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THE IMPACT OF INFORMATION SYSTEMS WORKERS ON COMPETITION IN THE BANKING SECTOR

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ABSTRACT

This study aimed to demonstrate the impact of relying on distinguished workers in information systems and their role in the robustness, competitiveness and reputation of the organization. Such employees can create a difference from other banking organizations, self-reliance and rise upward. But the confrontation between these distinguished colleagues to find out who is the best to cope with changing environmental and economic conditions remains a difficult issue for both employees and the organization. The results indicate there is a strong positive relationship between the predictors (Distinguishes of IT staff and Sensitivity between IT staff and other employees) and the dependent variable (competitiveness and strength of the bank,) while R2 suggests that 66.3% of the variance of the competitiveness and strength of the bank can be explained by the Distinguishes of IT staff and Sensitivity between IT staff and other employees.

KEYWORDS: Distinguish, Strength, Competitiveness, Category, Class, Performance, Sensitivity, Effective, Efficient, Colleagues.

INTRODUCTION

The banking industry is essential for developing and enhancing economies and society. Hence, it has always been a top goal to continually improve organizational performance in this industry (Pakurár et al., 2019). Banking system is considered the true mirror that reflects the economic success or failure of any nation and its progress, also the banking system has a prominent role in moving the economy both domestically and internationally through the control of cash flows and preventing inflation from occurrence, as well as dealing with international such as the International Monetary Fund or other countries funds that participate in lending governments, since these banks intervene in countries' policies as a condition for lending them to get out of their economic crises. The banking industry is very competitive on a worldwide scale(Kilani 2021). They are subject to environmental forces as well. The most significant idea to become popular in recent years is sustainability (Al-Dhaimesh and Al Zobi, 2019).

If the banking system has this role, then the heavy burden lies upon the management of this system in the state - Jordanian Banking System is not an exception - including the Central Bank of Jordan which imposes the need for an effective and efficient management that works on driving the functional economic wheel by pumping more cash in the market through credit due to the circumstances surrounding Jordan and its limited resources and its continual lag in payment balance. The banking sector plays a crucial and enabling role in boosting any nation's economic development (Al Kurdi et al., 2020). Successful management requires the existence of a set of distinguished employees, especially those working in circles of information systems that are able to protect its secrets as this set is the success key and the safety valve of the banks. In order to effectively implement IS security policies and compliance in enterprises, employees' influences on planned information security behavior are crucial (Almeida et al., 2022). There are many examples that illustrate the importance of management in the success of the failure of the banking system (Trkman, 2010), of failure examples what happened to the Jordanian banking system in recent years due to bank have done as exaggeration and acceleration unplanned mortgage lending accompanied by the inability of borrowers to pay these loans which led to a great decline in the value of real-estates causing a great collapse in the value of the assets of these banks so that they left the market or they were merged with other banks (Rajha, 2016), in addition to the collapse happened to some banks in the United States of America and its negative impact on other countries including Jordan as Jordanian banks stopped credits for a certain period of time. The success of the management in banking sector could be observed through number of its employees and the widespread of its subsidiaries all over the world.

The problem of the study:

Information plays an important role in the continuity, strength and competitiveness of organizations, especially in banking sector (Jalal-Karim and Hamdan, 2010). The environment of this sector varies according to its workers, since the working category in this field have a specialty that characterizes them from other workers which generates a specific sensitivity imposed by the nature of work.

Study Importance

The importance of this study emerges from the fact that it treats a very special subject in the banking sector, that is the workers of information system sector which has the ability to maintain the vitality, strength and performance of the sector and its uniqueness from other sectors. This study will be a motivator for other organizations in dealing with this category and retaining it due to the widespread in information systems over all organizational levels in Jordan, moreover this study will bring a new scientific addition in the field of special studies in banking sector.

Definition of workers in information systems in banking sectors

Before the forming of the questionnaires and answering and verifying of the hypotheses, the distinguishes of employees should be identified. Distinguishes denotes that the employee has characteristics and features which other employees do not have and could be utilized in the business field of the organization (Wallace et al., 2013). One finds that the employees of information systems department have knowledge and information that authorize them to be distinguished from other departments' employees inside the organization due to the difficulty of the work they performed and its secrecy (Baskerville, 1999). Nuskiya (2018) indicated that in his study that aimed to provide a more comprehensive viewpoint on how information technology affected the productivity of the workforce in Sri Lanka's banking industry. In the Ampara district, ten bank workers were participating, and 50 questionnaires were distributed to them. To obtain

the results, descriptive analysis and correlation analysis were used. The findings indicate that information technology has a major impact on the productivity of the workforce. Numerous workers concurred that it improves employee happiness and motivation while lowering work load and error rates (Abdulhameed ET AL., 2024). The banks try to adapt the new application to carry out their banking activities efficiently and use it as a competitive tool to get an advantage over their rivals. The researcher find, for example, that the branch staff at the Bank deal with an information system, whether this system is dealing with the bank's customers information, or even with bank employees information such data entry, modification and cancelation and simple inquiry, while computer systems staff should be fully responsible officials on topics of safety and confidentiality of the data and security and managing it properly according to followed procedures at the bank, this illustrates the importance and the difficulty of the work of these employees in the continuity of the work of this sector due to lack in finding alternatives to them, unlike the rest of the workers in other departments, as if any ordinary employee is absent there are more than an alternative to cover his works, while the absence of distinguished employees cause a void in the work as a result of the difficulty and complexity of their work and its importance and the inability to find the right person to perform such actions because of its accuracy.

Characteristics of the working class in information systems in the banking sector

In the beginning one could not deny that there are distinguished persons in each department in the bank regardless of the difference that is made by the worker of information systems compared with other employees, although the marketing employee could have a great importance in attracting many clients, the auditor can discover the error in accounting statements in a short time, and the employee of Human Resources can determine the career path for all employees in the bank despite their different disciplines (Hasan, 2008), there are agreed upon factors that it achieve the characteristics of excellence of the staff such as:

1) Diversity of skills and experiences in more than one organization.
2) Keep up with technology and modern training courses.
3) The exchange of ideas and proposals through seminars and direct meetings online.
4) Personal skills that include strength of character, initiative and dealing with others.

Nature of the work of the workers in information systems in the banking sectors

All business, which carried out the banking sector is now closely linked to information systems, there is no longer any manually done work in all applicable departments within the Bank starting from human resources, through ongoing internal operations and ending with financial transactions, thus we find that the importance of the existence of such a category of workers inside the bank. The work of one of these groups could be a specific work such as database management or network administration or programming or engineering, or it may be systems analysis with many other tasks including: performing interviews with the rest of her employees in other departments to identify the required job needs and to investigate out their job nature, then modeling these requirements within the documentations of the developing team of the system documentation and finally translate these requirements into a so as to finally implement the developed system. Such actions are on the personal level, while the works performed on the general level of the bank are divided into the followings:

1) A transaction process system (TPS): an information processing system for business transactions involving the collection, modification and retrieval of all transaction data at the lower management level in order to be used in executive and operational control (Bassiouni, 2001).
2) A management information system (MIS): treats information and make summaries and provide exceptional, statistical or detailed reports required by the middle management to identify deviations, performance drawbacks and to utilize new investment opportunities.
3) A decision support system (DSS): which is used to help and to make semi programmed and non-programmed decisions, moreover to to enhance the analytical ability of the decision maker through creating an interactive model of a live situation.
4) A strategic planning system: an advanced system that needs a very distinguished category to deal with it due to the relative importance of the banking sector and its ability to compete through SWOT analysis tool (strength, weakness, opportunities, threats (Ramadan et al., 2002). As we have seen that this category is considered one of the most important categories inside the bank sue to the comprehensive work it performs and the dependence of other departments on it. So if there are not any distinguished people to do this work in a modern and professional way, the bank

will not be able to compete with other financial bodies in a way or the other.

Information systems used in the banking sector

Information systems used in banks play an effective role in developing and improving the performance (Hamdan, 2013) as it is characterized by high capacity to store data and information and restoring its precisely and rapidly when they are needed to make managerial and financial decisions required in different activities and tasks of the banks in addition to its ability in creating coordinated and integral tendency of the organizational, managerial and financial activities inside the bank (Hamud and Al Khresheh, 2005). These systems have become a main source of competition sources with other banks, Application usage is no longer confined within the Bank only, but also installing online applications so that the bank cannot compete with the rest of the banks unless it has a website in addition to facilitate banking transactions and procedures on these sites in terms of opening a new account, balance inquiry and transformation processes as well as many other operations. Such procedures make the customer attracted to these banks and to the services provided to their clients. As for the applications used within the bank they are numerous and diverse it can be divided into three sections respectively:

1) Programs concerned with strategic planning to the bank: systems having strong potential that work to manage the bank as a whole by conducting immense analytical operations illustrating bank's position compared to the rest of the banks in all respects, including operational information systems, decision support systems and collective decision support systems, etc.
2) programs concerned with the administrative and organizational aspects: the systems help employees in the bank to accomplish their duties more efficiently and effectively according to the nature of the current and future needs of the bank, such as attract, develop, train, motivate and evaluate the performance of staff and organizing the associated relations with other departments in the bank and the creation of full consistency between these tasks and responsibilities with other sections in order to seek to achieve the objectives of the bank and to carry out it efficiently and effectively.
3) The financial and accounting information systems: provide information relating to accounting and financial activities of the Bank that include budget, assets and cash management and capital budgeting and analysis of financial weights and general budget, accounts and inventory control systems, salaries and investment management.

As the study has seen, there are many different systems existing within the Bank, such systems need distinguished individuals at management, operation, monitoring and maintenance. The absence of such distinguished individuals in the information systems department who cannot be replaced by staff from the rest departments to do their jobs on the competent face because they are an important class lays the cornerstone and the starting point for all activities and tasks which would make the bank at the forefront of the services provided by the bank to its customers.

Increasing and effective demand for this class and competition for it

As the study have mentioned previously these distinguished employees form one of the competition process channels for the bank based on the information they possess due to their experience, knowledge, abilities and qualifications and how to invest it to drive the wheel of the bank forward, for example every bank has to ensure his compliance with ISO of Standards and Measures Foundation since each back possesses this certificate is considered a strong competitor in banking market and able to face challenges in short or long term. Such certificates require plenty of conditions and to be achieved it is a must to have employees with distinguished experience having the ability to perform tasks and activities within Total Quality Management (Mehanna, 2015). Furthermore, upon the shoulders of this class lies the responsibility to forecast the requirements of services, decision making and planning to achieve expectations through: first: previous performance, including information about profitability, return on investment and market sharing, etc. Second: current activity, include information about competitive prices strategies, promotion, services and information mixing that help in evaluation of strength and weakness points. Third: future plans, include information related to new services and inputs availability that could help in specifying the future plans. Moreover, they should be able to interpret the development of information systems services in business strategic terms consequently business needs and the supplement and management of information services which is supplement with levels that match the needs of the businesses, so this class pay much attention to meet and fulfill the users' requirements in order to define, plan and manage the necessary

information systems resources and technologies and they take care of the technical and consultative role in identifying and investing opportunities so as to utilize information to improve commercial work performance (Al-Qaryouti,, 2009). Based upon previous discussion, this class is vital for the banking sector to achieve the followings:

A. Smarter, stronger and more active and vibrant bank.
B. Get rid of excess activities or have no value added.
C. More effective system after being enabled by information technology.
D. Regulate the five flows at a bank and make them more effective: Information. Money, Control, customer satisfaction and materials.

The extent of sense of the banking sector administration of such group and the procedures used to maintain them

The banking sector are convinced that the Department of automated systems is the backbone of the bank and the staff who work in it are distinguished employees, so we find that the management of the bank deal positively with this category because of the services they provide that aid in the continuity, strength and competitiveness of the bank (Al-Haj, 2014).

Various departments of banks, works to provide financial incentives and rewards and deliver exceptional bonuses on salaries for this category, also their assessment will be different from the rest of categories taking into account the work that they completed during the year and the ongoing and future work in addition to retention and maintaining them by offering physical and functional attractions depending on the growth rate of data and information systems functions, the most difficult responsibilities of information systems managers is to attract and maintain qualified staff with outstanding talent. Because human competencies in the bank have good reputation due to their ability to manage systems used in three different administration levels , high, middle, low (Yahia et al .,2024).

The administration gave the authorities and responsibilities to this group to demonstrate restraint and to encourage innovation, creativity and initiative, and to find alternative ways to reduce costs, this would bring psychological improvements for this working class and break the boredom and provide what is new (Tahir, 2010). Bank management takes into account a number of factors for workers in the management of information systems, namely:

1. variation of Job position 2. Scope of skills, 3. Training 4. Eligibility required 5. Motivate employees in information systems 6. career path planning, 7. Job design (Bassiouni, 2001).

Finally, it is the responsibility of management to establish procedures that have the ability to achieve justice and equality for all outstanding employees in the bank so there will be no kind of sensitivity or jealousy among co-workers by providing incentives to this category in comparison to the work and the burden has performed.

MYTHOLOGY

In this study, both descriptive analysis and inferential statistics were used to investigate the hypotheses of the study.

Population and sampling

The population of the study is the banking sector in the Hashemite Kingdom of Jordan, the researcher will use the descriptive method in this study relating to the theoretical perspective through questionnaires that will be distributed on the sample of the study which will form about 10% of the population of the study due to the great similarity in this sector. The researcher will distribute the questionnaire to 5 working banks forming the sample of the study of 120 individuals.

Study Hypotheses

Ho-1 There is no statistically significant impact of the distinguishness of the workers in information systems on the competitiveness and strength of the bank.
Ho-2 There are no statistically significant impact of sensitivity between this distinguished class working in information systems and other work classes in this sector on the competitiveness and strength of the bank.

Data Analysis

Demographic Analysis

Reliability is described as consistency by Huck (2004). The internal consistency reliability of the instrument was assessed using Cronbach's alpha. Cronbach's alpha was chosen due to its versatility with the use of continuous variables (Huck, 2004). The coefficient alpha of (.70) cut-off (Nunnally and Berstein, 1994) was met and exceeded with each of the eight scales employed within this study. From table (1) one could see that the instrument of the study is reliable since all Cronbach's Alpha values are greater than 0.7 that the critical value for the instrument to be considered reliable. In order to determine the degree of convenience, the researcher has identified 3 levels that are: high, moderate and low according to the following equation

Table (1) Reliability Statistics

Variable	Cronbach's Alpha	No. of Items
Questionnaire 1	.796	7
Questionnaire 2	.879	7
Questionnaire 3	.755	7

Table (2) illustrates the adopted scale for determining the convenience level of the arithmetic average.

Table (2) Convenience level of Arithmetic average

Arithmetic average	Convenience level
1 - 2.33	Low
2.34 - 3.67	Moderate
3.68 - 5	High

Table (3) illustrates the arithmetic averages and standard deviations and the degree of importance of all items related to the first independent variable (Distinguishness of IT staff), it appears from the table that all item has got a moderate degree of importance except for Q1_3 and Q1_4 which came with a low degree of importance. Item Q1_6 has occupied the first rank with an arithmetic mean of 3.308 and a standard deviation of .994, item Q1_5 has occupied the second rank with an arithmetic mean of 3.1500 and a standard deviation of 1.066 while item Q1_3 came in the last rank with an arithmetic mean of 2.00 and standard deviation of 1.069. The first independent variable (Distinguishness of IT staff) has got a moderate degree of importance with an arithmetic mean of 2.708 and standard deviation of .655.

Table (3) Descriptive Statistics of the items consisting First independent variable

No.	Statement	Mean	S. D.	Degree	Rank
6	This distinguished class leads dealing with the right person to lead since it is fully aware of the subject of the problem and is able to solve it.	3.308	.994	Moderate	1
5	This distinguished class demonstrates ability and willingness to manage changes in work priorities.	3.150	1.066	Moderate	2
2	This class made important and significant contributions in their area.	2.933	1.051	Moderate	3
7	This class helps to activate the self-censorship and the accuracy of making decisions.	2.683	1.209	Moderate	4
1	This class consistently and substantially exceeds the expectations of their position.	2.658	1.096	Moderate	5
4	This class demonstrates exceptional ability to foster collaboration, communication, and cooperation among colleagues and members of the bank.	2.225	1.212	Low	6
3	This class consistently and substantially demonstrates an ability and willingness to work positively.	2.00	1.069	Low	7
	Questionnaire 1	2.708	.655	Moderate	

Table (4) illustrates the arithmetic averages and standard deviations and the degree of importance of all items related to the second independent variable (Sensitivity between IT staff and other employees), it appears from the table that all item has got a moderate degree of importance except. Item Q2_6 has occupied the first rank with an arithmetic mean of 3.258 and a standard deviation of 1.072, item Q2_4 has occupied the second rank with an arithmetic mean of 2.983 and a standard deviation of 1.092 while item Q2_1 came in the last rank with an arithmetic mean of 2.500 and standard deviation of .934. The second independent variable (Sensitivity between IT staff and other employees) has got a moderate degree of importance with an arithmetic mean of 2.870 and standard deviation of .763.

Table (4) Descriptive Statistics of the items consisting second independent variable

No.	Statement	Mean	S. D.	Degree	Rank
6	The additional cost those results from ordinary employees performing the functions of a normal routine.	3.258	1.072	Moderate	1
4	The administration gives great attention to the distinguished class in information systems.	2.983	1.092	Moderate	2
5	The distinguished Class constitutes a fair competition with all employees and generates a strong struggle among them to find the best.	2.966	.897	Moderate	3
7	There is information or a certain procedures of work performed by the outstanding class that is difficult for other classes to perform.	2.816	.969	Moderate	4

3	The distinguishness of this class creates some sort of sensitivity with other groups.	2.800	1.025	Moderate	5
2	This Class of personnel in information systems has a good relationship with the rest classes.	2.766	1.010	Moderate	6
1	This Class is considered a distinguished class in information systems from other classes.	2.500	.934	Moderate	7
	Questionnaire 2	2.870	.763	Moderate	

Table (5) illustrates the arithmetic averages and standard deviations and the degree of importance of all items related to the dependent variable (competitiveness and strength of the bank), it appears from the table that all item has got a moderate degree of importance except. Item Q3_7 has occupied the first rank with an arithmetic mean of 3.476 and a standard deviation of .969, item Q3_2 has occupied the second rank with an arithmetic mean of 3.333 and a standard deviation of 1.006 while item Q3_4 came in the last rank with an arithmetic mean of 2.800 and standard deviation of 1.065. The dependent variable (competitiveness and strength of the bank) has got a moderate degree of importance with an arithmetic mean of 3.174 and standard deviation of .474.

Table (5) Descriptive Statistics of the items forming the dependent variable

No.	Statement	Mean	S. D.	Degree	Rank
7	Technical progress and innovations	3.476	.969	Moderate	1
2	Competitive deposit and credit offer.	3.333	1.006	Moderate	2
3	Range and quality of provided services	3.275	1.036	Moderate	3
6	Wide access to bank services (location, cash-points, Internet services, etc.)	3.191	1.047	Moderate	4
1	Trust and good reputation of the bank in local community.	3.141	1.055	Moderate	5
5	Flexible offer, negotiable terms of contract	3.000	1.137	Moderate	6
4	Knowledge of local market (clients, business specificity, etc.)	2.800	1.065	Moderate	7
	Questionnaire 3	3.174	.474	Moderate	

In order to perform linear regression analysis, the normality of the data and goodness-of-fit should be approved, in order to do so, Skewness and Kurtosis tests were used to ensure normality whereas Shapiro-Wilk test was used to assess goodness of fit. From table (6) it is obvious the values of Skewness and Kurtosis range between -.618 and .206 which are within the acceptable range for normal distribution that expands between ±2.58 at $\alpha \leq 0.05$ significance level. This indicates the data of the variables of the study are normally distributed (Hair et. al., 2009). It is also obvious from table (6) that the significance level of the values of Shapiro-Wilk test is more than 0.05 indicating that there are statistically significant differences of the dependent and independent variables of this study at $\alpha \leq 0.05$ emphasizing that the data of the variables of the study follow the normal distribution.

It is also necessary to examine the independence of the independent variables and that there is no interference between them to apply linear regression analysis in order to do that Multicollinearity test was used, the values of VIF should be less than 10 and the values of Tolerance should be more than 0.2 (Hair et. al., 2009). Table (7) shows that the minimum value of tolerance equals (.409) while the maximum value of VIF is (2.447). From the previous discussion it could be noticed that the variables of the study are independent and they have no interference with each other.

Table (6) Tests of Normality

	Shapiro-Wilk sig.	Skewness	Kurtosis
Distinguishness of IT staff	.684	.007	.170
Sensitivity between IT staff and other employees	.159	-.123	-.618
Competitiveness and strength of the bank	.106	-.426	.206

Table (7) Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
	Distinguishness of IT staff	.409	2.447
	Sensitivity between IT staff and other employees	.416	2.405
	Competitiveness and strength of the bank	.432	2.315

Table (8)

	Distinguishness of IT staff	Sensitivity between IT staff and other employees	Competitiveness and strength of the bank
Distinguishness of IT staff	1		
Sensitivity between IT staff and other employees	.178	1	
Competitiveness and strength of the bank	.653**	.595**	1
**. Correlation is significant at the 0.01 level (2-tailed).			

Bivariate Pearson Correlation test was used to ensure that the correlation coefficient between each variable with the other independent variables does not exceed 80% (Hair et. al., 2009) in order to verify that there is no interference between the independent variables so as not to negatively affect it interpreting ability of the dependent variable. This test enhances the certainty degree of the independence of the variables and confirms its validity and readiness for different Regression Analysis. It is obvious from table (8) that the correlation coefficient of each independent variable with the other independent variables included in the study is less of the permitted upper level (0.80) which indicates that there is no high correlation between the independent variables of the study and its validity to perform regression analysis. Consequently from the previous tests the regression analysis could be used to answer the different questions of the study and to test its hypotheses.

Hypothesis Testing Result

In order to test the hypotheses of the study Multiple Regression Analysis was used. The first main hypothesis states that "There is no statistically significant impact of the distinguishness of the workers in information systems on the competitiveness and strength of the bank." The second main hypothesis states that "There are no statistically significant impact of sensitivity between this distinguished class working in information systems and other work classes in this sector on the competitiveness and strength of the bank."

Table (9) shows which independent variables are entered or removed and it is clear that all variable in the model are entered.

Table (9) Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Q2, Q1[a]	.	Enter
a. All requested variables entered.			

The Model Summary provides the correlation coefficient and coefficient of determination (R^2) for the regression model. As we have already seen a coefficient of .814 suggests there is a strong positive relationship between the predictors (Distinguishness of IT staff and Sensitivity between IT staff and other employees) and the dependent variable (competitiveness and strength of the bank,) while R^2 suggests that 66.3% of the variance of the competitiveness and strength of the bank can be explained by the Distinguishness of IT staff and Sensitivity between IT staff and other employees. In other words the competitiveness of the bank is strongly predicted by the Distinguishness of IT staff and the Sensitivity between IT staff and other employees.

Table (10) Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814[a]	.663	.657	.27773
a. Predictors: (Constant), Q2, Q1 b.				

The ANOVA Table (11) tells us whether our regression model explains a statistically significant proportion of the variance. Hopefully our model predicts the outcome more accurately than if we were just guessing the mean every time! Given the strength of the correlation it is not surprising that our model is statistically significant ($p < .0005$). Table (11) which shows the ANOVA test, it clear that the model is of a good fit for the data since the F-value (115.176) according to the p-value (Sig.= .000) this indicates that the combination of the predictors significantly predict competitiveness and strength of the bank. So, the null hypotheses will be rejected which means that the Distinguishness of IT staff and Sensitivity between IT staff and other employees impact the competitiveness and strength of the bank.

Table (11) ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.768	2	8.884	115.176	.000[a]
	Residual	9.025	117	.077		
	Total	26.792	119			
a. Predictors: (Constant), Q2, Q1						
b. Dependent Variable: Q3						

The Coefficients table gives us the values for the regression line. Notice how there is also a standardized version of this second B-value which is labeled as Beta (B). It indicates the standardized beta coefficients, which are interpreted similarly to correlation coefficients or factor weights. The t value and the Sig opposite each independent variable indicates whether that variable is significantly contributing to the equation for predicting competitiveness and strength of the bank from the whole set of predictors. From table (12) it obvious that all the elements entering in the regression equation of the model are significant since Sig. for elements is less than 0.05.

Table (12) Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.185	.134		8.873	.000
	Q1	.408	.039	.565	10.355	.000
	Q2	.308	.034	.495	9.081	.000
a. Dependent Variable: Q3 (competitiveness and strength of the bank)						

From table (12) the contribution of each dimension of the independent variables in the dependent variable could be estimated from the unstandardized coefficients. Distinguishness of IT staff significantly has a positive impact in competitiveness and strength of the bank as t equals (10.355) and Sig. equals (.000), Sensitivity between IT staff and other employees has a positive impact in competitiveness and strength of the bank as t equals (9.081) and Sig. equals (.000).

The results shown in table (12) indicates that Distinguishness of IT staff has the greatest impact in the competitiveness and strength of the bank (B=.408), while Sensitivity between IT staff and other employees has come in the second rank (B= .308).

CONCLUSIONS

A. Class working in the automated systems at the banking sector is a distinguished category that has an impact on the continuation of effective competition of the sector.
B. The distinguished category of workers makes a big difference between them and the rest of the employees in other departments.
C. Outstanding employees achieve the goals of the bank directly and indirectly
D. The ability of the outstanding category to respond quickly to external environmental requirements.

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