

**A STUDY OF THE INFORMATION SYSTEMS AND
RELATED PROBLEMS AT ABN AMRO BANK
WITH RESPECT TO COMMUNICATION,
AUTOMATION, SOFTWARE DEVELOPMENT
AND SUPPORT**



TABLE OF CONTENTS

S. NO.	TOPIC	
	EXECUTIVE SUMMARY	01
CHAPTER 1	PROBLEM AND ITS BACKGROUND	03
	INTRODUCTION	03
	ABN AMRO BANK – AN INTRODUCTION	08
	ABN AMRO BANK – PAKISTAN	09
	VISION STATEMENT	11
	CORPORATE VALUES	12
	BROAD AREA OF RESEARCH AND STATEMENT OF PROBLEM	13
	CONCEPTUAL FRAMEWORK AND LITERATURE SURVEY	16
	RESEARCH OBJECTIVE AND SIGNIFICANCE OF THE STUDY	19
	SCOPE AND LIMITATIONS OF THE STUDY	20
CHAPTER 2	LITERATURE REVIEW	23
	AN UNDERSTANDING OF INFORMATION SYSTEM AT ABN AMRO BNK	23
CHAPTER 3	RESEARCH METHODOLOGY	46
	TYPE OF STUDY	46
	INSTRUMENTS OF RESEARCH	49
	RESPONDENTS OF RESEARCH	53
CHAPTER 4	INTERPRETATION AND ANALYSIS OF DATA	55
	INTERPRETATION	55
	ANALYSIS	59
CHAPTER 5	A SUMMARY OF FINDINGS	62
	CONCLUSION	66
	RECOMMENDATION	67
	BIBLIOGRAPHY	69
	CONTINGENCY PLAN APPENDIX	70
	APPEX A	89
	APPEX B	90
	GLOSSARY OF TERMS APPENDIX	91

EXECUTIVE SUMMARY

The advent of the 21st century has brought with it numerous technological advancements that were, a couple of decades earlier, considered to be beyond the realms of human imagination and capabilities. The computer is one such blessing of technology that never ceases to amaze us. Unfortunately, we in Pakistan are mere dilettantes in the art of computer technology. No comprehensive research projects in this field are underway and much remains to be investigated in the fascinating world of information technology. Hence with slight trepidation I attempt to comprehend the shortfalls in the information systems installed in businesses (particularly in the banking industry) and hope to come up with substantial matter on the same.

The organization that I have chosen to conduct the research upon is ABN AMRO BANK. The reason being that I had been working in ABN AMRO as an internee for 2 months last year. On an average I worked for 4-5 hours daily and used the computer and related software constantly. The nature of the job required her to work with the special software developed by the BTO department for all inquiries, requests and complaints of the customers. As a result the researcher found herself as a witness of the deficiency or shortfalls in the operations of the systems, and been a victim of its hazards.

Thus this facilitated her in her research work to identify the major types of risks that a bank is exposed to as a result of certain malfunctions in its computerized operations. This lead to the identification of the factors causing problems related to communication, automation, software development and support and finding solutions

to these problems. In the last I have made a few recommendations based on the interpretation and analysis of the data gathered.

PROBLEM AND ITS BACKGROUND

INTRODUCTION

The speed of technological innovations in computers and telecommunications is such that the utilization of automated operations are increasing the dependence of banks on the reliability and continuity of their EDP systems. The need of the banks themselves for EDP maintenance and the security and control procedures to monitor, control the use, and protect the information following are the main areas of concern. This paper is intended to be a part of a series of publications in the development of banks.

Importance of Information

Bank information is created by computer based on computer processing. Data and documents are directly transmitted throughout a bank or between a bank and its correspondents and clients via public telecommunications links such as telephone lines and cables. Many users, including employees and bank customers, can directly access this data through computer terminals or telephones. These users, while enjoying various services and financial operations, may also be exposed to the risk of error and abuse of the bank's information.

Most of the information is confidential and could damage a customer's privacy and the reputation of the bank, as well as give rise to claims for damages if it fell into the wrong hands. Computer failures, outdated files and transaction delays are