

## **Management Information Systems & Their Impact on Improving the Quality of Service at the Commercial Bank Customers**

**Minwer M. AL-Adwan**  
MIS Department  
King Abdulaziz University  
College of Business Rabigh COB  
P. O. Box 344,  
Rabigh, 21911, Saudi Arabia

### **Abstract**

*This study aimed to identify the (Management Information Systems & Their Impact on Improving the Quality of Service at The Commercial Bank Customers), was conducted this study in the year 2015/2016 m, and chose researcher random sample consisted of (50) customers at the Commercial Bank in Saudi Arabia, the study concluded that there are impact on the management information systems of Improving the Quality of Service, the study recommended to Improve policies designed to activate the management information systems because of its impact on improving the quality of service provided to customers.*

**Keywords:** management information systems, Quality of Service.

### **1. Introduction**

Management Information System (MIS) is a set of systems and procedures to gather information from a variety of sources compile it and present it in a readable format. Managers use management information systems to generate reports that provide them with a comprehensive overview of all the information they need to make decisions ranging from the daily details of the strategy at a high level. Management information systems today are largely dependent on technology for data collection and presentation, but the concept is the oldest of the modern computing techniques.

In addition, the importance of management information system (MIS) is to make the process of decision-making managers more efficient and productive. By collecting information from a variety of sources in one database and provide the information in a logical way, can the MIS provide managers with everything they need to make informed decisions and very in-depth analysis of operational issues (Laudon.et.al, 2009). The management information system (MIS) can collect almost any kind of information managers require. It can display financial data such as daily revenue and expenses at a glance and attribute them to specific departments or groups. Performance indicators such as the timing of projects and the quality of products coming off the assembly line can help managers accurately identify areas of improvement needed. Staff can manage schedules for work shifts and delivery inbound and outbound shipments from anywhere linked to management information systems. A management information system to facilitate cooperation and communication as well. Employees can edit and share documents and communicate relevant information on developments and warnings are expected across the organization. (Pant & Hsu, 19995).

The management information system (MIS) the ability to create reports is one of the most valuable management information system features. Internal reports provide information in a way managers can understand, by including all relevant data and compile the data in a logical way. Imposed information systems its importance as a key resource rely on it organizations in the performance of its booklet money, individuals and other basic resources that will help the organization to succeed, and is characterized by information resources in significant value to organizations where reliable in the study and evaluation of the current situation and the past of the organization in order to be the achievement of making the right decision at the time appropriate, especially in the competitive stage. (Laudon, 2010).

It has cast a shadow over the development of different walks of life, leading to transform the world into a small village of all its members, including gets the developments affected, as well as leading to the creation of conditions and mechanisms of new working totally different from what it was in the past decade vary, have made these rapid changes and the challenges at the institutional sector, both in the financial section, administrative, commitment and respond to them with a clear vision to enable them future to discover the opportunities and grasped and knowledge of threats and risks and to work on their classification, which means that the systems of modern Information with and commitment to play a key role in improving the performance of the enterprise, and will help them to invest in those technical developments systems modern information with to use them strategically for competitive advantage, and will inevitably be one of the basic resources of those institutions and strategic weapons in dealing with the current conditions characterized by widespread change and management information systems that have a significant and prominent role in the development of organizations and increase the speed of completion of work.(Joshi, 2013).

It consists of a group of components conducting members hardware information aimed at producing specific information is not considered here system specifically administrative information system only if the service or targeted by one or more aspects of administrative processes to take administrative and financial decisions, focusing on administrative aspects in an integrated manner to achieve the overall objective of the organization because the performance of any function in isolation from other jobs does not achieve the objectives of the organization, such as the marketing function and function of the production and management of human resources, finance, function and management functions in the management process, which includes planning, organizing, directing and controlling elements in addition to take advantage of them to improve their financial management and activate its role influential in the field of business in the finance function of revenues, costs and profits and losses, assets and liabilities as well as the accounting and all of their activities and to facilitate the administration Terms money on the short term or long term, as the chief financial officer in the contemporary organization is pivotal director contributes cycle to a large extent in achieving sustainability and adaptation and survival of the organization through reading investment affecting liquidity and profitability.

This is in order to be able to chief financial officer from carrying out its various dimensions, needs information can appropriate decision-making system, some referring to the finance information system and accounting have had a head start in the emerging application without other in the definition of the future financial needs, identify and define ways to get management systems the money from various sources and monitor the use of these systems and sophisticated management information and high-efficiency great role and the positive impact in improving the level of institutional performance and commitment within the various units of the administrative institutions(Laudon, 2010).

#### **Advantages of (MIS) as following:**

- Able to identify the strengths and weaknesses of companies because of a revenue reports, and record the performance of staff and so identify these aspects can help the company to improve business processes and operations.
- Give a comprehensive picture of the company.
- As a tool for communication and planning.
- The availability of customer data and reactions can help the company to align business operations and according to the needs of its customers. Effective management of customer data can help the company to perform direct marketing activities and promotion.
- Could miss help the company to gain a competitive advantage? Competitive advantage is the company's ability to do something better, faster and cheaper, or unique, compared with competitors in the market.
- MIS report help the decision-making and action on a particular object with a fast time.

It also helps managers and employees to take advantage of the uses of technology and integrated into the administrative processes to achieve the desired goals as soon as possible and with less effort and less cost possible, they help them to access information at high speed in order to be make the right decisions on administrative matters of renewable and can be for those systems that provide the opportunity to exchange experiences and information between the administrators which will reflect positively on the efficiency and effectiveness of the work.

Also have the ability to absorb and store massive amounts of data and processed at high speed and pursued consistently and support management decisions. The application of management information systems has a direct impact in terms of quality of service, as Quality is defined as "freedom from defects or accomplish something on the desired when done for the first time face" and derives the difficulty in defining the quality of service "SERVICE QUALITY" of the general characteristics of Special Services compared to material goods tend majority of modern recognition of the quality of the service as a "standard for the degree of actual performance of the service matches the expectations of customers for this service". (Anton & Carole, 2006). In this context, looks at the quality of service "internally and externally", internally the quality of service achieved on the basis of commitment to the standard specifications and conformance to design service, externally, the quality of service is the quality perceived by the bank's customers, so quality interior reflects the position of the administration, while expressing Foreign Quality customers' perceptions of the level of quality of service provided to them.

The importance of quality as follows (Hoyle, 2005):

1. Achieve a competitive advantage over other banks and therefore face competitive pressures.
2. Carry fewer costs due to the lack of errors in operations.
3. The Distinguished Service increases the bank's ability to retain existing customers and attract new customers.
4. The premium service allows an opportunity for banks to charge rates and larger commissions.
5. The premium service offers the opportunity to sell additional banking services.
6. The outstanding service makes customers as sales representatives for the bank to guide and convince new customers of friends and colleagues.

And the quality on the performance of organizations in the following key areas affecting are:

1. Cost: Depends on the quality entrance to reduce costs, through a combination of times available to the workers inside the bank and expected needs of the customers and then simplify and automate work and reduce errors.
2. Differentiation in the market: underlines the concept of quality service to the need for the organization to be better than other organizations in the areas of precision, comfort and precise timing, and fitness distinction underlines the differentiation of the organization by making the customer feel that he was dealing with the specificity of the organization.
3. employee training to raise the level of service: define quality standards measured by providing the service actually, as workers learns the need to perform their duties, specific methods to ensure access to higher standards of service and without access hazards, quality is make the employee responsible for customer satisfaction as hard as can also requires the employee use logic to skip some of the procedures that stand in achieving these goals.
4. attention to remarks the customer in terms of improvements: underlines the concept of quality promoted by encouraging word on the deal and to emphasize that the employee knows his minutes and rarely fails to satisfy the beneficiary is that it is no longer enough as it was sing discrimination. (Dobb, 2004)

Accordingly, the organization targeted here create a picture in front of the beneficiary as is unmatched in the market in terms of the provision of services where it cannot be dispensed with, in particular in the field of service obtained from the organization because they are taken into account, here it feels beneficiary or customer response organization for his remarks is here checks the customer or beneficiary. The quality of service is determined by the total benefit received by the beneficiary of the service, and that this benefit is a set of benefits associated with access to the service, including the service represents a significant side along intangible determines the quality of service is affected by these two sides.

And institutions providing services seeking to differentiate its activities through the provision of better quality than the competition institutions the quality of services and the basis for that is the pursuit of these institutions to provide services the level of quality as that makes these services beyond what is expected to be received by the beneficiary of the service, the expected beneficiary either be a result of the experience and past experiences to him, or through the receipt of the information and specifications through promotional campaigns carried out by the service organizations that work to create a certain mental image of the beneficiary on the level of saturation, which can be obtained through this service in the absence of the possibility of service achieve what is expected or aspired beneficiary of getting it, that will be paid to the lack of interest in this service, but in the event that the service gratification required achieved a level that was aspiring to get him the beneficiary, that would make him repeat buy it for her and clings Steering provided to them. The realization of the quality of service by customers depends primarily on the basis of a set of dimensions and represents measures of quality of service.

These dimensions can be determined as follows (Tricker, 2005):

1. Degree of credibility and confidence in the performance: mean consistency in performance, and the completion of the service has also been the promise and the performance of the service of the right way the first time.
2. Speed of response: According to the initiative to help customers, and rapid response to their queries and sensitivity to the needs of customers and speed of service performance. As namely, the provision of the service in the appropriate time and place, and this shows the true desire of the concept of service to assist the beneficiary and providing instant his service, as the response of service rescind the state of anxiety and uncertainty generated has to wait and lack of access to the service at the time and place who wants it.
3. efficiency or estimated: reflect the skill or ability to perform the service, which is derived from the availability of information and knowledge of the conditions and the nature of work and possess all the skills necessary to achieve the proper functioning of the service, as well as the possibility of the service provider is affected by several factors, including (intelligence, rapid response capability, experience. .. and others), and that these characteristics provide the Service Provider makes him unable to understand the nature of the beneficiary of the service and the care and interest in a way that would bring him satisfaction and gain confidence and make it repeats the service request and continue requested.
4. Access Service: This does not include side ease only contact, but whenever that will facilitate access to the service, such as suitable working hours, and the availability of a sufficient number of service outlets, convenient organization's website and the presence of an appropriate number of ATM machines and others.
5. Contact: This means customers with information supply time, and addresses the client's language they understand and listen to him and securing access to the information counter.

Through this study, the researcher will identify the theme "Management Information Systems & Their Impact on Improving the Quality of Service at The Commercial Bank Customers" the researcher hopes to tune in putting this issue.

### ***The problem of the study***

The commercial banks are important and vital institutions in Saudi Arabia, they offer their services to customers. As a result, the intensity of competition among commercial banks need to be identified to improve the quality of services provided, which requires the adoption and development of modules or sections concerned with the preservation of customers and enduring relationship with them and provide services consistent with the needs and desires of customers of commercial banks, but a lot of the commercial banks in Saudi Arabia does not give sufficient weight to the application of management information systems in order to improve the quality of services provided to customers, and this study highlights the impact of the application of management information systems to improve the quality of service provided to the customers. You can also determine the problem of the study by giving an answer to the following questions:

The first question: Are there differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to gender?

Second question: Are there differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due scientific expertise?

Third question: There are no differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to age.

Furth question: Is there an impact on the management information systems to Improving the Quality of Service from the standpoint of Commercial Bank Customers?

### ***Hypotheses of study:***

The study relies on assumptions zero following:

- 1- There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the commercial Bank from the viewpoint of its customers due to gender.
- 2- There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the commercial Bank from the viewpoint of its customers due to experience.
- 3- There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the commercial Bank from the viewpoint of its customers due to age.

- 4- There are no impact at the level of significance ( $\alpha \leq 0.05$ ) on the management information systems to Improving the Quality of Service from the standpoint of Commercial Bank Customers

### ***Objectives of the study***

Centered primary objective of this study is to identify the "Management Information Systems & Their Impact on Improving the Quality of Service at The Commercial Bank Customers ", as well as can be identified as follows:

- Identify the level of application of management information systems to the commercial Bank from the viewpoint of their **customers**?
- Recognize there are differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to gender (male, female)?
- Recognize there are differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due scientific expertise?
- Recognize there are differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to age.
- Recognize the presence of a trace of management information systems (MIS) on Quality of Service from the standpoint of customers for the commercial Bank.

### ***Importance of the study***

**A-Theoretical importance:** The significance of the study by highlighting the theme " Management Information Systems & Their Impact on Improving the Quality of Service at The Commercial Bank Customers", will also be in this study set of results placed and recommendations contribute to enriching the subject, as he is expected to play this study to identify all obstacles impeding the implementation of management information systems in the commercial Bank in Saudi Arabia.

### ***B-Applied Popularity:***

It expected to benefit from this study the following categories:

- **Commercial Bank Customers:** they can benefit from this study by identifying the impact of the application of management information systems throw quality service.
- **Managers:** Can the development of policies and strategies that improve the effective use of management information systems.
- **Researchers:** can see this case study completed; in order to identify the findings, and help them develop in other variables pertaining to the subject of the study.

### ***The limits of the study***

**Temporal:** This study is based in the year 2015/2016.

**Spatial:** commercial Bank in Saudi Arabia.

**Human:** in order to achieve the purposes and objectives of the study through the distribution of the questionnaire academic tool on a sample of customers in commercial Bank in Saudi Arabia.

### ***Operational definitions of the study***

**Management information systems (MIS) :** it defined as "a computerized platforms are told that through computers, management and use of the organization, through data analysis and reach rational decisions designed to give the established maximum benefit from the use of computers and the systems to assist in the provision of information, and are analyzed and make the right decisions administratively.

**Quality of service (QoS):** It is an activity in order to improve and enhance customer satisfaction, such as the techniques used in e-business or which help usually improve the services provided to the customer telephone networks.

### ***Previous studies:***

Through the following presentation, the researcher arranged studies related to the subject of study in descending order:

The study of (Shah, 2014), title is "Impact of Management Information Systems (MIS) on School Administration: What the Literature Says", Increased use of information technology in educational administration quickly because of its efficiency and effectiveness. In the early stages of its development, and management information systems (MIS) main purpose and use to improve the efficiency of the activities of the school office. It was used to store students and staff data. The most attention is being focused on data entry and tabulation, rather than focusing on transferring data or analysis. It has been identified on the value of management information through the stages of integration. The most comprehensive review of the literature of the positive impact of management information systems at the school administration and management, including the possibility of better access to information, and management more efficient and increasing the use of school resources, reduce workload, and improve time management, and improvement in the quality of the reports. There are a number of inhibitors to the use of management information systems and clear in the literature. Foremost among these is the lack of time, lack of confidence or skills, lack of training, lack of top management support, and the lack of technical support. MIS can provide administrators and teachers the necessary information to plan an informed, policy making and evaluation.

MIS has changed the school management in the areas of leadership and decision-making, and workload, human resources management, communication, and responsibility, and planning. These systems can help the school principal in determining the objectives of the school, and the formulation of strategic plans, and the allocation of resources, and evaluate the performance of staff, as well as organizational success. Study of (Kushwah & Bhargav, 2014), title is "Service Quality Expectations and Perceptions of Telecom Sector in India", companies that harsh stand on their feet are the ones that will be able to clearly differentiate themselves on the basis of quality of service. Telecommunications companies in need of a good understanding and perceptions of the quality of customer service and expectations. "Quality of service expectations and perceptions of the telecom sector in India," the study attempts to analyze the gap in the quality of service of the telecommunications sector in terms of customer perceptions and expectations with respect to mobile phone services. It is important to explore and map the differences that indicate that there is room to improve on behalf of the mobile phone service providers.

The primary data collection with the help of a unified service survey, a sample of 500 people has access to mobile phone services to telecommunications service in New Delhi, capital of India. Data were collected with a statistical tool to test the 'Z' analysis. The study revealed that there is a statistically significant gap between customers' expectations and perceptions of mobile phone services, with the arithmetic average of the expectations being 6.4413, from 5.8393 perceptions. The study concludes that in light of the intense competition in the global business arena, where companies enjoy on the survival and development on the basis of the size rather than the margin, and the quality of service is an essential item in the marketing of the service. This means that operators will have to focus on reducing the gap in customer perceptions and expectations about the quality of their service if they are to compete globally. To this end, we must telecommunications companies continuously evaluate and re-evaluate how customers perceive their services and the implementation of appropriate corrective actions to keep existing customers and acquiring new customers.

Study (Jane..et..al, 2013) entitled " Management Information System as a Technique in the Administration of Secondary Schools in ABA Zone South East Nigeria", this paper has investigation information management system as a tool in secondary schools in the ABA Education Management District, southeast Nigeria.

The descriptive study to determine the extent of the official high school use of management information systems management tool. Has been selected a sample of 44 principals and 210 teachers representing 44 and 10 percent of school principals and teachers of the 100 principles and 2,100 teachers were selected through a stratified random sample representation. A 2-part 0.15 item used a 4-point Likert scale tool for collecting data to answer questions 2 research and to test the null hypothesis 2 at 00:05 possibility. It has been validated instrument by a team of experts in the Department of Educational Administration, UNIPART, Nigeria, reliability and value of  $p = 0.85$  is generated. Means was used to answer the research questions. Been applied t-test to test the null hypothesis 2. The results indicate that the administration results-oriented and quick execution of tasks constitute the general administrative performance of the secondary school principals. He concluded that the proper implementation and application of management information system will be profitable to the administrator, the teacher, the student, and the community as a whole. Recommended among others that the government, the Ministry of Education, and the Board of Secondary Education schools equipped with the retrieval and dissemination of information storage system.

Study of (Navaz, 2013) Title is "Concepts and Applications of Management Information Systems", this study investigate in management Information System (MIS) is an integrated system to provide information to support the planning, organization, control function in this covers the functions of middle management of the administrative and special reports. Management information systems (MIS) are generally automated information that is used within organizations, systems, and includes all the information and communication channels organized. Information system is all items in the collection and dissemination of data and related information, and usually involves changes in the hardware channels, software, people, data, and information and communication. The study showed no differences in terms of gender, age, Operating system, including data collection, data processing and transforming raw data into valuable storage and retrieval of information and data sets, such as administrative reports.

Study of ( Karim, 2011) Title is " The Significance of Management Information Systems for Enhancing Strategic And Tactical Planning ", this study investigate in management information systems (MIS) is a key factor to facilitate the achievement of the efficiency of decision-making in the organization. This paper explores the extent to implement systems to make successful decisions in two of the selected financial organizations and administrative information. Research examined whether the selected financial institutions in Bahrain vary regarding the use of the leadership of management information systems for the purposes of making strategic and tactical planning decision. Conditioning research and quantitative research designed to examine two hypotheses. It was distributed to a total of 190 questionnaires equally to those who work in the various administrative levels in the selected organizations. Search Results showed that the MIS was used primarily to enhance the strategic planning in the financial institutions. Regression analysis revealed that the tactical planning and found to have no effect on the decision-making, while the strategic planning have a clear impact on the effectiveness of decision-making in both organizations and the study showed no differences in terms of gender and experience variable.

The study of (Tripathi, 2011), title is " Role of Management Information System (MIS) in Human Resource " , In today's organizations is the human resources as one of the key resources for business organizations. Transaction processing layer management information systems in the human resources function to deal with routine activities such as recording attendance and salary accounts. It also includes operational level activities maintaining personnel records, which is used as a basis for strategic layers. With the increasing importance of human resources management and increase the size of the organizations, and maintenance of personnel data and generate the appropriate reports are critical aspects in any organization. Therefore, more and more organizations computerized human resource management systems (HRMS). This paper is an attempt to design and implementation of management information systems for the organization of work and show how they help in making administrative decisions concerning the management of a private function for senior management

Study of (Mohammad & Alhamadani , 2011), title is " Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan", The aim of this research is to study the quality level of service from the customer point of view of commercial banks operating in Jordan and it's customers the impact of satisfaction, based on measuring the quality of service on a modified version of the quality of service, which involves five service quality dimensions, namely reliability, responsiveness, empathy and to emphasize tangible property. Has been measuring customer satisfaction through nine adapted component, it was distributed 260 questionnaires randomly to customers located branches of commercial banks (thirteen commercial banks in Jordan) in Irbid (Jordan). It worked multiple regression analysis to test the impact of service quality on customer satisfaction.

The results of this study indicated that service quality is an important effect precedent of customer satisfaction. It is clear from this study that managers and decision-makers at Jordanian commercial banks seeking to improve the quality of service that makes the most significant contributions on customer satisfaction elements. Study of ( Reddy..et..al, 2009) Title is " Management Information system to help managers for providing decision making in al organization " , this study investigate in provides management information system (MIS) information on the administrative activities of the organization. The main purpose of this research is, MIS provides accurate and timely information necessary to facilitate decision-making and enable organizations planning and control the executive and the tasks to be carried out effectively process. Management Information System (MIS) is mainly concerned with the processing of data into information and then is transferred to different departments in the organization to take the appropriate decision. MIS is a subset of the overall planning and monitoring, which covers the application of human beings, techniques, and procedures of the organization's activities.

Information System is a mechanism to ensure that the information available to managers in the shape you want, and when they need it. the study of (Robey, 1979) title is "User Attitudes and Management Information System Use ", Industrial sales force study showed several specific positions must be positively related to the use of existing information system on your computer. Results support and extend previous findings suggest a model for the use of the information system based on the theories of the expected work incentives.

***What distinguishes this study from its predecessor (the researcher comment on previous studies?)***

This study is distinct from previous studies, the following:

- It will unveil customer's trends in commercial Bank in Saudi Arabia with respect to the subject of the study.
- This study is distinct from previous studies it is descriptive and analytical study, since the researcher will develop a tool to measure represented by the (resolution) as it has been distributed to the employees represented by the sample at the commercial Bank in Saudi Arabia.
- This is the study of the only studies to examine the subject of the study, so it should shed light on this.

***The study procedures***

**Study Approach:**

It was used descriptive and analytical approach that deals with data collection, analysis, and interpretation in addition to the statistical treatment of the variables and their linkages, as well as analysis and interpretation of results by their relevance.

**The study population and sample:**

The study population consisted of a group of customers at the Commercial Bank in Saudi Arabia. The study sample consisted of (50) of the customers at Commercial Bank in Saudi Arabia, during the year 2015/2016 m; the sample was chosen randomly.

**1) Gender:**

**Table 1: Demographic Characteristics of Study Sample (Gender)**

Gender	Frequency	Percentage
Male	30	60.0 %
Female	20	40.0 %
<b>Total</b>	<b>50</b>	<b>100.0 %</b>

Table 1: shows that 60.0% of respondents are males and the rest are females.

**2-Experience:**

**Table 2: Demographic Characteristics of Study Sample (experience)**

Experience	Frequency	Percentage
less than 5 years	23	46.0 %
from 5 to 10 years	10	20.0 %
from 11 to 15 years	4	8.0 %
16-20 years	7	14.0 %
More than 20 years	6	12.0 %
<b>Total</b>	<b>50</b>	<b>100.0 %</b>

The most percent of experience (46.0%) was for respondents whom experience (less than 5 years), as shown in table (2) and around (20.0%) of respondents have experience (from 5 to 10 years), and 8.0% are (from 11 to 15 years ), and (16-20 years) are 14.0%, and the rest are (More than 20 years).

**3-Age:****Table 3: Demographic Characteristics of Study Sample (Age)**

Age	Frequency	Percentage
less than 25 year	3	6.0 %
from 25 to 34 year	7	14.0 %
from 35 to 44 year	10	20.0 %
more than 45 year	30	60.0 %
<b>Total</b>	<b>50</b>	<b>100.0 %</b>

It was found that (6.0%) of the sample are (less than 25 year old), (14.0%) of them are between (25 to 34 years), (20.0%) of them are (from 35 to 44 year), (60.0%) of them are (more than 45 year).

***The study tool***

In order to obtain information and data; researcher depends on the construction and development of Scale (a questionnaire), a standard tool has been relying on to build reviews and studies and a former literature, and takes into account the build to make effectors conscious of its goal and components, accuracy and clarity and uniformity in the manner that serves the goals and objectives of the study. The way that serves the goals of the study questions.

***Reliability and validity of the study***

The researcher presented a questionnaire study on a group of university professors, and that they have to amend some paragraphs of the resolution, and the number of paragraphs of the resolution to (19) paragraph. In order to achieve the purposes and objectives of the study questionnaire was designed based on the model Likert (Scale Likert) Quintet, and consisted of two parts, which included the first part on the personal information data, and the second part consisted of paragraphs on the subject of the study, has been grading standard answer for each paragraph in accordance with the Likert scale Quintet and identified five levels: Strongly agree (5 degrees), Agree (4) Neutral (3 degrees) Disagree (2 degrees) and Strongly Disagree (one degree) In order to verify the stability of the questionnaire was conducted test (Cronbach's alpha) to measure the stability of the measuring instrument reaching internal consistency of the proportion of the questionnaire ( $\alpha = 89.9\%$ ) which is an acceptable percentage for the purposes of the study. Through previous procedures to ensure the veracity of the study tool and determine the sample study, questionnaires were distributed to the sample in question, and then unloaded the study sample on a computer answers, and analyze data using statistical analysis system (Statistical Package for Social Sciences -SPSS. Ver20).

***The study variables***

The study variables in management information systems (independent variable), and Quality of Service (dependent variable), demographic variables of (gender, experience).

***Discuss the results***

The mean of the scale (3) has been used as a standard for judgment. If the result is lower than (3), this indicates that the phrase was not good. However, if the result is higher than (3) indicating to a good result:

The findings and statistical analysis for this part are illustrated in the following table:

**The First Section: material requirements**

Table (4) shows the mean, standard deviation and the degree of approval for each paragraph on this Field.

**Table 4: Means and Standard Deviation of the First Section (material requirements)**

Questions	Mean	Std. Deviation	N
<b>First Section : material requirements</b>			
1-fit hardware specifications with business requirements.	3.57	1.18	50
2-in available media devices (Modems) with appropriate speed.	3.32	1.21	50
3- Characterized by the ability of storage devices used high-check business needs.	3.27	0.06	50
<b>Total</b>	<b>3.38</b>	<b>0.81</b>	

Table number (4) shows that the mean average for the answers about the "First Section: **material requirements**" (3.38), was "Agree" and the standard deviation was (0.81). As Shown in Table (4), there were positive attitudes toward the above questions because their mean were greater than the mean of the scale (3), but in different percentage. The phrase which gained the highest mean in this Section is number (1) "fit hardware specifications with business requirements ". This means reached (3.57) and the standard deviation was (1.18). This means was the lowest and amounted to (3.27) regarding the phrase number (3) "characterized by the ability of storage devices used high-check business needs ".

### **The second Section: the Technical Requirements**

Table (5) shows the mean, standard deviation and the degree of approval for each paragraph of this Section.

**Table 5: Means and Standard Deviation of Second Section (The Technical Requirements)**

Questions	Mean	Std. Deviation	N
<b>Second Section : The Technical Requirements</b>			
4-Bank is updated constantly database.	3.68	1.23	50
5-bank database linked to all the computers in various departments.	3.35	1.17	50
6-protection for bank data base systems are available.	3.38	1.12	50
<b>Total</b>	<b>3.47</b>	<b>1.17</b>	<b>50</b>

The previous table shows that the Mean average for the answers of the respondents was about the "second section:

**The Technical Requirements**" (3.47), "Agree" And the average standard deviation was (1.17).

As Shown in Table (5), there were positive attitudes toward the above questions because their mean was greater than the mean of the scale (3), but with a different percentage.

The phrase which is the high mean in this Section is number (4) " Bank is updated constantly database ". This means amounted to (3.68) and the average standard deviation was (1.23).

This means gained the lowest level and reached (3.35) in terms of phrase number (5) "bank database linked to all the computers in various departments ".

### **Third Section: human requirements**

Table (6) shows the mean, standard deviation and the degree of approval for each paragraph of this section.

**Table 6: Means and Standard Deviation of the third section: human requirements**

Questions	Mean	Std. Deviation	N
<b>Third Section : human requirements</b>			
7- Bank systems, users can get help from outside experts.	3.44	1.11	50
8-assess the efficiency of the system is tailored to the needs of work by specialists.	3.01	1.55	50
<b>Total</b>	<b>3.22</b>	<b>1.33</b>	<b>50</b>

From the above table you can see that the Mean average for the answers of the respondents was about the " Third Section: **human requirements**" (3.22), "Agree" And the average standard deviation was (1.33).

As Shown in Table (6), there were positive attitudes towards the above questions because their mean was greater than the mean of the scale (3), but in different percentage.

Phrase number (7) had the highest mean in this Section is number "Bank systems, users can get help from outside experts ". The average of this means amounted to (3.44) while the standard deviation was (1.11).

The means that had the lowest degrees amounted to (3.01), which relate to the phrase number (8) " assess the efficiency of the system is tailored to the needs of work by specialists".

### **Fourth Section: the administrative requirements**

Table (7) shows the mean, standard deviation and the degree of approval for each paragraph of this section.

**Table 7: Means and Standard Deviation of Fourth Section: the administrative requirements**

Questions	Mean	Std. Deviation	N
<b>Fourth Section : the administrative requirements</b>			
9-exposure management information systems links to the most important information directly.	3.21	1.33	50
10-is to make sure the information is correct constantly.	3.42	1.21	50
11-characterized by information provided by high precision system.	3.33	1.23	50
12-system provides concise information to the user if requested.	3.54	1.18	50
<b>Total</b>	<b>3.37</b>	<b>1.23</b>	50

The previous table shows that the Mean average for the answers of the respondents was about the "fourth section: **the administrative requirements**" (3.37), "Agree" And the average standard deviation was (1.23).

The phrase which is the high mean in this Field is number (12) which said (system provides concise information to the user if requested), whereas the mean was (3.54) and the average standard deviation was (1.18).

This means was the lowest and reached (3.21) to the phrase number (9) which said (exposure management information systems links to the most important information directly).

### **Fifth Section: quality of service**

Table (8) shows the mean, standard deviation and the degree of approval on each paragraph.

**Table 8: Means and Standard Deviation of the Fifth Section: "quality of service"**

Questions	Mean	Std. Deviation	N
<b>Fifth Field: quality of service</b>			
13-The Bank is working to develop its goals and services consistently.	3.57	1.16	50
14-Bank relies on scientific methods and tools for the purpose of improving the quality.	3.54	1.23	50
15-The Bank has a special section to research and development	3.57	1.15	50
16-It is to develop and improve the service provided by the Bank.	3.53	1.22	50
17-Bank seeks to achieve the wishes and expectations of the public.	3.64	1.31	50
18-Bank is keen to use effective promotional methods to bring the largest number of customers.	3.46	1.23	50
19-The Bank is exploring the wishes of the public regularly.	3.52	1.19	50
<b>Total</b>	<b>3.54</b>	<b>1.21</b>	50

The previous table shows that the Mean average for the answers of the respondents was regarding the " Fifth Section: " **quality of service** "(3.54), "Agree" and the average standard deviation was (1.21).

The phrase which is the high mean in this Field is number (17) which said (Bank seeks to achieve the wishes and expectations of the public). Whereas its means was reached (3.64) and the average, standard deviation was (1.13).

This indicates that the lowest results reached (3.46) to phrase number (18) "Bank is keen to use effective promotional methods to bring the largest number of customers".

### **Testing of the hypothesis**

This study is based on two hypotheses namely: the null and the sub-set assumptions, which are:

#### **First hypothesis:**

**H01:** There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the Commercial Bank from the viewpoint of its customers due to gender.

In order to validate the hypothesis (first sub-hypothesis) test was performed (Independent Samples T-Test), the table (9), show that.

**Table 9: Test of hypothesis (first hypothesis) (Independent Samples T-Test)**

Section	Mean (male)	Male Standard Deviations	Mean (Female)	Male Standard Deviations	Value (t)	SIG
<b>First Section : material requirements</b>	3.7776	1.0798	3.7706	1.0736	1.273	.748
<b>Second Section : The Technical Requirements</b>	3.6159	1.077	3.4788	1.7745	.913	.541
<b>Third Section : human requirements</b>	3.8859	.9885	3.7885	.9971	-1.127	.224
<b>Fourth Section : the administrative requirements</b>	3.8845	1.885	3.4818	1.0390	.877	.087

Table (9) shows that there are no significant statistical differences at ( $\alpha \leq 0.05$ ) level between for the application of management information systems to the Commercial Bank from the viewpoint of its customers depending on the demographic variables (gender).

### Second: hypothesis

**H02:** There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the Commercial Bank from the viewpoint of its customers due to experience.

In order to validate the second hypothesis a test was performed (One Way ANOVA), the table (10), shows that result.

**Table 10: Test of hypothesis (Second sub-hypothesis) (One Way ANOVA)**

Section	Items	Sum of Squares	Mean Square	F	df	Sig.
<b>First Section : material requirements</b>	Between Groups	25.622	9.690	9.097	47	0.555
	Within Groups	232.489	1.086		2	
	Total	262.067			49	
<b>Second Section : The Technical Requirements</b>	Between Groups	20.211	6.995	6.991	47	0.872
	Within Groups	210.044	.982		2	
	Total	230.366			49	
<b>Third Section : human requirements</b>	Between Groups	19.077	6.346	5.925	47	0.524
	Within Groups	229.166	1.099		2	
	Total	248.221			49	
<b>Fourth Section : the administrative requirements</b>	Between Groups	13.284	4.422	4.866	47	.758
	Within Groups	177.136	.961		2	
	Total	219.227			49	

\* Significant at the level ( $\alpha \leq 0.05$ )

Table (10) shows that there are significant statistical differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the Commercial Bank from the viewpoint of its customers due to experience

### Third: hypothesis:

**H03:** There are no differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the Commercial Bank from the viewpoint of its customers due to age. In order to validate the hypothesis (Third hypothesis) test was performed (One Way ANOVA), the table (11), shows that result.

**Table 11: Test of hypothesis (Third hypothesis) (One Way ANOVA)**

Section	Items	Sum of Squares	Mean Square	F	df	Sig.
<b>First Section : material requirements</b>	Between Groups	37.836	11.279	14.664	47	0.229
	Within Groups	225.231	1.052		2	
	Total	252.067			49	
<b>Second Section : The Technical Requirements</b>	Between Groups	34.581	10.527	11.336	47	0.888
	Within Groups	197.724	.929		2	
	Total	277.305			49	
<b>Third Section : human requirements</b>	Between Groups	32.347	10.449	10.310	47	0.133
	Within Groups	276.874	1.013		2	
	Total	246.221			49	
<b>Fourth Section : the administrative requirements</b>	Between Groups	72.065	7.375	8.355	47	.088
	Within Groups	188.344	.870		2	
	Total	240.337			49	

\* Significant at the level ( $\alpha \leq 0.05$ )

From the above table, it is noted that there are significant statistical differences at ( $\alpha \leq 0.05$ ) for the application of management information systems to the Commercial Bank from the viewpoint of its customers due to age.

#### **Fourth: hypothesis:**

H04: There are no impacts at the level of significance ( $\alpha \leq 0.05$ ) on the management information systems to **Improving the Quality of Service** from the standpoint of **Commercial Bank Customers**.

In order to validate the hypothesis (fourth hypothesis) test was performed (Standard Multiple Regression Analysis).

**Table 12: Test of hypothesis (fourth hypothesis) (Standard Multiple Regression Analysis)**

Beta	F Tabulated	R <sup>2</sup>	R	Sig	Result of H0
0.844	524.254	0.558	0.747	0.000	Reject

Show data table (16) that the level of significance (0.000) which is less than (0.05), and thus have a decision rule says accept the alternative hypothesis, if the level of significance (SIG) greater than (0.05), and we reject the hypothesis nihilism if the significance level less from (0.05), and through the previous table shows that the level of significance (SIG) is equal to (0.000), and since this level of significance is less than the level of (0.05) decision rule that " there are impact at the level of significance ( $\alpha \leq 0.05$ ) on the management information systems to Improving the Quality of Service from the standpoint of Commercial Bank Customers ".

#### **Findings and Recommendations**

Will be through the following display the most beautiful of the outcome of their findings: First results of the study: can summarize the results of the study, by answering the questions of the study:

**The first question:** Are there differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to gender (male, female)? (It represents the answer to the first hypothesis) Found through statistical analysis that: " there are no significant statistical differences at ( $\alpha \leq 0.05$ ) level between for the application of management information systems to the commercial Bank from the viewpoint of its customers depending on the demographic variables (gender) ", This result is similar to a study (Navaz, 2013) and (Karim, 2011), it showed no differences in terms of gender.

**Second question:** Are there differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due scientific expertise (less than five years, from (5-10) years, more than ten years)? (Represents the answer to the second hypothesis) Found through statistical analysis that: " that there are significant statistical differences at the level of significance ( $\alpha \leq 0.05$ ) for the application of management information systems to the commercial Bank from the viewpoint of its customers due to experience ", this result is similar to a study (Karim, 2011) it showed no differences in terms of gender, age and experience variable.

**Third question:** There are no differences for the application of management information systems to the commercial Bank from the viewpoint of its customers due to age. (Represents the answer to the third hypothesis) Found through statistical analysis that: “there are significant statistical differences at ( $\alpha \leq 0.05$ ) for the application of management information systems to the commercial Bank from the viewpoint of its customers due to age,” this result is similar to a study (Navaz, 2013) it showed no differences in terms of age variable.

**Furth question:** Is there an impact on the management information systems of Improving the Quality of Service from the standpoint of Commercial Bank Customers? (Represents the answer to the fourth hypothesis) Found through statistical analysis that: " there are impact at the level of significance ( $\alpha \leq 0.05$ ) on the management information systems of performance from the standpoint of working for the Commercial Bank Customers " This result is similar to a study (Mohammad & Alhamadani, 2011) it showed that there are Effective between Service Quality Perspectives and Customer Satisfaction.

## **Second: The recommendations of the study**

In light of the above findings, the study recommends the following:

1. Improve policies designed to activate the management information systems because of its impact on improving the quality of service provided to customers.
2. You must start by legislation strategies and policies based on the activation of the application of management information systems; and follow-up activation principles periodically and continuously.
3. The need to develop a specialized team of qualified to begin the process of research and development with regard to the improvement and activation of management information systems because of its impact on improving the quality of service provided to customers.
4. involve staff specialized courses increases and do everything related to the types of management information they have because of its impact on improving the quality of service provided to customers.
5. Provide technical input from software and other personnel training with the insurance companies on everything that is modern, from this software because of its impact on improving the quality of service provided to customers.
6. The need for new research in the field of study conduct.
7. Disseminate the results of the study on the relevant sectors.

## **References**

- Anton, Doug; Carole Anton (2006). **ISO 9001 Survival Guide**, Third Edition. AEM Consulting Group, Inc..
- Dobb, Fred (2004). **ISO 9001:2000 Quality Registration Step-by-Step**, Third Edition. Butterworth-Heinemann.
- Hoyle, David (2005). **ISO 9000 Quality Systems Handbook**, Fifth Edition. Butterworth-Heinemann.
- Jane, N. Uchenna, Ememe O, Nwuju, O, Comfort, N, (2013), Management Information System as a Technique in the Administration of Secondary Schools in ABA Zone South East Nigeria, **International Journal of Learning and Development**, 3(3): 15-42.
- Joshi, Girdhar (2013). [Management Information Systems](#). New Delhi: Oxford University Press.
- Karim, Akram (2011), The Significance of Management Information Systems for Enhancing Strategic And Tactical Planning, **Journal of Information Systems and Technology Management**, 8 (2): 459-470.
- Kushwah, S. & Bhargav, A., (2014). Service Quality Expectations and Perceptions of Telecom Sector in India, **International Journal of Advancements in Technology**, 5(1): 1-10.
- Laudon, D, Kenneth C.; Laudon, Jane P. (2009). **Management Information Systems: Managing the Digital Firm** (11 ed.). Prentice Hall/Course Smart.
- Laudon, K., (2010). **Management information systems: Managing the digital firm**. (11th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.
- Mohammad, A, Alhamadani, S., (2011), Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan, **Middle Eastern Finance And Economics Journal**, 14(2011):60-72.
- Navaz, V., (2013), Concepts, and Applications of Management Information Systems, **Arabian Journal of Business and Management Review**, 2 (6): 6-15.
- Pant, S., Hsu, C., (1995), **Strategic Information Systems Planning: A Review**, Information Resources Management Association International Conference.



**Part Two: Subject of Study:**

Please specify how far you agree that the following factors. by marking “√” in the square applicable to the statement .

Phrase	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Strongly Disagree (1)
<b>First Section : material requirements</b>					
1-fit hardware specifications with business requirements.					
2-in available media devices (Modems) with appropriate speed.					
3- Characterized by the ability of storage devices used high-check business needs.					
<b>Second Section : The Technical Requirements</b>					
4-Bank is updated constantly database.					
5-bank database linked to all the computers in various departments.					
6-protection for bank data base systems are available.					
<b>Third Section : human requirements</b>					
7- Bank systems, users can get help from outside experts.					
8-assess the efficiency of the system is tailored to the needs of work by specialists.					
<b>Fourth Section : the administrative requirements</b>					
9-exposure management information systems link to the most important information directly.					
10-is to make sure the information is correct constantly.					
11-characterized by information provided by high precision system.					
12-system provides concise information to the user if requested.					
<b>Fifth: Section : quality of service</b>					
13-The Bank is working to develop its goals and services consistently.					
14-Bank relies on scientific methods and tools for the purpose of improving the quality.					
15-The Bank has a special section to research and development					
16-It is to develop and improve the service provided by the Bank.					
17-Bank seeks to achieve the wishes and expectations of the public.					
18-Bank is keen to use effective promotional methods to bring the largest number of customers.					
19-The Bank is exploring the wishes of the public regularly.					

**Any other suggestions:**

.....  
 .....  
 .....  
 .....