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Article

The Accounting Dimension of Banking Services and its Impact on Sustainable Development (An Applied Study in One of The Branches of Rafidain Bank)

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Abstract: Solar chimney power plants (SCPPs) are increasingly recognized as a viable renewable energy solution in hot and arid regions. This study investigates how different chimney diameter ratios affect the performance of a solar chimney power plant using computational fluid dynamics (CFD). A 2D steady-state CFD analysis was conducted in ANSYS Fluent. The model used a constant chimney height of 30 m and a collector radius of 20 m. Chimney diameter ratios of 0.03, 0.05, and 0.1 were tested. The k-omega turbulence model with the Boussinesq approximation was used to simulate buoyancy-driven airflow. Results show that smaller chimney diameters lead to higher air velocities and increased turbulence kinetic energy, enhancing output power. Optimal airflow and performance were observed when the chimney diameter ratio was set to 0.03. This study provides a focused comparative CFD analysis on the effect of diameter variation alone while other design parameters remain fixed. The findings offer engineering insights for optimizing the geometry of SCPPs, particularly for application in regions such as Baghdad with high solar radiation.

Keywords: Accounting Dimension, Sustainable Development, Accounting Dimension Tools, Banking Services Quality

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1. Introduction

The accounting dimension of banking services has contributed to the development of countries and their economies, through its role in providing banking services [1], [2]. In recent years, these services have developed significantly and provided services through the use of modern technology, which contributes to the development of countries' economies. In addition, providing banking services has its role in development through affiliations that are directed towards projects, which reflect their impact in increasing economic and social growth [3], [4], [5].

Sustainable development objectives have been impacted by the accounting aspect of banking services. This study was broken up into four pieces to help readers comprehend its various facets [6], [7], [8]. While the second half covered the fundamental framework of the accounting dimension and financial services and their influence on sustainable development, the first section focused on the study methodology [9]. In its three sections, it addressed the accounting dimension and its objectives, the concept of banking activity, and the conceptual framework of sustainable development [10].

The third section dealt with the practical aspect and included an introductory overview of Rafidain Bank andThe relationship between banking services and sustainable developmentThe data and statistics were analyzed and the study came out with a set of conclusions and recommendations [11].

2. Materials and Methods

This section's methodology was developed using the scientific research framework, which comprises the research problem, its significance, its goal, its hypothesis, its approach, its limitations, and the techniques for gathering topic-related data , which are as follows:

The research problem

The research problem focuses on explaining the impact of the accounting dimension of banking services and its impact on sustainable development. In addition, in the past years, this has been observed at the level of banking operations and the number of banks operating in the markets. Banks have begun to adopt different strategies in order to gain their customers in addition to other customers, which is a poor improvement in banking services. In addition to that, the pursuit of creating other services has raised a number of questions as follows:

a. Statement on the impact of the accounting dimension of banking services and its impact on sustainable development
b. Seeking to provide the required data in the banks research sample
c. There is an impact of the accounting dimension, whether social, economic or environmental, on sustainable development.

The significance of research

In addition to offering information about the bank under study, the research is significant since it highlights the need to expand banking services in banks in light of rapid advances in order to ensure sustainable development , thus contributing to giving the relevant parties the ability to develop their policy and thus a market that contributes to building economic, social and environmental growth.

Research hypothesis

Based on the research problem, its objective and importance, the research was divided into two hypotheses:

a. Main hypothesis: The accounting dimension and banking services are correlated.
b. Sub-hypothesis: Banking services have an impact on achieving sustainable development.

Research objectives

a. Highlighting the accounting dimension of banking services and their impact on sustainable development
b. A declaration of the banking services offered by the bank being examined.Statement of the impact of the accounting dimension on sustainable development.

Research limits

The research took two dimensions:

a. Spatial boundaries: Rafidain Bank was chosen.
b. Time limits: The years (2020-2023) were chosen.

Research community and sample

a. Research community: Represents the research community.Rafidain Bank.
b. Research sample: The research sample consists of a group of managers and employees working in the bank.

Methods of collecting data and information

a. Books, theses and dissertations.
b. scientific journals.
c. Internet.
d. Answer the questionnaire.

General framework of the accounting dimension and banking services

The concept of accounting dimension, its objectives and tools

Accounting dimension

The accounting dimension is defined as one of the dimensions of accounting that focuses on measuring and presenting financial information for institutions and companies, with an emphasis on the accounting, financial, and legal aspects of business operations [12], [13]. Accounting Dimension is a term in accounting that refers to a specific aspect of financial information that is processed in the accounting system.

The accounting dimension is defined as a specific aspect of financial information that is processed and reported in the accounting system, ASC.

The accounting dimension, according to the Financial Accounting Standards Board (FASB), is a particular facet of financial data that is pertinent to the reporting company [14]. The Accounting Standards Board defines the accounting dimension as "a specific aspect of financial information that is relevant to the reporting entity."

The Wiley Dictionary of Accounting defines accounting as a specific aspect of financial information that is processed and reported in an accounting system [15]. This includes:

Objectives of the accounting dimension

First: Providing financial information: Providing financial data that can help in making financial decisions.

Second: Performance measurement: Measuring the company or institution's performance from a financial perspective.

Third: Financial planning: Assistance in financial planning for the company or institution.

The importance of the accounting dimension:

First: It helps in making financial decisions.

Second: It helps in controlling business operations [16].

Third: It helps in the financial planning of the company or institution.

Fourth: It helps in measuring the performance of the company or institution.

Accounting dimension tools:

Budgets: Provide financial information about a company or organization.

forFinancial statements: Provide financial information about a company or organization [17].

Financial reports: Provide financial information about a company or organization.

Accounting systems: provide tools for measuring and presenting financial information.

The idea of banking operations

The evolution of the bank's concept

There are several definitions of banks, and their laws and regulations differ from one country to another. They also differ according to the banking activity. This means that it is very difficult to find a definition of a bank, which is (an establishment that obtains permits to practice business and is calledBank Charten _ 1 2 197-6 Guest) and the name of the place for exchange.

Another word that corresponds to it is "bank," which has European origins and is derived from two French words:(Banque) and the Italian word is ralph. Therefore, by banking activity we mean the sum of banking services that include accepting deposits and using them with other resources in the bank for total and partial investments and assumption by any means permitted by law [18], [19].

This will explain the meaning of (al-Masraf) (the letter "ra" is pronounced with a kasra) according to our Arabic language, and this indicates a derivation meaning (selling cash for credit).

Banking service

Service means the intangible product that provides direct benefits and advantages to its customers as a result of applying effort or using human energy, mechanical energy, people or specific things, and these products cannot be possessed or consumed physically [20].

Banking services

We mean by it a group of operations that have a utilitarian content that lies in a group of elements that may be tangible or intangible that are perceived by individuals and institutions through utilitarian connotations and values, which constitute the important source for satisfying needs, whether financial or credit-related, and which will at the same time constitute a source of profits for the source.

Characteristics of banking services

There are several characteristics of banking services, which are:

a. Integration: This means that banking services are produced and distributed at a time, and the bank is concerned with how to account for these to achieve benefit for the customer.
b. Marketing systems are directed and global, as the bank provides channels to distribute this service. Most of the time, banks have no choice but to adopt direct channel policies. This creates a relationship between banks and their customers in order to take on personal dimensions and at a high level.
c. Lack of its own identity: The services provided by banks are almost identical and similar to those offered by banks.
d. Balance between growth and risk: When banks expand their lending, this means that they will actually buy the store and bear the risk. Therefore, it is necessary to find some kind of balance between the two.
e. Its geographical spread indicates that banks have integrated networks of branches that are spread geographically in a manner that suits the desires of customers and the extent of their need for banking services.

Dimensions of banking services quality

There are several dimensions to banking services and there have been several attempts to define dimensions of banking services, which are as follows:

a. Responsiveness: We mean that banks are willing to help their customers by providing them with services upon request and enabling them to obtain quick services.
b. Tangible: This means that the services will be tangible in nature, namely:
   - Sympathy: It is the expressions of support to the customer through good reception by the employee working in the bank. Banks must distinguish between the benefit of customers and the price of the services provided, and (advertise them in more appropriate ways).
   - Reliability, which means the ability of the services to be performed in a more reliable and accurate manner.
   - For safety: This means there should be no dangers, errors or doubts.

The Sustainable Development Conceptual Framework

The idea of sustainable development

Development is one of the terms that have occupied human thoughts throughout the ages with the difference in expressions that indicate it in form and meaning. Development meant economic development and it received a lot of political and social attention. This led to the declaration of organizations, bodies and individuals in matters related to this

concept that focused on return, production and income. However, this meaning has led to the neglect of its social dimensions and the groups that target it and the awareness of the first to be cared for. The concept of human development has appeared and this concept has begun to be for all development programs and projects. It has become a concern for every organization that cares about development issues and means human development to expand the choice of ideas and their ability, through social capital in order to satisfy the needs of individuals.

In other words, sustainable development can be founded on the use of materials to develop investment and technological guidance that achieves the needs of the present and the future. Sustainability requires environmental protection to be an integral part of development, so it cannot be isolated from it. It means development that leads to meeting the needs of the present without being able to meet the needs.

Development between concept and terminology

The modern age gave rise to the idea of development, and contemporary nations gave it careful consideration because of its beneficial impacts on all facets of life as well as its direct and sensitive influence on the lives of society's members. Thus, well considered strategic strategies were implemented to accomplish various forms of development. What, then, is the idea of development?

Development language

Increase, development, abundance, plenty, multiplication,Development is derived from the root word “nama”. For example, it is said that someone developed his memory, meaning he improved it. In addition, it is said that crops and their agricultural production developed.This means that development is constantly linked to a radical change in the structure and this is the result of growth.

Development technically

The concepts of development differ from one person to another according to the content that is focused on, but the definitions can be summarized as development being the voluntary change that occurs in society, whether social, economic or political, through which it moves from the current situation to the situation that it should be in, with the aim of developing and improving the conditions of people by exploiting all available resources and energies so that they are used in their proper place, and this change depends primarily on the participation of the individuals of society itself.

Scientists differentiate between the concept of growth and development. Development is linked to radical changes in the structure of the institution itself and not only to the result as is the case with growth.

Development indicators criteria

We mean by it the basic elements for stability and human and social developments, and we mean by it comprehensive and partial development on an ongoing basis, and it may take forms that differ according to their human condition and to stability and well-being, in accordance with economic needs and capabilities, which are a means and an end for humanity.

Development, as a term, has different concepts from one individual to another. We mean by it the administrative changes that occur in society, whether social or economic, To accomplish the objective of improving and developing each person's circumstances by making use of all available resources and energy, and thus they are in their correct places. This is by relying on the participation of people. Jurists have differentiated between the two meanings of development, which means that development is continuous and linked to the radical change of the organization’s structure. This is the case of development in growth.

Measuring the current status of sustainable development in different countries depends on indicators that show the success rate of countries in achieving sustainable

development. It means standards and indicators and they are tools for identifying the goals that have been achieved that were drawn up and established, so that the planner can confirm that they are on the right track according to what was drawn up for them from the beginning.

In addition, standards and indicators can be defined as tools that describe a specific situation or condition in an ecological environment. Therefore, the margin should be more accurate, as we can rely on it because it gives us results even if it is used at different times or under different circumstances, and it can respond to changes in certain measurement cases. It should also be easy to measure in scientific fields to measure sustainable development and its continuous development to develop the development process.

Indicators vary in number and type due to the difference in places and times as a result of their multiple development goals.

There have been many attempts to develop these indicators, the most prominent of which was the development of sustainable development.

The term "response, pressure, and status" refers to the metrics created by the United Nations Commission on Sustainable Development. Accordingly, the environmental pressures brought on by human and economic activity—such as emissions and pollution—are referred to by the pressure indicator. The response indicator means that which shows the formation of human groups that are formed through providing aid and through renewing environmental protection. As for the status indicator, it is based on an assessment of current conditions such as air and soil quality.

Third: Characteristics of sustainable development

Sustainable development is based on two basic variables: first, the basic needs of social groups that are the poorest in society, which are taken care of by various sectors, and second, the depletion of natural resources, the degree to which the environment can adapt to the demands of the present generation, and the state of future generations in relation to production and consumption patterns.

The dimensions of sustainable development differ across human groups in that they achieve the well-being, sufficiency, and security of their population. Therefore, sustainable development is a political process consisting of a group of elements that are related to human security and the political system and justice available to them, and their ability to lead the way to development in societies.

Sustainable development was launched in 1974 after the conclusion of the Stockholm Conference at the Rio Summit. This was the first time it dealt with the environment and sustainable development. It was announced in 1992. The development characteristics revolved around the following:

a. Time dimensions are the basis of sustainable development and are long-term and depend on the assessment of the present potential. Thus, planning is based on the longest time periods in the future, through which we can predict changes. In addition, it carries out development to exceed the rates of population growth, so that societies do not suffer from a deficit, and thus helps the individual to take his share of national production.
b. It comes first, Its goals are to satisfy people's needs, whether they be for food, clothes, education, health care, or anything else that improves human life quality. This is known as sustainable development in relation to social materials.
c. Sustainable development means development that meets future needs and their needs from natural resources, which is specialized in the field related to our planet Earth and may be based on preserving their biosphere.

Dimensions Sustainable development

There are severalDimensionsFor sustainable development, including the following:

a. The economic dimension: It is one of the important goals, as it is of importance and must be achieved in order to improve its economic conditions. This can only be achieved through use as a resource in order for individuals to obtain the greatest possible amount of well-being through financial reports that are of reliable quality.
b. DimensionEnvironmental: This is achieved by preserving our natural resource base and striving to exploit it in the best possible way, in addition to making an effort to lower the pollution rate by revealing its details and proving its caliber.
c. DimensionSocial: This is achieved by achieving equality among members of society in order to achieve justice with regard to financial reports, in addition to the absence of a barrier between the needs of users of financial reports.

Challenges of sustainable development in Iraq

Development initiatives take place concurrently with efforts to rebuild and deal with the post-war scenario including terrorist groups that have weakened state institutions and governance, damaged infrastructure, weakened civil peace, and compelled a return to a war economy.

It has brought about a new political, economic, and social reality, as well as a new level of political conflict that has become focused on the form and mechanisms of governance and a reconsideration of the political system's foundations upon which the government has been built since 2003. However, this situation may also represent a historic opportunity that can be used to bring about positive change after the victory over these organizations.

Iraq is become a distinct reality. Its political, economic, social, and environmental circumstances have all been affected by the significant changes that have occurred since 2003. Some forecasts even went so far as to foresee the state's dissolution and the death of the state and its institutions. When terrorist organizations controlled around one-third of the nation's land in the middle of 2014, endangering its institutional framework, social cohesion, and prospects for growth, these shifts peaked. Nevertheless, Iraqis from all walks of life demanded their country's freedom, never undervaluing progress and transformation in the pursuit of a brighter future.

One of these challenges

a. Population challenges
b. Economic challenges
c. Political challenges
d. Corruption

Components of the continuity of the development process (sustainability)

The following elements must be supplied and depended upon in order to guarantee the continuation of society's growth process:

a. Providing successful administrative staff capable of managing development projects efficiently from within the community itself.
b. Offering monetary assistance that helps development initiatives continue.
c. By taking part in the planning, carrying out, and overseeing of development projects and feeling a sense of ownership over them, the community accepts the development process.
d. Building strong ties with government agencies by highlighting the value of civil society groups' contributions to the development process, which enhance those of government agencies.

Practical framework

This includes:The topicThe practical side of the study that triedTIn itResearchersTo prove, in light of practical application, the aspects related to the accounting dimension of banking services and its impact on sustainable development.

As follows:

a. First requirement: An introductory overview of Rafidain Bank.
b. The requirement the second The relationship between banking services and sustainable development.
c. The third requirement: Satisfaction and analysis of data and statistics results.

About Rafidain Bank

This has led to it occupying a first place among Arab banks in our Arab homeland, and it has also led to its transformation into a public company owned by the state, in accordance with the companies' laws in 1997, in order to contribute to strengthening our national economy and economic, financial and banking policies, in addition to the practice of collecting and investing its funds.

This was in the field of supporting their various investment projects in order to provide banking services in the various sectors operating in the country and in order to support the national economy in order to contribute to the reconstruction of its infrastructure through the mechanization of banking work.

Additionally, they obtained the greatest electronic banking systems that comply with the Central Bank of Iraq's regulations. It had a number of networks spread throughout the provinces of Iraq as well as abroad, such as (Amman-Beirut-Abu Dhabi-Cairo-Yemen-Bahrain).

Rafidain Bank is considered one of the basic pillars in order to excel in providing services to citizens, as well as in order to introduce modern technology in line with global systems, and basically it must be used modern technologies through the rapid introduction of bank employees in training courses in order to develop and raise productivity and develop knowledge and increase and develop their human knowledge by developing with the world's experiences. This has led to the bank offering many banking services for education in a way that helps in harmony with their economic development.

The relationship between banking services and sustainable development

The development, whether financial or paper, in banking services has had a great impact in order to achieve sustainable development, not that it has a positive impact in order to improve its social conditions and it does not drain its resources economically in a bad way, whether the country is developing or socially, and banking services related to the new technology, and thus there will be speed in access to credit and to loan holders at the lowest cost,This increases the volume of affiliations offered in the banking sector and achieves sustainable development. As a result of technological advancements, banking services, such as credit cards and services provided via mobile phones, have all led to increased profits. Therefore, by sustainable development in banking, we mean:

a. We mean the effort made by banks to preserve their natural resources in addition to not postponing the current need while ensuring that they meet the requirements needed by the future generation. This is done by achieving their sustainability, whether in terms of the economy, society or the environment, without leaving any of them behind.
b. We provide banking services and strive to develop them in order to meet the needs of society, in addition to preserving the environment and striving to maximize profits (Bockem)
c. There are practices that can achieve a high level of sustainable development in a sustainable manner by improving their environmental conditions.

3. Results and Discussion

Display and analyze data and statistics

This requirement is dedicated to presenting and analyzing data and statistics about: method Description of the sample questionnaire, presentation of the results of the

first axis (general information axis), presentation of the results of the second axis (The accounting dimension of banking services and its impact on sustainable development)

Description of the questionnaire form

Statistical analysis

An electronic questionnaire was distributed to the employees of Rafidain Bank General Administration (a copy of which is attached at the end of the research). After excluding the invalid ones, (60) forms remained and in order to analyze them, they were entered into the program.SPSSStatistician. We did the following:

The sample members were classified as follows

A. By typeAs in Figure (1) below:

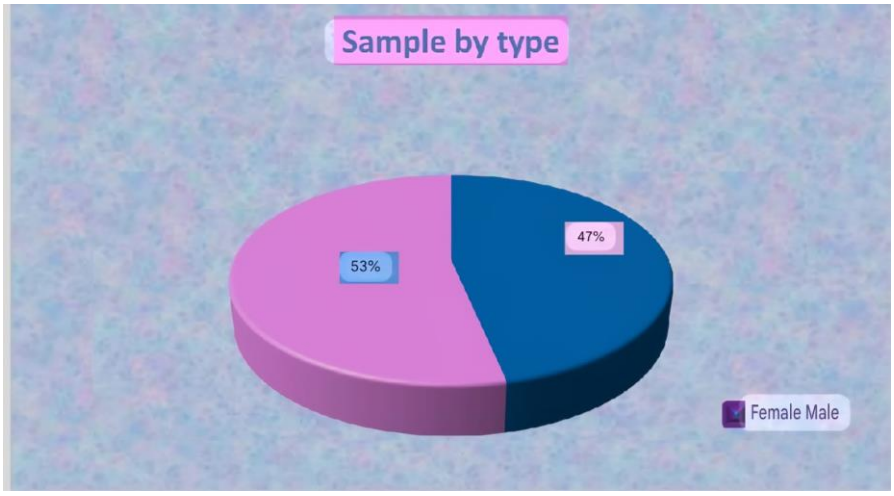


Figure 1. Sample individuals according to gender.

From observing Figure No. (1), we find that the number of females is (32) compared to (28) males.

B. According to specialization and academic qualification:

The sample members were classified according to academic qualification and specialization, as shown in Table 1. As shown in Table 1, the velocity and turbulence kinetic energy values increase significantly with a decrease in chimney diameter ratio.

Table 1. Represents the sample members according to specialization and academic qualification.

Qualification / Specialization	Bachelor's	Higher Diploma	Master's	PhD	the total
Accounting	14	0	10	2	26
Finance and banking	7	4	5	3	19
Administration	5	1	1	0	7
Economy	0	0	1	0	1
Count	0	1	1	1	3
Other	2	1	0	1	4
the total	28	7	18	7	60

The table is prepared by the researcher based on the questionnaire data.

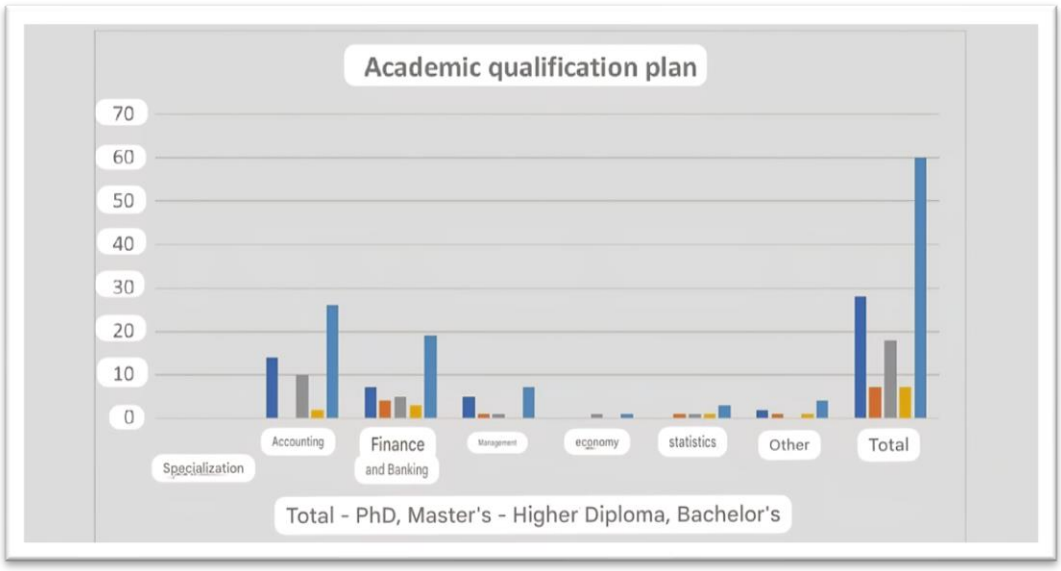


Figure 2. Sample individuals according to academic qualification.

From observing the table, we find that the highest percentage of specialization is accounting with 26 respondents, which is a little over half, followed by finance and banking with (19) respondents, and the remaining (15) respondents whose specializations are distributed between management, statistics, and others who work in banks. All sample members have university or postgraduate degrees.

C. According to years of service: As shown in Figure 3

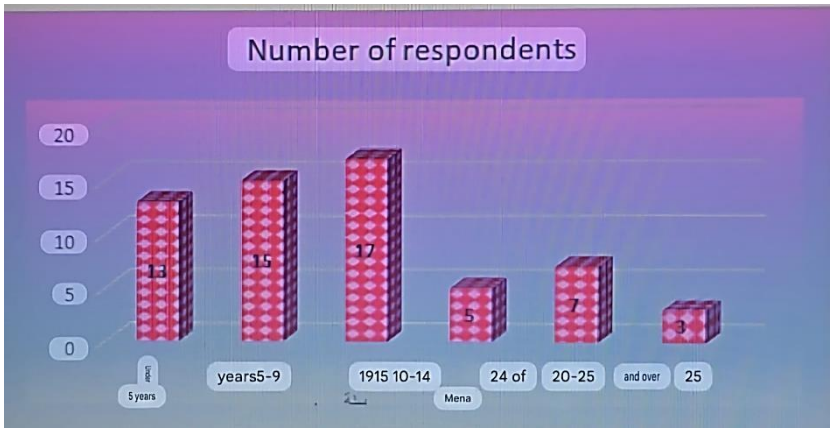


Figure 3. Represents the sample members according to years of service.

Looking at Figure 3, we find that the largest number of respondents is in the category (of 10-14 years) followed by category (from 5-9 years) This indicates that most of them have experience and a future ahead of them.

D. By age group:As represented in Figure 4below:

Figure 4 represents the sample members according to years.

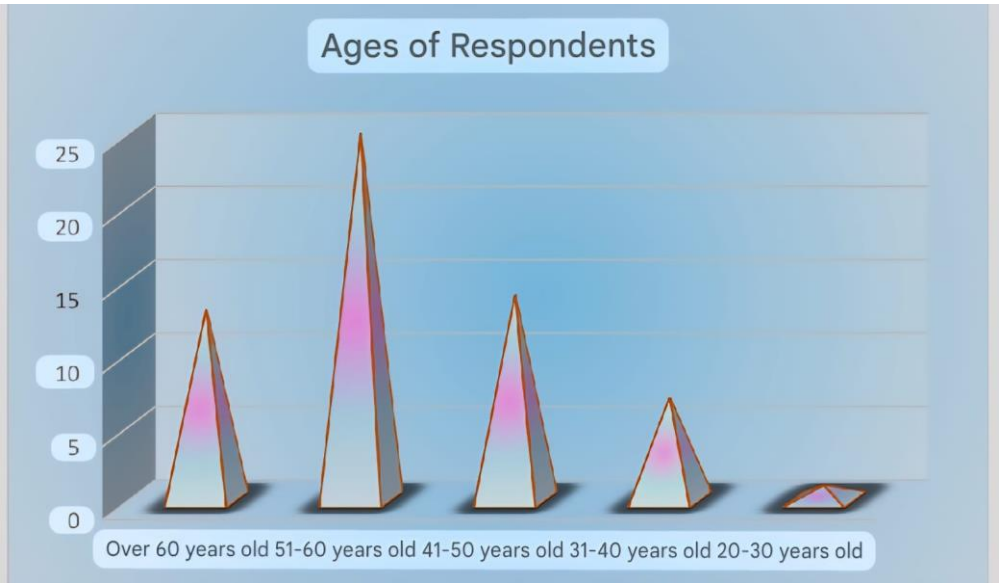


Figure 4. Represents the sample members according to years.

From observing the figure above, we find that the highest percentage of respondents' ages is in the age group (from 31-40 years old) is a young group with experience and a future in work.

Table 2. A table representing statistics of survey participants' information.

Total percentage	Percentage	Repetitions	WrapASail	General information	T
100%	47%	27	male	Sex	1
	53%	33	feminine		
100%	%21	13	21-30	Age groups	2
	%48	24	31-40		
	%20	14	41-50		
	%10	7	51-60		
	%1	1	61 or more		
100%	12%	7	diplomaHigh	Academic qualification	3
	30%	18	Master's		
	40%	28	Bachelor's		
	12%	7	PhD or equivalent		
100%	43%	26	accounting	Scientific specialization	4
	33%	7	administration		
	39%	19	Finance and banking		
	31%	3	Other		
100%	31%	3	count	Categories	5
	52%	13	Less than 5 years		
	8%	2	5 - less than 10 years		
	32%	8	From 10 to less than 15 years		
	8%	2	More than 15 years		
100%	4%	2	boss	Job title	6
	24%	6	Accounts		
	20%	5	Auditor		
	32%	8	accountant		
	4%	2	secretary		
	4%	2	writer		

Statistical analysisFor scientific questionnaire questions

The questionnaire consists of three axes: the accounting dimension is the independent axis, and the other two axes represent banking services and sustainable development. The accounting dimension is considered the independent variable, and the other two axes are considered the dependent variable.

a. Measuring the validity and reliability of the questionnaireThe value of Cronbach's alpha scale was extracted equal to (0.876) This is a very high percentage that indicates the validity and reliability of the questionnaire.

b. Extract descriptive statistics for both variables.The result was as shown in Table 3 below:

Table 3. Represents the descriptive statistics for the two axes.

Descriptive Measures	Accounting Dimension	Banking Services	Sustainable Development
Mean	2.1433	4.1433	4.1956
Std. Deviation	.50200	.60292	.53627

Table preparation: prepared by the researcher based on the questionnaire data after analyzing it.

By observing Table 3 above, it is clear that the arithmetic mean for each of the research axes (banking services and sustainable development) falls within the range of (I agree) according to the five-point Likert scale, and this is a good indicator. We also find that their standard deviation is low, which indicates the strength of the harmony between the answers.

Testing the normal distribution of data

To show that the data is subject to normal distribution, the normal distribution curve was drawn in the programSPSSAs shown in Figure 5.

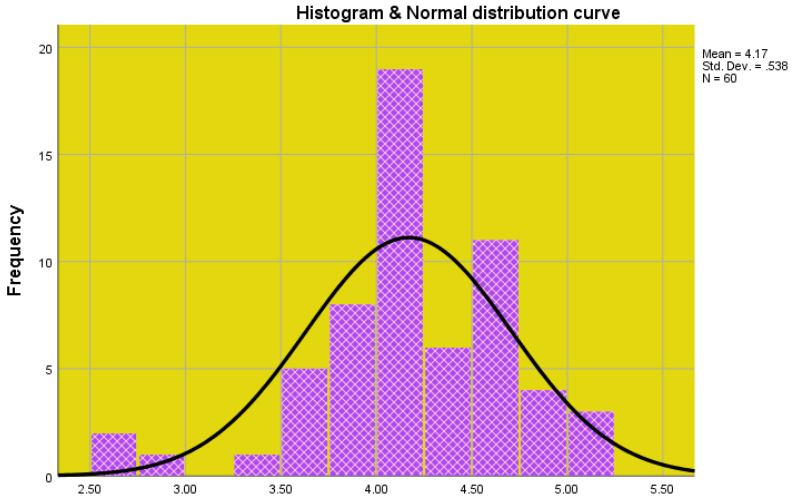


Figure 5. Represents the normal distribution curve.

From observing Figure 5 it is clear that the data is subject to normal distribution. Accordingly, we will extract the simple correlation coefficient using the Perron formula to show the type and strength of the relationship between the research variables. We will also extract the simple regression coefficient, as in paragraphs 4 and 5 below.

Correlation coefficient: The two questionnaire variables have a very strong, direct, and significant link, as indicated by the simple correlation coefficient of 0.785 between them.

Regression model: To show how much the independent variable affected the dependent variable, a regression model was taken out.

It was as shown below:

Y = 1.303 + .698X

From observing the regression model, we find that whenever the independent variable (banking services) changes by one degree, the dependent variable (sustainable development) changes by a percentage of (0.698This means that for every time banking services change by one degree, sustainable development changes by (0.698) This is a good percentage and has a high moral significance.

Conclusions of analysis is Through statistical analysis, we conclude that banking services have a significant statistical impact on sustainable development at a rate of (0.698).

4. Conclusion

After finishing the research's theoretical and practical framework, the most significant findings and suggestions were taken out and presented in this part in a way that meets the methodology's standards and accomplishes the study's objective:

a. The accounting dimension of banking services supports the basics of sustainable development.
b. The accounting component of banking services has a statistically significant association with one another since their integration produces a positive indicator.
c. The bank supports the youth by providing them with teams and all the facilities for their projects.
d. Striving to develop the bank's employees by enrolling them in courses in their various job specializations.
e. The bank seeks to disclose its profits and losses that occurred during this period.
f. The bank seeks to support projects related to environmental protection by providing loan facilities and reducing interest rates.
g. The research showed that improving banking services will lead to interaction with these banks and thus will improve revenues.
h. Banking services are usually described as being at a high level, so the dimensions of banking services and the things that exist for each dimension, including the tangible ones, were not required for its level.
i. Awareness of the bank and the services provided by them because they focus primarily on profits
j. Many banks do not focus on the dimensions of the services they provide, but rather there is a shortcoming in performing these services.
k. The proliferation of banks may have a significant impact on credit and confidence, as a result of their failure to adhere to international standards, affecting the nature of banking services and sustainable development on the other hand.
l. The lack of studies and their proximity between the bank and the university, which aim to develop and provide services.

Recommendations:

a. A study similar to this research should be conducted that addresses the accounting dimension of banking services, due to its important role not only in Rafidain Bank, but in all banks, whether agricultural, commercial or industrial.
b. There must be a focus and attention on the accounting dimension of the bank's services, and there must be an active role within the bank in order to determine laws and regulations that keep pace with the requirements of sustainable development.

c. Seeking to support employees in the banking sector from all aspects, whether social, economic or environmental, in order to raise the level of the banking sector.
d. The need to increase the awareness of bank employees about providing banking services and their dimensions through training courses.
e. There must be a commitment to the time, place and service provided because it expresses the dimension felt by the customer.
f. It highlights the developmental role of banking services in achieving sustainable development, in addition to developing and providing support for modern projects that support clean energy.
g. We must focus and take into consideration the accounting dimension, activate the role of banks, and update and develop laws and regulations.

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