

The impact of the using of information technology on the performance of private banks

اثر استخدام تكنولوجيا المعلومات على اداء المصارف الاهلية

Field Study on Sample in Diwaniya Governorate

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Abstract

The banking sector is one of the important economic sectors due to the rapid development of the technology. Recent banking sector accelerated steps towards improving the performance of the banking system and improve the quality of the service provided in order to rise to the great challenges they face in their work. The most important characteristic of the banking business in the age of globalization is the increasing role of banking technology And work to maximize the benefits of information and communication technologies in order to develop systems and means of provision of banking services and invent new applications for banking service is efficient and fast in performance in line with the accelerated pace of banking services.

This study focuses on the problem of the usage of information technology in the banking sector and aims to measure the use of information technology in a number of private banks in the governorate of Diwaniyah in (Dar es Salaam, Warka, elaf Bank, Gulf Bank. Baghdad Bank). It will also study a number of conclusions and recommendations highlighting conclusions and will try to provide the most notable recommendations and keep abreast of developments in this area as information technology is considered an important element is active in banking.

المستخلص

يعتبر القطاع المصرفي واحداً من القطاعات الاقتصادية المهمة ونظراً للتطور المتسارع الذي يشهده قطاع الصيرفة في الآونة الأخيرة لخطوات متسارعة نحو تطوير أداء الجهاز المصرفي والارتقاء بجودة الخدمة المصرفية المقدمة سعياً للارتقاء الى مستوى التحديات الكبيرة التي تواجهها في عملها المصرفي وان أهم ما يميز العمل المصرفي في عصر العولمة هو تعاظم دور التكنولوجيا المصرفية والعمل على تحقيق الاستفادة القصوى من ثمار تكنولوجيا المعلومات والاتصالات بغية تطوير نظم ووسائل تقديم الخدمات المصرفية وابتكار تطبيقات جديدة للخدمة المصرفية تنسم بالكفاءة والسرعة في الأداء بما يتواءم مع الإيقاع المتسارع للخدمات المصرفية.

جاءت هذه الدراسة لتركز على مشكلة تتمثل بمدى استخدام تكنولوجيا المعلومات في قطاع المصارف الأهلية وتهدف هذه الدراسة الى قياس استخدام تكنولوجيا المعلومات في عدد من المصارف الأهلية في محافظة الديوانية المتمثلة في (مصرف دار السلام ، مصرف الوركاء ، مصرف إيلاف ، مصرف الخليج ، مصرف بغداد) وقد خرجت الدراسة عدد من الاستنتاجات والتوصيات حيث ابرزت الاستنتاجات باستخدام هذه المصارف لتكنولوجيا المعلومات استخداماً متزايداً وكان ابرز التوصيات تتمثل بدعوة المصارف قيد الدراسة الى الاهتمام بتكنولوجيا المعلومات ومواكبة التطور في هذا المجال كونه يشكل عنصراً مهماً وفعالاً في النشاط المصرفي

Introduction

Our world is constantly changing. Change has become a phenomenon that engulfs various societies. It includes scientific and technological developments that have a significant impact on successive and deepening use of modern systems and techniques which are being reflected as growing competitive spirit. This is invested through technologies and employment in the service of the organization in order to achieve goals

Given this vast quantity and quality of the fast-changing economic environment change and phenomena such as globalization (Globalization), customer requests and changing investor, organizations need to continuously work to improve and update resources through the application of modern and appropriate techniques to maximize their returns and improve competitive position and respond quickly to changes in market.

The information revolution in the world require dealing with new information since the last century represented a number of appearances, inventions and developments in the field of computer hardware and software and communications equipment. These means have evolved to include the new ways of service methods of handling and preservation of information and the retrieval and processing.

Given the centrality of the banking sector and its place in the national economy, it is important to pay attention to the usage of modern techniques in the management and implementation of programs. To strengthen the role of the banking sector one must pay attention to the informational side contributing information technology as it plays a significant role in providing the necessary facilities for the processing of data relating to banking activities which contribute to improving the level of service delivery and develop means of measuring and achieving a level of outstanding performance.

I- Research methodology:

1. The problem:

Despite the development witnessed by the banking sector in all areas, especially the use of information technology, but this development did not extend to the local banks, which remained unable to catch up with international banks from here it was necessary to find a link between modern and sophisticated information technology, which had a wide global use and the extent Use in banks sample study and through the non-application of modern information technology systems, which negatively affects the performance of its work.

2. The research importance

The relevance of research is derived through one of the important topics about information technology and its usage banking sector. Satisfaction of the needs and desires of customers seek to draw the attention of the departments of banks towards information technology and its importance in activating the banking sector that also works to meet foreign competition, particularly after

increased investment leading the possible private banks to provide banking services and thus to reduce the gap between them and developed banks .

3. Research objectives:

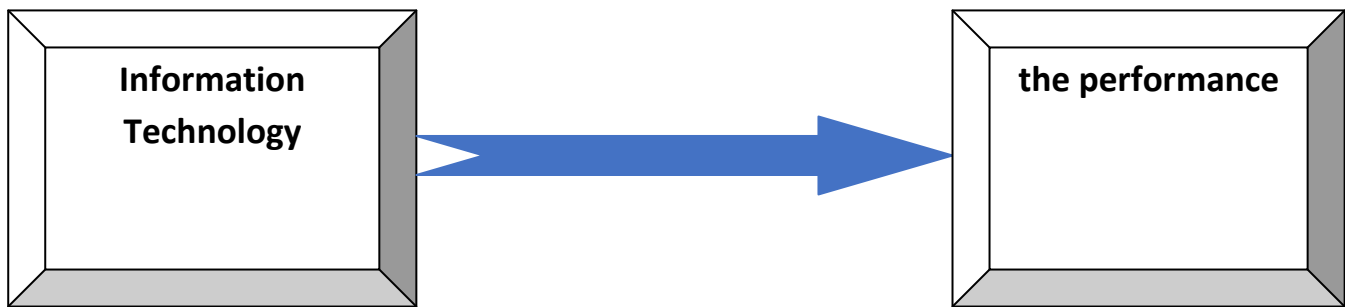
Research aims to:

- 1- Identify the dimensions of information technology .
- 2- Knowledge of the reality of information technology in the private banking sector.
- 3- Identifying the level of interest of banks in their possession of modern information technology and their contribution to improving the performance of banks.

4 - The research model

Figure (1) shows the descriptive model of the research, which shows the nature of the relationship between the variables of the research, agencies:

Figure (1)



Source: Prepared by the researcher

4. Research hypothesis:

- 1- There is a trace of the computer and software on the banking performance.
- 2- There is a trace of the database on the banking performance.
- 3 - There is an impact on the Internet on banking performance.
- 4- There is an impact of human resources on banking performance.

5 - Limit search

1. Spatial/for the purpose of research hypotheses chosen banks (investment Dar es Salaam, Elaph, Gulf, Warka, Baghdad) as a sample search
- 2 – Temporal boundaries/run application questionnaire for the period from 2/2/2017 to 17/4/2017

6- Statistical methods used

The field research was based on a number of statistical tools for data analysis as follows:

1. Kronbach Alfa coefficient: To verify the consistency of the search measurement tool with consistency and internal consistency.
2. Arithmetic mean, standard deviation and relative importance.
3. The simple correlation factor (Pearson).
4. Simple regression analysis.
5. T test to determine the significance of the results.
6. F test to see the significance of the regression mode

7- The study was conducted on a group of private banks in the province of Diwaniyah. The sample of the study consisted of bank managers, people, units and customers. 150 questionnaires were distributed to the employees. After reviewing the returned forms, 15 forms were excluded because they were not valid, Thus, the number of forms valid for study and analysis (135) form. In order to describe the characteristics of the research sample, they are detailed in Table (1) as shown below:

Table (1)

NO	Variables	Target groups	Repetition	The ratio
1	Gender	Males	90	66%
		Females	45	34%
		Total	135	100%
2	Age	From 25 and below	20	15%
		26-35	55	41%
		36-45	30	22%
		More than 45	30	22%
		Total	135	100%
3	Qualification	Bachelor	70	52%
		Higher Diploma	35	26%
		Master	30	22%
		Total	135	100%
4	Number of years of service	Less than 10 years	30	21%
		11- 20 years	45	32%
		21-30 years	40	29%
		31 years and above	20	18%
		Total	135	100%

Source: Prepared by the researcher

9- Data collection tools and information: -

- 1- The availability of books and scientific research and personal interviews.
- 2- Resolution

II - Literature Review

1- Arabic studies

A- Prof. Study of Abd Allah and qatanani (2006) entitled " banking environment and its impact on the efficiency and effectiveness of accounting information systems. Study on analysis of banks commercial In Jordan".

This study aims to identify the properties and variables and factors that make up a whole banking environment and measure its impact on the efficiency and effectiveness of information systems in Banking businesses reached Jordan. The study of several recommendations notably:-

- The level and the efficiency and effectiveness of information systems in Banks business Petra is influenced by the degree of Medium all factors and environmental variables.
- Need for consensus information systems in the banking environment with regular laws and professional legislation and administrative policies.
- Banking information systems affected by legislative instability and fluctuating economic situation and differences in banking and market competition that requires the Administration to improve predictive capabilities by using statistical and quantitative methods and tools.

B- Study the musher and lush (2006) entitled "impact of organizational and technical factors in management information systems applications. Study of applied in Jordan's banking sector". The purpose of this study was to identify the impact of organizational and technical factors in management information systems applications in Jordan's banking sector and identify the impact of these factors on flexible management information systems in the Jordanian banking sector . This study has several recommendations notably:

- Constantly keep abreast of technological developments in the field of information systems and careful use of sophisticated devices and applications of their positive impact on the safety and use of information systems.
- Involve employees in the process of designing and developing information systems because of their importance in achieving psychological satisfaction and morale.
- Awareness of the importance of administrative decentralization and its impact on the ease of use of information systems and applications

- Linking the information systems Department at the top management level in the Bank, and given a distinct position in the organizational structure of the Bank.
- C- Study of Al-buhaisi, Sharif (2007) entitled "electronic accounting information systems risk study applied the banks involved In the sector of Gaza ". This study aims to identify the risks facing electronic accounting information systems used in Banks operating in Sector, and identify the causes that lead to such risks and actions to prevent those risks. This study has several most important results:
- Adoption Banks operating in Sector of Gaza in its heavily on automated systems, but this provision is not consistent with the information technology staff Banks where the branches on one computer systems running mission while clerks have their place in major centres. The branches are often in the West.
 - No risk of accounting information systems in Banks operating in Sector of Gaza repeatedly, but the risk is unintentional entry of more risks again.
 - Electronic accounting information systems risks due to reasons of Bank staff as a result of lack of experience, awareness and training.

2- Foreign studies

A- Prof. Study of Petroni (1999) entitled Managing information system "contingencies in banks: a case study Emergency management of management information systems in Banks (Italian commercial bank case

study). The aim of this study is to clarify the adoption of Italian commercial bank disaster processing system using management information systems, where he became a basic functional disaster processing system of management information systems functions. The study showed that the main point in the decision choose the most appropriate frame settings. The study revealed that the simulation methodology steps described for that purpose to clarify the benefits and errors for solutions adopted by Italian commercial bank, including:

- Some staff negligence errors.
- The uncertainty of information storage.
- Therefore, it is essential for the management of information security in terms of access to information in case of disasters caused by human error or natural

B - The study of Pollock Neal (2002) entitled: "Knowledge Management and Information Technology. Know-IT Encyclopedia" And the aim of this study is to assess the information technology and systems used by public and private organizations, as it aims to evaluate both the performance of knowledge management and information systems and individual investment in the Organization's output, in order to achieve remarkable success and improve work performance and output, have been using Descriptive analytical for scientific research study showed that information systems and information technology in organizations under study is still in its infancy and most of their efforts in achieving their objectives still small foundation level, the study

recommended, therefore, the need to train end users For information systems and encourage them to build new measurements determine how much quality information for internal work .

C- The study of Elsabbagh, Z (2003) entitled "The Impact Of Information Technology On Achieving A competitive Advantage In The Banking Sector In Jordan." And this study aimed to answer a series of questions: does it affect information technology to achieve competitive advantage in the Jordanian banking sector? and how far Jordan's banking sector was successful in using information technology to achieve competitive advantage? And what technology Information used by the Jordanian banking sector? And descriptive analytical was applied in this study where poll (150) Director results have proved that Jordan's banking sector sector Matmour offers many goods and services provided by banks, but there are negative gaps Between client expectations and perceived service actually, the study found that after it has had the biggest impact on competitive advantage, then the quality of service provided, and financial dimension respectively .

D -The study of Cha_Jan Jerry Chang, William King (2005) entitled "measuring the performance of functional assessment card information systems." This study developed a tool (model) for measuring information systems rely on input-output models for careers information systems used to support efficient operations and improve performance. The first model is proposed in this study contains three outcomes and trends for evaluation and system efficiency, and effectiveness of information, and efficient service is efficient system in its ease of use, rapid response, as well as its impact on the performance of employees, and the effectiveness of information design and us value as well as its impact on the performance of employees, and efficient service to all activities that extend the beginning of system development and even used in support and counseling. . To ensure the effectiveness of the system has been applied to (346) system user (149) randomly selected institution, where distributed identification for this system to measure these three trends each direction separately and ensure effective model and its positive impact on the effectiveness and improving the efficiency of organizations operations.

III- Conceptual framework:

1 - Information technology concept

Information technology is one of the evolving and critical tools which not only affected the information but have become indispensable in the lives of people, institutions and States, Today what the world is witnessing is an accelerated shift technical developments in the field of computer hardware and software and communications equipment, means. This mass information that grows and moves easily between the Nations of the world is an important tool in modern business organizations and have become a crucial requirement for organizations of different types and sizes in order to keep up with this tremendous technical progress and organizational survival in this competitive environment. We have entered into a sophisticated era where world has no limits and in which information technology role columns carries such progress that has become a hallmark of this era.

Scholars and writers differed in defining the concept of information technology. Where he knew (Qandilji and Janabi, 2005) has defined Information technology as "a set of nested elements that interacts with each other, work on data and information collection, processing, storage and distribution, in order to support decisions, and industry coordination and securing control of the utility, as well as analyses problems and secure perspective required for complex topics.[9]

Sultan (2000) has mentioned that "systematic system is able to achieve computerized integration of data from different sources to form an integrated information system to provide the information necessary to achieve the objective of administrative and management decisions".[10]

Jessup and Valacich (2000) have defined information technology as a combination of hardware, software and networks that human uses to gather, process and distribute data in the organization. "[1]

Porhan it was known as (not just tools or means are used in a particular field to achieve specific goals and the use of technology is a method or a tool, not an end in itself) [12]

Hassania define "information technology system manually or automatically collect, organize, store process and display information in the form of raw data, data analyst, knowledge, expert systems through the means of voice, video and text.[6]

AL-Salmi is of view that information technology includes all those techniques which are used to convert data into various types of information which are used by the beneficiaries in all areas of life.[11]

Hellriegel define that information technology is characterized by self-response systems and are designed on computers to help organizations and human resources to collect, store, retrieve, process and transmit data.[15]

By the definitions of the information technology note that there is agreement and disagreement in some respects as information technology has different impacts in different sectors.

In the foregoing and present context, it can be defined as accumulated sophisticated technologies (structure of all kinds) and is used by the organization and human resources management to access the best in performance improvement.

2- Information technology tools:

In order to develop human need to deal with information and calculations, these information tools can be used:-

1. Computer:

Since the beginning of time man in China and Japan used to use counter that enabled it to handle calculations.

However the computer came to satisfy different types of human needs and facilitate the work and shorten the time and reach the desired accuracy and speed in various operations, especially after entering the various areas of life.

The manifestation of the role and importance of computer usage is justified by the increase of the speed and reduction of the cost and improvement of quality [17]

2. Internet:

Internet is an extremely large group of computers of all shapes that connects millions of files, tools and people where they bind more than 6000 network and organizes them over 1000 computer every day.[10]

Internet has been used for military purposes, research purposes to research about the scientific and cultural advancements.

Internet has many positive effects such as low-cost access. Internet does not include a central authority network managers .

However, despite the advantages of the Internet, it has some shortcomings such as the possibility of these networks to attacks, which is the most dangerous to be exposed are the attacks of denial of service that may be exposed and often difficult to avoid that was done accurately and focused, as well as exposure to Electronic piracy and sabotage, which lead to devastating losses, as well as the lack of a sure means to ensure the confidentiality of data and information as well as the theft of information, data or theft of money through the disclosure of credit card numbers of others and used in procurement and transfer of funds and other means of fraud and piracy..[11]

3- Performance: - The concept of importance and standards

Performance evaluation is one of the main factors upon which the success of any administrative organization or economic project depends in order to achieve high productivity. Therefore, measuring the efficiency of employees in any establishment is one of the main functions that must be carried out by the personnel managers through coordination and cooperation with the directors of other departments of the establishment, which in turn lead to complete satisfaction between workers and psychological stability and their full confidence in the management and loyalty and a keenness to achieve its objectives.[16]

The process of assessing the performance of individuals is historically old, and we practice it in our daily lives on a continuous basis, without knowing that we are evaluating people who deal with us. The person may seem to us to be smart and smart, and the judgment is social. We judge them as an introverted person, and so we have evaluated the two persons without knowing that we are evaluating them. If we move from the assessment stage to the other stage, the evaluation stage of the groups, where the most detailed and understanding of the deepest things, people are divided into different groups according to certain standards or criteria, and then we arrange for groups and people according to their abilities and possibilities and then increase interest. In this process in the business organizations and become a specialized carried out and practiced by individuals specialized in the present day in a large number of companies and institutions.[13]

Razieq (2010) Performance is visible visual behavior that can be observed, evaluated and evaluated. Performance represents success, that is, a function of successful representation. This function changes by changing organizations or employees, or its material and technical capabilities, and can be considered as the ability of the organization to achieve its goals through the use of Resources available in an efficient and effective manner.

The European Foundation for Quality Management defines performance as: measuring what has been accomplished by the individual, team or organization.[14]

Ruslan (2007) has expressed that the performance measurement is defined as an expression of the results of the outputs obtained from processes and products. Performance also gives the opportunity to conduct an assessment and comparison process relative to the goals, criteria and previous results, as well as with other similar organizations, and can be expressed in financial and non-financial indicators.[8]

Performance measurement is defined as part of the management process that uses a set of qualitative and quantitative benchmarks and indicators to determine the level of efficiency of its organs and organizations through the use of available resources, measuring the degree of success in meeting the predetermined goals over a specified period of time and then identify the shortcomings, if any, and work to address them in the present, and avoid recurrence in the future and to stand on the aspects of performance collector and maximize the benefit of them and what ultimately leads to develop and improve the performance of [5]

4 - Performance evaluation objectives

The job evaluation process aims to achieve a number of objectives that can be summarized in: [2]

1. Monitor employee performance:

Sufficiency reports can be used as a monitoring and supervisory tool, allowing the direct supervisor to be constantly concerned with the progress of the work and to observe the performance of the employees in their jobs to judge their adequacy.

2. Paying employees for work diligently:

When a worker realizes that his job performance will be subjected to constant evaluation and appreciation by his superiors, this can push him to do more.

3. Determine the possibility of installing the new employee:

Civil service regulations often require the new employee to be employed for a period of experience before being installed in his work, otherwise he is excluded from this position because he cannot perform his duties.

4. Upgrading the level of civil service:

Efficiency estimates are a means of raising the level of the civil service by showing weaknesses and strengths in performance.

5 - The importance of performance:

Conscious and good management is the only guarantee for the success of work in government. Many of the small administrative units have become superior because of their good management and their keenness to self-development and continuous improvement in order to continue to provide services to the public easily, at the lowest cost and in the smallest time period. In order to achieve its strategic objectives, and to complement the steps of success, excellence and good management, attention must be paid to measure and manage performance by adopting a modern scientific method. Measuring and managing performance in modern establishments and sectors is an integral part of the administrative and technical success system. Measuring performance indicators and identifying success in achieving the goals set. Performance measurement is one of the technical means to determine the success of both government and private sector [3]

6- Performance measurement:

It is a systematic way to assess inputs and outputs and productive processes in industrial and non-industrial organizations, performance measurement system includes criteria and performance measures. Performance measure is an important tool for judging things like scales and weights, etc. without a clear standard and easy to use, simple and agreed, Things will turn to the personal

intervention of impressionist to judge and evaluate things, just as double standards, or who use double standards, so that the Koran has vowed more such warnings in Sura of suris named after these standards or owners Double standards and are "almtaffon". In saying the Almighty Allah "who if people meet by measure from men, and if as illusion or weight to lose, but they thought those envoys, for a great day on the people of the Lord of heavens". Measure here or Peck has lost objectivity, and thus his ability to measure for correct judgment and truth regarding various transactions between individuals and groups.[4]

7- The impact of the use of information technology on the Performance of banks. :

Information technology has great impact in banking, now there are a lot of processes that occur on either the Bank's internal operations or external operations between the Bank and its clients.

For the internal operations of the banking business are easily pleased where the banks are able to calculate the result of the bank as a whole with all its branches with soft steps and procedures from the previous

They are also used by banks and financial solutions for allowing greater accuracy and control of the Bank's cash and stock on all his dealings

As for the foreign banking transactions or customer relationship with the bank where customers can deposit amounts on the electronic machines or cash withdrawals with ease and also they (customers) of cash conversion and pay their bills through the information network.

Also, the banks provides many services to customers via network information such as requests for facilities and loans and complaints etc [7]

The banks have developed systems to adapt to the technological revolution data with a view to ensuring the survival and sustainability of the Bank in achieving higher levels of satisfaction of the needs and desires of customers.

Hence the banks have sought to use technology in various aspects to the development and diversification of the services provided by banks in accordance with the wishes of customers and enhance their confidence and satisfaction with those services to contribute to the emergence of many non-traditional banking technology ATM service and domestic bank service and telephone bank service as well as the emergence of bank card service and other services approved by the sophisticated banks.[5]

IV - Operational framework

First. The research tool is valid and stable

The accuracy of the instrument of measurement is the ability to measure accurately and reliably, ie, the extent to which the instrument of measurement represents the characteristics available in the phenomenon under study and investigation (Hinkin, 1995: 968).

The researcher verified the stability of the measurement tool and verified the validity of the virtual instrument and the validity of the content. The structural stability of the measuring instrument of the current research was verified by calculating the stability coefficient of the measurements using the Alpha-Cronbach correlation coefficient shown in Table (2)

Table (2)

Cronbach Alpha coefficient of search variables

The variable Main	Cronbach Alpha for the variable	Dimension	Cronbach alpha. For the dimension
Information technology	0.875	1. computer software	0.768
		2. the Internet	0.844
		3. the database	0.856
		4. human resource	0798
Banking performance	0.822		

Source: Prepared by the researcher

The values of the Cronbach alpha coefficient ranged from 0.805 to 0.895 and are statistically acceptable in administrative and behavioral research because their value is greater (0.75) (Nunnaly & Bernstein, 1994), which indicates that the measurements are characterized by internal consistency

To determine the validity of the study instrument, the empirical analysis was used as shown in Figure (2 , 3, 4 , 5) of the information technology variable and Figure (6) of the performance variable

Figure (2)The empirical analysis of the Internet variable

Source: Prepared by the researcher

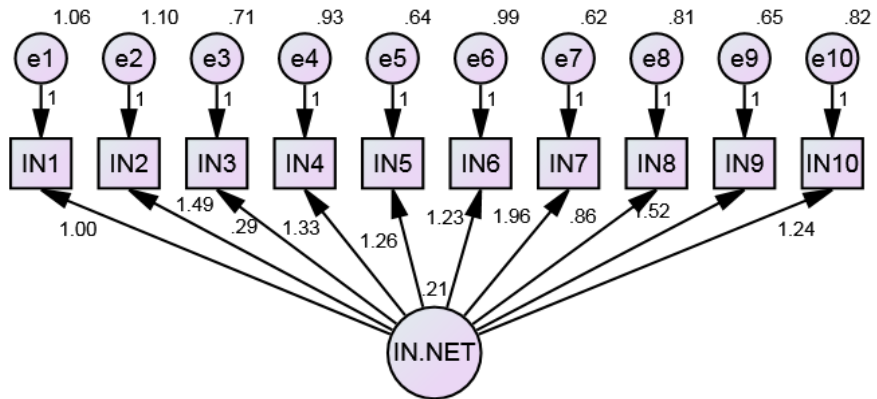


Figure (3)The empirical analysis of computer and software variable

Source: Prepared by the researcher

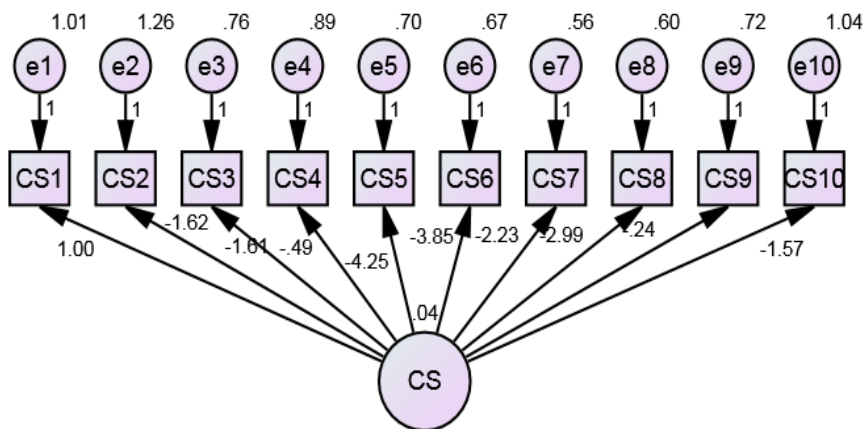


Figure (4)The empirical analysis of the database variable

Source: Prepared by the researcher

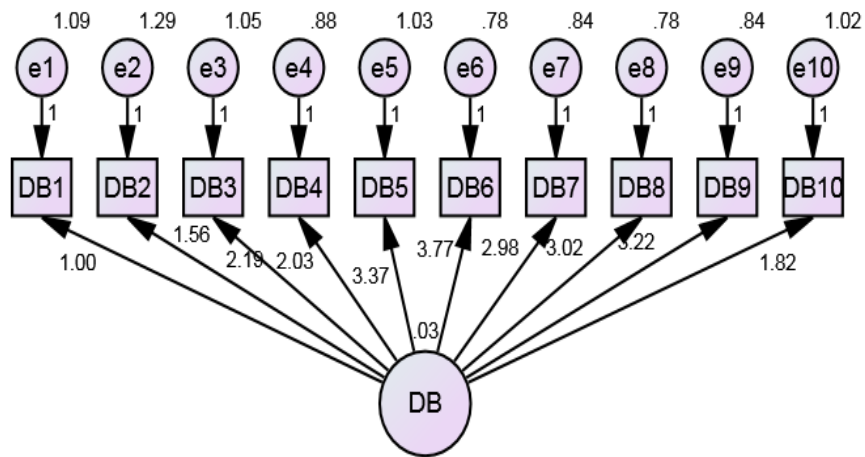


Figure (5)The empirical analysis of the human resources variable

Source: Prepared by the researcher

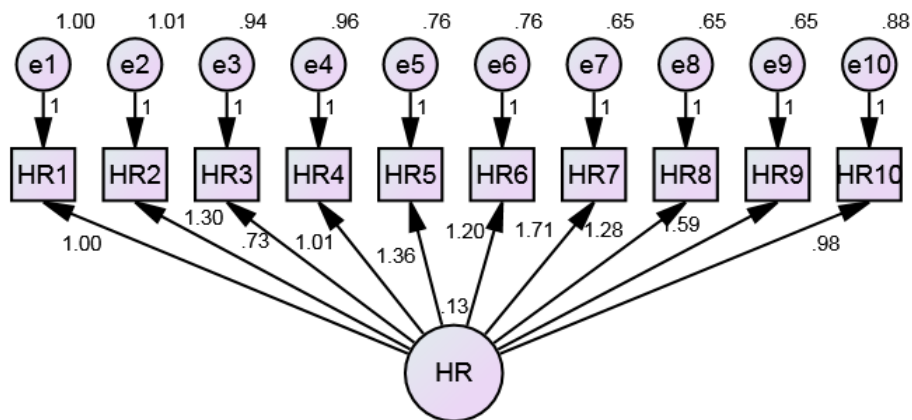
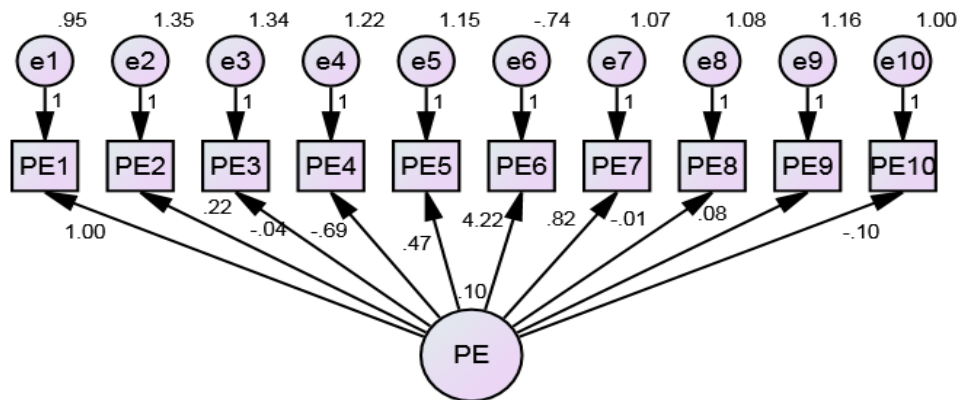


Figure (6)The empirical analysis of the performance variable

Source: Prepared by the researcher



Statistical description

In this paragraph, the variables of research in the banks (the research sample) are defined and defined using (the arithmetic mean and the standard deviation) to show the extent of the concentration and dispersion of the responses of the sample members. The level of responses was determined in the light of the arithmetic averages by belonging to any category, Are compared to Table (3) below

Table (3)

Mathematical community values levels grades

Grading	Standard answer
1 – 1.80	very low
1.81 – 2.60	Low
2.61 – 3.40	Moderate
3.41 – 4.20	high
4.21 – 5.0	very high

Table (4)

Arithmetical averages, standard deviations, response level and relative importance of the computer software (N=135)

Source: Prepared by the researcher

NO	The term	The arithmetic	Standard deviation	Standard answer	Relative importance
1	Computer Bank management based on building a database for various activities	3.84	1.028	high	3
2	Various Bank units sections are linked by a central computer system to exchange information	3.60	1.167	high	5
3	The bank's management constantly monitors the computer equipment used in different departments and units to improve the efficiency of performance	4.00	930.	high	1
4	To use a computer Bank contributes to the low likelihood of mistakes when providing service to the customer	3.54	952.	high	7
5	Used computer Bank management in building customer database to facilitate the provision of service to them in time	3.90	1.165	high	2
6	Using a computer Bank contributed in delivering the best service to customers.	3.70	1.101	high	4
7	When you use a computer Bank contributes to its potential in the face of competition from banks by providing the best quality services	3.30	.863	moderate	10
8	Cemented using computer Bank of Bank sales growth	3.50	.961	high	9
9	To use a computer Bank strengthened controls on Bank performance activities	3.59	1.054	high	6
10	Computerized banking operations contributed to increase worker productivity	3.53	1.064	high	8
	General rate	3.669	0.182		

Table (4) shows the arithmetical averages, standard deviations, the level of response, and the relative importance of the responses of the sample to a computer software variable trend. Note in these tables, paragraph (3) which states: (The bank's management constantly monitors the computer equipment used in different departments and units to improve the efficiency of performance) I got the upper mean of my account, it reached (4.00) and by the standard deviation. (.930) This shows the consistency and harmony of the responses of the research sample towards this paragraph, and within the level of the answer " high", while the paragraph (7) and the special (When you use a computer Bank contributes to its potential in the face of competition from banks by providing the best quality services) got the lowest arithmetic averages which reached (3.30) and a standard deviation of (.863) Individuals' responses to the research sample and within the "moderate" response level.

Table (5)
Arithmetical averages, standard deviations, response level and relative importance of
the Internet (N=135)

NO	The term	The arithmetic	Standard deviation	Standard answer	Relative importance
1	The Bank works to make use of the Internet banking service to his clients.	3.44	1.130	high	4
2	Using e-mail Bank (E-mail) to respond to inquiries from customers about its services	3.17	1.062	moderate	9
3	The bank is working to achieve electronic banking to provide electronic banking services	3.14	.986	moderate	10
4	Banks management managed by enlisting the services of the diversification of banking services provided by 0.	3.51	1.145	high	2
5	The Bank's Web site helped to promote its services and its spread worldwide	3.33	1.086	moderate	8
6	The Bank benefited from Web services contribute to gain experience and knowledge about developments in banking.	3.60	1.147	high	1
7	The link to the Bank through the global network with global banks enabled him to meet the needs of his customers outside diameter	3.39	1.198	high	5
8	The Bank benefited from Web services enabled him to face competition in the banking market.	3.33	.985	Moderate	7
9	The Bank's site on the World Wide Web has helped customers to get services and banking sales increase	3.50	1.071	high	3
10	The Bank benefited from online services helped to speed up banking	3.34	1.073	moderate	6
	General rate	3.375	0.145		

Source: Prepared by the researcher

Table (5) shows the arithmetical averages, standard deviations, the level of response, and the relative importance of the responses of the sample to the Internet variable trend. Note in these tables, paragraph (6) which states: (The Bank benefited from Web services contribute to gain experience and knowledge about developments in banking) I got the upper mean of my account, it reached (3.60) and by the standard deviation. (1.147) This shows the consistency and harmony of the responses of the research sample towards this paragraph, and within the level of the answer " high", while the paragraph (3) and the special (The bank is working to achieve electronic banking to provide electronic banking services) got the lowest arithmetic averages which reached (3.14) and a standard deviation of (.986) Individuals' responses to the research sample and within the "moderate" response level

Table (6)

Arithmetical averages, standard deviations, response level and relative importance of the database (N=135)

NO	The term	The arithmetic	Standard deviation	Standard answer	Relative importance
1	Speed of access and retrieval of data	3.43	1.062	high	1
2	Reduce space used	3.39	1.210	moderate	2
3	Data integrity when linking the banking system with the civil register	3.22	1.070	moderate	5
4	Replace digital data with paper data	3.09	1.011	moderate	10
5	Confidentiality and security in handling data	3.21	1.191	moderate	7
6	You can modify the software without having to modify data	3.24	1.123	moderate	8
7	Organize and display data in different ways.	3.24	1.068	moderate	4
8	Easy handling and Exchange data between parts of the Bank	3.21	1.045	moderate	6
9	Help coordinate and collect data on a pyramid shape for easy management and retrieval	3.18	1.092	moderate	9
10	Ability to import or export data	3.24	1.067	moderate	3
	General rate	3.245	0.098		

Source: Prepared by the researcher

Table (6) shows the arithmetical averages, standard deviations, the level of response, and the relative importance of the responses of the sample to the Internet variable trend. Note in these tables, paragraph (1) which states: (Speed of access and retrieval of data) I got the upper mean of my account, it reached (3.43) and by the standard deviation. (1.062) This shows the consistency and harmony of the responses of the research sample towards this paragraph, and within the level of the answer " high", while the paragraph (4) and the special (replace digital data with paper data) got the lowest arithmetic averages which reached (3.09) and a standard deviation of (1.011) Individuals' responses to the research sample and within the "moderate" response level

Table (7)
Arithmetical averages, standard deviations, response level and relative importance of
The human resource (N=135)

NO	The term	The arithmetic	Standard deviation	Standard answer	Relative importance
1	Identifying the needs of the bank's human resources quality and quantity	3.24	1.068	moderate	1
2	Preparing training plans to improve and increase expertise among employees in the Bank	3.03	1.043	moderate	2
3	Contribute to information technology in upgrading bank workers	3.01	1.082	moderate	4
4	Research is conducted in the areas of human resources to identify problems and assist in the resolution of personnel	3.02	1.047	moderate	3
5	Department of Bank's outsourcing specializes in process of developing skills and experience	2.96	1.003	moderate	5
6	There is a special job description and analysis of human resource management functions	2.79	.978	moderate	6
7	There is a system of rewards and incentives used by banks to encourage employees	2.73	1.016	moderate	8
8	Maintenance and care workers, which put the occupational safety systems and health and social care workers	2.76	.932	moderate	7
9	Contribute to information technology to increase the accuracy of Bank staff performance	2.61	.992	moderate	9
10	Information Technology contributes to reducing the sense of routine during the practice of banking	2.47	1.006	Low	10
	General rate	2.862	0.230		

Source: Prepared by the researcher

Table (7) shows the arithmetical averages, standard deviations, the level of response, and the relative importance of the responses of the sample to the Internet variable trend. Note in these tables, paragraph (1) which states: (Identifying the needs of the bank's human resources quality and quantity) I got the upper mean of my account, it reached (3.24) and by the standard deviation. (1.068) This shows the consistency and harmony of the responses of the research sample towards this paragraph, and within the level of the answer " moderate ", while the paragraph (10) and the special (Information Technology contributes to reducing the sense of routine during the practice of banking) got the lowest arithmetic averages which reached (2.47) and a standard deviation of (1.006) Individuals' responses to the research sample and within the "Low" response level

Table (8)

Arithmetical averages, standard deviations, response level and relative importance of the performance (N=135)

NO	The term	The arithmetic	Standard deviation	Standard answer	Relative importance
1	Ensuring that the overall objectives of the organization are fulfilled when performing the duties	3.27	1.059	moderate	7
2	I have completed all my job duties on time	3.60	1.075	high	3
3	I constantly develop my skills	3.20	1.229	moderate	8
4	The use of modern technologies helps improve performance	3.90	1.101	high	1
5	I plan to work before his performance	3.70	1.252	moderate	2
6	I would like to compare what I have done with plans and programs	3.40	.949	moderate	5
7	Correct the mistakes that I might have made while doing my work	3.30	1.160	moderate moderate	6
8	I have the ability to make important decisions successfully	3.50	1.398	high	4
9	Get the incentives contribute to the performance of duties better	3.00	.816	moderate	10
10	I am satisfied with my level of performance	3.10	.994	moderate	9
	General rate	3.360	0.283		

Source: Prepared by the researcher

Table (8) shows the arithmetical averages, standard deviations, the level of response, and the relative importance of the responses of the sample to the Internet variable trend. Note in these

tables, paragraph (4) which states: (The use of modern technologies helps improve performance) I got the upper mean of my account, it reached (3.90) and by the standard deviation. (1.101) This shows the consistency and harmony of the responses of the research sample towards this paragraph, and within the level of the answer " moderate ", while the paragraph (9) and the special (Get the incentives contribute to the performance of duties better) got the lowest arithmetic averages which reached (3.00) and a standard deviation of (.816) Individuals' responses to the research sample and within the " moderate " response level

Hypothesis testing

The current research was adopted for the purpose of testing the premises on two two examples (simple correlation coefficient (Pearson)and multiple regression, simple correlation coefficient used for the purpose of knowing the strength of link relationships that exist between Study variables, regression analysis was used to measure impact. First, test the hypotheses link

The first major premise (there is a statistically significant link information technology and banking performance

Table (9)
Correlation matrix (N=135)

Independent variable	Approved variable	The result
Information technology	Banking performance	
Computer software	0.781**	Supports
The Internet	0.598**	Supports
Database	0.654**	Supports
Human resource	0.882*	Supports

Source: Prepared by the researcher

testing impact hypotheses

For the purpose of research and hypothesis testing hypothesis statement been using equation of regression analysis, the main hypothesis States that: (moral effect exists between information technology and banking performance) .

Table number (10) the second major hypothesis test results

Table (10)

The influence of information technology on banking performance (N=135)

Independent variable	F	Sig.	T	Sig.	R²
Information technology					
Computer software	4.661	0.032	2.204	0.022	0.76
The Internet			4.41	0.000	
Database			2.61	0.000	
Human resource			3.75	0.000	

Source: Prepared by the researcher

The table above shows that there is a significant effect between information technology and performance. The calculated value of F(4.661), which is less than the value of the table at the level of significance (0.032) and this proves the validity of the second hypothesis

Conclusion

This study came out according to the statistical indicators of the questionnaire form with several conclusions, thus:

- 1 - the direction of banks sample research to the use of computer software and modern techniques to provide the best services to customers as soon as possible and adoption of a database is easy to reference at any time. This interest was the first dimension in the interest of the banking departments
- 2 - the pursuit of banking departments to adopt the adoption of the global network (the Internet) and modern technologies and try to adopt the application of electronic commerce
- 3 - Increasing the interest of banks sample study information technology contributes significantly to achieve the best banking performance in a way that achieves a competitive position on the rest of the other banks
4. The contribution of the use of computers to banking operations has also contributed to increasing the productivity of workers
- 5 - seeking the departments of banks to take advantage of the services of the global network, which helped in the rapid delivery of banking services to customers

6 - The banks surveyed indicate a weakness in software due to the traditional approach and the lack of automation of work in line with recent developments.

Recommendations

1 - the need to expand the reliance on computer software and modern technologies because of its role in improving the banking work through work and constantly on the introduction of the latest computers or at least update the existing computers and develop their own programs and contribute to the software industry by opening specialized training courses and providing financial support from In order to use advanced technologies continuously and in a manner that keeps pace with conflicting developments, the use of computers has become a feature of the era, especially in banking

2 - the necessity of activating each of the sites on the Internet (Internet) and banks sample study in a way that provides them with the provision of services and reports published to customers and meet their needs quickly and accurately and efficiency and knowledge of scientific experiences, as well as follow the news of competitors in the market and carry out joint work remotely and reflected To increase the efficiency of banking services provided

3 - Invite banks under study to pay attention to the use of modern information technology in various components after the provision of the required requirements for them to raise the level of banking performance

4 - Recording the documents accompanying the operations and electronic maintenance and ensure the circulation of these documents between duty stations related to the implementation of operations

5 - Working on the survey of customer opinions between time and time regarding banking to identify their wishes and proposals and types of services they wish to obtain

6. Encouraging private banks to cooperate and coordinate with official and non-official bodies and to benefit from Arab and international experiences in order to develop an ambitious strategy in providing banking services

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