unique connections and focus on details related to multiple pieces of information, links will enable individuals to form distant and unprecedented connections (Campos,2017:357).

2- Survey and study

This dimension refers to the study of new information, changes and transformations overlooked by others, and the constant examination of the environment of business organizations, which is consistent with the assertion that the perception of opportunity includes prior knowledge, readiness and sensitivity to new opportunities. Study and study allows entrepreneurs to break the mold when trying to explore new ideas, and this dimension helps entrepreneurs build a great deal of relevant data about a particular field (Tang et al.,2012:79).

3- Evaluation and judgment

After scanning and studying the environment and correlating the previously changed data over a period of time, we will assess whether the newly designed information matches cognitive perception. This is done by matching modern sources with prototypes and prototypes of job opportunities (Obschonka et al.,2017:491). The dimensions of evaluation and judgment allow entrepreneurs to judge the content of up-to-date information, filter out unnecessary data, assess whether new information reflects any potential business opportunities. Situational awareness among entrepreneurs encourages to gain additional insights. The assessment requires the individual to conduct a research process in order to review relevant alternatives through reconsideration. (Machado, 2016:92).

PART THREE: THE PRACTICAL SIDE

First: The stability of the study scale

In order to ensure the stability of the scale and its tool, it relied on the extraction of the Elva Cronbach coefficient, the results of which are shown in Table (1), which indicates that it was acceptable depending on the value of (0.70) as a minimum for acceptance, and this indicates the availability of internal consistency for all paragraphs, the questions for the study variables were recorded with an acceptable stability value of (0.933), and the value of the stability coefficient for the removal of the financial inclusion variable amounted to (0.79), and the value of the stability coefficient for the financial entrepreneurship variable was calculated (0.80), and recorded The resolution is generally a stability value of (0.89) and all values have high stability except for the relationship between the two variables.

Table (1) Study scale

variants	Cronbach's alpha coefficient
Financial inclusion	0.79
Financial entrepreneurship	0.80
The relationship between financial inclusion and financial entrepreneurship	0.45
Cronbach's alpha coefficient	0.89

Second: Examination of the normal distribution

In order to test the normal distribution, the torsion and flattening coefficients of distancing and variables were calculated, and studies indicate that the value of the normal distribution of each of the values of the flattening and torsion coefficients (skewness & kurtosis), and that most studies indicate that the value of the coefficients must be confined between the values of (+1.96, -1.96), in order to follow the normal distribution information.

1. Testing the normal distribution of the data of the variable of financial inclusion and financial entrepreneurship

From reviewing the result of the analysis within Table (2) to the information on the variable of financial inclusion and financial entrepreneurship and their relationship follow the normal distribution, as the results of the overflow and torsion coefficients within the admission zone confined between (+1.96, -1.96), and this indicates that the financial inclusion data and its dimensions follow the normal distribution.

Table (3) the result of the normal distribution test for the study sample data

Indicator	Skewness	Kurtosis
Financial inclusion	0.668-	-0.016
Financial entrepreneurship	-0.816	0.272
Financial inclusion Financial entrepreneurship The relationship between the variables	0.716-	0.156

Third: Description and diagnosis of the variable of financial inclusion and financial entrepreneurship and the relationship between them

From reviewing the analytical values in Table (8), we conclude that there is a positive trend for the sample members towards the variables, the relative importance reached (85.32%), with the value of an arithmetic mean (64.90) and a standard deviation value (10.28) for financial inclusion and financial entrepreneurship, the relative importance reached (75.25%), with an arithmetic mean value (63.30) and a standard deviation value (3.30).

Table (4) the results of the descriptive analysis of the data of the study sample

variable	mean	Standard deviation	Relative importance
Financial inclusion	64.90	10.28	%85.32
Financial entrepreneurship	63.30	10.60	%75.25
Financial inclusion **Financial entrepreneurship** **The relationship between variables**	18.18	3.30	%50.60

Fourth: Test study hypothesis

First: There is a correlation with a statistical indicator between financial inclusion and financial entrepreneurship, from which the following hypotheses are derived:

Table 5: Matrix of the correlation between financial inclusion and financial entrepreneurship

Correlations						
		x1	x2	x11	x12	x13
x1	Pearson Correlation	1	.683**	.810**	.861**	.792**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
x2	Pearson Correlation	.683**	1	.526**	.576**	.581**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
x11	Pearson Correlation	.810**	.526**	1	.577**	.395**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
x12	Pearson Correlation	.861**	.576**	.577**	1	.560**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
x13	Pearson Correlation	.792**	.581**	.395**	.560**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).						

Through the review of analytical values, the following is clear:

1. The correlation between survey, study and financial inclusion. Its dimensions generally reached (0.607), which is a positive direct value, which is a significant value compared to the level of significance

2. The correlation between communication, correlation and financial inclusion and its dimensions was recorded positive at the general level (0.521), which is the moral value compared to the level of moral

3. The correlation between the use of evaluation, arbitration and financial inclusion and its dimensions recorded a positive positive value estimated at (0.569), which is the moral value compared to the moral level

The main hypothesis: financial inclusion affects financial entrepreneurship morally The results proved the existence of a significant impact relationship for the independent variable (financial entrepreneurship) in the dependent variable (financial inclusion), the regression coefficient recorded values of (= 0.663ß) at the level of significance (0.05), and this indicates that any shift in the independence of the variable for one time leads to changing the dependent variable by (0.663), as well as the explanatory ability of the model reached ($R2 = 0.46$), and that the model is significant depending on the level of (F) that appeared higher than Its tabular value and this proves the fulfillment of the main hypothesis.

Table (6) Financial inclusion morally affects financial entrepreneurship

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7362.500	1	7362.500	129.656	.000b
	Residual	8404.193	148	56.785		
	Total	15766.693	149			
a. Dependent Variable: x1						
b. Predictors: (Constant), x2						

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.963	3.735		6.149	.000
	x2	.663	.058	.683	11.387	.000
a. Dependent Variable: x1						

PART FOUR: CONCLUSIONS AND RECOMMENDATIONS

First: Conclusions

1. The statistical results indicate progress after the flexibility of banking services to rank number one within the variable of financial inclusion, which indicates that banks have employees who have flexible capabilities that can face threats and changes in the environment of these banks.
2. Indicators after the quality of banking offers showed a high level, which achieved positive results for the dimensions of financial inclusion, which indicates the tendency of banks towards competition in providing quality banking services, but the provision of new offers and services is still limited.
3. The third ranking in terms of level was the use of banking services, which indicates that the policy of banks depends largely on the needs of the market in the development of their services, but they still address the changes that come at the level of public services.
4. After determining the financial entrepreneurship, the first rank was recorded for the sample's response to the survey and study variable, which confirms that banks carry out a comprehensive analysis of the financial entrepreneurship that they may face.

5. After evaluating financial entrepreneurship, it ranked second for the respondents' response to the communication and arbitration dimension, which indicates that banks set weights and priorities for the various risks they may be exposed to.

Second: Recommendations

1. The need for banks to determine the study sample on the flexibility of banking services because it is the most important dimensions that achieve financial inclusion, and to benefit from the skills possessed by employees to direct the changes that occur in their work environment, and they must work to reduce the movement of workers to carry out multiple tasks and duties and not be satisfied with one work, which can be consistent with the changes and challenges they face.
2. Banks should work to raise competition through other banks that deal with them by supporting the provision of various offers and services to increase their market share and work to satisfy the desires of their customers.
3. Banks should work to increase interest in keeping pace with the development movement that imposes changes in the level of services provided and continue to provide their services based on the market needs for these services, and the introduction of modern digital methods in the completion of work and tasks as an administrative necessity in reducing time, effort and cost as well as enhancing banking competition
4. Banks need to pay attention to updating and developing the methods and techniques they adopt to confront competitors' threats and work to apply successful experiences either on the local or international side.
5. The banks of the study sample should conduct a full review of the financial risk environment when identified, to know all the different types of these risks.

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