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Management Information System (MIS) Practices of Commercial banks in Nepal: Evidence from Nepal Bank Limited

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Abstract

Background: Management Information Systems (MIS) are fundamental for operational efficiency in modern banking. This study investigates MIS practices within Nepalese commercial banks, focusing on Nepal Bank Limited (NBL), which is transitioning to a unified Core Banking Software (CBS) to centralize operations.

Objective: The primary objective is to analyze MIS practices at NBL, with a specific focus on assessing how information flows through network media and software across various management levels and departments to support decision-making and service delivery.

Methods: Using a descriptive research design, data were collected from 60 NBL employees in the Kathmandu Valley via questionnaires (judgmental sampling), supplemented by secondary sources. Analysis employed descriptive statistics and exploratory factor analysis.

Findings: Results indicate that MIS is widely used for decision support, data access, and secure information management, significantly enhancing managerial effectiveness and service delivery. However, the reliance on older software (Pumori) and identified gaps in employee analytical skills and process efficiency present constraints.

Conclusion: MIS is a vital contributor to NBL's operational management. For sustained competitiveness, strategic upgrades and focused human resource development are essential.

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Implementation: To optimize MIS benefits, NBL should: 1) Prioritize the complete deployment of modern, integrated CBS; 2) Establish separate, specialized MIS and IT departments; 3) Implement regular, mandatory training programs to enhance staff proficiency and analytical capabilities; and 4) Streamline lengthy procedural workflows through system-driven automation.

Keywords: MIS, Data Flow Diagram (DFD), Entity Relationship Diagram (ERD), Core Banking Software (CBS), Commercial Banks

Introduction

Background of the Study

The expansion of the modern world is a result of advancements in technology and knowledge. Information technology has become increasingly prevalent in Nepal during the past 10 years, and this influences our social, public, and private life. Managers can better understand the problems with the help of a management information system. The computer section of the information processor houses all computer-based application areas, such as AIS, MIS, DSS, virtual offices, and knowledge-based systems (Adhikari, 2010).

Data and information are well distinguished in MIS. "A system consisting of the network of all communication channels used within an organization" is how management information systems are defined. By alerting end users to data discrepancies or usage errors, an efficient MIS also reduces mistake, fraud, and corruption (Jawadekar, 2003).

In this information and technology driven era, all Nepalese commercial banks use computerized systems. Nepal Bank Ltd. is in the process of replacing its existing, disparate software with a single, new Core Banking Software (CBS) to centralize operations and improve efficiency. The new system will be the backbone for all the bank's IT-enabled services, including ATMs, online banking, and mobile banking. Therefore, in this technologically advanced age, NBL's MIS system and IT are primary concerns. Through its 229 branches, NBL offers banking services and amenities in the nation's rural and urban areas (71 districts). It must analyze tremendous quantities of data, maintain internal control, and advance corporate governance (NBL, 2024). As a result, there is an effective information management system. Using the MIS, managers help make the right choices regarding loan processing, investment strategy, deposit collection, etc. The bank's ability to successfully manage MIS is crucial to achieving client satisfaction.

Objective of the study

The main objective of this research is to analyze MIS practices in Nepalese commercial bank: Evidence from Nepal Bank Limited. The other objective is to analyze the flow of information connection mechanism through Network media and MIS software in different levels of management and department.

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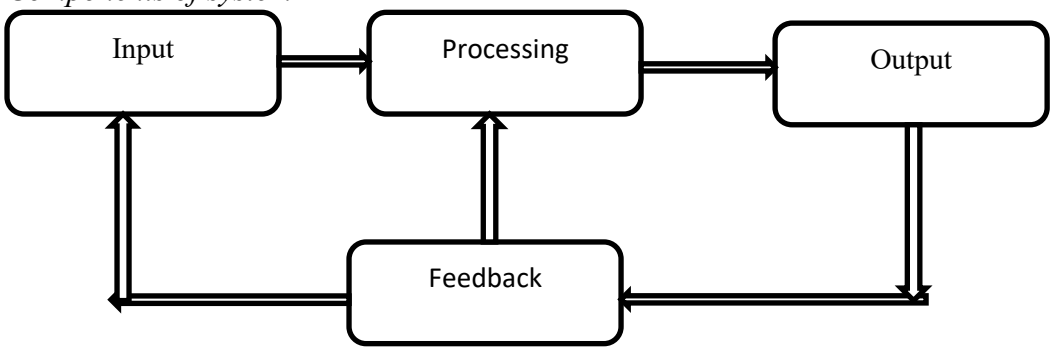
Literature Review

The MIS was largely capable to handling the data form connection to processing. According to Adhikari (2010), MIS is conceptually described as a federation of functional subsystems, each of which is separated into four main processing components: transaction processing. It also focuses on Information system support for strategic planning, management control, and operational control. In the modern world, MIS is defined as a system that manages databases, offers users access to computer resources, and provides them with a range of tools for making decisions (Jawadekar, 2003).

The following figure illustrates how data is transformed into decisions:

Figure 1

Components of system



(Source: Stair& Reynolds, 2008*)*

Information is made up of data that has been retrieved, processed, or otherwise used for informational purposes, as shown in Figure 1. Systems stop functioning when an element is removed or changed significantly. A system analysis working in the IT department plans analyzes and implements information system.

In relation to NBL's MIS practices, the "Information System – Grouped Object" figure shows how different information system components are arranged into a coherent, interconnected group that supports organizational management tasks. The grouped item in NBL's MIS context can be viewed as a systematic structure made up of the following components:

- Input Elements: These comprise unprocessed data produced by standard banking operations, including loan applications, deposits and withdrawals, account updates, teller activity, and client interactions. Transaction data is obtained at NBL via branches and ATMs.
- Processing Mechanisms: The system transforms data into useful information after it has been gathered. For NBL, this entails using the bank's primary banking and MIS software for validation, classification, summarizing, and aggregation. For instance, reports on liquidity, loan performance, and operational effectiveness are generated from daily transaction data.

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- Storage & Retrieval: The grouped object model emphasizes that databases and data warehouses are used to store processed information. Both history and current data are safely preserved and made accessible for recurring reporting, auditing, and analysis in NBL's MIS practice.
- Output & Dissemination: Reports, dashboards, and alarms that provide information to various bank management levels to make up the system's output. Executive summaries for senior management, compliance reports for regulators, and performance reports for department heads are a few examples of NBL's MIS outputs.
- Feedback Loop: The idea that information systems facilitate ongoing development is a fundamental component of the figure. Managers at NBL can modify, improve procedures (such shortening loan turnaround times).

Computer-based information system (CBIS):

A single set of technology, software, databases, telecommunications, personnel, and processes set up to gather, process, store, and transform data into information.

• Hardware: computer components utilized for input, processing, and output tasks
• Software: computer programs that control how a computer operates
• Database: a systematic compilation of data and facts.
• Networks: link computers and equipment within a facility, across the nation, and globally.

Information Classification

Generally, MIS categorizes 3 types of information likewise: structure information, semi structure information and unstructured information which are given bellows.

Figure 2

Information Classification and decision

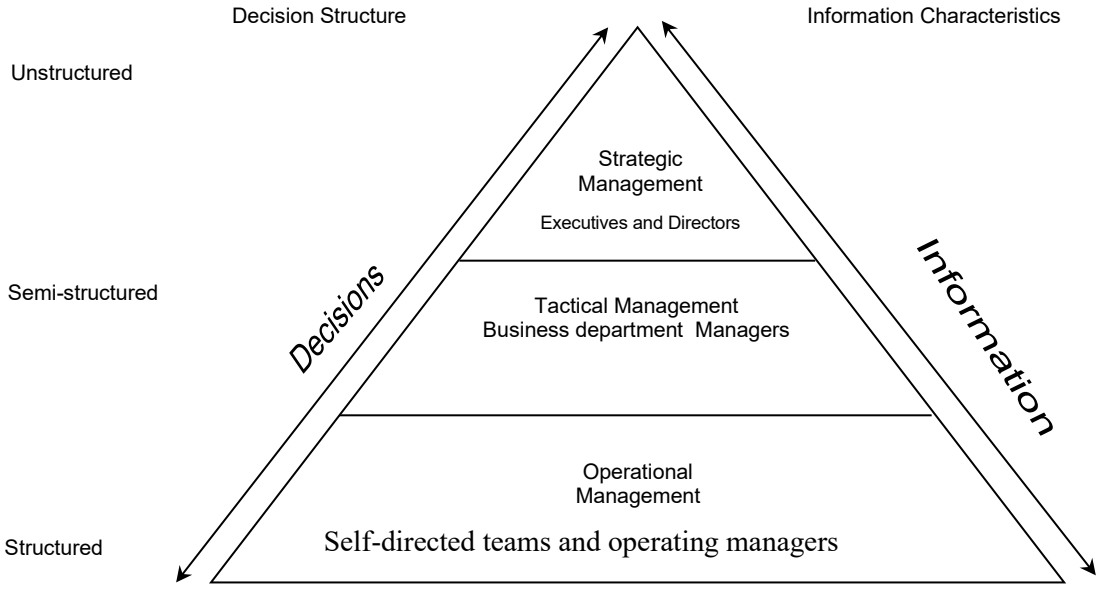

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Figure 2 shows the information classification of different managerial levels. Top level management performed as strategic information. Strategic management sets the organization's goals, plans, and policies in addition to the unstructured budget framework. Middle level management, or semi-structure basis, oversees carrying out top-level management plans and policies and serves as tactical information. Implementing daily operations and structured decision-making is the job of operational management.

Table 1

Traditional Vs. E-/Online Banking MIS

Factors	Traditional Banking	Internet/Online Banking
Service Delivery	- Situated in a distinct geographic region.	- Online self-help services - virtual banking - Financial portals, and internal channels.
Customer Services	- Interpersonal communication. Passive customer support. Standardization and standard practices.	- Online communication and active customer support. - Personalization.
Transaction mechanism	- banking through branches. - over the counter. - Payments, procedures, and physical facilities. - Time and location are crucial.	- online banking. - Anytime, anywhere. - Virtual services, procedures, and payments. - overcome time or space constraints.
Security Scheme	- Mostly cash or checks - Bank: database and self-audit - Security system - Paper-based	- Paperless - Standardized security system Digital interchange medium

(Note: Turban &Aronson,2004; Jawadekar, 2002)

Transactions depend on physical facilities where time and location are crucial, and the system relies largely on cash, checks, and paper-based records supported by internal audits. In contrast, online banking delivers services through virtual platforms, financial portals, and digital channels, allowing customers to access services anytime and anywhere. Customer service in online banking is more active, technology-driven, and personalized through online communication. Transactions are conducted electronically using paperless procedures and digital payments, overcoming time, and space constraints. Online banking also uses standardized digital security systems and centralized databases, providing more efficient control. Overall, online banking at Nepal Bank Ltd. improves convenience, efficiency, accessibility, and security compared to the traditional banking system.

According to Sudharsanam (1976), commercial banks' primary responsibilities include deposit acceptance, credit advancement, agency services, credit creation, foreign trade financing,

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financial advising, and security brokerage services. Acharya (2002) found that inconsistent information flow is caused by the lack of a computerized network-based mechanism to communicate and coordinate various divisions. The manual process of filling out documents, with the exception of the computerized international flight reservation system using ABACUS and other CRS software. Maharjan (2007) the quantity and quality of services provided by the bank have a significant impact on customer satisfaction. Through 260 highly qualified employees, the bank used the computer-based information system in all of its locations. In a similar vein, Maharjan (2012) noted that MIS was utilized outside of the credit department in several departments, including remittance, deposit management, risk management, marketing, and human resource management. Gyawali (2014) also showed that 37% of Nepal Bank employees have computer risk insurance, and an additional 5% plan to obtain such coverage.

The majority of Nepalese commercial banks employ many management accounting techniques for planning, assessing, regulating, and making decisions, according to Karki (2021). The main issues with using management accounting tools in Nepalese commercial banks were a lack of knowledge about the instruments, a lack of a top management committee, NRB accounting regulations, tax law compliance, expensive costs, and more. Using convenience sampling procedures, a sample survey and primary data from six Nepalese commercial banks were employed in the descriptive survey research.

According to Rahman (2023), the performance of accounting information systems in Nepali commercial banks is influenced by manager accounting expertise and upper management support. Data from all of Nepal's major commercial banks and their branches in Madhesh Province were examined in this study. According to this study, the efficiency of accounting information systems in Nepal's commercial banks is positively impacted by manager accounting expertise and top management support. According to the study, top management should be committed to developing the rules, procedures, and laws governing the operations of Nepal's commercial banks in order to improve the output of accounting information systems. Additionally, the manager needs to stay up to date on advanced accounting and IT skills. Adhikari (2025) used purposive judgmental sampling to study the effects of cognitive biases on MIS adoption in Nepalese commercial banks with 200 employees. According to the study, cognitive biases prevent MIS from being used effectively. Fear of change, reluctance to updates, disregard for alerts, and reliance on early data are all consequences of these biases. To encourage logical decision-making and maximize MIS utility, these issues must be addressed by focused training, cognitive debiasing, and user-centric system design.

In the present research, beyond these aspects, the research mainly focused on the practice of management information system in Nepalese commercial banks. In this regard, NBL has already introduced the computerized base system and provided its service through fully computerized branches.

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Research Methodology

To achieve the objective of this study, descriptive data from different articles, annual reports, NRB directives, banking statistics reports, etc. have been obtained. Out of 20 commercial banks, NBL, the oldest bank of Nepal, has been selected as a sample for this study. This research is designed in a descriptive manner (Joshi, 2003).

Primary and secondary data are the two types of data used in this study. Primary data is information gathered directly from NBL branches in the Kathmandu Valley by the researcher using observation and questionnaires. Similarly, Secondary data are those data which had been already used and obtained by other researchers, library, books, unpublished thesis, articles.

Employees (Valid sixty out of seventy) from certain Nepal Bank Limited (NBL) branches in the Kathmandu Valley were chosen using judgmental (purposive) sampling. The branches in Kathmandu were specifically picked because they are the bank's biggest operations centers, with significantly larger transaction volumes, cutting-edge technology, and extensive Management Information System (MIS) deployment. For MIS adoption and usage inside NBL, these branches act as functional and regional reference points. Researcher was taken staff with IT Department, HR Department of corporate office, New road and branches of Chhetrapati, Kantipath and Naya bazar/ Kathmandu concerned with MIS. The selection of the personnel was based on their direct engagement in operations, credit management, customer service, and managerial decision-making, among other MIS-supported responsibilities. This made sure the respondents had sufficient MIS knowledge and practical experience, which was necessary to provide accurate and pertinent insights. The stated variables of Understanding and easy access and data storage and efficiency Cronbach alpha value is greater than 0.7; indicate the reality of the data as suggested by Burns & Burns (2008). Only relevant information is taken into consideration after the data gathered from primary and secondary sources is sifted. The Data Flow Diagram (DFD), Entry Relationship Diagram (ERD), and several diagrams for customer respondents display the available data according on their pattern.

Data Flow Diagram (DFD)

A DFD is a graphical representation of the data flow through an information system; it does not show program logic or processing phases. A data flow diagram, which may also be used to illustrate data processing (structured design), is usually used by a designer to create a contest level.

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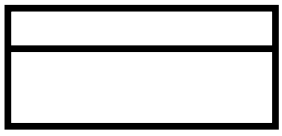
Table 2

DFD Objects Symbol

Objects	Symbols	Description
External Entity		is an individual or organization that engages with the system, anything external to the system. It's not a user. For instance, a government agency, a supplier, or a customer. Accounting Department, Human Resources System, etc.
Data Flow		It is the procedure, data storage, and the controlled transfer of data to and from outside parties. It signifies a write, update, delete, etc. when it enters a data table in the physical model. Read, query, display, and select transaction types are examples of data storage flows.
Data Store		It acts as an information repository. This is a file, table, etc. in the physical model. A data store is an entity or object in the logical paradigm.
Process (Activity, Function)		Depending on the level of the diagram, it can depict a business region, process (activity), function, etc. at lower levels or the entire system, as in a Context (level 0) diagram.

Entity Relationship Diagram (ERD)

Any customized visual that shows the relationships between entities in a data set is called an entity relationship diagram.

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Table 3

ERD Objects Symbol

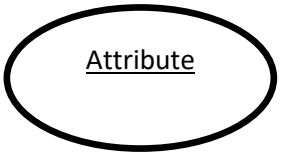
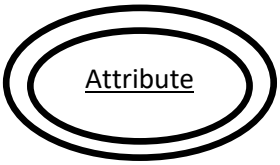
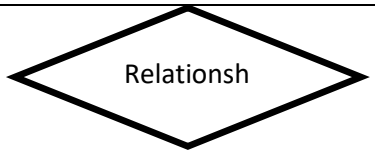
Objects	Symbols	Description
Entity		An entity is a thing or idea that you wish to keep information about.
Attributes		An entity's attributes are its qualities or traits.
Key attribute		The distinctive quality that sets the thing apart is a significant property. For example, an employee's social security number can be their most significant attribute.
Multi-valued attribute		Multiple values are possible for a multi-valued attribute. An employee entity, for instance, may have several skill values. .
Relationships		In the database structure, relationships show how two entities share information.

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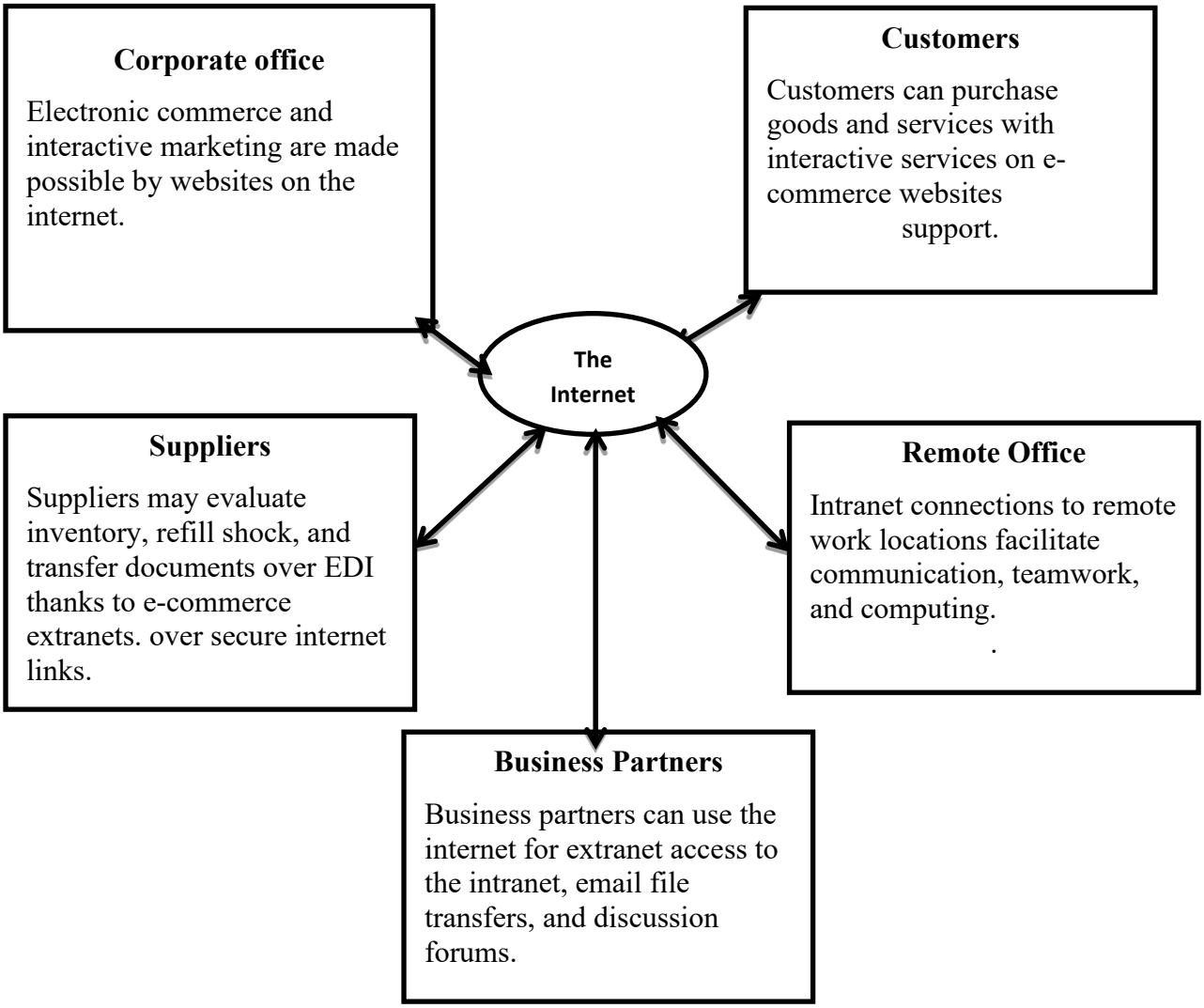
Figure 3

How NBL use the Internet for Business



(Source: Sharma, 2011)

Figure 5 illustrates how the internet offers a synthesis of communication and computational skills that enhance each business cycle phase. The MIS of NBL under internet for business shows the linkage between corporate offices, suppliers, customers and remote offices over the online based system. NBL linkages the web-based system EDI system to suppliers, even intranet connection in its remote offices and access to internet and intranet email files transfer which reflects how the NBL's business cycles operate on.

Results and discussion

System Software

System software consists of programs that manage and support a computer system and its information processing functions.

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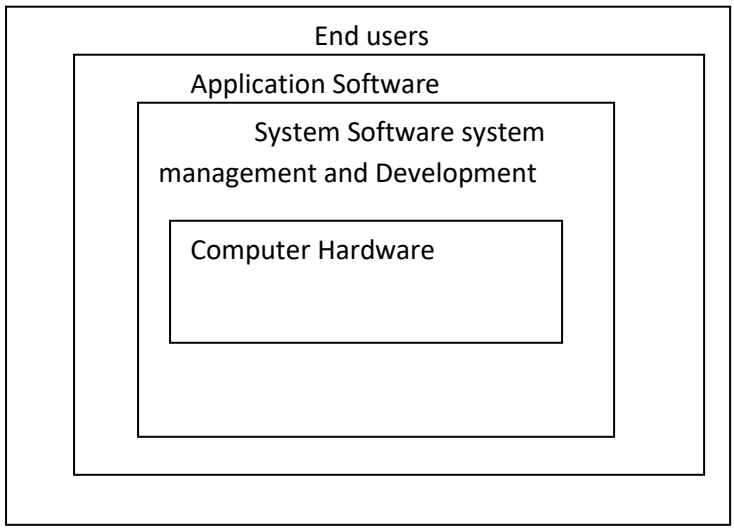
System Development Programs: programs that help users develop information system programs and processes and prepare user applications for computer processing.

Figure 4

System Development Program of NBL



The system and application software interface between computer hardware and end users is depicted in Figure 4

Context Level Data Flow Diagram of Lending and Borrowing System in NBL

After then, this context-level DFD is "exploded" to provide further information on the system under modeling. The bank (sample NBL) employed the DFD as follows.

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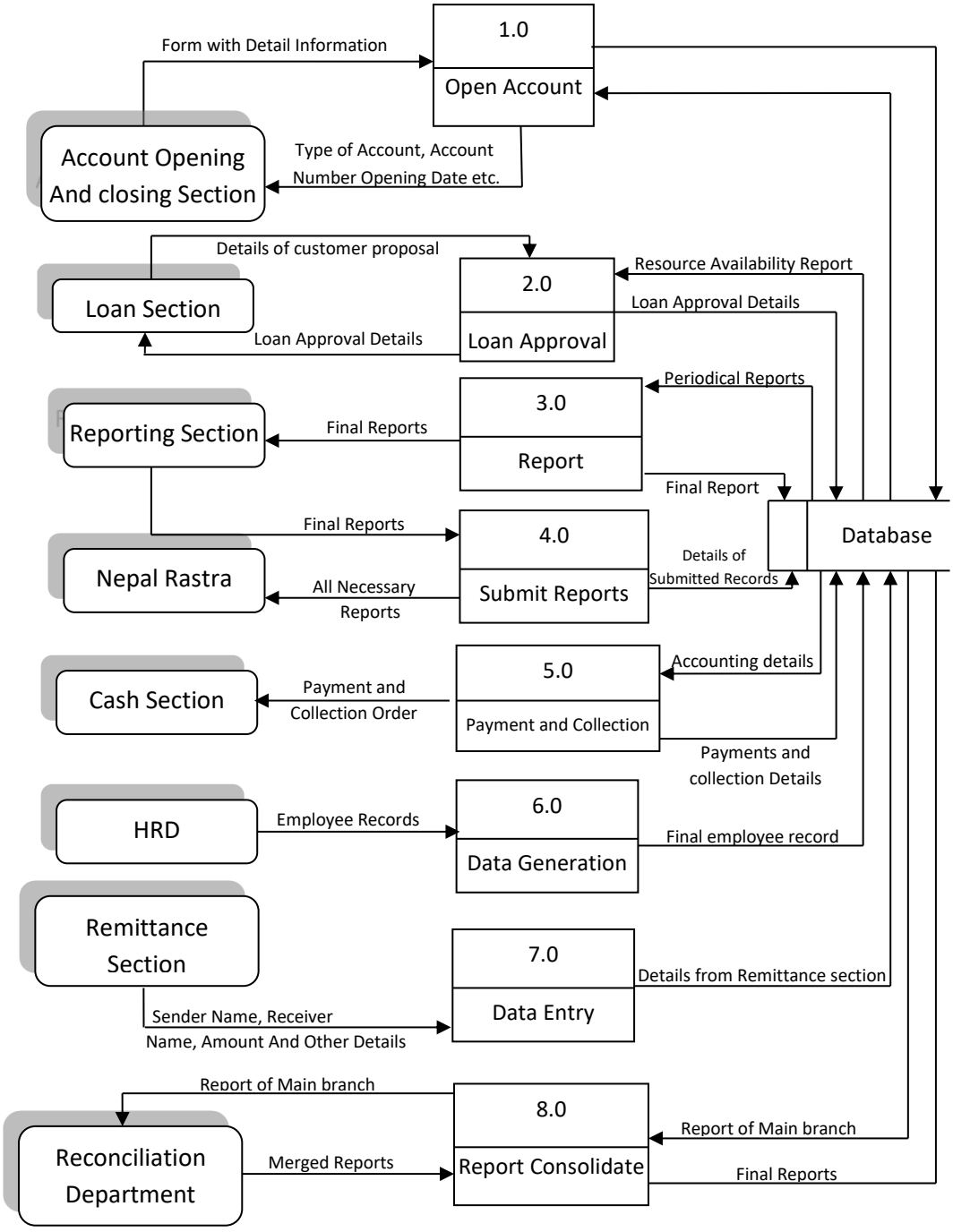
Figure 5

Context Level Data flow Diagram of Lending and Borrowing System in NBL



(*Note*: Shrestha, 2023)

Figure 3 depicts the context level of diagram of lending and borrowing system of Nepal bank Ltd. There are mainly eight entities to flow management information in the Nepal bank. Account opening and closing section, loan section, reporting section, cash section, HRD (Human Resource Department) and remittance service is directly link with information system.

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Through the account opening and closure area, the MIS and compliance department receive the customer's account opening and closing details. The customer's account number is only provided following the customer care department's clearance. The customer details, types of account number, opening date are filled for the loan while opening account, and that are directly stored in database. After the data is stored, the second begins for loan approval. For the loan approval, the detail of the customer loan proposal is approved by the loan section and recorded into the server database. Similarly, data base server served the loan approval report into reporting section and creating the final report to submit the report with consulting the Nepal Rastra Banks as prescribed format and that report connected automatically in data base server. Customer (loan borrower) made the order for the payment (loan amount) in the cash section and cash section checked the payment and collection details and account details of borrower (customer) before the payment made and after verify from the data base server cash section provide the loan to the customer and receive the interest and due money (loan) as commitment between the two parties (loan borrower and lender) as similar process.

For the remittance services of Nepal bank Ltd., there is separate remittance department interlink with data server system. Customer receives this service by certain information system as described briefly in the following way. The Remittance section collects the sender's name, receiver name, amount, contact number and address, code number and other details entered data entry to database server. Data base server provides information to its main branch and main branch circular the information under its branch offices and remittance department consolidates reports and paid the remit to the customer after reconciling by the main branch through server data base.

Entity Relationship Diagram (ERD) of Nepal Bank Limited Environment.

A customized visual that shows the connections between entities in a database is called an entity relationship diagram.

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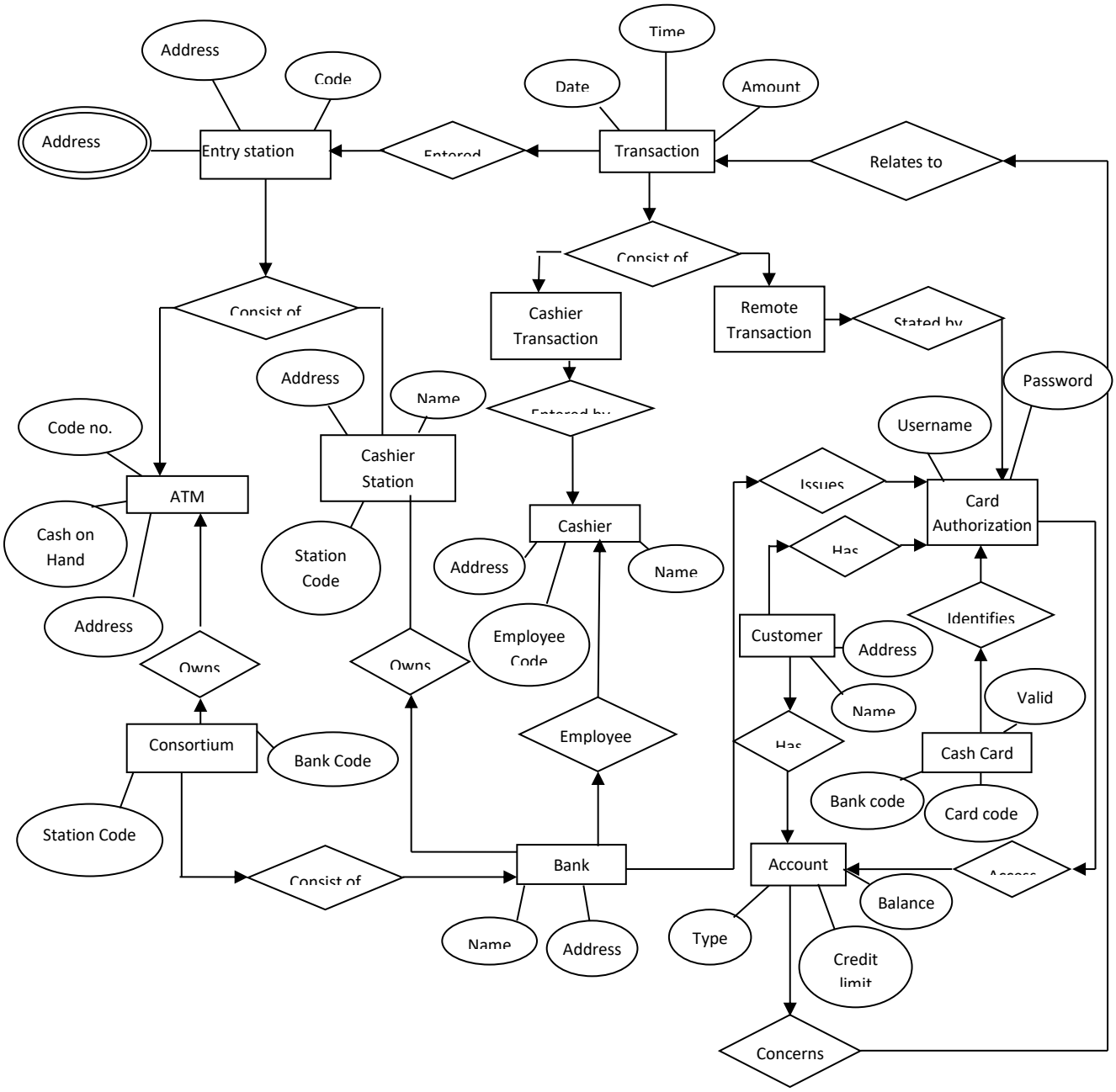
Figure 6

ERD of NBL Environment



(*Note:* Adhikari, 2010, Gyawali, 2014)

Three main categories of information are frequently represented by symbols in the Figure 6 ERD diagram. Boxes are frequently used to represent entities. Diamonds are normally representing relationships, and ovals are used to represent attributes. Similarly, inside Nepal bank limited all types of customer details likewise: name account number address phone number security code of card, visa code bank balance, credit transform member bank, withdraws in ATM credit limit etc. are recorded into ERD forms in store data base, when

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customer details are needed once MIS software can find out the customer details with in few second.

Primary analysis result

Sixty (valid respond) including corporate office department heads, branch managers, IT and operational staffs with MIS of NBL as stated in research methodology was selected. The respondent's result is depicted as under.

Table 4

Employees understanding and easy access of NBL's MIS

QN.	Details	Mean	S.D.	P-value
	Understanding and easy access			
1	Understanding MIS among Staffs	3.5	1.52	0.001
2	Access to computer in the work place	3.83	0.75	0.000
3	I Used MIS in decision making	4.08	0.8	0.000
4	Access of Information and data by using MIS	4.04	0.71	0.000
5	Updated MIS is applied by bank	3.91	0.65	0.001
	Data storage and efficiency			
6	CBIS enhanced the effective management in the bank	3.71	3.17	0.000
7	MIS centralized data storage, ensuring easy access in department	3.82	2.05	0.002
8	MIS support to manager in decision making insight and analysis	3.73	1.8	0.000
9	MIS improved functional efficiency and reduced error	3.88	0.98	0.002
10	MIS safeguard the data storage, operate the system effectively	4.02	1.11	0.000

Note: Field survey, 2025,

Where, 1= strongly disagree, 2= disagree, 3= partially agree, 4= Agree, 5= Strongly agree

The table 4 depicts the respondents view in regard to the importance of MIS in the Nepal bank ltd. Understanding the easy access variable of MIS, employees used MIS in decision making and access of information and data by using MIS statistically mean is 4.08 and 4.04 respectively. Similarly, NBL also updated the MIS as respondent's respond. Likewise, employees also access to computers in the workplace means 3.83 and understanding MIS among them with a mean of 3.5 respectively. Under data storage and efficiency, MIS improved functional efficiency and reduced error, safeguard the data storage, operate the system

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effectively, Centralized the data storage, ensuring easy access in the department with mean of 3.88, 4.02, 3.82 respectively. CBIS enhanced effective management of Nepal bank limited. Most of all levels is strongly agreed to enhance CBIS for effective management. Regarding the test, all the responds is significant since p-value is less than 0.05 at 5% level of significance. The results of this study are in line with those of Simon (2018), who shows that managers utilize MIS as a tool to guide and regulate decision-making processes. Smith and Lee (2022), on the other hand, concentrate on the employee viewpoint and come to the conclusion that management control systems are viewed favorably by employees, implying that they not only facilitate managerial decision control but also have an impact on employee attitudes and compliance. This stud reveals that MIS helps to understand, easy access of data and information, interconnection with various departments, quick response of customer feedback and solves the problems and issues arises in the bank. Managers also uses the information and data for the internal control, management and effective communication. The NBL still uses pumori software, i.e., old technology under a core banking system which is not succeeded to meet the current demand of the consumers. Moreover, mostly employees' answers that the customers frequently asked them for the slow functioning and error of bank' apps, and operating system for online banking transaction. On the other hand, NIMBL, CTZBL, MBL, and most of the banks used Finacle software, which is the latest one to mitigate the data and provides the smart service delivery of MIS.

As respondents' view, after adopting the MIS system and software installation of Pumori, under core banking system of NBL, there is significant change of NBL regarding its service delivery and management information and departmental changes. The t-test (0.000) also shows the significant changes happened in MIS of NBL after adopting the software and technology adopted by NBL as employees respond (by using Jamovi software).

For exploratory factor analysis, adequate sampling was indicated by the KMO value being greater than 0.70. The statistical significance of Bartlett's Test of Sphericity ($p < 0.001$) indicated that the correlation matrix was not an identity matrix. As a result, factor analysis was appropriate for the data. Factors with eigenvalues larger than one were kept using Principal Component Analysis with Varimax rotation. Three factors that combined accounted for roughly 65–70% of the overall variance were identified by the analysis, suggesting a sufficient degree of explained variance. The factor loading matrix had a distinct structure following rotation. Items pertaining to the use of MIS in decision-making, information availability (by using Jamovi software), Factor 1 comprised items with factor loadings more than 0.60 that dealt with the use of MIS in decision-making, information access, and data availability. "MIS Support for Decision Making" was the label given to this component. Factor 2 was called "Information Security and Reliability" and included items related to data security, system reliability, and information accuracy with loadings greater than 0.55. Factor 3 was named "Service Effectiveness" and included components with loadings larger than 0.50 that represented service delivery improvement, speed of operations, and service efficiency. All of the retained items' communalities were greater than 0.45, suggesting that the extracted factors accounted for a significant amount of the variance in each variable. There were no significant

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cross-loadings found, indicating that the factors had good discriminant validity.

Conclusion and Implications

Today, banking industry is growing, challenging risk and competing with international banking standard. Due to the updated and latest technology has emerged as driver change. Nepal bank ltd. can fulfill the competitive leadership service. Likewise, need of the computerized system focused the handling and providing security of customer's information, I.D. code and different product service transactions. NBL was first government bank of Nepal and extended its branch network almost districts of the country. Similarly, finding concluded that there is lack of training to enhance the effective MIS system to increase the capabilities of its employees. Likewise, functional and lower-level managers are lack of aware in an analytical way of system information as a result, delay in providing services to its pioneer customers. In a very competitive market, Nepal Bank Limited (NBL) likewise prioritizes making money. Therefore, by implementing the newest software systems that provide integrated services and solutions in the quickest amount of time, NBL must improve and efficiently manage its core business processes, including finance, payroll, human resources, procurement, credit operations, MIS, and the IT department.

For the Implications, NBL has not separate MIS and IT department in contrast to jointly. Hence, NBL should build MIS and IT department separately. NBL should need to interlink IT department through service management and process and employees interlink with updated technology. Majority of the Functional level and Lower-level employees have not more information about MIS. Hence, management should focus them to upgrade their analytical level by launching different training program. The context level of diagram of lending and borrowing system of Nepal bank Limited require several steps and lengthy process. Hence, NBL should modify these steps through updated technology/system as well as employee awareness campaigns in different branches. Further researcher can take the secondary data or primary data by increasing the sample size and sample banks also for acquiring the result of MIS in the recent banking context.

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Questionnaire

Please tick one of the options as a given below.

where 1= strongly disagree, 2= disagree, 3= partially agree, 4= Agree, 5= Strongly agree

QN.	Details	1	2	3	4	5
1	I Understand MIS					
2	I have accessed to computer in the work place					
3	I Used MIS in decision making					
4	I have accessed of Information and data by using MIS					
5	Updated MIS is applied by bank (NBL)					
	NBL has data storage and efficiency					
6	CBIS enhanced the effective management in the bank					
7	MIS centralized data storage, ensuring easy access in department					
8	MIS support for decision making insight and analysis					
9	MIS improved functional efficiency and reduced error					
10	MIS safeguard the data storage, operate the system effectively					