THE IMPACT OF INFORMATION SYSTEMS ON THE PROFITABILITY OF COMMERCIAL BANKS" - EXPLORING STUDY ON THE COMMERCIAL BANKS IN AQABA CITY – HASHEMITE KINGDOM OF JORDAN

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ABSTRACT

The study aims to emphasize the importance of information systems, conclude a number of recommendations in order to raise the level of efficiency of information systems in banks in general, identify the existence of a relationship between information systems and profitability in commercial banks, through questionnaires and analytical approach the study reaches that information system has positive reflections on Operational efficiency, functional effectiveness, Better service & Product creation and improvement. Altering the basis of competition & spotting and taking advantage of opportunities. Client lock-in. Competitor lock-out.

There is an effective useful information technology in Aqaba Banks the study results show that There is a statistically significant relationship between the quality of the hardware used (computer) and the profitability of commercial banks. There is a statistically significant relationship between the efficiency of staff working the information system and the profitability of commercial banks. There is a statistically significant relationship between the suitability of the information and the profitability of commercial banks. There is a statistically significant relationship between MIS and the profitability of commercial banks, and reaches recommendations that Banks of Aqaba should continually hold their MIS polices and keep developing it.

KEY WORDS: MIS, Information System, Operational efficiency, Client lock-in, Competitor lock-out.

References:


