THE ROLE OF MARKETING INFORMATION SYSTEM (MkIS) TO IMPROVE PERFORMANCE IN THE BANKING SECTOR OF JORDAN

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Declaration

I declare that all the work described in this dissertation was undertaken by myself (unless otherwise acknowledged in the text) and that none of the work has been previously submitted for any academic degree. All sources of quoted information have been acknowledged through references.

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ABSTRACT

The banking sector has always been high information intensive over the years. This has brought the use of Information technology (IT) as a necessity for data storage, modification and retrieval. Information systems (IS) use the provided infrastructure of IT to leverage advantages of IT and to solve many issues that relates to information acquisition. To these end most financial institutions has been using different types of information systems to gain competitive advantage. One of such system is the Marketing information system (MkIS). The purpose of this study is to explore the role of MkIS in the performance of banking sector in Jordan, an emerging modern Arab economy in the Middle East. The present study modifies the technology acceptance model and the organization effectiveness (organization theory) and applies it to usage of MkIS in the Jordanian banks.

With the use of MkIS, banks can make notable savings, increase their customer base, increase sales growth and effectively acquire market and customer information. The availability of this information will assist the banks to improve customer service and invariable win the trust of customers and increase customers' patronage. Quite a number of the banks in Jordan make use of information system. But there is no empirical study yet on the use of MkIS in Jordan, neither are there literatures on the role to which MkIS to the performance of the banks. Therefore, a combination of TAM model and organization effectiveness models were used to investigate the influence of MkIS on bank performance. The result of this study which stands as contribution, as it was revealed that there are positive relations to bank performance as hypothesized. The positive association between combination among all independent variables (ease of use, usefulness, attitude, market procedural improvement, employee support, customer knowledge and market responsiveness) were supported.

Keywords: marketing information system, bank performance, Jordan bank.

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الأهداء

الحمدلله عز وجل على نعمه وفضله علي في استكمال مرحلة دراسة الماجستير، وأسأل الله العلي القدير ان يحتسب ما أكتسبه من علم لوجه الله تعالى وان يرزقنا الثواب في الآخرة.

في البداية أود أن أعرب عن خالص امتناني للمشرف البروفسور الدكتور اسماعيل عثمان لأشرافة على رسالة الماجستير وما قدمة لي من عون ومساعدة وتقديم المشوره خلال فترة كتابة الرسالة. بالفعل كان لي مصدراً للألهام والتحفيز والتشجيع، وما اكتسبتة منه من كيفية استغلال الوقت ،احترام، ودقة المواعيد. أنا حقا أشعر بالأمتنان لدعمه المستمر وتعاونه معي وبدونه لم استطع من أنهاء هذه الرسالة واظهارها على حيز الوجود.

وأود ايضا ان اتقدم بجزيل الشكر والعرفان الى البرفسورة الدكتورة نور ازيله لمساعدتها وتقييمها لرسالتي.

تعجز الكلمات عن مدى أعرابي وتقديري وامتناني لوالدي العزيز الأستاذ عيسى غافل الخوالده والوالده الغاليه لانهما يستحقان مني جزيل الشكر والعرفان لما قدموه لي من دعم وتشجيع ومنحي ثقتهم وفرصة اكمال دراستي. وبفضل دعائهم ورضاهم وصلت الى ما أنا علية الان.

كلمة شكر لا تكفي للتعبير عن صدق مشاعري ومدى امتناني وتقديري للأخوه الأعزاء م.عبد القاهر، م. رائد، م. منير، م. وليد، محمد، غسان، عمر، نشأت، وأختي وزوجها م. محمد لكل الحب والدعم والثقة، والتشجيع الذي قدموه لي خلال مرحلة الدراسة.

وأود أن أتقدم بجزيل الشكر والعرفان الى عايد المعلا على ما قدمه لي من مساعدة وحرصه الشديد على دراستي واتمنى له النجاح كونه في مرحلة تسليم أطروحة الدكتوراة.

وأخيراً، أشكر كل الأصدقاء والمحبين الذين قدمو دعمهم خلال فترة الدراسة، واقدم اعتذاري لهم لعدم ذكرهم شخصيا.

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CHAPTER ONE

INTRODUCTION

1.   PREAMBLE

The credit system has undergone a process of reformation and restructuring, this include the organization and the orientation level. The banking system has been taking active part in this procedure. The innovation of policies, mergers and acquisitions, changes in organizational structures, globalization of products and services phenomena are some of the examples present on the changes in the banking industry globally. Banks performs functions and duties that are very crucial to a countries economical growth and development. The banking services have metamorphosed from an early emphasis primarily demand deposits and savings accounts and short term loans into a much wider range of deposit and loan services. In order to operate in dynamic environments, it is of importance for banks to intensify their approaches towards services qualities and innovative marketing strategies in an attempt to increase sales volume, market share and ultimately their profits. One of the strategies that that has been notices for

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