2.1 Introduction:

It used to be that human resource professionals relied on technology just for administrative tasks such as time and attendance and payroll.

HR professionals also rely on automated systems to direct employee benefit contributions. Such systems automatically direct a portion of workers' pay toward their retirement savings plans unless employees opt out, for instance.

And while total rewards statements that alert employees to the total value of their compensation benefits packages have been around for years, many companies now are making that information available to workers electronically through HR information systems or self-service sites.

Workplace diversity initiatives are getting a boost from technology. Remarkable developments in assistive technology, for example, have increased job opportunities for people with physical disabilities. Some employers say that investing in such technologies is simply the right thing to do; others argue that such initiatives are good for the bottom line since they allow companies to recruit from a broader pool.

Biometrics devices that use fingerprints or other physical traits for identification can help solve some employee discipline problems and protect sensitive data. Time clocks are one of a growing number of workplace applications of biometrics.
During the last decade, the Internet has played a growing role in external recruiting. Large, all-purpose online job boards quickly found a place in recruitment. Meanwhile, niche sites catering to specific industries and demographic niches such as women and Asians won favor. Online corporate job sites and intranets have become key recruiting tools, allowing employers to get the word out about job openings quickly and inexpensively.

From the executive summary: 'New Human Resources (HR) consulting industry is on the rise. Management decisions about HR functions can affect the way a business is conducted. The inverse is also true; the way a business is done can affect HR decisions. The paper explores changes in the way HR functions are performed in the advent of high technology advances in conducting business processes over high-speed communications channels, termed e-business in today's market.'

2.2 Human Resource Information Systems (HRIS)

Computers have simplified the task of analyzing vast amounts of data, and they can be invaluable aids in HR management, from payroll processing to record retention. With computer hardware, software, and databases, organizations can keep records and information better, as well as retrieve them with greater ease. A human resource information system (HRIS) is an integrated system designed to provide information used in HR decision making. Although an HRIS does not have to be computerized, most are.

2.2.1 Purposes of an HRIS

An HRIS serves two major purposes in organizations. One relates to administrative and operational efficiency, the other to effectiveness. The first purpose of an HRIS is to improve the efficiency with which data on employees
and HR activities is compiled. Many HR activities can be performed more efficiently and with less paperwork if automated. When on-line data input is used, fewer forms must be stored, and less manual record keeping is necessary. Much of the reengineering of HR activities has focused on identifying the flow of HR data and how the data can be retrieved more efficiently for authorized users. Workflow, automation of some HR activities, and automation of HR record keeping are key to improving HR operations by making workflow more efficient.

The second purpose of an HRIS is more strategic and related to HR planning. Having accessible data enables HR planning and managerial decision making to be based to a greater degree on information rather than relying on managerial perception and intuition. For example, instead of manually doing a turnover analysis by department, length of service, and educational background, a specialist can quickly compile such a report by using an HRIS and various sorting and analysis functions. HR management has grown in strategic value in many organizations; accordingly, there has been an increased emphasis on obtaining and using HRIS data for strategic planning and human resource forecasting, which focus on broader HR effectiveness over time.

2.2.2 Uses of an HRIS

An HRIS has many uses in an organization. The most basic is the automation of payroll and benefit activities. With an HRIS, employees’ time records are entered

**Human resource information system (HRIS)**

An integrated system designed to provide information used in HR decision making into the system, and the appropriate deductions and other individual adjustments are reflected in the final paychecks. As a result of HRIS development and implementation in many organizations, several payroll
functions are being transferred from accounting departments to HR departments. Another common use of HRIS is EEO/affirmative action tracking. Beyond these basic activities, many other HR activities can be affected by the use of an HRIS.

2.2.3 Establishing an HRIS

The explosion of information technology has changed the nature of HR information usage. Just a few years ago, most HR information had to be compiled and maintained on mainframe computers. Today, many different types of information technology are being integrated and used so that HR professionals can access HR-related data and communicate it to other managers and executives.

2.3 Job Satisfaction and Organizational Commitment

In its most basic sense, **job satisfaction** is a positive emotional state resulting from evaluating one’s job experiences.

Job dissatification occurs when these expectations are not met. For example, if an employee expects clean and safe working conditions on the job, then the employee is likely to be dissatisfied if the workplace is dirty and dangerous.

Job satisfaction has many dimensions. Commonly noted facets are satisfaction with the work itself, wages, and recognition, rapport with supervisors and co-workers and chance for advancement. Each dimension contributes to an individual’s.

Overall feeling of satisfaction with the job itself, but the “job” is defined differently by different people.
An organizational team composed of a core of members, resource experts who join the team as appropriate, and part-time temporary members as needed. Resource Experts Core Members Part-time Temporary Members.

**Job satisfaction:** A positive emotional state resulting from evaluating one’s job experiences. The number of people who are dissatisfied with their jobs nationally varies with the unemployment rate. Higher unemployment rates usually mean more dissatisfied workers because it is more difficult to change jobs, and people stay longer on jobs they do not like. Those workers who are mostly satisfied with their jobs vary from 60 to 85 percent of the total. These numbers are similar to those found in Europe when employees are asked about satisfaction with their jobs. Individual managers seem to have a greater impact on employee satisfaction than the company itself. There is no simple formula for predicting a worker's satisfaction. Furthermore, the relationship between productivity and job satisfaction is not entirely clear. The critical factor is what employees expect from their jobs and what they are receiving as rewards from their jobs. Although job satisfaction itself is interesting and important, perhaps the “bottom line” is the impact that job satisfaction has on organizational commitment, which affects the goals of productivity, quality, and service.
2.4 Seven Emerging Technology Trends that will Impact Banking

That the banks in India have taken to adoption of core banking system is by now the old story. Brick and mortar banking has been given a quiet burial and emerged the new, sophisticated but snazzy, technology platform changing the face of banking drastically. With technology, bank branches becomes only one of the many channels that are now available to customers for performing routine banking transactions. Transition from single channel banking to multi-channel banking has brought about tremendous customer convenience. Having achieved tremendous growth in implementing technology driven transaction banking system, banks in India have upgraded their capability to handle business volume. But the quality improvement of business, the key criteria for sustainable growth, is yet to emerge. Besides transactional convenience, banks are hardly in position to leverage on their humongous technology capability in identifying potential business, mitigating operational and business risks and improving the standards of governance.

Increasing customer expectations and regulatory pressure that has marked the post sub-prime financial world are, in fact, posing too many questions to the business leaders to answer. This trend has made the business leaders and technology providers sit up look deep into the future and come with solutions that are definitely going to change the way banking services are delivered today. Significant shifts in the business environment, economic volatility, and changing customer expectations make it increasingly challenging for banks to prioritize technology investments challenging for banks to prioritize technology investment. Following trends are likely to occupy the
mindspace of business leaders and technology solution providers in the days to come. Many of trends are already reasonably visible.

Integration and Emergence of Real-Time Organisations: Most of banking solutions are now operating in silos. Even if one takes the Core Banking, the solution is not fully integrated with all other business lines, say, treasuring operations, card business, investment advisory business etc. Integration, in its ideal sense, would mean both system level and logical integration. For example, if we talk of 360 degree view of customer, a necessary condition for determining risk profile of the customer, it would imply a customer profile across products, relationships and units. Merely system level loose coupling will not meet the requirements unless all the systems can become intelligently interactive.

Data and Decisions: Traditionally, banks have spent heavily on large databases and even larger data were houses, producing reams of output of often dubious or questionable value. Data and decision tools will greatly enhance decision making, both within the bank and among its customers and prospects. Employees will be able to make instant decisions and customers will have the right information about products, services and billing, when they need it, delivered in the way they want it. To support these functionalities, more and more emphasis will be on a variety of sophisticated data visualization tools, which has recently entered the market, integrated into popular business intelligence software. During the next three to five years, banks will have significantly better data and greater intelligence about customers. It will be available at the “fingertips” of all customer-facing functions, enabling more efficient and effective sales and service.'
**Mobility** : Mobility is the new ‘e’ The speed of innovation, world-wide penetration and rate of growth, support predictions that mobile devices will augment and in many cases supplant personal computers as the new e-business channel for employees and customers going forward. Innovation in boiled devices continues at breakneck speed. They are becoming full-fledged “Platforms” in their own right, capable of running a wide range of third-party applications.

**Convergence of collaboration, communication, community and content** : The nature of human interaction is changing, both between a bank and its customers and between employees. Face-to-face discussions are increasingly being replaced by a wide range of technologies: social networks, wikis, blogs, telepresence, etc.

**Internet Computing & Cloud Computing** : Internet computing is what we use, as a label, to pull together a flood of seemingly unrelated technologies as under. Virtualization _ enables the decoupling of hardware and software to enable economies of scale and ease of management and systems, Multi-tenancy architectures and software-as-a service allow banks to outsource the development and support for noncore applications.

**It Security** : Cyber-crime is an ever increasing threat, becoming more organized and profit driven. We are moving away from the era of the lone hacker try to get into a government NASA system into something far more sinister and potentially far more costly to banks. Banks need to look deep into the IT governance structure and organizations to prevent any type of potential unholy collaboration to beat the system. In an integrated world, the risk of loss could be enormous even if the reason may be too insignificant.
2.5. **Summary:**

HR planning is tied to the broader process of strategic planning, beginning with identifying the philosophy and mission of the organization. Human resources can provide a core competency for the organization, which may represent unique capabilities of the organization. Human resources can be part of resource-based organizational strategies if they have value, rareness, difficult limitability, and organization. HR strategies are affected by the culture of the organization and the life-cycle stages of the industry and the organization.

Different organizational strategies require different approaches to HR planning. HR planning involves analyzing and identifying the future needs for and availability of human resources for the organization. The HR unit has major responsibilities in HR planning, but managers must provide supportive information and input. The HR planning process must be linked to organizational objectives and strategies. When developing HR plans, it is important for managers to scan the external environment to identify the effects of governmental influences, economic conditions, geographic and competitive concerns, and workforce composition and patterns.

Assessment of internal strengths and weaknesses as a part of HR planning requires that current jobs and employee capabilities are audited and organizational capabilities be inventoried. An HRIS is an integrated system designed to improve the efficiency with which HR data is compiled and to make HR records more useful to management as a source of information. An HRIS offers a wide range of HR uses, with payroll, benefits administration, and EEO/affirmative action tracking being the most prevalent. The growth of web-based HRIS options means that training and security issues must be addressed.

Information on past and present conditions is used to identify expected future conditions and forecast the supply and demand for human resources. This process can be carried out with a