

KAMPALA INTERNATIONAL UNIVERSITY

SCHOOL OF BUSINESS AND MANAGEMENT

**ASSESSMENT OF ELECTRONIC ASSISTED MANAGEMENT IN
STANBIC BANK KAMPALA UGANDA.**

CASE STUDY:

STANBIC BANK KAMPALA, UGANDA.

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**RESEARCH REPORT SUBMITTED TO THE SCHOOL OF BUSINESS
STUDIES AND MANAGEMENT OF KAMPALA INTERNATIONAL
UNIVERSITY IN PARTIAL FULFILLMENT FOR AWARD OF BACHELORS
DEGREE IN INTERNATIONAL BUSINESS ADMINISTRATION.**

JULY, 2006.

DECLARATION.

I, Tekah Isaiah Bob, declare that this research proposal is my own work and that it has never been submitted before by any other researcher in any other institution of higher learning for any purpose.

Name: Mr. Tekah Isaiah Bob.

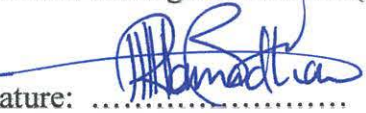
Signature:.....*Bucah*.....

Date.....*18th August, 2006*.....

APPROVAL

I, the under signed certify that I have read and here by recommend for acceptance by Kampala International university a research proposal entitled Assessment of Electronic Assisted Management in Stanbic Bank Kampala, Uganda, in partial fulfillment of the degree of bachelor of International Business Administration of Kampala International university.

Name: Mr. Malinga Ramadhan (Supervisor)

Signature: 

Date: 18/08/06

DEDICATIONS

This research report is dedicated to the family of Mr. and Mrs. Livingstone Fredrick Tekah, my sisters: Phanice and her family, Joyce, Salome and Ryan, Priscah, Catherine and my brother Fredrick, my Aunt Leunida Mugofwa, my friend Robinson and my grandmother for all the contributions and continuous support offered towards the writing of this book.

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Warmly thanks go to, my friend Robinson Omutele, who is in the United Kingdom, for his support financially and the morale he used to give. My friends also Lameck, Felicithe, and Hussein, and all my classmates for the ideas we shared that contributed towards the success of this report, without which I wouldn't have managed to accomplish this study.

Special thanks to my Dad, Mother, Aunt Mrs. Mugofwa and my elder sister, and Joel for the financial assistance (tuition fees and others) extended to me right from first year up to the end of my third year. My grandmothers; Mrs. Priscilla Munala and Rev. Mackfena Tekah, thank you too for their prayers. Long live my people.

Last but not least I would like to thank my parents who maneuvered to put me in existence because without them I would not have managed to write this book and also sisters, brothers, and relatives.

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LIST OF ACRONYMS AND ABBREVIATION.

ATMs- Automated Teller Machines.

CRM- Customer Relation Management.

COO- Chief Operating Officers.

DEC- Digital Equipment Corporation.

DSS- Decision Support System.

DST- Decision Support Technology.

EAM- Electronic Assisted Management.

EDI-Electronic Data Interchange

EIS- Executed Information Systems.

ES- Expert System.

ICT- Information Communication Technology

IT- Information Technology.

KIU- Kampala International University.

MUBS- Makerere University Business School.

MNCs- Multinational Corporations.

MNEs- Multinational Enterprises

SB- Stanbic Bank.

SP- Strategic Planners.

UMI- Uganda Management Institute.

USA- United States of America.

WUST- Western University of Science and Technology.

www.com- world wide web. Commercial

ABSTRACT.

The study was basically based on the assessment of Electronic Assisted Management in Stanbic Bank Kampala Uganda compared to the Traditional Manual management system that was there before.

The purpose of the study was to assess the use of Electronic Assisted Management in the management of Stanbic Bank in the general course of its operations and how it affects the decision making. The objectives of the study were:

- ❖ To assess the areas of applications of electronic assistance management.
- ❖ To assess the justification of EAM.
- ❖ To assess the rationale of electronic assisted management.
- ❖ To identify limitations of EAM.

The instruments used to collect data were questionnaires, interview and observation. Samples were selected both randomly and systematically. The data for the study was got from two sources that is primary and secondary source.

Finally, the data was analyzed using MS excel, Tables, Pie charts, graphs and statistical methods.

The findings of the study were that, Electronic Assisted Management greatly affects the management and operations of the bank and it contributes a lot towards the successful decision making of the Bank. In order for the bank to serve its customers with ease and coordinate with other management level or functional departments in the course of management EAM plays a key role.

The conclusion was that, electronic assisted management greatly contributes towards the success of management of Stanbic bank given the era of globalization and technological changes in order to improve on the services according to the specifications of the customers with differing tastes and preferences. Unlike the traditional manual management system that did not consider this factor.

CHAPTER ONE

1.0 Introduction.

This chapter entails the discussion of a brief background of the topic (EAM) under study, states the problem of the study, highlights the scope, specifies the objectives and justifies the use of the use of EAM in the Bank. The research Proposal title was the assessment of electronic management of Stanbic Bank Kampala, Uganda.

1.1 Background of the Study.

The impact of computer technology on organizations and society is increasing as new technologies evolve and existing technologies expand. Interaction and cooperation between machines are rapidly growing to cover more and more aspects of organizational systems. From traditional uses in payroll and bookkeeping functions, computerized systems are now penetrating complex managerial areas ranging from the design and management of automated factories to the evaluation of mergers and acquisitions. Stanbic Bank is operating in a world where a fundamental shift is occurring in the world economy. We are moving progressively further a way from world in which national economies were relatively isolated from each other by barriers to cross-boarder trade and investment, distance, time zone, language, and national differences in government regulations, culture and business and towards a world in which national economies are merging into and independent global economic system. Commonly referred to as globalization, the trend towards a more integrated global economic system. Stanbic Bank used to have a manual system of management but due to globalization and the need to increase its efficiency and effectiveness, it has put in place an electronic assisted management that is enabling it to achieve and attain its goals and objectives. In order to ensure a smooth and efficient management of these Multinational Corporations (MNCs) like Stanbic bank (SB), that have operations all-over the world , the use of Electronic Assisted management has been a great consideration towards its success towards the coordination of its activities in other nations.

1.2 Brief history of Stanbic Bank Uganda.

Stanbic Bank in Uganda is part of one of Africa's leading banking and financial services

group, Standard Bank. Standard Bank, based in Johannesburg, South Africa, has total assets of about US\$81 billion and employs about 35 000 people worldwide. Its network spans 17 sub-Saharan countries (including South Africa) and extends to 21 countries on other continents, including the key financial centre of Europe, the United States and Asia. In addition to banking, Standard Bank has a strategic interest in the insurance industry through its control of the Liberty Group, one of Africa's leading life offices and financial services groups.

The group has one of the biggest single networks of banking services in Africa. Through this network they offer a wide range of banking products and services which are delivered through more than 1 000 points of representation in 17 African countries (including Uganda). Standard Bank is active in international and cross-border transactions and in those areas they liaise closely with Standard Bank Corporate and Investment Banking and Standard Bank London.

The bank was founded in Uganda as the National Bank of India in 1906, which after several name changes became Grindlays Bank. When the Standard Bank Group bought the Grindlays' network in Africa it also, in October 1993, re-established a connection with Uganda.

Stanbic Bank is licensed as a merchant banker, stockbroker and financial adviser by the Uganda Capital Markets Authority, which licensed the Uganda Securities Exchange in June 1997. In February 2002, Stanbic Bank bought 90% shares into Uganda Commercial Bank, a largely retail government-owned bank that operated a countrywide network consisting of 67 branches.

1.2.1 Application software used.

Application of electronic assisted management involves the use of **Electronic Data Interchange (EDI)**, which is the computer-to-computer exchange of structured information, by agreed message standards, from one computer application to another by electronic means and with a minimum of human intervention. In common usage, EDI is understood to mean specific interchange methods agreed upon by national or international standards bodies for the transfer of business transaction data. **EDI**

translation software provides the interface between the internal system and the common standards. For an **"inbound"** document it typically takes the variable length fields of the EDI document, translates the individual pieces of data and then creates a file of fixed length fields. For an **"outbound"** document the translation software queries the internal system, as in the case of an SQL database, or it translates a fixed width file exported by the internal software. Translation software may also utilize other methods or file formats. The mechanism of translation is not part of the standard. Businesses that operate in many locations and seek more efficient exchange of transactions and data with other businesses often utilize Electronic Data Interchange. Electronic Data Interchange is the standardized electronic flow of businesses that seek more efficient exchange of transactions and data between businesses. Typically, many businesses must commit to data format to make EDI feasible. With EDI, a business can eliminate its dependence on paper documents and mail. Despite being relatively unheralded, in this era of technologies such as EDI services, the Internet and the World Wide Web, EDI is still the data format used by the vast majority of electronic commerce transactions in the world. The EDI standards were designed from the beginning to be independent of lower level technologies and can be transmitted using Internet protocols as well as private networks. EDI documents contain the same data that would normally be found in a paper document used for the same organizational function. Organizations that send or receive documents from each other are referred to as "trading partners" in EDI terminology. The trading partners agree on the specific information to be transmitted and how it should be used. This is done in human readable specifications (also called specs or spec sheets). While the standards are analogous to building codes the specifications are analogous to blue prints. (The specification may also be called a mapping but the term mapping is typically reserved for specific machine readable instructions given to the translation software.) Larger companies have existing specification sheets and are usually unwilling to negotiate. Often in a large company these sheets will be written to be used by different branches or divisions and therefore will contain information not needed for a particular exchange. (Deviations from and clarification to the specification sheets should always be obtained in writing.) Service providers, such as See burger, Advance First Technologies, Sterling Commerce etc., provide global platforms to connect and integrate "trading partners"

around-the-world. They provide integration platforms that make the exchange of EDI documents transparent and easy between diverse constituents.

1.3 Problem Statement.

Due to the fact that most businesses are becoming Multinational Co operations (MNCs), as a result of globalization, thus expanding there operations in more than one nation, is inevitable. With the notion of expansion, these MNCs are not satisfied with the efficiency and effectiveness of traditional system of management that used to confine the management of these businesses within a limited national boundary. Much as some organizations have adopted the new technology (ICT), for example Electronic Assisted Management, to simplify their management tasks, nevertheless, its effectiveness and efficiency has not been precisely measured. Simply, because most organizations thought that by adopting EAM, it will enable them to become compliant and competitive as compared to the use of the traditional system of management. The purpose of this study was to assess how effective and efficient is the electronic assisted management system that Stanbic Bank adopted. In addition, how EAM would contribute to the attainment of management objectives and goals of the bank as well as general performance.

1.4 Overall Objective

The overall objective of the research was to assess what is Electronic assisted Management, areas of application and analysis of its performance in comparison with the manual or traditional system of management.

1.5 Specific Objective of the Study.

The specific objectives of the study were;

- To explain the meaning of Electronic assisted Management.
- To identify some of the areas of application of Electronic Assisted Management in Stanbic Bank Kampala, Uganda.
- To point out the roles of Electronic Assisted Management in the management of Stanbic Bank.

- To identify the benefits/ importance of Electronic Assisted Management in Stanbic Bank to the managers compared to the manual system of management.
- To pinpoint out some of the advantages of Electronic Assisted Management.
- To identify the limitations of Traditional Management Systems in Stanbic Bank.

1.6 Research Questions

The research questions focused on inquiring more information about;

- i. What is meant by Electronic Assisted Management in Stanbic Bank?
- ii. How does electronic assisted management help the managers in performing their duties?
- iii. What is the impact of electronic assisted management to the other branch offices in management?
- iv. What are some of the areas of application of Electronic Assisted Management in Stanbic Bank?
- v. What are the advantages of electronic Assisted Management in Stanbic Bank compared to manual system of management?
- vi. How efficient is the EAM compared to traditional system?
- vii. What are the limitations of Manual Management System to Stanbic Bank?

1.7 Statement of Hypothesis.

- i. The use of electronic assisted management in Stanbic Bank saved time and cut costs.
- ii. EAM increased efficiency and effectiveness in the organization's functional and other operational areas.
- iii. EAM develops strategic relationships with customers and business partners during business operations.
- v. EAM provided an extremely user friendly interface compatible with individual decision styles.

1.8 Significance of the Study.

The study brought out the meaning of Electronic Assisted Management in Stanbic Bank, and enables the bank to maintain the most competitive electronic system that has driven it towards the attainment of management objectives.

The study also pinpointed some of the areas of application of Electronic Assisted Management in use, which has benefited academicians, interested in evaluating operational effectiveness of EAM.

Last but not least, the study helped Stanbic Bank management to assess the efficiency and effectiveness of electronic assisted management on attainment of its objectives in the coordination of its departments and performance of managers.

Lastly, the study was done as a partial fulfillment of the award of the Bachelor degree of International Business Administration offered by Kampala International University.

1.9 Scope of the Study.

The study was carried out in Kampala, Uganda. This was because Kampala is where the head office of the subsidiary of Stanbic Bank is located. Thus most of the data that was required was found at the above mentioned Head Office.

Also the proposed duration of the study was limited as the researcher had to carryout the research concurrently as he attended the lectures and this was to enable him to complete his research work in time in order to give room for assessment by the lecturers.

The duration of the study was projected to last for a period of five months between March 2006 and July 2006.

1.10 Definition of key terms

Assessment:

According to www.lowellarea.com/host/dfa/glossary.htm, assessment is defined as, “the process of determining a property's value.” It also means the official act of discovering, listing, and appraising property.

According to www.secured--loan.co.uk/glossary-loans.html, assessment is also defined as, “the process of observing learning; describing, collecting, recording, scoring, and interpreting information about a student's or one's own learning.”

According to www.en.wikipedia.org/wiki/Assessment, assessment is defined as the process of documenting, often times in measurable terms, knowledge, skills, attitudes and beliefs and it is often used in an educational context, but applies to many other areas as well.

Electronic:

Electronic is defined “as the means relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic or similar capabilities. Usually refers to something that is available via the computer (as opposed to a traditional format such as a book or article in a magazine)

According to janus.state.me.us/legis/statutes/10/title10sec9402.html, "Electronic" means relating to technology having electrical, digital, magnetic, wireless, and optical, electromagnetic or similar capabilities.

Management:

Koontz (2001) defined management as, “the art of getting things done through and with the people in a formally organized manner.” While John Mee (2001), defined management as, “the art of securing maximum results efforts so as to secure maximum prosperity and happiness for both employer and employee and give the public the best possible service.”

According to Henri Fayol, a successful French industrialist (1884-1925) management is, “a social process entailing responsibility for the effective and economical planning and regulation of operations of the organization in the fulfillment of a given purpose or task involving.”

Electronic Assisted.

According to the concise Oxford Dictionary, Electronic assisted in the use of electronic components.

According to the management information system text book by T. Lucey (1996), electronic assisted is a system that operates by means of electronics rather than by paper based communications. This may involve, computing, word processing and telephone capabilities in one integrated work station.

Electronic assisted my also involve the acquisition, processing, storage and dissemination of vocal, pectorals, textual and numeric information by a micro electronics based of computing and telecommunications.

1.11 Research Organization.

Research Topic:

Research topic is Assessment of electronic management of Stanbic Bank Kampala, Uganda

Chapter one talks about introduction, the discussion of a brief background of the study, brief history of Stanbic Bank in Uganda, states the problem of the study, Application software used, highlights the scope, defines the overall and specific objectives of the study and justifies the use of the use of EAM in the Bank. This chapters goes further to state the research questions, explains statement of hypothesis, significance of the study and the scope of the study.

Under chapter two, the researcher analyzed and gave critical reviews on issues that have been put forward by other academicians on Electronic assisted management. This chapter also considered an overview of the development of EAM, definitions of terminologies in the research topic, some of the areas of application of electronic assisted management in Stanbic Bank, rationale of EAM, justification of EAM, advantages and other benefits the bank enjoyed from the use of electronic assisted management, and also limitations of Manual management System as put forward by other academicians, and also as researched by the researcher.

Chapter three describes the research methods that were used in the study and the reasons why these methods were chosen. At the same time it explains why others have not been considered. These methods were used to collect data upon which findings were gathered,

analyzed, interpreted and conclusions made basing on the findings. This chapter covers areas such as; research design, study area, Target population, Sample Size and Selection, Data collection and Instruments, Data processing and Analysis, Limitations of the Study and the Expected Results of the study.

Last but not least, Chapter four addresses the presentation and analysis of the field data. This chapter presents findings of the study as well as their discussion and the interpretation. These findings relate to the study of the assessment of electronic assisted management of Stanbic Bank Kampala, Uganda. The study was carried out with a major aim of establishing answers to the research questions using Percentages, Frequencies, Charts, Graphs, Tables and Statistical Methods.

Lastly, chapter five summarizes the findings of the study, gives conclusions and sums up by the recommendations made by the researcher.

CHAPTER TWO.

LITERATURE REVIEW.

2.0 Introduction.

Under this chapter, the researcher analyzed and gave critical reviews on issues that have been put forward by other academicians on Electronic assisted management. This chapter also considered the definitions of Electronic Assisted Management, some of the areas of application of electronic assisted management in Stanbic Bank, rationale of EAM, justification of EAM, advantages and other benefits the bank enjoyed from the use of electronic assisted management, and also limitations encountered by the bank in electronic assisted management application as put forward by other academicians.

2.1 Overview of Electronic Assisted Management.

Until the 1960s, the role of most information systems was simple: transaction processing, record keeping, accounting, and other electronic data processing (EDP) applications. Then another role was added, as the concept of management information systems (MIS) was conceived. This new role focused on developing business applications that provided managerial end-users with predefined management reports that would give managers the information they needed for decision making.

By the 1970s, it was evident that the pre-specified information produced by such management information systems was not adequately meeting many of the decision needs of management. So the concept of Decision Support System (DSS) was born. The new role for information systems was to provide managerial end-users with ad hoc and interactive support of their decision making. This support was tailored to the unique decision making styles of managers as they confronted specific types of problems in the real world.

In the 1980s, several new roles for information system appeared. First, the rapid development of microcomputer processing power, application software packages, and telecommunications networks gave birth to the phenomenon of end user computing. Now end users could use their own computing resources to support their job requirements instead of waiting for the indirect support of corporate information services department.

Second, it became evident that most top corporate executives did not directly use either the reports of management information systems or the analytical modeling capabilities of decision support systems, so the concept of executive information systems (EIS) was developed. The information systems were created to give top executives an easy way to get the critical information they want, when they want it, tailored to the formats they prefer. Third, breakthroughs occurred in the development and application of artificial intelligence (AI) techniques to business information systems. Expert systems and other knowledge based systems forged a new role for information systems. Today, experts systems can serve as consultants to users by providing expert advice in limited areas.

2.2 Definitions of terms.

2.2.1 Definition of assessment.

Assessment according to ¹www.secured--loan.co.uk/glossary-loans.html, assessment is defined as, “the process of determining a property's value.” It also means the official act of discovering, listing, and appraising property.

According to ²serc.carleton.edu/introgeo/assessment/glossary.html, in an educational context, assessment is, “the process of observing learning; describing, collecting, recording, scoring, and interpreting information about a student's or one's own learning.” At its most useful, assessment is an episode in the learning process; part of reflection and autobiographical understanding of progress. Traditionally, student assessments are used to determine achievement of learning objectives and grades.

According to ³www.lowellarea.com/host/dfa/glossary.htm, assessment is the act of determining the value of property for the purpose of classification of someone or something with respect to its worth that may involve the act of judging or assessing a person or situation or event.

According to ⁴www.en.wikipedia.org/wiki/Assessment, assessment is defined as the process of documenting, often times in measurable terms, knowledge, skills, attitudes and

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³ www.lowellarea.com/host/dfa/glossary.htm

⁴ www.en.wikipedia.org/wiki/Assessment

beliefs and it is often used in an educational context, but applies to many other areas as well.

2.2.2 Definition of electronic.

Electronic according to,⁵ www.wcu.edu/library/researchref/Glossary.htm, "**Electronic**" is defined "as the means relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic or similar capabilities. Usually refers to something that is available via the computer (as opposed to a traditional format such as a book or article in a magazine). Example: the card catalog used to be available in file drawers, but now it is available "electronically" through the Online Library Catalog.

Electronic Assisted. According to the concise Oxford Dictionary, Electronic assisted is the use of electronic components. According to the management information system text book by T. Lucey (1996), electronic assisted is a system that operates by means of electronics rather than by paper based communications. This may involve, computing, word processing and telephone capabilities in one integrated work station. Electronic assisted may also involve the acquisition, processing, storage and dissemination of vocal, pictorials, textual and numeric information by a micro electronics based of computing and telecommunications.

According to ⁶www.med.govt.nz/buslt/int_prop/digital/discussion/digital-08.html, **Electronic** is sometimes used interchangeably with "digital". Most forms of electronic storage will be digital, but electronic storage can also be analogue (for example, some forms of electro-magnetic or magnetic storing data).

According to janus.state.me.us/legis/statutes/10/title10sec9402.html, "Electronic" means relating to technology having electrical, digital, magnetic, wireless, and optical, electromagnetic or similar capabilities.

2.2.3 Definition of management.

According to, ⁷www.en.wikipedia.org/wiki/Management, "Management" (from Old French management " is defined as the art of conducting, directing", from Latin Manu

⁵ www.wcu.edu/library/researchref/Glossary.htm

⁶www.med.govt.nz/buslt/int_prop/digital/discussion/digital-08.html

⁷www.en.wikipedia.org/wiki/Management

agere "to lead by the hand") characterizes the process of leading and directing all or part of an organization, often a business, through the deployment and manipulation of resources (human, financial, material, intellectual or intangible).....”

⁸www.booksites.net/download/chadwickbeech/Glossary.htm defines management as, the organizational process that includes strategic planning, setting; objectives, managing resources, deploying the human and financial assets needed to achieve objectives, and measuring results. It is the process of achieving the objectives of the business organization by bringing together human, physical, and financial resources in an optimum combination and making the best decision for the organization while taking into consideration its operating environment.

Koontz (2001) defined management as, “the art of getting things done through and with the people in a formally organized manner.” While John Mee (2001), defined management as, “the art of securing maximum results efforts so as to secure maximum prosperity and happiness for both employer and employee and give the public the best possible service.”

According to Henri Fayol, a successful French industrialist (1884-1925) management is, “a social process entailing responsibility for the effective and economical planning and regulation of operations of the organization in the fulfillment of a given purpose or task involving.”

Mockler on the other hand in the text book of management information system by T. Lucy (1996), defined management as, “the systematic effort by business managers to compare performance to predetermined standards, plans, or objectives, in order to determine whether performance is in line with these standards and presumably in order to take any remedial action required to see that human and other corporate resources are being used in the most effective and efficient way possible in achieving corporate objectives.”

Brech (2001), viewed management as “a generic name for the total process of executive control in commerce entailing responsibility for the effective and economical planning and regulation of the operation of an enterprise, in the fulfillment of a given purpose or task.”

⁸www.booksites.net/download/chadwickbeech/Glossary.htm

Mc Farland (2001), defined management as “a conceptual theoretical and analytical purposes as that process by which managers create, direct, maintain and operate purposive organization through systematic, coordinated corporative human effort.”

2.2.4 Definitions of Electronic Assisted Management.

According to Mintzberg's (1980) study of top managers, to better understand the support information systems can provide to managers; he defined electronic assisted management “as the process by which organization goals are achieved through the use of resources that are considered as inputs and attainment of goals and objectives that are considered as the out process by use of electronic machines.”

As far as Henri a successful French industrialist (1842-1925) is concerned, electronic assisted management is defined as, “a social process entailing responsibility for the effective and economical planning and regulation of operations of the organization by use of electronic machines in the fulfillment of a given purpose or tasking involving; judgment and decision in determining plans and in using data to control performance and progress against plans, using electronic machines and the guidance, integration, motivation and supervision of the personnel comprising the enterprise and carrying out its operations.”

The department of trade and industry (1996) of USA describes electronic assisted management as, “the acquisition, processing, storage and dissemination of vocal, pictorial, textual and numeric information by the use of electronic based combination of computing and telecommunications in managing the affairs of an organization with an aim of achieving or attaining goals and objectives of the organization.”

Cladwell (1995) observed that, nearly all business executives say that, information technology is vital to their business and that they use technologies extensively. He went further to explain that, businesses are moving from traditional uses in payroll and bookkeeping functions, to using electronic machines and computerized systems that are now penetrating complex managerial areas ranging from the design and management of automated business. He also added that, electronic assisted management is moving from transaction (or backroom) processing and monitoring activities to problem analysis and solution applications.

Scott Morton in the early 1970s maintained that electronic assisted management is an interactive computer based system, which helps decision makers utilize data and models to solve unstructured problems.

In 1978, Keen and Scott Morton defined electronic assisted management as the intellectual resources of individuals with capabilities of the computer to improve the quality of decisions. Where they said that it is a computer based support system for management decision makers who deal with semi structured problems. Electronic assisted management is an umbrella term used to describe computerized systems used to support decision making in an organization in functional areas such as; finance, accounting, supply chain management, customer relation management, and production.

2.3 Rationale of Electronic Assisted Management.

According to Digital Equipment Corporation (DEC) (1991), interviews with 320 Chief Executives, Chief Operating Officers (COO) and Strategic Planners (SP), indicated that EAM are now an integral factor in major multinational corporations. The results of the survey showed that top executives believed that the use of EAM with an emphasis on the use of computers, play significant roles throughout the management of enterprises. The executives further believed that, they personally have a role in the management of their company's computers as strategic resource. They went ahead to state some of the benefits of EAM as; Speedy computations of the management documents, Increased productivity, Technical support, Quality support and Competitive edge.

According to Simon (1977), he describes EAM in the sense that, human mind is limited in its ability to process and store information, and recalling information in an error free fashion thus a situation there by overcoming cognitive limits in processing and storage. Turban et al. (1999), goes further to point out that organizations must be able to frequently and rapidly change their mode of operation, reengineer processes and structures, empower employees, and innovate. He went a head to say that, Decision Support Technologies (DST) such as the EAM can create meaningful empowerment by allowing people to make good decisions quickly, even if they lack some knowledge. He added that, Decision Support Systems (DSS) like the use of EAM can be used in business

process reengineering, research in Competitors activities, customization of products and services and Customer Relationship Management (CRM).

Udo and Guimaraes (1994), in 201 U.S. corporations studied the benefits of EAM and their determinants where they came up with perceived benefits like, EAM resulted in higher decision quality, improved communication, cost reduction, increased productivity, time saving and customer and employee satisfaction, and in order to compete favorably with competitors due to globalization and change in technology that has taken the world by storm.

Watson et al. (1997), observed that, executive information systems which started in the mid 1980s, have led to large corporations spreading around the globe, becoming affordable for smaller companies and serving many managers as enterprise-wide systems through the use of EAM. He maintains that, in the late 1990s the focus of the stand-alone Executive Information Systems (EIS), moved from “executives” to “enterprise” usually in which a web-based support system serves everyone in the organization.

2.4 Justification of Electronic Assisted Management

Jackson (1998) wrote that, when an organization has a complex decision to make or a problem to solve, it often turns to experts for advice. These experts have specific knowledge and experience about the problem area. The experts are aware of the alternatives, the chances of success, the benefits and the costs the business may incur. He also said that, companies engage experts for advice on such matters as what equipment to buy, mergers and acquisitions and advertising strategy. The more unstructured the situation, the more specialized and expensive the advice. Expert systems which are part of EAM, attempt to mimic human experts based on these, Jackson said that, typically Expert Systems (ES) can be used to solve some of these problems in that, ES is a decision making or problem solving software package that can reach a level of performance comparable to, or even exceeding that of a human expert in some specialized and usually narrow problem area. He went a head to explain that, the basic idea behind an ES which is an applied artificial intelligence technology and expertise is transferred from the expert to a computer stored in the computer, and the users call on the computer for specific advice as needed. ES can make inferences and arrive at specific conclusion. Then like a

human consultant it advises non experts and explains, if necessary the logic behind the advise. In conclusion he recommended that, ESs is used today in thousands of organizations and they support many tasks and all this is Electronic Assisted Management.

According to Bill Gnenz (2001), Alberta Central's project manager of retailing and corporate systems, the data base management approach has delivered dramatic reductions in response times for queries and generation of reports and also the system's user interface, ease of use, and flexibility have also boosted the business creativity and productivity of credit union staff and Gnenz expects the cost of the project to achieve full payback. He also said that, users at each credit union access the data base via a corporate intranet using the business objects query and reporting software tool. Bill Gnenz (2001), added that banks are also using EAM in savings, chequing, and installments loan program through the application of a database management system software to control how database are created, integrated, maintained to provide information needed by end users in this case, customers and their organizations.

Patricia Seybold and Ronnie Marshak (1998) stressed that, the new dimension of EAM of an enterprise model emphasizes that customers want, 24/7 accessibility to products and services, short delivery times. and consideration of the time to market for their services.

They went further to say that through EAM, there is use of internet technologies for innovative internet, intranet, and extranet e-commerce websites and services for its customers, suppliers and employee is a cornerstone of its information technology (IT) and e-business strategies such technologies are essential to the agility and customer responsiveness that have made it a successful electronic assisted enterprise.

They said that, agile enterprises organizes suit the requirements of different and constantly changing customer opportunities, by nurturing and entrepreneurial spirit, an agile company provides powerful incentives for employees responsibility, adoptability, and innovation.

Last but not least, they said agility in business performance is the ability of a business to prosper in the rapidly changing, continually fragmenting global markets for high quality, high performance customer-configured products and services.

EAM enables the enterprise to make profits in markets with broad products and service ranges and short model lifetimes, and can produce orders in arbitrary lots of sizes. Since it supports mass customization by offering individualized products while maintaining high volumes of production, agile companies depend heavily on internet technologies to integrate and manage business processes while providing the information processing power to treat masses of customers as individuals. This allows a business to bring products to the market as rapidly and cost effectively as possible no matter where resources are located and who owns them.

According to Turban et al., (1999), the need for Electronic Assisted Management system may be needed for various reasons. Some of the common reasons include;

Speedy Computations. A computer allows the decision maker to perform large numbers of computations very quickly and at low cost. Timely decisions are critical for many situations.

Increased Productivity. Assembling a group of decision makers, especially experts, may be costly. Computerized support can reduce the size of the group and enable the group members to be at different locations (saving travel costs). Also the productivity of staff support (such as financial and legal analysts) may be increased.

Technical support. Many decisions involve complex computations. Data can be stored in different databases and at web sites possibly outside the organization. The data may include sound and graphics, and there may be a need to transmit them quickly from distant locations. Computers can search, store, and transmit needed data quickly and economically than the manual systems.

Quality Support. Computers can improve the quality of the decision made. For example, more alternatives can be evaluated, risk analysis can be performed quickly, and views of experts (some of whom are in remote locations) can be collected quickly and at a lower cost. Such expertise can even be derived directly with the use of a computer system. Using computers, decision makers can perform complex simulations, check many possible scenarios, and assess diverse impacts quickly and economically. All these capabilities lead to better decisions.

Competitive edge: business process reengineering and empowerment. Competitive pressures make the job of decision making difficult. Competition is not just on price but also on quality, timeliness, customization of products and customer support.

Organizations must be able to frequently and rapidly change their mode of operation, reengineer processes and structures, empower employees, and innovate. Decision support technologies such as expert systems can create meaningful empowerment by allowing people to make good decisions quickly, even if they lack some knowledge.

Overcoming Cognitive Limits in Processing and Storage. According to Simon (1977), the human mind is limited in its ability to process and store information. Also, people may have difficulty information in an error free fashion when it is needed. **Cognitive limits.** An individual's problem solving capability is limited when diverse information and knowledge are required. Pooling several individuals may help, but problems of coordination and communication may arise in workgroups. Computerized systems enable people to quickly access and process vast a mounts of stored information.

Downsizing. This means reducing the size of an organization by eliminating workers and consolidating and or eliminating operations. This is meant to reduce the levels and numbers of managers that may be expensive to the organization like the case of manual management system.

2.5 Areas of application and impact of EAM on other branches.

2.5.0 Introduction

Patricia Seybold and Ronnie Marshak (1998), in the New York Times books, how to create a profitable business strategy for the internet and beyond, maintained that, EAM control is concerned with present performance and future objective and goals of the organization and can be subdivide in to different functional areas. During the study the researcher also identified other functional areas used by the Bank as;

2.5.1 Human Resources Management.

The human resources management function involves the recruitment, placement, evaluation, compensation, and development of the employees of an organization. The

goal of human resources management is the effective and efficient use of the human resources of a company. Thus, human resources information systems are designed to support; planning to meet the personal needs of the business, development of employees to their full potential, and control of all personnel policies and programs.

Originally, businesses used computer based information systems to; Produce pay cheques and payroll reports, maintain personnel records, analyze the use of personnel in business operations.

Many firms have gone beyond these traditional personnel management functions and have developed human resources information systems (HRIS) that also support Recruitment, Selection, and Hiring, Job Placement, Performance Appraisals, Employee benefits analysis, Training and Development, and Health, safety, and security.

Online HRM systems may involve recruiting for employees through recruitment sections of corporate web sites. Companies also using commerce recruitment services and databases on the World Wide Web, posting messages selected internet newsgroups, and communicating with job applicants via e-mail.

These Web sites are full reports, statistics, and other useful HRM information, such as job reports by industry or listings of the top recruiting markets by industry and profession. Of course, you may also want to access the job listings and resource database of commercial recruitment companies on the web.

They also analyze the career development status of each employee to determine whether development methods such as training programs and periodic performance appraisals should be recommended. Computer based multimedia training programs and appraisals of employee job performance are available to help support this area of human resources management. . For example, a personnel record keeping system keeps track of additions, deletions, and other changes to the records in a personnel database. Changes in job assignments and compensation, and or hiring and terminations, are examples of information that would be used to update the personnel database.

Another example is an employee skills inventory system that uses the employee skills data from a personnel database to locate employees within a company who have the skills required for specific assignments and projects.

Through this completely electronic process, employees can use their Web browsers to look up individual payroll and benefits information online, right from their desktop PCs, mobile computers, or intranet kiosks located around a work site.

Another benefit of the EAM is that it can serve as a superior training tool. Employees can easily download instructions and processes to get the information or education they need. In addition, employees using new technology can view videos over the intranet on demand. Employees can also use their corporate intranets to produce automated pay sheets, the online alternative to time cards. These electronic forms have made viewing,

2.5.2 Staffing Function

The staffing function must be supported by information systems that record and track human resources within a company to maximize their use. HRM systems in the bank also help human resources managers plan and monitor employee recruitment, training and development programs by analyzing the success history of present programs. They also analyze the career development status of each employee to determine whether development methods such as training programs and periodic performance appraisals of employee job performance are available to help to support this area of human resources management.

2.5.3 Accounting Systems.

Accounting information systems are the oldest and most widely used information systems in business. They record and report business transactions and other economic events. Accounting information systems are based on the double entry bookkeeping concept, which is hundreds of year's old and other more recent accounting concepts such as responsibility accounting and activity based costing.

The researcher also found out that, Computer based accounting systems record and reports the flow of funds through an organization on an historical basis and produce important financial statements such as balance sheets and income statements. Such systems also produce forecasts of future conditions such as projected financial statements and financial budgets.

A firms' financial performance like that of Stanbic Bank, is measured against such forecasts by other analytical accounting reports.

Operational accounting systems emphasize legal and historical record keeping and the production of accurate financial statements. Typically, these systems include transactions processing systems such as order processing, inventory control, accounts receivable, accounts payable, payroll, and general ledger systems. Management accounting systems focus on the planning and control of business operations. They emphasize cost accounting reports, the development of financial budgets and projected financial statements, and analytical reports comparing actual to forecasted performance.

2.5.4 Accounts Receivable.

Accounts receivable systems keeps records of amounts owed by customers from data generated by customers' purchases and payments. They produce invoices to customers, monthly customer statements, and credit management reports. Computer based accounts receivable systems stimulate prompt customer payments by preparing accurate and timely invoices and monthly statements to credit customers. They provide managers with reports to help them control the amount of credit extended and collection of money owed. This activity helps to minimize profitable credit sales while minimizing losses from bad debts

2.5.5 Accounts Payable.

Accounts payable systems keep track of data concerning purchases from and payments to suppliers. They prepare cheques in payment of outstanding invoices and produce cash management reports. Computer based accounts payable systems help ensure prompt and accurate payment of suppliers to maintain good relationships, ensure a good credit standing, and secure any discounts offered for prompt payments. They provide tight financial control over all cash disbursements of the business. They also provide management with information needed for analysis of payments, expenses, purchases, employee expense accounts, and cash requirements.

2.5.6 Payroll.

Payroll systems receive and maintain data from employee time cards and other work records. They produce paycheques and other documents such as earning statements, payroll reports, and labor analysis reports. Other reports are also prepared for management and government agencies. Computer based payroll systems helps business make prompt and accurate payments to their employees, as well as reports to management, employees, and government agencies concerning earnings, taxes, and other deductions. They may also provide management with reports analyzing labor costs and productivity.

2.5.7 General Ledger.

General ledger systems consolidate data received from accounts receivable, accounts payable, payroll, and other accounting information systems. At the end of each accounting period, they close the books of a business and produce the general ledger trial balance, the income statement and the balance sheet of the firm, and various income and expense reports for management. Computer based general ledger systems help businesses accomplish these accounting tasks in an accurate and timely manner. They typically provide better financial controls and management reports and involve fewer personnel and lower costs than manual accounting methods.

2.5.8 Financial Management Systems

Computer based financial management systems support financial managers in decisions concerning; the financing of a business and the allocation and control of financial resources within a business. Major financial management system categories include cash and investment management, capital budgeting, and financial forecasting, and financial planning.

2.5.8.1 Cash Management.

Cash management systems collect information on all cash receipts and disbursements within a company on a real time or periodic basis. Such information allows the bank to

deposit or invest excess funds more quickly, and thus increase the income generated by deposited or invested funds. These systems also produce daily, weekly, or monthly forecasts of cash receipts or disbursements (cash flow forecasts) that are used to spot future cash deficits or surpluses. Mathematical models frequently can determine optimal cash programs and determine alternative financing or investment strategies for dealing with forecasted cash deficits or surpluses.

2.5.8.2 Capital Budgeting.

The researcher found out that, capital budgeting process involves evaluating the profitability and financial impact of proposed capital expenditures. Long-term expenditure proposals for plants and equipment can be analyzed using a variety of techniques. This application makes heavy use of spreadsheets models that incorporate present value analysis of expected cash flows and probability analysis of risk to determine the optimum mix of capital projects for a business.

2.5.8.3 Financial Forecasting and Planning.

In an interview with the Financial Manager, he found out that financial analysts typically use electronic spreadsheets and other financial planning software to evaluate the present and projected financial performance of a business. They also help determine the financial needs of a business and analyze alternative methods of financing. Financial analysts use forecasts concerning the economic situation, business operations, and types of financing available, interest rates, and stock and bond prices to develop an optimal financing plan for the business. Electronic spreadsheet packages, DSS software, and Web based groupware can be used to build and manipulate financial models. Answers to what if and goal seeking questions can be explored as financial analysts and managers evaluate their financing and investment alternatives.

2.5.9 Cross Functional Enterprise Applications.

Integration of the enterprise has emerged as a critical issue for organizations in all business sectors striving to maintain competitive advantage. Integration is the key to

success. It is the key to unlocking information and making it available to any user, anywhere, anytime. Such systems support business processes, such as product development, production, distribution, order management, and customer support.

Electronic business, in addition includes both front and back office applications that form the engine for the modern business. It's about redefining old business models, with the aid of technology, to maximize customer value. These cross functional enterprise applications are integrated combinations of information subsystems that share information resources and support business processes across the functional units of the business enterprise and extend beyond to customers, suppliers, and other business partners.

Many organizations are using information technology to develop integrated cross functional enterprise systems that cross the boundaries of business functions in order to re-engineer and improve vital business processes across the enterprise. These organizations view cross functional enterprise systems as a strategic way to use IT to share information resources, improve the efficiency and effectiveness of business processes, and develop strategic relationships with customers, suppliers, and business partners.

2.5.9.1 Enterprise Collaboration Systems.

The researcher found out that, Stanbic Bank uses Enterprise Collaboration Systems (ECS) that are cross functional electronic business systems that enhance communication, coordination, and collaboration among the members of business teams and workgroups. Information technology, especially internet technologies, provide tools to help collaborate- to communicate ideas, share resources, and coordinate our corporative work efforts as members of the many formal and informal process and project teams and workgroups that make up many of today's organizations. Thus the goal of enterprise collaboration systems is to enable them to work together more easily and effectively by helping the business to; **Communicate** -sharing information with each other, **Coordinate**-coordinating our individual work efforts and use of resources with each other, and to **Collaborate**- working together cooperatively on joint projects and assignments.

The researcher found out that, the enterprise collaboration system may use PC workstations networked to a variety of servers on which, project, corporate, and other databases are stored.

2.6 Limitations of Electronic Assisted Management.

According to Henri a successful French industrialist (1842-1925), Manual Management System also has some limitations which included;

- Planning, design, and control became divorced from performance de-skilling tasks.
- Workers became virtual adjuncts to machines with management having a monopoly of knowledge and control.
- De-skilling, excessive specialization, repetition, and so on caused workers to become alienated and frustrated. These become an increasing problem with generally rising education standards and personal expectations.
- Workers felt their job security was threatened since machines dominated each and every part of their job and other operations.

The researcher also identified other limitations of Manual Management System as;

Lack of Speedy Computations. A computer allows the decision maker to perform large numbers of computations very quickly and at low cost. Timely decisions are critical for many situations. But the manual System does not have such a capability like the EAM.

Decreases Productivity. Assembling a group of decision makers, especially experts, may be costly in the Manual Management System. Computerized support can reduce the size of the group and enable the group members to be at different locations (saving travel costs). Also the productivity of staff support (such as financial and legal analysts) may be increased. But the Manual management System can provide such capability like the EAM.

Lack of Technical support. Many decisions involve complex computations. Data can be stored in different databases and at web sites possibly outside the organization. The data may include sound and graphics, and there may be a need to transmit them quickly from distant locations. Computers can search, store, and transmit needed data quickly and

economically than the manual systems. Manual Management System cannot provide such technical support like the computerized system does.

Lack of Quality Support. Computers can improve the quality of the decision made. For example, more alternatives can be evaluated, risk analysis can be performed quickly, and views of experts (some of whom are in remote locations) can be collected quickly and at a lower cost. Such expertise can even be derived directly with the use of a computer system. Using computers, decision makers can perform complex simulations, check many possible scenarios, and assess diverse impacts quickly and economically. All these capabilities lead to better decisions. But the Manual Management System on the other hand cannot improve the quality of the decisions but instead it delays.

Lack of better Competitive edge: business process reengineering and empowerment. Competitive pressures make the job of decision making difficult. Competition is not just on price but also on quality, timeliness, customization of products and customer support. Organizations must be able to frequently and rapidly change their mode of operation, reengineer processes and structures, empower employees, and innovate. Manual Management System cannot enable such competitive edge thus the need for Decision support technologies such as expert systems that create meaningful empowerment by allowing people to make good decisions quickly, even if they lack some knowledge.

In ability to Overcome Cognitive Limits in Processing and Storage. According to Simon (1977), the human mind is limited in its ability to process and store information. Also, people may have difficulty information in an error free fashion when it is needed.

Cognitive limits. An individual's problem solving capability is limited when diverse information and knowledge are required. Pooling several individuals may help, but problems of coordination and communication may arise in workgroups. Computerized systems enable people to quickly access and process vast a mounts of stored information while Manual Management system cannot manage such a case thus a limitation.

Lack the ability to Downsizing. This means reducing the size of an organization by eliminating workers and consolidating and or eliminating operations. This is meant to reduce the levels and numbers of managers that may be expensive to the organization. But in this case Manual Management System involves use of more manpower.

CHAPTER THREE

RESEARCH METHODOLOGY.

3.0 Introduction.

This chapter describes the research methods that were used in the study and the reasons why these methods were chosen. At the same time it explains why others have not been considered. These methods were used to collect data upon which findings were gathered, analyzed, interpreted and conclusions made basing on the findings.

3.1 Research Design.

This research was a descriptive survey design meant to explain the importance of electronic assisted management in Stanbic bank. Sample respond was drawn from Kampala city. Additional Information was obtained through discussion and interviews.

3.2 Study Area.

Research was carried out in Kampala city. This area was selected on the basis of the following major factors.

- It is where the Head Office of the Uganda based Stanbic Bank Subsidiary is located, this enabled the availability of relevant information of the study.
- It is within the capital city and therefore these provided an enriched study area with research facilities like; public Libraries and institutional libraries that made the material of study readily available.
- Because of the limited time of research period, since the researcher was to attend lectures at the same time carryout the research.
- Accessibility to the area with better infrastructures that made transport and communication easier towards the research centre.

3.3 Target Population.

The questionnaires were administered to a sample population that was the staff of Stanbic bank, and the clients or the Customers. This was because these were the people who were

engaged in the day to day operations of the bank, so they were the right people to give their views on how effective they find electronic assisted management during the course of management and operations of the bank.

3.4 Sample Size and Selection.

The selection of the respondents was based on random and non-random sampling methods. Members of Stanbic Bank were selected using random technique.

These members included Staff of Stanbic management team who are engaged in the day to day management and operations of these electronic machines and the clients or customers who are served using some of these electronic machines. It was projected that the survey received a total response of 20 clients or customers and 10 staffs of Stanbic Bank, hence making a total of 30 responds. It was hoped that the sample was to justifiably give equal reliable and representative information.

3.5 Data Collection and Instruments.

The following techniques and instruments were used to collect data;

3.5.1 Questionnaires.

This technique was used to collect primary data through a survey based on self administered structured questionnaires that comprised of both open ended questions and closed ended questions. These questionnaires were administered mainly to two categories of respondents that included; Management Staff of Stanbic and the clients or the Customers of Stanbic Bank. The researcher chose this instrument because, they are not expensive to administer, respondents felt free to express views they would fear might be disapproved especially if disclosed openly through interviews, and also, respondents answer questions at their own pace so they can consider each point carefully rather than replying with the first thought that comes in the mind like during interviews.

3.5.2 Interviews.

The interview schedules were also used, where the management staff and the clients or customers were the main respondents of this instrument. The researcher interviewed

directly the management staff and the customers in order to get more additional information that would not have been provided in the questionnaires. This technique was chosen because of the following advantages;

- The interview permitted greater depth of response with much explanations and elaborations where the interviewer may need clarity.
- The researcher was able to interrupt the interviewee to thoroughly get clarity where he had not understood in the course of the interview.
- The researcher was able to get information and feelings and emotions in relations to certain questions because he was able to see the respondents physically.
- The interviews are less costly in terms of stationary acquisition for printing questionnaires and photocopying costs.

3.5.3 Observations.

The researcher was also able to employ careful observation during the visit to the premises of Stanbic Bank. Since not all the information could be provided accurately and to the satisfaction of the researcher, the researcher also gathered other relevant information through observation using his own eyes.

3.5.4 Secondary Data.

Mainly this source was obtained by reviewing the records such as materials from electronic assisted management bulletins, internets, and also materials from libraries of Kampala International University, (KIU), Uganda Management Institute (UMI), Makerere University Business School, (MUBS) and Western University of Science and Technology (WUST)-Kenya.

3.6 Data Processing and Analysis.

The data was processed and analyzed using comparison and by the use of computer by way of descriptive statistics such as percentages and tables and graphs and pie charts. Data processing and analysis was based on the following methods;

3.6.1 Editing.

This was done at the end of each work day. This process was carried out to ensure that the information given by respondents is accurate and consistent. Editing was done by the researcher, in this respect; every questionnaire that come from the field was scrutinized thoroughly through cross checking wrong entries and standardizing the information while checking on the omissions and inconsistencies.

3.6.2 Coding.

This involved translating edited responses into the numerical figures or terms. Coding was considered as a process or classification by the researcher in preparation for tabulation. A complete coding schedule was done to ensure that various responses obtained be classified into meaningful forms so as to bring out those essential patterns clearly.

3.7 Limitations of the Study.

The researcher was constrained with some problems during the research of which included;

- The researcher faced a problem of lack of full disclosure of information from the staff of Stanbic Bank. Since most information is considered sensitive the disclosure of this may put the bank at a risk of such information leaking to their competitors like Barclays Bank, Bank of Baroda, Crane Bank and Orient Bank.
- The research was some how expensive in terms of financial resources that was used for purchasing stationery like foolscaps, internet costs, typing and printing costs, and transport costs among others.
- The research was only be based in Kampala city and the data obtained was generalized and assumed, which may not be the case elsewhere like in Nairobi, and Dar esalaam.
- The research was carried out within a very short duration; since the deadline of the project is July 2006 this is a very limited time to carryout such a research.

3.8 Expected Results.

The researcher expected to identify the various areas of electronic assisted management in Stanbic bank Kampala, Uganda. This research also enabled the researcher to assess how the use of electronic assisted management in Stanbic bank has an impact on the efficiency and effectiveness of management.

The customers or clients recommended electronic assisted management as the most convenience in terms efficiency, effectiveness, accuracy, speed, and security as compared to the manual system of management.

The researcher identified that Electronic Assisted management is the king post for the success of a Multinational corporation like Stanbic Bank in their operations and management due to the globalization. In order for the MNCs, to have a competitive edge in the banking industry.

The researcher identified some of the areas of application of Electronic Assisted Management in the Bank and their uses.

The researcher assessed the justification, rationale and the limitations of Electronic Assisted Management in comparison to the manual traditional management system.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS.

4.0 Introduction

This chapter addresses the presentation and analysis of the field data. This chapter presents findings of the study as well as their discussion and the interpretation. These findings relate to the study of the assessment of electronic assisted management of Stanbic Bank Kampala, Uganda. The study was carried out with a major aim of establishing answers to the research questions using Percentages, Frequencies, Charts, Graphs, Tables and Statistical Methods. The research was carried out in a manner that categorized the respondents into two categories:

- i.) Management Staff.
- ii.) Customers or the Clients

The researcher examined the empirical data so as to assess how the use of Electronic Assisted Management, and how it affects management, and coordination of operations of Stanbic Bank Kampala, Uganda. Tables, figures, frequencies and graphs have been used in the presentation, interpretation and discussion of the findings.

The study was aimed at soliciting data with great degree and reliability.

4.1 Categorization of Respondents.

Table 4.1.1, showing categorization of respondents by departments on use of EAM.

Departments	Number of questionnaire	Number of staff respondents	Frequency	Percentages 100%
Finance	4	4	8	30.7%
Marketing	3	2	6	23.2%
Human Resource	2	2	4	15.4%
Research and Development	1	1	8	30.7%
Totals	11	10	26	100%

Source: Primary Data.

From the table 4.1.1, it is obvious that all the respondents from the various departments that is; Finance Department, Marketing Department, Human Resource Management and Research and Development recommend that, the use of Electronic Assisted Management is of great importance to Stanbic Bank departments. These managers suggested that, EAM improves management and coordination of these departments and also improves on the efficiency and effectiveness in the departments. During the discussion with the heads of the heads of departments, the researcher found out that most heads recommended a higher percentage in the use of Electronic Assisted Management in there departments unlike the previous manual traditional system. The results depict the efficiency and effectiveness of EAM.

Figure 4.1.1 Pie chart representing table 4.1.1.

Respondents by departments on the use of EAM

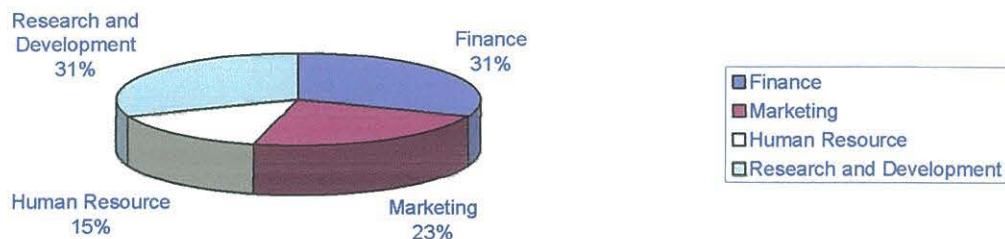


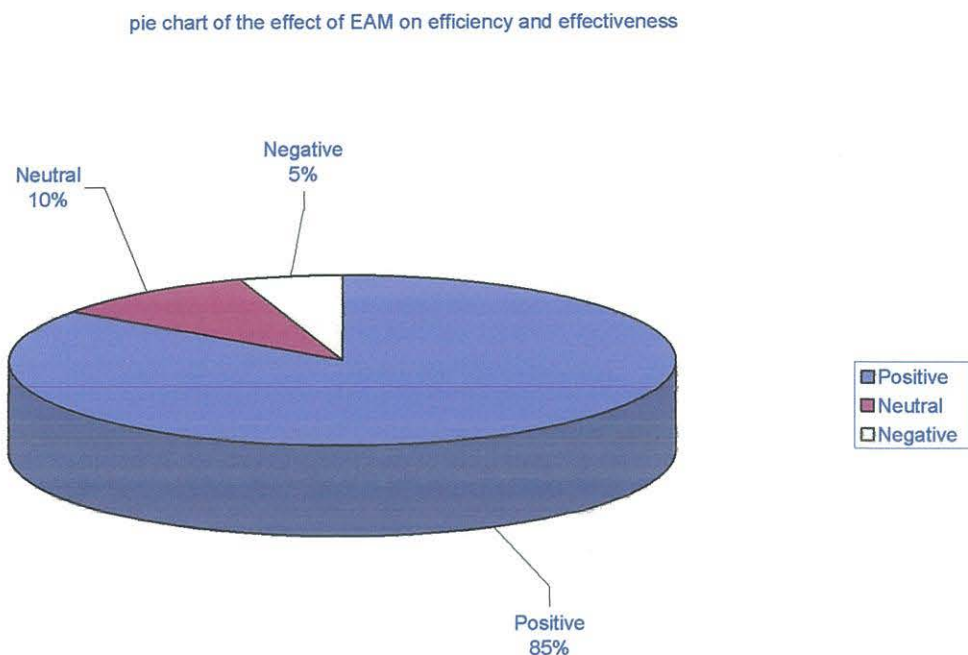
Table 4.2.2, Effect of Electronic Assisted Management on efficiency and effectiveness.

Responses	Frequency	Effectiveness percentage 100%	Efficiency percentage 100%
Positive	17	85%	85%
Neutral	2	10%	10%
Negative	1	5%	5%
Totals	20	100%	100%

Source: Primary Source.

On interviewing the staff or users of the EAM within the Bank and in the various departments about the level of effectiveness, and efficiency, there was percentage response of 85% on efficiency and effectiveness, which depicted; they strongly or positively recommended that EAM was more efficient and effective in Stanbic Banks' management and coordination of operations. However, there was a neutral response of 10% for effectiveness and efficiency. This still suggests that the use of EAM is of great impact on the management of Stanbic Bank. This can be seen through the higher percentage rating from the respondents.

Figure 4.2.2 Pie Chart representing the data in table 4.2.2.



The above Figure 4.2.2 represents the data in the table 4.2.2, in a form of a pie chart. This is a data presentation method meant to make data collected be presented in a more understandable way diagrammatically, and visually.

Table 4.2.3 Effects of Electronic Assisted Management on time management in departments.

Responses	Frequency	Time Percentages 100%
Agree	5	22.7%
Strongly agree	15	68.2%
Disagree	2	9.1%
Totals	22	100%

Source: Primary Data.

From table 4.2.3, on interviewing the staff of Stanbic Bank, the researcher found that most of the staff recommended 68.2% for the use of EAM, and said that it's the fastest system in terms of time saving and time management especially when performing tedious and complicated tasks unlike the manual management system that could not handle this situation. The few who disagreed were only scared of losing their jobs due to downsizing but this was only 9.1%.

Figure 4.2.3 Bar Chart of the responses in Table 4.2.3 above.

Bar Chart representing Figures of table 4.2.3 on the effect of EAM on Time Management

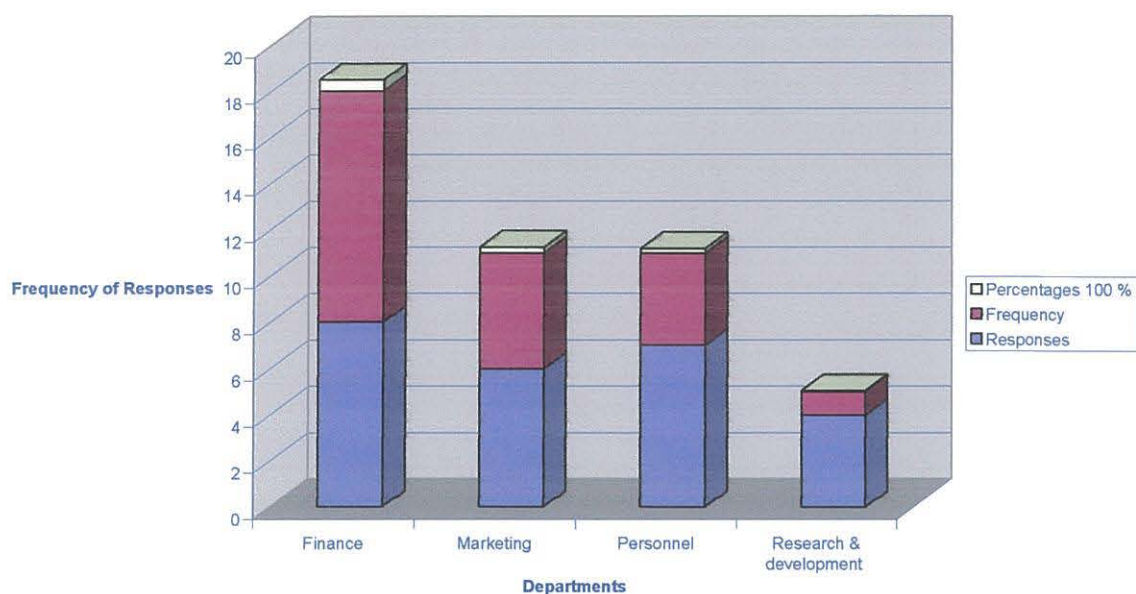


Table 4.2.4. Effect of Manual System of Management on Efficiency and Effectiveness.

Responses	Frequency	Effectiveness Percentage 100%	Efficiency percentage 100%
Positive	2	11.1%	11.1%
Neutral	4	22.2%	22.2%
Negative	12	66.7%	66.7%
Totals	18	100%	100%

Source: Primary Data.

From table 4.2.4, findings prove that the respondents agree that the manual management system is not as effective and efficient as the EAM. This is shown by the percentage responses. For instance those who agreed that Manual management system is less effective and less efficient gave a percentage of 66.7% and 66.7% respectively. While those who accepted that manual management system is more efficient and effective had a percentage of 11.1%. And these responses were mainly from the staff that feared losing their employment due to retrenchment or due to downsizing. Those respondents who were undecided had 22.2% this showed that they neither supported either side.

Figure 4.2.4 Pie Chart representing table 4.2.4 figures of effect of the manual system on efficiency and effectiveness

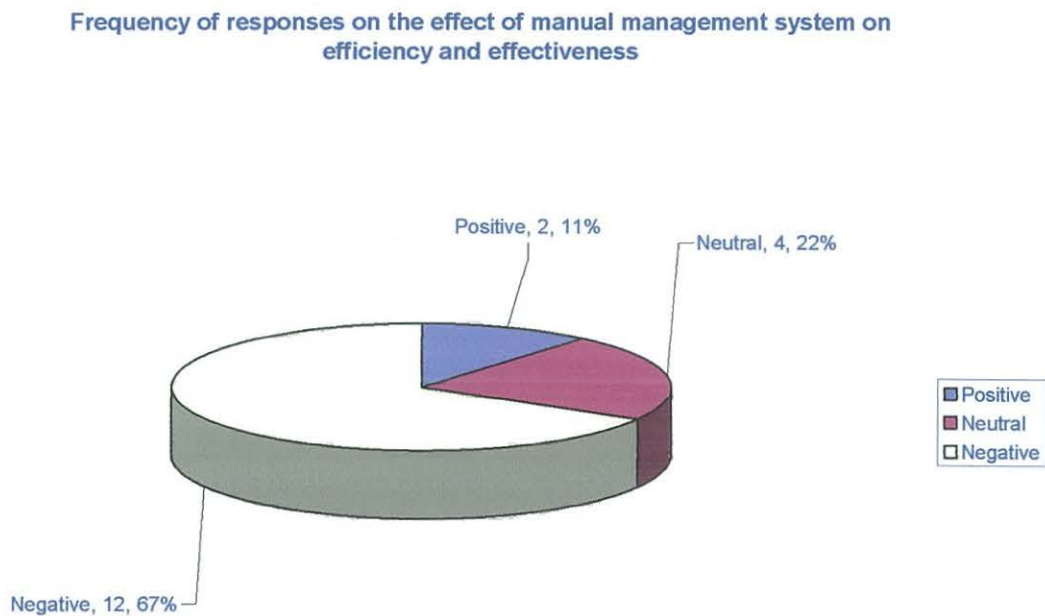


Table 4.2.5 shows the effect of Manual System of Management on time management.

Departments	Responses	Frequency	Percentages 100 %
Finance	8	10	50%
Marketing	6	5	25%
Personnel	7	4	20%
Research & development	4	1	5%
Totals	25	20	100%

Source: Primary Data.

Table 4.2.5 depicts that the respondents from the various departments gave a high percentage suggesting that manual management system consumes a lot of time and by so doing much time is wasted especially when carrying out tedious and complicated work that involves more tasks as compared to the use of EAM. For instance finance department that involves calculation of figures and large voluminous data and record keeping, gave time wastage of 50%, Marketing Department 25%, Personnel Department gave 20% and Research and Development Department gave 5% as the time lost when dealing with the manual management system. This shows that EAM is of great importance to the management of Stanbic Bank in each and every functional area.

Figure 4.2.5 See Bar Chart of the responses in the Table 4.2.5 above.

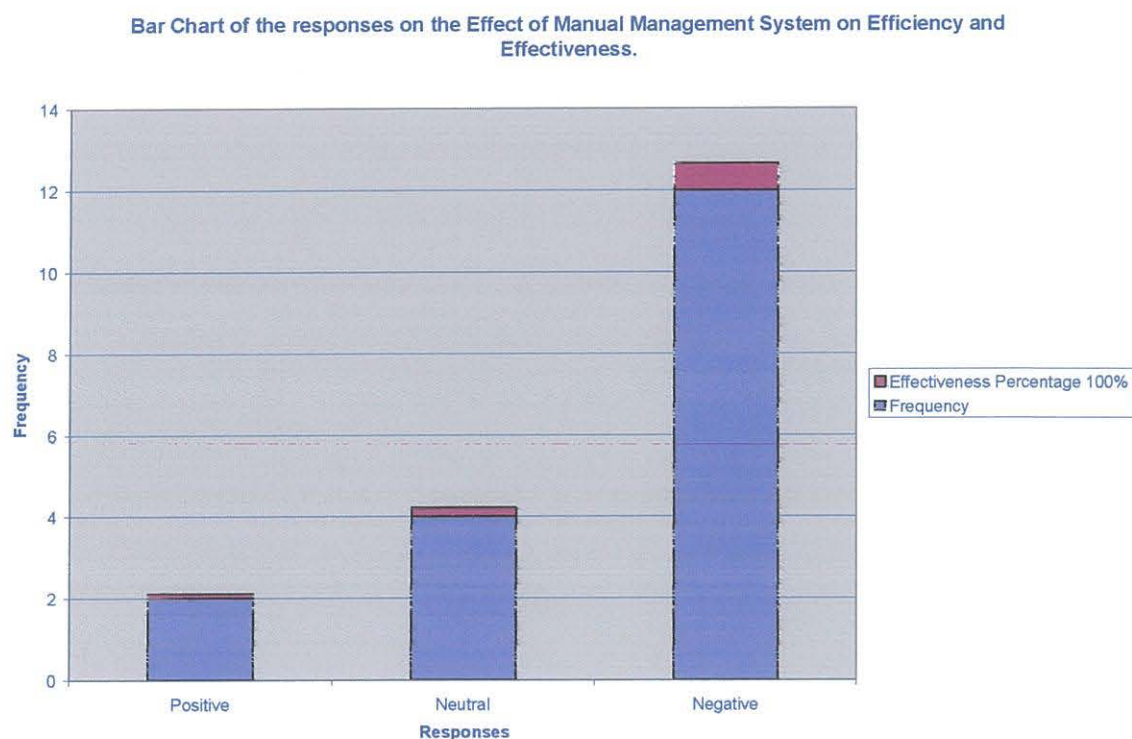


Table 4.2.6 shows how the electronic Assisted Management compared to Manual management system in terms profit generation in a period of 5 years.

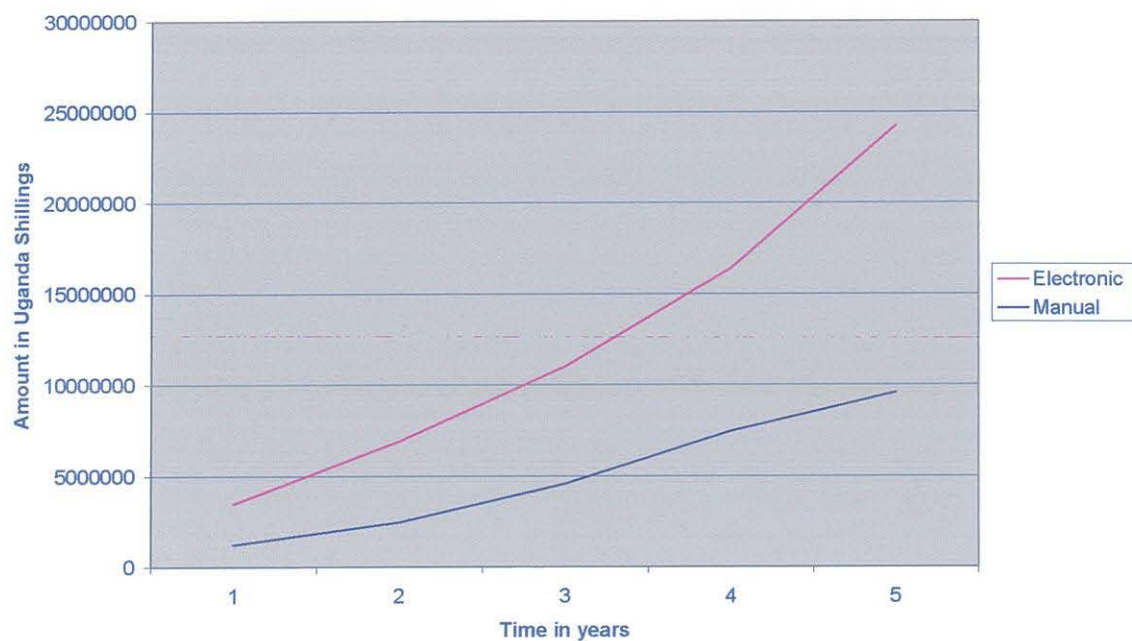
Years	2000	2001	2002	2003	2004
Manual	1230000	2456000	4566000	7453000	9568000
Electronic	2245000	4450000	6450000	8945000	14678500
Totals Ushs.	3475000	6906000	11016000	16398000	24246500

Source: Primary Data

From the table 4.2.6 above, we can see that, the profits contribution of EAM towards Stanbic Bank is higher as compared to the contributions of Manual Management system. And when the researcher asked the Finance Manager for the reasons for this he exclaimed that, it was due to the inefficiency and ineffectiveness of the manual system that led to low profits. While for the EAM, the level of efficiency and effectiveness was high thus contributing towards high profits.

Figure 4.2.6 shows the Line Graph of the data in table 4.2.6 above.

Line graph showing the comparison of profit contributions of the two systems of management



From the line graph above 4.2.6, we can see that the pink line graph depicts that, EAM contributes higher profits to Stanbic Bank compared to the Manual System of management since it's located above the Black line graph that depicts the contribution of Manual Management System. This suggests that EAM is more profitable as compared to the Manual management system in terms of the profit contributions to the Bank

CHAPTER FIVE.

SUMMARY, FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.

5.0 Introduction.

This chapter summarizes the findings of the study, gives conclusions and sums up by the recommendations made by the researcher.

5.1 Summary

The study was carried out to assess the use of Electronic Assisted management in Stanbic Bank Kampala, Uganda.

5.2 Findings.

The findings from the study revealed that Electronic Assisted management has a tremendous impact in the management and operation of Stanbic Bank Kampala, Uganda. The study shows that Electronic Assisted management system used by the Stanbic bank made it possible for the Bank to be more effective and efficient in its operations and coordination of the banks' activities.

The findings further revealed that Electronic Assisted management, contributes to a great extend to the efficiency and effectiveness of management, and also it saves time in management and improves on the collaboration of the banks' departments and other functional levels of the bank.

The findings further revealed that, Electronic Assisted management system saves time and is an expert of time management when it comes to performing of tedious job schedules. Unlike the manual management system that does not consider time management as a factor.

The study shows that, Electronic Assisted Management system contributed to a great extend to the high yields of profits of the bank as it was seen in table 4.2.6.

The study further identified some of the key areas of applications of EAM, the justification of EAM, and its rationale.

5.3 Conclusions.

From the findings it can be concluded that, Electronic Assisted Management is of great importance to Stanbic Bank's management, and coordination of its operations. This is shown by the percentages the Management of Stanbic Bank have given or rated the performance of EAM as compared to the manual management system that used to exist before they adopted the EAM. So the Stanbic Management needs to take EAM seriously due to the benefits it brings over and over the losses.

5.4 Recommendations.

In order to enhance the effectiveness of Electronic Assisted Management in the management and towards the success of operations of Stanbic Bank Kampala, the following recommendations are made;

- i. The management should review and update the Electronic management systems of the bank in order to avoid obsolescence of the current system and this will ensure a smooth operation and management of the Bank.
- ii. The bank should provide training to its staff and other users in order to increase efficiency and effectiveness and also to decrease rejection of new technology by the employees or the staffs who may be lacking skill and knowledge of operation that may fear being retrenched.
- iii. Prospective managers and bank professionals should become aware of the problems and opportunities presented by the use of Electronic Assisted management and learn how effectively to confront such managerial challenges.
- iv. Today's inter-networked business organizations management systems play a vital role in the success of an enterprise like the Bank. For example, the internet, intranets and extranets can provide much of the IT infrastructure a business needs for electronic business management operations, effective management, and competitive advantage.

Therefore, the success of the Electronic Assisted management system should not be measured only by its efficiency in terms of minimizing costs, time, and use of information resources. Success should also be measured by the effectiveness of

information technology in supporting the Bank's strategies, enabling its processes, enhancing its organizational structures and culture, and increasing the customer and business value of the enterprise.

Developing successful Electronic management system solutions to business problems is a major challenge for business managers and professionals today. As business professionals, you will be responsible for proposing or developing new or improved uses of information technologies for your company. As a business manager, you will also frequently manage the development efforts of information system specialists and other business end users.

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APPENDICES.

- 1. Questionnaires for Management.....Appendix I**
- 2. Questionnaire for Customers or Users.....Appendix II**
- 3. Introduction Letter.....Appendix III**

APPENDIX I. QUESTIONNAIRE FOR MANAGEMENT.

Dear respondent,

I am a student of Kampala International University carrying out research on Assessment of Electronic Assisted Management for academic purposes. I therefore request that you provide accurate information that will enable the researcher obtain quality data for analysis. All information gathered shall be treated with utmost confidence and shall be used for its purpose. (Fill in or tick as appropriate).

A. PERSONAL DATA.

1.) **SEX:** Male ☐ Female ☐

2.) **AGE:**

i.) 20-25 years. ☐ ii.) 26-30 years. ☐ iii.) 31-35 years. ☐
iv.) 35-40 years. ☐ v.) 40-and above. ☐

3.) **MARITAL STATUS:**

i. Single. ☐ ii.) Married. ☐ iii.) Single Parent/ Divorced. ☐
ii. Widow/ Widower. ☐

4.) **Number of years you have worked or been in the organization.**

2-4 years ☐ 5-7 years ☐ 8-10 years ☐ 11- 15 years ☐ 15 and above ☐

5.) **Job status:** Top Management. ☐ Middle Level Management. ☐
Lower Level Management ☐

6.) **What is your highest academic qualification?**

i. 'O' Level. ☐ ii.) 'A' Level ☐ iii.) Diploma. ☐
iv.) Bachelors Degree. ☐ v.) Masters Degree. ☐ vi.) Others-Specify. ☐

B. DATA RELATING TO ELECTRONIC ASSISTED MANAGEMENT.

i.) What is Electronic Assisted Management?

.....
.....

ii.) Does it exist in your organization?

Strongly Agree ☐ Agree ☐ Disagree ☐ Not sure ☐

iii.) What are the areas of application in your Bank?

Finance Department ☐ Marketing Department ☐

Human Resource Department ☐ Research and Development ☐

All above ☐

iv.) How often have used do you use Electronic Assisted Management?

Very Often ☐ Quite Often ☐ Not Often ☐

Rarely ☐

v.) Electronic Assisted Management has high **efficiency and effectiveness** level?

Strongly Agree ☐ Agree ☐ Disagree ☐

Strongly Disagree ☐

vi.) Give percentages of efficiency and effectiveness of Electronic Assisted Management.

10-40% ☐ 40-80% ☐ 80-100% ☐

vii.) What responses have you received from the staff of the Bank about its use?

Very Good ☐ Good ☐ Fair ☐ Bad ☐

Any Other ☐

viii.) What is the level of Electronic Assisted Management between various departments in the Bank?

Very good ☐ Good ☐ Fair ☐

ix.) Are you satisfied with Electronic Assisted Management?

Yes

☐

No

☐

Why.....

x.) Do you see any relationship between Electronic Assisted Management?

Strongly Agree

☐

Agree

☐

Disagree

☐

Not sure

☐

xi.) What measures should the Bank put in place to improve on the use of Electronic Assisted Management?

xii.) What is the application software used in electronic assisted management?

7.) How does electronic assisted management help the managers in performing their duties? Has it improved the performance?

i. Strongly agree.

☐

ii. Agree.

☐

iii. Mildly agree.

☐

iv. Strongly disagree.

☐

v. Disagree.

☐

8.) What is the impact of electronic assisted management to other branch offices in management?

i. Very good.

☐

ii. Good.

☐

iii. Fairly good.

☐

iv. Unsatisfactory.

☐

v. Non existent.

☐

9.) What are the reasons for using Electronic Assisted Management in Stanbic Bank as compared to the manual system of management? Tick on the relevant.

i. Saves time.

☐

ii. Reduces paper work.

☐

iii. Reduces costs.

☐

iv. Neatness.

☐

v. Efficiency.

☐

vi. Effectiveness.

☐

vii. Coordination.

☐

10.) What were the problems with the previous manual system of management?

i. Time wastage.

☐

ii. A lot of paper work.

☐

iii. Increases costs.

☐

iv. Untidiness. v. Inefficiency. vi. Ineffectiveness.

v. Poor coordination.

11.) What are the benefits of using Electronic Assisted Management in Stanbic Bank?

i. Saves time. ii. Reduces paper work.

iii. Reduces costs. iv. Neatness.

v. Efficiency. vi. Effectiveness. vii. Coordination.

12.) What are the advantages of electronic Assisted Management in Stanbic Bank compared to manual system management?

i. Saves time. ii. Reduces paper work.

iii. Reduces costs. iv. Neatness.

v. Efficiency. vi. Effectiveness.

vii. Coordination.

13.) What are the limitations of Electronic Assisted Management in Stanbic Bank?

i. Costly. Yes () No () ii. Time consuming. Yes () No ()

iii. Time wastage. Yes () No () iv. Increases costs Yes () No ()

v. Untidiness. Yes () No () vi. Inefficiency Yes () No ()

vii. Ineffectiveness. Yes () No () viii. Poor coordination Yes () No ()

14). what can you say about electronic assisted management and Performance of work in the bank as compared to manual system of management.

i. Good ii.) Fair iii.) Bad

APPENDIX II

CUSTOMERS QUESTIONNAIRE

Dear Respondent,

I am a student undertaking a Bachelors Degree in International Business Administration at Kampala International University, Uganda. I am carrying out a research on Assessment of Electronic Assisted Management in Banks in Kampala, Uganda.

I kindly request your cooperation and participation in response towards the following written questions by filling in the blank spaces.

Thank you in advance.

PERSONAL INFORMATION

1.) SEX: Male ☐ Female ☐

2.) AGE:

- i. 26-30 years. ☐ ii. 31-35 years. ☐ iii. 35-40 years. ☐
iv. 40-and above. ☐

3.) MARITAL STATUS:

- i. Single. ☐ ii. Married. ☐ iii. Single Parent/ Divorced. ☐
iv. Widow/ Widower. ☐

4.) Number of dependents:

- i. 1-5 ☐ ii. 5-10 ☐ iii. 10 and above ☐

5.) What is your highest academic qualification?

- i. 'O' Level. ☐ ii. 'A' Level. ☐ iii. Diploma. ☐
iv. Bachelors Degree. ☐ v. Masters Degree. ☐ vi. Others-Specify. ☐

7.) What do you understand by Electronic Assisted Management in Stanbic Bank?

.....
.....

9.) How is the application software affecting your performance as a customer, is it?

- i. Good. ☐ ii. Fair. ☐ iii. Better. ☐
iv. Poor. ☐ v. Best. ☐

9.) How does electronic assisted management help you in getting services fro the bank,
Has is it improved the service offering?

- i. Strongly agree. ☐ ii. Agree. ☐ iii. Mildly agree. ☐
iv. Strongly disagree. ☐ v. Disagree. ☐

10.) What is the impact of electronic assisted management to you as a customer?

- i. Very good. ☐ ii. Good. ☐ iii. Fairly good. ☐
iv. Unsatisfactory. ☐ v. Non existent. ☐

11.) What are some of the areas of application of Electronic Assisted Management in
Stanbic Bank that you are aware of as a customer? Tick on the relevant areas.

- i. Transaction processing. ☐ ii. Record keeping ☐
iii. Human resource and personnel management. ☐ iv Communication. ☐
v. Marketing. ☐ vii. Financial management. ☐
viii. Research and development. ☐ ix. Decision making. ☐
x. All the above. ☐

12.) What are the reasons for using Electronic Assisted Management in Stanbic Bank as
compared to the manual system of management? Tick on the relevant.

- i. Saves time. ☐ ii. Reduces paper work. ☐
iii. Reduces costs. ☐ iv. Neatness. ☐
v. Efficiency. ☐ vi. Effectiveness. ☐
vii. Coordination. ☐

13.) What were the problems with the previous manual system of management to you?

- i. Time wastage. ☐ ii. A lot of paper work. ☐

iii. Increases costs. ☐ iv. Untidiness. ☐

v. Inefficiency ☐ vi. Ineffectiveness. ☐

14.) What are the benefits of using Electronic Assisted Management to you as a customer in Stanbic Bank?

i. Saves time. ☐ ii. Reduces paper work. ☐

iii. Reduces costs. ☐ iv. Neatness. ☐

v. Efficiency. ☐ vi. Effectiveness. ☐ vii. Coordination. ☐

15.) What are the advantages of electronic Assisted Management in Stanbic Bank compared to manual system management to you as a customer?

i. Saves time. ☐ ii. Reduces paper work. ☐

iii. Reduces costs. ☐ iv. Neatness. ☐

v. Efficiency. ☐ vi. Effectiveness. ☐

16.) What are the limitations of Electronic Assisted Management in Stanbic Bank to you as a customer?

i. Costly. Yes () No () ii. Time consuming. Yes () No ()

iii. Time wastage. Yes () No () iv. Increases costs Yes () No ()

v. Untidiness. Yes () No () vi. Inefficiency Yes () No ()

vii. Ineffectiveness. Yes () No () viii. Poor coordination Yes () No ()

17). what can you say about electronic assisted management and Performance of work in the bank as compared to manual system of management?

i. Good ☐ ii. Fair ☐ iii. Bad ☐

18). How does this affect your work performance as customer of Stanbic bank?

i. Does it save time? Yes ☐ No ☐

What percentage can you give in terms of time saving? Terms of percentages {100%}

EAM ☐ Traditional manual management system ☐

ii. Does it improve your performance level in terms of efficiency and effectiveness?

Yes ☐ No ☐

iii. How do you find EAM as compared to manual system of management in terms of cost savings? Tick where applicable.

i. Expensive ☐ ii. Cheap ☐ iii. Moderate ☐

iv. Loss ☐ v. Not applicable ☐

Give an estimate of the costs of operation saved in terms of percentages comparing the two systems.

Costs saved in
Terms of percentages {100%}

EAM ☐ Manual management system ☐



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*OFFICE OF THE DEAN
SCHOOL OF BUSINESS AND MANAGEMENT*

Date: 21st March, 2006

TO WHOM IT MAY CONCERN

This is to inform you that **TEKAH ISIAH BOB REG.NO. BIB/3848/31/DF** is a bonafide student pursuing BIB in the School of Business and Management of this University.

His title of the Research Project is **"ASSESSMENT OF ELECTRONIC ASSISTED MANAGEMENT IN BANKS IN UGANDA"**

As part of his studies' (research work) he has to collect relevant information through questionnaires, interviews and reading materials from your place.

In this regard, I request you kindly to assist him by supplying/furnishing him with the required information and data he might need for his research project and also by filling up the questionnaire.

Any assistance rendered to him in this regard will be highly appreciated.

Thanking you in advance.

Yours truly,

Dr. Y. B. Nyaboga
Associate Dean - School of Business and Management

Tel.No. +256 0752843 919

