

## **SYSTEM AUTOMATION AND EMPLOYEE PROFITABILITY OF DEPOSIT MONEY BANKS IN RIVERS STATE.**

**Dr. I. G. Nwabali**

**Department of Office and Information Management, Faculty of Business Studies  
Ignatius Ajuru University of Education**

### **ABSTRACT**

*This study investigated the relationship between system automation and profitability of deposit money banks in Rivers State. Descriptive research design was adopted for this study. The population of the study was all deposit money banks licenced and operational in Rivers State where a sample size of 100 respondents was drawn. Self-structured questionnaire titled "strategic information management system and Organizational performance Questionnaire' (strategic information management AJPQ)" was used to obtain primary data after validation and ascertaining the reliability coefficient of 0.92. Descriptive statistics (mean, standard deviation, and percentages) were used as statistical tool for analysing the data, while Spearman correlation was used as statistical tools to test the hypotheses with the Statistical Package for Social Sciences (SPSS). It was found that system automation had significant relationship with job performance of deposit money banks in Rivers State. It concluded that system customization is positively correlated with organizational performance of deposit money banks in Rivers State. Based on the findings of this study it was recommended that deposit money banks should ensure their system automation are dynamically innovative, creative and accommodative; and continually contribute to societal strategic transformation in compliance with professional code of conduct, ethics and excellence as to foster a success-oriented organization.*

**Keywords: System Customization, Job Performance, Efficiency, Profitability.**

### **INTRODUCTION**

With the changing industry climate, globalization, impact of improvement, and client requests, affiliations have raced to use their amazing firm ascribes with interests in data progression to perceive extended length execution gains (Chandan and Urhuogo, 2012). Social event of key data the pioneers frameworks by current monetary establishments has added to extra made client care, broadened benefits, superfluous expenses of activity, and new thing improvement. By and by, no matter what the presentation of web banking, versatile banking and electronic teller machines, store cash banks have kept on encountering isolating execution (Alipour and Mahdi, 2010).

Besides, there shows up, evidently, to be a raised degree of key data the board structures in store cash banks in Nigeria. In spite of these exercises embraced for data the board at the crucial level in store cash banks, clients truly line at the client help work area and money counters for one sort of exchange or the other. Moreover, their ceaseless report on instances of bank burglary, phishing, social preparation, hacking of data as well as records, and so forth. Of late Swedish Financial Supervisory Authority saw that exceptional security frequencies have expanded a critical piece of the time all through the excessively long particularly in Nigeria (Abawajy, 2020), in the event that this model isn't checked or left unabated it will weaken the presence of store cash banks as well as related affiliations.

Another issue that necessary this study is the shortfall of revealed assessments on how much essential information the leaders structures are associated with definitive execution in store cash banks in Nigeria as operationalized in this audit. There had been very few close by examinations focusing in on fundamental information the board and execution that exhaustively surveyed the components of essential information the leaders systems on execution. Most assessments that are done just revolved around single viewpoints which may be motorization, customization, or access control overall. All things considered, from the disclosures of past careful assessments, little has been done concerning key information structures and the introduction of store cash banks in Nigeria.

Applied, setting focused, and key openings are spread out from the past assessments finished, Firstly, a piece of the examinations drove focused in on different variables like drive, development, and reliable improvement anyway didn't focus in on the elements of this survey.

Katua (2014) hoped to spread out the gig of access control procedures at Kenya power making association and spread out that through Information System Management (ISM) definitive capacities were made and safeguarded for better execution of the association.

### **System Automation**

Computerization is a kind of monetary mechanization that interfaces the client care work area in a bank office with the bank's client records in the administrative concentration. Banking robotization recommends the method for working the money related correspondence by especially tweaked construes with the objective that human mediation is reduced to a base. Branch robotization is also hinted as stage mechanization. Computerization discards the human stumble factor that banks run into while entrusting workers with dull manual undertakings that could indeed be mechanized. At the point when you can take out the human part and depend rather upon a machine to oversee horrid errands, exactness rates rise and HR can be set up on extra perplexed issues. PC mechanization in addition assists keeps with changing out with managing the reliable improvement in administrative principles. Through robotization, banks can report confirmation of consistence and in this manner spin around outstanding circumstances (where the issues existed). Developments of each and every sort and capacities are absolutely reliable and really got to through the stage's frameworks the bosses indicating contraptions.

The financial business accepts that by taking on mechanized frameworks, both client care level and client relationship will improve to additionally foster things. Pikkarainen, et al., (2014) depicts web banking as a web stage, that licenses clients to utilize various kinds of money related associations going from charge part to making hypothesis. Nyangosi, et al., (2009) battle that in Kenya, most banks have taken on web, adaptable and other e-banking working environments to additionally foster development channels to their clients. Notwithstanding, it is gigantic that the presentation of these things be went with errands to prepare the purchaser on the novel and other inventive ways of managing driving money related business. For instance, in ho

### **Profitability**

Grasping the financial state of any not altogether permanently established by complete assessment of money related records and reports. Gupta, Koshal and Koshal (2006) battle that the huge goals of any firm as per the financial backer perspective is the restriction of the firm to support benefits and limit costs. Firms should ceaselessly survey their current second and long stretch liquidity, advantage and dissolvability levels. In the changing business environment, firms should embrace risk the board models that will expand accomplice values (Panwala, 2009).

Benefit is another component that chooses various leveled execution. Occasionally, the terms 'profit' and benefit' are used equally. Regardless, according to a veritable viewpoint, there is a qualification between the two words. Profit is an absolute term, however, efficiency is a relative thought (Yahaya, 2016). Efficiency is a huge gauge for assessing capability; the level of advantage can't be taken as a last confirmation of viability. As demonstrated by Morgan, benefit infers the ability to make gains from the business activities of an affiliation, association, firm, or adventure. It shows the way that successfully the organization can make a profit by using the resources open watching out. As demonstrated by Yahaya (2016), efficiency is the limit of a given hypothesis to secure a return from its use. Efficiency has been given broad importance in the cash and accounting composing.

### **Classical theory by Chandler (1962), Sloan (1963) and Ansoff (1965).**

Old style speculation by Chandler [1962), Sloan (1963) and Ansoff (1965) is the most prepared by the by most convincing speculation of philosophy. The speculation relies upon the goal organizing methodologies and advantage is the unique goal. Oyedijo (2004) recognized Chandler (1962), Sloan

(1963) and Ansoff (1965) as the three men who cultivated the customary speculation. They spread out the basic components of the dated in strategy specifically; the association with sensible assessment; the unit of method thought from framework execution and the commitment to help enhancement. This speculation relies upon the practical organizing methods and advantage is a conclusive goal. The conventional school acknowledges that philosophy should be formal and unequivocal considering the affiliation structure for benefit support. Here, accomplishment or dissatisfaction is settled inside by the presence or non-presence and nature of the fundamental issue the board practices in an affiliation Ansoff (1965).

## METHODOLOGY

The cross sectional research design was adopted. The example for this study is 21 store cash banks making the review a registration study. A registration approach was taken on where data was looked for from 21 banks in Port Harcourt. Respondents of the review were 105 practical heads in all the head parts of the 21 (21) banks working in Port Harcourt, Rivers State. this was on the grounds that the 21 (21) banks as a populace is a sensible size.

**Table 1: Population table and Selected Respondents from Categorized Functional Heads**

S/N	DEPOSIT MONEY BANKS	NUMBERS OF STAFF
1	Access Bank Plc.	5
2	Citibank Nigeria Ltd.	5
3	Ecobank Nigeria Plc.	5
4	Fidelity Bank Plc.	5
5	First Bank Nigeria Ltd.	5
6	First City Monument Bank Plc.	5
7	Globus Bank Ltd.	5
8	Guaranty Trust Bank Plc.	5
9	Heritage Banking Company Ltd.	5
10	Key Stone Bank	5
11	Polaris Bank	5
12	Stanbic IBTC Bank Ltd.	5
13	Standard Chartered Bank Nigeria Ltd.	5
14	Sterling Bank Plc.	5
15	Sun Trust Bank Nigeria Ltd.	5
16	Titan Bank	5
17	Union Bank of Nigeria Plc.	5
18	United Bank For Africa Plc.	5
19	Unity Bank Plc.	5
20	Wema Bank Plc.	5
21	Zenith Bank Plc.	5
	<b>TOTAL</b>	
	<b>105</b>	

Questionnaire was the major instrument for data collection. Information got from field were introduced utilizing Simple Percentages, frequencies and diagrams. Three degree of examination was finished in this review. First univariate examination was finished utilizing frequencies, mean, standard deviation. The univariate examination was utilized to show the degree to which every one of the review factors (aspect and measures) manifest in the populace. Besides bivariate examination was finished through spearman rank connection to discover the connection between the factors as operationalized in the review.

## Results

**Ho1:** There is no significant relationship between system automation and Profitability of deposit money banks in Rivers State.

#### **Relationship between System Automation and Profitability**

		System		Decision	
		Automation	Profitability		
Spearman's rho	<b>System Automation</b>	Correlation Coefficient	1.000	.638**	Significant Relationship
		Sig. (2-tailed)	.	.000	
		N	95	95	
	<b>Profitability</b>	Correlation Coefficient	.638**	1.000	
		Sig. (2-tailed)	.000	.	
		N	95	95	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Data Output based on Field Survey (2022)

Table above shows a connection coefficient (r) worth of 0.504 utilizing a 2 followed test  $p = 0.000$  at 0.01 degree of importance. Since the  $p$ -worth of 0.00 is not exactly ( $\leq$ ) 0.01 alpha levels, the invalid speculation is thusly dismissed and the substitute acknowledged. This suggests that there is a critical connection between framework mechanization and efficiency of store cash banks in Rivers State.

#### **CONCLUSION**

The audit broke down the association between Strategic information the board structures and Organizational execution of store cash banks in Rivers State. It saw that fundamental information the board structure is unequivocally associated with various leveled execution of store cash banks in Rivers State. On the ensuing note, the survey found Organizational system as a coordinating component in the association between fundamental information the leaders structure and progressive execution of store cash banks.

The outcome of the assessment uncovered that structure motorization, system customization practices and access controls have a positive and really basic relationship with various leveled execution of store cash banks in Nigeria. The result additionally uncovered that fundamental information the chiefs system has a quantifiably basic relationship with productivity and organization movement. From the outcome of the data assessment, it will in general be assumed that fundamental information the board system expect a huge part in gaining the continued with headway of store cash banks under study.

#### **RECOMMENDATIONS**

1. In light of the discoveries from this review, the accompanying suggestions were made:
2. Deposit cash banks ought to guarantee their mechanization frameworks are progressively imaginative, innovative, and accommodative; and ceaselessly add to cultural vital change in consistence with proficient set of rules, morals, and greatness to encourage a triumph situated association.
3. Management of store cash banks ought to further develop their framework customization rehearses.

#### **REFERENCES**

- E. P. U. (1996). *Sixth Malaysia Plan Putrajaya: Economic planning unit, prime minister's department*. Government Press

- Fallah, S. M., Wolny, S. & Wimmer, M. (2016). *Towards model-integrated service-oriented manufacturing execution system. 2016 1st international workshop on cyber-physical production systems*. Vienna Press.
- Fang, Y., Liu, S. F. & Fei, T. W. (2010) Customization platform of workflow management information system based on model driven. *Computer Engineering*, 6(1), 100-107.
- Komalasari, N., Murad. D. F., Agustine. D., Irsan. M., Budiman, J. & Fernando, E. (2018). *Effect of education, performance position and information technology competence of information systems to performance of information system. 2018 international seminar on research of information technology and intelligent systems*. Yogyakarta Press.
- Kothari, C. R. (2004). *Research methodology, methods and techniques*. New Delhi:
- Lacovou, C. U., Benbasat, I., & Dexter. S. (2015). Electronic data interchange and small organizations: Adoption and impact technology. *MIS quarterly*, 19(2), 465-485.
- Li. Q., Tang, Q., Chen, Y., Li, J., Zhou. J., Tian, Y., Li, Y. & Miao, J. (2018). Smart manufacturing standardization: Reference model and standards framework. *Computer Integrated Manufacturing Systems*, 24(10), 539-549.
- Musangu, M., & Kekwaletswe, M. (2011). *Strategic information systems planning and environmental uncertainty: the case of South African small micro and medium enterprises*. Faculty of ICT, Tshwane University of Technology Pretoria, South Africa.
- Nakhumwa J., (2013). *Adoption of e-commerce payment systems by commercial banks in Kenya*, School of Business, University of Nairobi