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# ENTERPRISE RESOURCE PLANNING; MAKING ERP A SUCCESS IN THE BANKING SECTOR – CASE STUDY OF KCB BRANCHES IN WESTERN REGION OF KENYA

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## ABSTRACT

*The aim of this paper is to investigate the implementation of Enterprise Resource Planning (ERP) in the banking industry critical success factors – case study of KCB branches in Western region of Kenya. This was done by investigating various factors that range from: internal organizational, technological, external stakeholders also, singular components from past examinations and after that decide their noteworthy effect on fruitful usage of Enterprise Resource Planning (ERP) in KCB Branches. IT foundation and IT abilities has a place with mechanical variables and self-viability, client association which have a place with singular factor. A hypothetical structure has been produced aftereffects of the examination demonstrate that the instrument is dependable to quantify the develops. Relationship and relapse esteems demonstrate that all basic success factor (CSFs) have huge effect on progress usage of ERP while just IT foundation is less critical as contrast with other six CSFs.*

**KEY WORDS:** Banking Sector, Case Study, Critical Success Factors, External Stakeholders, Enterprise Resource Planning (ERP), Core Team, Self Efficacy, Data Migration, KCB Bank.

## 1.0 INTRODUCTION

An Enterprise Resource Planning (ERP) is bundled programming which is utilized by numerous organizations to coordinate business works and scatter customary data and procedures all through association. ERP programming incorporates endeavor wide data and business exercises e.g generation, human asset, appropriation, deals and promoting. ERP programming empowers the organization to deal with its assets proficiently and viably. ERP picked up prominence in mid 1990s and ended up a standout amongst other programming to oversee business forms (Holland and Light, 1999).

The key providers of ERP are SAP, Oracle and Microsoft. ERP frameworks are embraced by numerous organizations to increase upper hand. Extensive advantages of ERP incorporate the base working and upkeep cost, upgraded client administrations, enhanced generation plan and so on. ERP usage is time taking and exorbitant also. When

ERP conveyed then to return isn't conceivable. Consequently ERP usage is troublesome and has a tendency to be overseen watchfully to increase all advantages.

Basic Success Factors are the key territory where attractive outcomes can give the business focused edge. Keeping in mind the end goal to get wanted yield, organization must apply endeavors to its fullest (Pinto and Slevin, 1987) characterizes CSF as the imperative viewpoints which an administrator should feature as their destinations and after that a specific criteria must be set to achieve these targets. The center essentials of ERP arrangements incorporates the fundamental exchange strategies and applications to help the concentrated database which can be composed by the association or the merchant and some different instruments which are important for the smooth working of ERP.

Accomplishment of the ERP execution is extremely basic on the grounds that ERP framework is exorbitant and costly particularly for the huge scale association. The prerequisite of ERP framework incorporates legitimate equipment devices, availability media and other power reinforcement assets. At first ERP framework was intended for the assembling ventures and money related segment, now it turns into the requirement for all other area also because of cutting edge highlights included in this framework. In other case, if the ERP framework has not been executed effectively, the substantial cost which the association spend to change the entire foundation ends up futile.

### 1.1 Problem of Research

Jamil and Ijaz (2007) determined in investigate work that ERP is a most exceedingly mechanical and complex programming pack offer to different buyers in a couple of divisions of economy to concentrated the database continuously working. Different best information advancement associations are giving the ERP programming answer for tremendous and medium business endeavors. By and large focuses to recognize basic factors in the viable culmination of ERP system have been driven in made countries, while almost no examination has been done in juvenile countries. As Kenyan economy is creating and volumes of affiliations extending rapidly. Particularly money related area in Kenya is thriving step by step. Budgetary area in Kenya incorporates banks, finance based organization, and non subsidize based establishment, microfinance and other money related foundation to create specific business or segment. Negligible formal research has been directed to discover the fundamental achievement factors in the fulfillment of ERP venture. This investigation will cross over any barrier to discover basic achievement factors in authoritative, innovative, outside partners and individual imminent in setting of managing an account division – contextual analysis of KCB Bank offices in Western area of Kenya.

### 1.2 Objectives of the study

- To identify critical success factors of ERP implementation in banking sector.
- To find the impact of critical success factors for the successful implementation of ERP in banking sector.
- To provide the possible recommendations.

### 1.3 Research Question

- ❖ To what extent are the critical success factors of ERP implementation in banking sector?
- ❖ What are the impacts of the successful implementation of ERP in the banking sector?
- ❖ To what extent are the possible recommendations?

### 1.4 Hypothesis of the study

- ❖ Banking sectors have adopted ERP implementation.

- ❖ ERP software integrates enterprise-wide information and business activities e.g retail, production, human resource, distribution, sales and marketing.

### 1.5 Scope of the study

The study is restricted to the commercial banks - contextual investigation of KCB Bank offices in Western district of Kenya. The branches are situated in previous Nyanza and Western Provinces. As far as possible to ID basic achievement elements of ERP, effect of basic achievement factors and arrangement of the conceivable suggestions.

### 2.0 LITERATURE REVIEW

Gathering Resource Planning structures are on a very basic level parent programming of ERP in 1960s anyway these rely upon amassing business, while ERP programming give complete response for the corporate division by organizing all limits including age, orchestrating, back, arrangements and overseer. The advancement in Manufacturing Resource Planning systems were made with the movement of time and it facilitate some more limits (Wallace and Kremzar, 2001).

(Wallace and Kremzar, 2001) Manufacturing Resource Planning structure (MRP) has ability to design the age as per stock essentials. These early systems have certain hindrance to process data. MRP II were enhanced to perform errands effectively in fused condition. In 1990s, MRP II reached out to join all components of affiliation which by then term into enormous business resource masterminding as all division of an association are cover related in this structure And ERP has great position to use in any corporate zone, rather benefits. There are two fundamental parts for ERP execution, vital and imperative. The vital factors join client meeting, programming customization, studying strategy at general intervals, strong correspondence Meanwhile essential parts survey orchestrating, organization reinforce, vision (Holland and Light 1999).

Shankarnarayanan (1999) proposed following guideline for evaluation of enormous business structure e.g basically organize with business shapes, joint exertion between different ERP system's portions, versatility, disperse quality, fast execution, advancement (server limit, database, flexibility, and security), availability of customization required, close-by enable establishment, to signify cost e.g use cost, allow and planning cost. The going with are the CSF for ERP use; top organization obligation, powerful errand organization, change organization at various leveled level, realizing execution gathering, raised getting ready.

Factors which were integral for ERP use like organization obligation, aggregate building, definitive vision, victor of thing. Ahmed and Khan (2013) drove their examination in Indian setting. They includes the importance of ERP by saying that from ongoing years ERPs have ended up being fundamental for an extensive variety of business endeavors. In corporate division, the associations required to utilize the

undertakings effortlessly and reasonably to get by in centered condition. ERP programming gives best response for this issue and keeps the relationship in the market and keeps all action profitable. It give steady information and assistants in fundamental authority by best and focus level organization and keep invigorate all databases with the objective that revive information can be get to at whatever point. However, to achieve the favorable circumstances ERP must execute viably and each factor should be handle minutely to direct the risks. In this examination they took the relevant investigation of three affiliations and give the information that early distinctive verification of CSFs are basic to avoid any mistake of ERP. They displayed the CSF all things considered with the objective that it winds up steady for an industry. They conclude in their paper that ERP is awesome programming group to offer end to end help to the business tries and it essential motivation to help all office by consolidated all business works out. In starting occasions ERP use required piece of work and resources due to its incredible nature and specific capacities to pass on in any affiliation. In any case, with the movement of time various examinations have been done and certain capacities have been procured through experience which reduce the risks and addition the chances of accomplishment. The makers make three characterizations to perceive the CSFs, pre, During, and post utilization stage and take a gander at affiliation relevant investigation approach, and they found the organization obligation and coordinated efforts were to a great degree fundamental in pre execution arrange getting ready of customers and data migration were found CSFS of in the midst of execution arrange, while in the post execution arrange makers found that best organization obligation is again particularly urgent for the achievement of ERP execution.

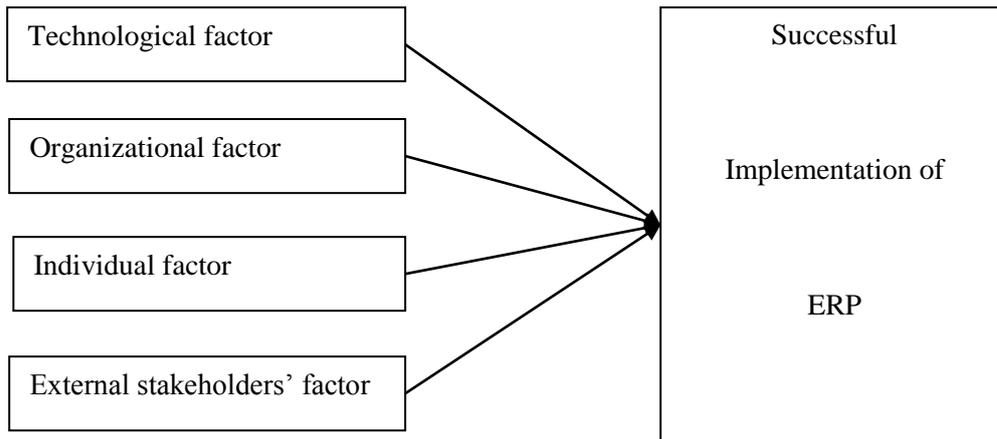
Schniederjans and Yadav (2013) communicated in their examination a model that improved elaboration of fundamental accomplishment segments to ERP utilization mapping with the data, business and surroundings building. The paper moreover made choice to existing written work the earnest factor of trust in dealer, programming and specialist which has generally not

determined in the before contemplates. Makers fundamentally dismembered past composing induce another sensible model that contains essential accomplishment factors that have been tentatively attempted to ERP execution accomplishment. In this examination makers reproach the Past examinations having long once-over of Critical components and progression in ERP saying it as garments list rather tentatively test the CSFs affect with each other for the succeeding climax of ERP wander. They use the widely inclusive approach to manage develop a hypothetical model for ERP execution accomplishment and to shape the subset of essential components which are basic for advance and decrease dissatisfaction rates. In the midst of ERP execution the issues of reductionism have similarly been said by speculation in regards to the responses and basic composition, give a model of ERP realization. Theoretical foundations and significant bits of information to ERP execution has been given in this paper by indicating the affiliation culture and other outside weight while completing ERP. Most vital bits of information in this examination is the criticalness of trust in the ERP society, that exists among business divisions executing ERP, merchants, Core gathering and accept that exists regarding the framework itself. Agbada and Osuji (2013) bolster moreover progress through correct work using the model in future examinations.

Khan C. (2012) indicated CSF in his investigation paper title "Customer Service Strategies and Critical Success Factors in Managing Customer Relationships in Banking Sector". The Banking systematic some other money related organizations part is going up against a rapidly changing business segment condition. New headways allocation, shakiness in money related, uncommon contention, and creating solicitations of clients.

### **Theoretical Framework**

By minding the past composing, fundamental components have been perceived which have basic impact on productive inplementation of ERP. In light of the past examinations a hypothetical model has been created. Hypothesis are in like manner figured with depictions.



Hypothetical framework is depicted by four self-governing components, Internal Organizational components, Technological components, Individual components and External accomplice factors and Successful Implementation of ERP working as dependent variable. Jolt stemming out from independents factors toward subordinate variable exhibits that Critical components are affecting the compelling implementation of ERP.

**Hypothesis**

Bradford (2000) portrayed that one authoritative factor "top administration bolster" is enter factor in explaining ERP usage achievement.

H1: Management Commitment has huge and coordinate association with Successful Implementation of ERP in Banking Sector.

Preparing is that the end clients completely get the learning of interface and module for smooth working.

H2: Training and Education has huge and coordinate association with Successful Implementation of ERP in Banking Sector.

IT framework must be appropriate and good with the ERP programming being executed.

H3: IT Infrastructure has noteworthy and coordinate association with fruitful implementation of ERP in Banking Sector.

IT aptitudes assume critical part in achievement of ERP implementation.

H4: IT Skills has critical and coordinate association with fruitful implementation of ERP in Banking Sector.

Self-viability can be expanded and client is sufficiently sure to address the new difficulties.

H5: Self Efficacy has huge and coordinate association with effective implementation of ERP in saving money part.

Client involovemnt is imperative as he ought to be guided precisely so implementation of ERP wind up effective.

H6: User Involvement has huge and coordinate association with Successful Implementation of ERP in Banking Sector.

H7: External stakeholders has significant and direct relationship for successful Implementation of ERP in

the Banking sector. Involving external stakeholders make them feel that they own the system hence they will be able to use it and as a result this translates into improved implementation of the ERP system.

**3.0 RESEARCH DESIGN AND METHODOLOGY**

This part covers, inquire about outline, target populace, test size and inspecting method, look into instruments, legitimacy of the instruments, unwavering quality of the instruments, information accumulation strategies.

**3.1 Research design**

Research configuration is an arrangement and the methodology for explore that range the choices from expansive presumptions to definite techniques for information accumulation and examination (Johnson and Onwuegbuzie, 2006). The examination configuration received for this investigation was quantitative and subjective outline. The mixing of subjective and quantitative techniques in this examination killed predisposition, looked for union of results and created last item which featured the noteworthy commitment of the two methodologies, where both, along these lines utilized numeric and word information effortlessly.

**3.2 Target population**

In the information gathering embraced self-managed survey was utilized (Jiang, 2005; umble,2003; Moheebat et al,2010). Aggregate of 300 surveys were conveyed in ten KCB bank offices and their outer partners found in western locale of Kenya. 140 finished surveys were gotten which demonstrate the arrival rate was 47 % of test. Unwavering quality of survey was checked through chronbach's alpha esteem, while poll is legitimate as adjusted from past writing which officially tried in other setting.

**3.3 Sample size and Sampling strategy.**

In Mugenda and Mugenda (2003), an example is a subset of a particular populace. Overall, the example gauge depends upon segments, for instance, the amount of variables in the examination, the kind of research plan, the method for data examination and the degree of accessible people. She

sees investigating as a technique of picking units from a masses of interest so that by think the illustration, one may sensibly aggregate up the results back to people from which they were picked. In this examination KCB Bank Kenya Ltd is the masses while KCB bank workplaces in western area is picked as the illustration measure, this is in light of the fact that here ERP has been totally realized and the entirety of what modules have been working. It is likewise because of time and financial imperatives. The district has more staff quality, all keeping money activities are computerized, day in and day out web based managing an account and having web saving money office (Hafeez, 2000). Two hundred and ninety in addition to ten outer partners were taken as test populace. The populace comprise of best level directors, center level supervisors, assistants, IT staffs and partners.

**3.4 Data Analysis Method**

For information accumulation SPSS 17 v was used in light of the fact that it is one of the dependable programming to separate abstract and quantitative data. To find the impact of as of late examined fundamental factors on ERP productive use directional hypothesis were delivered. Relationship and backslide examination was continued running on data (Creswell, 2008).

**4.0 RESEARCH FINDINGS AND ANALYSIS**

**Reliability Analysis**

Table 1.0 demonstrates the estimations of Chronbach’s coefficient  $\alpha$  for the develops utilized in this examination. Dependability of survey was checked through Cronbach alpha . Chronbach alpha is a factual instrument used to decide the interior consistency of any develop. Every factor has coefficient alpha more noteworthy than .5 which is viewed as adequate in explore.

**Table 1.0: Reliability of the Constructs**

No.	Variables	Items	$\alpha$ -Values
1	Management commitment	4	.642
2	Training and education	4	.725
3	IT infrastructure	4	.776
4	IT skills	4	.668
5	Self efficacy	4	.755
6	User involvement	4	.661
7	External stakeholder	4	.733
8	ERP implementation	5	.589

**Correlation Analysis**

Correlation analysis depicts strength of relationship among the variables. Correlation value moves from -1

to +1. If value is greater than 0.5 it means positive strong correlation exist among the variables. Table 2 shows that.

**Table 2: Correlations of variables**

	Training & education	IT infrastructure	IT skills	Self efficacy	User involvement	External stakeholder	Successful ERP implementation
Management commitment	.207* .016	.169* .050	.493** .000	.104 .230	.628** .000	.156 .270	.838** .000
Training & education		.010 .905	.301** .000	.167 .053	.214* .013	.210 .080	.345** .000
IT infrastructure			.034 .693	-.005 .954	.076 .382	-.010 .985	.138 .111
IT skills				.203* .018	.485** .000	.352* .052	.646** .000
Self efficacy					.099 .256	.103 .014	.224** .009
User involvement						.067 .009	.733** .000
External stakeholder							.381** .000

Above table showed that r value between Management Commitment and ERP Successful Implementation is 0.838 which is significant at 0.00 level < p-value (0.05) . It means positive and strong correlation exists among Management Commitment and ERP Successful Implementation. Training and Education’s correlation value is 0.345 which is significant at .000 level < p-value (0.05). It means positive but week correlation exists among Training & Education and ERP Successful Implementation. Correlation value for IT infrastructure is .138 with significant value .135 > .05 p –value which shows no strong correlation between IT infrastructure and ERP Successful Implementation. IT Skills correlation value is .646 significant at .000 <0.05 p-value which

shows that positive and strong correlation exists among IT Skills and ERP Successful Implementation. Correlation value for self efficacy is .229 significant at .009 level < .05 p value. It depicts that positive but week correlation exists between Self Efficacy and ERP Successful Implementation. Correlation value for user involvement is .733 significant at .000 level less than .05 p - value. It describe positive and strong correlation exist between User Involvement and ERP Successful Implementation. External stakeholder’s correlation value is 0.381 which is significant at .000 level < p-value (0.05). It means positive but week correlation exists among External stakeholder and ERP Successful Implementation.

**Regression Analysis**

**Table 3: Coefficient of Regression**

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
Constant	-1.608	.295		-5.443	.000		
Management commitment	.617	.056	.539	10.990	.000	.544	1.839
Training & education	.104	.040	.101	2.637	.009	.891	1.123
IT infrastructure	.019	.037	.019	.511	.610	.967	1.034
IT skills	.261	.057	.204	4.585	.000	.659	1.517
Self efficacy	.084	.037	.084	2.249	.026	.946	1.057
User involvement	.323	.059	.264	5.480	.000	.563	1.776
External stakeholder	.204	.038	.245	2.854	.008	.910	1.256

Multiple regression analysis was used to show the impact of predictors upon criterion variable. Above table shows that Management Commitment has significant relationship with ERP Successful Implementation as beta shows  $\beta=.617$ ,  $t = 10.99$  with  $P = .000 < 0.05$  p- value. So H1=Management Commitment has significant and direct significant relationship with ERP successful Implementation is accepted. It shows that if one unit change occurs in Management Commitment variable it will change the dependent variable 61.7 %. For Training & Education beta value is .104, with t –value 2.637 , $P=.009 < 0.05$  p-value. So H2=Training & Education has significant and direct relationship with ERP Successful Implementation is accepted. It shows that as one unit change occurs in Training & Education variable it will change the dependent variable 10.4 %. For IT Infrastructure beta value is 0.019 with t –value .511 is not significant because  $P = 0.610 > 0.05$  p-value. So H3= IT Infrastructure has significant and direct relationship with ERP Successful Implementation is rejected. Beta value for IT Skill is .261 with t- value 4.58,  $P = .000 < ( p \text{ value} = .05)$ . So H4= IT Skills has significant and direct relationship

with ERP Successful Implementation is accepted. It shows that as one unit change occurs in IT Skills variable it will change the dependent variable 26.1 %. For Self Efficacy  $\beta = 0.084$ ,  $t = 2.249$  is significant at  $.026 < ( p = .05)$ . So H5= Self Efficacy has significant and direct relationship with ERP Successful Implementation is accepted. It shows that as one unit change occurs Self Efficacy variable it will change the dependent variable 2.6 %.For User Involvement  $\beta = 0.383$ ,  $t = 5.480$  is significant at  $.000 < ( p \text{ value} = .05)$ . So H6= User Involvement has significant and direct relationship wither ERP Successful Implementation is accepted. It shows that as one unit change occurs in User Involvement variable it will change the dependent variable 38 % variance inflation factor values less than 5 which show no multicollinearity exist in data. For External Stakeholder beta value is .204, with t –value 2.854 , $P= .008 < 0.05$  p-value. So H7= External Stakeholder has significant and direct relationship with ERP Successful Implementation is accepted. It shows that as one unit change occurs in External Stakeholder variable it will change the dependent variable 20.4 %.

**Table 4: Model Summary**

R	R Square	F Change	Sig.	Durbin Watson
.913	.833	106.17	.000	2.10
a. Predictors (Constant), Management Commitment, Education & Training, IT Infrastructure, IT Skills, Self Efficacy, User Involvement and External Stakeholder.				
b. Dependent Variable: ERP successful Implementation				

Table 4 shows that R- value =.833 is significant at .000 level < 0.05 p-value. It means if one unit change is occur in independent variables then it will change the dependent variable 83.5 %. F-value = 106 is also significant at .000 level < (p- value =.05). It means model is fit. Value of Durbin Watson is 2.10 which shows that no auto correlation exist among the variable.

**5.0 CONCLUSION AND RECOMMENDATIONS**

ERP systems in banking sector allow the faster and more efficient information sharing among the various banking divisions and thus it is achieved not only better coordination but also faster and more efficient adjustment to the potential risks and business opportunities alike. On the downside, ERP systems require significant investment for development and maintenance and their implementation can be far more complex than any organization can perceive. For the successful implementation of ERP systems in the banking sector it is necessary to customize the ERP system to individual banking needs and integrate it with other banking systems.

The also identify critical success factors (CSFs) in ERP implementation and then generalize the identified CSFs on target population and find that Management Commitment, Education & Training, IT skills, User Involvement, External stakeholders and Self Efficacy to find the impact on success of ERP implementation in KCB Bank Kenya Ltd. It is clear an efficient ERP solution gives competitive edge to any organization. Top management commitment acts as catalyst in the progress of ERP implementation, Management active role keep the progress at pace and involve all team members and stakeholders. Supportive policies are crucial for the achievement of implementation. Management reviews help to keep the implementation working on track and align to the objectives of organization. Management liaison with vendor is necessary to update the progress with new inventions in the system. Education and Training has strong impact on the successful implementation of ERP in Banking Sector of Pakistan because users in Banking Sector are mostly not well trained with the IT knowledge and need proper training to fully utilize the functionality of ERP, users complete understanding can bring fruitful result to the organization. Certain hand on practice and sessions, on job training arrangement can reduce the failure chance of ERP and it can be implemented successfully.

This study is provide the following recommendation; practitioners should ensure smooth

migration process, provide guides to eradicate impediments during implementation phase and finally provide helps to mitigate ERP implementation failure risks. It is also recommended that management commitment is very essential factor for successful implementaion of ERP. Senior officers of banking sector should actively participate in overall implementation phases, measureable objectives and quality policies mut be established and share it with all staff and technical team by doing this organization can assist the internal employees goal setting and build strong mechanism for successful ERP implmenation. Finally the study recommends that recommended that it is important for a bank to perform a thorough research and audit of the internal systems before implementing ERP and also futher research should be carried out in other non financial sectors.

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