



IMPACT OF STRATEGIC INFORMATION SYSTEMS IN BANKING MARKETING: A DESCRIPTIVE AND ANALYTICAL STUDY IN IRAQI PRIVATE BANKS

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Abstract:

The purpose of the research was to determine the nature of relationships and the impact of strategic information systems in marketing Iraqi banks, where strategic information systems form the basis for all activities and tasks that the institution can undertake to achieve its goals. Framing its working environment and dealing with all the variables related to its activities, banking marketing is one of the challenges that the top management must address in order to help the organization to survive and continue to operate and invest its resources in the best possible way. The research clarifies the problem by asking the existence of a significant shortcoming in the variable of applying strategic information systems in banking marketing. These banks were selected (Iraqi Trade Bank , AL- Taif Islamic Bank , Al- Khaleej Commercial Bank , Baghdad Commercial Bank , Atlas Commercial Bank , Babel Commercial Bank). The research sample was chosen by simple random sampling, where the researchers distributed (70) questionnaires in the above-mentioned banks and obtained (66) questionnaires that were used effectively. Questionnaires, as a tool for obtaining research data, are prepared according to some ready-made criteria, passing the criteria of validity and reliability. And the use of the ready-made statistical program (Spss, v.26) in entering and analyzing the research data. The statistical tools resulted in a number of conclusions, most of which confirmed the existence of a clear correlation and impact with a significant significance for strategic information systems in banking marketing. Accordingly, the main and subsidiary hypotheses were accepted.

Keywords: Iraqi Trade Bank , AL- Taif Islamic Bank , Al- Khaleej Commercial Bank , Baghdad Commercial Bank , Atlas Commercial Bank , Babel Commercial Bank.

INTRODUCTION

Many experts and researchers in the field of management discuss issues related to the future of the organization and its ability to deal with parties related to its activities, and the most prominent of these issues or concept is the strategic information systems for senior management as one of the main pillars. It is one of the basic standards that differ from one organization to another when used in communicating its ideas and the nature of the activities and tasks it performs for its human resources and customers. Also, the management of organizational behavior has a clear and prominent interest in how to build strong social relationships between human resources within the organization to help the organization invest capital in various financial, social and human resources to achieve the required efficiency and effectiveness. Therefore, the importance of the bank lies in marketing in contemporary organizations in its enormous role, On the other hand, the most prominent challenge of our time. Thus, the provisions of institutional excellence and effectiveness stem from the extent to which organizations are able to provide the necessary correct information to all their levels, and their ability to generate strategic information with the required accuracy and

timeliness that contributes to supporting decision makers in making the right decisions. Especially in the current situation to deal with rapid changes in all areas of life, so this study aims to address the problem facing the Iraqi banking industry, which is not using information technology to achieve banking marketing, and the research goal is to understand the strategic information system as marketing the role that independent variables play in Banks as a dependent variable in Iraqi banks

METHODOLOGY

Research problem طويلة جدًا ولا يمكن.

In view of the rising competitive trends in the knowledge economy, organizations are looking for tools and means that will enable them to continue to exist within this competitive framework. Perhaps strategic information systems represent choices imposed as one of these important tools, rather than organizational choices that can be adopted or not; Thus, the general problem can be expressed through the following question: "Do strategic information systems have a prominent and distinguished role in banking marketing in Iraqi banks?"

Research importance

The importance of the research in trying to arouse interest among managers in the upper and middle management in the research sample, and the importance of the role played by strategic information systems, which include its dimensions (compatibility, cooperation, analysis, and capabilities) as one of the main success factors for electronic banking marketing, as well as the participation of research in finding Appropriate solutions to the problems facing the banking environment in Iraq, in order to be able to overcome the challenges that impede their work, which could make many banks out of competition.

Research objectives

The current research represents a theoretical and field attempt to capture the main causes of the problem and seek to find appropriate solutions to the questions raised in the research problem, and then it seeks to achieve the following objectives:

1. Knowing the role played by strategic information systems in banking marketing for a sample of private Iraqi banks.
2. Measuring the impact of strategic information systems on banking marketing for the Iraqi private banking sector.
3. Presenting a set of proposals and recommendations to business organizations on the role of research variables in achieving distinguished banking marketing.

Hypothetical Research Scheme

Figure (1) represents the hypothetical scheme of the research, which shows two types of variables: the independent variable (strategic information systems, and the approved variable banking marketing), and from each variable a set of sub-dimensions.

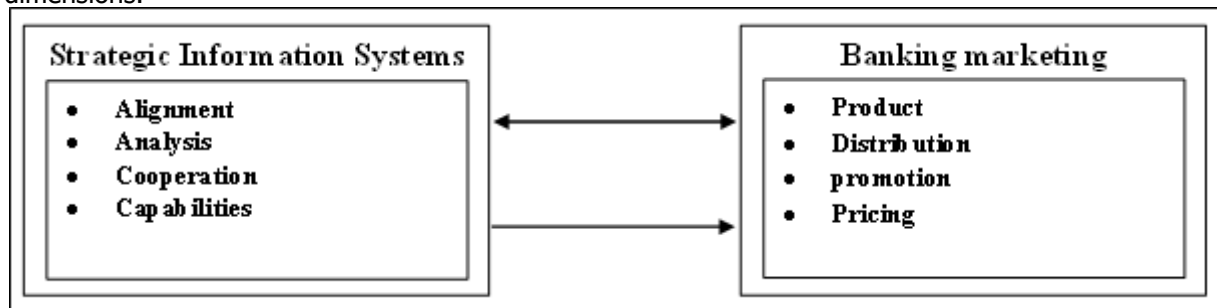


Figure (1) : Research Model

Research hypotheses

In order to achieve the objectives of the research, the following main hypotheses:

H1: Main correlation hypothesis: "There is a significant correlation between strategic information systems and banking marketing", from which the following sub-hypotheses are branched.

- H1.1:**There is a significant correlation between the dimension of compatibility and banking marketing in its dimensions.
- H1.2:**There is a significant correlation between the dimension of analysis and banking marketing in its dimensions.
- H1.3:**There is a significant correlation between the dimension of cooperation and banking marketing in its dimensions.
- H1.4:**There is a significant correlation between the capabilities dimension and banking marketing in its dimensions.

H2: Main impact hypothesis: "there is a significant effect of strategic information systems in banking marketing", from which the following sub-hypotheses are branched.

- H2.1:**There is a significant effect of the dimension of compatibility in banking marketing in its dimensions.
- H2.2:**There is a significant effect of the dimension of analysis in banking marketing in its dimensions.
- H2.3:**There is a significant effect of the dimension of cooperation in banking marketing in its dimensions.
- H2.4:**There is a significant effect of the capabilities dimension in banking marketing in its dimensions.

Distribution of the questionnaire

Table (1) indicates the number of forms distributed and retrieved from respondents, as the number of distributed forms was (70) forms, and the number of forms returned was (66), which means that the response rate was (95%).

Table (1) The number of forms distributed and returned and the percentage of return

Study Community	sample size	questionnaire forms		
		Distributed forms	Return forms	return percentage%
Iraqi Trade Bank	70	15	14	87%
AL- Taif Islamic Bank		15	13	90%
Al- Khaleej Commercial Bank		10	9	100%
Baghdad Commercial Bank		10	10	100%
Atlas Commercial Bank		10	10	100%
Babel Commercial Bank		10	10	95%
Total			70	66

LITERATURE REVIEW

First: Strategic Information Systems

Due to the conceptual overlap between strategic information systems and other types of systems, the views differed in the literature of contemporary management thinking, which is to define a unified concept of strategic information systems (Yang et al., 2011:2). Strategic information systems are defined as one of the types of advanced systems that provide management with strategic information to support the long-range planning process. (Al-Yasiri & Mardan, 2012: 36) explained that strategic information systems are those systems designed to help the organization gain a competitive advantage. While both (Laudon & Laudon, 2012:15) emphasize that strategic information systems are computerized systems at any level of the organization that change the shape of objectives, processes, services, goods and environmental relations to achieve the competitive advantage of the organization. This was confirmed by (2012:3, Merali) that they are systems that support the organization in changing the objectives, processes, products and environmental relationships to help it gain a competitive advantage or reduce the competitive position of the organization. As for (Callon, 2014:150), he defines it as a system that supports or forms competitive business units for the organization, and because of the system's ability to analyze internal and external environmental factors, it contributes to achieving strategic advantages that the organization can achieve and excel over other organizations in the future. Where (Dhillon, 2005: 71) explains that the strategic information system is an information-based capability model that enables business organizations to use information technology creatively to analyze opportunities, threats, strengths and weaknesses in the competitive environment in order to formulate the capabilities necessary to achieve objectives, alternatives and strategies. and sustainable competitive advantage, and the organization's strategy has been developed in a long-term information structure that contributes to the organization's competitiveness and sustainability. It is evident (Al-Mawwa & Al-Nama'a, 2018:37) that the importance of strategic information systems is to help senior managers in the organization at all organizational levels, especially strategic levels (senior managers) to take decisions and take decisions in a timely manner through reporting Containing the necessary information decided. As for (Waly & Younis, 2021:465), it shows the importance of strategic information systems in helping to provide alternatives and modern methods that help solve technological problems facing organizations. What distinguishes organizations that use strategic information systems is not the sustainable value of using information technology, but the way in which it is integrated with the organization's activities and operations (Mahdi, 2012: 49). As for the dimensions of strategic information systems, it was relied on a study (Segars & Grover, 1998: 146), which is considered one of the best and most famous contributions that measure strategic information systems practices and the dimensions are Alignment , Analysis , Cooperation , Capabilities.

1. Alignment

It is generally agreed that one of the essential elements of successful planning is the era of close integration between information systems strategy and business strategy, where the common era helps to facilitate the acquisition and deployment of information technology that suits the competitive needs of the organization rather than the current use within the organization. model, so some experts suggest that this alignment increases the organization's standing within the organization, thus facilitating the financial and administrative support needed for the effective implementation of innovative systems (Segars & Grover, 2014: 143). Compatibility refers to the link between the information system and the information strategy, or in other words, the planning function depends on reconciling the objectives of the information system that the bank uses with the bank's plan to achieve certain objectives within a certain period of time, i.e. the information system, the objectives of the bank do not conflict with the strategic objectives of the bank. Work is consistent and coherent. The information system strategy plays an important role by integrating with the overall strategic planning of the bank and should be consistent with the bank in general. Strategic System: Information system strategy is used to emphasize strategic thinking in the work of the organization and its importance (Al-Husseinawi, 2019:58).

2. Analysis

While every business process involves a certain level of complexity, every required task and project can be accomplished with the help of others, ensuring that the work environment provides employees with the best tools for collaboration and information sharing, the key to maximizing efficiency and one of the most common ways to ensure that employees can They work together by implementing a full service information system (Segars & Grover, 2014:

143). In addition, a certain level of cooperation is achieved when there is overall agreement on development priorities, implementation timelines and management responsibilities. This level of cooperation is important to reduce potential conflicts that could jeopardize the implementation of the strategic plan. Information systems planners must ensure the "key" and power base within the alliance organization that supports the operations and content of strategic information systems. In addition, it is important to achieve general consensus among organizational subgroups on development priorities and the harmonization of standards for the development and use of information technology. Therefore, these actions reflect the importance of building partnerships between organizations and user groups for successful implementation efforts (Al-Husseinawi, 2019:108).

3. Cooperation

When information systems planners come together to gain a better understanding of an organization's internal operations in terms of processes, procedures, and technology, a level of analysis can be conducted to find the most efficient ways to operate and compete with information technology. Other objectives are to build "architectures" of integrated applications and databases across organizational functional boundaries. In general, effective analysis must provide a clear understanding of how information is used in the organization and reveal key developmental areas (Segars & Grover, 2014: 144). The concept of systems analysis also refers to the problem-solving process. It strives to divide the system into components for the purpose of studying the effectiveness of the work of these parts to achieve the intended purpose. The field of systems analysis is closely related to needs analysis and operations research because it is a survey formally designed to help decision makers make decisions and determine the best course of action (AL-Khaledi, 2020: 72).

4. Capabilities

While the focus on achieving key objectives provides a useful metric for evaluating outcomes, it provides little insight into the ability of the planning process to adapt to changing circumstances. In other words, it is also important to evaluate how the planning process has been modified over time to fully determine the effectiveness of planning systems in light of the central principles of the improved governance perspective. Related technologies Facilitate collaboration and partnership between functional managers and user groups Anticipate relevant events and issues in a competitive environment Adapt to unexpected organizational and environmental changes (Segars & Grover, 2014: 144).

Second: Banking Marketing

Banks must provide customers with knowledge about their products and inspire their products among potential customers, so marketing has become an invaluable tool to connect customers with what the bank has to offer. Banks need to throw off their shells and devise new ways to reach target groups. The introduction of a new generation of banks and other foreign players has also increased competition between banks to precisely match the needs and desires of the target group, and the marketing strategies of banks are the key to revenue generation and the solution necessary for growth and survival. Marketing is customer oriented, so we need to identify customer needs and satisfy those needs (Ikpefan, 2014:118). (denekvandevweyer) He is considered to be the first to introduce the definition of banking marketing in the 1960s and consider it a management activity related to the flow of banking services to existing and target customers, which also means identifying the markets that are most interested in the realization of the bank. Current and future goals (Hussein, 2017: 529). Bank marketing refers to the general task of balancing the banking services offered by the bank and the customers' needs for those services. Bank marketing ensures the flow of banking services at the right place and time (Al-Ajarmah, 2005: 15). Banking marketing is also defined as that renewable activity that contains a set of planned, specialized and purposeful activities that enable the bank to deliver the services it produces to customers in a way that meets their needs and desires, generates satisfaction for them and achieves the required level of profitability (Al-Moussawi, 2013: 256). While between (Mubarak, Muhammad, 2011: 66-67) that banking marketing focuses on a set of activities necessary to facilitate the exchange process between the bank and the customer with the aim of satisfying the desires of customers on the one hand, and achieving the objectives of the bank on the other hand. The banking marketing process begins with identifying the customer's desires, then moves on to developing the appropriate services that meet those desires, then determining the appropriate price and the appropriate time to provide those services, in addition to defining the promotional policies necessary to provide this service. Therefore, the customer is the focus of the bank's marketing activity (Khawald, 2017: 323).). As for (Florescu., et al, 2004:394), he showed that banking marketing is "the marketing that is applied in the field of international banks (commercial banks such as savings and cooperative banks) and in the field of specialized banks (actual credit institutions, investment companies, etc.) in addition to Insurance and savings companies Construction institutions, banks are the most important bidders in the financial services market Today, in the banking services market, there is strong competition, transparency is more pronounced and customers are more critical and less difficult, as they are better acquainted with monetary and financial matters, but it is highly recommended better for this purpose. Therefore, many banks have recognized the need to develop and implement professional and effective banking marketing in the relationship with their private clients." One of the objectives of banking marketing is to raise awareness and banking culture, especially among the bank's employees, while improving the level of banking services, developing methods of their performance and presenting them to the fullest extent to customers, thus improving the bank's reputation and building a positive image of it. Contribute to the process of banking and financial renewal and development. Achieving the bank's financial objectives of liquidity, profitability and safety. Studying the market to identify the current and future desires and needs of customers, in

order to design and provide banking services to them with the highest efficiency and lowest possible cost on the one hand, and in order to achieve the banks' goal of developing and developing their services and increasing their income on the other hand (Chijioke, 2017:381). Marketing also aims to serve and satisfy human needs and wants to make it a strategic factor in the economic structure of any society. This is because it allocates resources efficiently and has a significant impact on other aspects of economic and social life (Ogunsanya, 2017:56) The power of marketing is mostly the same, but there may be some qualitative and quantitative differences such as the decline in products and services. Through the system and the various types of services provided. A bank is a financial institution that accepts deposits from customers and invests them, and also borrows them when needed and makes profits in the process. Deryk (2016:59) defines banking marketing as identifying the most profitable market now and in the future, evaluating the current and future needs of customers, defining business development goals and marketing plans to meet these needs, and managing and promoting various services to achieve the plans. It explains that banking marketing primarily involves conducting research to find out the financial ability of the customer, creating products and services based on the results of the research to meet the financial ability of the customer, marketing these services to bank customers and satisfying customer needs. In marketing, the banker attracts customers so that deposits can be sold to them and loans and advances can be purchased from them. The banking market function depends its interest on such activities as branch marketing, distribution, location, customer behavior, attitudes, segmentation, introduction and development of service products, advertising and publicity, communication, marketing strategy identification, marketing program management and control, and marketing research which attempts to collect and investigate analysis and interpretation of market development (Deryk, 2016:60).). As for the dimensions of banking marketing, it was relied on a study (Al-Ajarmah, 2005: 24), which was represented by the dimensions (product, distribution, promotion, and pricing).

1. Product

Goods and services must attract the masses in the first place (Hussain & Atiyah, 2019:2). In other words, the type and specification of the product should be carefully chosen, as it should satisfy their desires and satisfy their needs in terms of functionality and efficacy (Kareh, 2018:1). Products are the most important component of the marketing mix, and the other elements of the marketing mix depend on the presence of products to carry out marketing and physical activities, people, places, and institutions (Abbas & Albasso, 2021:191).

2. Distribution

It is the place where a product or service is sold and also includes the way the product is distributed and delivered to buyers and how the good or service reaches the customer (Al Jabouri & Mohammed, 2020: 138). Within the scope of consumers or users, distribution activities include a set of basic functions, the most important of which is the transfer of products from producers to customers (Ibrahim, 2020: 277). Distribution adds value to different consumers by responding to their demands, minimizing their burden and maximizing benefits and convenience. Therefore, distribution is an important factor in guiding purchasing decisions, especially daily purchases that require constant enrichment of desired products, and the type of distribution channel influences consumers' attitudes and perceptions of products and brands. As a result, successful marketers choose distribution channels with characteristics that best match the consumer needs they seek to satisfy (Abdul Qadir and others, 2018: 20).

3. Promotion

Promotional activities are the foundation of every organization, whether it is an industry or a service, for its success under competitive conditions, and they also require proper upgrades of the constantly emerging banking products to facilitate the task being done. Communication with existing and potential customers (Ibrahim, 2016: 363), including all customer contact activities, including advertising and public relations, as well as sales augmentation, direct mail, and covert marketing (Rasan & Khudair, 2022: 251). Promotion is one of the elements of the bank's marketing mix and represents an effective means of communication between the company and its customers in the target market, with the aim of attracting the attention of customers and arousing their admiration for the company's services and how to conduct them through their behavior. Make a positive impact to satisfy their needs and desires (Al-Haddad, 2000:7).

4. Price

It is the amount that a customer or buyer pays to obtain a product or service, and the price can be defined as the value that the consumer pays to the seller to obtain a good or service (Abd Ali., et al., 2018:1). Price is one of the most flexible elements in a bank's marketing mix. In addition, when banking is highly price sensitive, price becomes the most dynamic factor affecting sales and profitability. In addition, from an individual perspective, there is a clear price relationship with banking marketing. Since there are many people who consider price as an indicator of quality, they value most services at a high price and vice versa, and from this perspective, price has a deep psychological dimension that makes it an important component of the marketing mix with important connotations (Al-Barzanji and others, 2019: 127) .

Practical Side

First: Statistical honesty of the research measures

The statistical honesty of the study scale was verified as shown in the steps listed below:

1. Virtual Honesty Of The Search Scale:

For the purpose of verifying that the paragraphs of the scale were formulated in a way that achieves its main objective, which is to represent the dimensions of the scale correctly after translating the scale from English into

Arabic and presenting the scale of the study to a group of (8) arbitrators experts who are specialized in the field of business administration, so Some paragraphs have been reformulated based on their suggestions to become clearer and more precise for respondents.

2. Search Scale Stability

Table (2) shows the internal consistency of each paragraph of the scale, as the stability of the search scale was verified by using the Alpha Cronbach coefficient.

Table (2) Measuring the stability of the search tool

Search Variables	Scale dimensions	Alpha Cronbach
Strategic Information Systems	Alignment	0.852
	Analysis	0.865
	Cooperation	0.861
	Capabilities	0.836
Overall stability of strategic information systems scale		0.835
Bank Marketing	Product	0.848
	Distribution	0.906
	promotion	0.850
	Pricing	0.836
Overall stability of the banking marketing scale		0.872
overall stability of the search scale		0.901

Source: Prepared by researchers based on the outputs of Spss, v.26

Second: Statistical analysis of the research variables

Descriptive statistics constitute a set of statistical tools that describe the basic characteristics of a research community and summarize data in a clear and understandable method.

Table (3) Estimates Of Arithmetic Averages

Category length	Answer level
1-1.80	Strongly disagree
1.81-2.60	not agree
2.61-3.40	neutral
3.41- 4.20	agree
4.21- 5.00	Strongly agree

1. Descriptive analysis of the dimensions of strategic information systems

Table (4) Descriptive statistics analysis of the dimensions of strategic information systems

Dimensions	Mean	Std. Deviation	Variation coefficient	Relative importance	Importance ranking
Alignment	3.7697	0.98058	26.01206222	0.753939394	3
Analysis	4.1485	0.65849	15.87309683	0.82969697	1
Cooperation	3.2848	0.98422	29.96243195	0.656969697	4
Capabilities	3.8606	0.97094	25.1500366	0.772121212	2
General Average	3.7659	0.8986	24.2494	0.7532	

It is clear from the above table (4) that after the analysis, which is one of the dimensions of strategic information systems, it obtained the highest arithmetic mean of (4.1485) and with a standard deviation of (0.65849). Diagnose and analyze internal improvement opportunities leading to the development of strategic operations. As for the cooperation dimension, it obtained the lowest arithmetic mean by (3.2848) and with a standard deviation of (0.98422), meaning that the surveyed bank suffers from poor communication with other banks.

2. Descriptive analysis of the dimensions of banking marketing

Table (5) Descriptive statistical analysis of the dimensions of banking marketing

Dimensions	Mean	Std. Deviation	Variation coefficient	Relative importance	Importance ranking
Product	3.8212	0.97673	25.56077997	0.764242424	4
Distribution	4.0121	0.88396	22.03229198	0.802424242	1
promotion	3.9636	0.87418	22.05507405	0.792727273	2
Pricing	3.8455	0.95614	24.86424358	0.769090909	3
General Average	3.9106	0.9228	23.6281	0.7821	

It is clear from the above table (5) that the distribution dimension, which is one of the dimensions of banking marketing, has obtained the highest mean of (4.0121) and a standard deviation of (0.88396). this indicates that the organization in question is concerned with the distribution factor and takes into consideration the promotion and public relations that it links with the customer. As for the product dimension, it obtained the lowest arithmetic mean of (3.8212) and with a standard deviation of (0.97673)

Third: Testing research hypotheses

1. Correlation between variables and research dimensions

The correlation coefficient represents one of the methods or methods of inferential statistics, as it is used to know the nature, direction, degree, strength and significance of the relationship of the linear relationship between two variables (Zikmund et al., 2010:413). If the correlation value is confined between (0 to + 0.2), this indicates that there is no correlation between the variables, and a weak positive correlation when it is (+0.2 to + 0.35). While the correlation is medium positive when it is (+0.35 to +0.6), strong positive correlation when it is (+0.6 to +0.8) and very strong positive correlation when it is (+0.8 to +1). If the correlation coefficient is (1+), this indicates a completely positive correlation. If the value of the correlation is confined between (0 to -0.2), this indicates that there is no correlation between the variables, and a weak negative correlation when it is (-0.2 to -0.35). While the correlation is medium negative when it is -0.35) to -0.6), and strong negative correlation when it is -0.6) to (-0.8 and very strong negative correlation when it is (-0.8 to 1-), (-1) indicates a negative correlation Complete (Saunders ,et al., 2016: 545). Table (6) shows the correlation between the variables and dimensions of the research.

Table (6) Correlation relationships for the variables and dimensions of the research hypothesis

Variables and dimensions of the hypothesis chart	Correlation									
	Alignmen t	Analysi s	Cooperatio n	Capabilitie s	Produc t	Distributio n	promotio n	Pricin g	S I S	B M
Alignment	1									
Analysis	0.010	1								
Cooperatio n	0.022	-0.137	1							
Capabilities	.937**	-0.036	0.095	1						
Product	.963**	-0.061	0.067	.965**	1					
Distribution	0.039	.827**	-0.004	0.033	-0.006	1				
promotion	-0.019	.757**	-0.044	-0.021	-0.063	.943**	1			
Pricing	0.119	0.069	0.057	0.119	0.087	.379**	.408**	1		
S I S	.850**	0.220	.446**	.867**	.844**	.270*	0.184	0.148	1	
B M	.429**	.560**	0.031	.427**	.400**	.827**	.816**	.694*	.547*	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Prepared by researchers based on Spss outputs, v.26

2. Test hypotheses of influence between variables and research dimensions

i. Testing the influence relationship between the main variables of the research:

This test was conducted using path analysis by the statistical analysis program AMOS, V.22 for the purpose of verifying the influence relationship between strategic information systems and banking marketing. The results shown in Table (6) and Figure (2) were reached as follows:

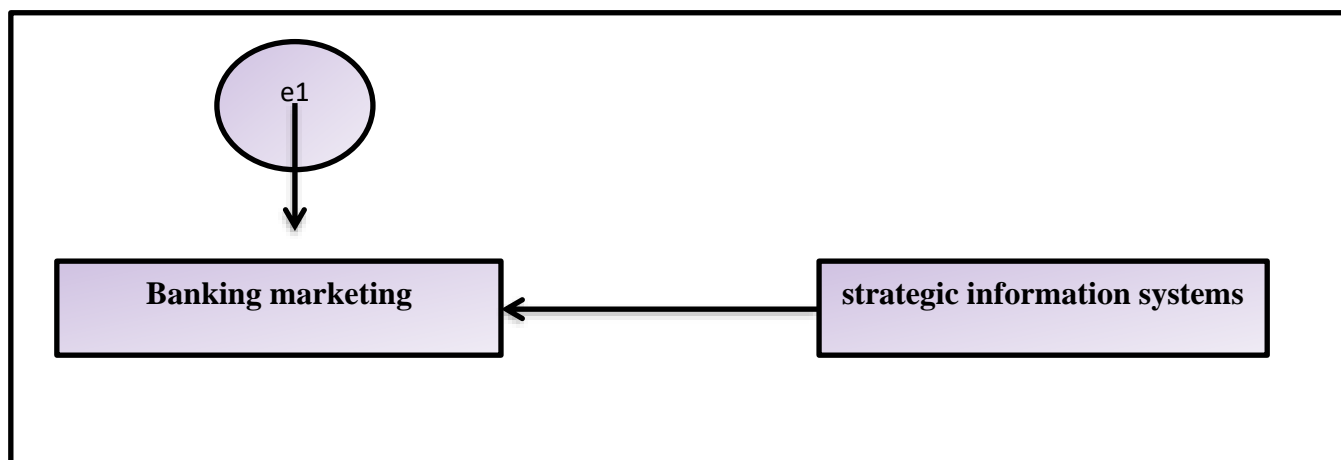


Figure (1) The influence relationship between the main variables of the research

Table (7), the influence relationship between the main variables of the research

path			Estimate	S.E.	C.R.	P	Result
Strategic Information Systems	→	banking marketing	0.604455	0.114843	5.263313	***	Accept

It is noted from Figure (1) that there is a path that the independent variable (strategic information systems) takes during its influence on the approved variable (bank marketing), and based on what was mentioned in the aforementioned table and figure, we come to accept the main hypothesis of the study, as it is clear that there is a direct and positive impact with significance. A statistic for strategic information systems in banking marketing (C.R values greater than 1.96) the effect amount was (5.263313), which leads to the acceptance of the main hypothesis (Tabahnick and Fidell, 2001:687)

ii. Testing the influence relationship between the dimensions of strategic information systems in banking marketing

This test was conducted using Path Analyze by AMOS, V.22 statistical analysis program for the purpose of verifying the influence relationship between the dimensions of strategic information systems in banking marketing. The results shown in Table (7) and Figure (3) were reached as follows:

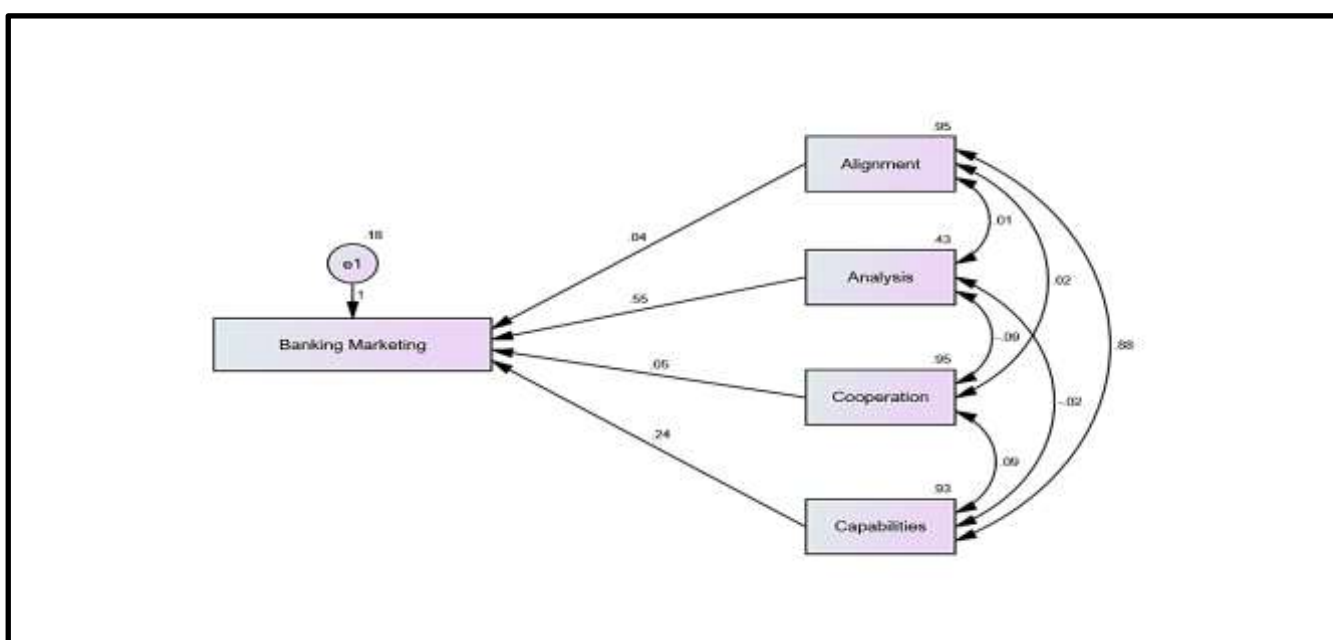


Figure (3) Influence relationship with the dimensions of strategic information systems in banking marketing

Table (8) the impact relationship between the dimensions of strategic information systems in banking marketing

path			Estimate	S.E.	C.R.	P	Result
Alignment	→	banking marketing	0.04293	0.160909	2.266794	0.0378967	Accept
Analysis	→	banking marketing	0.553049	0.082812	6.678372	***	Accept
Cooperation	→	banking marketing	0.046812	0.056217	8.8327	0.0405014	Accept
Capabilities	→	banking marketing	0.243297	0.163234	1.490479	0.1360984	Accept

Based on what was mentioned in the aforementioned table and figure, we arrive at the acceptance of all hypotheses except for the fourth hypothesis, which is concerned with the influence relationship between capabilities, one of the dimensions of information systems in banking marketing. The research sub-hypotheses mentioned above, except for the fourth hypothesis (Tabahnick and Fidell,2001 ,p.687).

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

1. clear impact shown by the results of strategic information systems in banking marketing.
2. bank has good analytical methods that raise the service reality of the bank.
3. clear decline in the bank's cooperation with banks similar to it in activity.
4. Clear interest in the promotion and public relations process that links the bank to the customer.
5. Weak interest in the final service provided by the bank to the customer.

RECOMMENDATIONS

1. Work continuously to develop and update these systems, which in turn enhance the flow of information between the beneficiaries.
2. Take advantage of the available analytical tools and work on developing them continuously to keep pace with the banking market.
3. Strengthening cooperation between banks operating in the same market.
4. Enhancing interest in the promotion and public relations process that links the customer with the bank, which in turn increases its banking performance.
5. Paying attention to the services provided and working on developing them and responding to them in order to satisfy the customer.

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