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The Role of Strategic Planning in Enhancing Cloud-Based Business Intelligence to Achieve Organizational Goals in Jordanian Commercial Banks

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ABSTRACT

The specific area studied in this research is the significance of strategic planning and its implications on improving cloud business intelligence (BI) among thirteen commercial banks located in the Kingdom of Jordan. To investigate the impact of cloud business intelligence, the authors distributed e-questionnaires to a sample size of 328 administrative staff members from different banks, to assess how strategic planning affects the deployment and efficiency of cloud-based business intelligence systems. Results showed that there existed a very strong relationship between the application of strategic planning and the efficiency of cloud business intelligence system deployment at the banks. Banks with proper and well-structured strategic plans performed better and more effectively with their decision-making and management processes. Additionally, the study showed that the application of strategic planning aids banks significantly in improving the link between the application of technology and the organization's goals and strategies. The alignment of process could give banks greater analytical capabilities and to derive competitive advantage. This study serves as an addition to the knowledge of how the application of better management strategies further aids banks in the application of technology. The relevance of business intelligence on the cloud must therefore well fit with the management strategies of banks as the banks need to be capable of thriving on a sustained cloud environment. This study serves as an addition to the knowledge of how the application of better management strategies further aids banks in the application of technology. Additionally, the application of business intelligence on cloud technology needs proper coordination with management strategies at banks if banks are looking forward to performing effectively on a sustained cloud platform.

Keywords: Strategic Planning, Cloud-Based Business Intelligence, Organizational Goals, Commercial Banks, Jordan
JEL Classifications: M15, G21, L21

1. INTRODUCTION

Current literature covering business intelligence (BI), cloud computing, and the process of digital transformation identifies certain issues that remain common difficulties for organizations seeking cloud-based business intelligence system implementations (Adewusi et al., 2024; Shwawreh et al., 2025). Indeed, the literature presented at the scholar cites clearly indicates that particular difficulties with the implementation of cloud business intelligence include issues of integrating the data presented by the system, the system's connectivity with other systems on the platform, issues of security of information within the system, and the organization's readiness for the system's implementation (Balogun et al., 2021; Dziembek and Ziora, 2023). Current difficulties surrounding the enhancement of business intelligence with cloud computing clearly illustrate the need to address this issue at a higher integrated platform that incorporates system implementation with other strategies (Rahman et al., 2025).

Despite the existence of other research that delves into the issue of cloud BI adoption and the benefits of cloud computing and other drivers of digital transformation, there appears to be a significant

gap in the application of strategic planning as an influencer of cloud BI outcomes, particularly within the banking industry (Balogun et al., 2021; Dziembek and Ziora, 2023). A great majority of the available literature seems to center on the technical implications of cloud business intelligence solutions or the application of strategic planning as a management practice that lacks direct investigation into the relationship between the application of these strategies (Balogun et al., 2021). This particular knowledge appears even more pertinent within the context of developing countries, the case of Jordan (Hamad et al., 2021; Hamidinava et al., 2023; Sanjida Akrer et al., 2024).

Accordingly, the purpose of this research is therefore an examination of the significance of strategic planning regarding the improvement of cloud business intelligence of the thirteen commercial banks of Jordan. This proposed study may examine the extent of the usefulness of strategic planning regarding the successful implementation and performance of cloud business intelligence systems of organizations, regarding efficiency of decision-making performance, and quality of management of the information technology procedures of the organizations' operations. By evaluating the results of the administrative personnel with the aid of an e-questionnaire form utilizing the SmartPLS4 analysis method, this proposed study may obtain evidence regarding the development of more favorable strategies regarding the exploitation of cloud business intelligence technology.

2. THEORETICAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

The theoretical foundations of this study are based on two major theories; these include the management theory of strategy and the information system success theory (Balogun et al., 2021). The management theory of strategy focuses on the significance of the application of structuring on the process of setting goals and environmental analysis with regard to the performance of organizations and the initiation of technology strategies (Molete et al., 2025; Zheng and Khalid, 2022). This approach argues that the process of organizing on technology strategies goes beyond just administration (Ashrafuzzaman, 2024; Wongsin et al., 2025).

From the information systems point of view, cloud business intelligence can be defined as an information technology system that improves the capacity of the organization to process and analyze available information and make decisions accordingly (Sanjida Akrer et al., 2024). Additionally, based on the proposed IS success model by DeLone and McLean, system quality, information quality, and service quality can create user satisfaction and performance impacts on the system (Chinta, 2022; Sanjida Akrer et al., 2024). Cloud business intelligence can make successful decisions based on the above aspects (Bhambri and Rani, 2025; Sanjida Akrer et al., 2024).

By combining these two perspectives, the framework employed in this research maintains that strategic planning is a key organizational enabler of cloud BI success (Atakari, 2025; Molete et al., 2025). Critical outcomes related to decision-making efficiency, management of data, business performance, and goal alignment referred to in this study are important outcomes which would be improved with use of the strategic planning process (Angamuthu, 2025; Zheng and Khalid, 2022). This unified line of reasoning contends that strategic planning facilitates the efficiency and structure required by the successful application of cloud business intelligence (Atakari, 2025).

2.1. Hypotheses Development

The comprehensive approach to sound strategic planning has very strict procedures that can help find the information necessary to identify information requirements or to decide accordingly where to allocate resources in the project of valuable data (Mansour et al., 2025; Molete et al., 2025). By combining the strategic planning process with the application of cloud-based BI tools, workers will access the appropriate information to improve their decision possibilities in a more convenient manner (Biloslavo et al., 2025; Mansour et al., 2025). Conversely, this approach to strategic planning reduces uncertainty as well as confirms that processes of making decision will be well supported by cloud BI tools (Ayodeji et al., 2022).

The management of the company's data depends on the presence of strong policies and management structures (Makedon et al., 2024). Through strategic planning, organizations can create these structures ahead of time and ensure that their cloud business intelligence operations are managed according to certain data management procedures (Bukhari et al., 2024; Sanjida Akrer et al., 2024). This process also makes it easy for the organization to come up with an overall architecture of its data (Awamleh, 2022a). This gives banks that have strong (Atakari, 2025) the ability to make their data more accurate and accessible on their cloud business intelligence (Angamuthu, 2025; Bukhari et al., 2024; Hamidinava et al., 2023).

The operations of banks, with regard to efficiency of services, the pace of business operations, and costs being cut, are increasingly aided by cloud BI technology (Nyathani et al., 2024). Strategic planning enhances the efficiency of operations by ensuring that cloud BI investments are systematically incorporated into business operations on a daily basis (Chinta, 2022). By setting the goals and assessing the potential risks, banks will be better placed to make adequate utilization of cloud BI information with the intent of improving efficiency in productivity and operations (Biloslavo et al., 2025). There is, therefore, expected to be a positive relationship between strategic planning and operations efficiency facilitated by cloud BI technology (Nyathani et al., 2024). This validates the hypotheses that:

H_1: Strategic planning has a positive impact on decision-making efficiency when it comes to cloud business intelligence.

H_2: Strategic planning has a positive impact on the management of data in cloud business intelligence solutions.

H_3: Strategic planning has a positive effect on operational performance during the use of cloud business intelligence.

Alignment with strategy sticks out as the single most pivotal factor when it comes to the implementation of technology (Awamleh,

2022a). Looking at the context of cloud business intelligence at banks, alignment can be measured based on the extent to which business intelligence solutions and technology align with the particular bank's overall vision and mission (Awamleh, 2022a, 2022b; Mihardjo et al., 2019). A critical part of this process of alignment occurs during the process of strategic planning (Rahman et al., 2025). This aligns with the mission of the institution (Bukhari et al., 2024).

A more integrated application of the hypothesis above recognizes that the role of (Makedon et al., 2024; Mansour et al., 2025) reaches beyond the initial stages of cloud BI adoption (Angamuthu, 2025; Nyathani et al., 2024). A bank that adopts integrated strategic planning ensures that its performance metrics define how the cloud BI system will operate effectively and make its required contributions toward innovation and customer services (Talwandi et al., 2024). On the other hand, banks that do not invest in strategic planning may result in the development of unconnected BI environments and wasteful analytics resources (Awamleh, 2022a).

As a result, the fourth hypothesis argues that there is a strong and multidimensional relationship, with the application of strategic planning as the base for the attainment of cloud BI alignment with organizational visions that result in the improvement of the bank's strategy and competitive edge (Awamleh et al., 2024). This supports the next hypothesis that:

H_4: Strategic planning has a positive impact on the alignment of cloud business intelligence projects with organizational strategies.

3. METHODOLOGY AND DATA

3.1. Design

The study adopts a quantitative research approach that utilizes the application of a structured e-questionnaire. The quantitative approach was deemed appropriate because the approach facilitates the measurement of certain relationships between variables and offers the required statistical power that aids generalized conclusions and hypothesis testing. The study focuses on administrative positions that possess the required knowledge regarding decision-making regarding strategies and technology application in the banking sector. By adopting the cross-sectional study approach, the quantitative study aimed at collecting the required information at a single point in time regarding the application of strategies regarding cloud business intelligence within the chosen banks (Wutich et al., 2024).

3.2. Population

The study's sampling frame comprises the administrative staff of the thirteen commercial banks operating in the state of Jordan. This sampling frame consists of the complete list of nationally licensed commercial banks; hence, the sampling frame is accessible and representative of the study's purpose. A sample of the study's sampling frame was selected using the proportionate stratified sampling method with the view of representing differently the various levels of administration. Additionally, a target of distributing a total of 328 e-questionnaires was used, with the target of collecting data from anyone who occupies an administrative position within the organizations. The method of distribution of the questionnaires increased their efficiency while avoiding the burden of administration costs as well as considering their branches across the state (Wutich et al., 2024).

A pilot study had been done prior to the major sampling process aimed at evaluating the questionnaire's reliability and suitability. The pilot study used a sample of 30 administrative employees of commercial banks that were not part of the final sampling process. The purpose of this study was to analyze the clarity of meaning in the questionnaire in order to address the possible misunderstandings encountered in interpreting this instrument's results. Internal consistency of measure was assessed based on the Cronbach alpha coefficient and pilot study results. In consequence, the coefficient of the constitution of the questionnaire was found to be higher than the minimum standard value of 0.70, indicating the construction of the questionnaire had reliable constructs. The pilot study helped the instrument's validity because it ensured that the instrument measured the required dimensions of cloud business intelligence effectively.

3.3. Measurement and Procedures

A scale was used which consisted of various parts representing the variables in the study. The scale was constructed to assess the process of strategic planning by considering goal setting, resource allocation, strategy alignment, environmental analysis, and the long-term planning process (Atakari, 2025; Ayodeji et al., 2022; Makedon et al., 2024). By contrast, the scale for assessing the efficiency of cloud business intelligence encompassed four areas. These four areas addressed the efficiency of decision-making, the efficiency of data management, operations efficiency, and the efficiency of alignment with business goals (Angamuthu, 2025; Chinta, 2022; Talwandi et al., 2024). All the variables were measured with the help of a five-point scale that ranges from "strongly disagree" to "strongly agree." This scale was chosen due to the fact that this scale enjoys widespread usage across different organizations and that it offers a precise definition with the aid of statistical analysis.

The procedures of collecting the data were conducted systematically to ensure that there was consistency across the banks that took part in the study. After getting approval from the management of the banks, the online forms were sent through the official email communication channels. The purpose of the study and how the confidentiality of the respondents' answers was guaranteed was stated clearly so that the subjects of the study could complete the form accordingly. After the close of the 4 weeks required for getting the answers back, the forms were automatically processed without the need for manual correction of the information sought. After obtaining the required answers, the first step involved evaluating the answers for completeness and handling the cases that had missing answers appropriately.

3.4. Data Analysis

The results obtained from the collected data were analyzed by using SmartPLS4. Descriptive statistics were employed to analyze demographic variables and obtain an insight into the descriptive statistics of the responses provided on each of the constructs. To

assess the scale of the measurement of the constructs, reliability analyses were employed. To evaluate the hypotheses and study the relationships between the variables of strategic planning and cloud BI dimensions using inferential statistics, correlation analysis, and multiple Regression analysis were employed. Regression analysis provided a valid platform of analysis because it could predict the variables that could affect decision-making efficiency, data management, operations, and alignment of the organization. Other diagnostic procedures of the results employed incorporated multicollinearity, normality tests, and homoscedasticity options that provided a valid platform of analysis because they could assess if the assumptions of the regression analyses had been met. This offered an accurate platform on which the results could form the basis of the conclusion that strategic planning could help improve the cloud BI outcomes (Agusalim, 2025; Cheah et al., 2024a; 2024b).

4. RESULTS

Table 1 indicates that the demographic variables of the sample reveal a well-represented group of administrative staff at commercial banks across the Kingdom of Jordan. Most of the sample population is male (60.4%), as expected given the nature of employment. The participants tend to cluster between the ages of 30-39 years; this indicates that the target sample group of this study may have comprised mid-career individuals. A significant proportion of the sample group possesses a Bachelor's degree (65.2%), with a third of the group having a Master's degree; this indicates that the sample group could assess the given issues strategically and technologically. Experience is well distributed, with an overwhelming majority having 5-10 years of experience (37.8%) (Agusalim, 2025).

As indicated in Table 2, the descriptive statistics illustrate that the variables used in the study recorded higher values above the midpoint of the five-point scale of the measurements used in the study's questionnaire. This implies that the results clearly depict that the community agreed on the significance of the process of strategic planning used within the organization, as well as the efficiency of cloud BI systems. A proposed strategic plan recorded a higher mean of 4.12, which clearly indicates the recognition of the significance of the process. Additionally, organizational alignment indicated the highest mean of 4.18 (Agusalim, 2025; Cheah et al., 2024b).

As presented in Table 3, the results of the reliability and validity test reveal that the internal consistency of the constructs measured by the scale is higher than the recommended threshold of 0.70. The composite reliability of the constructs ranges between 0.905 and 0.930. Additionally, the AVE values of the constructs lie above the threshold of 0.50. This validates that the variance explained by the individual items measuring the constructs exceeds half the variance. This confirms that the measurement scale used on the constructs is appropriate (Cheah et al., 2024b).

As presented in Table 4, the Fornell-Larcker criterion confirms that the following constructs have therefore fulfilled the requirements of being distinct, and there is no possibility of multicollinearity among the dimensions of the study. This implies that the dimensions of SP and CBIEF are measuring distinct variables with the potential of measuring the same concept without being collinear (Cheah et al., 2024b).

Table 1: Demographic characteristics of the sample

Variable	Category	Frequency	Percentage
Gender	Male	198	60.4
	Female	130	39.6
Age	20-29 years	72	22.0
	30-39 years	146	44.5
	40-49 years	82	25.0
	50 years and above	28	8.5
Education	Bachelor's degree	214	65.2
	Master's degree	96	29.3
	Doctorate	18	5.5
Experience	<5 years	68	20.7
	5-10 years	124	37.8
	11-15 years	90	27.4
	More than 15 years	46	14.0

Table 2: Descriptive statistics of the study variables

Construct	Mean	Standard deviation
Strategic planning	4.12	0.61
Decision-making efficiency	4.08	0.64
Data management	4.15	0.58
Operational performance	4.05	0.66
Organizational alignment	4.18	0.63

Table 3: Reliability and validity analysis of constructs

Construct	Cronbach's alpha	CR	AVE
SP	0.893	0.921	0.655
DM	0.881	0.914	0.639
DMG	0.867	0.905	0.627
OP	0.902	0.930	0.688
OA	0.895	0.923	0.654

Table 4: Discriminant validity

Construct	SP	DM	DMG	OP	OA
SP	0.809				
DM	0.612	0.799			
DMG	0.588	0.601	0.792		
OP	0.566	0.574	0.597	0.829	
OA	0.633	0.614	0.603	0.648	0.808

As revealed by Table 5 and Figure 1, the results of the path analysis reveal highly significant relationships between the variable of strategic planning and the four dimensions of cloud business intelligence. This highly significant relationship emerged more clearly within hypothesis H_4 ($\beta = 0.455$), meaning that the relationship between strategic planning and the alignment of cloud business intelligence with the organization's goals exerts a significant influence. Other hypotheses reveal highly significant positive effects. The results of the t-values and P-values (<0.001) clearly reveal the significance of the relationships (Agusalim, 2025).

As reflected in Table 6, the results of the mediated model reveal that decision-making efficiency, data management, and

Figure 1: Illustrative of the conceptual research model

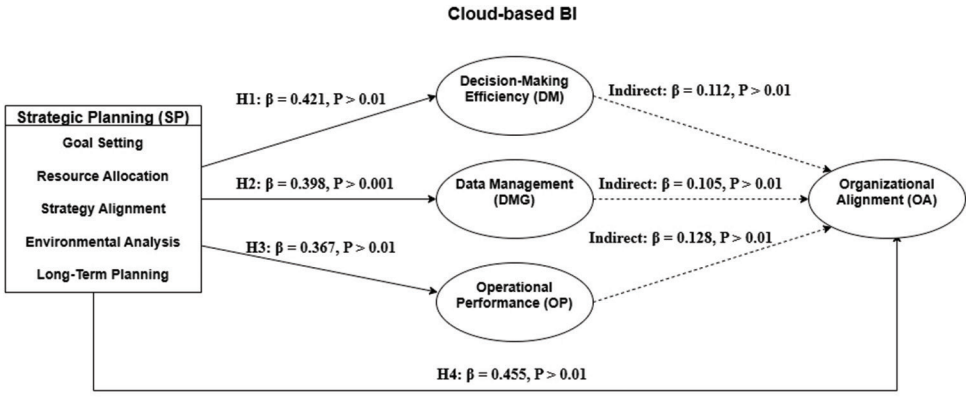

Table 5: Path analysis results for direct hypotheses testing

Hypothesis	Path	β	t-value	P-value	Result
H_1	SP→DM	0.421	8.312	0.000	Supported
H_2	SP→DMG	0.398	7.951	0.000	Supported
H_3	SP→OP	0.367	6.884	0.000	Supported
H_4	SP→OA	0.455	9.104	0.000	Supported

Table 6: Mediation analysis results

Mediation path	Indirect effect	t-value	P-value	Mediation
SP→DM→OA	0.112	4.218	0.000	Partial
SP→DMG→OA	0.105	3.987	0.000	Partial
SP→OP→OA	0.128	4.543	0.000	Partial

operations do partially mediate the relationship between strategic planning and organizational alignment. This explanation implies that while the direct relationship between strategic planning and alignment remains strong, the fact that the indirect effects are significant indicates that the cloud dimensions of business intelligence increase these effects. This therefore implies that the relationship between strategic planning and alignment improves incrementally through enhanced business intelligence functions (Cheah et al., 2024b).

5. DISCUSSION

The first hypothesis results showed that the positive impact of strategic planning on decision-making efficiency under cloud business intelligence systems was significant. This result implies that if banks can align their operations according to proper planning strategies, their personnel will significantly benefit from streamlined information flows, enhanced analysis procedures, and the proper application of cloud business intelligence tools (Awamleh, 2022b). Recent research studies, nonetheless, tend to concentrate on the problems of data fragmentation issues, lack of analysis capacity, and an organization's hesitance regarding the application of a data-intuitive decision-making process (Niu et al., 2021; Yathiraju, 2022). Indeed, these issues reiterated throughout modern studies reveal that underutilization of business intelligence technology creates ineffective decision-making across banking institutions, as the application of these technologies lacks proper strategic alignment (Makedon et al., 2024). This study establishes the fact that with the aid of this strategic planning component, banks are now capable of properly utilizing cloud business intelligence technology despite the issues cited above.

The second hypothesis tested the positive association of strategic planning with the quality of data management in cloud business intelligence systems. This hypothesis supports the relevance of strategic planning as an organizing principle that shapes the management of cloud business intelligence systems (Wongsin et al., 2025). This modern literature reviews the existence of never-ending issues with the consistency of financial data, the fragmented nature of information technology infrastructure, and the ineffectiveness of financial institutions' data management (Angamuthu, 2025; Balogun et al., 2021; Nyathani et al., 2024). Contemporary scholars argue that modern analytics require the management of financial information at an unprecedented scale and that financial institutions lack the readiness to address it (Selvarajan, 2024). This modern study disputes this argument by demonstrating how financial institutions incorporate financial management strategies into their business strategies to improve the performance of cloud business intelligence. This implies that the problem with cloud business intelligence performance may lie with the lack of adequate preparatory strategies based on modern literature (Awamleh, 2022a).

Results of the third hypothesis reveal that strategic planning has positive effects on the performance of operations within cloud BI settings. This implies that banks with better-established planning strategies are better placed to incorporate the results of business intelligence into their operations effectively (Chinta, 2022). Current research trends tend to offer the argument that the application of business intelligence technology may not necessarily result in tangible improvements within the operations of an organization due to issues like resistance to change within the organization's operations, lack of adequate training among the organization's employees on the technology's proper application, and the fact that the results of business intelligence application may not align with the operations of the organization (Niu et al., 2021). This study's results clearly show the significance of operations improvement despite the incorporation of business intelligence technology into the organization's operations (Wongsin et al., 2025). This implies that the operations' issues raised by the different operations-related trends within the field of business intelligence may result from poor coordination of the organization's management strategies (Awamleh, 2022b).

The fourth hypothesis that had the strongest relationship confirms that there is a significant increase in the alignment of cloud BI projects with the organization's strategies due to the involvement of strategic planning (Niu et al., 2021). This further supports the assertion that the success of BI systems depends on their integration with a well-structured strategic environment (Ayodeji et al., 2022). Current literature on the topic frequently points out that the lack of strategic alignment constitutes the most critical issue faced by organizations seeking the successful implementation of their BI strategies (Holopainen et al., 2023). The issue arises due to the lack of sponsorship at the management level of the organization's expenditures on new technology trends that frequently surpass the organization's planning cycles, and the lack of coordination of the organization's transformation strategies (Atakari, 2025). The results of the proposed study directly contribute to the mitigation of the above-mentioned issues because the findings clearly illustrate that banks that thoroughly employ strategies of growth through planning are more likely to align cloud BI systems with their strategies (Yathiraju, 2022). This further cements the fact that the success of the respective systems depends neither on technology nor on investment but on proper growth strategies that enable organizations within the modern business world to overcome the issues of alignment discussed above (Ashrafuzzaman, 2024).

6. CONCLUSION

The significance of this study was the evaluation of the importance of strategic planning as an approach that improves different aspects of cloud business intelligence technology at different commercial banks operating within the state of Jordan. The results showed that the efficiency of decision-making, the quality of management of the data within the process of decision-making, the performance of an organization at its operations regarding the organizational environment, and the alignment of the business intelligence projects with the goals of an organization are significantly affected by the process of strategic planning. This supports the major point that cloud business intelligence technology only reaches its potential with the proper alignment of the technology and its goals with the management structure of an organization through the implementation of the process of strategic planning.

On the theoretical front, this study makes its own contributions by effectively combining the theories of strategic management with the structure of IS success models (Biloslavo et al., 2024). This study makes the theoretical point that an alignment of strategies with information systems technology can take place through the mechanism of that very organization's planning (Indrajaya et al., 2021). A significant gap that this study closes on the theoretical aspects involves the fact that the majority of research on business intelligence has considered the context of either the business intelligence system that an organization adopts or the process of business strategies and their formulation (Yang and Lin, 2024). This study considers the relationship between the two aspects.

More broadly, the significance of the findings lies in that, by showing that banks could maximize the effectiveness of cloud business intelligence, they might be able to achieve even greater levels of cross-functional planning, and harmonization of performance metrics with technology strategies (Chinta, 2022; Talwandi et al., 2024). This could allow for a better approach to leverage enhanced business intelligence capabilities whilst also reducing the types of challenges banks need to tackle to capture the most from the cloud (Gouveia et al., 2024; Makedon et al., 2024). These challenges have recently appeared in the form of fragmentation, lack of operations integration, and business orientation issues.

Despite the importance of the research, several limitations need to be considered. These limitations include that the study adopted a cross-sectional design only and therefore does not reveal the influence of strategic planning application on cloud business intelligence at a later time. Nonetheless, the study was subjective, which may lead to biases or individual views. Furthermore, the study focuses solely on Jordanian commercial banks, so the study's results may be limited if further study is carried out in different environments outside of this country. The study also adopted an online questionnaire method, which may limit the depth of the study.

Subsequent research could extend this study with longitudinal designs showing how BI effectiveness evolves as new and more sophisticated forms of strategic planning become more available. More research may consider utilizing other methods like interviews or focus groups for exploring the use of various strategies and how they work in an organizational context. Future research might consider the application of these study results across other industries, including the telecommunications sector or the health sector. Other variables that could better explain the relationship between these factors might be explored by future researchers.

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