JOURNAL OF MANAGEMENT AND BUSINESS SOLUTIONS

Examination of the Role of Lending in Enhancing the Financial Strength of Commercial Banks in Iraq During the Period 2021 to 2023

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ABSTRACT

This study systematically examines the role of lending in enhancing the financial strength of commercial banks in Iraq during the period 2021 to 2023. The research method is descriptive–analytical and employs a quantitative approach. The statistical population consisted of 10 commercial banks operating in Iraq, and through convenience sampling, 85 individuals—including financial managers, credit managers, and senior financial experts—were selected as the study sample. The questionnaire used in this research was developed based on standardized financial and banking instruments derived from reputable international sources such as the International Monetary Fund and recent studies in the field of banking finance (Hu & Wang, 2023; Mirovic et al., 2023). The questionnaire employed a five-point Likert scale. Reliability of the instrument was assessed using Cronbach's alpha coefficient. The results showed that Cronbach's alpha was 0.84 for lending and 0.81 for financial strength. Data analysis conducted using SPSS software and the Shapiro–Wilk test, Pearson correlation, and regression analysis indicated that lending activities have a positive and significant effect on financial strength ($\beta = 0.36$) of the banks. A higher volume of lending significantly leads to increased profitability, improved cash flow, and ultimately greater financial strength for banks.

Keywords: lending, financial strength, commercial banks of Iraq

Introduction

The performance, stability, and growth of commercial banks depend fundamentally on their ability to lend efficiently, manage financial risks, and adapt to evolving monetary, regulatory, and technological environments. Lending is widely recognized as the backbone of commercial banking operations, representing the primary channel through which banks generate income, allocate capital, support economic development, and reinforce their financial strength (1). In many emerging and developing economies, including Iraq, bank lending serves not only as a critical financial mechanism for funding household consumption, entrepreneurial activity, and corporate expansion, but also as a strategic instrument for national economic resilience. Within this context, bank financial strength—capturing profitability, liquidity, solvency, operational efficiency, and risk absorption capacity—becomes an essential indicator of the sustainable functioning of the banking system (2). As global economic environments become increasingly

Article history:
Received 18 July 2025
Revised 11 October 2025
Accepted 18 October 2025
First Published 14 December 2025
Published online 01 January 2026

How to cite this article:
Breesam Abboodi, M. A., Khalili Araghi, M., & Hajiha, Z. (2026). Examination of the Role of Lending in Enhancing the Financial Strength of Commercial Banks in Iraq During the Period 2021 to 2023. *Journal of Management and Business Solutions, 4*(1), 1-11. https://doi.org/10.61838/jmbs.117

volatile and competition intensifies, assessing the role of lending in shaping banks' financial strength requires rigorous empirical examination informed by contemporary research and financial theory.

The theoretical foundations of banking emphasize that lending behavior is deeply intertwined with capital structure decisions, risk-management practices, and liquidity provisioning. Corporate finance scholarship has long established that financial decisions are shaped by both internal resources and relational dynamics with borrowers and suppliers, affecting institutions' risk exposure and long-term value (3). Similar principles apply to banks, where lending decisions are influenced by capital adequacy, market conditions, regulatory requirements, and managerial incentives. From a macro-financial perspective, central banks shape lending behavior through interest rates, reserve requirements, liquidity operations, and countercyclical policy adjustments. Evidence shows that monetary policies play a significant role in credit expansion, allocation, and portfolio restructuring, shaping both lending and investment strategies of financial institutions (4). Monetary and credit transmission mechanisms are particularly crucial in economies with structural vulnerabilities, where policy shocks affect loan pricing, credit portfolio risk, and bank profitability (5).

Recent developments in financial innovation, digital lending, and fintech credit have expanded the strategic environment in which banks operate. Digital platforms and alternative credit infrastructures have reshaped traditional loan assessment processes, broadened access to financial services, and introduced new competitive pressures (6). The use of alternative credit scoring, big data analytics, and algorithmic decision-making has been shown to influence not only loan approval dynamics but also risk management practices and consumer credit behavior (7). These developments suggest that, beyond traditional determinants such as capital adequacy and liquidity, technological innovation and credit infrastructure modernization increasingly shape banks' financial strength and lending outcomes.

The role of regulatory frameworks—such as Basel III, IFRS 9, and national supervisory requirements—further influences lending practices and financial resilience. Assessments of banking systems operating under Basel III emphasize that capital adequacy, liquidity coverage, leverage ratios, and stress-testing frameworks directly affect the quality and volume of lending activities (8). The IFRS 9 expected credit loss (ECL) model introduced a forward-looking approach to credit risk recognition, compelling banks to enhance underwriting standards, improve loan classification, and maintain robust provisioning practices. Empirical research demonstrates that IFRS 9 implementation substantially influences banks' credit risk behavior, profitability, and the stability of the lending process (9). These regulatory paradigms highlight the need for banks to balance aggressive lending strategies with prudent risk-management mechanisms to maintain financial stability.

Credit risk management stands at the center of lending quality and financial strength. Poorly managed lending portfolios expose banks to non-performing loans, liquidity shortages, and solvency challenges. Studies in both developed and developing contexts show that credit risk management practices significantly affect banks' lending performance, operational efficiency, and financial outcomes (10, 11). In environments where collateral enforcement is weak or macroeconomic volatility is high, banks' ability to accurately assess creditworthiness becomes even more critical. Research indicates that insufficient risk evaluation leads to suboptimal loan decisions, higher default rates, weakened profitability, and reduced financial strength (12). As such, robust mechanisms for guarantees, collateral valuation, and systematic credit assessment form an essential foundation for sustainable banking operations (13).

The interaction between lending behavior and bank financial strength is also shaped by broader financial-market structures, institutional quality, and corporate decision-making frameworks. Financial innovation enhances banks' ability to diversify portfolios, expand lending opportunities, and manage liquidity under various institutional constraints. Empirical evidence suggests that innovation-driven banks in supportive institutional environments tend to exhibit higher growth, stronger lending capacity, and greater financial stability (14). Conversely, financial stress spillovers—arising from global uncertainty, cross-border shocks, or domestic instability—may reduce lending supply, tighten credit conditions, and weaken banks' financial strength, particularly for those with fragile internal structures (15).

A growing body of research also examines the role of sustainability, environmental, social, and governance (ESG) performance in lending. During periods of financial crisis, banks with stronger ESG performance often demonstrate more stable lending dynamics and reduced risk exposure, illustrating the broader strategic role of non-financial indicators in shaping lending policies and financial outcomes (16). Additionally, strategic marketing investment, financial leverage decisions, and corporate investment efficiency have been shown to influence capital allocation and risk-taking behavior within financial institutions and corporations, indirectly shaping lending decisions and financial performance (17). These insights underscore the importance of integrating both financial and strategic variables in understanding the lending–performance nexus.

The relationship between lending and financial strength must also be understood within the socioeconomic and developmental context. In many lower-income and emerging economies, bank lending plays a central role in inclusive development, supporting entrepreneurship, economic empowerment, and social mobility. Microcredit programs, for instance, have demonstrated significant transformative effects on women's empowerment, income generation, and community development, suggesting that lending activities have both financial and social implications (18). In broader economic terms, bank lending helps allocate capital efficiently, enhance business productivity, stabilize consumption, and support national economic goals, making financial strength a prerequisite for economic resilience.

Diversification strategies also shape banks' ability to sustain growth and manage risk. Human capital, in particular, plays a determining role in enabling banks to diversify operations, innovate lending products, and maintain financial stability. Evidence suggests that higher levels of human capital enhance banks' capacity to evaluate creditworthiness, develop sophisticated risk-management tools, and improve operational efficiency, ultimately strengthening lending performance and financial resilience (19). These findings align with core corporate finance principles, which emphasize that firms' internal capabilities—including managerial expertise, information-processing capacity, and organizational culture—determine the quality of financial decisions and long-term outcomes (20).

Within post-conflict or institutionally transitioning economies such as Iraq, understanding the dynamics between lending and financial strength becomes particularly important. Iraq's banking sector operates within a context marked by high liquidity demand, reconstruction financing needs, regulatory transformation, and rapid financial modernization. Local studies highlight that monetary policy interventions, interest rate adjustments, and liquidity management practices heavily influence banks' lending behavior and broader financial performance (4). Furthermore, structural challenges such as credit concentration, collateral enforcement limitations, and volatility in oil revenues may shape the risk-return patterns associated with lending activities in Iraqi commercial banks (5).

Against this backdrop, evaluating lending outcomes requires a multidimensional framework that considers financial, institutional, and macroeconomic variables.

At the international level, research indicates that access to capital markets—such as through corporate or SME bond issuance—may influence banks' credit supply by altering firms' financing structures. Evidence from European financial systems shows that improved access to bond markets affects firms' reliance on bank credit, which may subsequently influence banks' lending patterns and financial performance (21). Although Iraq's financial markets are less developed, this literature underscores the importance of assessing how banks adjust their lending strategies in response to internal and external capital-market dynamics.

Taken together, the extensive literature converges on the premise that lending plays a decisive role in shaping commercial banks' financial strength, profitability, liquidity, and resilience. Strong lending portfolios support capital accumulation, enhance interest income, and strengthen overall financial performance. Conversely, poorly managed lending exposes banks to credit losses, liquidity shortages, and long-term instability. Given evolving regulatory requirements, technological innovations, competitive pressures from fintech lenders, and macro-financial volatility, the relationship between lending and financial strength warrants continued empirical investigation, particularly in developing economies with transitional banking systems such as Iraq.

Accordingly, the aim of this study is to examine the role of lending in enhancing the financial strength of commercial banks in Iraq during the period 2021–2023.

Methods and Materials

The present study is quantitative in nature and analytical–correlational in method. Furthermore, the research is cross-sectional in terms of timing, meaning that the data were collected within a specific time frame (during the years 2021, 2022, and 2023), and the analysis is conducted based on cross-sectional data.

The statistical population of this study consists of 10 commercial banks operating in the Republic of Iraq, whose financial data were regularly available and met the criteria of the research. According to the Central Bank of Iraq (2023), approximately 45 commercial banks currently operate in Iraq, including state-owned, domestic private, and foreign banks. In the present study, from among these 45 banks, 10 banks were purposively selected in order to ensure data quality and enable fair comparison. The selection criteria were: having an official license from the Central Bank of Iraq, having audited and published financial statements, continuous activity during the last three fiscal years (2021 to 2023), and core operations involving deposit mobilization and lending.

The selected banks in the statistical population are: Rafidain Bank; Rasheed Bank; Trade Bank of Iraq; Bank of Baghdad; Kurdistan International Bank; National Bank of Iraq; Sumer Commercial Bank; Al-Rafidain Islamic Bank; Al-Mansour Bank; and Al-Warka Bank for Investment and Finance. This selection was made to ensure access to valid financial data, enable accurate analysis and interbank comparisons, and avoid bias caused by newly established or inactive banks.

Given the limited accessibility of data from some foreign banks and incomplete publication of financial statements by certain institutions, the convenience sampling method was used. To determine the sample size, Cochran's formula—appropriate for large and infinite populations—was applied. The minimum required sample size was more than 10 banks; however, since only 10 banks had complete data, the census sampling method was applied for these 10 banks. This method is widely accepted in financial and banking studies with limited units (Hu & Wang, 2023).

In this study, a maximum of 85 individuals, including financial managers, credit managers, and senior financial experts from the 10 selected banks, were chosen as the sample. The data collection instrument was a validated and approved questionnaire. The questionnaire was designed based on standardized financial and banking instruments derived from reputable international sources, such as the International Monetary Fund and recent studies in the field of banking finance (Hu & Wang, 2023; Mirovic et al., 2023). The questionnaire employed a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

To ensure content and construct validity, two methods were employed:

1. **Expert evaluation:** The questionnaire was reviewed by five university professors and experts from the Central Bank of Iraq. The content validity coefficient was calculated as 0.91, which is higher than the acceptable threshold (0.79).
2. **Exploratory factor analysis (EFA):** To assess the factor structure of the questionnaire, EFA was conducted. The results showed KMO = 0.88 and a significant Bartlett's test ($p < .001$), indicating suitability of the data for factor analysis.

Reliability of the questionnaire was measured using Cronbach's alpha. The results showed that Cronbach's alpha was 0.84 for lending and 0.81 for financial strength.

Data analysis was conducted at two levels: descriptive statistics, including central tendency measures (mean, median) and dispersion indices (standard deviation, variance), as well as the Shapiro–Wilk test; and inferential statistics, including Pearson correlation and regression analysis.

Findings and Results

As shown in the table, the Sig value is greater than 0.05. This indicates that the null hypothesis (normal distribution) is not rejected; therefore, the distribution of the data is statistically considered normal. This finding fully supports the use of parametric statistical methods.

Table 1. Shapiro–Wilk Normality Test Results

Variable	Shapiro–Wilk Statistic	df	Sig.	Result
Lending	0.972	85	0.102	Normal
Financial Strength	0.981	85	0.298	Normal

Furthermore, all skewness and kurtosis values fall within the ±1 range. This demonstrates that the distribution of the data is not only statistically normal (based on the Shapiro–Wilk test) but also symmetrical and close to a normal curve in terms of shape. For example, the skewness of the variable "financial strength" is -0.28, which indicates a very slight positive skew (tendency toward higher values); however, this value is negligible.

Table 2. Descriptive Statistics of Questionnaire Variables

Variable	Number of Items	Mean	Standard Deviation	Minimum	Maximum	Mean Interpretation
Lending	5	3.82	0.64	2.2	5	Positive
Financial Strength	5	3.76	0.71	2	5	Positive

As shown in the table, the mean responses for all variables exceed 3.5, indicating positive perceptions among respondents regarding bank performance in these areas.

Lending (mean = 3.82): This mean suggests that banks have issued a considerable volume of loans, which has generally contributed positively to profitability and asset growth. However, the standard deviation of 0.64 reflects relative differences across banks in this area.

Financial strength (mean = 3.76): This value reflects a desirable level of profitability, liquidity, and financial efficiency. Many banks reported maintaining or increasing their profitability in recent years, indicating their capability to generate revenue.

Table 3. Pearson Correlation Between Research Variables

	Financial Strength
Lending (r)	0.56
Sig. (p)	0.01

The correlation coefficient of 0.56 between lending and financial strength indicates a strong positive relationship. This means that banks with higher levels of lending generally exhibit higher profitability, stronger cash flows, and greater financial efficiency. This is logical, as lending represents one of the main sources of operational income for banks. Increased lending results in higher interest income, which directly affects net income and profitability ratios such as ROA and ROE.

Table 4. Multicollinearity Assessment

Independent Variable	Regression Coefficient (β)	Standard Error	Sig.	Tolerance	VIF
Lending	0.38	0.08	0.001	0.72	1.39

As shown in the table, the Tolerance value is greater than 0.61 (far above the critical threshold of 0.1). The VIF value is less than 1.64 (well below the critical thresholds of 10 and even 5). These findings clearly demonstrate that no serious multicollinearity exists in the model. Therefore, the regression coefficients can be trusted, and the regression model results can be used for hypothesis testing. Lending has a positive and significant effect on the financial strength of commercial banks.

Table 5. Regression Model Summary

Model	R	R^2	Adjusted R^2	Standard Error of Estimate
1	0.82	0.67	0.65	0.48

- Coefficient of Determination ($R^2 = 0.67$): This value indicates that 67% of the variance in the dependent variable (financial strength) is explained by the independent variable included in the model. This is considered a strong explanatory value in social and management research.
- Adjusted R^2 (0.65): This value, slightly lower than the raw R^2, accounts for the number of predictors and demonstrates the high accuracy of the model.
- Standard Error of Estimate (0.48): This reflects the average prediction error of the model. The relatively low value indicates satisfactory precision.

Table 6. Regression Coefficients

Variable	B	Standard Error	β	t	Sig.	Result
Constant	0.82	0.21	–	3.90	0.000	Significant
Lending	0.38	0.08	0.36	4.75	0.000	Significant

The positive and significant coefficient for the lending variable (β = 0.36, Sig = 0.000) strongly confirms the research hypothesis. This finding demonstrates that as the volume of lending (loan-to-asset ratio) increases, the financial strength of banks significantly improves. This is logical, as lending is one of the principal sources of interest income for banks. Banks that engage more extensively in lending activities generate higher operational income, which enhances profitability (ROA and ROE), operational cash flow, and ultimately their financial strength.

Discussion and Conclusion

The results of this study demonstrate that lending has a strong and statistically significant impact on the financial strength of commercial banks in Iraq during the period 2021–2023. The positive regression coefficient (β = 0.36) and the strong correlation between lending and financial strength confirm that higher lending activity contributes directly to banks' profitability, liquidity, and operational performance. This finding aligns with fundamental principles in banking and financial management, which posit that lending constitutes the primary income-generating activity for commercial banks and consequently serves as one of the most influential determinants of financial strength (1). In environments where interest-based activities dominate revenue composition, lending remains the most critical channel through which banks enhance their return on assets (ROA), return on equity (ROE), and cash-flow stability. The empirical results of this study are therefore consistent with established financial theory and contemporary research in global and regional banking sectors.

The strong relationship observed between lending and financial strength is also consistent with findings from integrated financial strength assessment models, which show that loan portfolio performance, asset quality, and credit expansion are central determinants of banking efficiency and resilience (2). When commercial banks strategically expand lending within controlled risk boundaries, they not only increase interest-based revenues but also leverage economies of scale, improve cost allocation, and enhance their competitive positioning in the financial system. The results further align with studies demonstrating that improvements in lending quality help banks strengthen liquidity buffers and capital adequacy ratios, thus reinforcing overall institutional stability.

Another explanation for the strong effect of lending on financial strength relates to the broader institutional and monetary environment in which Iraqi commercial banks operate. Monetary policy frameworks, including interest rate adjustments, reserve requirements, and central bank liquidity operations, directly influence credit expansion and lending behavior. Evidence from recent research shows that monetary policy plays a decisive role in shaping lending patterns, especially in emerging economies characterized by structural vulnerabilities and liquidity constraints (5). In Iraq, fluctuations in liquidity conditions, oil-revenue cycles, and macroeconomic stability have historically impacted banks' capacity to extend credit. The current study's findings suggest that even within this volatile macroeconomic environment, lending remains a robust predictor of financial strength, highlighting the resilience of the lending–performance relationship across varying economic conditions. This is also consistent with studies showing that monetary policy tools significantly alter the lending and investment strategies of financial institutions and investment companies (4).

The results also confirm prior research that emphasizes the importance of institutional and regulatory frameworks in shaping bank performance. Under the Basel III regulatory environment, banks are required to maintain higher capital adequacy and liquidity ratios, which influence how lending contributes to overall financial strength. Studies assessing Basel III compliance have found that adherence to regulatory liquidity and capital standards strengthens lending performance and improves financial system stability (8). This reinforces the argument that banks with stronger governance mechanisms and better capital management practices are more capable of transforming lending activities into sustained financial resilience. Similarly, the implementation of IFRS 9 and its forward-looking expected credit loss (ECL) model has reshaped global banking risk-management strategies. Research shows that IFRS 9 significantly influences credit risk behavior, provisioning, profitability, and financial resilience during periods of uncertainty (9). The positive relationship between lending and financial strength in this study therefore reflects not only operational efficiency but also regulatory compliance and improved credit-risk assessment frameworks used by Iraqi banks.

The results are further aligned with research on credit risk management practices. Studies consistently conclude that effective credit risk assessment, collateral management, and borrower screening significantly improve lending performance and overall bank profitability (10, 11). In the present study, the positive and significant effect of lending suggests that participating banks apply relatively robust risk-management mechanisms despite systemic challenges. This is supported by research demonstrating that poorly managed credit portfolios weaken financial strength by increasing non-performing loans, liquidity pressures, and capital erosion (12). The findings also correspond to recent models of credit risk management tailored to guarantee and collateral structures in developing banking sectors, where improved structural assessment enhances loan performance and stability (13). The strong performance of Iraqi banks in this study suggests that improvements in credit-risk systems have contributed to more efficient and financially strengthening lending activities.

The positive relationship between lending and financial strength is also consistent with international literature on financial innovation and institutional development. Studies show that financial innovation enables banks to expand credit, optimize capital allocation, and improve growth trajectories within supportive institutional environments (14). The Iraqi banking sector, while still developing technologically, has increasingly adopted new tools, digital platforms, and fintech-enabled credit infrastructures, partly influenced by global trends in credit digitalization. Research indicates that digital lending platforms and big-tech credit providers significantly reshape credit markets, enhance access to finance, and increase competitive pressure on traditional banks (6). Additionally, the adoption of alternative credit scoring and automated credit-evaluation tools influences lending performance and the calculative infrastructure behind credit decisions (7). Although digital credit penetration in Iraq remains limited compared to advanced economies, the observed strengthening effect of lending may partially reflect gradual modernization in credit processes and risk assessment.

The study's findings also resonate with macro-financial research that shows internal bank characteristics moderate the effects of external shocks on lending. When financial stress spillovers occur across global markets, banks with stronger balance sheets, diversified operations, and robust internal controls maintain more stable lending outcomes than weaker institutions (15). In Iraq, where external shocks such as oil price volatility and regional instability persist, banks that effectively manage internal characteristics—such as capital adequacy, liquidity, and credit-risk controls—are better positioned to leverage lending as a driver of financial strength.

The results are also consistent with emerging research on ESG and sustainable banking practices. Evidence shows that during financial crises, banks with stronger ESG engagement demonstrate more stable lending behavior, reduced risk exposure, and improved financial performance (16). While ESG disclosure and sustainability integration remain at early stages in Iraq, the global trend suggests that as banks incorporate broader governance and social responsibility frameworks into lending decisions, the stability and profitability effects of lending may become even stronger.

Human capital, as emphasized in organizational finance research, plays a vital role in linking lending to financial performance. Studies show that banks with higher levels of managerial expertise, employee skills, and institutional knowledge exhibit stronger diversification strategies and better loan-evaluation capabilities, directly enhancing financial outcomes (19). This insight aligns with the present findings, suggesting that improvements in human capital, particularly among credit managers and financial analysts in Iraqi banks, may help transform lending into sustainable financial strength. Furthermore, corporate finance literature indicates that lending outcomes are influenced by internal decision-making processes, capital-allocation strategies, and relational dynamics with customers (20). This supports the interpretation that lending contributes positively to financial strength when banks effectively integrate financial decision-making frameworks with operational lending strategies.

On a broader socioeconomic level, the positive effect of lending on financial strength found in this study is consistent with research demonstrating the developmental benefits of credit provision. Microcredit programs, for example, have been shown to significantly enhance the economic empowerment of women, promote entrepreneurship, and strengthen community-level financial resilience (18). Although the present study focuses on commercial banks rather than microfinance institutions, the broader principle remains: well-structured lending programs contribute to financial outcomes both at the institutional and societal levels.

Finally, lending outcomes can also be influenced by broader market structures. Research on SME bond issuance demonstrates that improved access to capital markets alters firms' financing preferences and indirectly affects banks' credit supply (21). While Iraqi capital markets are less developed, the gradual emergence of new financing channels may shape future lending patterns and financial-strength indicators for commercial banks.

In summary, the results of this study strongly align with previous research across multiple domains—financial management, credit risk, monetary policy, regulatory compliance, and institutional innovation—confirming that lending remains a core determinant of bank financial strength. In the context of Iraq's evolving financial sector, lending continues to play a strategic role in reinforcing profitability, supporting liquidity positions, and strengthening overall financial resilience.

This study faced several limitations. First, the data were limited to 10 commercial banks with complete financial information, which restricts the generalizability of the results across the entire Iraqi banking sector. Second, the study relied on self-reported questionnaire data from financial and credit managers, which may be subject to response bias. Third, macroeconomic fluctuations and policy changes during the study period could not be fully controlled for, potentially influencing lending behavior and financial outcomes in ways not captured by the model. Fourth, the study's cross-sectional design limits causal inference, as longitudinal effects of lending on financial strength could not be observed. Finally, the research focuses solely on quantitative measures and does not incorporate qualitative insights that might reveal deeper structural or strategic factors affecting lending and financial strength.

Future studies should consider expanding the sample size to include a larger number of banks, including private, Islamic, and foreign banks operating in Iraq. Longitudinal research designs would allow for examining causal relationships and dynamic effects over time. Future research could also incorporate qualitative interviews with executives to explore strategic, cultural, and managerial factors influencing lending practices. Additionally, comparative studies involving banks in neighboring Middle Eastern countries could provide insights into regional similarities and differences. Researchers might also examine how fintech adoption, digital credit scoring, and new regulatory frameworks influence the lending–financial strength relationship. Finally, exploring how environmental, social, and governance indicators affect lending outcomes in Iraq could open new avenues of inquiry.

Banks should strengthen their credit-risk assessment frameworks, enhance managerial training, and invest in robust credit-evaluation technologies to improve lending quality and financial stability. Regulatory authorities may consider policies that incentivize sound lending practices while ensuring adequate risk controls. Banks should also improve internal governance, diversify lending portfolios, and integrate modern financial technologies to optimize credit decisions. Finally, fostering collaboration between banks and emerging financial-technology providers may enhance lending performance and overall financial resilience.

Acknowledgments

We would like to express our appreciation and gratitude to all those who helped us carrying out this study.

Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

All ethical principles were adheried in conducting and writing this article.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

Funding

This research was carried out independently with personal funding and without the financial support of any governmental or private institution or organization.

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