

The Impact of Business- IT Strategic Alignment Enablers on the Quality of Online Banking Services

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Abstract

The aim of this study is to investigate the Impact of Business- IT Strategic Alignment Enablers on the Quality of online banking services in Jordanian Arab bank. The importance of the study stems from the significant role of strategic alignment enablers (Senior executive support for IT, Information technology involved in strategic development, IT understands the business, Business- IT partnership, Well- prioritized IT projects, IT demonstrates leadership) that can develop and enhance the quality of online banking services, in order to keep pace with competition which a globalized world has made more complex. The proposed model provides an appropriate conceptual framework for identifying and verifying the enablers of strategic alignment between business and information technology that can affect on the quality of online banking services. Based on the conceptual framework and previous studies, questionnaire was used to collect data. A simple random sample was chosen from the all managerial levels of the population study. Data were analysed quantitatively using statistical package for social sciences(SPSS. 20). As expected, the findings of the research indicate that there is a significant impact of strategic alignment enablers on quality of online banking services in Arab bank- Jordan. Therefore, all banks should be take into account the importance of strategic alignment enablers to enhance the online service quality.

Keywords: Strategic Alignment Enablers, Quality of Online Banking Services.

1.0 Introduction

Nowadays, with the rapid development that the sector of information technology witnesses, strategic alignment enablers between business and information technology occupy certain significance. They also become very important factors that can notably reinforce and support the quality of online banking services. Moreover, in the current times, strategic alignment plays a very significant role in the sectors of management and business, so strategic alignment has a main contribution in capitalizing and highlighting the organization of IT investment. Therefore, it becomes a major necessity of each institution to enjoy and to raise its full awareness and knowledge about the concept of alignment and its benefits and advantages (Luftman, 2000).

Luftman (1999) confirms upon the considerate and distinguished use of some enablers in any institution as they can help in the alignment process. However, the use of enablers can be restricted and narrowed because they coincide with inhibitors and limitations that may hinder, prevent, and delay the alignment process in any given organization. Electronic banking and financial services, in general, witness a rapid development and growth; basically because of the pressure of many influencing factors and powers that affect them. The major factor that leads to this revolution is technology which contributes in the huge growth of business. In other words, technology achieves this by narrowing and removing geographical, regulatory, and industrial kinds of barriers. As a result, technology paves the way for financial institutions to deliver their transactions, facilities, operations, and services by using unconventional methods. Thus, customers become more satisfied because of the comfortable, more satisfying and economical methods and without reducing the ordinary level of services as the use of internet expands and covers all aspects of people's life.

Jordanian banks strongly depend on the revolution of information technology and they employ this significant development to provide their customers with the best needs, facilities, highest services quality. The aim of this research paper is to throw light on the several contributions of the academic as well as the managerial sectors of the banking industry. This study seeks to identify the strategic alignment enablers that affect the quality of online banking services in the Arab Bank in Jordan. Second, it determines the most important enablers that can affect the quality of online banking services in Jordan. Moreover, this paper adds a contribution to the field of this research through the proposal of a new framework which can be adopted by the sector of banks to better assist the achievement of strategic alignment enablers in order to provide a unique online banking service; taking into account the severe competitive environment that all operating banks in Jordan witness nowadays.

2.0 Literature Review:

2.1 Strategic Alignment:

This paper highlights the concepts of alignment as it deeply enriches the main issue of the study which depicts alignment enablers and their significant role in the pushing the wheel of electronic banking services in the researched bank; Arab Bank. Therefore, it is important to throw light on many researchers' reviews: their definitions of this term; strategic alignment. Luftman confirms that alignment is a synonym to many alternative

terms that refer to similar meanings; such as, integration, cohesion, fusion, fit, match and linked” [Luftman, 2005]. The same author, Luftman, confirms that strategic alignment refers to Business- IT alignment. In other words, it is a concept that means the application of information technology (IT) services and facilities in timewise and fit manner; that fits with business strategies, goals, and needs [Luftamn, 2000].

Rich and Benbasat (2000) mention that the term of strategic alignment has to deal with the match between the goals, plans, and mission of IT and those of business. In other words, how much the IT goals, plans, and mission assess and help and being assessed and helped by business plans, goals, and mission. Moreover, the combination between the business alignment and information technology alignment is a major theme and objective for the strategies of business and information technology. As for (Chan and Reich, 2007), they give a definition to the strategic alignment between business and information technology as the extent to which the plans and vision of a certain firm are shared, reinforced, powered by IT. Alignment is the degree of fit and integration between business strategy, information technology strategy, business infrastructure, and information technology structure. The strategic alignment; thus, refers to “Strategic Fit” and “Functional Integration” among business strategy, IT strategy, business infrastructure, and IT infrastructure” (Henderson and Venkatraman, 1993).

Moreover, many scientists and experts confirm that strategic alignment points out to the extent to which a firm’s operational decision makings fit its strategies, and the necessity of successfully conducting and carrying out its strategies to achieve its essential targets and objectives (Luftman et al. 1999; Henderson and Venkatraman, 1993)

Newkirk and Lederer (2008) confirm that strategic alignment develops the ability to understand business executives about the significance of information technology and information systems, ensuring the development of the understanding of the vision by information technology managers. Strategic alignment refers to the correspondence between business strategy and IT strategy in the company to push the general purpose of business that, in turns, affects the company’s business performance as these experts (Luftman 2000; Henderson and Venkatraman, 1993; Reich and Benbasat, 2000) point out to. Add to this, Chebrolu & Ness (2013) define strategic alignment as the art and science of formulating, integrating and implementing decisions between business and information technology (IT) ; thus, enabling businesses to achieve their objectives.

Based on the previous reviews of related literature, strategic alignment is a continuous and non -ending process, that is carried out and implemented by organizing and managing the teamwork together, by realizing the points of strength and weakness of a given organization, and by developing action plans that highlight and reflect the areas of strength, and setting and managing these four domains and aspects and the interrelationship among them. In the banking sector; for instance, institutions that are able to administer and reinforce the use of information technology, coordinate, organize, and share their businesses and IT strategies, develop information technology systems and acquire system- based applications matched with their requirements in business will promise to keep their competitive level among their counterparts, and to recall and attract new customers (Iman N, 2007). However, it is important to study the factors that create business- IT alignment gaps in the banking sector in order to realize, recognize, examine, and determine them, and to develop the business strategy, and vision, and communication of the business strategy so that the company can benefit and get the privilege from its IT investments.(Rathnam, 2004). Luftman et al, (1999) determine six enablers for proper business and IT alignment. The first one is: senior executive support for IT as an important enabler. The second enabler is information technology involved in strategic development. The third and fourth enablers already address two way streams of business and IT. The partnership and understanding of others needs and possibilities is ranked high as an enabler of business and IT alignment. The fifth enabler is Well- prioritized IT projects, and the six enabler is IT demonstrates leadership. The six most important enablers of business and IT alignment identified in the study.(Luftman et al,1999)

Strategic alignment enablers.(Luftman et al,1999)

Strategic Alignment Enablers
Senior executive support for IT
Information technology involved in strategic development
IT understands the business
Business- IT partnership
Well- prioritized IT projects
IT demonstrates leadership

2.2 Quality of Online Banking Services

In the current times, there are many ways that financial institutions use to deliver their services to audience, and online banking is important facility that banks develop and depend on to deliver major services to their customers. However, researchers differ in their concept of online banking and they introduce to science many definitions of this concept, for many reasons. First, electronic banking is divided into many kinds of services

through which the customers using internet and computer networks; yet, it is implemented partially. (Pahnla, 2002). Introducing and presenting electronic financial services as a new and modern and alternative method to exchange financial services is considered as a very important factor to keep the bank's competitive advantage among its counterparts. (Nupur, 2010)

There are more electronic banking services that are important to highlight and to depict. Online banking services also offer a very important advantage through which they ensure the preservation of the time and money of the bank while keeping the added value as it reflects the advantage of reducing mistakes by bank employees (Alex Alecheni O. Peter, 2015). This is another important advantage that can be added to the electronic banking operations. Also, E-banking can be supportive to the idea of breaking the routine of the given banking activities through the online banking interface. Thus, Errors or delays can be discovered, observed, and solved more quickly and in a much simpler way. A good example on the e-services that banks offer is the service of automated bill payments: they save person's efforts by reducing the need to physically visit the bank. Moreover, electronic banking services help reducing mistakes that appear as a result of the poor handwriting (Shraddha Nigudge, et al, 2014).

There are several definitions of the term "Internet banking". For example, it is defined as the use of internet to provide banking services; such as, saving account balance, paying bills, funds transfer, viewing current, and paying mortgages and purchasing financial instruments and certificates of deposits according to Singhal and Padhmanbhan (Singhal and Padhmanbhan, 2008) Moreover, internet banking is defined by other authors as an internet portal, through which customers can use different kinds of banking services. While some deal with bill payment, others are concerned with making investments (Pikkarainen, Karjaluo, and Pahnla, 2004).

The growth and rapid use of internet banking in online financial transactions and operations; such as, the launching of online banking services and presenting them to customers allows the customers to easily compare the different financial services offered by banks and to enjoy a quick and easy access to online banking services. Therefore, the effective use of ITC will guarantee the customer's satisfaction and will keep bank's ability to compete with other financial institutions in light of the increase in the intensity of competition among financial institutions. This, in turns, will enable banks to survive and to win a place that will attract more customers who will be encouraged because of the high services quality these banks introduce to them. (Doost. H and Ashrafi. A, 2014).

Financial experts exert their efforts to highlight some issues concerning electronic services quality introduced by banks and they suggest a system of their evaluation. For example, Zeithaml et al (2000) develop a measurement of electronic service quality. It includes seven e-service quality dimensions, known as: efficiency, reliability, fulfilment, privacy, responsiveness, compensation, and contact. They considered the first four dimensions, i.e. efficiency, reliability, satisfaction, and privacy, as the fundamental and crucial elements which are applied to the measurement and evaluation of the customer's perception of the received service quality from the online bankers.

Yang, Peterson and Haung (2001) identify and mention six dimensions of a customer's perceived service quality, as follows: ease of use: this umbrella widely covers many ideas. It reflects many services; such as, providing clients with help, the guarantee of transaction speed, enabling the possibility of search (Searchability), presenting simple and easy guidance to customers, offering information needed on the website especially information that matches to customer's needs and requirements, the accuracy of content, timeliness of response, the aesthetics that reveal the attractive layout of the website, and the presentation of catalogue images, and keeping client's privacy. The last term, privacy, refers to the security of information and the observance of people's privacy. As for privacy, there are four major issues that are classified under this term. The umbrella of privacy; thus, includes: information privacy, bodily privacy, communication privacy, and territorial privacy (Davies, 1989)

Warren and Brandeis(1890), in their definition of privacy, describe it as the 'right to be let alone'. Information privacy exists when usage, release and circulation of personal information can be controlled. In other words, it refers to the control of use or the control of the portrayal of personal information. A service that the Internet can provide here is its enabling the gathering of cheap and effective information without customers' knowledge or awareness. It can trace and follow up on customers' information using unusual and unexpected ways and without the realization of these customers. This includes; for instance, customers' preference, interest, or credit card information. Still, the issue of privacy forms a real gap and a serious problem that hinders the development of business.

Online banking Security: although the technology of electronic banking and financial services is modern, it faces many problems that can be or a real threat or danger to its development. Therefore, users find themselves doubtful to use or activate them. For instance, electronic financial operations and transactions face many problems like malicious applications or threats that attack online banking transactions. Awfully, they recently increase. Thus, Information security refers to "The protection of information and information systems from

unauthorized access, use, disclosure, disruption, modification, or destruction in order to provide confidentiality, integrity, and availability” (44 U.S.C, 2014). Information security consists of three main categories: confidentiality, integrity, and availability (Parker et al, 2001).

Confidentiality is noteworthy concept to depict in this study. It is a major issue that stands for the major theme of information security. It deals with the idea of the honest and safe access to information only by authorized users while keeping its privacy, security and not allowing unauthorized parties to reach to it. In other words, confidentiality guarantees that information is only shared and used among authorized persons or organizations. For instance, authentication methods; like, user IDs and passwords that identify users can help achieve the aim of confidentiality. There are other control methods that can help achieve confidentiality; such as, determining every identified user’s access to the resources of the data system. In addition to this, providing protection methods against malware, spyware, spam and other attacks. (Zachary B et al, 2012). It is important to mention that confidentiality is the most important and crucial concept in the security model. Its importance stems from the fact that confidentiality issues have to deal with content and the access to the data; this, in turns, is linked to user’s privacy. ‘‘ Confidentiality is the discussion topic of twenty- five pieces of information that are not available or revealed to unauthorized individuals, entities, or processes’’ (IEEE Std 802.10 1998).

Integrity interest is another conceptual term that has to deal with information security. It means the delivery of the exact accurate data as it is originally sent. It means to send data with its original content and information and to keep it from any insertions or changes or modifications or attacks that might change its role or function. Thus, information integrity refers to freedom, trustworthiness, and dependability of information (Geisler, Prabhaker & Nayar, 2003). In other words, integrity is the consistency and the assurance of data against any sort of modification or alternation), either by the communication operation, or by malicious intrusions (Lei & Ting, 2009). Availability is another conceptual term that has to deal with information security. It refers to the existence of available information when needed. It is the readiness and reliability for resources to be accessed and used when needed (Stamp, 2006)

Ease of Use: this term covers an important dimension that investigates and conveys the needs of a customer and guarantees perceived services quality. Researchers discuss that the perceived ease of use is the degree to which a person accepts the idea of using a certain method that will not be expensive or of a budget to that individual (Davis, 1989)., Zeithaml et al. (2002) mention that the degree to which an innovation or new method is acceptable, reachable, and easy to understand or use can be considered as perceived ease of use.

Efficiency is another important method that is important in the guarantee of perceived service quality to customers. It means the ability of the customer to get an access to the website; and then, to find their most wanted and needed products and services, and to logout with the least effort (Jun and Cai, 2001; Saha and Zhao, 2005).

Reliability is another important method that is important in the guarantee of perceived service quality to customers. It includes dependability and uniformity in performance. It means the responsibility of the firm to honour and keep its commitments. For instance, billing accuracy, proper record maintenance and delivering the service within acceptable time limit best represent this advantage; the reliability of online services (Saha and Zhao, 2005)

Responsiveness is a significant method that represents perceived service quality to customers. It reflects the ability of the employees to follow up on the needs of customer and their willingness for service provision. It reflects, for example, the turnaround time of service actions like timely dispatch of a receipt or the quick calling backing of the customer (Zethaml et al., 2002). Fulfilment is another way that can maintain high service quality to customers as it means the bank’s ability and responsibility of maintaining and keeping service commitments; for example, having enough product in stock and making the product available within committed time (Saha and Zhao, 2005).

Assurance is another way that banks use to maintain perceived service quality to customers. It refers to the set of courtesy and knowledge of employees along their ability to install confidence. The assurance dimension is taken from an integrated online banking framework that combines: behavioural intentions upon service quality, customer value and customer satisfaction (Wang and Huarng, 2002).

2.3 Online Banking in Arab Bank- Jordan:

Arab Bank is the researched financial institution that this study examines, for many reasons. This bank achieved many notable steps in moving the wheel of economy in the Middle East and the whole world because of its distinguished services. It also won many world prizes. In 2016, Arab Bank was titled the best bank in the Middle East by Asia Money Magazine. It is noteworthy that this magazine is the sister of Euro Money Magazine that is issued in Hong Kong; a magazine distinguished for its coverage of the financial news and the issues of banks in Asia. Arab Bank won the title after the organization of a poll by this magazine. However, Arab Bank was not the only financial institution that was surveyed because many other banks in the Middle East were covered too. The award is another evidence of the excellence and high performance of the Arab Bank. It also emphasizes the

strong and solid financial background that the Arab Bank occupies among its counterparts not only in the Middle East but also in the whole world.

Because of this achievement, and to guarantee the best services quality introduced from the Arab Bank to its clients, Arab Bank shoulders a serious responsibility of developing its electronic services. For example, it added the unique service of the one- time passwords for more security purposes. It, also, launched many pioneering services; such as, eStatement, social security payments, online credit card funds transfer, and bill payment. It is significant to mention that Arab Bank expanded in its e- services; therefore, it began these electronic financial services in its operating branches of Algeria, Bahrain, Qatar, Yemen, and Lebanon in 2011. However, these financial facilities and services were launched before in Jordan, Palestine, Egypt, and U.A.E. Promotional campaigns were activated in its operating banks in Jordan, Palestine, Egypt which aimed at introducing these facilities to their customers and to encourage them to use electronic banking services. An example, the bank launched the service of winning the utility bill's amount back when paying it. It also announced awarding many prizes for establishing credit card balances on Arabi Online.

It is noteworthy that the service of the Arabi Online was named after the Arab Bank's Internet Banking services that were launched in 2011. Moreover, the bank won, for the third year consecutively, "Best Consumer Internet Bank in Jordan" by Global Finance Magazine. To maintain its major and pioneering role in the preservation of promising and developing environment and to maintain its competence and the sustainable development of environment and to keep natural resources by reducing expenditure on paper consumption; for instance, Arab Bank launched eStatement services. This service enables clients to obtain their account and credit card statements electronically instead of using paper statements. This service was applied in the Arab Bank operating branches of Jordan, Palestine, Egypt. (http://www.arabbank.jo/en/news/newsstroy__482.aspx)

3.0 Statement of the Problem:

Electronic banking services operating in Jordan; especially banking sector, shoulder a great responsibility in introducing and presenting high quality and unique service because of the turbulent market space environment that makes it difficult to thrive in competitive market places. In addition to this, strategic alignment enablers determine the success or failure of electronic business as well as online banking service quality. However, online banking services in the Jordanian banking sector are still immature. Moreover, strategic alignment enablers are considered as one of the most important limitations or restrictions that can delay or hinder online banking services. Accordingly, more specifically, the study answers the following questions:

- 1-What is the level of strategic alignment enablers in Arab Bank in Jordan?
- 2-What is the level of online banking services quality in Arab Bank in Jordan?
- 3-What is the impact of strategic alignment enablers on online banking services quality in Arab Bank in Jordan?

4.0 Objective of the Study:

This research paper aims at examining the impact of strategic alignment enablers on the quality of online banking services in Jordan. The research objectives are:

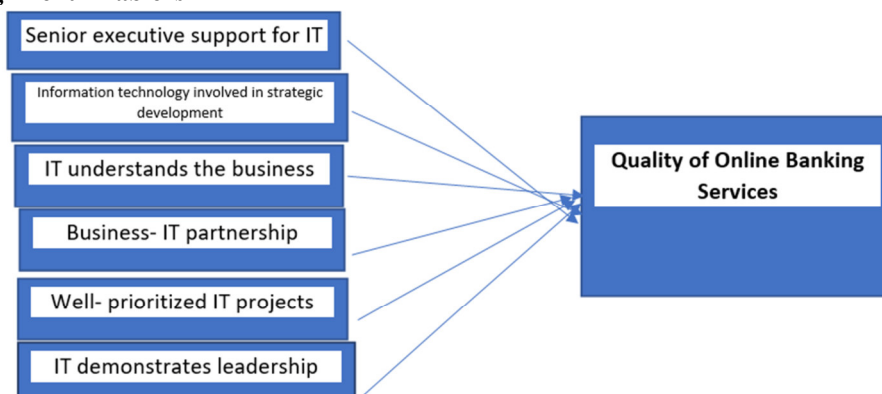
- 1-To investigate the level of online banking services in the researched bank.
- 2-To identify the level of the strategic alignment enablers on the researched bank.
- 3-To provide an overview about the reviews of related literature and the interdependency between strategic alignment enablers and online banking services quality.
- 4-To present and suggest some recommendations to the researched sector.

5. Research Model and Hypothesis:

The purpose of the research model is to set an appropriate conceptual framework for identifying and verifying the enablers of strategic alignment between business and information technology that can affect the quality of online banking services in Jordan. Based on the reviews of related literature, the independent variable (strategic alignment enablers) are presented by six dimensions that are derived from Luftman, J, (1999). The dependent variable in this study is derived from the model proposed by Zeithaml et al., (2000, 2002).

Hypotheses that form the proposed theoretical model of the study are:

Strategic Alignment Enablers



Major hypothesis:

H01: There is no statistically significant impact of strategic alignment enablers on the quality of online banking services in Jordanian Arab bank.

H01.1: There is no statistically significant impact of strategic alignment enabler (senior executive support for IT) on the quality of online banking services in Jordanian Arab bank.

H01.2: There is no statistically significant impact of strategic alignment enabler (IT involved in strategy development) on the quality of online banking services in Jordanian Arab bank.

H01.3: There is no statistically significant impact of strategic alignment enabler (IT understands business) on the quality of online banking services in Jordanian Arab bank.

H01.4: There is no statistically significant impact of strategic alignment enabler (Business- IT partnership) on the quality of online banking services in Jordanian Arab bank.

H01.5: There is no statistically significant impact of strategic alignment enabler (Well- prioritized IT projects) on the quality of online banking services in Jordanian Arab bank.

H01.6: There is no statistically significant impact of strategic alignment enabler (IT demonstrates leadership) on the quality of online banking services in Jordanian Arab bank.

6. Methodology:

This study relies on the quantitative methods, where a questionnaire developed by the researcher for gathering data from the respondents in Jordanian Arab bank contained two main parts. The first part is related to demographic variables of the respondents regarding their gender, experience, level of education, and managerial level. The second part of the questionnaire deals with elements of strategic alignment enablers and its impact on quality of online banking services based on Likert – scaled items scoring from 1 (strongly disagree) to 5 (strongly agree) to measure all variables of the research study. The research population consists of all managerial levels in Arab bank in Jordan. A total of 136 questionnaires were self-administered distributed to the sample which was randomly selected. Only 124 usable survey forms returned by respondents out of the total 136 survey forms that are distributed, which represent 91 % response rate. Reliability and Validity Factor analysis was used to reduce the number of items in each construct so as to maintain reliability and discriminant validity.

Table (1) Descriptive sample of the demographic variables of the study

	Category	Frequency	Percentage
Gender	Male	89	0.71
	Female	35	0.28
Education	Master's degree or more.	20	0.16
	Bachelor degree.	81	0.65
	Diploma or less.	23	0.18
Experience	Less than 2 years.	24	0.19
	2 to 4 years.	45	0.36
	5 to 7 years.	31	0.25
	8 years or more.	24	0.19
Managerial Level	Senior	8	0.06
	Middle	32	0.25
	Operational	84	0.67

Table(2) Descriptive statistic of variables

Variable	No	Mean	St. deviation
Strategic alignment enablers Enablers (Independent)		3.2	0.6712
Quality of Online Banking Services (Dependent)		3.5	0.5760

7. Reliability and Validity:

To ensure that the research study instrument was valid, the questionnaire was distributed to nine specialists in the field of the study. Some adjustments were applied accordingly.

The Cronbach alpha reliability of the questionnaire was measured which shows its high reliability. Table (3) shows Cronbach's Alpha values of Business- IT Strategic Alignment Enablers (independent variable) and Quality of Online Banking Services (dependent variable). As shown in table (3) all the variables are inter related and show inter consistency, where the value of Cronbach Alpha is greater than 0.60 which is acceptable.

Table (3) Reliability Statistics

Variable	Number of items	Cronbach's Alpha
Strategic alignment enablers Enablers (Independent)	12	0.89
Quality of Online Banking Services (Dependent)	14	0.83

8. Data Analysis and Results:

H01: There is no statistically significant impact of strategic alignment enablers on the quality of online banking services in Jordan.

As shown in table (4), there was a significant impact of strategic alignment enablers on quality of online banking services in Arab bank- Jordan, this means the (0.599) of quality of online banking services changeability resulting from the Changeability of strategic alignment enablers. AS F value was (60.342) and it's significant at level ($\alpha \leq 0.05$), that means refusing the null hypothesis and accepting the alternative hypothesis: There is statistically significant impact of strategic alignment enablers on quality of online banking services in Arab bank- Jordan.

**Table (4)
Regression analysis test results**

Strategic alignment enablers (Independent Variable)	quality of online banking services (Dependent Variable)				
	(R)	(R) Square	F	β	Sig
	0.798	0.599	60.342	0.781	0.000

H01.1: There is no statistically significant impact of strategic alignment enabler (senior executive support for IT) on the quality of online banking services in Arab bank- Jordan.

**Table (5)
Regression analysis test results**

senior executive support for IT	quality of online banking services				
	(R)	(R) Square	F	β	Sig
	0.771	0.401	69.342	0.878	0.000

Based on table (5) we observed that there is significant impact of strategic alignment enabler (senior executive support for IT) on quality of online banking services in Arab bank- Jordan. The R was (0.771) at level ($\alpha \leq 0.05$). Whereas, the R2 was (0.401). This means the (0.401) of quality of online banking services changes abilities resulting from the Changeability of senior executive support for IT. AS F value was (69.342) and it's significant at level ($\alpha \leq 0.05$), that means refusing the null hypothesis and accepting the alternative hypothesis: There is a significant impact of strategic alignment enabler (senior executive support for IT) on the quality of online banking services in Arab bank- Jordan.

H01.2: There is no statistically significant impact of strategic alignment enabler (IT involved in strategy development) on the quality of online banking services in Arab bank- Jordan.

**Table (6)
Regression analysis test results**

IT involved in strategy development	quality of online banking services				
	(R)	(R) Square	F	β	Sig
	0.761	0.561	70.421	0.985	0.000

From Table (6) we noted that there is significant impact of strategic alignment enabler (IT involved in strategy development) quality of online banking services in Arab bank- Jordan. The R was (0.761) at level ($\alpha \leq$

0.05). Whereas the R2 was (0.561), this means the (0.561) of quality of online banking services changeability resulting from the changeability in IT involved in strategy development. As F value was (70.421) and it's significant at level ($\alpha \leq 0.05$). That means refusing the null hypothesis and accepting the alternative hypothesis: There is a significant impact strategic alignment enabler (IT involved in strategy development) on the quality of online banking services in Arab bank- Jordan.

H01.3: There is no statistically significant impact of strategic alignment enabler (IT understands business) on the quality of online banking services in Arab bank- Jordan.

Table (7)
Regression analysis test results

	quality of online banking services				
	(R)	(R) Square	F	β	Sig
IT understands business	0.676	0.498	66.333	.972	0.000

Table (7) illustrates that there is significant impact of strategic alignment enabler on (IT understands business) on the quality of online banking services in Jordan. The R was (0.676) at level ($\alpha \leq 0.05$). Whereas, the R2 was (0.498). This means the (0.498) of quality of online banking services changeability resulting from the Changeability of IT understands business. As F value was (66.333) and it's significant at level ($\alpha \leq 0.05$). That means refusing the null hypothesis and accepting the alternative hypothesis: There is a significant impact of strategic alignment enabler (IT understands business) on the quality of online banking services in Jordan.

H01.4: There is no statistically significant impact of strategic alignment enabler (Business- IT partnership) on the quality of online banking services in Arab bank- Jordan.

Table (8)
Regression analysis test results

	quality of online banking services				
	(R)	(R) Square	F	β	Sig
Business- IT partnership	0.512	0.434	58.543	1.101	0.000

Table (8) illustrate that there is a significant impact strategic alignment enabler (Business- IT partnership) on the quality of online banking services in Arab bank- Jordan. the R was (0.512) at level ($\alpha \leq 0.05$). Whereas, the R2 was (0.434). This means the (0.434) of quality of online banking services changeability resulting from the Changeability of Business- IT partnership. AS F value was (58.543) and it's significant at level ($\alpha \leq 0.05$), that means refusing the null hypothesis and accepting the alternative hypothesis: There is a significant impact of strategic alignment enabler (Business- IT partnership) on the quality of online banking services in Arab bank- Jordan.

H01.5: There is no statistically significant impact of strategic alignment enabler (Well- prioritized IT projects) on the quality of online banking services in Arab bank- Jordan

Table (9)
Regression analysis test results

	quality of online banking services				
	(R)	(R) Square	F	β	Sig
Well- prioritized IT projects	0.498	0.512	58.121	1.014	0.000

As shown in table (9), there was a significant impact of strategic alignment enabler(Well- prioritized IT projects) on quality of online banking services in Arab bank- Jordan, this means the (0.512) of quality of online banking services changeability resulting from the Changeability of Well- prioritized IT projects. AS F value was (58.121) and it's significant at level ($\alpha \leq 0.05$), that means refusing the null hypothesis and accepting the alternative hypothesis: There is statistically significant impact of strategic alignment enabler (Well- prioritized IT projects) on the quality of online banking services in Arab bank- Jordan.

H01.6: There is no statistically significant impact of strategic alignment enabler (IT demonstrates leadership) on the quality of online banking services in Arab bank- Jordan.

Table (10)
Regression analysis test results

	quality of online banking services				
	(R)	(R) Square	F	β	Sig
IT demonstrates leadership	0.576	0.475	56.491	1.212	0.000

Table (10) illustrate that there is a significant impact of strategic alignment enabler (IT demonstrates leadership) on the quality of online banking services in Jordan. the R was (0.576) at level ($\alpha \leq 0.05$). Whereas,

the R2 was (0.475). This means the (0.475) of quality of online banking services changeability resulting from the Changeability of Well- prioritized IT projects. AS F value was (56.491) and it's significant at level ($\alpha \leq 0.05$), that means refusing the null hypothesis and accepting the alternative hypothesis: There is a significant impact of strategic alignment enabler (IT demonstrates leadership) on the quality of online banking services in Arab bank-Jordan.

9. Limitations of the study

This study is limited to gathering empirical data through a questionnaire from a sample of the population in Arab bank in Jordan. Therefore the study is not subject to generalization.

10. Conclusions

All banks over the world operate in a very competitive environment, and this calls for real adoption of strategic alignment enablers to be ahead in online banking services. As indicated through the major findings of the research study, strategic alignment enablers between business and information technology have become a major factor for all banks to develop and enhance the quality of online services. Nowadays the global environment changes rapidly and the most banks should maintain the relationships between business departments and information technology department. Also, all banks in Jordan need to adopt strategic alignment enablers in strategic planning processes to exploit and maximize the information technology investments that finally lead to better quality of online services.

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