

**ROLES PLAYED BY STAKEHOLDERS IN
IMPLEMENTATION OF INFORMATION SYSTEMS:
A CASE OF EQUITY BANK IN KENYA**

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**A management research project submitted in partial
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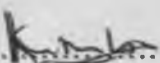
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DECLARATION

This project is my own original work and has never been submitted for a degree in any other University.

Sign. .....

Date. 19/11/08.....

Kenneth Laban Mmbihi

This project has been submitted with my approval as a University Supervisor

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To the respondents at Equity Bank, who filled and returned my questionnaires.

Dedication

This research project is dedicated to my beloved mother, Jane Mmboga Mmbihi.

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LIST OF ACRONYMS

- I. ICT: Information and Communications Technology
- II. IM : Information Management
- III. IT: Information Technology
- IV. IS: Information System
- V. TFA: Technological Frames Analysis

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Abstract

Equity Bank management has broken the myth and demonstrated that the indigenous Kenyans managers have the capacity to build and nurture local institutions that can compete competitively with major multinationals from the west. Several IT projects have failed both locally and globally but the success of the Equity Bank's IT project motivated the researcher to study and analyze the roles the managers and the IT professionals played during the implementation of information technology. The objective of the research project was to find out the roles the managers and IT professionals played during the implementation of the IT project at the Equity Bank in Kenya. Also the objective was to find out the magnitude of the involvement of these stakeholders in those roles.

The population of study was composed of the internal stakeholders only. These internal stakeholders were namely the CEO and the senior managers at the Bank's headquarter at upper hill and the managers at the seven branches in Nairobi City. The stakeholders from the branches were as follows: the credit manager, operations manager and the overall branch manager. In total they were 16 instead 42 stakeholders who participate. The data collection was done using multiple choice questionnaires. Simple arithmetic and easy to draw tools from Microsoft Excell were used to summarize the information into percentages and pie charts and graphical representations for easy comparison of the magnitude of each role participated by stakeholders in the project.

The findings from the research indicate that the stakeholders must be involved more in the roles in which they have expertise and they have the competence to provide leadership in those roles like IT professionals in technological activities, finance stakeholders in financial activities and the operation stakeholders in operation matters of the bank. The operation stakeholders should participate in almost all the activities of the information system project as the information system implemented will affect either positively or negatively the operations of the bank. The branch managers should be involved in the activities affecting their branch only. The bank officers

should be involved in: testing of the system; coming up with service needs; designing of the compensation policies; and identification of system problems.

The conclusion from the analysis of the data is that for any information technology project to be successful the key stakeholders namely the IT professionals, operations specialists, the credit (finance) people and the branch managers must be fully be involved right from the project initiation (strategy formulation) to project implementation (strategy implementation). These key stakeholders are the key decision makers during the implementation of the IT project. The bank officers should be involved in the roles that will improve both their efficient and effective usage of the system when performing their duties.

CHAPTER ONE: INTRODUCTION

1.1 Background

Conversion of Equity Building Society into a fully fledged commercial bank has marginally increased the number of banking institutions from 43 as at December 2003 to 44 as at December 2004. The banking sector comprised of 51 financial institutions with 44 commercial banks, two mortgage financial companies and three building societies, with a total of 532 branches across the country. The sector also comprised of six locally incorporated foreign banks and four branches of foreign owned institutions (viewed on 10th July, 2008, www.centralbank.go.ke).

In today's competitive banking environment, exemplary customer service is one of the cultural values that banks can exploit to establish a competitive edge. Since most banks offer comparable products and services, they have continued to search for competitive advantage that can attract new customers and strategies to help them retain the existing ones. Banks therefore have endeavored to develop innovative programs and initiatives to maintain superior customer service levels while remaining profitable (viewed on 10th July, 2008, www.centralbank.go.ke).

In order to address stakeholders concerns and remain competitive, the banking institutions have increasingly turned to implementing IT solutions and products to improve service delivery and also as a tool to manage and predict clientele consumption behavior through data mining and trend analysis. Financial institutions have embraced e-banking and provision of ATMs to reduce long queues in banking halls. Most banks have launched mobile phone banking services for account enquiry tool, including accounts balances, thereby, minimizing the need for customers to visit the banking halls (viewed on 10th July, 2008, www.centralbank.go.ke).

Financial institutions have continued to implement the latest information and communication technology (ICT) as an integral sector's capacity and ability to enhance institutional productivity and operational efficiency through branch interconnectivity and improved service delivery. With the growth in the out-of-city centre supermarkets and retail parks, and emerging widespread convenience culture of most of stakeholders, there has been substantial

growth in off-site ATMs particularly in Nairobi, installed in places other than banks premises (viewed on 10th July, 2008, www.centralbank.go.ke).

To minimize security risks, the financial institutions have formulated security policies to uphold confidentiality and integrity of the information and this is very critical given the enormous resources committed to IT and the potential risk of IT systems failing to meet the needs of the banking business and the stakeholder's satisfaction. Also as a security measure, the banks have installed in place security cameras in most new ATMs to deter criminals (viewed on 10th July, 2008, www.centralbank.go.ke).

A well implemented information system brings many benefits both to the organizations and the stakeholders. Most of these benefits that accrue to the organization are: a) cost reduction; b) quality of service to stakeholders; c) increased capacity of the organization; d) increased transparency in the company operations; e) improved efficiency in delivery of services and operations; f) increase organization brand value; g) and improves access of information by the stakeholders for timely and quality decision making (viewed on 15th September, 2008, www.ejeg.com).

The worthiness of any IT venture focuses on the success and failure of IT project. The issue of information system success can be analyzed by assuming that learning will provide the benefits to stakeholders with the important lessons that enable them formulating successful future implementation strategies and project management practices. Some of the factors that mostly enable an IT project not to be successful are: a) lack of adequate finance; b) poor data systems and lack of compatibility with legacy systems; c) leadership styles, culture and bureaucracy; d) and attitude of the stakeholders involved in the project (viewed on 15th September, 2008, www.ejeg.com).

Also there are other factors that make an IT project successful. Some of these factors are: a) stakeholders should not underestimate the complex environment in which the IT projects evolve. IT projects are too often believed to be technology focus and not as business projects; b) IT projects should be selected to ensure that they will provide the greatest benefits to all the stakeholders of the organization; c) stakeholders should be re-skilled through training to

fit in the new roles or processes as the result of the new system; d) the right technologies should be indentified for the company and make decisions on how the technology fits the organizational; f) strong program and project management is essential to develop and implement successful IT solutions; g) the total cost of ownership (TCO) of an IT project should not be underestimated(viewed on 15th September, 2008, www.eieg.com).

According to Wilson (2002, 1994) information refers to “all types of information of value, whether having their origin inside or outside the organization” thus alluding to the various sources of information that is central to the concept of Information Management (IM). Also Information Management is defined by Wilson as “the application of management principles to the acquisition, organization, control, dissemination and use of information relevant to the effective operation of organizations of all kinds”. IM is increasingly being recognized as critical in the context of organizational performance. There is recognition that all aspects of Information Management as delineated by various authors (Wilson, 1994; Synott and Gruber, 1981; Schneyman, 1985; Horton and Pruden, 1988; Choo, 1995; Bytheway, 2004) must be grounded in consideration of the information requirements (or information needs); which is the subject matter of project management.

Equity bank started its operations in 1984 as Equity Building Society. Its establishment was motivated by the desire to create a financial service institution that will touch base with majority of the unbanked Kenyan population. The need to come up with the institution was out of the realization that most Kenyans lacked access to financial services or simply could not afford them due to the multinational moving away from the rural areas due to perceived high cost of operation. The initial focus was to offer mortgage services but in the early 1990s EBS changed its business focus to micro-finance services. The growth in business volume and outreach necessitated conversion to a commercial bank which was dully registered on December 31, 2004 as Equity Bank Limited (EBL) (viewed on 16th September,2006, www.EquityBank.co.ke).

The bank experienced difficult financial times in the early 1990s and in 1992 it almost faced liquidation by Central Bank of Kenya (CBK). However, due to the bank's mission (then EBS) laudable records of creating affordable and easy access to financial services by ordinary Kenyans, CBK opted to apply rational judgment to allow EBS re-invents itself. Equity Building Society therefore grabbed the opportunity extended by CBK, eventually shifting focus from mortgages to micro-finance in 1994. Equity Building Society comprehensively implemented the management of change process according to international standards, putting emphasis in quality customer service and introduction of new services and products (viewed on 16th September, 2006, www.EquityBank.co.ke).

The information technology (IT) has the potential to transform the competitive landscape in many industries or markets, while at the same time, creating whole new industries or markets or services. Implementation of any IT project is both a technical and organizational issue, with a scope varying from business analysis, training and learning, to testing, and acceptance in the organizational structure of the newly implemented technology (Robson, 1997).

Equity bank has used information system to provide product leadership in the financial sector. Equity Bank started investment in IT in mid 2005 and has now come to fruition as demonstrated by the efficiency levels of the bank where the cost of transaction has gone down, processing speed of transaction doubled, while most cash withdrawals are concentrated in the ATMs plus internet banking. Due to the change management initiated, the Bank is a leader in the micro-finance sector in the country and is giving competitors a run for their money. Also the ratio of operating expenses to total income improved as the bank begins to leverage its investment in IT (viewed on 16th September, 2006, www.EquityBank.co.ke).

The rapid changing technology base has made IT difficult for most of the stakeholders. This is because most of the stakeholders are not involved in day-to-day basis with the technology to keep themselves abreast of current technological trends. Similarly, because of an

organizations functional segmentation, ICT professionals in these organizations often have a limited understanding of the business processes as they do not have the opportunity to experience program development and policy implementation (Commonwealth Government, 1995; Korac-Boisvert and Kouzmin, 1995a; 1995b; Kakabadse and Kakabadse, 2000). Stakeholders' lack of adequate ICT skills, experiment for implementing change, competitive battles in the market place, lack of management champions and vision has reflected that there is no need to change. These are common barriers for change, leaving many organizations and stakeholders locked into roles and practices that simply do not work in the modern workplace (Bennis, 1993, Ramos, 1994)

A successfully implemented information system redefines work related and social-roles for the stakeholders. IT has contributed to significant shift in the international pattern of specialization and competitiveness, at a rate that is often faster than related organizational socio-economic changes (OECD 1987, 1992a 1992b; 1999; Tushman and Nelson, 1990; Korac-Boisvert and Kouzmin 1994, 1995a, 1995b). Although ICT developments has been a central material condition for the global shift in economic, cultural and social sectors, it has been argued that IT implementation is open to managerial choices and is not just a technological imperative.

The key to gaining strategic advantage from IT lies in understanding the process of designing, implementing, adapting and managing a strategic information system. The policy design must focus on a balance of the priorities of scarce resource and environmental dynamics; partnership and alliances between all stakeholders; integration within the business process and increased social justice (information sharing, user awareness) (Upton, 1992).

Project stakeholders are individuals and organizations that are actively involved in the project, or whose interests may be affected as a result of project execution or project completion. Contribution made by different people to any IT project is the principal criteria for identifying stakeholders. The five primary project stakeholders are the project manager,

the project team, the functional management, the sponsor, and the customer (viewed on 16th September, 2006, www.tenstepph.com/2.3OrganizationalInfluences.htm).

In a larger sense, anyone who participates in the project or is impacted by its results is a stakeholder. Each stakeholder has an essential contribution to make and all stakeholders expect their needs to be met for the project to be successful. The stakeholders exert influence over the project's objectives and outcomes.

The stakeholders for whom the system is designed for are located in the functional departments and are referred to as users or end users or line managers (Hoffer, Joseph and Probi, 2005). The stakeholders involved in the systems development include IS managers, systems analysts, programmers, end users and Business Managers as well as additional IS managers, Technicians, and specialists (Hoffer, Joseph and Probi, 2005).

Many authors have stated the roles that stakeholders need to play for any IT project to succeed. According to Hoffer (2005) the roles of stakeholders in system developments are as follows: (a) *Managers* are involved in the allocation of the resources and overseeing approved system development projects rather than actually development process; (b) *systems analyst* have analytical, technical, managerial and interpersonal skills. For one to be an effective system analyst, a combination of the four skills is essential; (c) *Programmers* convert the system specifications given by the system analysts into instructions the computer can understand and execute; (d) *Business managers* in systems development are functional department heads and corporate executives, they have the power to fund development projects and allocate the resources necessary for the project success; (e) *IS managers* are the database administrators; network and telecommunications experts design and implementation the wide area networks and local area networks. Also we have Human factors departments that concerns with systems interface and ease of use issues, training users' and writing user documents and manuals; (f) *Auditors* have the responsibility of keeping track of changes in the system designs. All these stakeholders fall under the category of IT professionals."Satisfy

stakeholders!" is the project manager's mantra. For successful projects, it's not enough to deliver on the customer's demand; projects have to meet all stakeholder expectations (viewed on 16th September, 20006 www.tenstepb.com/2.3OrganizationalInfluences.htm).

Because of the extensive impact of an MIS upon an organization, it is important for there to be a strategic direction that co-ordinates all the roles and interests of the different stakeholders in MIS projects. Stakeholders in MIS projects are senior managers, end users and IT specialist etc. But recently the distinction between users and manage has become increasingly blurred (Robson, 1997). Also according to Robson, the stakeholders have different roles in the IT projects. The CEO is involved in setting policy on priorities because of the scarce resources; setting the objectives of the organization and IT; monitoring and setting budget policies for IT projects; setting MIS needs and master plan of the IT projects. The IT professional are CEO's budget advisors; they come up with: a) equipment and software options for the MIS needs; b) options of project design; c) proposals regarding cost and benefit of the IT project. The line managers: i) come up with new service needs according to the customer needs or market trend; ii) nomination of the project benefits by the IT professionals; iii) Identification of the system problems and performance; iv) the project design and implementation strategies and project control (Robson, 1997).

Whitten (2003) identifies the IT project stakeholders as; (a) information workers; (b) Knowledge workers; (c) system owners; (d) system users; (e) system designers; (f) system builders; (g) programmers/analyst; (h) business analyst. Kendall and Kendall(2005) further categorize stakeholders roles into system implementation activities: (a) problem identifications, opportunities, and objectives of the project are the system analyst, user managers and system managers; (b) determination of information requirement are the system analyst, user managers, operations workers and systems managers; (c) analyzing systems needs are the system analyst, user managers and the systems managers; (d) designing the recommended system are the system analyst, the system designer, user managers and the operation workers; (e) developing and documenting software are the

system analyst, system designers, programmers and system managers; (f) the system testing are the system analyst, the system designers, programmers and system management to see if the system works as per requirement; (h) the implementation and evaluating of the system are the system analyst, the system designer, programmers, user managers, operations workers and system managers. All the discussed stakeholders can be categorized into the CEO, IT professionals and functional managers.

1.2 Problem Statement

Equity Bank management has broken the myth and demonstrated that the indigenous Kenyans managers have the capacity to build and nurture local institutions that can compete well with major multinationals from the west. Equity bank occupies a unique position as a bank that was developed by Kenyans for Kenyans in the industry that was dominated by foreign companies namely Barclays bank and Standard Chartered Bank.

Part of Equity bank success has been in the successful implementation of the information system. Equity Bank has efficiently leveraged unutilized capacity of the modern and scalable IT infrastructure to provide services to its customers competitively. Many authors have argued that in order for an information system implementation to succeed, all the stakeholders must be involved in the processes of project implementation (Robson, 1997; Whitten et al, 2000 and 2003. Kendall, 2004). The worthiness of any IT project focuses on the success and failure of the project. Lessons must be learned by the stakeholders on both the success and the failure of the IT project.

The research was to find out the roles the stakeholders played and the extent they were involved in these roles during the implementation of the IT project. The specific research question was as follows: To what extent did managers and IT professional played their roles during the implementation of the IT project at Equity Bank?

From the success of the Equity Bank's IT project, the researcher was motivated to study and analyze the roles the stakeholders played namely the CEO, senior managers, branch

managers and the IT professionals during the implementation of information technology project since the information technology is the key strategic and operational component that supported its low cost business model of servicing the un-banked population.

1.3 Research Aims and Objectives

The objective of this research was to find out the roles played by the stakeholders namely the CEO, senior managers and IT professionals and the extent of their involvement in these roles during the implementation of the IT project at the Equity Bank in Kenya.

1.4 Importance of the Research

The results of the study will enhance the understanding of the critical roles played by the bank's stakeholders in the success of the Information Technology project. This will further enrich the body of knowledge of the Information Management project discipline. The findings will generally provide important lessons that will enable other organizations to formulate innovative project implementation strategies.

Specifically, the findings will be of importance to: a) information system researchers or IT students who will have a basis for future empirical and conceptual research, which will be helpful in refining and validating the findings especially when a significant number of stakeholders' roles are collected and studied; b) the business managers' namely the branch managers, the IT managers, operational managers financial managers and other line managers who have to understand their roles in the information system project implementation; c) the end users who have to know and understand their roles in information system implementation; d) IT projects managers who will be managing information system projects and so they have to know the roles of other stakeholders in the project success; e) the IT graduates who will be involved in the future IT projects. They will have to know their roles and roles of the other stakeholders in any information system projects because they are the future ICT managers or project managers; f) the IT planners who have to understand the organization's stakeholder's roles and resources planning for the project implementation; g)

the organizations that will be intending to implement new information systems. These organizations will be able to know all the roles of its stakeholders in their intended IT project. The findings will make the organizations to be more proactive in IT project management.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

For successful IT projects, it's not enough to deliver on the customer's demand; the projects have to meet all stakeholder expectations. IT Project stakeholders are individuals and organizations that are actively involved in the project implementation, or whose interests may be affected as a result of project execution or project completion. Contribution made by different people to any IT project is the principal criteria for identifying stakeholders. The five primary project stakeholders are the project manager, the project team, the functional managers, the sponsor, and the customer (viewed on 16th September, 2006, www.tensteppb.com/2.3OrganizationalInfluences.htm).

Furthermore the stakeholders for whom the system is designed for are located in the functional departments and are referred to as users or end users or line managers (Hoffer, Joseph and Probi, 2005). The stakeholders involved in the systems development include IS managers, systems analysts, programmers, end users and Business Managers as well as additional IS managers, Technicians, and specialists (Hoffer, Joseph and Probi, 2005).

Many authors have stated the roles that stakeholders need to play for any IT project to succeed. According to Hoffer (2005) the roles of stakeholders in system developments are as follows: (a) Managers are involved in the allocation of the resources and overseeing approved system development projects rather than actually development process; (b) systems analyst have analytical, technical, managerial and interpersonal skills. To be an effective system analyst successfully, combination of the four skills is essential; (c) Programmers convert the system specifications given by the system analysts into instructions the computer can understand and execute; (d) Business managers in systems development are functional department heads and corporate executives, they have the power to fund development projects and allocate the resources necessary for the project success; (e) IS managers are the database administrators; (f) network and telecommunications experts design and implementation the wide area networks and local area networks. Also we have Human

factors departments that concerns with systems interface and ease of use issues, training users' and writing user documents and manuals; Auditors have the responsibility of keeping track of changes in the system designs. All these stakeholders fall under the category of IT professionals (viewed on 16th September, 2006).

The key management stakeholders (line managers) activities are invested in appraisal and performance IT systems. The most important concern in the organization is the degree to which financial commitment to IT meets the IS strategy and corporate strategy. Technology is related to priorities of the IT strategy, for example the design and development of methodologies for IT, security practices and data management techniques (Earl, 1989).

According to Hoffer, Joseph and Probi (2005), the characteristics of each system analysis and design project will dictates which type of stakeholders should be in the project team. When stakeholders work as a team makes it easy for any IT project to succeed. A good stakeholder's team must be diverse and tolerant of diversity: a) a diverse stakeholders team must have representation from all the different stakeholders group that will be affected by the project outcome, and these stakeholders in the team increases the acceptance of the changes in the new system will cause; b) diversity exposes the stakeholders to new and different ideas. The stakeholders might never think of these ideas if they came from the same background, with the same skills and goals; c) new and different ideas can help the stakeholders generate better solutions to any problem and defend the action they choose; d) stakeholders must able to entertain new ideas without being overly critical or dismiss new ideas out of hand because they are new; e) the stakeholders must be able to deal with ambiguous information as well as with complexity and must learn to play a role of a team so that the talents of all stakeholders can be utilized.

The main deliverables of the IT projects are the statement of the functional requirements, and at least the outline of an acceptance test plan which will stand as the main reference point during the later stage of acceptance testing. The technical feasibility concerns with the

current available technology in the market and the needed expertise to achieve the MIS needs and tools used to find when the system will return its investment and if it's worth to invest into the project (Kozar, 1998).

2.2 IT and Corporate Strategy

Good leadership is supposed to provide vision, communicate the strategy, be passionate and motivate the staff using new incentive for the strategy objectives to be achieved. Without good leadership the Corporation is rudderless. The strategy must define the stakeholders, in the organizational terms responsible for planning, delivery and implementation of the IT project (Robson, 1997). At equity Bank the long serving Chairman, Mr. Peter Munga assisted by the then CEO, Mr. John Mwangi and current CEO and Managing Director (the then Finance Director) Mr. James Mwangi, played key roles in shaping the leadership of Equity Bank through re-defining its mission and vision and the promoting it to a creed (viewed on 16th September, 2006. www.Equitybank.co.ke).

IT strategy is there to ensure that the information system is in line with the corporate strategy. The Information system strategy (IS) defines the information and systems needs for the business and its components functions both for today and future needs. The IS strategy creates the demand and the IT strategy creates the supply. If the organization consists of more than one business, then each business will define it's a strategy and in addition there will be a business strategy to satisfying the corporate strategy. Without successful or proper implementation of the strategy, strategy planning generates little benefits to the company and this has result into time and resources being wasted in strategy planning. IT project management is the IS/IT Strategy implementation process (Edwards, John ward and Bytheway).

According Earl, (1989) three categories of IS, IT and IM strategies provide a useful conceptual framework for discussing the inter-disciplinary nature of managing technology change. This approach is an attempt to demonstrate that information strategy for information

technology embraces a set of complex issues for stakeholders. Organizational forms diverge, both in terms of the overall division of functions and of the internal structure relationships, a new IT (whether encapsulated in computer-related technologies or in managerial strategies) is introduced with the rational goal of increased productive (Bolman and Deal, 1991, p.99). The agenda for qualitative leaps or radical organizational changes is not essentially concerned with efficiency, but with more fundamental transformations in the socio-cultural quality of life (Higgins, 1988; Korac-Boisvert and Kouzmin, 1994; Kakabadse and Kakabdse 2000).

IT strategy according to Earl (1989) is concerned with 'how' IS strategies will be implemented. IT strategy is described as activity based, supply oriented and technology focused. It is also about the delivery of workable IT solutions to business problems. The technology-strategy connection (Kantrow, 1980) is appropriate here since IT strategies are 'best seen as the technology framework or architecture which drives, shape and controls the IT infrastructure' (Earl, 1989). IT strategy is not simply about the vision which senior managers adopt for their being long-range IS planning, but instead the practical application of IT to the business.

As technologies advance so rapidly, organizational structures evolve and business needs change, hence the IS/IT function will be concerned in establishing the necessary amount of order in information processing. The architecture provides a framework for resolving and reviewing technology choices over time. Once information system (the what) is formulated, a set of policies and mechanics is required to ensure its effective and efficient delivery of technology. Architecture provides a structure for implementing the IS needs of the business. As relationship between business strategy and capability and IT strategy and capability become closer; a technological model of the organization is required (Earl, 1989).

The Information management (IM) strategy according to Earl, is distinguished from the IS and IT strategies because it is concerned with the 'wherefores'. In this context, IT projects

can only be successfully implemented if they are managed well. IM strategy is described as organizational based, stakeholders relationship oriented and management focused. Earl claims that renewed management interest in Information management projects emerged towards the end of the 1980s, in part because of the growing managerial and stakeholders' issues surrounding IT. The burgeoning financial investment in IT projects throughout the 1980s provided the impetus for firms to seek more effective management control over the range of IT implementation activities.

Earl gives six reasons, which underpin the formulation of an Information Technology strategy: a) Information and IT are resources, which need to be managed efficiently and effectively as other resources in the organization; b) the organizational, business and management impact of IT requires IS/IT to be managed as an integral part of the business; c) as business strategies are increasingly dependent upon, or created by IT, the IT function is too important to be managed without some formalization; d) in the past lack of top management support and involvement has impeded the successful exploitation of IT; e) as technologies advance and strategic choices are made, technology matters become important; f) as IT becomes embedded in business and organizational life and pervasive in use, many stakeholders get involved with information system, so the top managements need to take strategic views of the information system in the organization.

Earl also outlines the four tasks of information management- planning, organization, control and technology in project management: a) planning involves the integration of IS and IT strategies with other decision-making processes; b) organization is often the most important task in the design and building of the IT architecture; c) it concerns issues of centralization and decentralization of the IT function, the information of steering committees, management education and training, and reporting procedures of the IT function and the responsibilities of the IT managers and IT professionals; d) control issues invariably relate to the relationship between IT and finance.

In comparison with the research by the author (Currie 1994a) into managing Advanced Manufacturing Technology (AMT) in four countries, a tenuous relationship was found to exist between technology strategy and implementation. Implementation is a broad term. It refers to three areas: a) the implementation of IT strategies; b) the technical consequences of introduction technology; c) the socio-political impact of technology on organizations. On the issue of strategy formation and implementation, strategies are always introduced incrementally.

Most of the managerial effort is spent in determining and operating elaborate financial control systems than ensuring that the resources are used carefully and wisely. There is an urgent need for balancing the costs and benefits of shareholders needs, and the drive for efficiency, with a neglect of social and organizational dysfunctions (Selznick, 1957).

According to an American study by Norton (1996), IT project implementation usually fails to pass due to the following: a) the IT strategy is never operationalized by the organizations; b) most of the time the stakeholders don't have capacity or skills to execute IT projects; c) the resources of the companies are never aligned with the IT strategy or budgeted or there are no right stakeholders to execute the project because of lack of relevant skills or experience; d) 60% of the enterprises resources have no direct relationship with IT strategy; e) only 40% of middle management and 5% of the rest of the staff understand what is enterprise or corporate strategy; f) most of the stakeholders don't understand the need of the IT project and its advantages to the firm for its survival; g) there is no communication between the stakeholders regarding the necessity or the importance of the IT projects being undertaken by the organization; h) 85% of the management team spends less than one-hour discussing .

Norton (1996) further states that for ICT project to succeed the leaders in the organization must talk about what the organization is going to benefit from the project so that the stakeholders can buy the idea for ease of implementation and technology change management. Only 50% of the top management and 20% of the middle management have a

bonus system that is directly linked with the IT strategies from medium to long-term goals. According to Norton (1996) in order for the IT project to succeed the compensation system has to change. The stakeholders have to see the benefits or rewards of the success of the completion of the project whether intrinsic or extrinsic.

Equity bank continues with the planned expansion strategy that will see an increase in outreach nationwide; development and implementation of additional delivery channels and points of sale in addition to creating an eco-system of inclusive financial services. To support the growth strategy, the bank is continuing to invest in information technology optimization to meet the new needs of its customers and the industry (viewed on 16th September, 2006, www.Equitybank.co.ke).

The investment in IT stated in mid 2005 and has now come to fruition as demonstrated by the efficiency levels of the bank where the cost of transaction has gone down, processing speed of transaction doubled while most cash withdrawals are concentrated in the ATMs plus internet banking. Due to the change management initiated, the Bank is a leader in the micro-finance sector in the country and is giving its competitors a run for their money. The ratio of operating expenses to total income improved as the bank begins to leverage its investment in IT. Overall, the positive growth in profitability was also supported by the improved economic fortunes of the country but the bank has also significantly benefited from the robust IT platform that has seen it open up other alternative delivery channels such as internet banking, SMS Banking and other expected to follow (viewed on 16th September, 2006, www.EquityBank.co.Ke).

2.3 Project Implementation

Implementation is the most critical phase of the whole systems development processes. The stakeholders must follow certain procedures before running the system live in order to ensure that the new system is correctly installed and running. Conversion of the system from the old one need different skills and the type of the service the company is offering (Lay, Egges,

Julyan, Boot, 1993). Project management often goes astray and fails to reach full success because of various unmet expectations and unmet levels of satisfaction during the project management cycles. For the project to succeed the objective of the system must be stated and also what stakeholders are supposed to get from the system or what the system is suppose to achieve for the organization. The systems objectives are started in terms of outputs from the information systems such as the reports or data accessibility and speed of performance.

IT project starts with the requirement analysis which is concerned with identification of the stakeholders needs, problems and the expected benefits of the related application (Kozar, 1998). Out of the initiation stage, a simple feasibility report is written which states clearly the expected benefits, costs, and scheduling limitations, intangible benefits and how the project is to be resourced (Kozar, 1998). Before recommending any input devices the developer considers who will be operating the devices and how much input must actually be done (Kozar, 1998). Output devices are broken into screen and hard copy devices. Hard copies come from devices such as plotters and printers. The amount of out-put, quality and usage are important criteria to consider in selecting the out-put devices (Kozar, 1998).

Database grows and changes. Database builds up stage by stage within the organization during the operation usage of the information system. A good database design is required to accommodate the new changes that come up when the information system is under operation. The database comprises several databases, each providing the anticipated information for several logical related MISs where the data can be accessed, retrieved and modified with reasonable flexibility. The database is the repository for documentation. Without good documentation, system development and maintenance becomes difficulty (Kozar, 1998). Producing a detailed technical specification for programming work produces a system test plan which will stand as the main reference point during system testing (Kozar, 1998). The design stage creates the bridge between the stakeholders' needs and the hardware and software capability.

System building is the stage where modules have to be brought together and tested together as part of the system integration. Software integration testing concerns with technical correctness and cohesion of the system and it ensure that the system complies with the technical specifications that it performs correctly and with adequate speed; and that the system will not fail under any anticipated operating conditions because of the workload or other considerations. System integration test ensures that the basic functions modules function as they were intended (Kozar, 1998).

Training in IT project implementation emphasizes acquiring new skills to perform new tasks in the new roles. Training takes place throughout the development stages of the project. It is a session that explains why the system is needed, reduces objections to the system, and explaining the positive changes the system will bring (Kozar, 1998).

Wilson (2002) recognizes the following problems with regard to project management in IT field: a) Project requirements change with regard to changes in the stakeholders' environment. This change becomes even much more critical due to the very dynamic nature of the business environment, where the stakeholders are very diverse in many dimensions; b) project requirements or specifications change as a consequence of the information received, giving rise to new needs or rendering obsolete earlier expressions of needs. Again, this problem is compounded further by the very nature of business, where due to many stakeholders be involved; c) the relevance of project requirement can be determined only by the ultimate stakeholder because it will depend on that stakeholder's subjective, interpretative response to the information requirement.

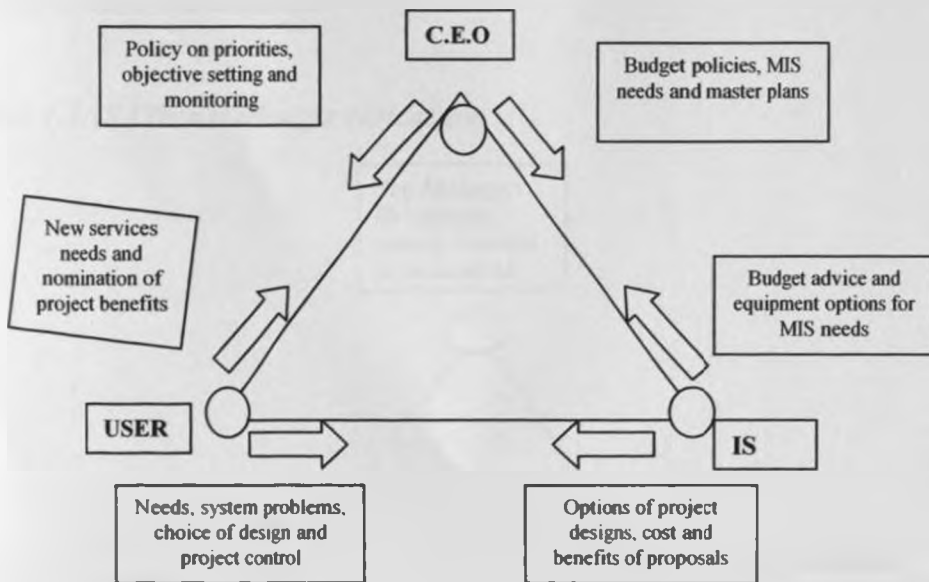
The changeover strategies according to Lay et al (1993) are: a) *Parallel Conversion*; this is when the new system is installed while the older system is still in place (Lay, Eggles, Julyan, Boot, 1993). It's a very expensive strategy because it needs a lot of resources during implementation; b) *Phase Conversion*; This is when the system is converted from the old system to new systems by installing one module and tested at a time until all the modules are

installed and running efficiently and effectively; c) *Pilot sites*; this is the type of conversion when the system is installed from one branch to other changing from the old system to new system; d) *Cut-over Conversion*; this is when a company moves from the old system to the new system straight away.

Any project should not be started until there is sufficient discussion within the stakeholders regarding its purpose, timescales, the approach to be adopted and the authority required to see it through from the start to the end (Kozar, 1998).

2.4 Stakeholders roles relationship in the IT project implementation

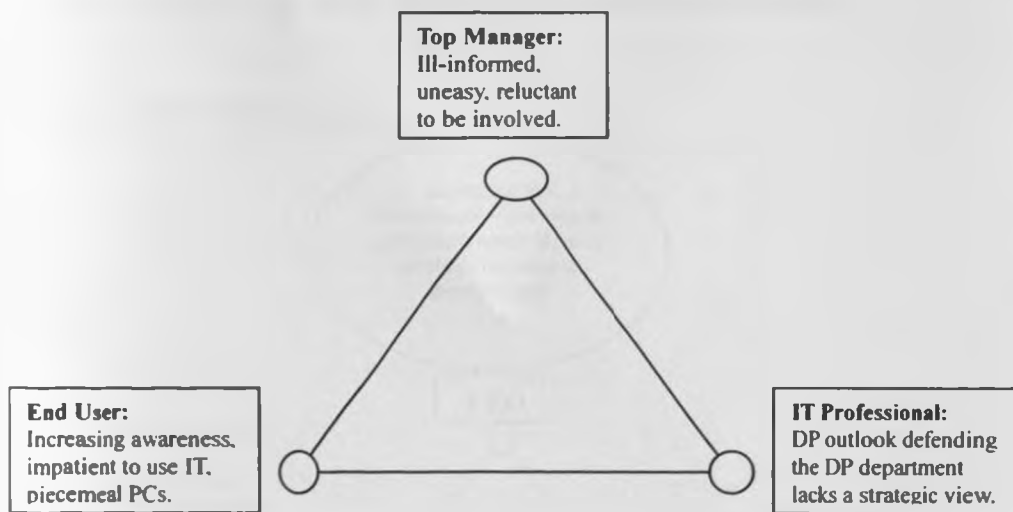
Figure 1.1: MIS Triad



Robson, (1997) illustrates the relationships between stakeholders using the MIS Triad of Brookes, Grouse, Jeffery, and Lawrence (1982). Figures 1.1, 1.2 and 1.3, model the relationship between stakeholders, that is CEO, IS and users and their differing roles. The two-way arrows along each side show the necessary flow of information form and to. The roles expected to be played by the different stakeholders are indicted on figure 1.1.

From figure 1.1 the roles of the CEO is to come up with budget policies, MIS needs and the master plans for the IT project implementation. Also the CEO should set up policy on priorities; comes up with objectives of the organization and monitor the implementation of the IT projects. The line managers' advises the CEO on the new services needs and nomination project benefits. Also the line managers' advice the IT professionals on new needs, they identify the current system problems and make a choice on system design to be designed by the IT professionals. Lastly the line managers' control the IT project during implementation. The IT professionals advice the CEO regarding IT budget, provide the technologies options available in the market to meet the new MIS needs and also the technologies available in the market to solve the current system problems and new needs identified by the line managers. They also make proposals on cost and benefit of the IT projects to other stakeholders.

Figure 1.2: IS ITernal triangle caricature

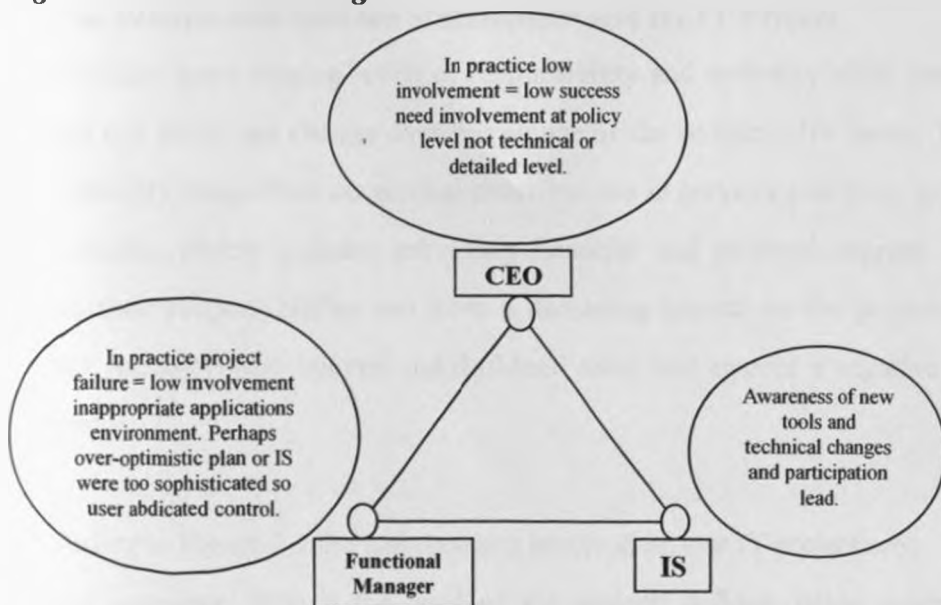


According to Robson, (1997) there is a danger that different roles played by stakeholders always become stereotypes and caricaturized so that each stakeholder in this 'eternal triangle' is seen by the others in terms of the negative qualities and impacts they may have on the IT project.

The extensive use of MIS in an organization has an impact upon the nature of that organization structure and the collective impact that IS has upon the nature of the structure of organization. MIS will create the revision of the structure of the organization, because of the extensive impact of MIS upon an organization, according to Robson, (1997) it is important for the organization to have a strategic direction to co-ordinate the roles and the interest of different stakeholders in an MIS project. The role of IS strategy is to ensure the effective development and implementation of IS within the strategic direction and to do this each node plays the role indicated in the circle to avoid the dangers noted in figure 1.1.

Figure 1.2 shows that most of the IT professionals have data processing knowledge and skills but lack the strategic capability skills which are needed in today's competitive business world. Top management is ill-informed, uneasy and reluctant to be involved in IT projects because of its assumed sophistication nature and technical terminology. Current stakeholders are more aware of the current technology in the market place through either friends or media or relatives and are impatient to use the IT resources for productivity.

Figure 1.3: MIS Triad:dangers



Source: (Robson, 1997)

Most companies do a piecemeal investment in PCs because the top management is ill-informed about the value of technology to their organization.

Figure 1.3 demonstrates that there is low involvement of CEO in most IT projects. The CEOs are only involved at policy level and not at technical level or detail level of the IT project. Most of the IT specialists are aware of the new tools, appropriate technology and techniques and they provide leadership in that area. Also the IT projects fail because the line managers' involvement in the IT project is always very low resulting into inappropriate applications that don't meet the needs of the functional areas and they don't provide a competitive advantage edge to the organization.

Having an over-optimistic plans and IS is always seen too sophisticated to most stakeholders this results into the end user stakeholders abdicating their control role. Because of this sophistication most stakeholders don't fully participating in the IT projects. The impact of MIS in the organization normally creates challenges high up the management ladder. These challenges are mostly co-ordinated successfully to meet the interests of all the stakeholders.

2.5 The Relationship between Stakeholders and the IT Project

Stakeholders have varying levels of responsibility and authority when participating on an IT project and these can change over the course of the project's life cycle. Their responsibility and authority range from occasional contributions in surveys and focus groups to full project sponsorship, which includes providing financial and political support. Stakeholders who ignore their responsibilities can have a damaging impact on the project success. Also any project manager who ignores stakeholders' roles will expect a negative impact on project outcomes.

According to Figure 2.1 the stakeholders involved on any IT project are:

Project manager: S/he is the head of the project; defines, plans, controls, and leads the project. The project manager is appointed by the sponsor. S/he is responsible for the overall

management of the project on a day to day basis. S/he is responsible for the overall success of the project.

Customer/user: This is a person or organization that will use the project's product. S/he is directly affected by the results project. There may be multiple layers of customers or users of the system installed. The customer or the user's needs and requirements drive the success of the project; receives the final output(s) that the project produces.

Performing organization or vendors: This is an enterprise whose employees are most directly involved in doing the work of the project.

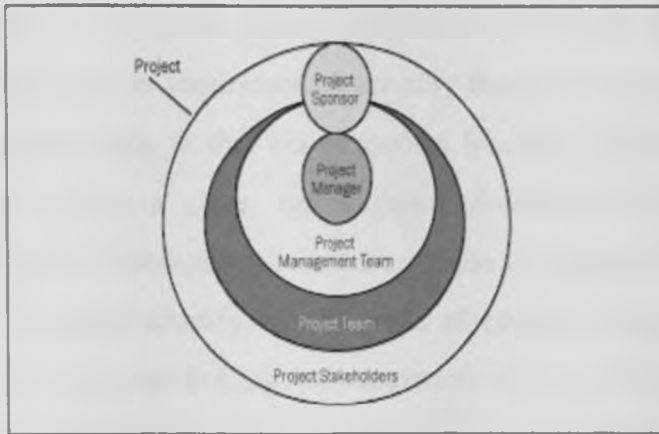
Project management team: These are the members of the project team who are directly involved in project management activities.

Sponsor; This is the person or group that provides the financial resources, in cash or in kind, for the project. S/he has the formal authority and is ultimately responsible for the project financing; oversees the project; acts as a liaison between the upper management team and the project leader; provides authority, guidance, and maintains project priority.

Functional managers (also known as resource managers or line managers); they provide company policy on resources, particularly people who are involved in the project.

Beside the above key stakeholders, there are many different names and categories of project stakeholders, including internal and external, owners and investors, sellers and contractors, team members and their families, government agencies and media outlets, individual citizens, temporary or permanent lobbying organizations, and society-at-large (viewed on 16th September, 2006, www.tenstepph.com/2.3OrganizationalInfluences.htm).

Figure 2.1: Relationship between IT project stakeholders



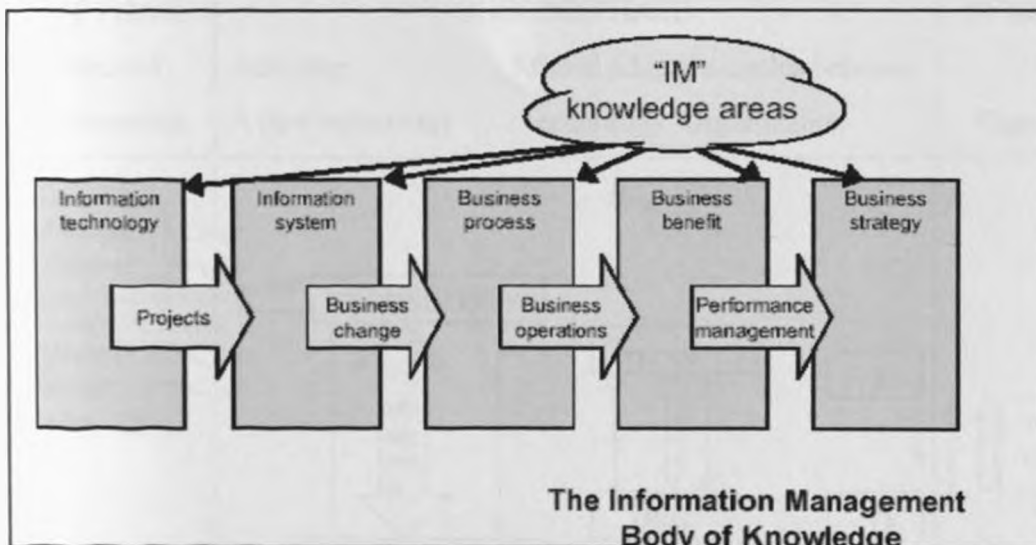
2.6 IMBOK IT project framework

IT project management, when looked at within the IMBOK framework, can be explained as the activities which ensure that IT is engineered into information systems in order to meet the information needs of the business (Bytheway, 2004). The whole process of project management and more importantly the articulation of needs of the business, whether at an individual or organization level has been recognized to be very difficult (Wilson, 1994; Bytheway, 2004). If the project management process is deemed to be successful, then it will rise into an information system (IS), which is expected to meet the needs of the all stakeholders or organization needs for both operations and strategic purposes. The IS is then expected to fundamentally change the business processes through the process of business change. Only when there is a positive transformation of the business process is there evidence of business benefit, brought about by processes of business operations. The IMBOK further posits that business benefits are articulated as performance indicators targets “embedded in the strategic plan.”

The argument then is that, it is difficult to completely understand the knowledge gap that exist between the opposite ends of the continuum starting from Information Technology strategy to business strategy without establishing a link between and within various processes and knowledge areas of the IMBOK. If that is the case, then the contribution of information

technology to organizational performance is not complete until an analysis of the contribution of project management, falling within the Information Systems Development (ISD) domain of IS Projects is understood. A scrutiny then is relevant, given the changing environment of ISD, especially in this era of modern business. Therefore indications by a number of authors is that a clear, unambiguous definition of information systems requirements should result in successful completion of the IS projects. From the foregoing, it may be important to clearly identify the activities of project management (Kirk, 1999); making it a critical process in the linking and integration of the knowledge gap that currently exists in the Information Technology-Business Strategy continuum. If this is the case then, project management does not just restrict itself to successful completion of IT Projects, but eventually has an impact on the achievement of the organization's objectives. The activity then has an impact in the whole practice of information management in the whole organization. This is due to the undeniable fact that the Information needs; that are established through the information system analysis will be evident in the context of the organization's goals and the objectives (Kirk, 1999). The Figure 2.2 shows the link of the continuum analyzed above.

Figure 2.2: Project Management process



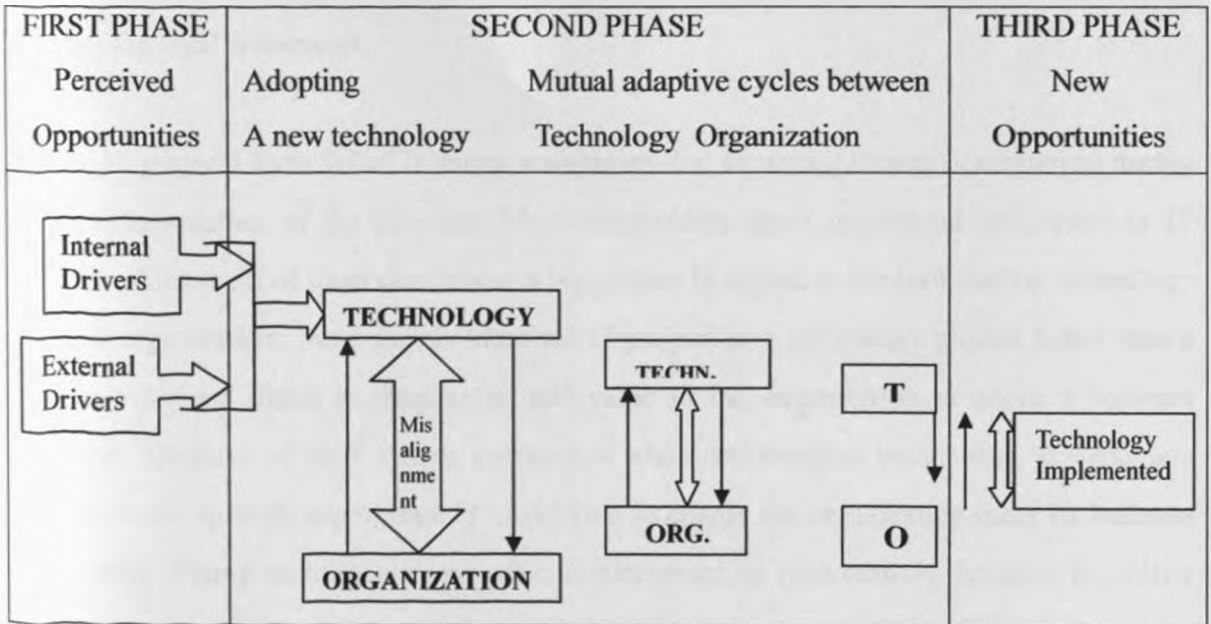
Source: Available at www.ombok.org, 2004

A challenge for organizations is to successfully implement Information Systems projects within business environments. If business strategies have a link to information systems, the indication is that the organizations are re-engineering their business models, then they need to re-engineer too the way they deliver IS in order to meet the changing business needs.

2.7 Technological Frames Analysis

TFA is an important methodology contributing in analyzing the specific features of an implementation process using a structural approach supplied by the Technological Frames Analysis (TFA), a generic conceptual approach for examining cognition when a new technology is encountered (Bijker 1995; Orlikowski and Gash 1994). The underlying assumption behind TFA is essentially structural: stakeholders act according to the meanings that technologies will affect them, and their actions shape the meaning of technologies from other stakeholders and the institutions. TFA Frame is both enabling and constraining. The implementation process using TFA methodology is more likely to be less successful when there is a high degree of incongruence among the different frames of the stakeholders involved in the ICT project.

Figure 2.3: The implementation process of IT technologies (DIEG, 2003)



When using the TFA implementation model the most important aspect of the procedure is to find and categorize the stakeholders involved in the IT project, for example end users, technologists, managers and then take note of their different technological frames for each different domain of stakeholders. In the analysis the key concept to bear in the mind is the congruency of the frames; this means that there is an alignment of the frames of the different stakeholders on key elements or categories. By congruent, according to TFA model does not mean identical, but related common categories of frames and similar values and objectives on the common categories (Orlikowski and Gash 1994).

The internal drivers for the IT project are constituted mostly by perceived opportunities (Machrzack and Salzaman, 1989), perceived organizational problems (Weick, 1979); the need to change when implementing a new information technology or upgrading antiquated information systems (Leonard-Barton 1988; Capaldo et al., 1993). Normally the origin of the IT strategies or solutions can be attributed to the management and the consultant(s) hired by the organization (Orlikowski and Gash, 1994). The external drivers are stimuli or requirements coming from stakeholders that operate beyond the boundaries of the firm. They are clients, suppliers or competitors. These external stakeholders are also the control commission or the regulator that modifies the operating standards, or the government that change the legal framework.

Many IT projects have failed in many companies due to wrong strategies employed during the implementation of the projects. Most stakeholders don't understand their roles in IT projects. Also most of them don't have a big picture in regard to the information technology in their organization. Most stakeholders see IT project as a technology project rather than a business project which is suppose to add value to the organization or solve a business problem. Because of their wrong perspective about information technology, stakeholders cannot come up with appropriate IT objectives to enable the organization meet its business objectives. Wrong technologies are often implemented in organizations because feasibility studies are never undertaken before selection and implementation of the information

technologies. These technology ends up not solving the company problem or adding value to the organization.

In any IT project key stakeholders have to be identified and their roles be specified. Most of the stakeholders are not involved or fear to participate in IT projects because of too many technological jargons are used during the project implementation that they don't understand. The process of technology introduction in many companies is never followed; it's only introduced departmentally. Most stakeholders don't understand or know the value of the technology both to them and the organization; they see the introduction of the technology into the company as way of replacing their positions hence they start resisting by sabotaging operationally.

There was a need for a research to be undertaken on any company which has successfully implemented an information system. The research is to find out how the company succeeded in implementing its information system looking especially at the roles played by the stakeholders. The best choice for the researcher was Equity bank in Kenya.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

This research was a case study research to find out the roles which internal stakeholders played during the implementation of the Information system. The research was appropriate because it gave a full picture of what roles the internal stakeholders namely the CEO, the senior managers, the functional managers, managers at the branches and the IT professionals played in the implementation of the information system.

3.2 Target Population

The population of study was composed of the internal stakeholders only. These internal stakeholders are namely the CEO and the senior managers at the Bank's headquarter at upper hill and the managers at the seven branches in Nairobi City. The stakeholders from the branches were as follows: the credit manager, operations manager and the overall branch manager. In total they were 16 instead 42 stakeholders who participate. The original composition of the stakeholders who were supposed to participate is shown in Table 3.1 and appendix 3.

Table 3.1

Composition of the Internal Stakeholders

Management Levels	Number
The CEO	1
Senior Management	20
Managers at the Branches	21

3.3 Sample

The sample for consist of the stakeholders from the branches; the branch managers, operation managers, credit managers and the overall branch managers. In total they were 16 instead of

42 stakeholders who participated. This sample was deemed quite representative of the stakeholders who were suppose to participate.

3.4 Data Collection Method

The researcher used primary data collected using questionnaires. The questionnaires were administered through “drop and pick” later method to the relevant stakeholders. The exercise was arranged in such a way that it was conducive for the stakeholders and it could not interfere with their work. The stakeholders who participate were informed of the reasons of their participation and the benefits that will accrue to them and the bank at large plus the outside stakeholders. There was an advance communication about the requirement of the questionnaire and when the exercise can take place.

The questionnaires were divided into two sections:

Section A dealt with gender, age bracket, the level of education and the range of years the stakeholders have worked with the bank. Section B dealt with the roles and magnitude of the involvement of the stakeholders in these roles during the implementation of IT project.

3.5 Data analysis

Data collected was analyzed by using the Microsoft Excel software. The data analysis uncovered the roles each stakeholder was involved and the magnitude of the involvement in the IT project. It also involved scrutinizing the acquired information and making conclusion regarding their involvement. The data analysis was both exploratory and confirmatory methods. The exploratory method discovered what the data seems to be saying by using simple arithmetic and easy to draw tools to summarize the data in percentages and pie charts and graphical representations to facilitate comparison of the roles of stakeholders per each question in the questionnaire.

CHAPTER FOUR: FINDINGS AND DISCUSSION

4.1 Introduction

The chapter contains summaries of the data findings together with their possible interpretations. The chapter is divided into two sections: A and B. For easy understanding of the findings of the research there is both tabular and pictorial presentation per each question in the questionnaire. The total number stakeholders who participated in the research are 16. The other stakeholders could not participate because they mostly deal with formulation of policies and strategy.

The stakeholders who participated are grouped as information technology (IT) professionals, the Bank Officer (BO), the operation manager (OPM), the credit Manager (CM) and the branch managers. This diversity within the stakeholders exposed them to new and different ideas during implementation of the project which they might never think of if they come from the same background, with the same skills and goals. This makes it easier in solving problems which crops up during the implementation of the project.

4.2 Demographic attributes of the stakeholders

Figure 4.1: Involvement relative to age

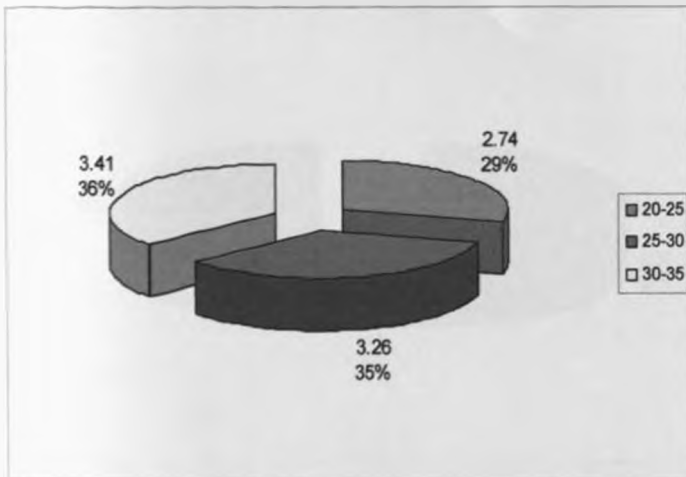


Table 4.1: Involvement Relative to age

Age Group	Magnitude of Participation
20 - 25	2.74
25 - 30	3.26
30 - 35	3.41

Figure 4.1 and Table 4.1 shows that most respondents were young below the age of 35. Their magnitude of participation between the age brackets 20-24 was moderate; age bracket 25-30 and age bracket 30-35 was high. The age of most stakeholders was below the age 35 years. From change management point of view these stakeholders can adopt to new roles and behavior as the result of the changed processes brought by new the information system than the older stakeholders who are more resistance to change. These stakeholders can also withstand long working hours during the implementation of new information system and to meet the deadline of the completion of the project.

The Figure 4.2 shows that the respondents included both male and female with the number of male being slightly higher than that of female. Also men played a relatively higher role than women during project implementation. Men are more adept to being involved in project implementation than women counterparts.

Figure 4.2: Relative involvement per gender

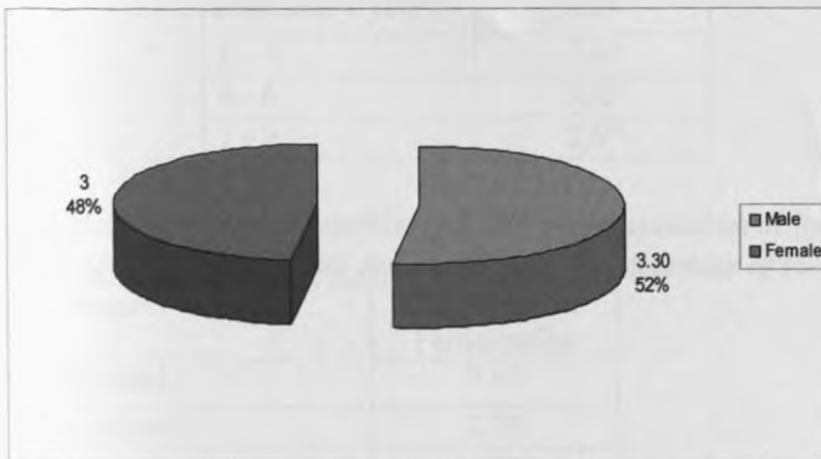


Table 4.2: Relative involvement per gender

Gender	Magnitude of Participation
Male	3.3
Female	3.0

Figure 4.3 and Table 4.3 shows that the magnitude of the involvement of the stakeholders per the period worked at the bank: <1 year was 2.8; between 1-3 years was 3.47; between 4-6 years was 3.05; and between 7-9 years was 2.67. The stakeholders who stayed at the bank between one to six years played high role; others played a low role in the project.

Figure 4.3: Period Stayed with Bank

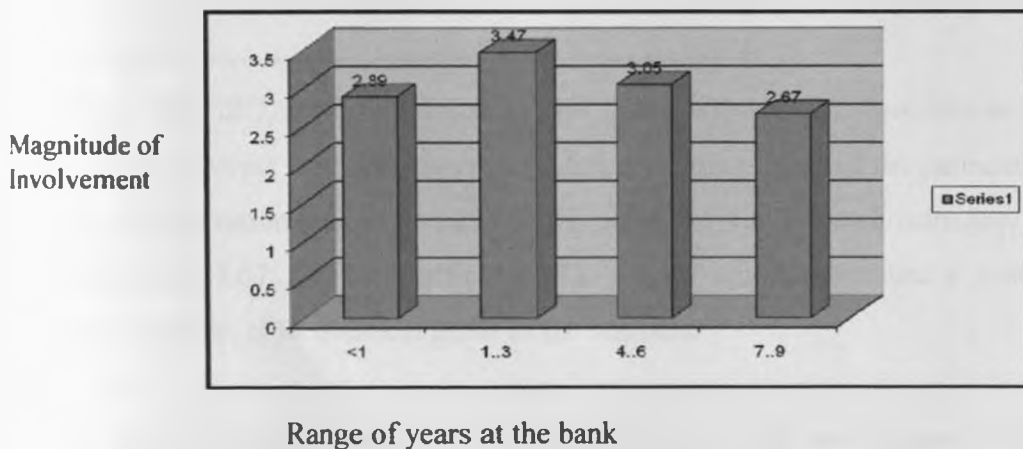


Table 4.3: Period stayed with the Bank

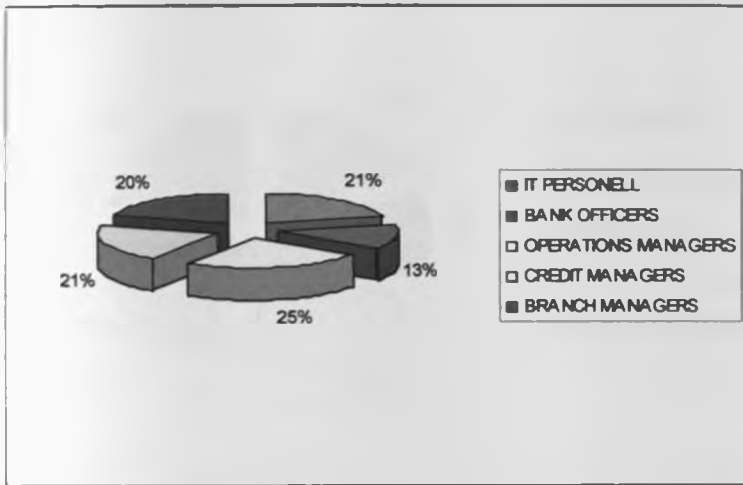
Years at the Bank	Magnitude of Participation
Less than 1 year	2.89
1 – 3	3.47
4 - 6	3.05
7 - 9	2.67

4.3 Roles played by stakeholders during implementation of the system

Table Q1: Coming up with the overall goals or objectives of the business

Stakeholders	Magnitude of Participation
IT Personnel	3.67
Bank Officers	2.33
Operation Managers	4.25
Credit Managers	3.67
Branch Managers	3.50

Figure Q1: Coming up with the overall goals or objectives of the business



The roles of the CEO, according Robson, 1997 is to come up with objectives or goals of the organization, however from the research findings, the magnitude of the participation in this role was: the operation managers 4.25; the IT personnel 3.67, branch managers 3.5 and the credit managers 3.67; the bank officers 2.33. All the stakeholders had a role to play in coming up with the objectives and goals of the business.

The operations managers' role in this activity at the bank was highest. The operation managers manage the overall operation of the bank; they come up with operation strategies and policies for the bank. The role of the branch managers was high because they manage the performance of branches as a profit centre. The branch managers have to align the branch objectives with the overall banks objectives.

The credit managers' role was also high in this activity. The credit manager's role is more of coming up with the bank or branch financial goals. The IT professionals have to advice other stakeholders on the information technologies available in market that can support the business objectives or to meet its goal.

One of the roles of the CEO, according Robson, 1997 is to come up with objectives of the organization IT projects. The research findings indicated that the magnitude of the participation of the stakeholders was: the operation managers 4.25, the branch managers 4.25, and the credit managers 4.00; the IT professionals 3.33; bank officers 2.33.

Figure Q2: Coming up with the IT goals/objectives to meet the business needs

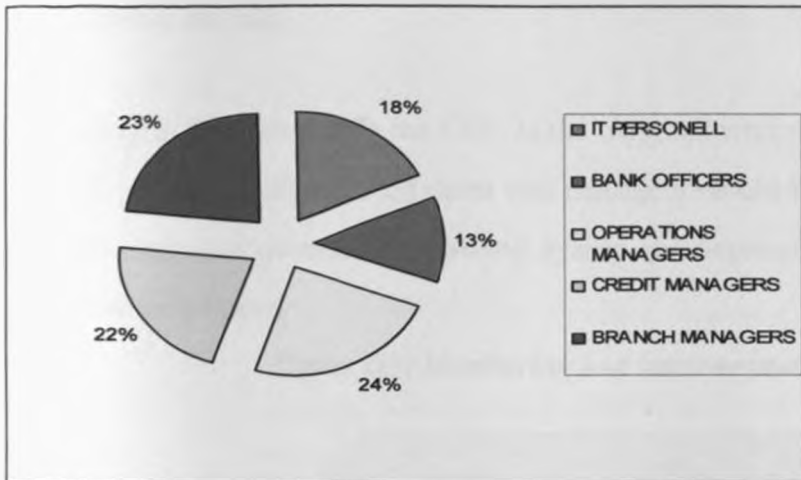


Table Q2: Coming up with IT goals/ objectives to meet the business needs

Stakeholders	Magnitude of Participation
IT Personnel	3.33
Bank Officers	2.33
Operation Managers	4.25
Credit Managers	4.00
Branch Managers	4.25

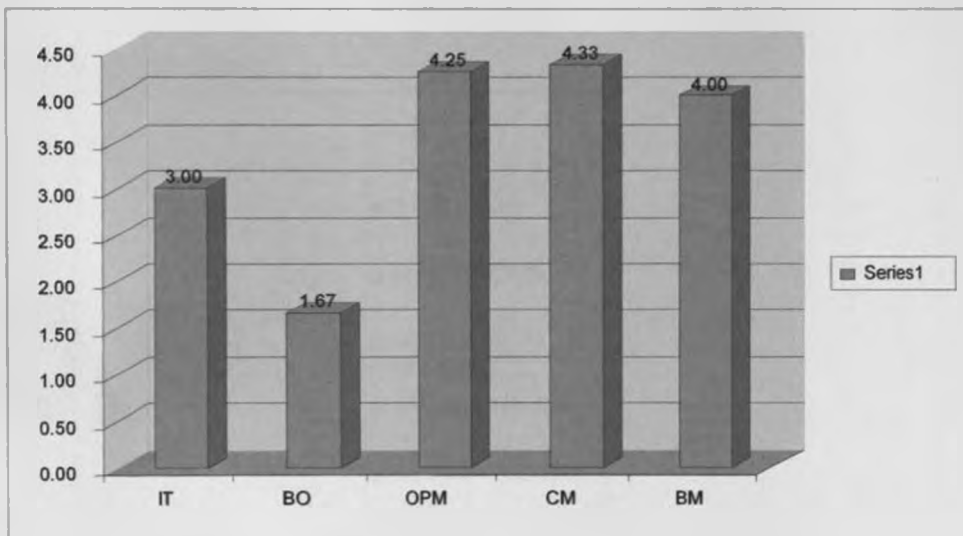
All the stakeholders we interviewed had a role to play in this activity. The branch managers played high role because they are responsible of the overall performance of the branch. They must be involved in coming up with the objectives of IT at the branch level to meet its objectives or goals.

Since the operation managers handle the operations of the bank they had also to be involved in the coming up with the objectives of IT in supporting its operations objectives. Since credit managers' deals with the core business of the bank, they had to participate in coming up with goals of IT to help the bank meet its financial objectives which is the business objectives. IT professionals' involvement in this role was moderate. They are the information technology expertise. IT professionals should be more involved in formulation the IT goals or objectives as they are the technical expertise who understands the capability of the

technologies available in the market that can enable the IT meet its goals or objectives but in this case they are not.

According to Robson (1997) the CEO is the only one who monitors the implementation of the ICT projects. Hoffer (2005) states that managers should be involved in the allocation of the resources and overseeing approved system development projects rather than actually development process.

Figure Q3: Monitoring and implementation process



Bank's Stakeholders

Table Q3: Monitoring and Implementation

Stakeholders	Magnitude of Participation
IT Personnel	3.00
Bank Officers	1.67
Operation Managers	4.25
Credit Managers	4.33
Branch Managers	4.00

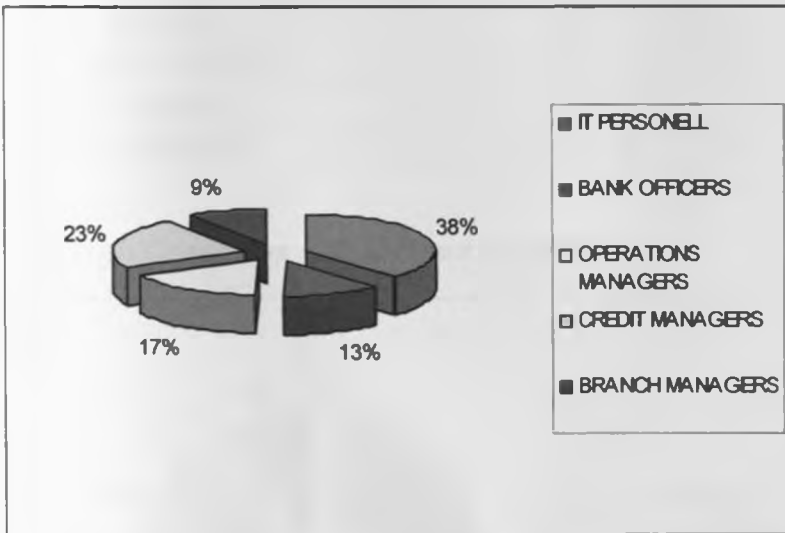
Figure Q3 and table Q3 shows that the magnitude of the participation of the operation managers in this role was 4.25; the credit managers was 4.33; the branch managers was 4.00; the IT professionals was 3.00; the Bank officers was 1.67. The operation managers, branch managers and the credit managers had a high role in this activity. These stakeholders are

responsible in allocating and managing the resources. They have to monitor the progress of the project and how the resources are being utilized in the project implementation.

Table Q4: Hardware Specifications

Stakeholders	Magnitude of Participation
IT Personnel	5.00
Bank Officers	1.67
Operation Managers	2.25
Credit Managers	3.00
Branch Managers	1.25

Figure Q4: Hardware specifications



Robson (1997) says that for the IT project to be successful the IT professionals must be aware of the new tools, appropriate technology and techniques. They should also provide leadership in this area. With awareness in technology in the market IT professionals can come up with appropriate specifications of the hardware for the Bank.

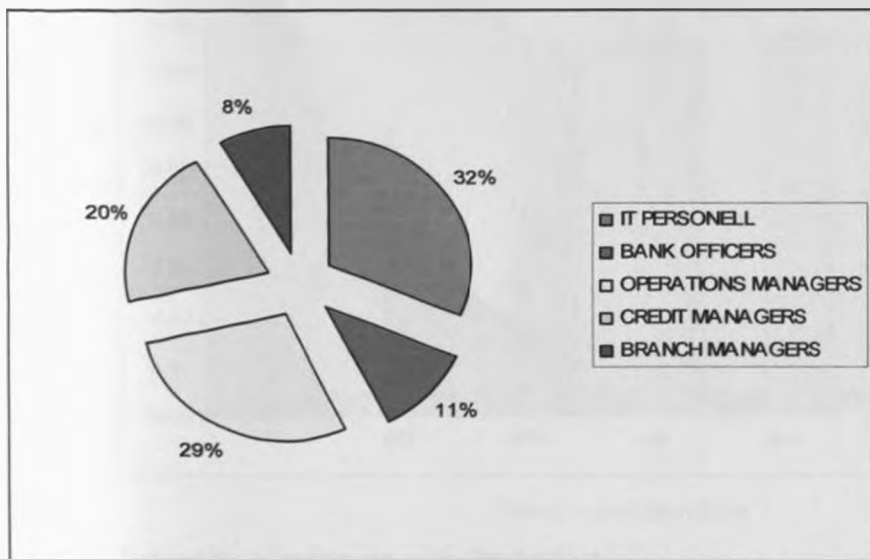
Figure Q4 and Table Q4 shows that the IT professionals played a very high role of 5.0 which concurs with Robson assertion; the credit managers played a moderate role of 3.0; the operation managers, the bank officers and the branch managers played a low role of 2.25, 1.67 and 1.25 respectively. All the stakeholders had an input regarding the specifications of the hardware since.

The IT professionals provided leadership in this role. This is expected since IT professionals are well placed when it comes to knowledge of computer hardware in the market. The other stakeholders' roles were moderate or low. This is because they have low awareness Information technologies in the market. The credit managers participated in this role because of the financial implication of the hardware cost to the bank since they deal with allocation of the resources in the bank.

Table Q5: Coming up with software specifications

Stakeholders	Magnitude of Participation
IT Personnel	4.6
Bank Officers	1.67
Operation Managers	4.25
Credit Managers	1.25
Branch Managers	1.25

Figure Q5: Coming up with software specifications

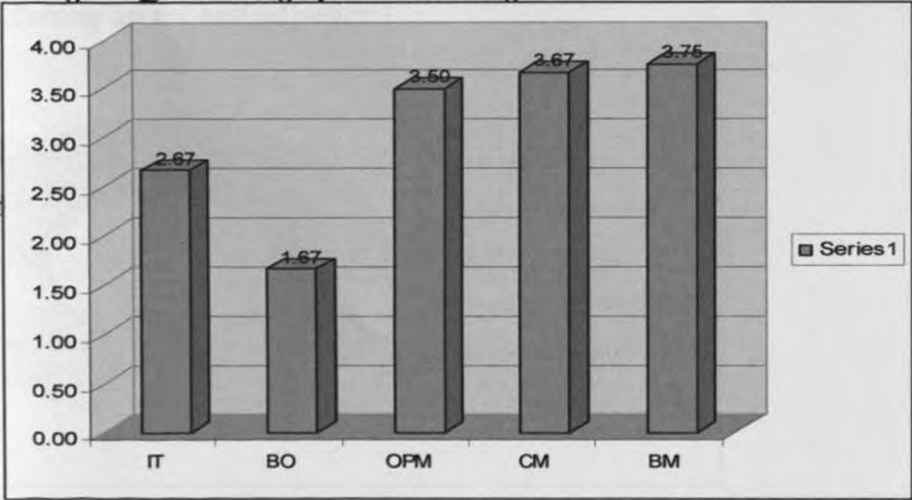


According to Robson (1997) for the IT project to be successful the IT professionals must be aware of the new tools, appropriate technology and techniques and they should provide leadership in this area. This expertise enabled the IT professionals to come up with best specifications of the software. Figure Q5 and Table Q5 show that the magnitude of the participation of the stakeholders was: the IT professionals 4.67 which concur with Robson

assertion; the operation managers 4.25; the credit managers 1.25; the bank officers 1.67; and the branch managers 1.25. All the stakeholders in the company had an input in this role but the IT professionals and operation managers were more involved.

The operation managers were highly involved as they understand the operations of the bank more than other stakeholders. The operation managers had to be involved in this role so that they could come up with the best software specifications to meet the operational requirements of the bank. The IT professionals' involvement was high. They are the expertise in information technology. Due to their expertise in this area they are aware of the information technologies in the market and they can identify easily the software that can support the operational need of the bank. The IT professionals can analyze the software specifications and match them with the expected requirements of the bank's operations. The credit managers played a moderate role in software specifications but they had to ascertain that the software specifications meet the core business of the bank which they handle.

Figure Q6: Coming up with the budget



Bank's stakeholders

Table Q6: Coming up with the budget

Stakeholders	Magnitude of Participation
IT Personnel	2.67
Bank Officers	1.67
Operation Managers	3.5
Credit Managers	3.67
Branch Managers	3.75

One the role of the CEO is to come up with budget policies and the IT professionals advices the CEO regarding IT budget (Robson, 1997). Figure Q7 indicates that the magnitude of the participation of the stakeholders was: operation managers 3.5; the credit managers 3.67; the branch managers 3.75; the IT professionals 2.67 which do not with Robson assertion; and the Bank officers was 1.67. All the stakeholders had some input in this activity but the IT professionals played the advisory role regarding the cost of the technologies to be purchased and implemented.

The operations managers, credit managers and branch managers played a high role in setting up the budget policy as indicated in Figure Q7 and Table Q7 because budgeting is a management issue. The branch managers are responsible for the branch performance and they have to be involved in the planning and allocation of the resources at the branch. The credit managers' set the financial policies for the bank.

Figure Q7: Setting up the budget policy

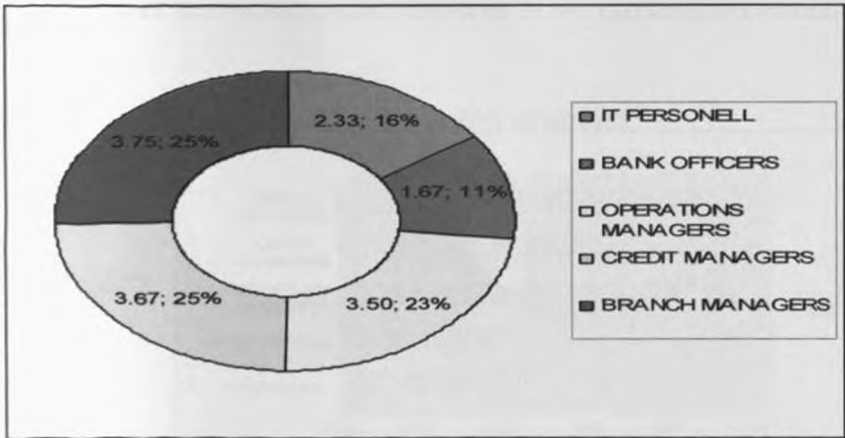


Table Q7: Setting up the budget Policy

Stakeholders	Magnitude of Participation
IT Personnel	2.33
Bank Officers	1.67
Operation Managers	3.50
Credit Managers	3.67
Branch Managers	3.75

The role of the CEO is to come up with budget policies and the IT professionals advise the CEO regarding IT budget (Robson, 1997). Budget policies set up rules and criteria to be followed when making decisions. The existence of policy establishes boundaries that restrict the scope and nature of decisions concerning a specific issue. Figure Q7 and Table Q7 show that the magnitude of participation of the stakeholders was: the branch managers 3.75; the credit managers 3.67; the operation managers 3.5; the IT professionals 2.33; the bank officers 1.67.

The branch managers, the credit managers and operations managers provided leadership in this role because they deal with allocation and utilization of the resources. The credit managers acted as sponsors of the project. The operation managers understand the overall operation needs of the bank. They come up with the operation strategies and policies of the bank. The branch managers' involvement was moderately high. The branch managers are responsible for the business performance of the branch. The role of the IT professionals is to advise the other stakeholders regarding the information technologies available in the market and the cost of the technologies. The cost of the information technology has to be factored in the budget.

Figure Q8: Setting policy priorities

Bank's Stakeholders

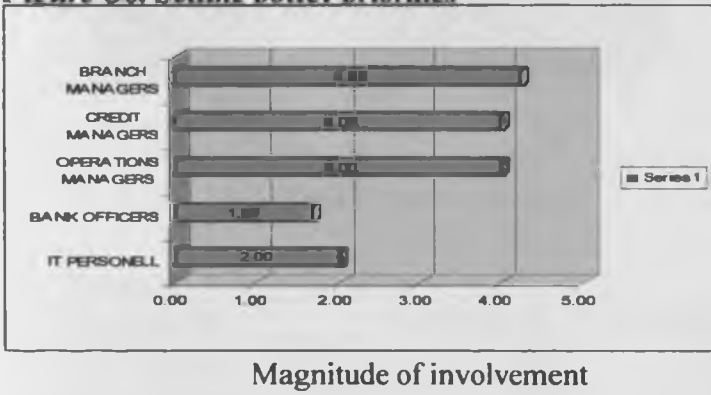


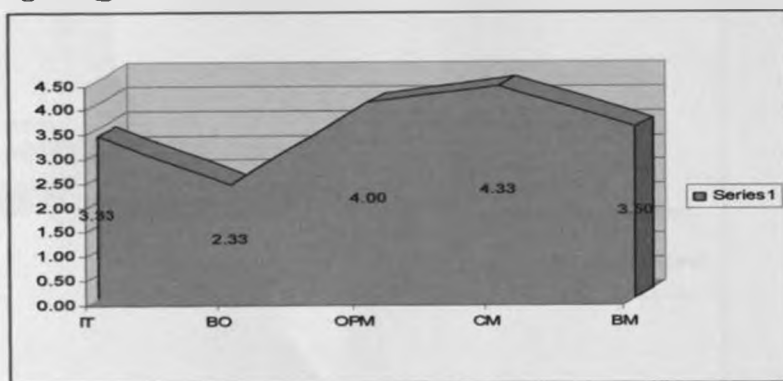
Table Q8: Setting policy priorities

Stakeholders	Magnitude of Participation
IT Personnel	2.00
Bank Officers	1.67
Operation Managers	4.00
Credit Managers	4.00
Branch Managers	4.25

One of the CEO roles according to Robson (1997) is to set up policy on priorities of the activities of the project so that those activities fit into the organization master plan. The research findings show that the magnitude of participation of the stakeholders was: the branch managers 4.25; credit managers 4.0; the operations managers 4.0 role; the IT professionals 2.0; and the bank officers 1.67. All the stakeholders we interviewed in the bank played a role in this activity.

The branch managers, the credit managers and operation manager played a high role compared to other stakeholders. The operation managers manage the daily operations of the bank; they know what is needed urgently for the efficiently operation of the bank. Since the branch managers are responsible for the performance of the branch, they prioritize activities or resources at the branch. The IT professionals and bank officers' involvement was low because setting policy priority is a managerial responsibility.

Figure Q9: Vendor selection



Bank's Stakeholders

Table Q9: Vendor selection

Stakeholders	Magnitude of Participation
IT Personnel	3.33
Bank Officers	2.33
Operation Managers	4.00
Credit Managers	4.33
Branch Managers	3.50

In Vendor selection activity, the credit managers and the operations managers' play a very high role; the IT professionals and the branch managers played high role; the bank officers'

role was moderate role. The magnitude of the participation of the stakeholders as shown in Figure Q9 and Table Q9 was: the IT professionals 3.33; the Bank offices 2.33; the operation managers 4.00; the credit managers 4.33; and the branch managers 3.50.

The credit managers and the operation managers are involved in resource allocation during the implementation of the ICT project. The operation managers played a high role because it's their responsibility to select the best vendor who can implement the project successfully which is going to support the operations of the bank. The credit managers' role was high because of the financial implication of the project. They act as sponsors of the project. Since the IT professionals are expertise in information technology their involvement is to evaluate the expertise and experience of the vendors.

Figure Q10: Designing of LAN/WAN System

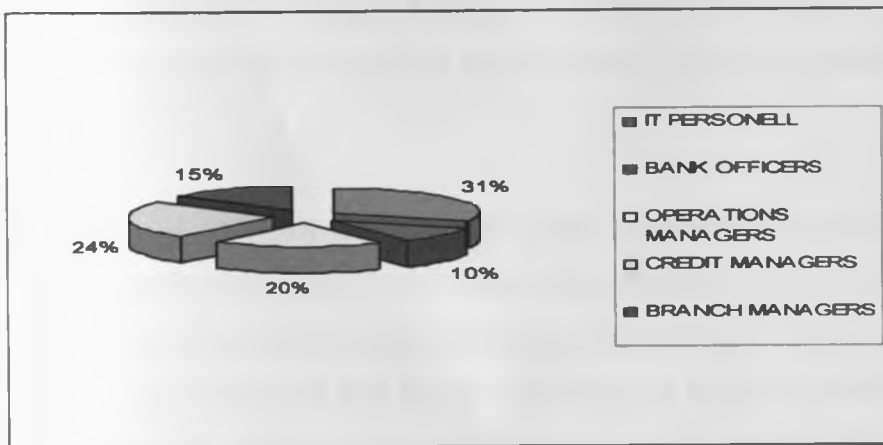


Table Q10: Designing of LAN/WAN system

Stakeholders	Magnitude of Participation
IT Personnel	4.33
Bank Officers	1.33
Operation Managers	2.75
Credit Managers	3.33
Branch Managers	2.00

The functional managers make a choice on LAN/WAN designed by the IT professionals'. The IT professionals advise the other stakeholders on the technology available in the market that can solve either the current business problems or to support new service needs identified by the line or functional managers (Robson, 1997). A proper design of critical linkages among a firm's value chain activities results in an effective business design involving information technology and improved coordination with the branches and partners.

According to Hoffer (2005) one of the roles of IT stakeholders in IT projects is network and telecommunications designs and implementation; and the wide area networks and local area networks design and implementation. The research findings show that the magnitude of participation of the stakeholders was: the IT professionals 4.33 and it concurs with Robson and Hoffer's assertion. The findings from the research were: the credit managers 3.33; the operation managers 2.75; Branch Managers 2.00 the branch officers 1.33. The design of the LAN/WAN is more technical and so the IT professionals have to provide leadership in this role.

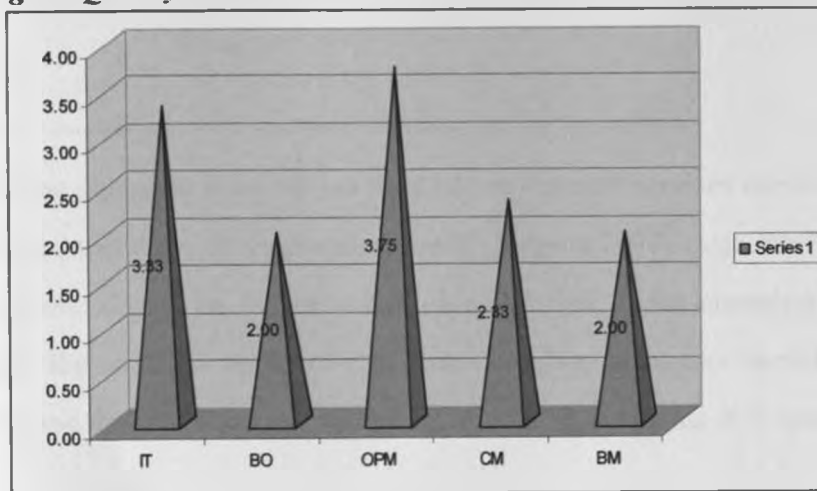
Designing of LAN/WAN System role needs stakeholders who are familiar with the information technology trends in the market. The stakeholders also should have expertise and experience in communications system design, implementation and maintenance. The credit managers' involvement was high because the designed LAN/WAN has financial implications in the budget. The operation managers' roles are low because the WAN/LAN design is more technological than operations.

According to Robson (1997) in IT projects the IT professionals must be aware of the new tools, appropriate technology. Table Q11 and Figure Q11 shows that the magnitude of participation of the stakeholders was: the operation managers 3.75; the IT professionals 3.33; the credit managers 2.33; the bank officers 2.00; and branch managers 2.00. All the stakeholders had a role to play but the operation managers and IT professionals provided leadership.

Table Q11: System selection

Stakeholders	Magnitude of Participation
IT Personnel	3.33
Bank Officers	2.0
Operation Managers	3.75
Credit Managers	2.33
Branch Managers	2.0

Figure Q11: System selection



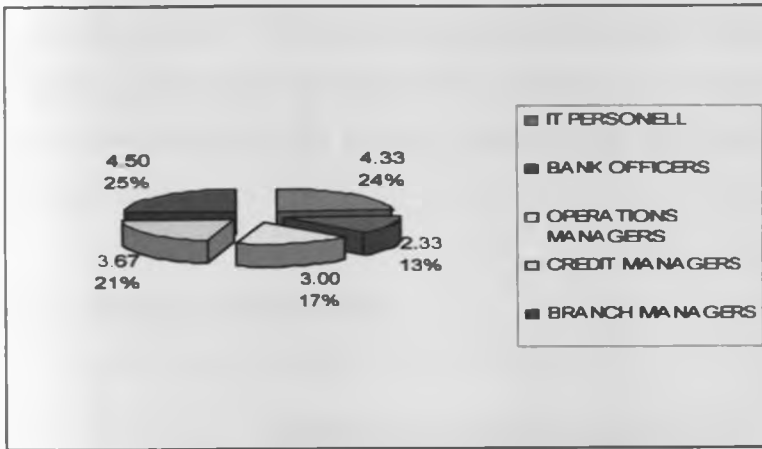
Bank's stakeholders

The operation managers normally come up with operations policies, strategies and needs for the bank. They design the financial service operations of the bank. The IT professionals provided the information technological expertise which is highly needed during the selection of the system. This role is both managerial and technological. This role requires the high involvement of operation managers and the IT professionals-. Other stakeholders' involvement was moderate because they have a low knowledge in operations and information technology processes.

Table Q12: Identification of the system problems

Stakeholders	Magnitude of Participation
IT Personnel	4.33
Bank Officers	2.33
Operation Managers	3.0
Credit Managers	3.67
Branch Managers	4.5

Figure Q12: Identification of the system problems



The roles of the line managers is to advice the CEO on the new services needs and nominate new IT projects to meet these new operation needs (Robson,1997). Also the line managers' advices the IT professionals on the new service needs due to the changing needs of the customers or per the strategic needs of the bank. The line managers identify the current system problems and make a choice on system designs designed by the ICT specialists'.

The IT professionals advices on the information technology options available in the market that can meet the new MIS needs or the information technology available in the market to solve the current system or business problems or the new business needs identified by the functional managers (Robson, 1997). Kendall and Kendall (2005) categorizes stakeholders' roles into system implementation activities as problem identifications role is for system analyst, user managers and system managers; analyzing systems needs role is for the analyst, user managers and the systems managers.

Figure Q12 and Table Q12 shows that the magnitude participation of the stakeholders in identification of the systems problems was; IT professionals 4.33; the branch managers 4.5; the credit managers 3.67; the bank officers 2.33; the operation managers 3.00.

The IT professionals are regularly involved in the maintenance of the systems in place. Since the branch managers are fully responsible for the management of the branch, they have to be

aware of all the problems and needs of the bank either operational or technologically so that he or she can take actions. The credit managers use the information systems for credit and risk management. It's easy for the credit managers to identify the problems of the information system because they usually interact with the system on daily basis when performing their duties.

Figure Q13: Finding the MIS needs

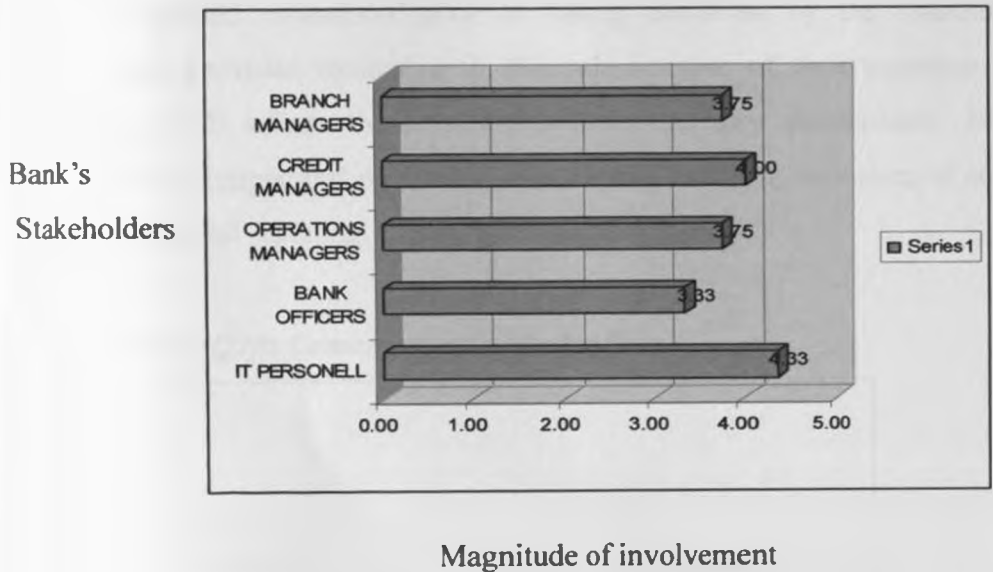


Table Q13: Finding the MIS needs

Stakeholders	Magnitude of Participation
IT Personnel	4.33
Bank Officers	3.83
Operation Managers	3.75
Credit Managers	4.0
Branch Managers	3.75

One of the roles of the CEO according to Robson (1997) is to come up with new MIS needs. The IT professionals' advices the top management regarding the technologies options available in the market which will meet the MIS needs. Also according to Kendall and Kendall (2005) the stakeholders' involved in determination of information requirement are the analyst, user managers, and operations workers and systems managers. As shown in Figure 13 the magnitude of the involvement stakeholders in finding the MIS needs was: The

IT professional 4.33 which concurs with Kendall and Kendall assertions; the branch managers 3.75; the credit managers 4.00, the Bank officers 3.83; and operation managers 3.75. All stakeholders played a role in coming up with the MIS needs.

The general automation of decisions making by MIS frequently alters the structure of the organization. In designing the MIS there will be consideration on when, how and to whom the information will be used and how the best to summarize the data in the form that enables fast and accurate evaluation prior to taking decisions by the stakeholders. The IT professionals provided leadership in this role because of their expertise in information technology. MIS affects the relations between the key stakeholders. MIS is used in assessment of competitors' products and marketing abilities, evaluation of customer attitude and environmental scanning.

Figure Q14: Coming up with Master Plan

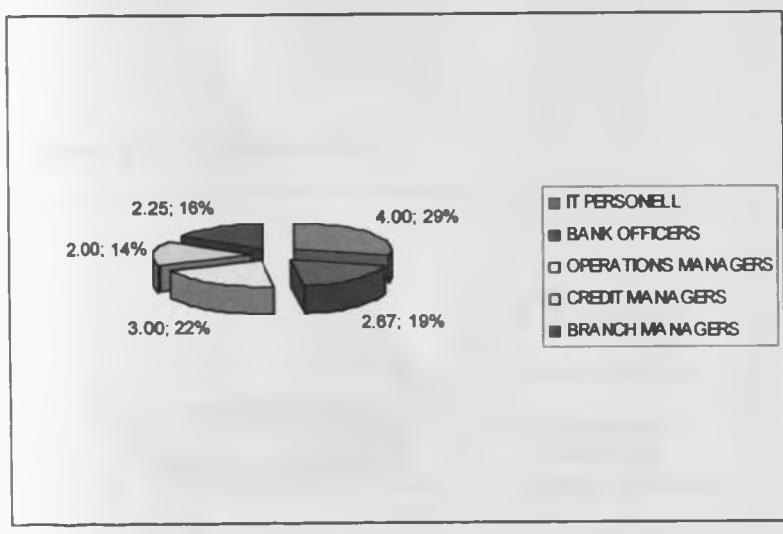


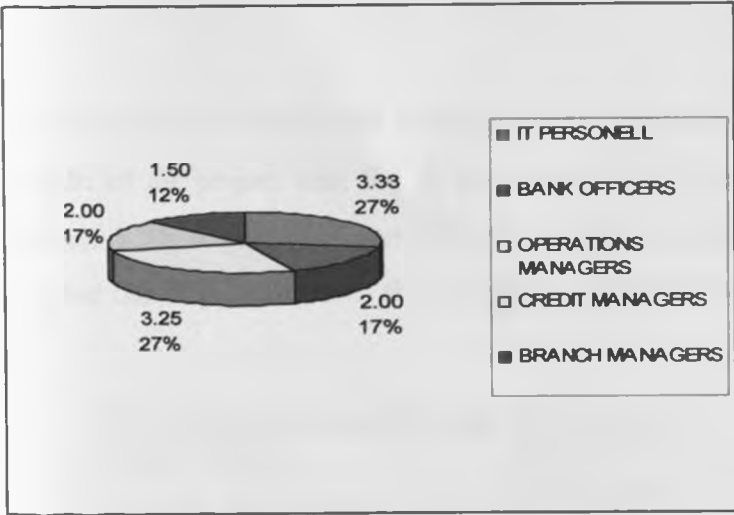
Table Q14: Coming up with Master Plan

Stakeholders	Magnitude of Participation
IT Personnel	4.0
Bank Officers	2.67
Operation Managers	3.0
Credit Managers	2.0
Branch Managers	2.25

One of the roles of the CEO is to come up with the master plan for the IT project implementation and also he controls the project during the implementation (Robson, 1997). The master plan outlines the major events that will happen throughout the project implementation in order to accomplish the deliveries. It is in the form of high-level timeline or milestone list.

Table Q14 and Table Q14 shows that the magnitude of the involvement by the stakeholders in coming up with master plan was: the IT professionals 4.0; the operation managers 3.0; credit managers 2.0; the branch managers 2.25; and the Bank officers 2.67. All the stakeholders provided an input but the IT professionals provided leadership in this role. This role involves planning and scheduling of the activities of the IT project to be achieved per the specified time. The IT professionals' understands all the new technological and project management tools and the intensity of the activities of the project. They also understand the demand of any activity in the IT project and they can project the time completion of that activity.

Figure Q15: Budget advice



IT professionals advice the CEO regarding IT budget (Robson, 1997). The research findings as indicate in Table Q15 and Figure Q15 shows that the magnitude of the participation of the

stakeholders in the project was: the IT professionals 3.33; the operation managers 3.25; the credit managers 2.0; the bank officers 2.00; and the branch managers 4.0. All the stakeholders interviewed played a role in budget advice but the IT professionals and the operation managers played a higher role.

Table Q15: Budget advice

Stakeholders	Magnitude of Participation
IT Personnel	3.33
Bank Officers	2.0
Operation Managers	3.25
Credit Managers	2.0
Branch Managers	4.0

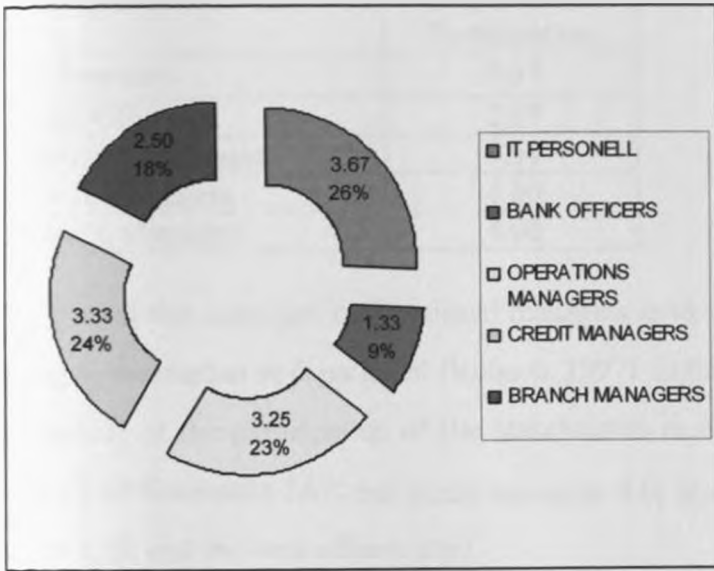
The IT professionals are experts in information technology and the operations managers come up with operations policies and operations strategies for the bank. The operation managers deal with the business operations and the IT professionals' deals with the information technology processes. The IT professionals come up with proposals on costs and benefit of the IT project and the functional managers nominate the project benefits (Robson, 1997).

Figure Q16 and Table Q16 shows that the magnitude of participation of the stakeholders in cost and benefit of the project was: the IT professional 3.67; the credit managers 3.33; the branch managers 1.25; the bank officers 1.33; the operation managers 3.25. All stakeholders played a role but the IT professionals, the operations managers and credit managers played a higher role.

Table Q16: Costs and Benefits of the project

Stakeholders	Magnitude of Participation
IT Personnel	3.67
Bank Officers	1.33
Operation Managers	3.25
Credit Managers	3.33
Branch Managers	1.25

Figure Q16: Costs and benefit of the project



The IT professionals provided technical expertise in appraising the IT project. The operation managers appraise the operational support of the information system and how it should add value to the operations of the bank. The credit managers looked at the returns of the project. The branch managers' role was low in costs and benefit of the project because IT is centrally managed at the bank. The bank uses the information system both as a strategic and operational tool.

Figure Q17: Participation in finding the service needs

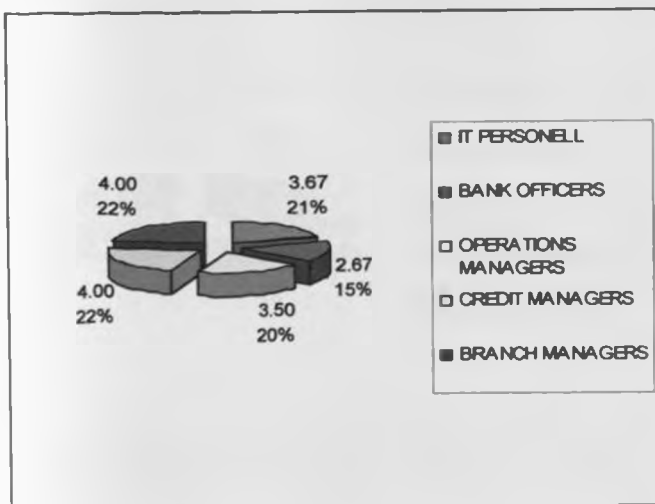


Table Q17: Participation in finding the service needs

Stakeholders	Magnitude of Participation
IT Personnel	3.67
Bank Officers	2.67
Operation Managers	3.50
Credit Managers	4.00
Branch Managers	4.00

One the role of the managers or functional managers is to come up with new service needs according to the market or department (Robson, 1997). Figure Q17 and Table Q17 shows that the magnitude of the participation of the stakeholders in come up with new service needs was: the IT professionals 3.67; the credit managers 4.0; branch managers 4.0; the operation managers 3.50; and the bank officers 2.67.

The reasons for the key stakeholders high participation in coming up with new service needs was: the credit mangers know what they expect from the information system because they use it intensively on daily basis while performing their duties which are core to the bank; the operations managers use the information system for managing the operation of the bank; and the branch managers use it for managing the performance of the branch. The IT professionals maintain the information system; they understand weaknesses and strength of the system technically.

Figure Q18: Participation in designing compensation policies

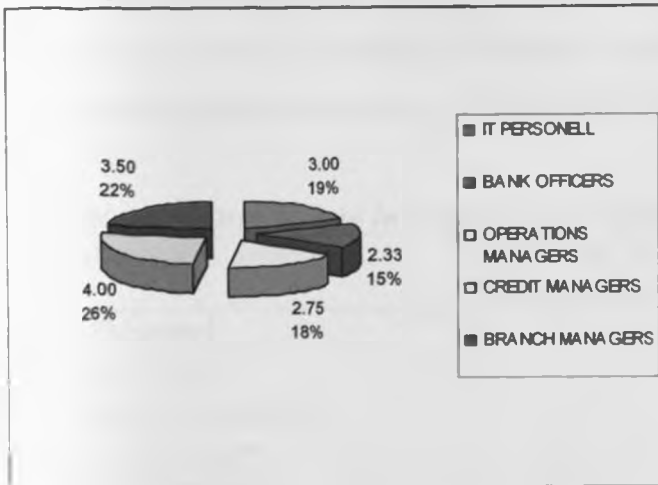


Table Q18: Participation in designing compensation policies

Stakeholders	Magnitude of Participation
IT Personnel	3.0
Bank Officers	2.33
Operation Managers	2.75
Credit Managers	4.0
Branch Managers	3.5

Policies are sets of rules and criteria to be used when making decisions relating to activity in the IT project implementation and also managing the business. The existence of policy establishes boundaries that restrict the scope and nature of decisions concerning a specific issue. Reward system is one part of project management and it's supposed to be handles well. A good compensation policies results into well compensated stakeholders hence motivated stakeholders. A good compensation policy results into equitable compensation.

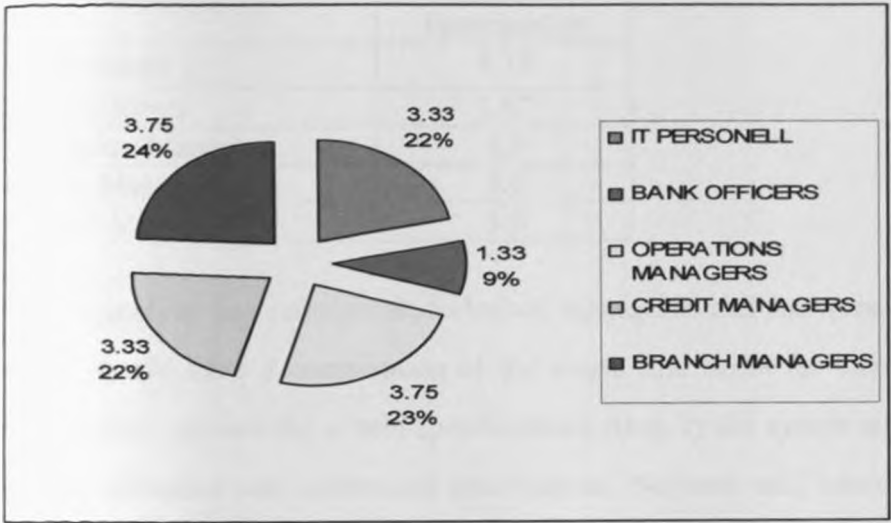
The research findings show that the magnitude of the stakeholders' participation in designing compensation policies was: the credit managers 4.0; branch managers 3.50; the IT professionals 3.00; the bank officers 2.33; and the operation managers 2.75.

The credit managers operate as financial advisor to the branch manager regarding financial issues. They act also as project sponsors. The credit managers are involved in the overall allocation of the resources at both the branch and headquarter of the bank. The branch managers are involved in managing the branch performance. Branch managers have to be involved in designing compensation policies at the branch.

Table Q19: Involvement in project control during installation

Stakeholders	Magnitude of Participation
IT Personnel	3.33
Bank Officers	1.33
Operation Managers	3.75
Credit Managers	3.33
Branch Managers	3.75

Figure Q19: Involvement in project control during installation



The business managers' or managers in general have a control over the IT project implementation. Business managers in systems development are departmental heads and corporate executives and they have the powers to fund development projects and allocate the resources necessary for the project implementation (Hoffer, 2005).

Figure Q19 and Table Q19 shows that the magnitude of the stakeholders' participation in project control during installation was; the branch managers 3.75; the operation managers 3.75; the credit managers 3.33; the It professionals 3.33; and the bank officers 1.33. Project control is the relationship between finance and IT professionals in IT project management.

Figure Q20: Involvement in testing of the system

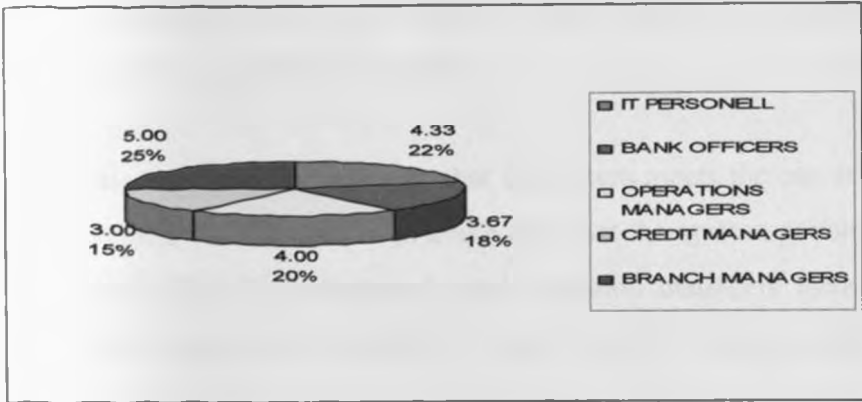


Table Q20: Involvement in testing of the system

Stakeholders	Magnitude of Participation
IT Personnel	4.33
Bank Officers	3.67
Operation Managers	4.0
Credit Managers	3.0
Branch Managers	5.0

Systems analysts have analytical, technical, managerial and interpersonal skills. The system analyst should have a combination of the above four skills for them to become effective. Programmers convert the system specifications given by the system analysts into instructions that the computer can understand and execute. Network and telecommunications experts design and implementation both wide area networks and local area networks.

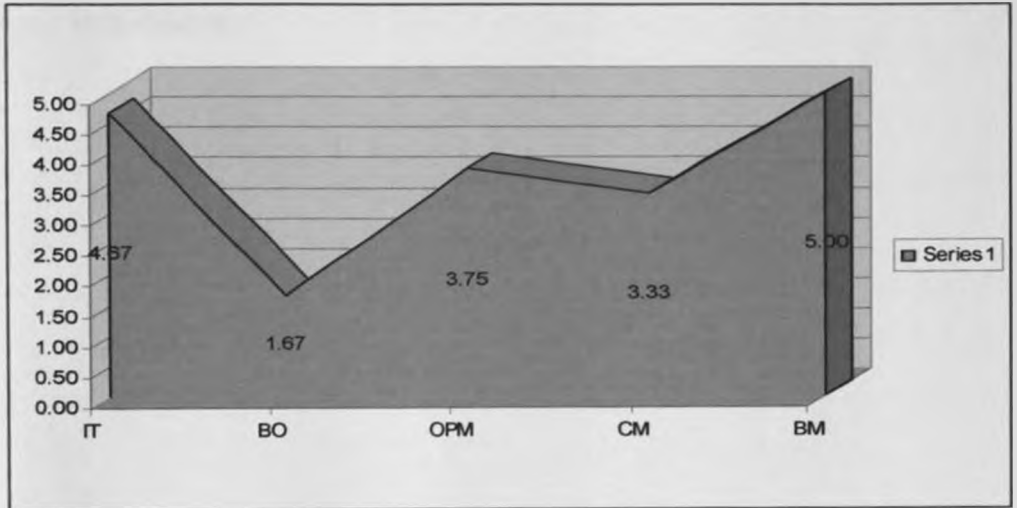
We have Human factors departments that concerns with systems interface and ease of use issues and training users. Auditors have the responsibility of keeping track of changes in the system designs (Hoffer, 2005). Managers are involved in the allocation of the resources and overseeing the approved system development projects rather than actually development process (Hoffer, 2005). According to Whittten (2003) the testing of the system is done by the analyst, the system designers, programmers and system managers.

The research findings show that the magnitude of participation in testing of the system by the stakeholders was: the branch managers 5.0; the IT professionals 4.33; the operation managers 4.0; the bank officers 3.67; and the credit managers 3.0. All the stakeholders were involved in testing the system to make sure that the system performs as per their stated requirement during the system requirement analysis.

The operations managers made sure that the system meets the operations needs of the bank. IT professionals test the system to make sure that the system performs as per the technical specifications. The IT professionals and operation managers made sure that the system modules are integrate and perform as required per the requirements. The credit managers

made sure that the core modules that support the banking business are functioning perfectly as per the requirements.

Figure Q21: Participation in Implementation and Evaluation



Bank's stakeholders

Table Q21: Participation in Implementation and Evaluation

Stakeholders	Magnitude of Participation
IT Personnel	4.67
Bank Officers	1.67
Operation Managers	3.75
Credit Managers	3.33
Branch Managers	5.00

The functional managers or line managers selects the project design and implementation strategies and they also control the project implementation (Robson, 1997). Also according to Kendall and Kendall (2005) the stakeholders who are involved in system implementation and evaluation are the analyst, the system designer, programmers, user managers, operations workers and system managers.

Figure Q21 and Table Q21 shows that the magnitude of participation of the stakeholders in the implementation and evaluation of the system was: the IT professionals 4.67; the branch managers 5.00; the operation managers 3.75; the credit managers 3.33; the bank officers

1.67. The participation of the branch managers and IT professionals was high. All of the stakeholders provided their leadership in their area of their expertise either in finance, information technology or operations. Their cooperation and teamwork was very necessary during implementation and evaluation of the project for it to meet its objectives as was identified by the key stakeholders.

CHAPTER FIVE: DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

In this chapter, the findings of the research have been summarized and discussed in the relation to the objective of the study. Included also are the limitations of the study and the suggestions for further research.

5.2 Summary of the main findings

In this research project the operational managers, credit managers and the IT professionals played a high or great roles in the overall implementation of the information system at the Equity Bank. The IT project success depended on these key stakeholders namely the IT professionals, the credit managers, the operation managers and the branch managers. As per literature review the CEOs are only involved policy and strategy formulation and not the details of the strategy implementation.

The IT professionals played a high role in the roles which are more technical. These roles are: coming up with the specifications of both the hardware and software; selection of the system; identification of the system problems; testing of the system; and cost and analysis of the project. The IT professionals understand the information technologies in the market that can meet the needs of the bank; they can recommend easily new information technologies that can solve the current business problems or meet the new requirements of the organization. They played a moderate role in: coming up with ICT goals or objectives; monitoring and implementation process; coming up with the budget for the project; setting up the budget policy; and designing the compensation policies. The only activity they had a low participation was in setting policy priorities.

The operation managers were highly involved in most activities of the information system projects. These stakeholders understand the operation needs of the bank than other stakeholders. They were involvement was high in: setting up both business and ICT objectives; monitoring and implementation of the system; testing of the system; software specifications; budget matters; policies matters; cost and benefit of the project; and vendor and system selection. They had a moderate role in: designing LAN/WAN system;

identification of the system problems; coming up with master plan; designing the compensation policies. The operation manager had the least participation in hardware specifications.

The credits managers were highly involved in: setting up of objectives of the business and the ICT; monitoring and evaluation processes; design of LAN/WAN system; budget matters; identifications of the system problems; and finding the service needs of the bank. The credit managers played a moderate role in: coming up with software and hardware specifications; system selection; coming up with the master plan; and testing of the system. They played the least role in budget policy.

The branch managers are responsible for the overall management and performance of the branches. The branch managers were involved in all activities affecting or happening at the branch level. They were highly involved in: setting up the objectives of the business and the ICT; monitoring and implementation process; coming up with the budget; setting up budget policy; setting up policy priorities; vendor selection; identifications of the system problems; finding the MIS needs; finding the service needs; designing compensation policies; project control during installation; testing the system; and implementation and evaluation processes. They played a moderate role in coming up with master plan and the cost and benefit of the project. They played the least role in: hardware and software specifications; in designing of LAN/WAN system; and in budget advice.

The bank officers played a low role in the overall implementation of the project. They played a high role in coming up with the service needs and testing of the system. The bank officers' involvement was moderate in identification of the system problems; designing of the compensation policies; and identification of system problems. With the involvement of the bank officers in these activities made it easy to change from old system to new system or acceptance of the new information system.

The stakeholders' involvement up-front in setting up the business goals or objectives made it easier for them to come up with the goals or objectives of the IT project. Alignment of IT

goals with the business goals requires the involvement and the cooperation of the key stakeholders.

Existence of project policies establishes boundaries, the scope and nature of decision making. The management develops the budget and compensation policies. Policy guidance facilitates the coordination of diverse operation and ensures that all decisions are compatible with the overall objectives of the project and the overall banks. Policy setting in IT projects is both management and technological and it affects both management and technological decision making process.

The branch managers and credit managers played a high role in designing compensation policies but the IT professionals, the bank officers and the operation managers played a moderate role in this activity. Reward system is part of project management and it's supposed to be handled well for the project to succeed. A good compensation policy provides rules, procedures, standards and guidelines on how the stakeholders are going to be compensated during project implementation and any other forthcoming projects. Also a good compensation policy results into equitable compensation to all the stakeholders involved in the project. The incentive programs must align with the IT project objectives or corporate objectives.

The branch managers, the credit managers and operations managers played a higher role in setting up a budget policy. These stakeholders deal with allocation and utilization of the resources in the bank. The key stakeholders were also involved in the setting up of policy on priorities of the activities of the project. These stakeholders have to make sure the IT project activities fit into the organization master plan.

The master plan involves planning and scheduling of the activities of the IT project. The IT professionals played a higher role in this activity. IT personnel do understand all the new technological and project management tools, and the intensity of these IT project activities. They can project the timeframe completion of the project.

The IT professionals and the operation managers played a high role in the budget advice. The role of the IT professionals is to advise other stakeholders about the information technology the bank will use and the cost of the information technology so that the cost can be factored in the budget funding. Since the operation managers design and manage the operation of the bank they have to be involved fully in the budget advisory role.

All these stakeholders played a higher role in finding out the MIS needs of the Bank. The MIS enable the stakeholders (managers) participate in planning, coordinating, organizing and controlling. MIS provide the information needed for strategic planning and for day-to-day operations of the bank and communication within the stakeholders. An effective MIS enables the stakeholders make timely and appropriate decisions by comparing various possibilities in a new and meaningful ways.

When it comes to implementation and evaluation of the project the involvement of all the key stakeholders was necessary. Their professional expertise was required for the success of the project. Diversity of the within stakeholders exposed them to new and different ideas and skills during the implementation of the project. Different ideas from the stakeholders generate better implementation processes and solutions and also provide different perspective about the project.

The key stakeholders were highly involved also in identifying the business needs and how the information technology will meet these needs.

5.3 Conclusions

The conclusion from the above findings and discussion is that for any information system project to be a successful the key stakeholders namely the IT professionals, operations managers, the credit (finance) managers and the branch managers must cooperate and be fully involved in the project from the project initiation (strategy formulation) to project implementation (strategy implementation). These stakeholders were the key decision makers in the IT project. The branch managers should be involved in the activities that are affecting the branch as they are responsible for the overall performance and management of the branch.

Since leadership is situational, the stakeholders should provide leadership in the roles in which they have competence and their expertise are highly needed like the IT professionals to provide technology expertise, the finance stakeholders to provide finance expertise and the operation managers to provide operation expertise. The operation managers should participate in almost all the activities of the information system project as the information system will be used to support the overall operations of the bank.

The bank offices should be involved in: testing of the system; coming up with the service needs; designing of the compensation policies; and identification of system problems. When these stakeholders are involvement in these roles, the acceptance of the information system in the organization becomes easier hence success of the project.

5.4 Limitation of the study

It was not possible for the senior stakeholders to participate in the research project because they only formulate policies and strategies of the bank. These stakeholders' responsibility does not enable them interact frequently with the implementation activities of information system: they have a less role in the implementation of the IT project. These senior stakeholders have a bigger perspective on how the Information Technology can improve both its up-line and bottom-line and the opportunities that come with the information system. The detail implementation of the IT project is left to the IT professionals, operation managers', financial managers and the branch managers. The stakeholders who could not participate in this research projects are the CEO and other senior managers in other functional areas like HR and Marketing.

5.5 Recommendations

In future it will be better if the senior most managers can set up some time to be fully involved in the academic research because the findings will benefits the institution under study and for the future improvement of their roles in the information system projects at the bank or other organizations. The future academic research should look into the strategic role

the information system can play in the organization and the role of the senior managers in this activity.

5.6 Suggestion for further Research

1. To get full information regarding the roles the stakeholders and the extent of their participation in the IT project, a further research should be extended to external stakeholders of the bank.
2. The same research should be done on other banks which have an international network. This is for comparison purposes to find up if different in culture, management and leadership style and organization structure can affect the roles of the stakeholders in the success of the implementation of IT project.
3. Also if there is no constrains of funds the research should be extended to other countries or regions in African continent because of the regional cultural differences and also differences in political leadership styles in those regions.
4. In future the research should target fully the top management to find out the strategic role they played in the success formulation and implementation of the information system project.
- 5) For comparison purposes the research should be done in other industries or sectors of the economy beside finance sector because of different in services and products they provide to the market.

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APPENDIX

Appendix 1: Introduction Letter

The Managing Director
Equity Bank
P.O Box 75104-00200
Nairobi

Dear Sir/Madam,

RE: IT RESEARCH PROJECT

Our Student is a finalist in our MBA program in the management science department and he is in process of undertaking a research project in ICT project management. Due to the success of the bank in its operations and expansion strategy and because it's an indigenous Bank, the student has an interest in finding out the roles the stakeholders played in the implementing of the project.

It's a case study research project and the title of the project is the roles played by stakeholders' in implementation of the information technology project: The case study of the equity Bank in Kenya

The findings of the research will be more confidential unless agreed by both parties (Equity Bank and the Nairobi University) to be released to the public or to the relevant persons.

The University will be very grateful if you grant our student the permission and cooperation regarding the above matter.

Best regards,

Appendix 2: Equity Stakeholders roles in IT project Questionnaire

Please tick to show your age bracket and the range of years you have been with the Bank.

Title:

What is your Gender?

1) Male

2) Female

1. Age group

Below 20
20-25
25-30
30-35
40-45
45-50
50-55

2. Period you have worked with the Bank (In years)

Below 1
Between 4-6
Between 7-9
Between 10-12
Between 13-15
Between 16- 18
Between 19-21
Over 21

3.0 What is your education level?

- 1. Primary Level
- 2. Secondary Level
- 3. Tertiary Level
- 4. University Level
- 5. University Postgraduate

4 .This questionnaires are to find the magnitude of the involvement of the stakeholders in the implementation of the IT project. Please tick the magnitude of participation ranging from the lowest involvement (1) to the highest involvement (5).

Key

- 1.....Very Low
- 2..... Low
- 3..... Moderate
- 4.....High
- 5.....Very High
- 9.....No participation

Item	Activities you or the department was involved	Magnitude of Involvement					
		1	2	3	4	5	9
1	Coming up with the overall goals or objective of the business						
2	Coming up with IT goals or objectives to meet the business needs						
3	Monitoring of the system implementation process?						
4	Coming up with the specifications of the hardware						
5	Coming up with the specifications of the software or software development plan						
6	Setting up the budget for the project						
7	Setting up the budget policies for the project						
+8	Setting up the policy of priorities for the project						

	Activities you or the department was involved	Magnitude of Involvement					
		1	2	3	4	5	9
9	Vendor's selection	1	2	3	4	5	9
10	Design of the LAN/ WAN SYSTEM	1	2	3	4	5	9
11	Systems installation	1	2	3	4	5	9
12	Identification of the system problems	1	2	3	4	5	9
13	Finding of the MIS needs	1	2	3	4	5	9
14	Coming up with master plan	1	2	3	4	5	9
15	Budget advice	1	2	3	4	5	9
16	Coming up with Cost and benefits of the project	1	2	3	4	5	9
17	Finding the new services needs	1	2	3	4	5	9
18	Designing of the compensation policies for the success of the project	1	2	3	4	5	9
19	Project control during the installation of the system	1	2	3	4	5	9
20	Testing of the system	1	2	3	4	5	9
21	Implementation and evaluation of the system	1	2	3	4	5	9
Also please indicate below other activities you undertook.							
20		1	2	3	4	5	9
21		1	2	3	4	5	9
22		1	2	3	4	5	9
23		1	2	3	4	5	9

Appendix 3: The Stakeholders

The senior managers consisted of the following; (a) the Operations Director; (b) the Director of finance; (c) the Head of Credit; (d) the Head of Operations; (e) the Head of Alternative Business Channels; (f) the General Manager Regional Expansions; (g) the Company Secretary and the Head of Legal services; (h) the Change and Corporate Affairs Director; (i) the human resources manager; (j) the Head of Risk management; (k) the Head of Human Resources and organizational development; (l) the Head of Communications; (m) the Head of internal Audit; (n) the head of IT and the IT professionals; (o) the head of Security and Administrations; (p) the Head of Business Relationships.

The stakeholders from the branch where the following: the credit manager, operations manager and the overall branch manager

Appendix 4: Data collected

CRITERIA					SCORE											
TITLE	PERIOD	EDUCATION LEVEL	GENDER	AGE	1	2	3	4	5	6	7	8	9	10	11	12
	WORKED			BRACKET												
Systems admin	1-3	4	M	25-30	4	5	3	5	5	3	3	3	3	4	4	5
IT officer	1-3	4	M	25-30	3	2	2	5	4	1	1	1	2	5	4	4
CRM officer	1-3	4	F	25-30	4	3	4	5	5	4	3	2	5	4	2	4
TOTALS					3.67	3.33	3.00	5.00	4.67	2.67	2.33	2.00	3.33	4.33	3.33	4.33
Pin officer	7-9	4	M	30-35	3	3	2	3	3	3	2	2	2	1	2	4
Bank clerk	<1	4	F	20-25	4	3	2	1	1	1	2	2	1	2	3	2
TOTALS					2.33	2.33	1.67	1.67	1.67	1.67	1.67	1.67	2.33	1.33	2.00	2.33
Op Manager	1-3	3	M	25-30	3	4	3	2	2	3	3	4	3	3	3	0
Op Manager	1-4	4	M	25-30	5	4	4	2	5	4	4	4	4	2	4	4
Op Manager	1-3	4	M	25-30	4	4	5	3	5	3	3	4	4	3	4	4
Op Manager	1-3	4	M	25-30	5	5	5	2	5	4	4	4	5	3	4	4
TOTALS					4.25	4.25	4.25	2.25	4.25	3.50	3.50	4.00	4.00	2.75	3.75	3.00

Credit Manager	<1	4	F	20-25	4	3	4	2	4	3	4	4	4	3	3	4
Credit Manager	1-3	4	M	30-35	3	5	5	5	4	4	4	5	4	5	4	5
Credit Admin	1-3	4	M	25-30	4	4	4	2	1	4	3	3	5	2	0	2
TOTALS					3.67	4.00	4.33	3.00	3.00	3.67	3.67	4.00	4.33	3.33	2.33	3.67
Branch Manager	<1	4	M	25-30	5	5	5	2	2	5	3	5	4	2	2	5
Branch Manager	4-6	4	M	30-35	3	5	4	1	0	3	5	5	4	3	0	5
Branch Manager	1-3	4	F	25-30	3	3	2	0	0	4	4	4	3	0	2	3
Branch Manager	<1	4	M	25-30	3	4	5	2	3	3	3	3	3	3	4	5
TOTALS					3.50	4.25	4.00	1.25	1.25	3.75	3.75	4.25	3.50	2.00	2.00	4.50

CRITERIA					SCORE											
TITLE	PERIOD	EDUCATION LEVEL	GENDER	AGE	1	2	3	4	5	6	7	8	9	10	11	12
	WORKED			BRACKET												
Systems admin	1-3	4	M	25-30	4	5	3	5	5	3	3	3	3	4	4	5
IT officer	1-3	4	M	25-30	3	2	2	5	4	1	1	1	2	5	4	4
CRM officer	1-3	4	F	25-30	4	3	4	5	5	4	3	2	5	4	2	4
TOTALS					<u>3.67</u>	<u>3.33</u>	<u>3.00</u>	<u>5.00</u>	<u>4.67</u>	<u>2.67</u>	<u>2.33</u>	<u>2.00</u>	<u>3.33</u>	<u>4.33</u>	<u>3.33</u>	<u>4.33</u>
Pin officer	7-9	4	M	30-35	3	3	2	3	3	3	2	2	2	1	2	4
Bank clerk	<1	4	F	20-25	4	3	2	1	1	1	2	2	1	2	3	2
TOTALS	-	-	-	-	<u>2.33</u>	<u>2.33</u>	<u>1.67</u>	<u>1.67</u>	<u>1.67</u>	<u>1.67</u>	<u>1.67</u>	<u>1.67</u>	<u>2.33</u>	<u>1.33</u>	<u>2.00</u>	<u>2.33</u>

Op Manager	1-3	3	M	25-30	3	4	3	2	2	3	3	4	3	3	3	0
Op Manager	1-4	4	M	25-30	5	4	4	2	5	4	4	4	4	2	4	4
Op Manager	1-3	4	M	25-30	4	4	5	3	5	3	3	4	4	3	4	4
Op Manager	1-3	4	M	25-30	5	5	5	2	5	4	4	4	5	3	4	4
TOTALS	-	-	-		<u>4.25</u>	<u>4.25</u>	<u>4.25</u>	<u>2.25</u>	<u>4.25</u>	<u>3.50</u>	<u>3.50</u>	<u>4.00</u>	<u>4.00</u>	<u>2.75</u>	<u>3.75</u>	<u>3.00</u>
Credit Manager	<1	4	F	20-25	4	3	4	2	4	3	4	4	4	3	3	4
Credit Manager	1-3	4	M	30-35	3	5	5	5	4	4	4	5	4	5	4	5
Credit Admin	1-3	4	M	25-30	4	4	4	2	1	4	3	3	5	2	0	2
TOTALS					3.67	4.00	4.33	3.00	3.00	3.67	3.67	4.00	4.33	3.33	2.33	3.67
Branch Manager	<1	4	M	25-30	5	5	5	2	2	5	3	5	4	2	2	5
Branch Manager	4-6	4	M	30-35	3	5	4	1	0	3	5	5	4	3	0	5
Branch Manager	1-3	4	F	25-30	3	3	2	0	0	4	4	4	3	0	2	3
Branch Manager	<1	4	M	25-30	3	4	5	2	3	3	3	3	3	3	4	5
TOTALS					3.50	4.25	4.00	1.25	1.25	3.75	3.75	4.25	3.50	2.00	2.00	4.50

CRITERIA					SCORE										
TITLE	PERIOD	EDUCATION LEVEL	GENDER	AGE	13	14	15	16	17	18	19	20	21	Totals	Average
	WORKED			BRACKET											
Systems Admin	1-3	4	M	25-30	5	5	4	5	4	3	3	5	5	86	4.10
IT officer	1-3	4	M	25-30	3	2	1	2	3	2	3	4	4	58	2.76
CRM officer	1-3	4	F	25-30	5	5	5	4	4	4	4	4	5	85	4.05
TOTALS					4.33	4.00	3.33	3.67	3.67	3.00	3.33	4.33	4.67	76.33	3.63
Pin officer	7-9	4	M	30-35	4	3	2	2	3	2	3	5	2	56	2.67
Bank clerk	<1	4	F	20-25	5	4	3	1	4	0	0	5	2	48	2.29
Admin. Officer	<1	4	M	25-30	1	1	1	1	1	5	1	1	1	27	1.29
TOTALS					3.33	2.67	2.00	1.33	2.67	2.33	1.33	3.67	1.67	43.67	2.08
Op Manager	1-3	3	M	25-30	4	4	3	3	4	4	3	4	3	65	3.10
Op Manager	1-4	4	M	25-30	3	0	4	3	2	0	4	4	4	70	3.33
Op Manager	-3	4	M	25-30	4	4	3	3	4	3	4	4	4	79	3.76
Op Manager	1-3	4	M	25-30	4	4	3	4	4	4	4	4	4	85	4.05
TOTALS					3.75	3.00	3.25	3.25	3.50	2.75	3.75	4.00	3.75	74.75	3.56
Credit Manager	<1	4	F	20-25	4	0	3	3	3	3	3	3	3	67	3.19
Credit Admin	1-3	4	M	25-30	3	1	0	3	4	4	2	1	2	54	2.57
TOTALS					4.00	2.00	2.00	3.33	4.00	4.00	3.33	3.00	3.33	72.00	3.43
Branch Manager	<1	4	M	25-30	5	5	4	5	5	4	5	5	5	88	4.19
Branch Manager	4-6	4	M	30-35	3	1	0	2	3	4	3	5	5	64	3.05
Branch Manager	1-3	4	F	25-30	3	0	0	0	4	4	3	5	5	52	2.48
Branch Manager	<1	4	M	25-30	4	3	2	3	4	2	4	5	5	73	3.48

TOTALS					3.50	4.25	4.00	1.25	1.25	3.75	3.75	4.25	3.50	2.00	2.00
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