FACTORS AFFECTING THE SUCCESS OF INFORMATION TECHNOLOGY PROJECTS WITHIN THE KENYAN BANKING INDUSTRY: COMMERCIAL BANK OF AFRICA

KARIUKI SAMUEL CHEGE

D133/CTY/PT/22059/2012

A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILMENT FOR THE AWARD OF DEGREE IN EXECUTIVE MASTER OF BUSINESS ADMINISTRATION OF KENYATTA UNIVERSITY

APRIL 2014
Declaration

This research project is my original work and has not been presented for a degree in any other university.

Signature: ___________________________ Date: 20 June 2014
Kariuki Samuel Chege
D133/CTY/PT/22059/2012

This research is submitted for examination with my approval as the university appointed supervisor

Signature: ___________________________ Date: _______________________
Paul K. Sang
Lecturer, Management Science
School of Business
Kenyatta University

This research is submitted for examination with my approval as the chairperson management science department

Signature: ___________________________ Date: _______________________
Gladys Kimutai
Chairperson, Management Science Department
School of Business
Kenyatta University
Dedication

I dedicate this work to my dear wife Judy and son Nathan who gave me the reason and motivation to pursue further education and to their constant reminder that failure is not an option.
Acknowledgement

My gratitude goes out to my lecturers Mr. Paul Sang and Mr. Shadrack Bett for their immense support, guidance and constructive feedback without which this work could not have been completed.

I am also grateful to my colleagues and classmates in the EMBA class of 2012/2013 with whom many lessons were learnt and strong bonds created that steered us all towards completion of our coursework. Special mention to Ezekiel Moywaywa and Bernadette Nzioki, senior citizens that challenged me to the core to ensure that my project proposal and final report were all completed in due time in the true spirit of leaving no man behind.

Finally to my dear parents Mr and Mrs James Kariuki Mwangi, your love, patience, prayers and continued support and encouragement throughout my entire MBA journey shall forever be cherished. May the almighty God bless you abundantly.
Table of Contents

Declaration .......................................................................................................................... ii
Dedication .......................................................................................................................... iii
Acknowledgement ............................................................................................................ iv
Table of Contents .............................................................................................................. v
List of Tables ..................................................................................................................... vii
List of Figures ................................................................................................................... viii
Operational Definition of Terms ...................................................................................... ix
Abbreviations and Acronyms ............................................................................................ x
Abstract ............................................................................................................................. xi

CHAPTER ONE: INTRODUCTION .............................................................................. 1
  1.1 Background to the Study ......................................................................................... 1
  1.2 Statement of the Problem ....................................................................................... 4
  1.3 Objectives of the Study ......................................................................................... 4
  1.4 Research Questions ............................................................................................... 4
  1.5 Significance of the Study ....................................................................................... 5
  1.6 Scope of the Study .................................................................................................. 5
  1.7 Limitations of the Study ......................................................................................... 5

CHAPTER TWO: LITERATURE REVIEW ................................................................ 6
  2.1 Introduction ............................................................................................................. 6
  2.2 Theoretical Review ................................................................................................ 6
  2.3 Empirical Review .................................................................................................. 8
  2.4 Conceptual Framework .......................................................................................... 14
  2.5 Summary of Reviewed Literature and Research Gaps ........................................... 15

CHAPTER THREE: RESEARCH METHODOLOGY ....................................... 16
  3.1 Introduction ............................................................................................................. 16
  3.2 Research Design ..................................................................................................... 16
List of Tables

Table 3.1 Operationalization and measurement of Variables ........................................17
Table 4.1 Target Population and Response Rate ..........................................................19
Table 4.2 Success of CBA IT Projects ...........................................................................21
Table 4.3 CBA IT projects completed on time ...............................................................23
Table 4.4 CBA IT Projects Completed Within Budget ..................................................23
Table 4.5 CBA IT Projects Delivery on User Requirements .........................................24
Table 4.6 CBA IT Projects Delivering Business Benefits ............................................25
Table 4.7 Determinants of CBA IT Project Success .......................................................26
Table 4.8 Responsibility for Project Success at CBA ....................................................26
Table 4.9 CBA Top Management Clear on Business Objectives ................................27
Table 4.10 Documentation of Business Objectives .....................................................28
Table 4.11 Frequency of Scope Changes for CBA IT Projects ....................................28
Table 4.12 Validation of Changes to Business Objectives ...........................................29
Table 4.13 When Project Outcomes are compared to Business Objectives ..............29
Table 4.14 Involvement of End Users in Project Activities .........................................30
Table 4.15 End User involvement in Requirements Definition ....................................30
Table 4.16 End User involvement in Solution Testing ................................................31
Table 4.17 Change Management is Key at CBA ...........................................................31
Table 4.18 Top Management Availability ..................................................................32
Table 4.19 Top Management Interventions .................................................................33
Table 4.20 Availability of Project Delivery Tools and Resources ..................................33
Table 4.21 Project Manager Training ..........................................................................34
Table 4.22 Project Managers Influence Project Success ..............................................35
Table 4.23 Project Team Competence ........................................................................35
Table 4.24 Soft Skills and Team Dynamics Important .................................................36
List of Figures

Figure 2.1 Conceptual Framework ................................................................. 14
Figure 4.1 Respondents' Gender Distribution ............................................. 19
Figure 4.2 Respondents' Length of Employment at CBA ............................. 20
Figure 4.3 Respondents' Frequency of Project Involvement ....................... 21
Figure 4.4 CBA IT Project Success Indicators ............................................. 22
Figure 4.5 Is CBAs Top Management supportive to project managers? ............ 32
Operational Definition of Terms

Project:
A temporary organization of related tasks set up to deliver one or more products within a specific time period, to cost and to the customer’s expected quality.

Project Management:
The application of knowledge, skills and techniques to execute projects effectively and efficiently.

Project Manager:
The person responsible for ensuring that the project is completed within time, scope and budgetary constraints.

Top Management:
A manager with demonstrable interest in the outcome of the project who is ultimately responsible for securing spending authority and resources for the project.

Customers/ End Users:
The business units that identified the need for the product or service that the project will develop. These are the business units that will use, or will be affected by, the product or service the project will deliver.
### Abbreviations and Acronyms

<table>
<thead>
<tr>
<th>ABBREVIATION</th>
<th>MEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
</tr>
<tr>
<td>CBA</td>
<td>Commercial Bank of Africa</td>
</tr>
<tr>
<td>CBK</td>
<td>Central Bank of Kenya</td>
</tr>
<tr>
<td>CBS</td>
<td>Core Banking System</td>
</tr>
<tr>
<td>EUAT</td>
<td>End User Acceptance Testing</td>
</tr>
<tr>
<td>GOK</td>
<td>Government of Kenya</td>
</tr>
<tr>
<td>IS</td>
<td>Information Systems</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>KES</td>
<td>Kenya Shillings</td>
</tr>
<tr>
<td>PMBOK</td>
<td>Project Management Book Of Knowledge</td>
</tr>
<tr>
<td>PMI</td>
<td>Project Management Institute</td>
</tr>
<tr>
<td>PMO</td>
<td>Project Management Office</td>
</tr>
<tr>
<td>RE</td>
<td>Requirements Engineering</td>
</tr>
<tr>
<td>US</td>
<td>Unites States of America</td>
</tr>
<tr>
<td>USA</td>
<td>Unites States of America</td>
</tr>
<tr>
<td>USD</td>
<td>United States Dollar</td>
</tr>
</tbody>
</table>
Abstract

In a bid to remain relevant and sustain customer growth, Kenyan banks are increasingly looking to introduce new and innovative products and service channels to leverage on emerging technologies. The introduction of these new products and channels is often done through IT project teams comprising of bank and non-bank employees especially when the new technology is bought from external parties. Whereas it would be expected that projects run for or by banks would be smooth and ultimately deliver on the intended business benefits, several instances have been witnessed within the Kenyan banking industry where IT projects that had been touted to take as little as six months have been highly unsuccessful running into years, costing tens of millions of shillings more than had been initially intended and delivering far less benefits that had been projected. Based on the foregoing revelations, the researcher sought to identify factors affecting the success of Information Technology projects in Kenyan banks using the Commercial Bank of Africa as a case study. The dependent variable for the study was the success of Information Technology projects whereas the independent variables were Project Manager Competence, User Involvement, Top Management Support and Business Objectives. The specific research objectives were to investigate how Project Manager Competence affects the success of Information Technology projects, to establish the effect of user involvement on the success of Information Technology projects, to determine the extent to which top management support affects the success of Information Technology projects and to find out the relationship between business objectives and the success of Information Technology projects at the Commercial Bank of Africa. The scope of the study was limited to the 12 projects started and completed at the Commercial Bank of Africa between the years 2011 and 2013 with all CBA staff involved in any of these projects forming the study’s population. The primary data collection tool employed in the study was a self-administered questionnaire developed and published online via Google Drive with e-mail inks to the site being sent to target respondents. Data collection and encoding was then automatically done as and when users completed the online form through the use of Microsoft Excel and the results presented in the form of tables, graphs and charts out of which conclusions and recommendations were drawn. The study found that whereas the outside world sees CBA’s IT project delivery model as highly successful, CBA project stakeholders themselves feel that their IT projects are rarely successful as none of them are completed on time or within budget. The study further found that realisation of business objectives is the single most important determinant of project success at CBA with top management feeling that whereas they were very clear on their business objectives before pursuing the IT projects, none of the projects completed during the survey period had delivered on their intended business benefits. Top management support to IT projects was found to be very strong at CBA but this has not resulted in successful projects with 74% of survey respondents blaming poor project delivery to project manager incompetence. The study recommends that CBA reassess its project delivery framework by putting more emphasis on developing project management skills across the organisation as opposed to relying on a few good project managers if it is to reap maximum benefits from its heavy investment in technology. It is expected that the detailed findings and recommendations herein shall be of great interest to the top management of Commercial Bank of Africa who will use them as a learning and reference point for future technology projects both within the bank and beyond.
CHAPTER ONE: INTRODUCTION

1.1 Background to the Study
The Standish Group, a US based Information Technology leader in IT project and project value performance measurement publishes an annual report highlighting the global trends in IT project performance. In their 2009 publication, the Standish Group International [SGI] reported that only 32% of all IT projects run in the US had succeeded, (delivered on time, on budget and with required features/ functions); 44% were challenged (late, over budget, and/or with less than the required features and functions); and 24% failed (cancelled prior to completion or delivered and never used). In addition to the extremely low success figures above, (Standish Group International, 2009) further stated that IT projects with budgets over USD 10 Million only had a 2% chance of coming in on time and on budget.

Closer home, the Government of Kenya in its long term development strategy as outlined in Vision 2030 envisages a nation that is globally competitive and prosperous with a high quality of life by the year 2030. In pursuit of this vision, the GOK proceeds to outline how Science, Technology and Innovation will be harnessed to stimulate technological and industrial transformation that will lead to sustained economic growth of 10 per cent per annum, and social wellbeing in the next 25 years (GOK, 2008). Among the industries that have been quick to adopt and ride on this new technology wave is the Kenyan banking industry. Most of the Kenyan banks have been spending millions of shillings on technology projects with NIC Bank alone spending in excess of KES 740 Million for a new core banking system (T24) in the last financial year. This rapid adoption of technology and IT systems has however not come on a silver platter and many a times the bank’s customers have complained of poorer or even complete lack of banking services immediately after the introduction of the new IT banking platforms. A new bond trading system implemented by the Central Bank of Kenya in early 2012 for instance slowed down activities in the bond market with trading declining by almost half in one particular week just after the new system implementation project had been hailed as successful (CBK Publications 2008 to 2012). It is therefore very important that banks define project success criteria specific to their IT projects and identify factors that will contribute towards this success so as to ensure projects deliver on the intended benefits and most importantly without any negative effects on the already existing banking products and services.
1.1.1 Project Success Criteria

In their 2006 annual publication on IT project performance in the US, the Standish Group reported that only 34% of projects had been delivered on time and on budget. On his website www.martinbauer.com, Bauer (2010) referring to this same report cautions that in order for project managers to avoid the chances of their IT projects failing then the wise move is to establish upfront what success means to the client for each of their projects. Ajam (2013) adds to this argument by alluding to the fact that it is quite difficult to assess the success of a project at project closure since most of the project’s intended benefits will not be realised until a few months later. He concludes that it is the client organization’s responsibility to measure project success at a point in time where they can meaningfully assess its outcome and determine if they realized the intended benefits as opposed to demanding it of the project manager immediately the project is completed.

De Wit et al (1988) distinguish between project success (measured against the overall objectives of the project) and project management success (measured against the widespread and traditional measures of performance against cost, time and quality). MunnsandBjeirini (1996) also support this definition citing the example of a construction project where the project manager’s success would be measured immediately the construction is finished based on whether the housing units were completed on time, within budget and according to the technical plans whereas the project’s success which would be of overall benefit to the sanctioning company for instance profitability in terms of mortgaged sale or rental income from the housing units would only be measured once all the housing units have been sold or rental income supersedes the construction costs. The benefits of the project and thus measurement of project success could even be extended over 10-50 years, depending on the anticipated buildings life and thus measurement of the project’s success would also take a similarly long time’.

After reviewing the works of Baker, Murphy and Fisher, Mwai (2012) concluded that project success is a matter of perception and a project will most likely be perceived to be an overall success if; “the project meets the technical performance specifications and/or mission to be performed, and if there is a high level of satisfaction concerning the project outcome among key people on the project team and key users or clientele of the project effort”. There is also a general agreement that although schedule and budget performance alone are considered inadequate as measures of project success, they are still important components of the overall construct. Quality is more often than not intertwined with issues of technical performance, specifications, and achievement of functional
objectives and it is achievement against these criteria that will be most subject to variation in perception by multiple project stakeholders says his publication.

Following years of extensive project management exposure and after interacting with a myriad of clients in diverse project environments, Bauer(2010) came up with a list of critical success criterion from his clients;“Have satisfied stakeholders, Meet the project's objectives/requirements, Meet an agreed budget, Deliver on time, Add value to the client organisation, Meet the client’s quality requirements and achieve an acceptable sense of professional satisfaction for the project team”. It is these aspects of a project’s outcome that shall be referenced in this entire study as constituting project success.

1.1.1 Commercial Bank of Africa

CBA is the largest privately owned bank in Kenya and has been over the years renowned for its exemplary customer service to its core client base which has traditionally been corporate entities. On the personal banking front, CBA has traditionally banked the employees of its corporate customers on a scheme basis but with the main focus for the business being on the high net-worth individuals within the society. CBAs mission is to enhance the wealth and fulfilment of life for their customers whereas their corporate vision is to be a respected and significant financial services business partner in Africa (www.cbagroup.com).

In November 2008, CBA upgraded their core banking system (CBS) from the legacy Microbanker to Temenos T24 in a bid to increase their level of flexibility in terms of new product innovation as well as enriching and expanding their service delivery channels and customer touch points. Following the upgrade of their core banking system, CBA has been on an aggressive product development and channel enrichment program leveraging on the new technology to bring in efficiency and improved customer interaction through improved internet banking, mobile banking, ATM, branch self-service terminals and most recently the award winning M-Shwari mobile phone operated savings account in partnership with Safaricom. Most of these feats have only been achieved through the execution of carefully planned and highly controlled IT projects which have been highly successful despite the dismal performance of similar projects done by peer banks as well as competitors.
1.2 Statement of the Problem
According to Guru (2008) the project manager is the single biggest factor contributing to project success. Other scholars have however come up with their own conclusions as to the factors affecting the success of IT projects ranging from user involvement to the clarity and focus of organisational vision and objectives(Pinto and Slevin 1988; Freeman and Beale 1992; Shenhar et al 1997; Baccarini 1999; Standish Group 1996 to 2013, Bauer 2010, Ajam 2013). It is this lack of common agreement as to the key factors affecting IT project success that motivated the researcher to conduct this study which sought to identify the factors affecting IT project success within the Kenyan banking industry using the Commercial Bank of Africa as a case study.

1.3 Objectives of the Study
General Objective
To identify the factors affecting success of IT projects at the Commercial Bank of Africa.

Specific Objectives
a) To investigate how project manager competence affects the success of IT projects at the Commercial Bank of Africa.
b) To establish the effect of end user involvement on the success of IT projects at the Commercial Bank of Africa.
c) To determine the extent to which top management support affects the success of IT projects at the Commercial Bank of Africa.
d) To examine the relationship between organisational objectives and the success of IT projects at the Commercial Bank of Africa.

1.4 Research Questions
a) How does the competence of a project manager affect the success of IT projects at the Commercial Bank of Africa?
b) What is the effect of end user involvement on the success of IT projects at the Commercial Bank of Africa?
c) To what extent does top management support affect the success of IT projects at the Commercial Bank of Africa?
d) What is the relationship between organisational objectives and the success of IT projects at the Commercial Bank of Africa?
1.5 **Significance of the Study**
The results of this study will be of great help to the top management team at CBA who will use it to better understand the determinants of project success within their organization. The study’s output shall also be used as a reference point for all future CBA project managers who will use it to better plan and resource their own projects. Stakeholders within the banking fraternity and in particular shareholders at the commercial bank of Africa will be keen to understand what affects project performance within their institution and the study’s findings will go a long way in providing this clarity whereas the government and in particular the ministry of Finance under which the banking sector falls may use the study’s findings to inform future policy decisions on adoption of technology within banks. Finally, the results of the study shall form a foundation upon which future researchers on the subject can build on or borrow from.

1.6 **Scope of the Study**
The study was confined to 12 IT projects undertaken by the commercial bank of Africa between January 2011 and June 2013. The researcher further restricted the survey population to only those CBA staff members who had been involved in at least one of these 12 project from the beginning to the end.

1.7 **Limitations of the Study**
Due to high staff turnover within the banking industry, it was discovered during the data collection period that 24 out of the target 77 survey respondents had left the bank (CBA). In addition to this and owing to the fact that the researcher opted to send out anonymous e-mail links to respondents as opposed to printed questionnaires so as to avoid the administrative overhead of data encoding, response rates to the questionnaires were not as high as would have been desired.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction
In this chapter the researcher sought to find out what scholars and other researchers have written in the area of project management and especially so with relation to IT projects. Insights from the readings subsequently formed the basis for the actual study.

2.2 Theoretical Review

2.2.1 A General Theory on Success
According to an article published on their website scienceofstrategy.org, the Science of Strategy Institute have created a simple theory of success by adopting principles recorded in the historical Sun Tzu Art of War Strategy. In the article they argue that whereas luck and skill may play a part in success, consistent progress requires more than luck or skill alone. The race does not always go to the swift or the fight to the strong, but, over the long run, the contest always goes to those with the best strategy i.e. the best response to their current conditions (The Science of Strategy Institute, 2011).

Sun Tzu's strategy takes an incremental approach to success. We develop stronger positions not all at once, but gradually over time by making better choices. We build a dominating position over time by making good decisions about the conditions that we face every day. We climb a ladder toward our goals, one rung at a time. This analogy rings true to project success because projects are executed over long durations of time sometimes running into several years. It is therefore not realistic to expect that proper project planning at the beginning alone will lead to a successful project; the project management team must constantly work at making the project a success by constantly reviewing and evaluating project progress, learning from their mistakes and past experiences to inform future project decisions. It is only by doing this that project success will ultimately be achieved.

2.2.2 Kurt Lewin’s 3 Step Change Theory
Information Systems projects more often than not introduce changes to the way things are done within an organisation. Lewin (1951) introduced the three step change model in which he prescribed three phases that an organisation goes through in the course of implementing organisational change. This social scientist views behaviour as a dynamic balance of forces working in opposing directions. Driving forces facilitate change because they push employees in the desired direction whereas restraining forces hinder change because they push employees in the opposite direction. These forces must be analyzed and managed which is where Lewin's model can help shift the
balance in the direction of the planned change and help organisations transition from one IT system to the next one with minimal disruption to their business operations.

The three steps in Lewin’s change model are:

**Unfreeze:** Reducing the forces that are striving to maintain the status quo, and dismantling the current mind set. Usually by presenting a provocative problem or event to get people to recognize the need for change and to search for new solutions. In this step the top leadership of an organisation must ‘preach the gospel’ of the impending change and convince all the firm’s employees that the change will be beneficial to all in the long run. People must be given a reason to support the change or else the IT project runs the risk of facing user resistance.

**Transition:** Developing new behaviours, values, and attitudes, sometimes through organizational structure and process changes and development techniques. There may be a period of some confusion as we move from the old ways of doing things to the new and in this stage the management must walk the change journey with their employees. An important strategy to keep the fire burning in this project phase is to introduce ‘quick wins’ that will help the employees realise some of the IT project’s benefits before the entire project is completed and in this way rejuvenating their resolve to support the project.

**Freeze:** This is the final stage of Lewin’s change model and comes at the end of the project when all the IT project products have been delivered and are ready for use by the staff members or end users. The stage involves crystallizing and the adaptation of ownership of the new processes or way of doing things by all the employees. The organization may revert to former ways of doing things at this point unless the changes are reinforced through freezing and again the project leadership must play a key role at this stage or else all the benefits that had been intended when initiating the project may not be realised due to poor or total lack of use of the project’s end products by the employees/end users.

### 2.2.3 Systems Theory

The Merriam Webster dictionary (2013) defines a system as “A set of interacting or interdependent components forming an integrated whole”. Systems theory was first proposed by the biologist Ludwig von Bertalanffy(General Systems Theory, 1968) and furthered by Ross Ashby (Introduction to Cybernetics, 1956). Von Bertalanffy emphasised that real systems are open to, and interact with, their environments, and that they can acquire qualitatively new properties through emergence, resulting in continual evolution. He introduced the aspect of ‘feedback’ to the open systems from their environments in a view to creating this ever evolving ecosystem with change.
coming both from within and without the system. Rather than reducing an entity (for instance a bank) to the properties of its parts or elements (such as departments or functions), systems theory focuses on the arrangement of and relations between the parts which connect them into a whole.

The relevance of the systems theory to this study cannot be over emphasised. Kenya’s banking industry and CBA in particular can be looked at as a complex organisational system that is at siege from all quarters of its external environment. On the one side the microfinance institutions which have traditionally served the lower end of the market are increasingly targeting traditional banking customers with cheaper loans and more personalised services while on the other end the telecommunications and technology companies are taking a huge chunk of traditional banking revenues by the introduction of mobile money services and agency banking with products such as M-Pesa, Airtel Money and PayPal. With this emerging variety of lending and payment channels, outside of traditional banking, bank customers are placing exceptional pressure on the banks to catch up with new market innovators or run the risk of losing out on the business. It is this feedback from customers and competitors that has seen banks restructure themselves and redefine the way they do things coming up with new and innovative products in a bid to protect their market share from the ‘sharks’. These new innovations as outlined earlier in this document must be delivered within the context of IT system projects.

2.3 Empirical Review

2.3.1 Factors Affecting Project Success

Pinto and Slevin (1988) did an important work on project success factors in the 1980s basing their findings on the opinions of a usable sample of 418 PMI members responding to questions asking them to rate the relevance to project implementation success of ten critical success factors. Findings from their study revealed the following rating starting from the most important: Top management support; Client consultation; Personnel recruitment; Technical tasks; Client acceptance; Monitoring and feedback; Communication; Trouble-shooting; Characteristics of the project team leader; Power and politics; Environment events; Urgency.

More recently, the Standish Group International(2010) in their annual chaos report have cited the top ten (10) project success factors to be as follows (in order of importance): User Involvement, Executive (Top Management) Support, Clear Business Objectives, Emotional Maturity, Optimization, Agile Process, Project Management Expertise, Skilled Resources, Execution and finally Tools and Infrastructure.
Closer home, contractors experience, contractor's cashflow site management, employer's ability to honour contractor's certificates on time and adequacy of funding from external sources were deemed to be determinants of successful delivery of housing construction Projects in the Ministry of Housing in Nairobi, Kenya (Owoko, 2013). Omwenga, (2012) also did a similar study on housing projects and concluded that lack of user involvement had been the biggest contributor to non-completion of the projects. In a study on the factors influencing project performance of IT projects in Kenya, user involvement, top management support, clear understanding of project scope and technical specifications, project planning and project staffing were found to be very important in determining the performance of an IT project (Mwai, 2012).

This study sought to expound on four (4) of the factors identified by both the Chaos report (2010) as well the study of Kenyan IT firms by Mwai (2012) which are also perceived to be most influential in determining project success at the commercial bank of Africa; user involvement, top management support, organisational objectives and project manager competence.

2.3.2 User Involvement as a Project Success Factor

“In the IS literature, the terms User Involvement and User Participation have frequently been used to mean the same thing” (Casanovas et al, 2004). However, Barki and Hartwick (1994) claimed that the two concepts are different and thus need to be defined separately; User involvement is defined as a psychological state of the individual and also as the importance and personal relevance of a system to the user i.e. their attitude toward the development process and its end product. User participation on the other hand is defined as the observable behaviour of users in the IS development and implementation i.e. the set of operations and activities performed by users or their representatives during the IS development process or activities of users during the system implementation. Barki and Hartwick define four dimensions of user participation; Responsibility, User-IS relationship, Hands-on Activity and Communication Activity.

Kappelman and McLean (1991) on the other hand opted to use the term ‘User Engagement’ in which they chose to include both user participation (the behaviour) and user involvement (the attitude) and thus according to them User Engagement is used to refer to the total set of user relationships towards IS and their development. For the purposes of clarity and to remove any ambiguities, this study shall take the term User Involvement to represent all the above three variations.
Many reasons have been given to involve users in IS implementation projects. User involvement is predicted to increase user satisfaction and acceptance by: developing realistic expectations about system capabilities, providing an arena for bargaining and conflict resolution about design issues, leading to system ownership by users, decreasing user resistance to change and committing users to the system (Casanovas et al., 2004).

By involving end-users in decisions relating to implementation, workers may become more invested in the success of the implementation and more satisfied with the system through the social-psychological mechanism of perceived control (Baronas and Louis, 1988). However, characteristics such as user expertise, degree of organizational decentralisation, project complexity and users’ previous experience with IS could determine the degree of their involvement (Casanovas et al., 2004).

According to Briolat and Pogman (2000), ‘user participation is advocated in order to discover users’ needs and points of view, validate specifications and hence build better IS for the organization’.

The role of user participation in an organizational activity can be viewed from the perspective of two different behavioural theories (Ives and Olson, 1984). These theories are ‘planned organizational change’ and ‘participative decision-making’. The implementation of a new IS often implies a planned change in the way an organizational unit pursues its objectives whereas participative decision making emphasises the role of individuals in working groups. Iven and Olson (1984) also outlined how user participation can improve system quality by providing a more and complete assessment of user information requirements, providing expertise about the organization the system is to support, avoiding development of unacceptable or unimportant features and improving user understanding of the system. Mckeen and Guimaraes (1994) subsequently showed that user participation has a positive relationship with user satisfaction. They also argued that four factors affect this relationship; task complexity, system complexity, user influence and user-developer communication.

Based on a meta-analysis study, Pettingell et al (1988) concluded that the inclusion of users in definition and design stages is the best way to increase their perception of the value of the system and to motivate them in order to achieve project success. The Chaos report also clearly shows that projects that lack user involvement perform poorly (Standish Group International, 2010).
2.3.3 Project Manager Competence as a Project Success Factor

Research has identified that “people management drives project success more than technical issues do”. Despite this finding however, there exists only a small body of research that examines the people side of project management (Kloppenborg and Opfer, 2002). According to Archibald (1976), the successful project manager should have the following skills and competencies: flexibility and adaptability, preference for significant initiative and leadership, aggressiveness, confidence, persuasiveness, verbal fluency, ambition, activity, forcefulness, effectiveness as a communicator and integrator, broad scope of personal interests, poise, enthusiasm, imagination, spontaneity, able to balance technical solutions with time, cost, and human factors, well organized and disciplined, a generalist rather than a specialist, able and willing to devote most of his or her time to planning and controlling, able to identify problems and willing to make decisions.

The combination of a changing organizational environment and changing project characteristics make the role of the project leader difficult. Within this environment, a competent project manager is frequently regarded as having a significant impact on overall project success as well as being critical to other project elements, such as the success of the project team, including team members’ motivation and creativity (Krahn and Hartman, 2004). This strong link with success ensures that project manager competencies are of particular interest.

According to Turner and Müller (2005), although the project success literature has traditionally ignored the project manager (and his or her competence, personality, or leadership style) as a project success factor, much has still been written on the subject of the project manager. They reviewed literature from a myriad of authors and derived the following conclusions: that the project manager’s competence is related to his or her success as a project manager; that different project leadership styles are appropriate at each stage of the project life cycle; that specific leadership styles are appropriate for multi-cultural projects; that project managers have a leadership role in creating an effective working environment for the project team; that project managers prefer task-oriented to people-oriented leadership styles and that the project manager’s leadership style influences his or her perception of success in different situations.

Lee-Kelley et al. (2003) set out to find which Project Management Knowledge Areas are critical to project success and whether the project manager’s leadership style influences his or her perception of control. What they did find was the project manager’s leadership style influenced his or her perception of success on the project and thus the inner confidence and self-belief from personal
knowledge and experience are likely to play an important role in a manager’s ability to deliver a project successfully.

2.3.4 Top Management Support as a Project Success Factor

According to Mahoney and Wixom (2008), “among the factors found to be most critical to technology success is the support of the firm’s top management, which includes the commitment of necessary resources and political support to the project”.

In his research findings entitled 'Explaining senior management support through IT project governance' Young (2005) concluded that top management support is more important than any other critical success factors and showed that top management influences IT projects by managing soft issues such as passion, motivation, culture and beliefs through an IT governance process.

According to the KPMG New Zealand Project Management Survey (2010) one of the most common reasons why projects fall short is a lack of executive sponsorship and management buy-in. In addition, PMIs 2010 Government Program Management Study found that 81 percent of program managers at U.S. government agencies said that strong support from at least one executive-level sponsor had a high impact on project success.

Despite the strategic importance of the role, the KPMG survey found that 68 percent of companies do not always have an effective sponsor. In many cases, “they are simply too busy” and “Not devoting sufficient time to the project is a common failing.” This could be a fatal error according to Terry Cooke-Davies, PhD, group chairman at consultancy Human Systems International, London, England, and author of Aspects of Complexity: Managing Projects in a Complex World seeing as “The project sponsor has as big an influence on the outcome of the project as the project manager,” (PMI, 2011).

The Project Management Institute (2011) summarises debate on top management support writing that “although we know that getting support from top management is important, there is little guidance about the factors that influence whether support is granted. Such guidance matters from both the perspective of the project team seeking such support and from the perspective of the top managers who want to provide support most effectively. Too often, the term “project sponsor” conjures up the image of a disconnected executive whose main responsibility is to secure the project funds and then come in for the victory lap when it is all over. But an engaged executive sponsor with a vested business interest in the project from kickoff to close can mean the difference between success and failure”.
Sponsors should thus have consistent interaction with team members, including at project meetings. Not only will that help sponsors stay on top of the project’s progress but will also demonstrate to the team that the organization is invested in the project.

In their publication christened ‘Top management support: Mantra or necessity?’; Young and Jordan (2008) using case studies from 5 independent companies demonstrated that top management support was a critical determinant of eventual project success or failure with projects that enjoyed full support from the top management succeeding whereas those with little to no support from the top management failed miserably.

2.3.5 Organisational Objectives as a Project Success Factor

On any project, being able to articulate the business objectives is key to success both because without objectives there will be no driving factor for the project management team and neither will there be a clear ‘destination’ because you don’t know what “complete” means or how it is measured(Kastner, 2011). Successful Project Managers must know that clear business objectives are important not only for measuring completion, but that business objectives should be identified early in the project in order to serve as the touchstone for all project decisions. The business objectives will set the triple constraints of scope, time, and cost, and the objectives will provide guidance throughout the project lifecycle. According to Kastner (2011) clear business objectives articulated at the beginning of the project help to focus and prioritize solutions whilst guiding problem solving and decision making throughout the duration of the project and help measure the project for completion towards the tail end.

Deming (2012) argues that a good start to defining project success is to clearly define the project’s intention to achieve specific outcomes. “The results that you achieve are perfectly suited to the process you used to achieve them. You got what you got because you did what you did”(Deming, 2012). He further proceeds to highlight some key characteristics of well-articulated objectives as those that are clearly and formally stated, limited in number but sufficient to define the outcomes of a project, framed in a business language and fully measurable. This kind of user requirements will help to clearly define the scope of the project. He concludes by saying that when done well, objectives set the tone for project direction and sets up preconditions to ensuring success and avoiding failure but that once defined they still need to be managed well so as to guarantee success.
According to Hofmann, and Lehner (2001), deficient requirements are the single biggest cause of software project failure. From studying several hundred organizations they discovered that Requirements Elicitation (RE) is deficient in more than 75 percent of all enterprises which is to say that too often a complex project is undertaken without clear goals and direction. It is subsequently impossible to tell when the project is completed or whether it has delivered on its objectives if there were no objectives/ requirements to begin with. It is also a known fact that work tends to expand to consume all the resources assigned to it and this lack of clear requirements at the beginning more often than not leads to scope creep – the tendency for projects to extend beyond their initial boundaries. Scope creep can cripple a project and if unchecked, “it can be terminal for both the project and its manager but fortunately it can be controlled or at least managed with proven project management disciplines and techniques such as having requirements defined at the beginning of the project” (Milner, 2011).

The Standish Group International’s 2010 publication ‘The Chaos Summary 2010’ underpins the importance of business requirements citing that “Clarity and focus are essential to a successful project. Every project stakeholder will have his or her own agenda that needs to be fulfilled by the project and thus clear business objectives are only achieved when all the stakeholders are focussed on and understand the core values of the project” (Standish Group International, 2010).

2.4 Conceptual Framework

<table>
<thead>
<tr>
<th>INDEPENDENT VARIABLES:</th>
<th>DEPENDENT VARIABLE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>USER INVOLVEMENT</td>
<td>SUCCESS OF IT PROJECTS IN KENYAN BANKS</td>
</tr>
<tr>
<td>PROJECT MANAGER COMPETENCE</td>
<td>Delivery Within Schedule</td>
</tr>
<tr>
<td>TOP MANAGEMENT SUPPORT</td>
<td>Delivery Within Budget</td>
</tr>
<tr>
<td>ORGANISATIONAL OBJECTIVES</td>
<td>Meeting Client Requirements</td>
</tr>
</tbody>
</table>

• Satisfied Stakeholders
• Achieved Business Objectives

Figure 0.1 Conceptual Framework
Source: Author (2013)
2.5 Summary of Reviewed Literature and Research Gaps

Whereas various scholars and researchers have come up with multiple factors affecting project success, no single person or research can claim to have exhausted all the factors affecting project success. Furthermore, even where researchers have primarily focussed their studies in the area of IS/IT, no two researches have produced the same project success factors and even where the same researcher conducted the exact same study in different time periods they have consistently come up with different project success factors. This goes to show the complexity of the subject and it will thus be foolhardy for the researcher to claim that the conclusions drawn by this study shall be exhaustive.

In conducting their studies, most of the quoted researchers have approached the subject from within the project management teams of the studied projects by collecting primary data from the project managers themselves. All the indicators/ determinants of project success in these past studies have therefore emanated from only one party within the entire project organisation which would in a way be biased reporting since the project manager will always see themselves as the better person within the project and blame everyone and everything else for project outcomes but themselves. This research study sought to collect the views of all project stakeholders from the top management down to the project product end users in a bid to identify the overall perception of bank staff on factors affecting success of IT projects within their organisation.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction
The credibility of findings and conclusions extensively depend on the quality of the research design, data collection, data management, and data analysis. This chapter is dedicated to the description of the methods and procedures followed in order to obtain the data; how the data was analysed and interpreted, and how conclusions were arrived at.

3.2 Research Design
The researcher adopted the descriptive approach to research design, a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way. The choice of research design was informed by the fact that multiple projects had already been completed at the Commercial Bank of Africa some with very successful closure and others not so successful. The main objective of the research being to identify the factors affecting success of IT projects at the Commercial Bank of Africa, the researcher then used the project participants’ memory and experiences of projects they had been involved in to find answers as to what led to the particular outcome of each of their projects.

3.3 Target Population
The scope of this study was confined to projects started and completed within the Commercial Bank of Africa between the years 2011 and 2013. All of CBAs projects are run by the business and operations units with the support of the PMO working from the head office and reports obtained from the PMO indicated a total of 12 projects with 77 project team members drawn from various areas of the bank as tabulated below having been concluded within the target period;

<table>
<thead>
<tr>
<th>Table 3.1: Target Population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PROJECT TEAM MEMBERS</strong></td>
</tr>
<tr>
<td>Top Management (Senior Supplier, Senior User, Project Executive)</td>
</tr>
<tr>
<td>Project Managers</td>
</tr>
<tr>
<td>Team Leaders (Technical, PMO, Users)</td>
</tr>
<tr>
<td>End Users (Technical, PMO, Users, Audit, Risk)</td>
</tr>
<tr>
<td><strong>Total Target Population</strong></td>
</tr>
</tbody>
</table>

Source: CBA PMO Office (2013)
3.4 Sampling Design
Owing to the small size and ease of access to the target population, the researcher targeted 100% of the project team members as defined in the target population above and therefore sent out questionnaires to all the 77CBA staff members.

3.5 Data Collection Procedures
The researcher made use of questionnaires with both closed and open ended questions to collect primary data from the respondents. The questionnaire was designed using Google Drive forms and sent out to all target respondents via an e-mail link with responses being saved directly onto the researcher’s Google Drive whenever a respondent answered all questions eliminating the need for the researcher to go round collecting responses. The following variables as extensively discussed in chapter two formed the content of the questionnaire which can also be found in appendix 1 of this report.

### Table 0.1 Operationalization and measurement of Variables

<table>
<thead>
<tr>
<th>VARIABLE</th>
<th>TYPE</th>
<th>MEASUREMENT (Scale of 1 – 4)</th>
</tr>
</thead>
</table>
| Project Success               | Dependent  | • Completed on time  
• Completed within budget  
• Meeting user requirements  
• Delivering Business Benefits |
| User Involvement              | Independent| • Overall project execution  
• Requirements Elicitation  
• Acceptance testing  
• Change Management |
| Project Manager Competence    | Independent| • Clarity of Business Objectives  
• Documentation of Objectives  
• Frequency of changes to Objectives  
• Validation of changes to Objectives |
| Top Management Support        | Independent| • Support to Project Manager and Team  
• Availability  
• Timely Interventions  
• Resourcing |
| Organisational Objectives     | Independent| • Clarity of Business Objectives  
• Documentation of Objectives  
• Frequency of changes to Objectives  
• Validation of changes to Objectives |

Source: Author (2013)

3.6 Validation of the Research Instrument
A pilot test involving 4 respondents (one from each of the strata) was carried out to evaluate the completeness, precision, accuracy and clarity of the questionnaires. Valuable feedback from this
pilot exercise was then incorporated into the final cut of questionnaires sent out to the wider population.

3.7 Data Analysis and Presentation
The collected data – already being in Microsoft Excel – was analysed using descriptive statistics and presented using tables, graphs and charts for ease of interpretation all using Microsoft Excel.

3.8 Ethical Considerations
Verbal consent was sought from management of the Commercial Bank of Africa before data collection for this work commenced a final report of which has also be submitted to CBAs management for their own consumption and review. The research findings have also be presented exactly as reported by survey respondents without any alterations being made by the researcher.
CHAPTER FOUR: RESEARCH FINDINGS, DISCUSSIONS AND INTERPRETATIONS

4.1 Introduction

This chapter presents the study findings in the form of tables, charts and charts so as to ease its interpretation. The presentation of the findings follows the same sequencing as that of the research variables in prior chapters of this report.

4.2 Analysis of Response Rate and Descriptive Statistics

4.2.1 Target Population and Response Rates

Questionnaires were sent out to all 77 CBA staff members involved in IT projects over the target period (2011 - 2013) out of which 31 responses were received as presented in table 4.1 below. According to Orodho (2004), a response rate of 30% on a large sample of more than 30 items is representative enough and thus the 44% response achieved in the survey was considered sufficient.

<table>
<thead>
<tr>
<th>STRATUM</th>
<th>TARGET POPULATION</th>
<th>RESPONSES</th>
<th>RESPONSE RATE %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Management</td>
<td>7</td>
<td>3</td>
<td>43%</td>
</tr>
<tr>
<td>Project Managers</td>
<td>7</td>
<td>4</td>
<td>57%</td>
</tr>
<tr>
<td>Team Leaders</td>
<td>36</td>
<td>12</td>
<td>33%</td>
</tr>
<tr>
<td>End Users</td>
<td>27</td>
<td>12</td>
<td>44%</td>
</tr>
<tr>
<td>TOTALS</td>
<td>77</td>
<td>31</td>
<td>44%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

4.2.2 Respondents’ Gender Distribution

The researcher sought to establish the gender distribution of IT project team members at CBA and thus asked respondents to indicate their gender on the questionnaires results of which are summarised in figure 4.1 below.

![Gender Distribution Chart]

Female, 61%

Male, 39%

Source: Survey Data (2013)
Out of 31 survey respondents 19 (61%) were female whereas only 12 (39%) were male showing that majority of CBA projects are resourced by women. This could be a greater indicator that the majority of CBA and indeed the wider Kenyan banking industry staff is predominantly female.

4.2.3 Respondents’ Length of Employment at CBA
Survey respondents were asked to specify the number of years they had worked at CBA results of which are summarised in figure 4.2 below.

![Figure 0.2: Respondents' Length of Employment at CBA](image)

94% of the survey respondents had been working with CBA for more than 1 year as at the time of data collection. Moreover, a high percentage of them (52%) had been with CBA for more than 5 years showing that CBA commits well experienced banking staff to its technology projects. Moreover and from a seniority level, more than 50% of those involved in CBA technology projects were at middle to high levels of management.

4.2.4 Respondents’ Frequency of Project Involvement
The researcher sought to establish the frequency at which IT project team members were assigned to projects and thus asked the number of IT projects that survey respondents had been involved. Responses to this survey question are summarised in figure 4.3 below. 32% of the respondents had participated in more than 10 projects with only 1 respondent having been involved in a single project. This goes to show that the bank has made a conscious decision to create a pool of project execution experts that can then be re-used in multiple projects in line with the concept of Lean Six-Sigma which has been adopted by the CBA Project Management Office.
4.3 Success of CBA IT Projects

When asked whether they felt CBA IT projects were completed successfully, a majority of the respondents (61%) felt that only a few of the projects were delivered successfully with most of them struggling to deliver results. A considerable percentage of the respondents (39%) however felt that most – but not all - CBA IT projects were successfully delivered with none of the respondents believing that all CBA IT projects were successfully delivered. Results for this survey question are summarised in table 4.2 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Always Struggling but sometimes successful</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Mostly Struggling but sometimes successful</td>
<td>13</td>
<td>42%</td>
</tr>
<tr>
<td>Mostly Successful but sometimes struggling</td>
<td>12</td>
<td>39%</td>
</tr>
<tr>
<td>Always Successful</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

This is a crucial learning from the survey respondents in that whereas the general public within the Kenyan banking industry and beyond believes that CBA’s technology projects have been largely successful, the CBA staff themselves feel that a lot more still needs to be done in order to ensure 100% project success. This revelation goes a long way to show the immense power of marketing and public relations that CBA has used in painting a picture of success for their technology projects even as they work hard to improve on their internal project delivery metrics. The age old adage of majority of technology projects being challenged as consistently reported by the Standish Group therefore stands true even for technology projects in Kenyan banks.
4.3.1 CBA IT Project Success Indicators

When asked to rank four project success indicators with regards to CBA IT projects in order of their importance, respondents cited meeting of anticipated business objectives as the most important with completion of projects within budget being the least important as shown in figure 4.4 below.

![CBA IT Project Success Indicators](image)

*Figure 0.4 CBA IT Project Success Indicators*
*Source: Survey Data (2013)*

What this means for anyone tasked with managing or delivering an IT project is that they must pay utmost attention to the business needs driving the implementation of the project and subsequently track and monitor project progress with respect to the achievement of those business objectives over and above all other project tasks and activities. The revelation that completion of projects within budget is of least concern to stakeholders within the bank also brings out an interesting perspective owing to the fact that all IT projects within banks are business case driven and achievement of those business objectives will always pay for the extra cost of delivering the project through a longer project payback period.
4.3.2 CBA IT Projects Completed on Time

Asked whether CBA IT projects were always completed on time, 55% of the respondents felt that projects were only completed on time once in a while with 26% categorically stating that projects were never completed on time as shown in table 4.3 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of the times</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Never</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Once in a while</td>
<td>17</td>
<td>55%</td>
</tr>
<tr>
<td>All the time</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

This is in line with findings of the annual Standish Group Chaos Reports citing that a majority of IT projects are usually challenged. What this means for project management practitioners both in CBA and the wider banking fraternity is that they must now make concerted efforts to improve on their project tracking and monitoring skills so as to reduce the number of times projects are delivered late.

4.3.3 CBA IT Projects Completed Within Budget

Survey respondents were asked to cite the frequency of IT projects completed within allocated budgets at CBA with a majority of them (65%) saying that CBA IT projects were only delivered within their allocated budgets once in a while. The full results of survey responses to this particular question are as summarised in table 4.4 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of the times</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Once in a while</td>
<td>20</td>
<td>65%</td>
</tr>
<tr>
<td>All the time</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

This could explain why for CBA project stakeholders delivering of projects within budget scored as the least important success factor but can still not be generalised for the wider banking fraternity as the percentage of those who felt that improvements can still be made was quite high at 65%. Project managers therefore still need to work on their project finance management skills if they are to fully win the confidence of their key stakeholders.
4.3.4 CBA IT Projects Delivering on All User Requirements

When asked whether IT projects always delivered the envisaged user requirements, a good percentage of the respondents (42%) felt that project requirements were met at the end of most CBA IT projects with the remaining 58% feeling that requirements were only delivered in a few of the projects as shown in table 4.5 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most of the times</td>
<td>13</td>
<td>42%</td>
</tr>
<tr>
<td>Once in a while</td>
<td>18</td>
<td>58%</td>
</tr>
<tr>
<td>All the time</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>31</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Delivery of project products in conformance to user requirements being the second most important determinant of project success for CBA stakeholders - second only to the project output’s ability to meet business needs - this is a low score on the staff’s confidence in their project managers and a lot needs to be done in ensuring that project outcomes meet user requirements. Project managers in the future must therefore keep a close eye on project deliverables during the entire course of the project putting in place multiple stage checks during which they revalidate the work in progress against user requirements to ensure that they are still in conformance to the users’ needs. Constant user engagement throughout the projects’ lifecycle can therefore not be over emphasised.

4.3.5 CBA IT Projects Delivering Intended Business Benefits

The survey sought to establish not only if CBA IT projects always delivered on all the envisaged user functionalities but more so whether strategic business objectives earmarked by shareholders and executives for these projects were eventually delivered. Respondents were therefore asked the frequency of projects that eventually delivered on all intended business benefits results of which are summarised in table 4.6 below.
<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>All the time</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Team Member</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Most of the times</td>
<td>14</td>
<td>45%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Team Member</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Top Management</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Once in a while</td>
<td>16</td>
<td>52%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Team Member</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Top Management</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

With realisation of business objectives/ benefits being the single most important project success factor for CBA IT projects, only 1 respondent felt that completed projects had always resulted in achievement of the anticipated benefits. A good percentage (45%) however reported that business objectives/ benefits were realised on completion of most CBA IT projects with 52% feeling that business benefits were only realised for some of the projects. Interestingly, all Project Managers and 66% of the top management team that responded to the survey felt that business objectives were rarely met at the end of CBA IT projects which is a huge blow to the industry confidence already placed on these individuals (Project Managers).

With the primary goal of pursuing any project being to meet a particular business need, the project management team at CBA and within the wider banking fraternity needs to re-evaluate their profession and the value that they bring to the shareholders’ table because if this trend of non-delivery of business objectives continues then questions will definitely start to be asked on whether indeed banks should be investing in new technologies in the first place.
4.3.6 Determinants of CBA IT Project Success

Survey respondents were provided with a list of four potential determinants of project success and asked to pick the ones they felt most and least contributed to the success of CBA IT projects. Table 4.7 below depicts their responses.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Most Important</th>
<th>Least Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Objectives</td>
<td>23.4%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Project Manager and Team Competence</td>
<td>19.4%</td>
<td>5.6%</td>
</tr>
<tr>
<td>User Involvement</td>
<td>18.5%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Top Management Support</td>
<td>16.9%</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Clarity of Business Objectives was found to be the single most important factor determining CBA IT project success for 23.4% of respondents with only 1.6% of respondents feeling that business objectives were not an important driving factor for project success. Interestingly, top management support was found to be the least important determinant of project success at CBA which could point to either of two scenarios; CBA’s project managers do not need any support from top management for them to deliver on their assigned projects or; top management whilst supporting project managers in the execution of projects has remained visibly absent to most survey respondents making them feel like top management support does not exist. Advocates of top management support to the project management team world over have unanimously agreed that without top management support most projects would fatally fail and it will thus be foolhardy to believe that CBA’s top management is not supportive of their project managers. There is however a point being made that the top management’s support to the project team is not visible to most CBA staff and therefore an opportunity for top management to emerge and engage their staff more on a day to day basis showing that they do indeed support the on-going initiatives.

4.3.7 Ultimate Responsibility for Project Success

Asked who is ultimately responsible for the success of CBA IT projects, the majority (48%) of respondents felt that this lies with the project manager followed closely by 45% who felt that this lies with top management with only 6% feeling that their own team leaders were responsible for project success as shown in table 4.8 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Manager</td>
<td>15</td>
<td>48%</td>
</tr>
<tr>
<td>Top Management</td>
<td>14</td>
<td>45%</td>
</tr>
<tr>
<td>Project Team Leader</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Project Team Members</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)
The thin line between the project manager’s and top management’s responsibility for project success from a CBA staff perspective is worth further investigation as all previous scholars and researchers have always concluded that the success of any project ultimately lies with the project manager.

4.4 Organisational Business Objectives as a Project Success Factor

4.4.1 Clarity of Business Objectives from Top Management

Survey respondents were asked whether they felt that CBA’s top management was clear on the organisation’s strategic direction and business objectives and their responses to this question summarised in table 4.9 below.

Table 4.9 CBA Top Management Clear on Business Objectives

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>17</td>
<td>55%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Disagree</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

A total of 81% (55% strongly) of the survey respondents believe that CBAs top management is very clear on their organisation’s business objectives and the expected benefits to be derived from implementation of IT projects at the bank. When this is compared to the top management’s perception of success in terms of completed projects however, we see a very huge disparity in that projects are ultimately failing to deliver on what the top management has very clearly defined as the vision of success. Project managers are therefore challenged to walk in the shoes of their own top management in order to realise that whatever deliverables have been placed in their hands in terms of technology projects have a higher order and thus failure to meet business objectives should not be an option.

4.4.2 Documentation and Sign-Off of Business Objectives

Asked whether business objectives were always documented and signed off by the top management before any IT project was started at CBA, the survey respondents answered as shown in table 4.10 below.
16% of the survey respondents cited that business requirements were always documented and signed off before project commencement while the majority (58%) felt that although business requirements were signed off most of the times there was still room for improvement. This is therefore a call to the top management of CBA and other banks within the industry to put emphasis on the proper documentation and sign off of business objectives which should then act as the contract between them and project managers assigned to deliver on those objectives. Having project managers embark on technology initiatives without signed off objectives is like having a ship captain sail off without a destination leaving the final docking point to his own imagination.

4.4.3 Frequency of Changes to Business Objectives

Scope creep has been cited as one of the major vices plaguing IT project success and the researcher thus sought to establish the degree of scope creep at CBA. Respondents were asked whether business objectives and user requirements kept changing during the course of IT project execution at CBA and their responses were as shown in table 4.11 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes – Most of the time</td>
<td>14</td>
<td>45%</td>
</tr>
<tr>
<td>Yes – Sometimes</td>
<td>12</td>
<td>39%</td>
</tr>
<tr>
<td>Yes – All the time</td>
<td>5</td>
<td>16%</td>
</tr>
<tr>
<td>No – Never Changed</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

A majority 61% of survey respondents (45% + 16%) felt that changes were always being made to original business objectives and subsequently requirements during the course of CBA IT projects with none of the respondents having 100% surety that business requirements once signed off were never changed. This would ordinarily point to a lack of clarity in terms of business direction for the top management but in CBAs case (as established by this survey) this has been caused by the apparent lack of proper objectives sign off during the earlier stages of the project.
4.4.4 Validation of Changes to Business Objectives

Whereas scope change is almost inevitable in a majority of IT projects, the validation of these changes against business objectives is crucial to project success and survey respondents were thus asked whether changes introduced during project execution were validated against initially signed off business objectives. Table 4.12 below summarises their responses to the question.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes – Sometimes</td>
<td>21</td>
<td>68%</td>
</tr>
<tr>
<td>Yes – Most of the time</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Yes – All the time</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>No – Never Validated</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Only 29% (23% + 6%) of the survey respondents felt that changes introduced in the course of CBA IT project execution were validated against the initial business objectives/requirements as stipulated by the bank’s top management with the majority (68%) of respondents feeling that mid-stream changes were only validated with top management once in a while. This points to a poor change management culture at the bank which top management must address.

4.4.5 Comparison of Project Outcomes against initial Business Objectives

Asked whether and when the project’s outcomes or deliverables were ever compared to the initially signed off business requirements and objectives, the majority (71%) of respondents cited that this was always done during the testing and deployment stage of the project which is a good indicator of project teams’ willingness to deliver to their stakeholders’ expectations. A full summary of the survey responses to this question are outlined in table 4.13 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUAT and Implementation</td>
<td>22</td>
<td>71%</td>
</tr>
<tr>
<td>Post Implementation</td>
<td>5</td>
<td>16%</td>
</tr>
<tr>
<td>Design and Development</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>Never Compared</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

The entrenched use of the Prince2 project management methodology that is keen on business case validation at all stages of the project may have highly contribute to this outcome and it may be of interest to other banks within the industry to approach their projects in the same manner.
4.5 User Involvement as a Project Success Factor

4.5.1 Involvement of System End Users in Project Activities

Survey respondents were asked whether system end users were involved during all stages of the IT projects at CBA so as to establish the level of end user engagement with their responses to this question shown in table 4.14 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes – Sometimes</td>
<td>17</td>
<td>55%</td>
</tr>
<tr>
<td>Yes – All the time</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Yes – Most of the time</td>
<td>5</td>
<td>16%</td>
</tr>
<tr>
<td>No – Never Involved</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Only 26% of the survey respondents felt that system end users were always involved in project activities with the majority (55%) citing the fact that end users were only involved in some of the project activities. This is a major lapse in stakeholder involvement for CBAs project managers as previous research has shown that one of the surest ways of ensuring project success is to involve the end users at all stages of the project.

4.5.2 Involvement of System End Users during Requirements Definition

Majority of the literature reviewed in chapter 2 of this study pointed to the lack of user involvement during requirements definition stage of most IT projects and the surveyor thus sought to establish whether this was the case at CBA. Survey respondents were asked to rate the level of end user participation during requirements definition process in CBA and table 4.15 below summarises their responses.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review already defined user requirements and suggest improvements</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Participate in converting business objectives into user requirements</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Perform the actual work of converting business objectives into user requirements</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Never involved in the requirements definition process</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Only 10% of the survey respondents felt that end users were not involved at any stage of requirements definition with 90% of respondents citing that users were involved at one stage or the
other of requirements definition. This finding may once again be largely attributed to the entrenchment of the PMBOK and Prince2 project management methodologies at CBA.

4.5.3 Involvement of System End Users during Solution Testing

When asked whether system end users were involved during the EUAT process all (100%) of the survey respondents cited that end users were always involved during EUAT with 61% of them going ahead to state that the end users defined and used their own test scripts during the EUAT process as shown in table 4.16. By doing this the CBA project managers are living to the true meaning of End User Acceptance Testing for without the end users accepting the final project output then the project is surely bound to fail.

Table 4.16 End User involvement in Solution Testing

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Users define the test scripts and conduct the actual EUAT</td>
<td>19</td>
<td>61%</td>
</tr>
<tr>
<td>Users are given predefined test scripts and use these to conduct the EUAT</td>
<td>12</td>
<td>39%</td>
</tr>
<tr>
<td>Users observe as other project team members conduct the EUAT</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Users are never involved during the EUAT process</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

4.5.4 Change Management

The researcher sought to establish the level of importance given to change management during IT project implementation at CBA and thus asked survey respondents whether they felt like user expectations and change management were treated as fundamental components of IT project implementations at CBA. Their responses to this question are summarised in table 4.17 below.

Table 4.17 Change Management is Key at CBA

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Disagree</td>
<td>10</td>
<td>32%</td>
</tr>
<tr>
<td>Agree</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Whereas 61% (35% + 26%) of the survey respondents agreed that change management was given considerable attention during the course of project delivery, 38% of the respondents who are predominantly system end users felt that CBA was not doing enough in terms of change management which if not properly managed would spell doom for future CBA technology projects. Project managers in consultation with top management and other project stakeholders are advised to establish elaborate but relevant change management initiatives to be run in parallel with
the actual technology project activities so that all stakeholders feel like part of the end product is attributable to them which in turn improves the acceptability of that change that will ultimately be brought by the implementation of the new technology platform as eulogised by Kurt Lewin in his 3-Step change model.

4.6 Top Management Support as a Project Success Factor

4.6.1 Top Management Support to Project Managers and Teams

When survey respondents were asked whether the CBA Top Management was supportive to project managers and teams throughout the entire project life cycle, 90% of them responded to the affirmative as shown in figure 4.5 below.

![Figure 0.5 Is CBAs Top Management supportive to project managers?](image)

This is a clear indication that the top management is committed to helping its staff deliver on project objectives.

4.6.2 Top Management Availability

Asked whether Top Management was readily available and accessible to the project managers and teams, the majority (90%) of respondents responded in the affirmative cementing their responses on top management support as shown on table 4.18 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>18</td>
<td>58%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>10</td>
<td>32%</td>
</tr>
<tr>
<td>Disagree</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)
Project managers at CBA should leverage on this top management support and goodwill to deliver projects in the highest possible standards as this same kind of top management support has not been known to exist within all organisations as highlighted in chapter 2 of this report.

4.6.3 Top Management Interventions

When asked whether CBA’s top management kept a close eye on all projects quickly intervening whenever things started going wrong, the project team members responded as shown in table 4.19 below.

Table 4.19 Top Management Interventions

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>14</td>
<td>45%</td>
</tr>
<tr>
<td>Disagree</td>
<td>10</td>
<td>32%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>

Grand Total 31 100%

Source: Survey Data (2013)

68% of survey respondents felt that top management was quick to intervene whenever things started going wrong in projects while 32% of the respondents felt that management did not keep a close eye on projects. Proper project appraisal, monitoring and review at major milestones is a must for any organisation and whereas CBA’s top management seems to be doing a fairly good job at this for most of its projects there is still a fair deal of improvement that can be made to ensure all staff members feel confident that their top management will always come to their aid when things start going wrong.

4.6.4 Availability of Tools and Resources

Survey respondents were asked whether CBA’s top management has consistently provided all the tools and resources necessary to successfully deliver on IT projects with a good 88% (65% + 23%) of the respondents being happy with Top Management in this area as shown in table 4.20 below.

Table 4.20 Availability of Project Delivery Tools and Resources

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>20</td>
<td>65%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Disagree</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
</tbody>
</table>

Grand Total 31 100%

Source: Survey Data (2013)

For any worker to deliver on their tasks then the employer must equip them with all relevant tools and resources lest they have a myriad of excuses to defend their failure. CBA’s top management
has done well to adequately equip its project management teams and other industry players should learn a leaf from this.

4.7 Project Manager Competence as a Project Success Factor

4.7.1 Project Manager Training

Survey respondents were asked whether they felt that CBA project managers were adequately trained to successfully deliver IT Projects and their responses to this question are as shown in table 4.21 below.

Table 4.21 Project Manager Training

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>16</td>
<td>52%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Team Member</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Top Management</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Agree</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>Team Member</td>
<td>6</td>
<td>19%</td>
</tr>
<tr>
<td>Top Management</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>31</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

More than half (52%) of the survey respondents felt that CBA’s project managers are not adequately trained to deliver IT projects while 48% of the respondents felt that project managers are adequately trained. Of those who felt that project managers are adequately trained at least 13% strongly felt that project managers are fully trained to deliver on assigned projects with 50% of the project managers that responded being in this category.

It would be unfortunate for an organisation to invest hundreds of millions of shillings in the purchase of new technological solutions and then fail to invest in training of project managers and teams that are then expected to implement those same solutions. Banks will therefore need to invest heavily on training of project staff if they are to reap the full benefits of the heavy investments they are placing in technology.

4.7.2 Project Manager Influence on Project Success

When asked whether the success of a CBA IT project is hugely dependent on the specific project manager assigned to it, all project team members and the entire Top Management making up a total
of 74% responded in the affirmative. Surprisingly also, all the project managers and 33% of the team leaders did not agree with this statement as shown in table 4.22 below.

### Table 0.22 Project Managers Influence Project Success

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>14</td>
<td>45%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Team Member</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Top Management</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>Agree</td>
<td>9</td>
<td>29%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Team Member</td>
<td>5</td>
<td>16%</td>
</tr>
<tr>
<td>Disagree</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>31</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

Previous studies have had divergent views on whether the project manager is indeed the make or break factor in a project with arguments for and against this position. In CBA’s case however it is evident that project success is almost always pegged to the project manager and it is only modest for the project managers not to want to blow their own trumpets.

#### 4.7.3 Project Team Competence

Survey respondents were asked whether they felt that the best and most competent staff members were always selected to participate on IT project implementations at CBA. Their responses to this question are as shown in table 4.23 below.

### Table 0.23 Project Team Competence

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>19</td>
<td>61%</td>
</tr>
<tr>
<td>Team Member</td>
<td>8</td>
<td>26%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>7</td>
<td>23%</td>
</tr>
<tr>
<td>Top Management</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Disagree</td>
<td>9</td>
<td>29%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>4</td>
<td>13%</td>
</tr>
<tr>
<td>Project Manager</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Team Member</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Top Management</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>3</td>
<td>10%</td>
</tr>
<tr>
<td>Team Member</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Team Leader</td>
<td>1</td>
<td>3%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>31</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)
The majority of survey respondents believe that the most competent staff is usually assigned project duties at CBA with 10% strongly agreeing to the survey statement and another 61% agreeing to this. 29% of the respondents however disagree with this statement. It is said that any chain is only as strong as its weakest link and it would thus be unfortunate for an organisation to invest heavily in purchase of new technology and training their project managers only to have the projects resourced with mediocre staff. The 29% of survey respondents that felt like project resourcing was not always optimal have a voice that needs to be listened to and the top management at CBA and other industry players probably needs to rethink how technology projects are resourced.

### 4.7.4 Soft Skills and Team Dynamics

The researcher asked whether project manager/team’s soft skills and team dynamics play an important role in determining project success with the respondents all agreeing that this was key as shown in table 4.24 below.

<table>
<thead>
<tr>
<th>Response Options</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>20</td>
<td>65%</td>
</tr>
<tr>
<td>Agree</td>
<td>11</td>
<td>35%</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Disagree</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>31</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: Survey Data (2013)

100% of the survey respondents believe that team dynamics and soft skills play an important role in determining IT project success at CBA. This cannot be over emphasised even for the smallest of projects as Sun Tzu rightly said in his best seller ‘the Art of War’- “If you know the enemy and know yourself, your victory will not stand in doubt”. It is for this reason that every project manager must make a concerted effort to know his or her project team’s members likes and dislikes both in the office and outside it, strive to create friendships over and above that which is required by their employer and last but not least become like a father to many children taking care of all the physical, mental and physiological needs of his team members. In this was project success shall surely not elude him.
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
This chapter will draw conclusions based on the data collected and interpreted in chapter four thereby answering the questions set out in chapter one. Recommendations will then be given on what banks can do to ensure the consistent delivery of successful IT projects into the future.

5.2 Summary of Findings
This study sought to identify the factors affecting success of IT projects at the Commercial Bank of Africa by way of investigating the degree to which organisational objectives, top management support, user involvement and project managers’ competence each affect the end project outcomes. The researcher adopted the descriptive approach to research design collecting primary data by use of self-administered questionnaires sent out to all CBA staff members who had been involved in IT projects between the years 2011 and 2013.

5.2.1 Project Success and Success Indicators
Whereas the general public in Kenya regards CBA as a highly successful bank in terms of project management, the CBA staff themselves are of a different opinion with none (0%) of the survey respondents feeling that CBA IT projects were always successful. The most important indicator of a successful IT project for those that took part in the CBA survey is the ultimate realisation of business objectives that had prompted the implementation of the said IT projects to begin with. This could in a way explain the huge disparity between the external public’s view of project success at CBA vis-à-vis the internal CBA staff view as most organisations measure project success through delivery of project products within the triple constraints of time, cost and quality.

5.2.2 Organisational Objectives
81% of the survey’s respondents are confident that the bank’s leadership is very clear on their vision for the company and that all IT projects introduced are in line with the bank’s business objectives. This further explains why the realisation of business objectives ranks first when it comes to project success factors for CBA IT projects.

5.2.3 User Involvement
Survey results had conflicting findings when it came to user involvement throughout the course of IT projects at CBA. Most respondents felt that whereas users were always brought in to participate in project activities such as requirements definition and acceptance testing, little was being done in terms of change management and at times end users felt like they were being forced to accept the technology changes that were being brought in by my top management.
5.2.4 Top Management Support
There was a general consensus among survey respondents that CBA’s top management is fully supportive of all technology initiatives within the bank - a feat which is laudable and highly commendable especially for a non-technology firm.

5.2.5 Project Manager Competence
The survey found that there is a strong reliance on a few ‘good’ project managers within the bank when it comes to delivery of technology projects with the majority of respondents agreeing that the success of projects depends on which individual is assigned as the project manager and not necessarily as a result of entrenched project management methodology. Majority of respondents also felt that the most competent staff was not always assigned project duties with project managers left with the responsibility of developing whichever staff had been assigned to their projects.

5.3 Conclusion
Whereas the study found that majority of the CBA staff are not happy with the way technology projects have been delivered in the past, there is an immense wealth of goodwill that has been created by top management within all ranks of the organisation which should be channelled toward improving the success rate of future projects. Of key mention is the fact that project stakeholders across CBA have a good understanding of project success and what constitutes a successful project which is always the first step towards achieving this success. The fact that the banking industry generally views CBA as a success story in terms of project management and delivery goes a long way in demonstrating that CBA is already an industry leader in this area but survey findings also demonstrated the fact that stakeholders at CBA know that they still have a long way to go in order to deliver truly successful projects. In the area of user involvement the survey results have shown that there are commendable efforts at CBA to involve users during requirements validation stages of the IT projects but the fact that continuous change management has not been made a way of life at the bank could be detrimental to future project success. The end users surveyed have made it clear that constant engagement with all stakeholders during every stage of the project is key when it comes to end product acceptability for use and subsequently translating to project success through the realization of intended project benefits. Finally, however strong the will and resolve of the top management is to set clear organisational goals and objectives – a reality that is truly evident at CBA, the survey findings have shown that it is only when an organisation invests in its people in terms of training and skills development that they can achieve their envisioned goals. The fact that CBA has constantly relied on only a few good project managers to deliver on its key strategic IT objectives exposes a true picture of many organisations’ that tend to leverage on - and almost
‘worship’- the few star performers within their ranks as opposed to using these stars to develop new talent. The biggest take-out from this study has therefore been that it is only those organisations that take staff training and personnel skills development seriously that will eventually emerge as industry leaders in this information age.

5.4 Recommendations

Key areas for improvement within the bank and which top management must immediately address revolve around the continuous training and development of project management teams which currently seems to be lacking as well as creating and entrenching a change management framework to govern all IT change initiatives going forward. The measures that CBA has already taken in as far as adopting the Prince2 methodology to govern the execution of all technology projects are laudable but what management must now embark on is a process of distilling this framework taking important snippets out of it that can then be relayed further down to all staff members even those that are not directly involved in projects and/or project management. In this way every member of the bank will understand why projects are done in a particular way and the importance of each and every step that is taken towards the attainment of the overall goal or organisational objective. Once the Prince2 methodology is clearly understood within all ranks of the organisation, management must then create a pool of technology project delivery experts who will be tasked with management and implementation of all future technology projects. In this way specific and tailor made training interventions can then be made for specific identified resources so as to ensure project management skills are uniformly acquired by all project managers so as to avoid the existing problem of key-man dependencies.

5.5 Suggestions for Further Research

Since this study was confined to the Commercial Bank of Africa alone, it will be imprudent to assume that the findings are representative of the entire industry. Future research should therefore strive to expand the scope of the same or similar studies to cover more if not all commercial banks in Kenya results of which would then be more representative of the industry. Future researchers may also seek to conduct similar studies in different industries to establish whether indeed project management challenges are standard across all industries or whether each industry presents its own unique challenges.
REFERENCES


APPENDICES

Appendix I: Questionnaire

SECTION A: General Questions and Bio-Data

1. What is your gender?
   a. Male
   b. Female

2. How many years have you worked for CBA?
   a. Below 1 Year
   b. 1 – 5 Years
   c. 6 – 10 Years
   d. 11 – 15 Years
   e. Above 15 Years

3. What is your position within the organization?
   a. Below MG1
   b. MG1 – MG2
   c. MG3 – MG4
   d. MG5 – MG6
   e. Above MG6

4. Have you been involved in any CBA project over the last three years? If yes, how many projects have you been involved in?
   a. No Project Involvement
   b. 1 Project
   c. 2 – 5 Projects
   d. 5 – 10 Projects
   e. Above 10 Projects

5. If you answered ‘Yes’ to question 4 above, at what capacity did you participate in the projects? Please shade only the most prevalent/frequent role.
   a. Project Steering Committee
   b. Project Manager
   c. Project Team Leader
   d. Project Team Member
SECTION B: Success of IT Projects

6. Kindly select the statement that best describes the success of technology projects within CBA:
   a. Always Successful
   b. Mostly Successful but sometimes struggling
   c. Mostly Struggling but sometimes successful
   d. Always Struggling but sometimes successful

7. Kindly rank the following IT project success indicators in order of importance with 1 being the most important and 4 the least important:
   - Project is completed within the allocated time
   - Project is completed within the allocated budget
   - Project delivers all the agreed user requirements/features
   - Project delivers the intended business objectives/ benefits

8. How often are CBA IT projects completed on time?
   a. All the time
   b. Most of the times
   c. Once in a while
   d. Never

9. How often are CBA IT projects completed within budget?
   a. All the time
   b. Most of the times
   c. Once in a while
   d. Never

10. How often do CBA IT projects deliver all the agreed user requirements/ features?
    a. All the time
    b. Most of the times
    c. Once in a while
    d. Never
11. How often do CBA IT projects deliver/accomplish the intended business objectives/benefits?
   a. All the time
   b. Most of the times
   c. Once in a while
   d. Never

12. What in your opinion is the single most significant determinant of IT project success at CBA?

13. Given the list of selected IT project success determinants below, rank the 4 in order of significance with 1 being the most significant and 4 being the least significant;
   - Definition of business objectives/ user requirements upfront
   - User/ Customer involvement at all stages of the project
   - Top management support to the project and project team
   - Training and Competence of the Project Manager and team

14. Who in your opinion is ultimately responsible/accountable for the success of IT projects within CBA?
   a. Project Steering Committee
   b. Project Manager
   c. Project Team Leader
   d. Project Team Member

SECTION C: Business Objectives as a determinant of IT Project Success

15. CBAs IT project Executive Sponsors are clear on their Business Objectives and expected benefits to be derived from successful implementation of the projects.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

16. Business Objectives are documented and signed off by the Executive Sponsor before any IT project is commenced?
   a. Yes – All the time
   b. Yes – Most of the time
   c. Yes – Sometimes
   d. No – Rarely Signed
17. User Requirements are documented and signed off by the Senior User (Department that will utilise the end product) before any IT project is commenced?
   a. Yes – All the time
   b. Yes – Most of the time
   c. Yes – Sometimes
   d. No – Rarely Signed

18. Business objectives and user requirements keep changing throughout the course of execution of IT projects?
   a. Yes – All the time
   b. Yes – Most of the time
   c. Yes – Sometimes
   d. No – Never Changed

19. If changes are introduced in the middle of IT projects, are they compared against the initially signed off requirements/ objectives and validated for consistency with the overall Executive Sponsor’s vision?
   a. Yes – All the time
   b. Yes – Most of the time
   c. Yes – Sometimes
   d. No – Never Validated

20. At what stage of the IT project are the system’s deliverables compared against the initial business objectives?
   a. Design and Development
   b. EUAT and Implementation
   c. Post Implementation
   d. Never Compared

SECTION D: User/ Customer Involvement as a determinant of IT Project Success

21. Are the IT project product end users involved at all stages of the IT projects?
   a. Yes – All the time
   b. Yes – Most of the time
   c. Yes – Sometimes
   d. No – Never Involved
22. What is the level of end user involvement during the requirements definition process?
   a. Perform the actual work of converting business objectives into user requirements
   b. Participate in converting business objectives into user requirements
   c. Review already defined user requirements and suggest improvements
   d. Never involved in the requirements definition process

23. What is the level of end user involvement during the IT project product testing process?
   a. Users define the test scripts and conduct the actual EUAT
   b. Users are given predefined test scripts and use these to conduct the EUAT
   c. Users observe as other project team members conduct the EUAT
   d. Users are never involved during the EUAT process

24. User expectation and change management is a fundamental component of IT projects within CBA.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

25. What other form of user involvement would you suggest for all future IT projects within CBA so as to increase the chances of project success? ______________________________
    _______________________________________________________________________

SECTION E: Top Management Support as a determinant of IT Project Success

26. In your opinion, is CBAs top management team supportive to project managers and teams?
   ○ Yes       ○ No

27. CBAs top management is readily available for decision making and guidance to the Project Manager and team.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree
28. CBAs top management keeps a close eye on all IT projects and is quick to intervene supporting the project manager when things start going wrong.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

29. CBAs top management has consistently provided all the tools and resources required to successfully deliver all the approved IT projects.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

30. What else should the Top Management team at CBA do to support the successful delivery of IT projects? __________________________________________________________

SECTION F: Project Manager Competence as a determinant of IT Project Success

31. CBA Project Managers are adequately trained to successfully deliver IT projects.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

32. The success of an IT project in CBA is highly dependent on the specific Project Manager assigned to the project and not the established project management policy and methodologies.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

33. The best and most competent staff members are always selected to work on IT project implementations.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree
34. Over and above the academic and technical project management skills, the Project Manager and team’s soft skills and team dynamics play an important role in determining IT project success.
   a. Strongly Agree
   b. Agree
   c. Disagree
   d. Strongly Disagree

35. What in your opinion are some of the skills and/or learning interventions that should be introduced in CBA to improve the success rate of our IT projects? ____________________
                                                                                           ______________________________________________________________________