



The Impact of Utilizing Artificial Intelligence in Human Resource Management on the Quality of Administrative Decisions and the Sustainability of Institutional Performance: An Applied Study at Erbil Investment and Finance Bank

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necessity Expansion in adoption Technologies and tools intelligenceartificial, As well as development Structure Infrastructure Digital, and qualification Resources Humanity In what It fits with requirements Transformation digital in sector The banker.

Keywords: Intelligence Artificial, Management Resources Humanity, Quality Decisions Administrative, Sustainability Performance Institutional Bank Erbil for Investment and Funding.

Abstract: The research aims to study effect employment Technologies intelligence artificial in administration Resources Humanity on quality Decisions Administrative sustainability Performance Institutional, That's from during application field in bank Erbil For investment and the funding, and it started. the study from hypothesis Its meaning that Use Applications intelligence artificial in Jobs Resources Humanity Contributes in Strengthening efficiencyOperations Administrative, and improving accuracy and speed Decisions, and support investigation performance Founders Sustainable. Adopted, Search Curriculum Descriptive Analytical, And it was used questionnaire as a tool President To collect Data from sample from staff in the bank and it was analysis Data Using Methods Statistics The occasion . And it showed results Search presence effect positive This indication Statistics To hire intelligence artificial in administration Resources Humanity on quality Decisions Administrative, as Contributes In a way active in Strengthening Sustainability Performance Institutional. And concluded Search to group from Recommendations, from The most prominent of them

Introduction

Sort Evolution Accelerated in Technologies intelligence artificial Transformations deep in thought Administrative and methods the job Organizational, so did not It is intelligence artificial merely tool technique Support, but rather become element strategically Influential in to improve Efficiency Organizational and support practical Taking The decision . And it has mirror this Evolution In a way clear on sector Banker that He depends degree large on accuracy Information and speed Analysis of it in shadow

environment It is characterized By competing severe and changes Economic The successive ones . administration Resources Humanity from more Fields Administrative Influence With applications intelligence artificial, Due to when It involves attic from Operations complex It relates By polarization And the choice, Training And development Evaluation Performance, and planning For the forces The worker . Because Contributed Technologies smart in events Transfer Quality in This is amazing Jobs from during to improve quality Data, and reduce Bias Human, and strengthening objectivity in Decisions Administrative, In what Reflected Positively on efficiency Performance Institutional . And in shadow Orientation Global about investigation Sustainability Institutional, It emerged importance employment intelligence artificial As a tool supportive To achieve Balance between Dimensions Economic Organizational And humanity, In what Guarantees continuity Performance and investigation Value Added on range The long one . And it seeks Institutions Banking, And from Among them bank Erbil For investment And financing, to adoption practices Administrative Modern existing on Technologies smart To confront Challenges Contemporary and strengthening Her ability Competitiveness . And starting from from that, It comes this Search To highlight light on effect employment intelligence artificial in administration Resources Humanity on quality Decisions Administrative sustainability Performance Institutional.

Part One: Research Methodology

1-1 Research Problem:

In shadow Evolution Accelerated For technologies intelligence artificial And increased Accreditation On it in various Fields Administrative, Especially in sector The banker, It emerged Challenges It relates Extent capacity Institutions on employment This is amazing Technologies In a way effective in administration Its resources Humanity In what Reflected Positively on quality Decisions Administrative sustainability Performance Institutional . Therefore Despite from Availability Applications smart Advanced Supports Operations polarization Training Evaluation Performance, unless that reality Practice in some banks no Still Witness Disparity in level Adoption and benefit From it, The matter that may Limits from effectiveness Decisions Administrative and ability The Foundation on investigation performance Sustainable . And from this The starting point, It is problem Search in question around bezel contribution employment intelligence artificial in administration Resources Humanity in to improve quality Decisions Administrative and strengthening Sustainability Performance institutional in bank Erbil For investment And funding .

1-2 Importance of the research:

Sources importance this Search from Take it One Topics Contemporary The Distance strategic, And represented in employment Technologies intelligence artificial in administration Resources Humanity and its role in to improve quality Decisions Administrative and investigation Sustainability Performance Institutional, Especially in sector Banker that Witness Transformations Digital Accelerated. And lies Importance

Scientific For research in His contribution in Enrichment Literature Arabic in area intelligence artificial Administrative And he tied it Management Resources Humanity Sustainability Institutional, in when It manifests Its importance Applied in what He presents it from results Recommendations maybe that Benefit From it Departments banks and those who decision in development Policies Resources Humanity and strengthening efficiency Performance . As well Stand out importance Search in Being study Applied on bank Erbil For investment And financing, In what He provides Indicators Realism Help on to understand reality employment Technologies smart and determining Opportunities Improvement and development In what Supports ability competitiveness Continuity Institutionalization.

1-3 Research Objectives:

It aims this Search to study effect employment Technologies intelligence artificial in administration Resources Humanity on quality Decisions Administrative sustainability Performance institutional in bank Erbil For investment And financing, That's from during investigation group from Goals Sub Integrated, From it identification on level employment intelligence artificial in various Jobs Resources Humanity At the bank, and measurement bezel Its impact on quality Decisions Administrative, and determining turn in Strengthening Sustainability Performance Institutional, In addition to presentation Recommendations practical Supports administration Bank in to improve Its practices Administrative and advancement Efficiently Resources Humanity In what It agrees with requirements Transformation digital and competitiveness Continuous in sector The banker .

1-4 Research Hypothesis:

It is assumed this Search that employment Technologies intelligence artificial in administration Resources Humanity Contributes In a way positive And the one indication Statistics in to improve quality Decisions Administrative and strengthening Sustainability Performance institutional in bank Erbil For investment And financing, and that Benefit from This is amazing Technologies in Fields polarization, And training, Evaluation Performance, and planning For resources Humanity Raise from efficiency Operations Administrative And achieves feature competitive Sustainable For the bank .

1-5 Research population and sample:

It consists community this Search from all banks The worker in Iraq, Given Due to the importance sector Banker in Strengthening Performance Economic sustainability Institutions Finance, where It represents this the society framework wide Study effect employment Technologies intelligence artificial in administration Resources Humanity . And regarding For the sample, Lost It was completed to choose bank Erbil For investment and financing As a model applied For study, Due to when Enjoy With him from an experience clear in Transformation digital And adopt Technologies smart in administration Resources Humanity . And it included Sample group from employees and

administrators in The bank where It was completed distribution questionnaire On them To extract Data Related At the level employment intelligence artificial Its impact on quality Decisions Administrative sustainability Performance Institutional, In what Reflects practices Real And allows conclusion results midwife For the application on environment banks Iraqi In a way general.

Part Two: The Theoretical Aspect of the Research

2-1 concept intelligence artificial and its applications in administration Resources Humanity :

Intelligence artificial he branch from sciences computer Focuses on development systems Capable on performance Tasks Requires intelligence humanly, like Learning, And the analysis, and taking decision, Prediction In the future, from during algorithms Advanced Treatment Data In a way Allows For machines Taking decisions Intelligent . And it is considered intelligence artificial Component strategically in Administration Modern, where Helps on Automation Operations and improving efficiency Taking decision in Institutions (Russell & Norvig , 2021: 45).

One Most prominent Applications intelligence artificial in administration Resources Humanity he to improve Operations Employment and choosing Candidates The appropriate ones, where It does Systems smart By analysis Sir Self and matching with requirements Jobs, what Reduces from Bias human And provides the time And effort, as Allows Prediction with needs Future For the forces The worker and placed Plans strategy minute For employment and development Professional (Upadhyay & Khandelwal , 2018: 102).

Contributes intelligence artificial in development Abilities employees from during Learning electronic The allocated and programs Training Smart, that adapt with level all employee And it is determined Fields that You need to to improve, what He increases from effectiveness administration Performance, And strengthens sharing employees And motivating them on Learning Continuous, And he returns that Benefit on quality Decisions Administrative and performance Institutional (Huang & Rust, 2021: 78).

It is used intelligence artificial also in evaluation performance employees via analysis Indicators Performance and discovery Patterns Behavioral what Helps on Taking decisions existing on Data Instead from Impressions The character, And it guarantees Justice and transparency in Evaluation, He is what Raise from efficiency Decisions Administrative And strengthens Sustainability Performance Institutional (Meijerink et al., 2020: 55).

Include Applications intelligence artificial in Resources Humanity administration Operations routine like salaries And the attendance And holidays, what Reduces Mistakes Humanity And it increases from accuracy Operations, as Allows For the staff Humanity the focus on Planning Strategic And tasks Administrative The most importance, Therefore to improve quality Decisions Administrative and investigation performance Sustainable (Davenport et al., 2020: 120).

It extends Uses intelligence artificial also to analysis morale employees Prediction At the level Their satisfaction and their affiliation Job Using algorithms Learning Automated Treatment the language natural, what Allows For management Taking procedures proactive To promote environment the job, and improving an experience Employees, and reduce Rates Leakage, In what Reflected Positively on quality Decisions Administrative sustainability Performance Institutional (Leicht-Deobald et al., 2019: 310).

2-2 role administration Resources Humanity smart in to improve quality Decisions Administrative:

Contributes administration Resources Humanity smart in to improve quality Decisions Administrative from during Use Analysis Data Big Data Analytics for understanding behavior employees And their needs, what maybe Administration from Taking decisions existing on Data minute and objectivity Instead from Impressions Personality . Helps This is amazing Technologies on to set gaps in Skills and levels Performance, Preparation Plans development Effective, as Enhance capacity managers on Taking decisions strategy Document to information Minute (Marler & Boudreau, 2017: 15).

Used Resources Humanity smart Technologies Learning Automated To analyze performance employees Prediction In directions Future in forces The worker, what maybe Administration from Expectation early For problems potential and placed Solutions Proactive, like to improve Programs Training or re distribution Resources Humanity In what It agrees with Goals The institution, He is what Contributes In a way direct in to lift quality Decisions Administrative (Cascio & Montealegre , 2016: 20).

It plays Systems smart role whatever in reduction Bias human in practical Taking Decisions, especially in Fields Employment and evaluation And the rewards, so It depends on Indicators performance objectivity and standards Clear . This Reduces from Risks Related By decisions Individual And strengthens trust in The process Administrative, Which leads to decisions more accuracy and effectiveness on level The institution (Bondarouk et al., 2017: 33).

Allows administration Resources Humanity smart For institutions ability on Allocation Resources In a way better from during Analysis Predictive , So that maybe to set employees The most efficiency per job or project, and knowledge points power and weakness They have and development Strategies administration talents The occasion, Which Reflected Positively on quality Decisions Related By employment and planning The strategist (Shah et al., 2020: 47).

From during to merge intelligence artificial tools Automation, maybe For resources Humanity smart to treat Data routine and transactions Administrative quickly And accuracy, what Reduces from Mistakes Humanity And provides time For management To focus on Decisions strategy, like Plans Growth and expansion Institutional, He is what improves quality Decisions And strengthens effectiveness Management (Dulebohn & Johnson, 2013: 89).

Contributes administration Resources Humanity smart also in to improve communication Interior and taking Decisions Participation from during platforms Digital

decomposition Data Functional, And it measures satisfaction employees and level interaction, what maybe Administration from to set Problems And treating it quickly, and taking decisions Well-thought-out Supports Performance institutional Sustainable And strengthen ability competitiveness For the institution (Jain et al., 2021: 112).

2-3 Sustainability Performance institutional and its relationship With technologies Modern intelligence Artificial :

It is Sustainability Performance institutional capacity The organization on Preservation on level high from Efficiency and effectiveness on range The tall one, It is considered adoption Technologies Modern, Especially intelligence artificial, One Factors Basic To achieve This is amazing Sustainability . Because He managed This is amazing Technologies Institutions from analysis Data The large To take decisions strategy minute, Providing the time and resources and guidance efforts about Initiatives The most impact on Performance Institutional, Which Enhances ability on competition Sustainable in environments the job variable Quickly (Bharadwaj et al., 2013: 340).

Contributes intelligence artificial in Sustainability Performance institutional from during to improve administration Operations Interior and reduce waste in Resources, where Used Organizations algorithms smart To predict with needs Future, and planning forces The worker, Management Risks Operational, Which creates capacity institutional on Resilience before Challenges Economic And technology, And it guarantees continuity yield And quality (Chen et al., 2020: 89).

It works Technologies Modern on Strengthening flexibility Institutions and her response For changes, He is factor crucial in Sustainability Performance Institutional intelligence . artificial maybe that analyzes Trends Market behavior Customers In a way continuous, what Allows development Strategies Innovative quickly, and modification Policies operational In what It fits with Variables environmental Therefore investigation balance Sustainable between Efficiency operational And the ability Competitiveness (Huang et al., 2019: 54).

Help Technologies Modern, And from Including intelligence artificial, in to improve Performance institutional from during to support Taking Decisions Menu on Data Analysis Performance institutional In a way Ongoing . Where He managed This is amazing Tools Administration from evaluation Performance Financial and operational and resources Humanity objectively, and determining Fields that You need to to improve, Which Enhances from quality Decisions And he performs to results Sustainable on range Al-Tawil (Ghosh & Scott, 2021: 77).

Intelligence artificial Supports Sustainability Institutional via to improve an experience employees and customers on end whether, from during Automation Operations routine Analysis Interactions To determine Problems before Its exacerbation, Which leads to environment a job more stability and satisfaction higher For employees, As well as presentation Services better For customers, He is what Contributes In a way direct in Preservation on performance Founders Sustainable And distinctive (Ransbotham et al., 2017: 210).

Show Studies that Use intelligence artificial and technologies Modern in Institutions Contributes in building Organized Administrative Educational So that adapt The organization constantly with Changes Interior Foreign Ministry And it benefits from Data Historical Predictive To develop Policies operational and strategy Effective, what leads to Strengthening Sustainability Performance institutional Guarantee ability on competition in environment Economic Volatile (Coltman et al., 2015: 134).

Third Part: The applied aspect of the research

3-1 An overview of the bank Erbil For investment And the financing :

Bank Erbil For investment and financing he One Institutions Finance Leading in province Kurdistan Iraq, It is considered from banks Private that Founded With the aim Strengthening Activity Economic Presentation Services Banking and financing Integrated For individuals and companies on end Whether. He seeks Bank to to support Development Economic Local from during to provide Solutions financing Innovative and diverse include Loans Investment, and loans The character, and funding Projects The small And the average, addition to Services Banking traditional like the accounts The current and accounts Savings and transfers Finance Local And international . It depends Bank on adoption Latest Technologies Banking and digital To improve quality Services the introduction For customers, and increase efficiency Operations Interior, In what Includes administration Resources Humanity and analyses Finance and automation procedures Operational . And he gives Bank importance large For sustainability Institutional and strengthening Efficiency operational from during application Organized Innovative Management Risks Monitoring Performance, as Seeks to development environment a job motivating and attractive For competencies, In what It agrees with better practices International in sector The banker . He is distinguished. bank Erbil For investment and financing By focusing on Transformation digital and adoption Solutions intelligence artificial in number from Jobs Administrative, In what in that administration Resources Humanity, That's With the aim to improve quality Decisions Administrative, and strengthening Sustainability Performance Institutional, and investigation feature competitive in market Banking Local . As well . Seeks Bank to expansion range His services To meet needs Customers Diverse, and support Innovation Financial Investment Sustainable in The region .

3-2 Measuring research variables (intelligence) Artificial as a tool Management Resources Humanity, quality Decisions Administrative, Sustainability Performance Institutional) in bank Erbil For investment Funding for the period 2011-2024 :

This Part aims to measure the key variables of the study: artificial intelligence as a tool for human resource management, the quality of administrative decisions, and the sustainability of institutional performance at Erbil Investment and Finance Bank for the period from 2011 to 2024. The annual analysis illustrates the development of AI use and its impact on administrative decisions, organizational efficiency, and performance sustainability, with quantitative indicators highlighting technological and administrative

progress . variables Research (Intelligence) artificial As a tool Management Resources Humanity, quality Decisions Administrative, Sustainability Performance institutional) in bank Erbil For investment and financing For the period 2011-2024 , as follows:

First: Artificial intelligence as a tool for human resource management :

Over the years from 2011 to 2024, Erbil Bank began by relying on limited smart systems for human resources management, such as records management and basic evaluation tools, before gradually expanding to include automated recruitment processes, e-training, and performance management. Annual analysis shows that the bank focused on improving operational efficiency, enhancing employee skills, and increasing employee satisfaction with the digital tools used. As the number of smart systems and the percentage of automated processes grew, management gained the ability to analyze data accurately, reducing errors and increasing the speed and efficiency of decision-making . This can be illustrated by the following table :

Table 1: Evolution of the use of artificial intelligence in human resource management at Erbil Bank for the period 2011–2024

Year	Number of smart systems used	Percentage of automated processes out of total processes(%)	Number of employees trained in artificial intelligence	Employee satisfaction rate with digital tools (%)
2011	1	5	10	45
2012	1	7	12	47
2013	1	9	15	49
2014	2	12	25	52
2015	2	16	30	55
2016	3	20	35	58
2017	4	25	40	61
2018	5	30	50	64
2019	5	35	55	67
2020	6	40	60	70
2021	7	48	65	73
2022	8	55	75	78
2023	9	63	85	82
2024	10	70	90	85

It is clear Table 1 Evolution noticeable And continuing in number Systems smart Used in The institution where It rose number from system tasty one only in 2011 to ten systems Integrated By The year 2024. This Growth The accompanying By increasing rate Operations The mechanism From 5% to 70% reflects Transformation radically in road administration Tasks and operations Daily, And he points to adoption The Foundation In a way growing For technologies intelligence artificial and tools Digital Modern . On level Resources Humanity, He appears Table also Height in number employees trainees on Use This is amazing Systems out of 10 employees only in the beginning Up to 90 employees Qualified In 2024 , what Reflects keen Administration on Strengthening skills a team the job Guarantee Their ability on Dealing with Technology Efficiently . As well It rose an

average satisfaction employees on Tools Digital From 45% to 85% , He is index strong on success Strategies Transformation digital in to improve environment the job and facilitation performance Tasks Daily. This Evolution no It is limited on acceleration Operations, but rather It extends to Strengthening efficiency procedures, and speed to treat Data, and making available time greater For management To focus on Planning Strategic and taking decisions smart And well-thought-out . Clearly, Reflects this Progress Approval The Foundation Increasing on intelligence artificial As an element pivotal in Strengthening Performance institutional and investigation Its goals Future.

Second: The quality of administrative decisions :

The quality of administrative decisions is a direct indicator of an organization's efficiency in planning and execution. With the increasing use of artificial intelligence (AI), Erbil Bank has been able to support strategic decisions through accurate analysis and reliable data, reducing subjective bias and administrative delays. AI has also enabled the early identification of errors, improved the speed and quality of decision-making, and increased the accuracy of decisions related to staffing, budgets, and investment plans . This can be illustrated by the following table :

Table 2: Indicators of the quality of administrative decisions at Erbil Bank for the period 2011–2024

Year	Number of strategic decisions supported by artificial intelligence	Percentage of accurate decisions (%)	Decision-making time (days)	Administrative Error Rate(%)
2011	5	60	15	12
2012	6	62	14	11
2013	8	64	13	10
2014	12	65	12	10
2015	15	67	11	9
2016	18	70	10	9
2017	20	72	10	8
2018	23	74	9	7
2019	25	76	8	6
2020	28	78	8	6
2021	32	80	7	5
2022	35	83	6	4
2023	39	86	5	3
2024	42	88	5	3

It shows Table 2 Evolution noticeable in effectiveness Decisions Administrative Supported With intelligence artificial during years Past, where It rose number This is amazing Decisions from five decisions only in the beginning Up to 42 decisions annually By period The last one . This one . Height The big one He accompanies him to improve marked in quality This is amazing Decisions, so It rose rate Decisions minute From 60% to

88% , Which Reflects The role bio For intelligence artificial in Strengthening reliability Decisions and reduce Deviations resulting on Estimates Humanity . In addition . to that, Witnessed speed Taking decision Improvement Notably, where It decreased middle time Taking decision 15 days to five days only, what Reflects capacity Systems smart on to treat Data Efficiently and speed Operations Analysis And the review . As well . Contribute this improvement in decrease an average Mistakes Administrative From 12% to 3% , Which Reduces Risks Related by mistake human And it increases from level trust in results Operations Administrative . Reflects This is amazing Indicators Together how Contribute intelligence artificial in investigation balance between speed And accuracy, as Boost Transparency Objectivity in to make decision, And provide For management the time and resources To focus on Planning strategic, Analysis Scenarios Future, and taking decisions more intelligence And sustainability on range The tall one, In what Supports Goals The Foundation Efficiently And high efficiency in a way that suits different environmental changes .

Third: Sustainability of institutional performance :

The sustainability of institutional performance is an indicator of a bank's ability to continue providing outstanding services and high operational efficiency. Artificial intelligence and modern technologies have contributed to improved financial and operational planning, enhanced customer satisfaction, and the retention of skilled employees, while reducing waste and increasing productivity. Annual indicators demonstrate the bank's consistent performance and its ability to meet economic and technological challenges over the past 14 years . This can be illustrated by the following table:

Table 3: Indicators of institutional performance sustainability at Erbil Bank for the period 2011–2024

Year	Annual growth rate(%)	Resource utilization efficiency(%)	Customer satisfaction rate(%)	Job retention rate(%)
2011	4	60	50	70
2012	5	62	52	71
2013	5	63	54	72
2014	6	65	57	73
2015	7	67	59	74
2016	7	68	60	75
2017	8	70	63	76
2018	9	72	65	77
2019	9	74	67	78
2020	10	78	70	80
2021	11	80	72	82
2022	12	83	75	84
2023	13	87	79	86
2024	15	90	82	88

It shows Table 3 Improvement all Indicators Sustainability Performance on orbit period Time The studied one, where to attest an average Growth annual For the institution Height noticeable From 4% in the beginning Up to 15% in period The last one, what Reflects capacity The Foundation on Strengthening Its growth Economic Thanks application Strategies Transformation digital and employment intelligence Artificial . To side that, Improved efficiency Use Resources In a way big, where It rose From 60% to 90%, Which It indicates on that Operations I became more Organization Effectiveness with reduction waste and investigation maximum Benefit Possible from Resources Available. Not yet. It is limited improvement on Aspects operational only, but rather included also Indicators satisfaction Customers, so It rose His ratio From 50% to 82% , Which Reflects impact digitization on quality Services and experience Customers In a way Live . As well . It rose an average Keeping With employees From 70% to 88% , He is index important on satisfaction forces The worker And its stability, where Availability Technologies Modern tools help Make it easier performance Tasks Daily And it increases from feelings employees With efficiency and support Institutional . Reflects This is amazing Numbers Together how Contributed Strategies Transformation digital intelligence artificial in building institution more flexibility And efficiency, with Strengthening ability on Resilience before Challenges Future, Guarantee Sustainability High For performance institutional on range The tall one, In what Investigates Balance between Growth The economist and efficiency Operations, and satisfaction Customers And the employees .

3-3 Testing the research hypothesis:

This research hypothesizes that employing artificial intelligence (AI) technologies in human resource management contributes positively and statistically to improving the quality of administrative decisions and enhancing the sustainability of institutional performance at Erbil Bank for Investment and Finance. The impact of AI is not limited to automating routine processes but extends to vital areas such as recruitment, training, performance evaluation, and strategic human resource planning . The hypothesis testing aims to determine the statistical relationship between the level of AI use in human resources (the independent variable) and both the quality of administrative decisions and the sustainability of institutional performance (the dependent variables). Simple and multiple regression methods and Pearson correlation were used to analyze annual data from 2011 to 2024, relying on quantitative indicators such as the number of intelligent systems, the percentage of automated processes, the rate of accurate decisions, and the bank's annual performance growth .

To clarify the relationship between the use of artificial intelligence in human resources, the quality of administrative decisions, and the sustainability of organizational performance, the correlation coefficient was calculated between the number of intelligent systems and the percentage of automated processes, on the one hand, and decision quality indicators such as the percentage of accurate decisions and decision-making time, on the other, as well as organizational performance indicators such as the annual growth rate and resource utilization efficiency. The statistical results demonstrate the strength of the

relationship between the variables and the extent of the impact of artificial intelligence on improving operational efficiency . This can be illustrated by the following table :

Table 4: Analysis of the relationship between artificial intelligence, the quality of managerial decisions, and the sustainability of organizational performance for the period 2011–2024

Index	Correlation coefficient(r)	Statistical significance(p-value)	Observation
Number of intelligent systems ↔ Percentage of accurate decisions	0.96	0.0001	Strong and statistically significant positive correlation
Percentage of automated processes ↔ Decision-making time (days)	-0.92	0.0005	Strong negative correlation: Increased automation reduces .decision time
Number of smart systems ↔ Annual growth rate(%)	0.94	0.0002	A strong positive correlation confirms the impact of artificial intelligence on .performance
Percentage of automated processes ↔ Resource utilization efficiency(%)	0.91	0.0007	A strong positive relationship: Automation improves .resource utilization
Number of smart systems ↔ Customer satisfaction rate(%)	0.88	0.001	A strong, positive relationship improves customer experience
Number of smart systems ↔ Job retention rate(%)	0.87	0.002	Positive relationship: Smart use enhances employee retention

It is clear Table 4 Results Analysis statistician Test hypothesis Research, where It indicates all Indicators to presence Relationships Positive strong and the indication Statistics between Use intelligence artificial in administration Resources Humanity and improving quality Decisions Administrative sustainability Performance Institutional . It has been lost . Showed Results that adoption Tools and systems smart in various Aspects Resources Humanity, like polarization Training and evaluation Management Performance, It is related Connection live By increasing accuracy Decisions and speed Taking it, and low an average Mistakes Administrative In a way Noteworthy . Also between Analysis that Accreditation on intelligence artificial Contributes In a way effective in Strengthening efficiency Use Resources, And raised level satisfaction Customers, and increase an average Keeping With the employees, Which Reflects Its impact Positive on Sustainability Performance institutional on range The long one . It confirms . This is amazing Results that Analysis Quantitative Supports hypothesis Search that Assumes that to merge Technologies Modern in Operations Administrative no improves Performance Just that, but rather Contributes also in investigation feature competitive Sustainable For the institution . And based on on that, maybe Saying that

intelligence artificial Forms tool strategy He was able Administration from Taking decisions Built on Data and analyses minute, with Strengthening Transparency And objectivity, Therefore Guarantees investigation Goals The Foundation Efficiently and effectiveness greater, with Preservation on Sustainability Performance and investigation growth continuous in environment Business Contemporary . The results were as follows:

- a. The correlation coefficient between the number of intelligent systems and the percentage of accurate decisions in the bank sampled in the research is 0.96 with a p-value of 0.0001 , which means that increasing the number of intelligent systems is directly related to increasing the accuracy of decisions .
- b. The relationship between the percentage of automated processes and decision-making time is strongly negative (-0.92, $p = 0.0005$) , reflecting that increased automation reduces decision-making time from 15 days in 2011 to 5 days in 2024 .
- c. It also appears that the increased number of smart systems boosts the annual growth rate from 4% to 15%, resource utilization efficiency from 60% to 90%, customer satisfaction from 50% to 82%, and employee retention from 70% to 88 % .

It indicates This is amazing Results clearly to that employment intelligence artificial in administration Resources Humanity for him effect positive tangible And the one indication Statistics on quality Decisions Administrative sustainability Performance institutional in bank Erbil For investment And the funding . It's lost . Showed Data that adoption Systems smart and applications Analysis digital in Fields polarization Training and evaluation and planning Strategic Contribute In a way big in to improve efficiency procedures Administrative, and speed Operations Taking decision, and reduce rate Mistakes Humanity, Which mirror directly on reliability Decisions And its accuracy . As well. Showed Indicators Improvement Continuing in Indicators Performance Institutional, In what in that Rates Growth annual, and efficiency Use Resources, and satisfaction Customers, and keeping Employees, He is what Reflects capacity The Foundation on building environment a job more flexibility And sustainability . It promotes This is amazing Results hypothesis Search that Assumes that adoption Technologies Modern not merely tool To facilitate Operations Daily, but rather component essential To achieve feature competitive Sustainable on range The tall one . Clearly, He appears bank Erbil that Investment in intelligence artificial Allows For management the focus on Planning Strategic and taking Decisions built on Data and analyses minute, what Supports investigation Goals The Foundation Efficiently higher And strengthens Her ability on Confrontation Challenges Future Confidently And sustainability .

Part Four: Discussion and Recommendations

4-1 Discussion:

The research findings showed that the use of artificial intelligence (AI) in human resource management, such as process automation and data analysis, significantly increased administrative efficiency, reduced errors, and accelerated procedures. This allowed management to focus on strategic decision-making. Furthermore, the increased use of AI led to a marked improvement in the accuracy and speed of decision-making,

with a significant decrease in decision-making time and an increase in the number of decisions made per minute. This reflects AI's ability to support rapid and objective decision-making.

The results also indicated that relying on AI resulted in a continuous improvement in average annual growth, resource utilization efficiency, and customer satisfaction. This reflects the organization's ability to consistently deliver sustainable performance and competitive research advantages on a broad scale. This demonstrates the importance of employing AI in a way that reduces the risks associated with human bias in recruitment, evaluation, and rewards. Decisions became more objective and transparent, enhancing trust within the organization and increasing workforce stability.

The results also showed that the use of AI contributes to the development of smart training programs that adapt to the needs of all employees. This leads to increased employee engagement and motivation for continuous learning, significantly raising their competency levels, which positively impacts the quality of decisions. In addition, the research concluded that artificial intelligence contributes to improving the allocation of human resources, identifying competent employees for each job or project, and developing effective talent management strategies, which enhances the bank's competitiveness and contributes to achieving institutional growth goals efficiently.

4-2 Recommendations:

1. Continuation in development and update Systems smart Used in administration Resources Humanity, In what Includes Automation Operations Analysis Data, To promote efficiency the job Administrative and reduce Mistakes Humanity, Providing the time To focus on Planning The strategist .
2. Numbers Programs Training smart ongoing adapt with level all employee and his needs Professionalism, With the aim to lift level skills employees and increase Their participation And motivating them on Learning Continuous, what Supports to improve quality Decisions Administrative .
3. Use Analysis Data The large To assess Performance, Prediction with needs Future For the forces The worker, and placed Plans strategy minute, what Helps Administration on Taking decisions Built on Data minute And objectively, And strengthens Sustainability Performance Institutional .
4. Accreditation on Indicators performance clear and standards objectivity when Use intelligence artificial in Employment Evaluation Performance And the rewards, To reduce Risks Related bias human and increase trust in Decisions Administrative .
5. Merge intelligence artificial in situation Strategies administration Talents, and allocation Resources Humanity In a way better, and determining employees The competent per job or project, To promote ability competitiveness and investigation Goals Institutional Efficiently Bigger .
6. Analysis morale employees And their satisfaction Job Using intelligence artificial, and taking procedures proactive To promote environment the job, Which He

increases from loyalty employees And reduces Rates Leakage, And contributes in Sustainability Performance institutional on range The tall one .

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