

**THE INFLUENCE OF MANAGEMENT INFORMATION SYSTEMS
ON BUSINESS CREDIT FACILITATION A CASE STUDY ON
ARABIC BANK, AMMAN, JORDAN**

A thesis submitted to the Graduate School in partial
fulfillment of the requirement for the degree
Master in Science (Management)
By
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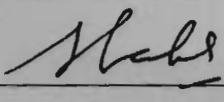
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ABSTRACT

The purpose of this study is to investigate the influence of Management Information Systems in on business credit facilitation by commercial banks in Jordan. A sample of 50 personnel has been chosen from commercial banks in Jordan.

The findings of this study will be age were significant for credit banks in Jordan that provide credit facilitation. The use of Management Information Systems when decision making on loans will allow for transparency of the process as well as the accumulated data which these systems capture will enable further improvement of credit facilitation.

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CHAPTER 1

INTRODUCTION

1.1 GENERAL

The study of Management Information Systems (MIS) turns out to be very effective for its users in business constructions and foundations. It had proven usefulness to industrial or service constructions, in terms of reducing the costs, labourers and increasing the profits.

As we are living in the industrial era, customers constantly discover new products that can be found in the market. This means we need alternative and competitive products amongst the constructions companies. As a result, the need of information system that helps the companies and institutions, to stay in market and to be on par with much successful companies is essential.

Management Information Systems have the ability to acquire correct, perfect and clear information. This information can be sent to the MIS final users in the perfect time and when the needs are required. MIS is considered as a connective circle among the administrations.

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profitability of different sectors, and at the level of product and customer, to ensure and guarantee the identification of products list profitable maintain and develop. This can helps to reduce the risks of information systems such as threat of viruses which may lead to the destruction or alteration of information

Moreover it is recommended that the banks should be careful when buying software from Arab or foreign organizations to avoid buying low quality or duplicate software which might harm the organization. Bank also should conduct more research and field studies on the subject of Management Information Systems and their impact in increasing the effectiveness of the credit facilitation through the study of factors other than those included in the studies.

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