

Management Information System Operational and Employees Efficiency of Cooperative Banks in India (A Study with Special Reference to Salem District Central Cooperative Banks in Tamilnadu)

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Abstract

Cooperative movement is quiet well established in India passing through the cooperatives societies' act 1904. Management information by direct product process of the knowledge, place, person and even discovered while conducting the banking business transaction. To study operational efficiency and employees human resources management information system in Salem district central cooperative banks. Survey method of interview schedule in the period of March 2014 data collected 305 questionnaires for employees' number of branches covered by Salem and namakkal. The data analysis T-test, descriptive statistics operational and human resources employees' information system, operational efficiency motivation of the daily transaction employees' perception in Salem district central cooperative banks. There is a system mailing information employees about in all activities of banks, improved the information system lending of money to different section of the people. Human resources information help senior management to identify employees coordinate with effective function, information help to forecast the needs facilities, fast and easier are made transaction, to bank information accurately keep its records. Also the result of the study is discussed in the context of the empirical and theoretical background of operational efficiency and human resources in the employees' efficiency. Quality of information enable to computerization operational efficiency is to very high level, quality of information has increased the bank's ability to deal with

information to pertinent to its business process. Information system plus addition of computer technology has a positive growth of district central cooperative banks. Positive impact of the management information processing, operational and employees' efficiency of district central cooperative banks activities in India.

Keywords

- Management information system
- Operational efficiency
- Human resource management

1. Introduction

The cooperative banks started in India functioning almost hundred years ago. The cooperative banks are an important function of Indian financial system, cooperatives banks depends on the agriculture based in Indian economy. When inspired by the related success of the experiments to the cooperative movement Britain and the credit movement in Germany such a society set up in India. Cooperative bank is a financial entity which belongs to its members is the owners and the customer of the bank. Tamilnadu state cooperative apex bank in the federation of central cooperative banks. It also channelized the refinance to provide by the national bank for agriculture rural development towards medium term and short term agriculture and allied sector loans to district central cooperative banks.

2. Management Information System

Management information system tries to achieve this broader information system technologically literacy, information through fast to easier, management information deal with behavioral issues surrounding the development, impact of information used by the operational and employees efficiency in the banks. It is said that without information, it is tough to make the employees accurate decisions and proper without information, it is not possible to acquire the correct information in cooperative banks. The terms of management information system serving top management, middle management, and lower level management. Information system is summarizing report on the district central cooperative banks basic operation of using data applied by processing transaction of information system.

3. Review of Literature

Akbari P (2012) electronic transaction of banking industry is changing quickly as banks have been influenced by international economy development and market competition; and communication technology and development of information and business across the world and business need for presence of banks to transfer financial resources all have made E-banking on integral part of E-business, which plays a crucial role in its implementation. The questionnaire was distributed to 384 customers and 300 employees of Kermanshah Melli bank by applied cluster random

data collection method. Descriptive survey research study period covered second half of the year of 2012, one sample T-test, independent sample T-test, Friedman ranking test were employed to test hypotheses, to compare the amount of effective factors on the operational risks and rank factors affecting operational risks and of electronic banking among employees and customers Melli Bank respectively.

Nor Aini Hassanuddin et al (2012) competitive advantages with to enhance their financial industry, information technology should be continuously upgrading the network technology. Investigate the factors that play important roles for the acceptance of internet banking service. Selected the random sampling techniques 104 employees while purposive sampling was adopted getting 67 customers sample for the studied, measurement of ease to use, privacy, security and quality of internet connection towards of internet banking service.

Analyzed respondents consist the two group of people whereby 104 employees (60.8%) and customer (38.2%) and all of them user of rakyot internet banking services. Chi-square test used show that all the factors have highest input of ease of use and low impact of towards the usage of internet banking.

Ming-Miin Yu et al (2013) studied performance of banking sector has been concern the matter of most widely used the evaluation of method on the bank efficiency maximum combination of input. Evaluate the overall efficiency, deposit efficiency and lending efficiency of Taiwan banks. Relevant data collected 22 taiwanese banks over the period 1999 to 2011. Measurement of employee process, lending process and analysed the correlation mann-whitney test, correlation overall efficiency are significantly positive efficiency mann-whitney test overall efficiency gap between independent banks and foreign holding company banks is caused by the different efficiency in terms of the lending process. Management performance and efficiency maintains a stable although indicate whole bank industry.

4. Objectives

1. To study the perception of employees regarding the impact of management information system on operational efficiency of Salem district central cooperative banks.
2. To study the impact of management information system on improving the human resources management of salem district central cooperative banks

5. Research Methodology

The sample of Survey method of interview schedule in the period of March 2014 data collected 305 questionnaire for employees' one head office and fifty nine branches covered by salem and nammakal in salem district central cooperative banks. The questionnaire about social demographic profile gender, age, education, designation included to the items for the items for measuring employees' perception and the questionnaire form was developed.

6. Data Analysis

The purpose the study measurement of variable five point scale employees' perception impact of management information system operational efficiency and human resources management in salem district central cooperative banks. The data analysis of descriptive statistics (arithmetic mean and standard deviation), T-test operational and employees' efficiency of human resource management in salem district central cooperative banks.

7. Research Hypothesis

- H1: There is a relationship between employees' operational efficiency and employees' human resource management.
- H2: Employees operational efficiency of standard management information system.
- H3: Employees human resources management satisfied with the flexibility.
- H4: Employees operational efficiency of error free operation.
- H5: Employees human resource management organizational goals.

Table 1: Demographic employee's profile.

Variable Name		Frequency	Percentage
Gender	Male	204	34.6
	Female	101	17.1
Age	21-35	26	4.4
	36-45	176	29.8
	46-58	103	17.5
Qualification	H.S.C	21	3.6
	Degree	170	28.8
	Diploma	1	0.2
	P.G. Degree	104	17.6
	Others	9	1.5
Designation	Lower	135	22.9
	Middle	113	19.2
	Top	57	9.7

Source = computed by using the survey data

Employees from different sector profile to the research (n=305). The social demographic employees' profiles are as follows: 204 male (34.6%) and 101 (17.1%) employees to the research. The age classification of employees is 26 people (4.4%) are between 21-35; 176 people (29.8%) are between 36-45; 103 people (17.5%) are between 46-58. The qualification background of the employees is 21 people (3.6%) high school, 170 people (28.8%) have graduate degree, 104 people ((17.6%) have post graduate degree, 9 people (1.5%) have other qualifications. Designation of employees is 135 people (22.9%) lower level; 113 people (19.2%) middle level; 57 people (9.7%) top level.

Scales and Dimensions	Mean	Standard deviation	N
Standard management information systems	4.48	0.70	305
Error free operation	4.57	0.59	305
Employees satisfied with the flexibility	4.46	0.65	305
Organisational goals	4.45	0.53	305

According to the results of descriptive statistical analysis (arithmetic mean and standard deviation) belong two four scales; the arithmetic mean HRM perception scale employees standard management information systems computed 4.48 (SD: 0.70), arithmetic mean for employees error free operation computed 4.57 (SD: 0.59), arithmetic mean for employees satisfied with flexibility computed 4.46 (SD: 0.65) and arithmetic mean for organisational goals computed 4.45 (SD: 0.53). According to the arithmetic mean of the dimensions of HRM perception scale, so that the four dimensions of the scale evaluated close to each other and employees perceive HRM activities almost with the same importance.

Group statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Salary	Male	204	2.08	.690	.048
	Female	101	2.08	.643	.064

[illegible]

Sal ary	Equal variances assumed	1.1 37	.287	- 303 .000	.992	.000	.082	-.162	.161
	Equal variances not assumed			- 212. .549	.992	.000	.080	-.159	.157

Source = computed by using the survey data

Levene's test for equality of variances (Homogeneity) result shows the significant value that is .287 which means both are homogenous group so t-test for equal variance not assumed considered. Hence the mean value of salary male (2.08) and that of female is (2.08) the difference between the two is same which is significant. Based on the result generated by the significant 2-tailed value is (.992) and it is greater than (0.05) so accept null hypothesis. Hence there is significant difference between the two means i.e the monthly salary by male and female.

8. Conclusion

Management information system employee's operational efficiency and human resources management plus addition of computer technology has a positive growth of district central cooperative banks. According to descriptive statistics result of all dimensions of operational efficiency and human resources management activities almost the same importance, the result salary of t-test value equal variance homogeneity is assumed. This finding may have its sources from the limited access relationship between the operational efficiency and human resources management in positive impact of district central cooperative banks.

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