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The impact of the digital transformation strategy on the management information systems at Al-Rafidain Bank, Salah Al-Din Branch

Osama Musa Farhan[1], Shrine Ismail Khalil[1], Maysam Raid Bahr[1]

[1]Department of Business Administration/College of Administration and Economics/Tikrit University

Corresponding author: Shereenismael83@tu.edu.iq

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Abstract

Today, the world is witnessing a significant acceleration in technology and innovation, significantly influencing how information and administrative processes are managed in organizations. Transforming traditional processes into digital MIS is essential to achieve flexibility, efficiency, and competitiveness in today's market. In this context, a digital transformation strategy in management information systems aims to improve the use of modern technology and digital transformation to achieve the organization's goals better and more effectively. This strategy includes a set of steps and objectives that must be implemented in an integrated and organized manner. One of the most important aspects of a digital transformation strategy is developing management information systems to handle large amounts of data and analyze it quickly and accurately. This relies on advanced technologies such as artificial intelligence, machine learning, and extensive analysis to achieve predictions and use innovative data. In addition, the digital transformation strategy also includes better organizing administrative processes with operations management systems, cloud technology, and electronic collaboration. This contributes to improving information flow and team communication and enhancing the effectiveness of internal processes. The MIS digital transformation strategy is also an opportunity to enhance customer communication and improve their experience across online platforms and social media. Machine learning techniques can also better understand customer needs and provide customized services.

Keywords: Digital Transformation Strategy, Management Information Systems, Al-Rafidain Bank, Salah Al-Din Branch, Efficiency, Data Handling,

Introduction

Research problem:

Today's institutions and organisations face significant challenges in information management and administrative processes, as traditional processes may become inefficient and consume a lot of time and effort. Therefore, there is an urgent need to develop a digital transformation strategy to improve the use of modern technology and achieve digital transformation.

Research importance:

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Digital transformation in management information systems is vital for institutions and organizations in the modern era. A digital transformation strategy can contribute to flexibility, efficiency, and competitiveness in the current market. In addition, digital transformation can improve customer experience and better communication with them, enhancing the organization's success and achieving its goals.

Research aims

Within the framework of the previously identified research questions, this research seeks to fill the knowledge gap and contribute to supporting and enriching current studies on the relationship between the digital transformation strategy and management information systems and to explore aspects of the relationship between the digital transformation strategy and management information systems variables within the environment of Raiding Bank, Salah al-Din Governorate branch. In light of this, the researchers were able to determine the objectives that the study seeks to achieve as follows:

1- Identify the level of implementation of the digital transformation strategy from the perspective of general managers, department heads, and employees in the bank

2- Identify the level of management information systems from the point of view of general managers, department heads, and employees in the bank.

3- Determine the degree of correlation between management information systems and the level of implementation of the digital transformation strategy, and determine the dependent variable most closely related to the digital transformation strategy from the point of view of general managers, department heads, and employees in the bank.

Research hypothesis

The role of digital transformation strategy in management information systems at Rafidain Bank

Search limits:

When looking to develop a digital transformation strategy in management information systems, spatial boundaries can be considered

Spatial boundaries: Al-Rafidain Bank, Salah Al-Din Branch

Time limits: 2023

Human limits: employees, department heads, and general managers.

Search terms:

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1- Strategy: Strategy is defined as a long-term plan to reach a goal, and it is a necessary skill to achieve success in any field, whether war, politics, business, industry, sports, education, etc.) It is also known as the intelligent use of materials through... A specific system of actions to achieve a goal. (Al-Otaibi, 2005) The term strategy also means a comprehensive executive plan to deal with the internal and external environment of the organization to achieve long-term goals. It also means (the art of leadership, making plans, coordinating them, setting goals, strength, and the main direction of the movement)

2- Digital conversion: Digital conversion or digitization is defined as (the process of obtaining and managing collections of electronic texts by converting information sources available on traditional storage media into an electronic image, thus traditional content becomes digitized content that can be accessed through computer applications) while he defined it Muhammad Al-Hadi that it is (the process of an organization seeking to use information and communications technology and global Internet technology, to improve the performance of its various tasks and operations, and to transfer it to those who need it inside or outside it, by relying on three resources in accordance with specific standards, which qualifies it to gain the trust of the academic community and the target audience) i.e. It is the process of reviewing the quality of the institution's performance to ensure that it achieves the standards set by the National Authority for Academic Accreditation, which is concerned with ensuring that the institution and its programs achieve quality performance for its target audience. (Al-Hujailan, 2020)

3- Information systems are designed to collect, store, analyze, and provide information supporting decision-making processes and organizational management. Management information systems rely on technology, software, and hardware to organize, analyze, and present data in a way that is understandable and useful to managers and leaders in an organization. Management information systems aim to improve the organization's communication, organization, and decision-making processes. They collect information from various sources inside and outside the organization, such as financial data, sales, inventory, human resources, and customers. They analyze it and turn it into valuable reports and information contributing to strategic and tactical decision-making. Components of MIS include databases, content management software, data analysis systems, data storage systems, and reporting systems. These components are essential tools for managers and employees to access the information necessary to make effective and informed decisions in organization management. (Ahmed, 2014)

Previous studies

Related to digital conversion.

1- A study entitled "A Proposed Vision for Transforming Egyptian Public Universities into Smart Universities in Light of the Digital Transformation of Universities."

The study sought to present a proposed vision for transforming Egyptian public universities into brilliant universities in light of the digital transformation of universities by reviewing the concept of intelligent universities, their characteristics and requirements, reviewing the requirements for the digital transformation of universities, and determining the requirements for transforming Egyptian universities into brilliant universities from the point of view of faculty members in some Egyptian universities. To achieve its objectives, the study used the descriptive approach, using a questionnaire that was prepared, codified, and applied to a sample of faculty members in some Egyptian universities (Menoufia - Cairo - Sohag), which was chosen randomly with representation from the original community. The study concluded that the requirements for transforming Egyptian public universities into brilliant universities It is achieved through visions (digital - smart infrastructure - bright human elements - brilliant teaching and learning environment. innovative management) in light of its digital transformation initiative, including its requirements, dimensions, components, and implementation mechanisms. This study will benefit from what it has identified in reviewing the concept of intelligent universities, their characteristics and requirements, reviewing Requirements for the digital transformation of Egyptian universities, and determining the requirements for transforming Egyptian universities into brilliant universities from the point of view of faculty members in some Egyptian universities.

Related to administrative information systems:

2- A study entitled The Quality of Management Information Systems and Its Impact on the Performance of Employees in the Yemeni General Telecommunications Corporation

Ayed and Al-Mutta' (2017) study aimed to know the impact of the quality of management information systems on the performance of employees working in the Yemeni General Telecommunications Corporation. The study population consisted of all users of management information systems in the organization, numbering (117) male and female employees. The study's most important findings are that there is a high level of quality in management information systems. As well as the performance of employees working in the Yemeni Telecommunications Corporation. In addition, the results showed a positive impact of the quality of management information systems on the performance of employees in the organization.

The concept of digital transformation Companies seeks to implement a digital transformation strategy by preparing a basic plan that supports establishments in managing and dealing with the transformations that arise from integrating digital technologies (Al-Bar, 2019) and in their operations after the transformation. The digital transformation strategy includes digitizing operations, focusing on efficiency and digital innovation, and enhancing services using digital capabilities. Digital transformation is a profound and accelerated transformation of business activities, processes, competencies, and models to take full advantage of the changes and opportunities provided by digital technologies and their impact on society in achieving priority strategic goals. Digital transformation is

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also defined as changes and transformations driven and built based on digital technologies within establishments in operations and business and then Value creation.

On the other hand, digital transformation is defined as the expanded use of advanced information technology, such as analytics, mobile computing, and social media, or integrated smart devices, such as a resource planning system (ERP), to enable significant business improvements. (Berdan, 2019) On the other hand, digital transformation is defined as adopting an establishment's various operations and practices on digital technologies to help the establishment compete effectively. The digital transformation uses new digital technologies such as social media, mobile phones, analytics, or various devices to enable significant business improvements such as Improving performance, simplifying processes, or creating models. The digital transformation uses digital technology and the developments accompanying the Fourth Industrial Revolution on social media sites through artificial intelligence.

The importance of digital transformation strategy:

The digital transformation strategy is of great importance to institutions and organizations for many reasons:

1. Increase efficiency and productivity: Digital transformation can improve internal processes and reduce manual work and traditional processes, increasing efficiency and productivity in the organization. Organizations can be improved and processes streamlined through automation and digital technology.

2. Improving customer experience: A digital strategy can provide a better and more comfortable customer experience by providing online service platforms and applications that are easy to use and available around the clock. Communication with customers and better customer service can also be improved by relying on digital communications such as email, live chat, and social media.

3. Expand market reach: Digital transformation can help organizations reach a wider audience, expand the customer base, and drive new business growth. The Internet, social media, and digital marketing can be used to reach new customers and increase the spread and overall presence of the organization. (Al-Otaibi, 2005)

4. Analysis and intelligent decision-making: A digital strategy can allow organizations to collect and analyze data more accurately and effectively. Analytical tools and artificial intelligence can leverage ample information and make informed, data-driven strategic decisions.

5. Adapting to technological developments: The world lives in continuous technological developments, and institutions need to be able to adapt to these changes and exploit them. (Amin, 2018)

Components of a digital transformation strategy

A digital transformation strategy means shifting from traditional processes and systems to digital processes and systems. It aims to improve efficiency, flexibility, and innovation in institutions and organizations.

The dimensions of the digital transformation strategy include several aspects including (Al-Hujailan, 2020)

1. Digitization vision: Defining the vision and goals for digital transformation and clarifying its expected benefits.
2. Current state analysis: Examine the organization's current processes and systems and identify areas needing digital transformation.
Prioritization: Identify critical priorities and projects that contribute to achieving digital transformation while setting measurable and follow-up goals.
4. Planning and implementation: Develop a detailed plan to implement the digital transformation strategy, including allocating appropriate financial and human resources to implement specific projects.
5. Capacity development: Developing employees' capabilities and providing appropriate training and education to deal with digital transformation and modern technologies.
6. Evaluation and follow-up: Measure the progress of digital transformation, follow it up regularly, and evaluate the results and continuous improvement.
These are some of the essential dimensions of a digital transformation strategy, and it is essential to allocate efforts and resources to achieve these components and succeed in digital transformation.

Digital transformation strategy models

There are several strategic models for digital transformation that companies can use. Below are some standard models

1. End-to-End Digital Transformation Model: This model transforms all company work into digital technologies. This includes improving processes and technology, changing company culture and training, and improving customer experience and innovation. (Amin, 2018)
2. Data-Driven Digital Transformation Model: This model uses and analyses data to make decisions and improve operations. This model requires investment in artificial intelligence, data analysis technologies, and improved data collection capabilities. (Al-Otaibi, 2005)
3. Customer-Centric Digital Transformation Model: This model focuses on improving the customer experience and meeting their needs through digital technology. This includes improving user interfaces, interacting with customers, and providing innovative services and a personalized experience.
4. Phased Digital Transformation Model: This model is based on gradually implementing digital transformation. The stages and objectives are defined, and the action plan is implemented gradually to achieve the final goal. (Al-Bar, 2019).

The concept of management information systems

Management information systems are considered an essential tool in decision-making processes in organizations, as they provide reliable and updated information to management in various fields such as planning, organizing, directing, and controlling. These systems help analyze data, create reports, and prepare information-based decisions.

The importance of management information systems

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Management information systems are essential in many areas and levels within organizations. Here are some of the paramount importance of management information systems:

1. Improving decision-making processes: Management information systems provide the information and data necessary to make strategic, tactical, and practical decisions. These systems allow information to be collected and analyzed quickly and efficiently, which helps in making decisions based on facts and evidence. (Ahmed, 2014)

2. Improving planning and organization: Management information systems help organize and direct various organizational processes and activities. These systems provide information about available resources, goals, schedules, and responsibilities, which contributes to improving overall planning and organization. (Al-Azzawi, 2005)

3. Enhancing the efficiency of operations: Management information systems help improve the efficiency of operations within the organization by simplifying operations and improving the use of resources. These systems provide technical tools that help organize and carry out tasks better and more effectively. (Ibrahim, 2002).

. Enhancing communication and coordination: Management information systems contribute to improving communication and coordination between different members of the organization and different departments. These systems allow information and data to be shared quickly and effectively, enhancing members' cooperation and coordination. (Sherif, 1994)

5. Enhancing analysis and evaluation: Management information systems provide analytical tools that help evaluate the organization’s performance and analyze various data. These systems facilitate the generation of reports, analyses, and forecasts, which help drive continuous improvement and take action.

Management information systems are an essential tool in managing modern organizations. It contributes to raising work efficiency, improving decision-making processes, and enhancing communication and coordination among members and competitiveness in the market.

Components of management information systems

Management information systems comprise several significant components that work together to facilitate information collection, storage, processing, and distribution within an organization. Here are the most critical components:

1. Data refers to raw, unprocessed information consisting of facts, figures, and specific fields. Data is the raw material used to build information.

2. Databases constitute a basis for storing data in an organized and logical manner. Databases provide structures and organizations that allow data to be stored and retrieved quickly and effectively.

3. Software: includes programs used to enter, analyze, and process data and generate reports and analyses. Software includes database management systems, data analysis systems, content management systems, and others.

4. Computer technology: includes devices, networks, and platforms used to operate and support management information systems. Computational technology includes computing hardware, servers, networks, smart devices, and related software.

5. Procedures and policies: These include the rules and procedures that govern how management information systems are used and managed. Procedures and policies establish guidelines for collecting, retaining, and using information, defining access, security, and lawful use of information.

6. People: The human element is essential to management information systems. This includes employees responsible for entering, analyzing, and using the information and end users who use it daily. (Tariq, 1999)

The effectiveness of management information systems depends on integrating and interacting these components with each other, as data and information are provided accurately and on time to support decision-making processes and achieve the organization's goals.

Management information systems models

Several models of management information systems are used in institutions and organizations. Here are some standard models:

1. Knowledge-based processing system (KBS) model is based on knowledge and experience in implementing administrative processes. It aims to transform industrial knowledge and experience into usable databases for information analysis and decision-making.

2. Decision support system (DSS) model: It aims to provide the support and information necessary for decision-making in the organization. Offers tools and techniques for data analysis, mathematical modeling, forecasting, and statistical inference to help managers make informed decisions.

3. The Geographic Management Information System (GIS) model uses geographic information technologies to store and analyze spatial data. It allows understanding and analyzing spatial relationships and making informed decisions based on geographic data.

4. Customer Relationship Management (CRM) system model: It manages and organizes customer relationships and improves their experience. It includes tracking and analyzing customer-related data and providing personalized support and service to increase customer satisfaction and loyalty.

5. Human Resource Management System Model (HRM): It manages human resources information in the organization. It includes storing and analyzing employee data, wages, training, employee performance, and other information related to human resources management.

The relationship between digital transformation strategy and management information systems

Management Information Systems (MIS) refers to the entire set of technologies, tools, and processes that help collect, store, analyze, and distribute information necessary to make decisions that affect the management of an organization. Accordingly, digital transformation strategy and management information systems can be closely interconnected.

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Digital transformation strategy transforms traditional processes and systems into more effective and efficient digital technologies. These transformations include web applications, e-commerce, data analytics, customer management systems, and more. (Ahmed, 2014)

For its part, management information systems provide the technical basis for implementing the digital transformation strategy. These systems help collect and organize information necessary for analysis and data-driven strategic decision-making. It also helps simplify and improve administrative processes, making them more effective and faster.

Therefore, it can be said that the digital transformation strategy depends on management information systems for its successful implementation. Likewise, management information systems enhance the effectiveness and effectiveness of a digital transformation strategy. The relationship between them lies in their cooperation to achieve the company's strategic goals and enhance its competitiveness in the digital age.

The applied aspect

Study methodology and procedures:

Study Approach:

The study relied on the descriptive analytical approach, which seeks to describe the characteristics of the sample and study variables and analyze them using the statistical program SPSS.

Study population:

The study population consisted of all employees, department heads, and general managers at Al-Rafidain Bank in Salah al-Din Governorate.

The study sample:

A random sample of (180) employees from various administrative levels related to management information systems was selected from the sample population. Questionnaires were distributed to all sample members and (160) questionnaires valid for statistical analysis were retrieved from the study sample size.

Characteristics of the study sample:

Table (1) Distribution of the study sample according to variables, categories, frequencies, and percentage

No.	variable	Categories	Repetition	percentage
1	**Sex**	**Male**	**120**	75%
		feminine	**40**	25%
2	**Qualification**	**PhD**	**9**	6%
		Master's	**20**	13%

		Bachelor's	**131**	81%
3	**Job title**	**Director general**	**3**	2%
		Director of the Department	**7**	4%
		employee	**150**	92%
4	**Years of Experience**	**Less than five years**	**30**	19%
		From 5 years to 10 years	**110**	69%
		More than 10 years	**20**	12%

Source: Prepared by the researcher based on the questionnaire outcomes

The results of Table No. (1) Indicate that most members of the study sample are male, at a rate of (75%) of all members of the study sample in the Rafidain Bank branch in Salah al-Din Governorate. The percentage of females is 25%. This may be due to the culture of society in the governorate, which often tends to encourage males to work. With regard to the academic qualifications of the study sample members, the results presented in the same table showed that most of the sample members have university qualifications, including a bachelor's degree, at a rate of (81%). One (13%) of them hold a master's degree. The lowest percentage (6%) was for doctoral holders. The results of the table also show that employees occupy a percentage of (92%) and that (4%) of the sample members hold the position of (department head) and (2%) hold the position of (general manager). As for years of experience, the results of the table showed that the percentage of employees who had experience (from 5 to 10 years) reached (69%) and that (less than five years) reached (19%), and the lowest percentage was for those with more than 10 years of experience. years, reaching (12%). This result indicates that there is a diversity of experiences at the bank that may contribute to the exchange of different experiences and that these experiences are consistent with the age of the bank.

Five-point Likert scale:

Since the variable that expresses the options (strongly agree, agree, neutral, disagree, strongly disagree) is an ordinal scale, which is (strongly agree = 5, agree = 4, neutral = 3, disagree = 2, strongly disagree = 1) The researcher then calculated the range first, which equals 5-1 = 4, and then the length of the category was calculated by dividing the range by the number of categories (options), i.e. 4/5 = 0.80, so the first category for the arithmetic mean values is from 1 to 1.80, and so on for The rest of the arithmetic averages are in the following table, which shows the method of interpreting the arithmetic average values.

Table (2) Arithmetic average values

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the level	Ranking	Weighted average	Class
Strongly Disagree	**1**	From 1 to 1.80	Very weak
not agree	**2**	From 1.81 to 2.60	weak
neutral	**3**	From 2.61 to 3.40	Moderate
OK	**4**	From 3.41 to 4.20	high
Strongly Agree	**5**	From 4.21 to 5	very high

Source: Prepared by the researcher

• Study tool tests

• Description of the study instrument

The questionnaire included three parts: the first part (general information) and introductory information for the individuals surveyed, which included (gender, educational qualification, job title, and years of experience), and the second part focused on the standards for (principles of governance), and the variables included (the existence of a basis for an effective framework for corporate governance, It provides the elements for protecting the rights of shareholders and investors, provides the elements for fair and equal treatment among all shareholders, the role of stakeholders in the methods of practicing governance rules, provides the elements of disclosure and transparency for all stakeholders, and provides the responsibilities of the Board of Directors for the governance rules). Accordingly, questions have been developed, and the third part represents the questionnaire, which includes standards for (quality of financial reporting). A five-point Likert scale was used in all questionnaire measures, with a point assigned to each option.

Table (4) shows the structure of the questionnaire form

No.	Key variables	The sequence of paragraphs in the form	Key variables
1	General information	*4-1*	*4*
2	Digital transfers	X1-X8	8

3	Quality of financial reporting	X9-X17	*8*

Source: Prepared by the researcher based on the questionnaire form.

The researcher prepared the questionnaire form and distributed it to the selected sample in the field of study manually, and the researcher interpreted and clarified the questions for the responding sample.

Second: Testing the validity of the questionnaire

1- Tests before distribution:

• Measuring face validity and comprehensiveness

In order to ensure the questionnaire's ability to measure the study variables, it was subjected to a test of face validity and comprehensiveness. This is to be presented to a number of arbitrators and experts in the field of business administration to ensure the accuracy of the paragraphs contained in the form and their suitability to the research hypotheses and objectives and to seek their opinions regarding its ability to measure the research variables in a way that ensures the clarity and comprehensiveness of the paragraphs from a scientific standpoint.

• Measuring the stability of the resolution:

What is meant is the ability of the questionnaire to show the same results when it is re-applied to the same individuals again. This is done through the use of the Cro-Mbach Alpha scale, and the questionnaire was finalised before distribution.

Table (5) Cronbach's alpha coefficient

the scale	**Alpha CRO-Nbach coefficient**
Digital transfers	**0.997**
Administrative information system	**0.991**

Source: Prepared by the researcher based on SPSS outputs.

• Internal consistency of the questionnaire variables:

To test and ensure the questionnaire's validity, we relied on the internal consistency of the items related to the research variables. The moral correlation values express the credibility of the representation of these paragraphs. As shown in Table No. (6).

Table (6) Correlation coefficients for the items related to the second axis

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No.	Paragraphs of the second axis (digital transfers)	Correlation coefficient	Indicative value
1-	A digital transformation strategy is essential for success and sustainability in the modern era	***0.635*	*0.000*
2-	An integrated digital strategy based on multiple technologies enhances the effectiveness and efficiency of the organization.	***0.668*	*0.000*
3-	Transforming traditional processes into digital processes contributes to improving customer experience and raising the level of satisfaction	***0.289*	*0.000*
4-	Digital transformation helps in delivering innovative new products and services to customers.	***0.354*	*0.000*
5-	The digital strategy contributes to achieving the organisation's competitiveness in the labour market	***0.471*	*0.000*
6-	Digital transformation poses an organisational and technical challenge for institutions	***0.406*	*0.000*
7-	The digital strategy requires significant investments in terms of technology, training and employment	***0.518*	*0.000*
8-	Converting traditional currencies into digital transactions can contribute to reducing costs	***0.631*	*0.000*

From the results of Table (6), we note that all Pearson correlation coefficients between the items and the grade are statistically significant at a significance level of 0.01, where the upper limit of the Pearson coefficients was (0.635**) and the minimum was (0.289**), and therefore all the items are internally consistent with Degree (the second axis), which proves the validity of the internal consistency of the paragraphs.

Table (7) Correlation coefficients for items related to the third axis

No.	Paragraphs of the third axis (management information systems)	Correlation coefficient	Indicative value

-9	The management information system contributes to improving decision-making processes in the organization	**0.452	0.000
-10	A management information system helps improve the organization of activities and operations within the organization	**0.630	0.000
11-	Management information systems contribute to increasing the efficiency and effectiveness of human resources in the organization	**0.552	0.000
12-	The management information system provides accurate and reliable information for the management of the organization	**0.581	0.000
13-	The management information system provides reports and analyses that are useful to the organization in making future decisions	**0.768	0.000
14-	The management information system improves communication and coordination of work between various departments and levels in the organization	**0.490	0.000
15-	The management information system is considered one of the crucial factors in achieving an organization's competitiveness in its market	**0.366	0.000
16-	The organization relies heavily on the management information system to implement its strategy and achieve its goals	**0.429	0.000

Source: Prepared by the researcher based on SPSS outputs

From the results of Table (6), we note that all Pearson correlation coefficients between the items and the grade are statistically significant at a significance level of 0.01, where the upper limit of the Pearson coefficients was (0.600). The minimum was (0.396); therefore, all the items are internally consistent with the grade (the third axis).), which proves the validity of the internal consistency of the paragraphs.

Research results, analysis, and conclusion

To identify the variables adopted in the study plan and its hypotheses, this chapter was devoted to identifying the current reality of the study variables in the bank, describing the study variables, diagnosing them, and verifying the validity of the hypothetical study plan. To achieve this, the

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researcher used the SPSS program to infer the arithmetic means and standard deviations and then identify the nature of the correlation and impact:

First: Description and diagnosis of the research variables:

This section describes and diagnoses the research variables as they were coded and classified to treat them, starting from the initial analysis of the data related to the research variables using frequency distributions, percentages, arithmetic means, and standard deviations.

1- Digital transfers

Table (8) indicates the frequency distributions, the values of the arithmetic mean, and the standard deviation of the variable elements (X1-X8) that relate to the attitudes of the study population towards digital transfers at the level of the field of the study investigated, as this axis achieved an arithmetic mean of (3.037). The statement (X3) obtained the highest arithmetic mean of (4.03) and a standard deviation of (0.977), as it states (Transforming traditional processes into digital processes contributes to improving customer experience and raising the level of satisfaction), while the phrase With a standard deviation of (0.829) because this phrase states (an integrated digital strategy based on multiple technologies that enhance the effectiveness and efficiency of the organization). Thus, the digital transformation strategy is necessary for sustainability in the modern era, as it helps evaluate new and innovative products and services for customers. The strategy is concerned with achieving competitiveness for the organization in the labor market. It poses an organizational challenge for the bank, and the digital strategy requires significant investments, training, and employment. Traditional currencies are also considered **digital operations that can contribute to reducing costs.**

Table (8) Frequency diversification, percentage, arithmetic mean, and standard deviation of digital conversion responses

Indicator	Strongly Agree		agree		neutral		not agree		Strongly Disagree		main	standard deviation
	Re.	%	Re.	%	Re.	%	Re.	%	Re.	%		
X1	22	12	113	63	31	17	14	8	0	0	3.790	0.753
X2	16	9	97	54	51	28	12	7	4	2	3.610	0.829
X3	70	39	63	35	29	16	18	10	0	0	4.03	0.977
X4	48	27	51	28	72	40	9	5	0	0	3.77	0.904
X5	29	16	104	58	34	19	10	6	3	2	3.831	0.831
X6	24	13	108	60	20	11	28	16	0	0	3.71	0.887
X7	31	17	98	54	31	17	14	78	6	33	3.74	0.946
X8	32	18	106	59	32	18	10	6	0	0	3.89	0.754

the average											3.037	

1- Information systems

Table (9) indicates the frequency distributions, the values of the arithmetic mean, and the standard deviation of the variable elements (X9-X16) that relate to the attitudes of the members of the study population towards management information systems at the level of the field of study investigated, as this axis achieved an arithmetic mean of (3.726). The statement (X13) obtained the highest arithmetic mean of (3.89) and a standard deviation of (0.754), as it states (The management information system provides valuable reports and analyses for the organization in making future decisions). In contrast, the statement X10) achieved the lowest arithmetic mean as it was (3.54).) with a standard deviation of (1.048) because this phrase states (that the management information system helps in improving the organization of activities and operations within the organization). Administrative information contributes to improving decision-making processes in the bank. It also helps improve the organization of activities and operations by providing accurate and reliable information to the bank's management. It provides restricted analyses for the bank in making future decisions. It works on systems to improve, communicate, and coordinate work between the various departments and levels in the bank, which relies heavily on management information systems to implement the strategy and achieve its goals.

Table (9) Frequency diversification, percentage, arithmetic mean, and standard deviation of responses, management information systems

Indicator	Strongly Agree		agree		neutral		not agree		Strongly Disagree		main	standard deviation
	Re.	%	Re.	%	Re.	%	Re.	%	Re.	%		
X9	29	16	100	56	21	12	30	17	0	0	3.71	0.930
X10	32	10	72	40	44	24	26	14	6	3	3.54	1.048
X11	24	13	108	60	20	11	28	16	0	0	3.71	0.887
X12	31	17	98	54	31	17	14	78	6	33	3.74	0.946
X13	32	18	106	59	32	18	10	6	0	0	3.89	0.754
X14	44	24	88	49	25	14	20	11	3	2	3.83	0.977
X15	21	12	114	63	31	17	14	8	0	0	3.78	0.747
X16	16	9	97	54	51	28	12	7	4	2	3.61	0.829
the average											3.726	

• Testing the research model and its hypotheses

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The hypothesis was determined about the role of digital transformations in management information systems.

Table (10) shows the correlation matrix.

Correlations			
		Digital transfers	Administrative information system
Digital transfers	Pearson Correlation	1	0.578**
	Sig		0.000
	N	180	180
Administrative information system	Pearson Correlation	0.578**	1
	Sig	0.000	
	N	180	180
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: Outputs of the statistical program SPSS

Table (10) shows the correlation matrix between the regression model variables. The correlation coefficient between digital transformations and management information systems is (0.578**). With a significance level of less than 5%, the researcher concluded (there is a moderate positive relationship between digital transformations and management information systems).

That is, there is (a statistically significant correlation at a 5% significance level between digital transformations and management information systems)

Table (11) summarises the impact model of digital transformations and management information systems.

Independent variable	Administrative information system						
	α	β	R^2	A R^2	T	P	F
Digital transfers	2.075	0.578	0.334	0.329	9.821	0.000	74.105

Through the results of Table (11), it became clear to the researcher that the value of the F test calculated for the model is (74.105) at the significance level (0.000) and the degree of freedom (179), indicating the significance of the model, its statistical acceptance, and the acceptance of the hypothesis in general. The researcher noted the value of the explanation factor (0.334), and with a corrected explanation factor (0.329), digital transformations were able to explain (32.4%) of the changes that occur in administrative information systems. At the same time, the remaining percentage is attributed to other variables that were not included in the tested model. From the researcher's point of view, the model is robust and reliable in interpreting administrative information systems.

It was found that the bank resorted to employing the model positively, which contributes to improving the level of management information systems. The researcher found that the value of the constant was (2.075), which indicates the actual presence of management information systems and that the bank improved by employing digital transfers from all the results presented. The hypothesis is accepted (digital transformations significantly impact management information systems).

Conclusions:

1- A digital transformation strategy is essential for modern sustainable development because it helps evaluate new innovative products and services for customers. The strategy involves organizations achieving competitiveness in the labor market because it poses regulatory challenges. For banks, a digital strategy requires significant investments, training, and recruitment, just as traditional currencies are taken into account, and digital operations can be done to reduce costs.

2- Administrative information helps improve the bank’s decision-making process. It also helps institutions improve activities and operations by providing accurate and reliable information to bank management. It provides limited analysis for banks to make future decisions. We are committed to improving, communicating, and coordinating work across the various departments and levels of the bank, relying heavily on management information systems to implement strategies and achieve their objectives.

3- Digital transformations and management information systems have a moderate positive correlation.

4- Digital transformations have a significant impact on management information systems.

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Recommendations:

1- The importance of allocating additional budgets to achieve quality goals in Rafidain Bank

2- The importance of relying on management information systems to speed up the completion of various administrative operations.

3- The impact of digital transformation on customers, their experience, satisfaction and needs

4- The impact of digital transformation on the workforce and its skills, the challenges and opportunities facing workers, and the training and development required to keep pace with digital transformation.

5- The impact of digital transformation on security and privacy.

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