**MIS201**

**CASE STUDY**

**COMPANY ANALYSIS**

**ETISALAT AND DUBAI ISLAMIC BANK**

**Done by:**

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Table of Contents

[**1)** **Abstract:** 3](#_Toc281416917)

[**2)** **Introduction:** 3](#_Toc281416918)

[**3)** **Project Team:** 3](#_Toc281416919)

[1) Seri Kamal: 3](#_Toc281416920)

[2) Mustafa Hasan: 4](#_Toc281416921)

[3) Ahmed Zendaki: 4](#_Toc281416922)

[4) Jomaa Iraki: 5](#_Toc281416923)

[**4)** **Client Organization and Description:** 5](#_Toc281416924)

[1) Etisalat: 5](#_Toc281416925)

[2) Dubai Islamic Bank: 7](#_Toc281416926)

[**5)** **Company Analysis:** 9](#_Toc281416927)

[1) Etisalat: 9](#_Toc281416928)

[a. Business model: 9](#_Toc281416929)

[b. Business Strategy (From Survey): 9](#_Toc281416930)

[c. IT/IS Strategy: 10](#_Toc281416931)

[d. Porter 5 competitive forces (Our own Analysis): 10](#_Toc281416932)

[2) Dubai Islamic Bank: 12](#_Toc281416933)

[a. Business model: 12](#_Toc281416934)

[b. Business Strategy (Interview): 13](#_Toc281416935)

[c. IT/IS Strategy (Interview): 13](#_Toc281416936)

[d. Porter 5 competitive forces (Our own Analysis): 14](#_Toc281416937)

[**6)** **Process Methodology:** 16](#_Toc281416938)

[**7)** **Impact of IT/IS:** 17](#_Toc281416939)

[1) Etisalat: 17](#_Toc281416940)

[a) Can IT/IS build barriers to entry? 17](#_Toc281416941)

[b) Can IT/IS build in switching costs? 17](#_Toc281416942)

[c) Can IT/IS change the basis of competition? 17](#_Toc281416943)

[d) Can IT/IS change the balance of power in supplier relationships? 18](#_Toc281416944)

[e) Can IT/IS generate new products? 18](#_Toc281416945)

[2) Dubai Islamic Bank: 19](#_Toc281416946)

[a) Can IT/IS build barriers to entry? 19](#_Toc281416947)

[b) Can IT/IS build in switching costs? 19](#_Toc281416948)

[c) Can IT/IS change the basis of competition? 19](#_Toc281416949)

[d) Can IT/IS change the balance of power in supplier relationships? 20](#_Toc281416950)

[e) Can IT/IS generate new products? 20](#_Toc281416951)

[**8)** **Case Analysis/Discussion:** 21](#_Toc281416952)

[**9)** **Summary and Conclusions:** 22](#_Toc281416953)

[References: 24](#_Toc281416954)

[APPENDIX A-Etisalat 25](#_Toc281416955)

[Part 2: e-commerce-Etisalat 25](#_Toc281416956)

[Part 3: Web 2.0 29](#_Toc281416957)

[APPENDIX A-Dubai Islamic Bank 32](#_Toc281416958)

[Part 2: e-commerce 32](#_Toc281416959)

[Part 3: Web 2.0 36](#_Toc281416960)

1. **Abstract:**

This paper presents a study in more detail about two major successful companies in the UAE to show how information system is used by them. Even though both Etisalat and Dubai Islamic Bank use information system and technology to improve themselves and their business process, they form and build different business strategies, and information system strategies. Moreover, the result of the impact of IT on them is also different.

1. **Introduction:**

These days business companies are investing more and more on information systems and information technology since both the world and the technology have improved and most of the business processes and concentration depends on them. Information system helps the companies in very different perspectives and ways as it improves the company and the way it works and manages the daily business processes making it more efficient. The objective of this paper so to analyze the companies to find out how they invest and use their IT/IS systems.

1. **Project Team:**
2. Seri Kamal:

19 years old, Palestinian, born in Dubai and lived in Sharjah. Graduated from Al-Maarifa Int. Pvt. School. Majoring in both accounting and finance Have great interest in video games, movies, or TV series which have an incredible, fictional story! Loves math and problem solving, that’s why I chose accounting and finance since they have a mixture of both and requires understanding of the subject.

* Worked on the Abstract + Introduction. Searched for the company background of Etisalat and DIB. Completed the surveys from Etisalat. Worked on the company analysis of Etisalat and little on DIB. Worked on Process Methodology. Worked on IT/IS impact of Etisalat. Worked on Case discussion/Analysis and Summary/Conclusion. Reviewed each and every section of the report.

1. Mustafa Hasan:

18 years old, born in Dubai, live in Sharjah. Graduated from Al Shola Pvt. School in 2008-2009. Majoring in Accounting, and planning to get the master degree in Accounting. A good fisherman although the first time I tried to fish I didn't catch any fish. Moreover, I have great interest in cars.

* Worked on the Abstract + Introduction. Searched for background about Dubai Islamic bank. Worked on the company analysis of Etisalat. Completed the surveys with Ahmed. Worked on the Process Methodology. Worked on IS/IT impact of DIB. Worked on Case discussion/Analysis and Summary/Conclusion. Reviewed each and every section of the report.

1. Ahmed Zendaki:

Syrian national of Chechen ethnicity. Lived in the UAE and in Arab countries for most of my life so I believe that I have a firm grasp of the Arab culture. Graduated from Al Ittihad private school and am currently undertaking an undergraduate management major degree at the American University of Sharjah. I hold a part time job to gain experience and to support my expenses. In addition, I am the president of Chechen cultural club and am a member of a cultural performance group. I have participated in many activities and sports however I fully indulged in martial arts and weightlifting. I have participated and won several taek-won-do and boxing championships. I spend most of my free time doing outdoor activities. I appreciate a good book and I enjoy political debates.

* Searched for Company background of Dubai Islamic Bank. Completed the surveys of Dubai Islamic Bank. Worked on the company analysis of Dubai Islamic Bank. Worked on Process Methodology. Worked on IT/IS impact of DIB. Worked on Case discussion/Analysis and Summary/Conclusion. Reviewed each and every section of the report.

1. Jomaa Iraki:

Born and raised in the UAE lived here all my life. Interested in sports and enjoy playing soccer. My goal when I graduate from university with master degree and to be a successful business man and own my personal company.

* Worked on Abstract + Introduction. Searched for the company background of Etisalat. Gave the survey with Seri to Etisalat. Worked on the company analysis of Etisalat. Worked on the Process Methodology. Worked on IS/IT impact of Etisalat. Worked on Case discussion/Analysis and Summary/Conclusion. Reviewed each and every section of the report.

1. **Client Organization and Description:**
2. Etisalat:

“Founded on 30th August 1976, the Emirates Telecommunications Corporation – Etisalat –operates, maintains and develops the national and international fixed-line network, mobile telephony and Internet access in the UAE.”

Etisalat is currently operating in 18 countries across Asia. “In 2009, Etisalat reported annual Net Revenues of AED 30.831billion and Net Profits of AED 8.836 billion marking a 5% and 16% increase respectively, compared to 2008. Etisalat is rated by Moody's: Aa2, Standard & Poor's: A + and Fitch Ratings: A+.” (http://etisalat.ae/index.jsp?lang=en&type=channel&currentid=a79a8e621187b010VgnVCM1000000c24a8c0\_\_\_\_&parentid=ed38800d1f52a010VgnVCM1000000a0a0a0a\_\_\_\_)

Etisalat also has a number of local subordinates like:

1. E-marine: installs submarine cables, maintaining and repairing them.
2. E-vision: a cable TV provider.
3. Thuraya: is a mobile satellite Telecoms Company in Abu Dhabi.

Since June 23, 2002, Etisalat has been trading on the Abu Dhabi Stock Market (ADSM). Etisalat's aim is to be one of the top 10 telecom operators in the world by 2010.  
It now owns:

1. 35% in Etihad Etisalat - Mobily which is in Saudi Arabia and considered the second GSM services provider.
2. 40% in Canar Telecommunications (the second fixed-line network in Sudan).
3. 34% in Zanzibar Telecom in Tanzania which provides services in fixed-line and mobile telecom
4. 50% in Atlantique Telecom which is a pan-African mobile operator (operates in six countries in Africa).
5. 26% in Pakistab Telecommunication Co. Ltd (PCTL) which is Pakistan's largest telecom company.
6. A minor 9% in Sudan Telecommunications Co. (Sudatel).

Etisalat was stopped to continue being the only monopoly in the UAE in April 2004. In October 2004, to manage who enter the market and the competition in the market, the Telecom Regulatory Authority (TRA) was set up.

‘Du’ is the brand name of Emirates Integrated Telecommunications Company (EITC) which was licensed in February 2006 to operate fixed, mobile, Internet and satellite broadcasting services becoming the country’s second telecommunications operator. ([www.ameinfo.com/financial\_markets/UAE/Company\_AE0025](http://www.ameinfo.com/financial_markets/UAE/Company_AE0025))

Etisalat is one of the most important service providers in the Middle East. Their human resources are considered to be the primary asset of Etisalat's extraordinary growth and success. Etisalat provides entertainment, business services, telephone, TV and Internet services for everyone. Education, healthcare and other public services will be provided in new networks in the future. Etisalat also embraces new technologies which make the world of global communications accessible to more people bringing them closer together. (http://www.etisalat.ae/index.jsp?lang=en)

* They offer jobs in these following areas:

1) Mobile networks.

2) Information technology.

3) Sales management.

4) Market analysis.

5) Accounting and Finance.

6) Transmission.

7) GM networks.

8) Internet services.

(Asked someone who worked there)

Reason to choose this company: One of the biggest companies in UAE, many people use the companies’ services and these services have a lot to do with IT.

1. Dubai Islamic Bank:

Founded in 1975 in Dubai and was the first bank to exclusively specialize in Islamic financing instruments in the world. The bank offers all types of banking and financial services in accordance with the Islamic sharia that forbids usury. Since its formation in 1975, DIB has established itself as the leader in its field, laying down the standards for others to follow as the trend towards Islamic banking in the Arab world and internationally. The Government of Dubai became one of the major shareholders controlling 30% of the bank after the capital increase conducted in 1998. The number of branches was 9 offices in 1998, but now it has 62 branches. (<http://www.dib.ae/en/about_dib.htm>) and (<http://en.wikipedia.org/wiki/Dubai_Islamic_Bank>)

Improving capitalization, having diverse stocks, improved asset quality, and strong liquidity are all due to DIB sustainable performance which allowed it to receive high ratings. These ratings reflect all the strength, quality of infrastructure, and intellectual capital which is one of DIB’s largest assets during the last few years.

The Bank also provides help in financing the projects which contribute greatly towards the regional Economy, infrastructure development. “DIB is amongst the leading infrastructure, energy and trade financing players in the region and is currently in the process of working on landmark deals in Turkey, Iran, Indonesia, Singapore and Malaysia.” During the last 12 months, DIB participated in revolutionary deals as a key supplier and Mandated Lead Arranger (MLA) with the other partner banks which also have the Islamic / Conventional form of banking.

(<http://www.cpifinancial.net/v2/pdf/awards/IBF_a_08/best_bank_me_DIB.pdf>)

The bank remains faithful to its base which is a customer-centered organization keeping the close personal service and understanding between them to build the basis of all its relationships. The customers of different nationalities are provided with solutions to their needs by joining both tradition and heritage with flexibility, innovation and modernity.

(<http://www.dib.ae/en/index.htm>)

The bank also reduced its communications between its branches by 50% in six months by using Avaya IP telephony. The new Avaya system allows the bank to improve customer service via a single corporate directory, which resolves customer’s problems and questions on the first call.

(www.avaya.com/gcm/emea/en-us/corporate/pressroom/pressreleases/2009/pr-100609.htm)

The bank reported during 2009 a net-profit of AED1.2 billion and revenue of AED5.1 billion. (<http://pressrelease.smartoman.com/?p=1008>)

Reason to choose this company: It is the first Islamic bank and one of the biggest in the UAE and the services they provide to people have a lot to do with technology.

1. **Company Analysis:**
2. Etisalat:
   1. Business model:

“Extend people’s reach. At Etisalat, they are actively developing advanced networks that will enable people to develop and maximize their reach across international boundaries.”

(http://etisalat.ae/index.jsp?lang=en&type=channel&currentid=bd48e15c0b56a010VgnVCM1000000a0a0a0a\_\_\_\_&parentid=ed38800d1f52a010VgnVCM1000000a0a0a0a\_\_\_\_)

* 1. Business Strategy (From Survey):

The overall business strategy is designed to achieve first maximum flexibility and responsiveness to changing customer needs, then cost minimization, and finally unique experience and innovation.

The business strategy is effective since it helps achieve what they set as a business model and goal.

* 1. IT/IS Strategy:

They don’t depend on one IT/IS system; instead they depend on a variety of systems:

* + 1. Intranet.
    2. Extranet.
    3. Interactive website.
    4. Web-based e-CRM system.
    5. E-SCM system. (From Survey)

1. Intranet: enables strong two-way communication between co-workers to encourage team work and reduce cost and time.
2. Extranet: enables the company to communicate with the dealers, distributors, and sales people which helps in being flexible with them and reduces cost.
3. Interactive website: enables customers to view new products and services provided by the company and receive help from them regarding the services provided. The site helps them to be more flexible when dealing with customers and suppliers.
4. Web-based e-CRM system: They provide 24/7 customer service and has a database of their customers, which proves that they care to some extent about increasing their intimacy with the customers and make them more flexible.
5. E-SCM system: Increases the intimacy with the suppliers and enables the ease of communication and connecting with their suppliers.
   1. Porter 5 competitive forces (Our own Analysis):
6. Traditional Competitors: Du

It offers a fixed and mobile telephony, broadband connectivity and IPTV services to individuals, homes and businesses, and carrier services for businesses like Etisalat. They also value their customers and try best to enhance their experience and provide them with the best services. Du has close to 2,000 staff people who hail from over 60 countries that result of diverse language that enhances their ability to serve diverse customers. (<http://www.du.ae/en/about/who-we-are>)

Du has 3.5 million active users to their services. (<http://phx.corporate-ir.net/phoenix.zhtml?c=199506&p=irol-homeProfile&t=&id=&>). Their revenue in 2009 is of AED5.3 billion and profits of AED528 million in 2009. Comparing with Etisalat, Etisalat generated much more revenue and profit in that year so they don’t have to fear Du much now, but maybe later as Du invested AED2.4 billion on network and infrastructure development in 2009 to enhance capacity and coverage which will help them generate more profit and fulfil more of the customers’ needs (<http://phx.corporate-ir.net/phoenix.zhtml?c=199506&p=irol-tearsheet>).

1. New Market Entrants: 1) It is not easy to enter the market 2) It is hard for new entrants to compete with the company. The government in the UAE is the factor that decides which companies can open here and regarding the telecom companies the TRA is also the factor that accepts and allow such companies to compete and enter the market making it hard.
2. Substitute Products: 1) Skype and MSN instead of telecommunication so instead of using the mobile to call your friends which uses up credits and money, people can use Skype that allows people to call each other for free or with minimal charge, so Etisalat is banning the use of Skype here to prevent customers from using them. 2) Face to face communication instead of using the internet so Etisalat is trying to provide new services and products which are cheap and allows FTF communication to persuade the customers in using their services.
3. Customers: 1) The people who have Landline, Etisalat SIM cards, evision, and AlShamil services. 2) The customers don’t have power since there are not many competitors or substitute products. Even though the customers has not that much of a power, Etisalat still cares a bit for them and provides them from period to period with new offers, services and products.
4. Suppliers: 1) Blackberry 2) I-Phone 3) The people who installs the optic-fibres in the houses and the cables underground. 2) Yes they do have power since there are not many suppliers for Etisalat and as a result of that, if it cares much for the suppliers and tries to maintain intimacy with them since without them there would be no services to provide to the customers since the suppliers are the one who help Etisalat to provide these services.
5. Dubai Islamic Bank:
   1. Business model:

“We are proud to be the first Islamic Bank worldwide that has translated true Islamic economic principals into practice, out of firm belief in the need of mankind for an economic system based on the final Revelation. By partnering with our customers in halal earnings, employing best business practices, the latest financial services technologies and placing our trust in Allah, we are confidant of our success.”(http://www.dib.ae/en/aboutdib\_mission.htm)

* 1. Business Strategy (Interview):

DIB is effecting a strategy that provides Sharia compliant services. DIB strategy aims to achieve greater customer satisfaction and loyalty by adhearing to their needs, provide easily attained high quality and fair-priced services and promote tolerance towards customers in times of crises.

The strategy adopted is very effective as it has increased DIB's marketshare and increased customer loyalty and appreciation.

By adopting this business strategy, the bank successfully shows the effectiveness of their business strategy to fulfilling their business model.

* 1. IT/IS Strategy (Interview):

The integration of IS and IT into DIB is essential to its operations. DIB uses IT for internal and external communications. DIB uses IT to calculate risk factors from loans and retrieve customer records. DIB uses IT to collect information about operations quality and corporate efficiency. Customer complaints are recorded and analysed by IS to improve customer service and note problematic areas and uses an Interactive Website

1) Intranet: Enables the two-way communications between the employees working in Dubai Islamic Bank reducing the cost of communication and increasing its flexibility.

2) Extranet: It enables the customers who already have accounts in the bank to use the website and do whatever operation they want; in addition, to communicate with the employees easily increasing flexibility and reducing cost.

3) Internet Banking: It allows you to pay your bills and check your account at any time you want regardless of the bank’s operational hours.

4) Interactive website: Provides customers with each and every kind of services provided by the bank. Moreover, it provides them with information about the history of the bank, and what new services they will provide in the future. The site also helps in increasing the flexibility and providing a unique experience to customers.

5) CRM: Increases the customer intimacy by providing them with different services and help (innovation) such as call centers where people will complain or as some frequently asked questions, ATM’s in which they can take out money from their accounts at any time they want, and internet banking which is explained above.

6) E-SCM system: Increases the intimacy with the suppliers by providing them with services like better return on their investments, allow them to take loans and many other things.

* 1. Porter 5 competitive forces (Our own Analysis):
     1. Traditional Competitors: The main competitor with Dubai Islamic Bank in this region is Abu Dhabi Islamic Bank. ADIB has continually been gaining marketshare and greatly increasing profits in the past 5 years, thus, rendering it a strong competitor to DIB

“Abu Dhabi Islamic Bank was established on 20th May 1997 as a Public Joint Stock Company through the Amiri Decree No. 9 of 1997. The Bank commenced commercial operations on 11th November 1998, and was formally inaugurated by His Highness Sheikh Abdullah Bin Zayed Al Nahyan, UAE Minister of Information and Culture on 18th April 1999. All contracts, operations and transactions are carried out in accordance with Islamic Shari'a principles.” (www.adib.ae /mission-objectives)

* + 1. New Market Entrants: for new bank entrants, it is not easy to enter the market while if a foreign bank wants to open a branch here in the UAE it is easy but DIB is relatively safe in regards to new competition entering the market as the banking business is of tremendous financial and logistical barriers to entry. Moreover, it is hard to compete since DIB is one of the leading financial institutes in the region; therefore, smaller competitors cannot rise up to the level of competition in a rate that alarms DIB and if a well established bank wants to enter Islamic banking, it would be hard to compete also since it is hard to change the perceptions and attitudes of customers especially in these situation there is more obligations in stand.
    2. Substitute Products: 1) Since DIB is an Islamic financial institute, its substitutes will be conventional banks and loan sharks. Conventional banks have seen a decline in their sales as Islamic banking has more appeal to customers and does not compound interest on loans to the extent that conventional banks do. Furthermore, loan sharks are naturally a last resort to a person requiring a loan as they demand exceedingly high interest rates and are not regulated by official figures. 2) Instead of taking loans from the bank, people can take loans from their friends. 3) Instead of saving the money in the bank, people can invest in their homes or their own safe houses. 4) Instead of investing in the bank, people can invest in other financial institutions or stock brokers. The bank may provide the customers with better rate of return for their saving or investments that act as an incentive for customers to use the bank’s services.
    3. Customers: The customers of DIB are not specific to a certain strata or certain class of people in the society, its services are required by mostly everyone who wants to take loans and to safeguard his or her cash. The business of DIB relies greatly on deposits from customers and profits made from sales, therefore, collectively, customers do have power as there are substitutes and competitors to DIB that offer similar if not the same services.
    4. Suppliers: 1) The core suppliers in the case of any bank is also its customers, henceforth the customers supply cash to DIB and to sell them loans. 2) The stockholders who buy stock from the bank. The suppliers don’t have power due to the availability of a variety of different stockholders and customers.

1. **Process Methodology:**

Jomaa and Seri arranged a meeting with Samir Al-Mulla who is the head of engineering of Northern Emirates of Etisalat. We asked him some questions about the business and IT strategy. Then, we gave him the surveys to complete.

Ahmed and Mustafa visited the call centre department of DIB main branch in Sharjah, and we met Taymerz Zendaki the senior manager of the department. We interviewed him about the company (strategy and mission), department (Business process), and management process. Then we had him fill out the survey and give us some information about the market.

1. **Impact of IT/IS (Our own Analysis):**
   * + 1. Etisalat:
   1. Can IT/IS build barriers to entry?

Not any firm can simply come and be a telephone service company since it is very difficult. Etisalat as a company has a very good infrastructure from signal towers all the way to the small essentials like internet routers so if a company wants to enter such a market, they should have a huge capital to be able to compete with Etisalat.

* 1. Can IT/IS build in switching costs?

By providing different offers for the services provided by Etisalat like the new offer in which if you consume a certain amount of credits, you will receive 40% of the credits you consume as free extra credits, or special offers from time to time to change the internet speed into a higher speed at a special cost, or maybe they can provide offers for the usage of the TV cable. All these will result into making the customer more reluctant to change from Etisalat to Du since it will be costly to lose all these opportunities and offers and start from the beginning and most people don’t like to start from the beginning especially if they have build up special offers or progress. As a result, the answer would be yes, IT can build in switching costs.

* 1. Can IT/IS change the basis of competition?

Competition depends on many different factors. For example, it depends on product differentiation. By providing the customers with products that other companies fail to provide, the basis of competition would be changed. Etisalat can provide or create new products that Du doesn’t like e-life. E-life is an offer in which the bill of the telephone, internet and TV cable will be combined into one bill, and provides certain offers like higher internet speed or allow the people to watch the world cup when it was due. The second factor that can affect the basis of competition is focusing on niche. Etisalat can focus on big companies to invest in their internet services and provide them with offers that Du doesn’t offer. The third factor, which may be the most important one, is low-cost leadership in which Etisalat can provide its IT and internet services at a lower cost than Du. By using IT in the correct way, the company can take full advantage of the three factors resulting the change of the basis of competition.

* 1. Can IT/IS change the balance of power in supplier relationships?

As mentioned above in the porter 5 forces, the suppliers are BlackBerry and I-Phone. Due to the fact that both of them are big companies the balance of power is to them. However, if Etisalat invests and tries to adapt with new IT/IS services; for example, forming a relation between a special use of customers to I-Phone and Blackberry and making them pay costs for these special usage and this cost can be diverted to the suppliers in order for them to benefit by gaining more profit. The result would be that it would be a major loss for the suppliers if they decide not to supply Etisalat with its services as the extra profit won’t be gained in other companies. On the other hand, the third suppliers mentioned in the porter 5 forces above are the workers who install the optic fibres at the streets or in homes. The balance of power can be changed when Etisalat offer them special services that other companies won’t. This will lead to change the balance of power between the supplier and the customer.

* 1. Can IT/IS generate new products?

Yes, IT/IS provided a variety of new products and services for Etisalat to its customers. IT/IS helped the firm expand and look beyond just being a telephone company; for example, now they provide something called E-life .Which is basically providing television channels through the internet. The costumers must register for the internet from Etisalat so that they can be provided by the service so by using IT they were able to generate this service which is considered different and new in comparison with DU.

* + - 1. Dubai Islamic Bank:
         1. Can IT/IS build barriers to entry?

Obviously IS technology builds barrier for new banks to enter since the IS technology is a major factor for banks to survive. These days, because of the evolution of IS technology almost all banks in the world invested on IS technology. Those huge investments on IS technology in banks made the IS technology a survival factor instead of a competitive advantage. So, if a bank wants to enter the market, and it doesn't have ATMs, intranet, and online banking, it will not remain in the market.

* + - * 1. Can IT/IS build in switching costs?

IS can set the standards of which businesses and customers interact, some standards can become extremely hard and costly to change such as switching a supply chain or the creation of new procedures when switching suppliers or business operations. In the case of DIB, customers who are accustomed to the procedures in taking loans or making deposits or even checking the balance online, will find it hard to switch to another bank due to the major changes that accompany such a switch. This will somewhat empower DIB simply by the merit of customer habits and reluctance to change.

* + - * 1. Can IT/IS change the basis of competition?

Technology is a great influence in any market, and as of late, the developments in technology have made a great impact on businesses and their operational strategies. A basis of competition, which can be either cost leadership, differentiation, or specific niche focus can be altered with the introduction of technology. For Dubai Islamic Bank however, technology can only make its operations more competent rather than switch its basis. A large corporation such as DIB is competing in a market where cost or differentiation or specialization are not the only basis of competition, but rather a combination of all of these strategies. With IS , DIB can lower costs relating to staffing and operations, it can gather information about customer needs and offer a differentiated product, and it can collect information about specific strata of the society and market specific products to them.

* + - * 1. Can IT/IS change the balance of power in supplier relationships?

Having information systems to support a business's operations can dramatically empower it over both customers and suppliers. Sophisticated Supply Chain Management software has made it of great ease to locate, contact, and do business with a large number of suppliers therefore, providing options for the business and making different suppliers compete for a contract. For DIB, a financial institute, its suppliers are also its customers. DIB can have power over its suppliers by having extensive information about their financial status and credit score. However, being of a service nature, a bank cannot over power its suppliers, who are also its customers, since it is in competition with other banks for those suppliers. There is no competition amongst suppliers and hence, suppliers retain power in this situation.

* + - * 1. Can IT/IS generate new products?

Yes it can. IS technology generated many products earlier, and it may generate more. It generated ATMs and online banking which made a big difference in the banking market. It can provide more services based on the customers' needs. Banks can think about new products by collecting information, complains, and suggestions from customers. For example, if there is no any ATM in somewhere, customers will complain and then DIB will provide customers with the ATM that they want.

1. **Case Analysis/Discussion:**

Even though the two companies are large companies in different industries, their business strategy and the way they conduct their operations using the IT and IS, that they have, are similar. They both aim to reduce the costs they incur, try to innovate and produce new products and services, and use IT and IS to increase their operational efficiency that results in gaining them more profit. In addition, to increase customer intimacy by getting more feedback from them and providing them with what they need by using CRM, and also increasing supplier intimacy by using SCM to keep them loyal, and keep working with them.Moreover, the impact of IT on both has its same effect.

However, with similarities also comes differences. The way each company uses the internet is different. Etisalat uses the internet as a service to customers. For example, customers can pay their telephone and internet bills online. In addition, they use the internet as a product. For example, allowing customers to connect to the net. In contrast, Dubai Islamic Bank uses it primarily as a service so customers can finish their online transactions in which customers can transfer their money, take loans, or transfer their money from one account to another. As a conclusion, both companies are one of the biggest in the UAE and hopefully will keep on growing and become even better in both their operations and the way they use their IT.

1. **Summary and Conclusions:**

The MIS project has helped us recognize the importance of meetings, team work, and good communication skills with each other during this period. We have used the knowledge that we gained during this semester in Dr. Norita's classes regarding the porter 5, IT strategy, IT impact and everything else in aiding us and making us be able to analyze and come up with the conclusions and analysis that we have presented in this report. We also have gained experience from the professionals we met regarding the companies, and we can now really understand how each company operates and uses the IT in order to conduct its services and products.

# References:

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# APPENDIX A-Etisalat

Part 1. Demographics:

1. Company Name: Etisalat
2. Location: Sharjah
3. Industry: Telecommunication
4. Age (what year was the company established): 1976
5. Ownership (family, division, branch, part of a holding, etc.): Local
6. Main product lines and/or services you offer in the UAE: Network (Landlines + Internet)
7. Main competitors in the UAE: Du
8. Total number of branches: Not provided
9. Total number of full-time employees (in this location): Not provided

Please provide a general summary of the major IT/IS systems and **infrastructure** in your company such as:

* + ERP (like SAP): \_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_\_
  + Intranet: \_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + Interactive Website: \_\_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + Web-based e-CRM system:\_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + e-SCM system (like e-Procurement): \_\_\_\_√Yes\_\_\_\_\_\_\_No\_\_\_\_\_\_

The overall business strategy of your company is designed to achieve… 🡺 (please rank these from 1 to 3, in order of **strategic** **priority**):

\_\_\_2\_\_\_Cost minimization

\_\_\_1\_\_\_Maximum flexibility and responsiveness to changing customers needs

\_\_\_3\_\_\_Unique experience and innovation

# Part 2: e-commerce-Etisalat

1. Which of the following statements best describes the status of e-commerce at your company?

1. It is an add-on to our business plan

2. It is integrated through our business plan

3. We have no e-commerce strategy

2. Does your company have a web site?

1. Yes

2. No — If no, skip to question 8.

3. Does your web site…?

1. Provide information only

2. Provide information and take orders

3. Give information, take orders and take payments

4. Does your web site have its own domain name?

1. Yes

2. No

5. Does your web site target…? (Check all that apply)

1. Consumers

2. Businesses

3. Governments

6. Which of the following statements best describes how you use data collected from hits on your web site?

1. To analyze data about people who visit the site

2. To enhance service to customers and trading partners

3. To help with new product development

4. We don’t use data from the site at all

7. How frequently is your web site updated?

1. Rarely

2. Occasionally

3. Continually

8. How does your company connect to the Internet?

1. We have no connection 5. T1 or greater

2. 56K or less 6. Cable

3. ISDN 7. Wireless

4. DSL 8. Not sure

9. Does your company conduct any business through e-commerce?

1. Yes

2. No

3. Not yet, but we are planning to

10. If e-mail forms a significant part of your company’s communications, how is it used?

1. For internal e-mail only

2. For external e-mail only

3. For both external and internal e-mail

4. It is not a significant part

11. Does your company’s CEO read and respond to his or her own e-mail?

1. Yes

2. No

3. Not sure

12. What percentage of your company’s procurement is conducted on-line?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

13. Do you have an on-line supply chain management program for your vendors?

1. Yes

2. No

3. Not sure

14. Does your company have a computerized production control/inventory system?

1. Yes

2. No

15. Do your e-commerce and non-electronic commerce transactions interact with a common database?

1. Yes

2. No

3. Not sure

16. Does your company have a specific budget that covers e-commerce technology and IT expenditures?

1. Yes

2. No

17. Which best describes your staff’s ability to conduct e-commerce?

1. We have the necessary skills

2. We will need training

3. We will subcontract the training

4. Not sure

18. Regarding your e-commerce infrastructure, do you outsource your network and servers?

1. Yes

2. No

3. Not sure

19. What percentage of non-production personnel has computers or terminals on their desk?

1. Less than 50 percent

2. 50 to 75 percent

3. More than 75 percent

20. Do you have a single company-wide network?

1. Yes

2. No

21. Does your company have an Intranet in place for your employees?

1. Yes

2. No

22. Has your company taken any specific actions to provide network security?

1. Yes

2. No

23. Does your company have an Extranet available to your dealers, distributors, sales people?

1. Yes

2. No

24. What percentage of your company’s revenue is produced through e-commerce?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

25. What percentage of your company’s business would you like to be generated by e-commerce?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

4. Not sure

26. Does your company have an uninterruptable power supply and back-up plan for computers in critical areas?

1. Yes

2. No

27. Would your company benefit from help in selecting software or putting it to use?

1. Yes

2. No

28. Which of the following best represents how your company dealt with the computer difficulties?

1. Our staff handled the problem

2. We hired computer specialists

3. We anticipated no problems, took no action

4. Other–please specify \_\_\_\_\_\_\_IT DESK\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

29. What percentage of your gross sales are exports? \_\_Not Provided\_ %

30. Which of the following best represents your company’s annual gross income?

1. Less than $1 million

2. $1 million to $5 million

3. $5 million or more Not Provided.

# Part 3: Web 2.0

**Question 1**

Please describe:

1. Your position in the company and Head of engineering of Northern Emirates.
2. Your role in relation to managing either the technologies or business processes that support your company's relationships with its customers. Keep track, record, and follow up related issues, significantly towards achieving/resolving major and minor subject matters related to customers.

**Question 2**

Please provide a brief description of the departments or functions in your company that regularly communicate with your customers.  *(By "communicate with customers" we mean providing or receiving information about any kind of business or informational transaction that is associated with your company's products or services.)* Generate reports at pending faults and waiters to find out the solutions and to carry out the proficient number of customers. Monitoring the production service to maintain a quality service performance.  
**Question 3**

Please describe briefly how your company manages:

(a) the technologies associated with your company's web site

(b) the information content of your web site (e.g., product information and pricing, company policy, corporate information, etc.) Get all helpful information that can easily access and meet the requirements of the customers.

**Question 4**

Is your company currently making use of "web 2.0" technologies such as blogging, podcasting, wikis, twitter, LinkedIn, or FaceBook in its customer relationship? If so, please describe:

1. Which of the Web 2.0 has your company adopted? (Check all that apply)
2. Blogs
3. Wiki
4. Twitter
5. Facebook
6. MySpace
7. Youtube
8. Others \_\_\_\_\_\_\_\_\_\_Own Website\_\_\_\_\_\_\_\_\_\_\_
9. How long has the company used Web2.0?
10. Less than 1 yr
11. 1-3 years
12. 4-6 years
13. More than 7 years
14. How is the technology being used?
15. Internal use only
16. External use only
17. Both
18. How is the technology being supported and managed?
19. Managed and supported by a central IT department
20. Managed and supported by the individual business unit
21. Mix of a and b
22. Outsourced
23. How often does the company update the content?
24. Daily
25. Weekly
26. Every 2- 3 weeks
27. Monthly
28. Rarely
29. Never
30. How often do you post updates?
31. Daily
32. Weekly
33. Every 2- 3 weeks
34. Monthly
35. Rarely
36. Never
37. In what ways has Web 2.0 benefited your company?
38. Increase demand of your products
39. Spread awareness
40. Gain competitive advantage
41. Enhanced audience engagement
42. Others \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
43. Do you feel the use of Web2.0 at your company has
44. Increased efficiency and effectiveness internally
45. Changed marketing strategies for your product
46. Changed your business model
47. Increased competition
48. Other (specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
49. Do you think that by using Web2.0 technologies
50. You can attract more customers
51. Provide your customers with updates
52. Don’t think it is relevant at all
53. Doesn’t apply to your business needs

**Question 5**

If your answer to 5 is "yes," does your company have a formal policy concerning how these technologies are to be used by employees in their customer communications? Can you provide me with a copy of that policy? Yes.

**Question 6**

If your answer to 5 is "no," please explain your reasons. No answers Provided for the questions above

# APPENDIX A-Dubai Islamic Bank

Part 1. Demographics

1. Company Name: Dubai Islamic Bank
2. Location: Sharjah Main Branch
3. Industry: Banking
4. Age (what year was the company established): 1975
5. Ownership (family, division, branch, part of a holding, etc.): Branch
6. Main product lines and/or services you offer in the UAE: Banking and Investment
7. Main competitors in the UAE: Abu Dhabi Islamic Bank
8. Total number of branches:
9. Total number of full-time employees (in this location): 400

Please provide a general summary of the major IT/IS systems and **infrastructure** in your company such as:

* + ERP (like SAP): \_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_\_
  + Intranet: \_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + Interactive Website: \_\_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + Web-based e-CRM system:\_\_\_\_Yes\_\_\_\_\_\_No\_\_\_\_\_\_
  + e-SCM system (like e-Procurement): \_\_\_\_√Yes\_\_\_\_\_\_\_No\_\_\_\_\_\_

The overall business strategy of your company is designed to achieve… 🡺 (please rank these from 1 to 3, in order of **strategic** **priority**):

\_\_\_3\_\_\_Cost minimization

\_\_\_1\_\_\_Maximum flexibility and responsiveness to changing customers needs

\_\_\_2\_\_\_Unique experience and innovation

# Part 2: e-commerce

1. Which of the following statements best describes the status of e-commerce at your company?

1. It is an add-on to our business plan

2. It is integrated through our business plan

3. We have no e-commerce strategy

2. Does your company have a web site?

1. Yes

2. No — If no, skip to question 8.

3. Does your web site…?

1. Provide information only

2. Provide information and take orders

3. Give information, take orders and take payments

4. Does your web site have its own domain name?

1. Yes

2. No

5. Does your web site target…? (Check all that apply)

1. Consumers

2. Businesses

3. Governments

6. Which of the following statements best describes how you use data collected from hits on your web site?

1. To analyze data about people who visit the site

2. To enhance service to customers and trading partners

3. To help with new product development

4. We don’t use data from the site at all

7. How frequently is your web site updated?

1. Rarely

2. Occasionally

3. Continually

8. How does your company connect to the Internet?

1. We have no connection 5. T1 or greater

2. 56K or less 6. Cable

3. ISDN 7. Wireless

4. DSL 8. Not sure

9. Does your company conduct any business through e-commerce?

1. Yes

2. No

3. Not yet, but we are planning to

10. If e-mail forms a significant part of your company’s communications, how is it used?

1. For internal e-mail only

2. For external e-mail only

3. For both external and internal e-mail

4. It is not a significant part

11. Does your company’s CEO read and respond to his or her own e-mail?

1. Yes

2. No

3. Not sure

12. What percentage of your company’s procurement is conducted on-line?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

13. Do you have an on-line supply chain management program for your vendors?

1. Yes

2. No

3. Not sure

14. Does your company have a computerized production control/inventory system?

1. Yes

2. No

15. Do your e-commerce and non-electronic commerce transactions interact with a common database?

1. Yes

2. No

3. Not sure

16. Does your company have a specific budget that covers e-commerce technology and IT expenditures?

1. Yes

2. No

17. Which best describes your staff’s ability to conduct e-commerce?

1. We have the necessary skills

2. We will need training

3. We will subcontract the training

4. Not sure

18. Regarding your e-commerce infrastructure, do you outsource your network and servers?

1. Yes

2. No

3. Not sure

19. What percentage of non-production personnel has computers or terminals on their desk?

1. Less than 50 percent

2. 50 to 75 percent

3. More than 75 percent

20. Do you have a single company-wide network?

1. Yes

2. No

21. Does your company have an Intranet in place for your employees?

1. Yes

2. No

22. Has your company taken any specific actions to provide network security?

1. Yes

2. No

23. Does your company have an Extranet available to your dealers, distributors, sales people?

1. Yes

2. No

24. What percentage of your company’s revenue is produced through e-commerce?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

25. What percentage of your company’s business would you like to be generated by e-commerce?

1. Less than 10 percent

2. 10 to 25 percent

3. More than 25 percent

4. Not sure

26. Does your company have an uninterruptable power supply and back-up plan for computers in critical areas?

1. Yes

2. No

27. Would your company benefit from help in selecting software or putting it to use?

1. Yes

2. No

28. Which of the following best represents how your company dealt with the computer difficulties?

1. Our staff handled the problem

2. We hired computer specialists

3. We anticipated no problems, took no action

4. Other–please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

29. What percentage of your gross sales are exports? \_\_\_\_\_\_ %

30. Which of the following best represents your company’s annual gross income?

1. Less than $1 million

2. $1 million to $5 million

3. $5 million or more

# Part 3: Web 2.0

DIB does not use WEB 2.0