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Measuring Employee Satisfaction towards Information Systems Usage - A Study on Dutch Bangla Bank Limited

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Abstract: ***In Bangladesh, the banking sector has a glorious history of getting engaged themselves in different kinds of activities. Banking is a business which runs on the confidence and the trust of people that enables the bank to mobilize funds from various sources. This Study focuses on measuring employees' satisfaction towards information systems usage: a study on Dutch Bangla Bank Limited (DBBL).This paper is covered by five parts. In the first part I try to highlights the basic information about our report like – Introduction, Statement of the Problem, Research Hypothesis, and Objectives of the research. In second part I just try to highlights the Literature Review and Conceptual Framework. In Third part I just try to highlights the methodology like – The study type, The Study variables, the target population, Sampling methodology, Data collection Strategy. In fourth part I try to focus our findings information based on the SPSS with discussion. Here I discuss about frequency, mean and T-test. In fifth part I try to make recommendations and also draw a conclusion.***

Keywords: Information Systems, Employee Satisfaction, IT, DBBL

1. Introduction

Banks are among the most important financial institute in the economy. They are the principle source of credit for millions of individuals and families and for many units of government. Moreover for small local business ranging from grocery stores to automobile dealers, banks are often the major source of credit. When business and consumers purchases of goods and services they use bank provided checks credits, or debit cards or electronic accounts connected to a computer network. And when they need financial information and financial planning, it is the banker to whom they turn most frequently for advice and counsel. Bank reserves are the principle channel for government economic policy to stabilize the economy .bank are one of the most important of society institute for us to study understand.

1.1 Statement of the Problem

I choose Dutch Bangla Bank Limited because every bank uses the information technology most. By using information technology they can secure their information and developed their banking sector. But some organization faces various types of problems because some banking sector do not have sufficient trainer in the information technology. Some employees are work with the IT but they do not have any knowledge about IT. So many of them are satisfied or many of them are dissatisfied.

1.2 Objectives

- To study the employees satisfaction towards Information Systems usage in Dutch Bangla Bank Limited.
- To find the problems of IS implementation on Dutch Bangla Bank Limited Bangladesh.
- To give the suggestions to overcome the problem for IS implementation in Dutch Bangla Bank Limited.

1.3 Research Hypothesis

H1: "It is hypothesized that the use of information technology improved the quality of work."
H2: "It is hypothesized that IT enables to make better decisions"
H3: "It is hypothesized that IT affect work performance."
H4: "It is hypothesized that Investment on IT is useful"
H5: "It is hypothesized that IT helps in getting accurate reliable and valid information for business concerns."
H6: "It is hypothesized that IT helps in getting respond efficiently to the changing market situations."
H7: "It is hypothesized that IT plays a vital role in improving the management efficiency."
H8: "It is hypothesized that the systems of the organization helps to make proper decision."
H9: "It is hypothesized that Using IT takes a less time than the old way of doing things."

2. Literature Review and Conceptual Framework

Information technologies are a vital component of successful businesses and organizations. Information technologies, including Internet-based IS, are playing a vital and expanding role in business. IT can help all kinds of businesses improve the efficiency and effectiveness of their business processes, managerial decision making, and workgroup collaboration, thus strengthening their competitive positions in a rapidly changing marketplace. This is true whether IT is use to support product development teams, customer support processes, electronic commerce transactions, or any other business activity. Internet based information technologies and systems have become necessary ingredients for business success in today's dynamic global environment (O'Brien & Marakas 2006, 4).

ISs and their technologies must be managed to support the business strategies, business processes, and organizational structures and culture of a business enterprise. That's because computer-based ISs, though heavily dependent on ITs are designed, operated, and used by people in a variety of organizational settings and business environments. The goal of many companies today is to maximize their customer and business value by using IT to support their employees in implementing cooperative business processes with customers, suppliers, and others (O'Brien & Marakas 2006, 16).

Strategies and strategic positions

There are two basic business strategies that company can follow (Michael E. Porter. "What is strategy?" Harward Business Review (November-December 1996), pp. 61-78):

1) A product differentiation strategy
2) A low-cost strategy.

IT developments can affect strategy. The growth of the Internet is a classic illustration. It has profoundly affected the way many value chain activities are performed. For example, the Internet enables organizations to significantly streamline their inbound and outbound logistics activities for products that can be digitized. The Internet dramatically cut costs, thereby helping companies to implement a low-cost strategy. Moreover, because every company can use the Internet to streamline its value chain activities, it is unlikely that any particular company will be able to use the Internet to gain a sustainable long-term competitive advantage over the competitors. Therefore, once the majority of companies in an industry begin to fully integrate the Internet into their value chains, the effect way to encourage companies to shift from following primary a low-cost strategy toward adopting some form of product differentiate strategy.

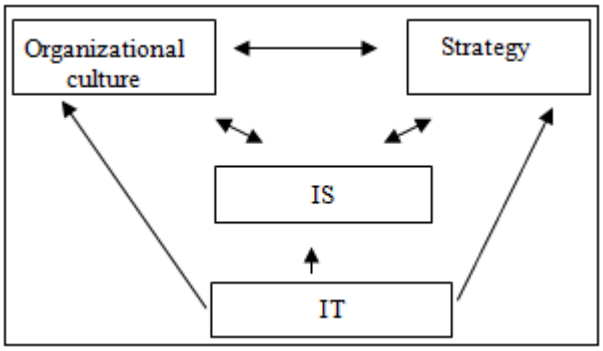
An organization's IS plays an important role in helping it adopts and maintain a strategic position (Romney & Steinbart 2006, 15). Information technologies support efficient business operations, workgroup and enterprise collaboration, or effective business decision making. IT can change the way business compete (O'Brien & Marakas 2006, 40).

A major role of ISs applications in business is to provide effective support of a company's strategies using IT to develop products, services, and capabilities that give a company major advantage over the competitive forces it faces in the global marketplace. Strategic information systems support or shape the competitive position and strategies of a business enterprise. So a strategic information system can be any kind of information system (TPS, MIS, DSS, etc.) that use IT to help an organization gain a competitive advantage, reduce a competitive disadvantage, or meet other strategic enterprise objectives (O'Brien & Marakas 2006, 40, 42). How can business managers use investments in IT to directly support firm's competitive strategies? IT can help a business implement the five basic competitive strategies. Note the major use of Internet technologies for electronic business and commerce applications. Let's look at several key strategies that are also implemented with IT. They are: locking in customers or suppliers, building switching costs, raising barriers to entry, and leveraging investment in IT. Investments in information technology can allow a business to lock in customers and suppliers (lock out competitors) by building valuable new relationships with them. These business relationships can become so valuable to customers or suppliers that it deters them from abandoning a company for its competitors, or intimidating it into accepting less- profitable business arrangements. Early attempt to use information systems technology in these relationships focused on significantly improving the quality of service to customers and suppliers in a firm's distribution, marketing, sales, and service activities (O'Brien & Marakas 2006, 43-44).

By making investments in IT to improve its operations or promote innovation, a firm could also erect barriers to entry that would discourage or delay other companies from entering a market. Typically, this happens by increasing the amount of investment or the complexity of the technology required to compete in an industry or a market segment. Investing in IT enables a firm to build strategic IT capabilities that allow it to take advantage of strategic opportunities when they arise. In many cases, this results when a company invests in advanced computer-based information systems to improve the efficiency of its own business processes. Then, armed with this strategic technology platform, the firm can leverage investment in IT by developing new products and services that would not be possible without a strong IT capability. An important current example in the development of corporate intranets and extranets by many companies, which enables them to leverage their previous investments in Internet browsers, PCs, servers, and client/server, networks (O'Brien & Marakas 2006, 46).

Information from the Information Systems

The role of the IS in the value chain and how an IS adds value to an organization and how IS can provide information for decision making. An IS is a system that collects, records, stores, and process data to produce information for decision makers (Romney & Steinbart 2006, 4-5). There are three factors that influence the design of an IS: development in information technology (IT), strategy, and organizational culture. I will focus on understanding how IT can be used to improve the performance of an IS.



Organizational culture influences IS design. Although the organization's culture should influence the design of its IS, it is important to recognize that the design of the IS can also influence the organization's culture by controlling the flow of information within the organization (Romney & Steinbart 2006, 9-10). See Appendixes.

The objective of most organizations is to provide value to their customers (Michael E. Porter and Victor E. Millar "How Information Gives You Competitive Advantage". (July-August 1985). pp 149-160). This requires performing a number of different activities. Those activities can be conceptualized as forming a value chain. An organization's value chain consists of five primary activities that directly provide value to its customers. Support activities allow the five primary activities to be performed efficiency and effectively. They are grouped into four categories (Romney & Steinbart 2006, 10).

Firm infrastructure is the accounting, finance, legal and general administration activities that allow an organization to function. The IS is part of the firm infrastructure. Human resources activities include recruiting, hiring, training, and providing employee benefits and compensation. Technology activities improve a product or service. Example includes investments in new IT, website development, and product design. Purchasing activities procure raw materials, supplies, machinery, and the building used to carry out the primary activities (Romney & Steinbart 2006, 11).

Primary and support activity systems have multiple activities. For example, the sales and marketing system includes market research, calling on customers, order processing, and credit approval activities. IT can be used to redesigned supply chain systems, yielding tremendous benefits and large cost savings (Romney & Steinbart 2006, 11).

By paying attention to the interorganizational linkages in the supply chain, a company can improve its performance by helping the other organizations in the supply chain to improve their performance. For example, organization can improve its purchasing and inbound logistics activities by implementing a just-in-time inventory management system. Organization's costs are reduced because its purchasing and inbound logistics activities are performed more efficiently and because less of its capital is tied up in inventory. Organization can reap additional benefits if it links its new systems with suppliers to help them perform some of their primary value chain activities more efficiently and effectively. For example, by providing more detailed and timely information about its inventory needs, organization can help its suppliers more efficiency plan their production schedules to meet organization's need. This reduces their costs, and part of those reductions is likely to be passed on to organization in the form of lower product costs. (Romney & Steinbart 2006, 11-12).

How an IS can add value to an organization. As a support activity, the IS adds value by providing accurate and timely information so the five primary value chain activities can be performed more effectively and efficiently. A well-designed IS can do this by:

1) Improving the quality and reducing the costs of products or services
2) Improving efficiency. A well-designed IS can make operations more efficient by providing more timely information
3) Sharing knowledge. A well-designed IS can make it easier to share knowledge and expertise, perhaps thereby improving operations and even providing a competitive advantage
4) Improving the efficiency and effectiveness of its supply chain. For example, allowing customers to directly access the company's inventory and sales order entry systems can reduce the costs of sales and marketing activities. Moreover if such access reduces customers' costs and time of ordering, both sales and customer retention rates may increase
5) Improving the internal control structure. Security, control, and privacy are important issues in today's world. An IS with the proper internal control structure can protect systems from problems such as fraud, errors, equipment and software failure, and natural and political disasters
6) Improving the decision making. An IS can provide assistance in all phases of decision making. An IS can improve decision making by providing accurate information in a timely manner (Romney & Steinbart 2006, 12-13).

There are many opportunities to invest in additional IT to improve decision making. Most organizations, however, do not have unlimited resources to invest in improving their information system. Therefore, it is important to identify which potential IS improvements are likely to yield the greatest return. Making this decision wisely requires an understanding of the organization's overall business strategy. (Romney & Steinbart 2006, 14).

MIS provides information to help in making decisions about organizations. This information is like a map of an organization. Information helps decision makers determine where they are, they have been, and where they are going (Ingram, Albright, and Baldwin 2004, Figure 16).

Investors and creditors contracts with companies to provide financial resources in exchange for future returns. They need information to decide whether to invest in a company and how much to invest. Information helps investors evaluate the risk and return they can expect from their investments. Also, it helps them determine whether managers of companies they invest in are meeting the terms of their contracts (Ingram, Albright, and Baldwin 2004, F17).

Owners or directors need information to determine how well managers are performing and to reward manager when they do well. Information provides a mean for owners and managers to determine the amount of compensation manager will receive (Ingram, Albright, and Baldwin 2004, F18).

Each investment in a resource involves decisions about the risk and return associated with the investment. Information is useful for identifying the type and locations of an organization's resources (Ingram, Albright, and Baldwin 2004, F18). Employees have a major effect on a company's risk and return. Information helps managers assess employee performance. On the other hand, information helps employees assess the risk and return of their employment contracts. Information is used to assess the risks of buying from specific companies and selling to specific customers.

Organizations are required to provide information to government agencies. Government agencies use information to make taxation and regulatory decisions (Ingram, Albright, and Baldwin 2004, F19 – F20).

Chan, Sutton, and Yao (2005) study on the paper titled "wealth Creation from Information Technology Investments: An assessment of Firm Performance Differences Using the EVA". It indicates that EVA has recently been touted by the business press, analysts and researchers as the best method for assessing firm performance. EVA focuses on maximization of incremental income above capital costs while adjusting for accounting items frequently used to manage earnings. In the current study, EVA is used to assess differences in firm performance as related to IT investment in order to add clarity to conflicting results in the extant research. Our study focuses on manufacturing firms during 1998-2000 when there was widespread adoption of factory automation, enterprise resource planning and advance production scheduling systems. Consistent with several earlier studies, results in the sample firms were inconsistent when applying traditional accounting measures (i.e. IT investment was not correlated with increases in ROE and ROS). However, a significant relationship in ROI and ROA but was correlated with exists between IT investment and EVA, indicating increased IT investment was associated with increased wealth creation.

American Accounting Association (2006). The paper titled " The influence of Information Technology Control Activities on the Financial Statement Audit ". It stated that this study examines the influence of assessed information technology (IT) control reliability on financial statement audit effort and fees. Despite professional guidance promoting the consideration of the strength of internal controls when planning audits, prior studies on the relationship between internal control strength and audit effort and fees provide mixed results. The influence of IT control strength of financial statement audit decisions. With SAS94 requiring auditors to consider an auditee's use of IT internal control during audit planning, studying the influence of IT control activities on audit decisions is highly relevant. Using archived audit work paper documentation, our results show that IT control strength assessments are inversely associated with control risk assessments, audit hours, and fees. Results also show that both the control risk and IT control strength assessments have essentially the same level of influence on hours and fees.

3. Methodology

This is a descriptive research, which has based on Information Systems of Dutch Bangla Bank Limited. This report is prepared based on primary & secondary sources.

3.1 The Study Type

Here I applied Questionnaire methods.

3.2 The Study Variables:

Questionnaire was the Variable.

- That was designed with the structured questions.
- Closed questions were used in the questionnaire.
- Twenty questions have designed to gather information.

3.3 The Target Population:

Dutch Bangla Bank Limited

3.4 Sampling Methodology

- Population: All the employees of Dutch Bangla Bank Limited.
- Sampling unit: Sampling units of the survey is any 10 Employees.
- Sample Organization number: The sampling number is 1 that is Dutch Bangla Bank Limited.

3.5 Data Collection Strategy

For collecting the required data, I have used different sources or methods like the following:

Primary data:
- Use questionnaire to know the employees satisfaction with IT uses in Dutch Bangla Bank Limited.

Secondary data:
- Official website
- From there IT records.
- Annual report

3.6 Data Analysis Procedures:

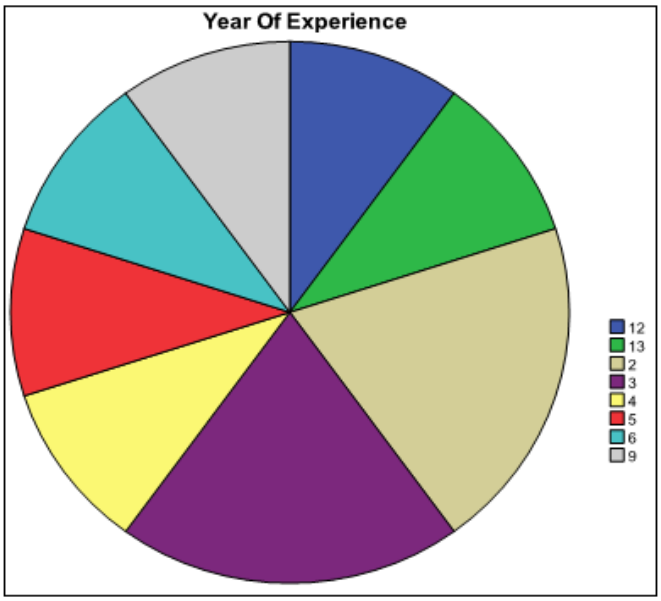
I have used SPSS (mean, T-test, Hypothesis test) & Microsoft Word for analyzing & reporting the report.

4. Findings & Discussion

4.1 Frequency

The percentage of male respondent 90% and female respondent is 10%.the designation of respondents includes senior executive officer 40%, officer 20%,senior officer 10%,and executive officer 10%, CO GRATE 20%. The maximum years of experiences are 3 & 9 years. Most of the respondents are post graduate.

Statistics						
		Designation	Gender	Age	Year of Experience	Education Status
N	Valid	10	10	10	10	10
	Missing	0	0	0	0	0

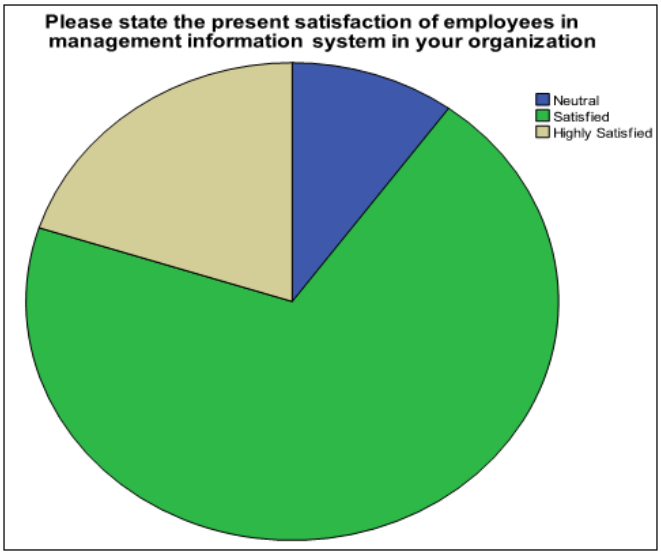


4.2 Mean

From these analyzed mean I can say that most of the employees are satisfied with IT services of Dutch Bangla Bank Limited. From above table and chart I can see that 10% employees are neutral, 70% employees are satisfied and 20% employees are highly satisfied with their services by using IT

Please state the present satisfaction of employees in management information system in your organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	1	10	10	10
	Satisfied	7	70	70	80
	Highly Satisfied	2	20	20	100
	Total	10	100	100	



4.3 T- Test

Statement (H1): The use of information technology improved the quality of work

The calculated statistics shows that the significance two tailed value is .005 which is outside the acceptance region. So the null hypothesis should be rejected and alternative hypothesis should be accepted. And it may assume that 0.05 significance level; the use of information technology improved the quality of work.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
The use of information technology improved the quality of work	10	4.6	0.516	0.163

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The use of information technology improved the quality of work	3.674	9	0.005	0.6	0.23	0.97

Statement (H2): IT enables to make better decisions

The calculated statistics shows that the significance two tailed value is .001 which is outside the acceptance region. So the null hypothesis should be rejected and alternative hypothesis should be accepted. And it may assume that 0.05 significance level; IT enables to make better decisions.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
IT Enables to make better decisions	10	4.7	0.483	0.153

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IT Enables to make better decisions	4.583	9	0.001	0.7	0.35	1.05

Statement (H3): IT affects work performance.

The calculated statistics shows that the significance two tailed value is .015 which is inside the acceptance region. So the null hypothesis should be accepted and alternative hypothesis should be rejected. And it may assume that 0.05 significance level; IT effect work performance.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
IT effect work performance	10	4.5	0.527	0.167

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IT effect work performance	3	9	0.015	0.5	0.12	0.88

Statement (H4) : Investment on IT is useful

The calculated statistics shows that the significance two tailed value is .081 which is inside the acceptance region. So the null hypothesis should be accepted and alternative hypothesis should be rejected. And it may assume that 0.05 significance level; investment on IT is useful.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Investment on IT is useful	10	4.3	0.483	0.153

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Investment on IT is useful	1.964	9	0.081	0.3	-0.05	0.65

Statement (H5): IT helps in getting accurate reliable and valid information for business concerns.

The calculated statistics shows that the significance two tailed value is .000 which is outside the acceptance region. So the null hypothesis should be rejected and alternative hypothesis should be accepted. And it may assume that 0.05 significance level; IT helps in getting accurate and valid information for business concerns.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
IT helps in getting accurate reliable and valid information for business concerns	10	4.80	.422	.133

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IT helps in getting accurate reliable and valid information for business concerns	6	9	0	0.8	0.5	1.1

Statement (H6) : IT helps in getting respond efficiently to the changing market situations.

The calculated statistics shows that the significance two tailed value is .104 which is inside the acceptance region. So the null hypothesis should be accepted and alternative hypothesis should be rejected. And it may assume that 0.05 significance level; IT helps in getting respond efficiently to the changing market situations.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
IT helps in getting respond efficiently to the changing market situations	10	4.40	.699	.221

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IT helps in getting respond efficiently to the changing market situations	1.809	9	.104	.400	-.10	.90

Statement (H7): IT plays a vital role in improving the management efficiency.

The calculated statistics shows that the significance two tailed value is .081 which is inside the acceptance region. So the null hypothesis should be accepted and alternative hypothesis should be rejected. And it may assume that 0.05 significance level; IT plays a vital role in improving the management efficiency.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
IT plays a vital role in improving the management efficiency	10	4.30	.483	.153

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
IT plays a vital role in improving the management efficiency	1.964	9	0.081	0.3	-0.05	0.65

Statement (H8) : The systems of the organization help to make proper decision.

The calculated statistics shows that the significance two tailed value is .591 which is inside the acceptance region. So the null hypothesis should be accepted and alternative hypothesis should be rejected. And it may assume that 0.05

significance level; the systems of the organization helps to make proper decision.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
The systems of the organization helps to make proper decision	10	4.1	0.568	0.18

One-Sample Test						
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The systems of the organization helps to make proper decision	0.557	9	0.591	0.1	-0.31	0.51

Statement (H9): Using IT takes a less time than the old way of doing things.

The calculated statistics shows that the significance two tailed value is .005 which is outside the acceptance region. So the null hypothesis should be rejected and alternative hypothesis should be accepted. And it may assume that 0.05 significance level; Using IT takes a less time than the old way of doing things.

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Using IT takes a less time than the old way of doing things	10	4.60	.516	.163

One-Sample Test

	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Using IT takes a less time than the old way of doing things	3.674	9	.005	.600	.23	.97

4.4 Impacts of using IT in Dutch Bangla Bank Limited:

- The performance and productivity of the DBBL are improved by using IT.
- They easily contact with their foreign partners easily by using IT.
- They can also easily contact with their suppliers, customers easily.
- It helps DBBL in the management of marketing, finance, production and improves the skills of the employees.
- IT helps the employees of DBBL to monitor the various department functions.
- IT gives the reports regarding progress, achievements and the errors in the day to day functioning.
- Enabling DBBL to provide the quality and satisfactory services to their customers & suppliers.
- DBBL used IT to control the various operations involved in the smooth functioning of the organization.
- DBBL using IT to regulate the operations.
- They get good results by experimentation and modeling.
- Employees are motivated so that they spend more time for achieving efficiency in their departments.

5. Recommendation

The bank is using the IS very efficiently and increasing its profitability, but still there are many things that should be improved. IT mainly customized by their own employees. That's why it takes low level responsibilities. Management cannot use this software for market analysis, hypothesis testing or client segmentation. However this software has some new features, but that should be more developed. Using of this software is rarely new. So, it needs more time to make itself as an international standard.

- In my research I found that DBBL has face organizational environment technological problem. In our thinking level they must have some idea to overcome their environmental technology.
- DBBL use high range software so they should recruit skilled technicians in their organization.
- Lack of training in IT employee. In that situation these bank arrange the proper training based on technology.
- They have some structural problem like – most of the time they remain confused about their decision pattern. .
- They should more ensure Reliability of network
- They should improve their Hardware performance
- The network frequency in Bangladesh is not good. Some time it does not works. So they should more work on that.
- They should try to improve their quality of work by using IT.
- They should work more on getting accurate, reliable and valid information for business concerns by using IT
- Employees should focus more on IT to save their time.

6. Conclusion

As soon as I completed my survey in Dutch Bangla Bank I found more information about IT and their process of work in their field. This Paper nourished my confident and develops my consistency. DBBL properly used the information technology and I am collecting their IT information based on my questionnaires. Some of the information collects clearly and some questions they didn't answer clearly because they do not express their problematic sector. DBBL was the first bank in Bangladesh to be fully automated. From 2002 DBBL has been operating the IT department in their organization. They are trying to operate their activities according to based on information technology.

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