Impact of Implementation of Data mining on the management of banking operations "Field Study in commercial banks of Jordan"

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Abstract

This study aimed to indicate the level of interest in the application of concepts and data mining tools in the management of banking operations areas and the interest components of the environment and the application of the concepts of data mining tools in the management of banking operations in commercial banks of Jordan. To achieve these goals, the researcher used the descriptive analytical approach based on the questionnaire distributed to members of the community study. The researcher found that the percentage of interest among members of the community study on the application of the concepts of data mining operations the management of banking, was high in general, where the arithmetic mean is generally equal to (4.005). And that the order of fields that may be seen when you search in the application of the concepts of data mining and addressed by this study, have been of importance and level of interest by the members of the population of the study, as follows: the working environment of knowledge with information technology "has obtained the highest average, was the average the arithmetic of this axis is equal to (4.02), followed by the center of "opportunities to enhance knowledge systems with the development environment systems research and retrieval of data. and recommended that the researcher need to research the causes of the decline of interest in some areas which could affect the application of the concepts of data mining in the performance of banking operations and accounting personnel in the study population. And given the continued development and technology investment due diligence, and to help in achieving its goals, to provide a more efficient and effective operations of the management of banking, as well as the software most suitable for the banking business, with the necessary for the provision of training programs, the most appropriate and requested by staff. And the need to use technology, data mining its concepts of knowledge and technology with the necessary for that of the methods and tools, to promote the culture of the bank of knowledge and provide all the necessary stores and data warehouses in the formation of new knowledge, that will help enhance the performance of banking operations.