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A Comparative Analysis of E-Banking Usage and Technology Acceptance in Iraqi and Indonesian Banks

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Abstract:

This paper is a continuous investigation work of a previous publication titled "E-banking Implementation and Technology Acceptance in the Rafidain and Rasheed Banks in Iraq: An Employee Perspective." Then, This study investigated E-banking usage and technology acceptance of two developing countries, Iraq and Indonesia, which are similar in nature in terms of time implementation of technologies. This study aimed to examine the factors impacting on E-banking usage and technology acceptance, which are the Technology Acceptance Model (TAM) as a basic model it included independents variables of Perceived Ease of Use, Perceived Usefulness, Task-Technology Fit, and Perceived IT Beliefs. The attitude was as intervening and Intention to Use as a dependent variable from Iraqi and Indonesian banks employee perspective, and two Indonesian banks (Bank Negara Indonesia and Mandiri Bank). A survey questionnaire was used to collect the data. Then, the data were analyzed using PLS software. The hypothesis analysis results uncovered that there was a critical effect on all factors model to attitude for both experimental tried in Iraqi banks and Indonesian banks. However, only Perceived Ease of Use did not affect the analysis of employee perception of the application of e-banking system and technology acceptance for both empirical tests in Iraqi banks and Indonesian banks.

Introduction

Previously, the requirement for financial institution administrations was basically to keep cash safe and obtain some profit from financial institution reserve funds. However, as of late, the interest of banking administrations has moved to how financial institution can offer their services. It is because the present clients need dependable, fast, and simple financial exchanges that make bank's deals and products progressively compelling. In any case, some bank staff is yet hesitant to apply for new financial advances. Besides, staff intention to take up e-banking in Iraq as yet needs a clear comprehension and experimental proof. Accordingly, this examination made sense of the bank employee's point of view toward the usage and acknowledgment of e-banking. Furthermore, the E-banking is preferably actualized over conventional financial strategies, for example, Back-office procedures, e.g., as paper filling, administrative work preparation, checks arrangement, and money management, which were perceived by both the clients and financial

institution to be the most expensive way. Also, the bill installments, money withdrawals, credit applications, and checks clearings as bank client demands had been a gigantic undertaking for conventional banks. Moreover, the utilization of computer systems of banking causes banks to relocate records and keep monetary data in a more affordable way. In this manner, the general outcome will decrease banking budgets. The fundamental purpose behind embracing the E-banking is a decrease in transaction handling cost and time investment funds by [1], [9], [18] [24]. The execution of E-banking among nations found the variety in the financial use development rate because of numerous variables. The varieties have offered to ascend to the thought of the essential determinants of staff acknowledgment and the capacity to embrace the internet banking system. Moreover, the best approach to build the acknowledgment is especially identified with information technology. It relates to the ability to enter, process, store, transmit, and get information electronically to upgrade efficiency, communicating, easy use association, new association helpfulness detecting, attitude, and intention to utilize e-banking system. Numerous components may affect the E-banking industry development, including the considerations of technological (technological background, industrial infrastructure), economic (average income grade, economic system), and social (education, cultural, custom, etc.). Interestingly, a tremendous spread exists among the countries (such as the Republic of Iraq in Middle East body politic) and other countries (like Indonesia in a South Asian nation) regarding the e-banking industry by [2],[3],[4], and [20]. Consequently, this paper investigates of E-banking Usage and technology acceptance of two developing countries, Iraq and Indonesia, which are similar in nature of terms in the time of implementation of technologies. Iraq, which is considered a less developed IT adoption country, has not incorporated the e-banking system properly yet into its banking services. However, its Iraqi government has been admitted on the utility of e-banking innovation in

rivalry among E-organizations. Interestingly, Iraqi banks, regardless of continue utilizing the conventional banking system to convey most of their services, which implies a paper-based working framework. It is extraordinarily led to the hesitation of a bank employee to adopt new financial advancements, while Indonesian banks were adopted it effectively through the E-government indicator index. Therefore, a comparative study regarding the industry of e-banking between two distinct countries is assumed to give significant guidelines that are insightful and empirical for the progress of the future of the industry of e-banking around the world, which is the essential inspiration for the current examination. Thus, this investigation intended to analyze the factors, which involved perceived ease of use, perceived usefulness, perceived IT beliefs, task-technology fit, and attitude of intention to use the e-banking system of the Iraqi and Indonesian banks' employees in executing the system of e-banking. Hence, the research aimed to scrutinize and investigate the hypothesis to make sense of the bank employee viewpoint toward the application of e-banking, with main research questions for every nation, stated does the Perceived Usefulness (PUT), Perceived Ease Of use (POEU), Perceived IT Beliefs (PITB), Task-technology Fit (TTF) on the utilization of the E-banking system in Iraq and Indonesia by intervening Attitude on Intention (INT)? This research has several contributions to the theoretical literature. First, it gives experimental proof of employee perceptions in the actualizing of E-banking systems in Iraqi banks, which shows the assumption of having a variety of E-banking. Second, this research would be the first study utilized two most essential IT adoption-related models as theoretical models, including (TAM) and (TTF), which were joined with the DV variable as perceived IT beliefs.

For the practical contribution, this research would clarify the use of service delivery on the E-banking system. It would give considerable implications to the consumer community, banks, the administrative bodies, and the world of business in general in Iraq

and Indonesian banks. Also it is to help for establishing a development technologically banking services based in Iraq, by expanding its geographical and technological scope, through follow a specific E-banking system, to reveal the circumstances to implement the development of scientific systems of banking services in Iraqi banks, leading to better results in the investment and exploitation to achieve requirement economical rates, as well as this study will be as a guide for the presentation of IT into the financial business to moving steadily from the conventional method for banking into their service delivery electronically. Consequently, this research is aimed to answer the research questions.

LITERATURE REVIEW

o *Technology Acceptance Model*

The most significant theories utilized to consider the intention of the user to do Internet banking adoption is the Technology Acceptance Model (TAM). It was initially offered by Davis in 1989. It was believed as a vigorous instrument to inspect the Internet Banking adoption and use, by investigating on request problems of IT/IS use, instead of the inventory, or the point of view of the developer. As indicated by [5], TAM could effectively drove technology authorization, transformations, and modernizations inside the territory of e-banking. Also, the fundamental aim of TAM is to decide the factors affecting PC application acknowledgment in general. Furthermore, this model helped to recognize the purpose behind the inadmissible framework in public by Davis in 1989. The dependent variable of TAM is genuine utilization. It gives a self-detailed proportion of time or recurrence of the application [6].

o *Perceived IT Beliefs (PITB)*

The subject field in Management Information System (MIS) discovered faculties of find that the factor of the perceived beliefs incompatibility, image, and trialability of development are the critical factors in the applied science approval of the behavior (Davis et al., 1989; [7], [8] Compatibility is viewed as the capacity of advancement to be in line with potential adopters' values, desires, and bygone experiences. [7] Discovered that view of compatibility appeared as the primary interpreter of innovative use. It can refer to how innovation is seen to expand the status in a social system. At the same time, the individuals regularly make a move to normative social impacts to set up or to keep up an ideal picture inside a situation grouping. It implies how much the utilization of innovation is seen to upgrade the image or acquire the outcome of the social system. At last, the perceived belief of trialability suggests a risk-free technology exploration. It mentions the perceived chance to try different things with advancement before the utilization. According to [7], a point that the extra adoptive people do trail experiment with new technology and investigate its utilizations, the more probability that the advancement will be utilized during beginning times of acknowledgment.

o *Task-Technology Fit (TTF)*

As indicated by [9] recommended the TTF model that grows the TAM by mulling over how the task influences usage. All the more especially, the TTF model portrays that an innovation will offer benefit to individual performance in the event that it is well used, and the adoption technology rests incompletely on how well new technology fits into supported tasks. Further, technology is seen as an apparatus with which individuals do. Activities of transforming inputs into outputs done by people are referred to as tasks. Task attributes, for example, interdependence, variety, and difficulty are identified with a person's reliance on utilizing technologies.

Moreover, if people feel that technology can perform well, they will see it as utility and critical to them. About e-banking, the technology capacity to help the employee in playing out their undertakings at work is what is referred to as task-technology fit. The higher the fit degree, the better the performance may result. In particular, TTF compares the connection between capacities of employees and the attributes of the coordinating task. Besides, Goodhue in 1995 concentrated on the "user domain of IT-supported decision making." The TTF model found

three principles, based on the task domain, in the employee subtasks who utilize quantitative information to play out their tasks. The sub-tasks contain: 1) distinguishing required information: 2) getting into identified information, and: 3) incorporating and understanding the information accessed.

Research Model and Research Method

This research employed the quantitative exploratory approach and non-probability sampling. The data were gathered utilizing a survey method with a questionnaire. The population was the employees of Rafiddain and Rasheed banks in Baghdad and Erbil cities in Iraq, and in Indonesia from two banks, Bank Negara Indonesia and Mandari banks in Malang city. All the banks chosen were public. In view of Sekaran in 2003, it was expressed that the example size of less than 500 and more than 30 applies to most research. Thusly, the number of employees as the sample from two city banks was 250 employees in Iraq, and in two Indonesian banks in Malang city was 250. Considering most non-probability sampling methods were conveniences sampling, which included sample individuals who could give the necessary data and who were progressively accessible to participate in the research, the proposed model of this research below are the hypotheses of the study about of e-banking usage and technology acceptance in Iraq and Indonesian banks. Thus, ten hypotheses had been recognized, which were:

	Hypotheses
H1	Perceived usefulness effects on employee attitude towards the E-banking system in Iraq
H2	Perceived ease of use effects on employee attitudes towards the E-banking system in Iraq
H3	Perceived IT belief effects on employee attitudes towards the E-banking system in Iraq.
H4	Task-technology fit (TTF) effects on employee attitudes towards the E-banking

	system in Iraq.
H5	The attitude of the employee on effects intention towards the E-banking system in Iraq.
H6	Perceived usefulness effects on employee attitude towards the E-banking system in Indonesia.
H7	Perceived ease of use effects on employee attitudes towards the E-banking system in Indonesia.
H8	Perceived IT belief effects on employee attitudes towards the E-banking system in Indonesia.
H9	Task-technology fit (TTF) effects on employee attitudes towards the E-banking system in Indonesia
H10	The attitude of the employee effects on intention towards the E-banking system in Indonesia.

Slovin equation employed to decide the representative samples with the error rate of 5%. Slovin formula:

$n = N/(1+N (e)2)$

Where: n = Number of samples

N = Total populatiion

e = Error sampling.

In this way, the quantity of employee selected in Iraqi bank was 250 employee, same as the Indonesian banks. The population size was calculated based on the method of Slovin, as follow:

$250 / [1 + 250 (0.05)^2] = 250 / [1 + 250 (0.00025)] = 250 / [1 + 1.25]$

$= 250 / 2.25 = 111$ employee from Indonesian and Iraqi banks.

The indicators Perceived Usefulness (PU) were 4 Items, Perceived Ease of Use (PEOU) was 4 Items, Perceived IT Beliefs (PB) was 4 Items, Intention to use (INT) was 4 Items, Attitude (ATT) was 4 Items from Davis et al., 1989, as well Task-technology Fit (TTF) was 4 Items from Goodhue & Thompson in 1995 using a seven-point Likert scale. The questionnaires which were adopted from some previous studies as well it's sent through a survey on the website (Rafidain and Rashid banks official

Facebook groups) and in Indonesia self-administrated and distributed to (Bank Negara Indonesia and Mandiri Bank). To examine the hypothesized model, the technique employed was Structural Equation Model (SEM); furthermore, the model of measurement and structural was analyzed using PLS, and it allowed latent constructs to be demonstrated as reflective indicators. The equation is described below.

$$Y1 = ß1 \, X1 + ß2 \, X2 + ß3 \, X3 + ß4 \, X4 + e \quad Y2 = ß5 \, Y1 + e$$

RESULT

o *Convergent Validity*

The convergent validity estimation was set up by testing the value of outer loading on every indicator for both nations of Iraq and Indonesia. It can be said that the indicators were valid. Therefore, all indicators had convergent validity due to the loading factor values rate, where every indicator had a value of >0.5.

o *Discriminant Validity*

It was conducted through the average variance extracted (AVE). The model of measurement could be concluded as good in the validity of discriminant. The measurement model evaluation of AVE was by juxtaposing the AVE value with a value of comparative. Because the AVE value was >0.500, the discriminant validity could be said well attained.

o *Reliability*

Reliability was assessed employing the measurement of Cronbach's alpha. It was utilized to verify whether the construct had high reliability. If the Cronbach's alpha value is higher than 0,600, it means that the constructs are reliable. The result illustrated that the value of the alpha Cronbach of all variables numbers was more than 0.600. Therefore, it can be stated that the model of measurement was reliable.

o *Evaluation Structural Model (Inner Model)*

In the Inner model, the results of the estimated path coefficient parameters and the level of significance were scrutinized to see the relationship between latent variables. The determination coefficient (R-square) showed a value of 0.914, taken from the model of Iraq (The variables of Perceived Ease of Use (X1), Perceived Usefulness (X2), Perceived IT Beliefs (X3), and Task-Technology Fit (X4) toward Attitude (Y1) variable). Consequently, it can be elucidated that Perceived Ease of Use (X1), Perceived Usefulness (X2), Perceived IT Beliefs (X3), Task-Technology Fit (X4) affected Attitude (Y1) by 91.4 %, placing the rest of 9 % affected by other external variables of the research. Thus, for the variable of Intention to Use (Y2), the determination coefficient (R-square) was 0.821, which was gained from the variable of Attitude (Y1) toward the variable of Intention to Use (Y2) model. Thus, it can be stated that Attitude (Y1) influenced the variable of Intention to Use by 82.1%, and the rest of 17.9 % was affected by other external variables of the research. The same thing for the determination coefficient (R-Square) found in the Indonesia model affected Attitude (Y1) by 92.4 %, while the rest of 8.6% affected by other external variables of the research. In addition, the determination coefficient (R-square) of the variable of Intention to Use (Y2) reached 0.824, which was found from the variable of Attitude (Y1) toward the variable of Intention to Use (Y2) model. Thus, it can be concluded that Attitude (Y1) affected the variable of Intention to Use by 82.4%, while other variables outside the research influenced the rest of 17.6 %.

o *Testing Hypothesis*

Hypothesis 1 and 6 expected an effect of the relationship between (X1) and (Y2) with (Y1) as a linkage. The result showed that T-Statistics > 1,96, which showed the effect of (X1) on (Y2) with (Y1) as an intervening, which had an influence. The structural path coefficient indicated an impact between the (X1) construct and (Y2) construct, and it was statistically significant at α = 0.05 (0,11523) in Iraq. Further, in Indonesia, the structural path coefficient showed there was an impact between the (X1) construct and the (Y2) construct, and it was statistically significant at α = 0.05 (0.918). It

indicated that if (X1) enhances, then (Y2) will enhance.

Hypothesis 2 and 7 predicted (X2) and (Y2) with (Y1) as an intervening. The result showed that T-Statistics < 1,96, which indicated no significant relation of (X2) to (Y2) with (Y1) as an intervening. The structural path coefficient between the (X2) construct and (Y2) construct had no effect, and it was statistically not significant at α = 0.05 (-0.036595) in Iraq. Whereas, the structural path coefficient between the (X2) construct and (Y2) construct had no effect, and it was statistically not significant at α = 0.05 (-0.066) in Indonesia. It means that an increase in the variable of Perceived Ease Of use (X2) will not influence the intention to use the E-Banking system (Y2).

Hypothesis 3 and 8 predicted an impact of the relationship between (X3) and (Y2) with Attitude (Y1) as an intervening. The result showed that T-Statistics > 1,96, indicating that there was a significant effect of (X3) on (Y2) with (Y1) as an intervening. Then, the structural path coefficient showed an impact between the (X3) construct and (Y2) construct and statistically significant at α = 0.05 (0.502059) in Iraq. Moreover, the structural path coefficient indicated an influence between the constructs of Perceived IT Beliefs (X3) and the intention to use the E-Banking system (Y2), and it was statistically significant at α = 0.05 (0.577) in Indonesia. It suggests if Perceived IT Beliefs (X3) improves, then the Intention to use the E-Banking system (Y2) will improve, and vice versa.

Hypothesis 4 and 9 expected that there was an influence between the relationship of (X4) and (Y2) with (Y1) as an intervening. The result showed that T-Statistics > 1, 96, indicating that there was a significant effect of the (X4) to (Y2) with (Y1) as an intervening. The structural path coefficient showed an impact between the constructs of (X4) and the intention to use the (Y2), and it was statistically significant at α = 0.05 (0.369901) in Iraq. Whereas, the structural path coefficient indicated an effect between (X4) construct and (Y2) construct, and it was statistically significant at α = 0.05 (0.109) in

Indonesia. It means that if Task-technology Fit (X4) rises, then the intention to use the E-Banking system (Y2) will also rise, and vice versa.

Hypothesis 5 and 10 predicted an impact of the relationship between (Y1) and (Y2). The result showed that T-Statistics > 1,96, which signaling the effect of (Y1) on (Y2), was significant. In Iraq, the structural path coefficient between the (Y1) construct and (Y2) construct showed there was an effect, and it was statistically significant at α = 0.05 (0,9060104). Besides, for Indonesia, the structural path coefficient between the (Y1) construct and the Intention to (Y2) construct had an influence, and it was statistically significant at α = 0.05 (0.423). It implies that if (Y1) boosts, then (Y2) will boost, and vice versa.

Discussion of study

o *Perceived Usefulness (PU) on employee Attitude of E-banking system.*

Perceived usefulness is as a degree of individual trust in the usefulness of a specific system to propel their performance, as indicated by Davis et al. (1989). The belief can prompt the expectation to utilize a particular system by [10]. In this manner, the researcher recommends two significant determinants. Initially, the tendency to or not to utilize an application relies upon the belief degree that the specific application will cause a better job performance. It alludes to perceived usefulness. Furthermore, potential users accept that an application given is both too difficult and useful, even to consider using it. Moreover, the attempt to utilize the application exceeds the use of performance advantages. The investigation uncovers that perceived usefulness influenced the intention to use a system of e-banking, with attitude as a linkage. It is strengthened by expansive research, [11], [20], which gives proof of the critical effect of perceived usefulness on the e-banking user acceptance. Besides, [12] revealed that individual acknowledgment of the e-banking system is generally determined by perceived usefulness. Also,

it was recently discovered that perceived usefulness influenced straightforwardly on internet banking usage. [10] As expressed by individuals utilize internet banking since the e-banking framework system upgrades their banking activity productivity. Additionally, it is likewise helpful for performing financial transactions. Correspondingly, [13], [14], in their investigation, discovered that there was a noteworthy connection between the perceived usefulness and intention to use. Besides, [15] examined e-banking technology acceptance in Estonia, a rising East European economy nation, and proposed that the utilization of e-banking could expand users' see, only if it is helpful. The perceived usefulness was significant since it influenced the probability of perceived ease of internet bank use, prompting an expansion of e-banking usage. Besides, [15] revealed that the perceived usefulness level of internet banking for banks was a key factor in advancing user use. Accordingly, from the finding supports this result, it very well may be presumed that there is a critical effect of Perceived Usefulness (PU) on employee Attitude of E-banking framework for both Iraqi and Indonesian banks.

o *Perceived Ease Of use (PEOU) on employee Attitude to use of E-banking system*

According to [19], it was uncovered that perceived ease of use positively affected the intention to use e-banking. Additionally, with difficulty in collaborating with the system, a positive attitude could be progressed consequently towards the intention. Thus, there is a study in Malaysia about the relationship between perceived ease of use and intention to use e-banking. It was obtained that perceived ease of use had a noteworthy beneficial outcome on the intention to use e-banking. A few investigations have presumed that an easy-to-use system will be more broadly acknowledged than a not-easy-to-use system. Likewise, this research results demonstrated the connection between Perceived Ease of Use and intention to use the e-banking system, with attitude as an intervening.

Conversely, the finding uncovers that the connection between Perceived Ease of Use and the intention to use the e-banking system with attitude as an intervening was not huge. In this way, the Perceived Ease of Use did not influence the intention to use the e-banking system. The structural path coefficient between the constructs of Perceived Ease of Use and the intention to use the e-banking system were not noteworthy measured because of two reasons. The initial reason was that utilizing the technology of e-banking was moderately novel for the employee, as the employee did not have a full skill or awareness of the system. They have not known that utilizing a particular system was effortless, and the majority of them did not have adequate experience to utilize the e-banking system technology. They did not have a short course, training, workshop, and meetings to boost their insight into the e-banking system technology. The other reason was about believing that it was simpler to use the conventional financial system with papers and hand archives, and it was entirely at ease for the employee. The issue of the usability of the e-banking system probably will not show up. More explicitly, the researchers observed from the statistical description that the vast majority of respondents had experience utilizing conventional banking for over five years (47.7%). Hence, the e-banking responses demonstrated that the respondents employed it for over a year (65.8%). It shows that despite everything, they believed that the conventional system is progressively relaxing for them, and they are new to utilize. Likewise, [16] considered the e-banking's perceived ease of use, and the outcome demonstrated the effect of various factors of the user's tendency to utilize electronic banking. Then again, [18] obtained that e-banking's perceived ease of use did not user's attitude toward e-banking acknowledgment. Subsequently, this research results can be assumed that there was no effect of Perceived Ease of Use (PE) on the attitude of the employees to utilize the system of e-banking, for both Iraqi and Indonesian banks[21] [22] [23].

o *Perceived IT Beliefs (PITB) on employee Attitude to use of e-banking system.*

As indicated by [7], it was found that the key determinant of the intention to use is compatibility perception. Also, the finding of this investigation is in line with past examinations by Davis (1989). The outcome demonstrated that the perceived IT beliefs significantly influenced attitude. When the employee realizes a positive IT belief in trialability and image, they would have an undeniably positive point of view towards a desire of intention to use it. Likewise, a worker's ability to use new IT will impact his/her attitude to acknowledge the system to work, directly and indirectly. The connection between the Perceived IT Belief and Intention to Use the e-banking system with attitude as an intervening was uncovered in the result of this investigation. It showed that Perceived IT Beliefs influence the intention to use the e-banking system. The attitude of the user toward e-banking acceptance was influenced by the perceived IT Beliefs (PITB) in the e-banking system by users. Hence, it can be assumed that there was a critical effect of Perceived IT Beliefs (PITB) on employee's attitudes to using the e-banking system for both Iraqi and Indonesian banks[26] [28] [27] [25].

o *Task-technology Fit (TTF) on Attitude to use of E-banking system.*

TTF model represents that technology positively affects human being performance if it works well. Also, mostly, the adoption of technology depends on the suitability level of the new technology with the assignment upheld. The results of the current study are in accordance with prior research by Goodhue and Thompson (1995), which theorized the connection between TTF and technology Usage. It was stated that a high task-technology fit would positively influence the use of information systems. Moreover, it affirmed connections between the constructs of certain technologies TTF and utilization that was positive. In contrast, rather than using the construct of utilization, [17] investigated a similar subject to discover reliable support for the relationship among TTF and intention to use that was positive. This research analysis demonstrated the connection between Task-innovation Fit (TTF) and the intention to use the e-banking system with attitude as an intervening. The result demonstrated that Task-innovation Fit (TTF) significantly affected the intention to use the e-banking system with attitude as an intervening for both Iraqi and Indonesian banks.

o *Attitude toward Intention (INT) to Use E-banking system.*

The finding shows that as indicated by employee perception, have a connection between attitude toward the e-banking system and the intention to use the e-banking system. It is upheld by the study conducted [20], discovers that the user's general attitude in using a particular application and technology is the fundamental factor in deciding if a person employs the system. Likewise, it is expressed that attitude is a focal idea to clarify the intention of human behavior. In addition, numerous investigations such as, therefore, presumed that there is a major effect of employee attitude on the intention to use of e-banking system in Iraqi banks as well in Indonesian banks.

CONCLUSION

The results of this research construct hypotheses analysis and empirical tested, which uncovered that there was a critical effect on all variables model of attitude for both in Iraqi banks and Indonesian banks. However, only Perceived Ease of Use that did not affect the employee examination impression of analysis perception of the Usage of the e-banking system and technology acceptance, because of two reasons. The initial reason was that utilizing the technology of e-banking was moderately novel for the employee, as the employee did not have a full skill or awareness of the system. They have not known that utilizing a particular system was effortless, and the majority of them did not have adequate experience to utilize the e-banking system technology. They needed more information on the technology of the e-banking system. The other

reason was about believing that it was simpler to use the conventional financial system with papers and hand archives, and it was entirely at ease for the employee. More explicitly, the researchers observed from the statistical description that the vast majority of respondents had experience utilizing conventional banking for over five years (47.7%). Hence, the E-banking responses demonstrated that the respondents employed it for over a year (65.8%). It shows that despite everything, they believed that the conventional system is progressively relaxing for them, and they are new to utilize. The conclusion is that there is an unmistakable requirement for positive attitude and perception from the employees of the Iraqi bank towards banking advancements if the effective execution of the system of the e-banking framework is to be picked up. It was uncovered that Iraqi banks and Indonesian banks' employees are conceivable to adopt and actualize the e-banking system despite continuing to utilize traditional manual procedures, only if they are sure that the new system is easy to use and assist them with achieving their work assignments viably. The contributions of this research theoretically, first, is giving empirical evidence of the perceived of the employee in actualizing of E-banking system in Iraqi and Indonesian banks. It shows a perceived to bear a varying of the E-banking. Second, hypothetical models used would be the first investigation utilizing the two most significant models relating to IT adoption, which are the Task Technology Fit (TTF) and Technology Acceptance Model (TAM), which joined both additional perceived IT beliefs. The practical contribution is to facilitate the foundation of the advancement of innovative financial services situated in Iraq and Indonesia by extending its geographical and technological scope. It needs to execute a particular E-banking system to discover the conditions to actualize the improvement of scientific systems of banking services, promoting better outcomes in the investment and exploitation to accomplish efficient prerequisite rates. Also, the presentation of IT into the financial business has influenced service conveyance in the service industry. This research looks to explain the utilization of the E-banking system on service delivery would give considerable implications to the consumer community, banks, the administrative bodies, and the world of business in general in Iraq and Indonesian banks.

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