

**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
Wael Ghazi Saleh Bani Melhem

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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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TABLE OF CONTENTS	PAGE
PERMISSION TO USE	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLES	v
LIST OF FIGURE	vi
CHAPTER 1: INTRODUCTION	
1.1 General	1
1.2 Problem Statement	2
1.3 Research Objective	3
1.3.1 General Objective	3
1.3.2 Specific Objective	3
1.4 Research Questions	4
1.5 Research Hypothesis	5
1.6 Limitation of the study	6
1.7 Assumption	7
1.8 Scope of the study	7
1.9 Significance of the study	8
1.10 Definition of terms	10
1.10.1 Management Information Systems	10
1.10.2 Effectiveness	11

1.10.3	Credit facilities	11
1.11	Organization of the study	11

CHAPTER 2: LITERATURE REVIEW

2.1	Introduction	13
2.2	Previous Studies	13
2.3	The concept and importance of Management Information Systems	14
2.4	The essence and importance of information	16
2.5	The use of Management Information Systems	17
2.6	The position of Management Information Systems in Task Organization Framework	18
2.7	Effectiveness	19
2.8	Definitions of effectiveness	20
2.9	Measuring the effectiveness of an organization	21
2.10	Speed	23
2.11	Accuracy	24
2.12	Credit Facilitation	26
	2.12.1 Definitions and credit function	26
2.13	Information Systems and decision making in granting trade credit	27
2.14	Reason for formation of commercial banks information systems	28
2.15	Research variables	31

2.15.1	Independent variables	31
2.15.2	Dependent variables	31
2.16	Hypothesis	31

CHAPTER 3: RESEARCH METHODOLOGY

3.1	Introduction	33
3.2	Research design	34
3.3	Instrumentation	35
3.4	Respondents	36
3.5	Reliability Analysis	37
3.6	Data collection procedures	38
3.7	Data analysis and interpretation	38
3.7.1	Pearson correlation	39

CHAPTER 4: ANALYSIS AND FINDINGS

4.1	Introduction	41
4.2	Profile of the respondent	41
4.3	Reliability analysis	44
4.3.1	Reliability statistics of decision making effectiveness (IV1) = 0.759	45
4.3.2	Reliability statistics of speed of performance (IV2) = 0.467	47
4.3.3	Reliability statistics of accuracy of business performance (IV3) = 0.458	49

4.4	Pearson correlation	51
4.5	Regression between effectiveness, speed and accuracy with credit facilitation	52
4.5.1	Regression between effectiveness (IV1) and credit facilitation (DV)	53
4.5.2	Regression between speed (IV2) and credit facilitation (DV)	55
4.5.3	Regression between accuracy (IV3) and credit facilitation (DV)	57

CHAPTER 5: SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATION

5.1	Introduction	59
5.2	Research summary	59
5.3	Research Implication	60
5.3.1	Theoretical implication	60
5.3.2	Practical Implication	62
5.4	Discussion and conclusion	62
5.5	Recommendations	64

REFERENCES	66
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APPENDICE

Appendix 1 - Questionnaire

LIST OF TABLES

- Table 3.1 Alpha Coefficient
- Table 4.1: Profile of Respondents
- Table 4.2: Reliability Statistics of Making Effectiveness
- Table 4.3: Item-Total Statistics of Making Effectiveness
- Table 4.4: Reliability Statistic of Speed of Performance
- Table 4.5: Item-Total Statistics of Speed of Performance
- Table 4.6: Reliability Statistic of Accuracy of Business Performance
- Table 4.7: Item-Total Statistics of Accuracy of Business Performance
- Table 4.8: Person Correlation between the Variables
- Table 4.9: Multiple Regression Analysis Organization Factors (IV1)
- Table 4.10: Model Summary of Multiple Regressions Analysis Effectiveness (IV1)
- Table 4.11: ANOVA (b) of Multiple Regressions Analysis Organization Factors
- Table 4.12: Multiple Regression Analysis Technical Factors (IV2)
- Table 4.13: Model Summary Multiple Regression Analysis Speed (IV2)
- Table 4.14: ANOVA (b) of Analysis Speed (IV2)
- Table 4.15: Multiple Regression Analysis Accuracy (IV3)
- Table 4.16: Model Summary of Multiple Regression Analysis Accuracy (IV3)
- Table 4.17: ANOVA (b) of Accuracy (IV3)

LIST OF FIGURES

Figure 2.1 Theoretical framework

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.

The contents of
the thesis is for
internal user
only

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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