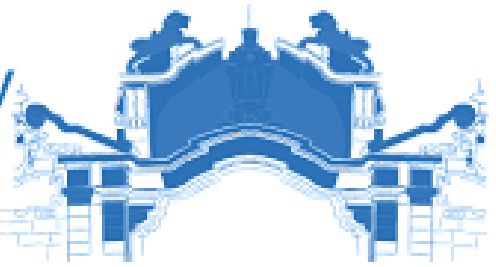




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SCHOOL OF COMMERCE

GRADUATE PROGRAM IN PROJECT MANAGEMENT

EVALUATING THE EFFECT OF ERP SYSTEM IMPLEMENTATION ON

USER SATISFACTION: A CASE STUDY OF BUNNA BANK

By: Amanuel Demeke

Advisor: Teklegiorgis A. (PhD)

**A Project work submitted to Addis Ababa University, School of Commerce in
Partial Fulfillment for the Award of Master of Arts Degree in Project
Management**

June 2024

Addis Ababa Ethiopia

**EVALUATING THE EFFECT OF ERP SYSTEM IMPLEMENTATION ON
USER SATISFACTION: A CASE STUDY OF BUNNA BANK**

By: Amanuel Demeke

Advisor: Teklegiorgis Assefa (PhD)

**A project work submitted to Ababa University School of Commerce
Graduate Program as in Partial Fulfillment of the Requirements for the
Degree of Master of Arts in Project Management**

June, 2024

Addis Ababa, Ethiopia

Statement of Declaration

I, Amanuel Demeke, have carried out independently a research project on the topic entitled “Evaluating The Effect of ERP System Implementation On User Satisfaction: A Case Study of Bunna Bank” in partial fulfillment of the requirement for the Degree of Masters of art in Project Management with the guidance and support of the research advisor Teklegiorgis Assefa (PhD).

This study is my own work that has not been submitted for any Degree or Master program in this or any other institutions.

Amanuel Demeke

Signature _____

Date _____

Addis Ababa, Ethiopia

Statement of Certification

This is to certify that Amanuel Demeke has carried out this research project on the topic entitled “Evaluating The Effect of ERP System Implementation On User Satisfaction: A Case Study of Bunna Bank” under my supervision. This work is original in nature and it is sufficient for submission for the partial fulfillment for the award of Degree of Masters of Art in Project and Management.

Teklegiorgis Assefa (PhD)

Signature _____

Date _____


Addis Ababa, Ethiopia

ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE
GRADUATE PROGRAM IN PROJECT MANAGEMENT

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By: Amanuel Demeke

Approved by Board Examiners

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Abstract

This study delves into the multifaceted relationship between user satisfaction and the successful implementation of an Enterprise Resource Planning (ERP) system at Bunna Bank SC, a prominent Ethiopian banking institution. Employing a robust mixed-methods approach, the research combines quantitative survey data from 348 employees with qualitative insights gleaned from in-depth interviews with 15 key stakeholders directly involved in the ERP implementation process. The study reveals a strong, positive correlation between user satisfaction and three critical factors: system performance, usability, and functionality. While the ERP system at Bunna Bank has demonstrably improved operational efficiency, streamlined workflows, and facilitated better collaboration between departments, the research identifies several areas for improvement. While users generally perceive the system's performance as adequate, they express concerns about its ability to handle peak loads and expedite data processing, particularly during high-demand periods, suggesting a need for targeted investments in infrastructure upgrades or system optimization. The research also underscores the positive impact of the ERP system's usability on user satisfaction. Respondents praise the intuitive interface and straightforward navigation, which facilitate easy learning and adoption, but suggest further enhancements to customization options and interface elements to better align the system with evolving user needs. Regarding functionality, the ERP system at Bunna Bank generally meets core operational needs, but the research points to the potential for improved customization capabilities, which would enable the system to adapt more effectively to evolving business processes. Qualitative data collected through interviews provides valuable context to these findings, with employees expressing their appreciation for the system's reliability, user-friendliness, and comprehensive functionality, highlighting its positive impact on their satisfaction. Based on these insights, the study presents specific recommendations for enhancing user satisfaction at Bunna Bank, including prioritizing system performance improvements, ensuring comprehensive user training, actively incorporating user feedback for system enhancements, and cultivating a user-centered culture within the bank. The study provides valuable practical guidance for optimizing ERP systems to achieve long-term user acceptance and maximize business outcomes.

Keywords: *Enterprise Resource Planning (ERP), User Satisfaction, System Performance, Usability, Functionality,*

CHAPTER ONE

INTRODUCTION

This chapter introduces the study and organization background. Additionally, statement of the problem, research questions, study objectives, scope and significance of the study are stated briefly within this chapter.

1.1. Background of the study

Efficient management and sharing of information within organizations have become imperative for maintaining competitiveness in today's dynamic business environment (Nickerson, 2000). To address this need, companies invest significantly in information systems (IS), with Enterprise Resource Planning (ERP) standing out as one of the most crucial systems due to its ability to automate processes, integrate data, and provide real-time insights (Teshager, 2018). The evolution of ERP systems dates back to the 1960s, driven by the necessity to integrate business processes, but widespread implementation only began in the early 1990s, with the term "ERP" coined by the Gartner Group in 1990. Software companies like Baan and SAP led the early adoption of ERP systems during this period.

Defined as configurable packages that integrate information and processes across functional areas within organizations, ERP systems facilitate data sharing, enhance interdepartmental communication, and standardize operational procedures, ultimately improving productivity and quality (Kumar et al., 2000). However, despite the benefits they offer, implementing ERP systems poses significant challenges, particularly for firms in developing countries. Limited human and financial resources often hinder such initiatives, and the complexity of ERP implementation involves high costs, time investment, and technical expertise (Ibrahim, 2010).

Success in ERP implementation hinges on various factors, including top management support, business vision, system selection, effective project management, installation, training, and organizational readiness for change (Finney and Corbett, 2007). In Ethiopia, government organizations like the Commercial Bank of Ethiopia and Development Bank of Ethiopia have embarked on ERP implementations using Oracle E-Business Suite (EBS) for critical functions such as finance and human resources. Both banks initiated their ERP projects in 2015 and 2017 respectively (Gyampa, 2007). Successful ERP implementation for organizations like the Commercial Bank of Ethiopia and Development Bank of Ethiopia, given them the potential benefits in streamlining operations and enhancing information sharing (Gyampa, 2007).

Realizing Enterprise Resource Planning (ERP) systems play a pivotal role in modern businesses, enabling streamlined operations, enhanced decision-making, and improved resource utilization. Bunna Bank embarked on an ERP implementation journey aimed at optimizing its business processes and driving organizational efficiency. Bunna Bank's decision to implement an ERP system stems from the need to modernize its operations, enhance data management capabilities, and improve overall organizational performance.

However, the successful implementation of an ERP system is a complex and challenging endeavour. It requires significant investment in terms of time, money, and effort. The success of such a system is not solely dependent on its technical capabilities but also on the satisfaction of its users. User satisfaction is a critical measure of the effectiveness of an ERP system, as it reflects the extent to which the system meets the users' needs and expectations. Despite the potential benefits, many organizations face difficulties in achieving user satisfaction with their ERP systems. Factors such as system performance, usability, and functionality play crucial roles in determining user satisfaction. System performance includes the reliability, speed, and responsiveness of the ERP system. Usability refers to the ease with which users can navigate and utilize the system to perform their tasks. Functionality encompasses the range of features and capabilities that the system offers to meet the business requirements.

Given the substantial investment in ERP systems and the critical role of user satisfaction in realizing their benefits, it is essential to evaluate the impact of ERP system implementation on user satisfaction comprehensively. This study aims to assess the effect of ERP system implementation on user satisfaction at Bunna Bank SC, focusing on key aspects such as system performance, usability, and functionality. By understanding these factors, the study seeks to provide valuable insights into the strengths and weaknesses of the current ERP system, thereby guiding future improvements and ensuring that the system effectively supports the bank's operational needs.

In conclusion, the implementation of ERP systems in the banking sector, particularly at Bunna Bank SC, represents a significant step towards enhancing operational efficiency and competitiveness. However, achieving user satisfaction remains a pivotal challenge. This study endeavours to bridge this gap by evaluating the ERP system's impact on user satisfaction, thereby contributing to the successful realization of the system's intended benefits.

1.2. Background of the company

Bunna Bank S.C. has joined the banking industry of Ethiopia in 2009 following the then favorable economic developments witnessed in the country and the ever-growing financial needs of the citizens at the paid-up capital of Birr 156 Million. The Bank was established by more than 11,200 shareholders that makes it one of the strong and public based private Banks in Ethiopia. Currently the bank has more than 14,000 shareholders; its paid-up capital has reached over Birr 4 Billion and has a branch network of over 474 branches.

1.3. Statement of the problem

The implementation of Enterprise Resource Planning (ERP) systems is often heralded as a critical step for organizations aiming to enhance operational efficiency and integrate various business processes. Despite the potential benefits, the success of ERP implementation is frequently measured not only by system performance but also by user satisfaction. In the context of Bunna Bank, understanding the determinants of user satisfaction following the ERP system implementation is crucial for realizing the full potential of the system.

Despite significant investment in Enterprise Resource Planning (ERP) systems, achieving user satisfaction remains a critical challenge for many organizations, particularly in the banking sector. While ERP systems promise to streamline operations, enhance efficiency, and improve decision-making, their successful implementation hinges on user acceptance and satisfaction. At Bunna Bank SC, a major Ethiopian bank, the implementation of an ERP system has been met with mixed reactions from employees.

Previous studies have indicated that system performance, usability, and functionality are pivotal factors influencing user satisfaction in ERP environments (DeLone & McLean, 1992; Davis, 1989). However, the specific impact of these factors within the banking sector, particularly in Ethiopia, remains underexplored. Local contexts such as technological infrastructure, user expertise, and organizational culture may significantly modulate the relationship between ERP implementation and user satisfaction. Therefore, this study aims to fill this gap by evaluating the effect of ERP system implementation on user satisfaction at Bunna Bank.

This study addresses the problem of limited user satisfaction with the ERP system implemented at Bunna Bank SC. It aims to identify the specific factors hindering user

satisfaction and understand the relationship between these factors and the overall impact on business processes.

By exploring these aspects, this research aims to provide a deeper understanding of the factors driving user satisfaction in the context of ERP implementation at Bunna Bank SC, ultimately contributing to improved operational efficiency, user adoption, and overall project success.

1.4. Research Questions

2. How does the system performance of the ERP system affect user satisfaction at Bunna Bank??
3. How does the usability of the ERP system affect user satisfaction among Bunna Bank employees??
4. How does the functionality of the ERP system correlate with user satisfaction at Bunna Bank?

1.5. Objectives

1.5.1. General Objective

The general objective of this study was to evaluate the effect of the ERP system implementation on user satisfaction at Bunna Bank SC, focusing on aspects of system performance, usability, and functionality.

1.5.2. Specific Objectives

The specific objectives of the study will be

1. Assess the relationship between system performance and user satisfaction.
2. Evaluate the effect of usability on user satisfaction.
3. Analyze the effect of functionality on user satisfaction:

1.6. Scope of the Study

This study has evaluated the ERP system implementation on the user satisfaction at Bunna Bank SC, this study adopts a mixed-methods approach combining both qualitative and quantitative research methodologies. It involves interviews with ERP users to gather insights on system performance, usability and functionality to quantify the ERP's effectiveness. This methodology was enriched by reviewing project documentation to understand the

implementation's scope and goals. The temporal scope focused on the period following the implementation of the project. This includes all events and outcomes that have occurred since the project went live.

Geographically, the study was concentrated on Bunna Bank SC's network across Ethiopia, from its headquarters to branches. It evaluated the ERP system's deployment and integration into the bank's various functions. This focused approach ensures a detailed examination of the ERP implementation's impacts, capturing diverse user experiences and operational outcomes across the bank's extensive geographic footprint.

1.7. Significance of the study

The implementation of the ERP system at Bunna Bank offers significant benefits not only for the bank itself but also for other financial institutions and ERP system vendors. For Bunna Bank, this study enhances decision-making by providing management with a clear understanding of the ERP system's effectiveness, which can inform future technology investments and improvements. Additionally, by identifying the strengths and weaknesses of the ERP system, the bank can make targeted enhancements that improve operational efficiency and reduce manual errors. Understanding the impact of usability on user satisfaction is crucial, as it can guide further customization and training efforts, ultimately increasing employee satisfaction and productivity. Furthermore, the study can lead to cost savings by improving system functionality and user experience, thereby reducing operational costs and avoiding expenses associated with poor system performance and user dissatisfaction.

For other banks and financial institutions, this study serves as a valuable benchmark to compare their ERP implementations and identify areas for improvement. The lessons learned from Bunna Bank's experience provide insights for banks planning to adopt or upgrade their ERP systems, helping them avoid common pitfalls and optimize their strategies.

ERP system vendors can also benefit from the study, as the feedback and data collected can inform product development to better meet user needs and preferences, driving the creation of more user-friendly and efficient ERP solutions. Understanding common issues faced by users can lead to improved customer support strategies and more effective training programs.

The academic contributions of this study are substantial. It provides empirical evidence on the impact of ERP system usability on user satisfaction in the banking sector, enriching the

existing body of knowledge. The findings contribute to the development and refinement of theories related to technology acceptance, user satisfaction, and system usability in organizational contexts. Furthermore, the research design and methodology can serve as a reference for future studies on similar topics, aiding the advancement of research techniques in the field. The interdisciplinary insights provided by the study bridge information systems, project management, and organizational behavior, offering a comprehensive view of ERP system implementation and its effects.

1.8. Organization of the study

The thesis was organized into several coherent chapters, each dedicated to a distinct aspect of the research. Chapter 1, the Introduction, establishes the foundational framework by providing background information and articulating the research problem. It elucidates the main and specific objectives, formulates research questions, and elucidates the significance of the study. Additionally, it delineates the scope and limitations. In Chapter 2, the Literature Review, an exhaustive exploration of existing scholarly work pertaining ERP implementation and monitoring and evaluation on the implementation and identifies research gaps, positioning the current study within the existing literature. Chapter 3, the Research Methodology, meticulously delineates the research design, specifying whether qualitative, quantitative, or mixed methods are employed. It elucidates data collection methods, sampling techniques, and data analysis approaches, including relevant tools or software. Chapter 4 is dedicated to Data Presentation and Analysis, systematically presenting collected data using tools like tables and charts for clarity. The analysis section interprets findings vis-à-vis research questions and objectives, bridging empirical data with theoretical concepts from the literature review. Chapter 5 encompasses the Discussion, Conclusions, and Recommendations. Here, the implications of findings were discussed in relation to research questions and objectives, leading to draw conclusions and proposed recommendations for future research areas was also suggested.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

This chapter reviews the literature on Enterprise Resource Planning (ERP) systems that is relevant to the topic of this study. The chapter is organized in the following manner: respectively definition of ERP, ERP implementation process, implementation challenges of ERP, ERP in Ethiopia, ERP in Africa Countries and Finally the Research framework.

2.2. Enterprise Resource Planning (ERP)

An Enterprise Resource Planning (ERP) system serves as a cohesive suite of software designed to support essential organizational functions such as manufacturing, finance, sales, and human resources. By facilitating the sharing of data and expertise across different departments, an ERP system aims to enhance efficiency, reduce costs, and improve overall business process management (Odhiambo, 2008).

One of the key roles of ERP is to standardize processes and data according to industry best practices, enabling seamless communication and transactions across various segments of the organization (Vayyavur, 2015).

Central to ERP systems is the consolidation of information within a single database, allowing different modules to access and share data efficiently. These systems encompass a wide range of functionalities, including sales, production, inventory management, finance, and human resources, thereby providing a comprehensive solution for organizational needs (Ullah et al., 2017).

The implementation of ERP systems has been associated with improved organizational performance, offering benefits such as increased productivity, better access to accurate information, streamlined workflows, reduced paper usage, knowledge sharing, and enhanced control over business processes (Boltana and Gomez, 2012).

With over four decades of existence, ERP has evolved into a mature concept, with countless companies worldwide relying on it for their daily operations. Two fundamental characteristics distinguish ERP systems: data integration and support for best practices. By integrating various business functions, ERP facilitates economies of scale, leading to cost reductions and improved operational capabilities. Additionally, ERP systems promote the adoption of

standardized processes that have demonstrated their effectiveness across numerous organizations (Lineke, 2014).

2.3. ERP System Evolution and Growth

The evolution of Enterprise Resource Planning (ERP) can be traced back to the 1960s, when inventory management systems were initially introduced. During this period, the focus was primarily on accounting and inventory control, with an emphasis on cost reduction as the primary competitive strategy. This era saw manufacturing strategies shifting towards high-volume production and stringent financial requirements.

By the 1970s, the spotlight shifted to Materials Requirements Planning (MRP), which became instrumental in planning and managing manufacturing operations. MRP's core function was to schedule and release manufacturing and purchase orders to ensure timely arrival of materials at assembly units. MRP laid the groundwork for subsequent developments such as MRP II and ERP.

In the early 1980s, J.D. Edwards began developing software for the IBM System/38, offering a more affordable alternative to mainframe computers tailored to the needs of small and medium-sized enterprises. This period also witnessed a transition from Material Requirements Planning to Manufacturing Resource Planning, reflecting the broadening scope of functions (Jacobs & Weston, 2007).

The term ERP emerged in the 1990s, coined by the Gartner Group, denoting integrated software applications governing various organizational functions like finance and human resources (Nah, et al., 2001). Over time, ERP has evolved to encompass comprehensive integrated information systems applicable to organizations of all sizes and geographical locations (Huang, et al., 2003).

Table 2. 1 Evolution of ERP system Huang et al. (2003)

Period	Evolution
1960s	Inventory Management Systems
1970s	Material Requirements Planning (MRP)
1980s	Manufacturing Resources Planning (MRP II)
1990s	Enterprise Resource Planning (ERP)
2000s	Extended ERP system (ERP II)

2.4. Enterprise resource planning in Ethiopia

Ethiopian businesses have effectively utilized ERP systems, with notable examples including Ethiopian Airlines, Ethiopian Telecom, Muger and Derba Cement Industries, and Mesfin Industrial Engineering. Moreover, within the Ethiopian banking sector, ERP systems have been implemented at institutions like the Commercial Bank of Ethiopia, Development Bank of Ethiopia, and Bank of Abyssinia. Following implementation, these systems have yielded significant benefits such as enhanced quality, improved resource allocation, and cost reduction. The integration and automation of business processes facilitated by ERP suites are deemed essential for organizational efficiency.

The presence of ERP systems in Ethiopia has exposed local businesses to global best practices and operational processes, thereby fostering increased productivity and efficiency. Ethiopian enterprises increasingly acknowledge the transformative potential of flexible and robust ERP solutions, recognizing the imperative to embark on their own journey of enterprise automation. The successful implementation of ERP systems across various enterprises in Ethiopia has led to substantial improvements in quality, resource optimization, and cost reduction. These systems play a pivotal role in streamlining business processes and fostering efficiency within organizations. Additionally, ERP adoption in Ethiopia has facilitated the adoption of international best practices, contributing to enhanced productivity and efficiency. Ethiopian businesses are increasingly realizing the immense benefits offered by versatile ERP systems, prompting a growing recognition of the need to embrace enterprise automation through the implementation of suitable ERP solutions within their operations.

The following ERP modules and sub modules Enterprise Data warehouse and Business Intelligence components that are selected for implementation at banks.

Table 2. 2 Main and sub-modules of ERP system implemented for banks

ERP Main Modules	Sub Modules
Financial	Fixed Assets Advance and Petty cash Management
Human Resource Management	Core HR Self-Services Performance Management System Payroll Attendance
Procurement and Supply chain management	Purchasing Inventory Procurement

2.5. Measuring ERP Implementation Success

DeLone & McLean (2003) delineated two dimensions to gauge implementation success: improved performance and user satisfaction. Enhanced organizational performance is reflected in metrics such as increased inventory turnover, on-time deliveries, decreased lead times, and fewer material shortages and expeditors. User satisfaction pertains to functionality, equipment performance, interaction features, and office environments.

The dimensions and their respective definitions are as follows:

- **System Reliability:** This refers to the extent to which a system ensures the delivery of data to users. It is a crucial aspect of the technical quality of IT systems and influences their ability to fulfill their intended function. ERP systems are valued for their capacity to provide real-time and accurate information, but this advantage is compromised if the system lacks reliability.
- **Use:** Use, as suggested by various researchers, serves as a key measure of success for information systems. In this context, it encompasses the intention to use or actual usage of ERP systems. Perceived usefulness and perceived ease of use are direct antecedents of use, with the assumption that higher levels of usage positively impact user satisfaction.
- **User Satisfaction:** Widely regarded as a fundamental measure of information system success, user satisfaction reflects users' contentment with the system. The literature

consistently links user satisfaction with system success, as satisfied users are more likely to intend to use or actively use the system, contributing to overall project success.

2.6. Advantage and Disadvantage of ERP in Banking

Enterprise Resource Planning (ERP) systems offer numerous benefits to banks. They enhance operational efficiency and productivity by integrating departments and processes, leading to faster transactions, reduced costs, and increased output (Ganesan & Shankar, 2018). ERP systems also improve customer service by providing a comprehensive view of customers, enabling personalized services and prompt responses to their needs (Dey & Kumar, 2017). Moreover, they strengthen risk management by providing real-time data on financial performance, regulatory compliance, and operational processes, allowing banks to minimize losses and enhance their risk profile (Ozkan & Ozcan, 2018).

However, implementing ERP systems in banks also presents challenges. Significant investment in hardware, software, and consulting services is required, along with a potentially lengthy and disruptive implementation process (Al-Shammari et al., 2021). Integrating existing systems with ERP can be complex, demanding extensive customization and data migration, leading to potential delays and errors (Al-Shammari et al., 2021). Additionally, ERP systems store sensitive data, making them vulnerable to cyberattacks, necessitating robust security measures (Ozkan & Ozcan, 2018). Resistance to change among employees can arise due to the adaptation required for new workflows and processes, potentially impacting morale (Dey & Kumar, 2017). Lastly, ERP systems often lack flexibility, requiring customization to meet specific needs, limiting adaptability to changing market conditions (Gupta & Kumar, 2018).

2.7 Factors Affecting ERP Implementation in Banks: An Ethiopian Context

The successful implementation of Enterprise Resource Planning (ERP) systems in banks is influenced by a multitude of factors, both internal and external. These factors can vary significantly based on the specific context of the bank and the country in which it operates. In the case of Ethiopia, several factors come into play:

The successful implementation of Enterprise Resource Planning (ERP) systems in banks is contingent upon a complex interplay of internal and external factors. Internal factors include organizational culture and readiness for change, existing IT infrastructure, data quality and

integration, employee training and skill development, and resource allocation and budget (Al-Shammari et al., 2021; Dey & Kumar, 2017). In the Ethiopian context, a traditional approach to operations and potential IT infrastructure gaps present challenges. External factors include regulatory environment, economic conditions, competition and market dynamics, and technology adoption and infrastructure development (Ozkan & Ozcan, 2018; Gupta & Kumar, 2018). Ethiopia's evolving banking sector, coupled with ongoing efforts to improve its technological infrastructure, offer opportunities and challenges for ERP implementation.

For instance, a bank in Ethiopia may encounter difficulties migrating data from existing systems due to inconsistencies and inaccuracies, necessitating investment in data cleaning and quality control. Furthermore, upgrading IT infrastructure to accommodate the demands of an ERP system, particularly in areas with unreliable internet connectivity, is essential. Finally, comprehensive training programs for employees are crucial to ensure their adaptation to new workflows and technologies introduced by ERP systems (Alem, 2019). Effectively addressing these factors is critical for the successful adoption and utilization of ERP systems in Ethiopian banks.

2.8 Factors Affecting Customer Satisfaction in ERP Implementation for Banks

While ERP systems offer numerous advantages for banks, their impact on customer satisfaction is crucial for long-term success. Factors influencing customer satisfaction in ERP implementation can be categorized as follows:

Service Quality and Efficiency:

Faster Transaction Processing: ERP systems can streamline processes, leading to faster transaction processing times, reducing waiting periods and enhancing customer convenience (Ganesan & Shankar, 2018). For example, in Ethiopia, where branch queues are common, ERP-driven improvements in transaction speed could significantly boost customer satisfaction.

Improved Accuracy and Reliability: ERP systems can minimize errors and improve the accuracy of transactions and account management, leading to greater customer confidence (Ozkan & Ozcan, 2018). This is particularly important in Ethiopia, where customers may have concerns about data security and reliability.

Personalized Service: ERP systems can centralize customer data, enabling banks to offer personalized services and targeted marketing initiatives (Dey & Kumar, 2017). This can enhance customer engagement and loyalty, especially in a market like Ethiopia where personalized experiences are increasingly valued.

Accessibility and Communication:

Multi-Channel Access: ERP systems can support various channels for accessing banking services, including online banking, mobile apps, and phone banking (Choudhury, 2019). In Ethiopia, where mobile banking is growing rapidly, ERP integration with mobile platforms can significantly enhance customer accessibility and satisfaction.

Improved Communication and Support: ERP systems can facilitate better communication with customers, allowing for quicker responses to inquiries and more efficient complaint resolution (Gupta & Kumar, 2018). This is crucial in Ethiopia, where customers may face challenges in accessing reliable customer support.

Transparent Information: ERP systems can provide customers with real-time access to account information, transaction history, and loan details, enhancing transparency and trust (Al-Shammari et al., 2021). In Ethiopia, where customers may have limited access to account information, this transparency can significantly improve satisfaction.

Contextual Examples in Ethiopia:

Faster Transaction Processing: A bank in Ethiopia might implement an ERP system to streamline loan processing, leading to faster approval times and increased customer satisfaction.

Personalized Service: An Ethiopian bank could use customer data gathered through ERP to offer tailored loan options or financial advice, enhancing customer satisfaction and loyalty.

Improved Communication: An ERP-driven customer support system could enable customers in Ethiopia to track the status of their inquiries and complaints, promoting transparency and better communication.

2.9 Factors Affecting Employees Satisfaction in ERP Implementation for Banks

1. System Performance and User Satisfaction:

The performance of an ERP system is crucial for user satisfaction, especially in a fast-paced environment like banking. Studies have shown that slow response times, frequent system crashes, and data processing delays can significantly impact employee productivity and morale (Ahuja & Sharma, 2013; Lee & Lee, 2018). These issues can lead to frustration, increased error rates, and reduced job satisfaction. In the context of a bank like Bank, where timely transactions and accurate data are paramount, performance issues can directly impact customer service, financial operations, and overall operational efficiency. For instance, a slow ERP system could result in delays in customer account updates or loan approvals, leading to customer dissatisfaction and a negative impact on the bank's reputation. Therefore, ensuring the ERP system at Bank runs smoothly with minimal downtime and swift processing speeds is crucial for employee satisfaction and overall business success.

2. Usability and User Satisfaction:

The usability of an ERP system is equally important for user satisfaction. Intuitive interfaces, clear navigation, and effective training materials contribute to user satisfaction and adoption (Garg, 2014). Conversely, complex interfaces, unclear functionalities, and inadequate training can lead to user frustration and errors. In the banking sector, usability issues can hinder employees' ability to perform their tasks efficiently, resulting in delays, inaccuracies, and potential compliance risks. At Bank, it is vital to consider the different roles and skill sets of employees when designing the ERP system interface. A well-designed, user-friendly interface can enhance employee experience and productivity, while a poorly designed system can lead to frustration and errors, negatively impacting user satisfaction.

3. Functionality and User Satisfaction:

The functionality of an ERP system must align with the specific needs and workflows of a banking institution. Core features, such as accounting, customer relationship management, loan processing, and regulatory compliance, are essential in meeting the requirements of the banking sector (Ahuja & Sharma, 2013). Insufficient functionality, lack of integration with existing systems, and limited customization options can lead to workarounds, manual processes, and ultimately, user dissatisfaction. For Bank, a key consideration is the need for

the ERP system to integrate seamlessly with existing systems and support the bank's specific business processes, such as customer onboarding, loan origination, and regulatory reporting. A system that lacks functionality or is difficult to customize may lead to employee frustration and a reluctance to use the system effectively.

Local Context: The Case of Bank

While these findings are applicable to most banks, specific research tailored to the unique challenges and operational processes of Bank is needed. Factors such as the bank's size, branch network, and specific IT infrastructure will influence the impact of ERP system characteristics on user satisfaction. For example, Bank, with its extensive branch network and focus on specific customer segments, may have different needs and priorities compared to a smaller, regional bank.

2.10 Functionality and User Satisfaction in Bank's ERP System:

While the general principles hold true for most banks, Bank's unique operating model, customer base, and local regulatory landscape necessitate a nuanced understanding of these factors.

The functionality of an ERP system must align with the specific needs and workflows of a banking institution (Ahuja & Sharma, 2013). This includes core features like accounting, customer relationship management (CRM), loan processing, and compliance with regulatory requirements. For Bank, the ERP system's functionality needs to cater to its unique practices such as:

Microfinance Lending: Bank's focus on microfinance lending requires a robust system for managing loan applications, disbursements, repayments, and client interactions. The ERP system should provide features specifically designed for this segment, such as microfinance-specific reporting and analytics.

Branch Network Management: Bank's extensive branch network necessitates functionality that supports decentralized operations, including branch-level reporting, transaction processing, and inventory management.

Local Regulations: The Ethiopian banking sector has its own set of regulations and compliance requirements. The ERP system must incorporate features that enable Bank to

adhere to these local regulations, such as AML/KYC compliance, reporting to the National Bank of Ethiopia, and managing specific tax obligations.

Insufficient functionality, lack of integration with existing systems, and limited customization options can lead to workarounds, manual processes, and ultimately, user dissatisfaction (Garg, 2014). For example, if Bank's ERP system lacks robust microfinance lending functionality, employees may resort to manual workarounds, leading to inefficiencies and errors. Similarly, a lack of integration with existing systems may require employees to manually transfer data between different applications, increasing the risk of errors and delaying critical tasks.

Bank's unique focus on microfinance lending and its extensive branch network necessitates an ERP system that seamlessly integrates with its existing systems and supports local regulations. A system that fails to address these specific needs will likely lead to user dissatisfaction, as employees struggle to work effectively and efficiently.

2.11 Empirical Review

Several researchers have delved into evaluating Enterprise Resource Planning (ERP) system implementations. Somers et al. (2003) conducted confirmatory factor analysis to explore predictors of end-user satisfaction within the ERP domain, reaffirming the significance of system quality and usability. Their research validated that system quality, encompassing reliability, ease of use, and functionality, was a crucial determinant of user satisfaction. The study further underscored the importance of user-friendly interfaces and intuitive design in facilitating user satisfaction, aligning with the broader concept of usability in ERP systems. While functionality was not explicitly addressed, the emphasis on meeting user tasks and information needs underscored its implicit importance in contributing to overall user satisfaction.

Goel et al. (2013) conducted a study investigating predictors of user satisfaction with ERP systems in technical educational institutions. Their research focused on the impact of data quality on user satisfaction, identifying accuracy, completeness, and consistency as crucial factors influencing users' perceptions. The study underscored the importance of usability, highlighting it as a key determinant of user satisfaction. It emphasized the necessity of user-friendly interfaces and seamless integration across different ERP modules to enhance user experience. While functionality was not explicitly discussed in terms of its direct effect on

user satisfaction, the study emphasized that ERP systems must adequately support the specific administrative and academic needs of educational institutions to effectively meet user expectations (Goel et al., 2013). This underscores the significance of aligning ERP functionality with institutional requirements to optimize user satisfaction and successful ERP implementation outcomes in technical educational settings.

Kanellou and Spathis (2013) examined the relationship between accounting benefits and user satisfaction in an ERP environment, focusing particularly on information quality. They found that information quality, including attributes such as accuracy, timeliness, and completeness, significantly influenced user satisfaction. While not directly addressing usability, the study highlighted the role of user training and support in achieving satisfactory ERP use, indirectly emphasizing the importance of usability factors such as ease of learning and system support.

Jalil et al. (2016) investigated the impact of ERP implementation on end-user satisfaction within Moroccan companies, emphasizing system quality as a critical determinant. Their findings highlighted a direct correlation between system quality factors—namely reliability, ease of use, and functionality—and user satisfaction. The study underscored the importance of intuitive interfaces and ease of use in enhancing user satisfaction, emphasizing that ERP systems should be designed to meet specific user needs and expectations to ensure optimal satisfaction.

Alkhaffaf et al. (2018) examined the factors influencing ERP implementation success in Jordanian commercial banks, focusing particularly on its impact on customer satisfaction. Their findings underscored a significant correlation between system quality factors—specifically reliability, ease of use, and functionality—and user satisfaction within the banking sector. The study highlighted the critical role of ease of use in enhancing user satisfaction, emphasizing the necessity of user-friendly interfaces and intuitive navigation within ERP systems. Although direct exploration of functionality's impact on user satisfaction was limited, the research emphasized that ERP systems must effectively support essential banking operations to achieve overall success (Alkhaffaf et al., 2018). This underscores the importance of comprehensive system design and functionality in bolstering user satisfaction and overall ERP implementation outcomes in Jordanian banks.

Klos, Jakubowski, and Patalas (2018) conducted a case study evaluating an ERP system implementation in a Polish company focused on prototyping production. Their research

centered on assessing the ERP system's impact on key economic ratios, particularly inventory turnover, as a measure of system performance. The study revealed a strong correlation between ERP system effectiveness and improvements in material turnover, indicating enhanced inventory management capabilities. Regarding usability, the researchers employed a survey to gauge end-user satisfaction, finding that the ERP system's functionality was generally well-perceived by users. In terms of functionality, the study emphasized the ERP system's robust support for project management, material management, and purchasing functions critical to a project-driven enterprise. While acknowledging these strengths, the authors also identified areas such as product design and purchasing that warrant further investigation for potential enhancements in ERP system functionality (Klos, Jakubowski, & Patalas, 2018). This research underscores the importance of evaluating ERP systems not only on their technical performance and usability but also on their ability to effectively support specific business processes essential to organizational success in specialized domains like project-driven manufacturing.

Al-Okaily et al. (2021) conducted an empirical investigation into the factors influencing user satisfaction with enterprise systems in Jordanian commercial banks, employing the Information System Success Model (ISSM) as their theoretical framework. The study specifically examined the impact of system quality, information quality, and service quality on user satisfaction. Their findings revealed that system quality, information quality, and perceived usefulness significantly predicted user satisfaction among bank employees. Notably, service quality was found to have an insignificant impact on user satisfaction in this context.

The study identified that usability as a crucial factor influencing user satisfaction. It emphasized the importance of user-friendly interfaces and intuitive navigation within ERP systems implemented in banks. The research highlighted that intuitive design and straightforward usability contribute significantly to the successful adoption and satisfaction of users with ERP systems in banking environments (Al-Okaily et al., 2021). While the study did not directly address functionality in terms of its impact on user satisfaction, it underscored the importance of ERPs meeting user needs and effectively supporting specific banking tasks. This aligns with the broader understanding that functionality plays a critical role in enhancing user satisfaction by enabling efficient and effective execution of banking operations within the ERP framework. Future research could delve deeper into how specific functionalities

within ERP systems contribute to user satisfaction in commercial banking contexts (Al-Okaily et al., 2021). This study provides valuable insights into optimizing ERP implementations to maximize user satisfaction and operational efficiency in Jordanian commercial banks.

2.12 Research Gap

Previous research clearly indicates that user satisfaction plays a pivotal role in assessing the success of ERP systems during their implementation phase. Numerous studies have explored user satisfaction from various angles, highlighting how ERP systems positively impact user satisfaction. Moreover, certain studies have underscored the influence of factors like aligning system performance, usability, and functionality on user satisfaction. However, there is a relative scarcity of studies that have examined the combined impact of these factors. These research suggests that aligning system performance, usability, and functionality contributes significantly to enhancing user satisfaction. The reviewed literature identifies several theoretical gaps, which are summarized in a tabular format.

Figure 2. 3 Theoretical Gap

Researcher	Theoretical Gap
Goel, Kiran, and Garg (2013)	There has been insufficient exploration into how specific aspects of data quality affect user satisfaction. Although research has established a relationship between overall data quality and user satisfaction, more detailed studies could investigate how individual dimensions of data quality (such as accuracy, completeness, consistency, and timeliness) independently influence user satisfaction across different scenarios and contexts.
Jalil, Zaouia, and El Bouanani (2016)	There is a restricted grasp of how change management affects ERP user satisfaction. Although the research identified change management quality as a predictor of satisfaction, further investigation could delve into specific aspects of change management. This includes exploring dimensions such as user engagement, effectiveness of communication, adequacy of training, and the influence of implementation strategies on user satisfaction.
Klos, Jakubowski,	There is a gap in having a thorough framework to assess ERP system

and Patalas (2018)	usability specifically in project-driven businesses. While the study examined economic impact and user satisfaction, it did not include a detailed framework for evaluating usability throughout various stages of implementation. Future research could concentrate on developing a more comprehensive evaluation framework for usability that specifically addresses the needs of project-driven enterprises.
Mekadmi and Louati (2018)	There is a limited amount of research examining ERP user satisfaction concerning both system quality and information quality. Although the study verified the dual nature of user satisfaction, there is room for expansion to encompass additional factors that could influence either aspect, such as system security, information accuracy, or user interface intuitiveness.
Al-Okaily et al. (2021)	There is a limited understanding of how service quality impacts user satisfaction in mandatory ERP systems. While the study indicated that service quality positively influences perceived usefulness, it found its impact on user satisfaction to be negligible. Further research could explore the underlying factors that impede the relationship between service quality and user satisfaction in mandatory ERP environments.

2.16. Conceptual Framework

This conceptual framework proposes that user satisfaction with an ERP system is directly influenced by three key independent variables: functionality, usability, and system performance. Functionality refers to the ERP system's ability to meet the organization's specific needs and tasks, including providing necessary features, modules, and functionalities to support critical business processes. Usability encompasses the ease with which users can learn, use, and remember the system, encompassing interface design, user-friendliness, intuitiveness, and ease of navigation. System performance encompasses factors like reliability, speed, responsiveness, stability, and data accuracy. The hypothesized relationship suggests that improved functionality, usability, and system performance will lead to higher user satisfaction. Moderating variables such as organizational culture and user expertise can influence the strength of these relationships. This framework aligns with previous research emphasizing the multidimensionality of user satisfaction (DeLone & McLean, 2003) and the

critical role of system quality and usability (Somers et al., 2003). Future research should focus on investigating the relative impact of each independent variable, analyzing interaction effects between them, and developing a comprehensive, validated model for evaluating user satisfaction in ERP implementations.

Independent Variables

Dependent Variables

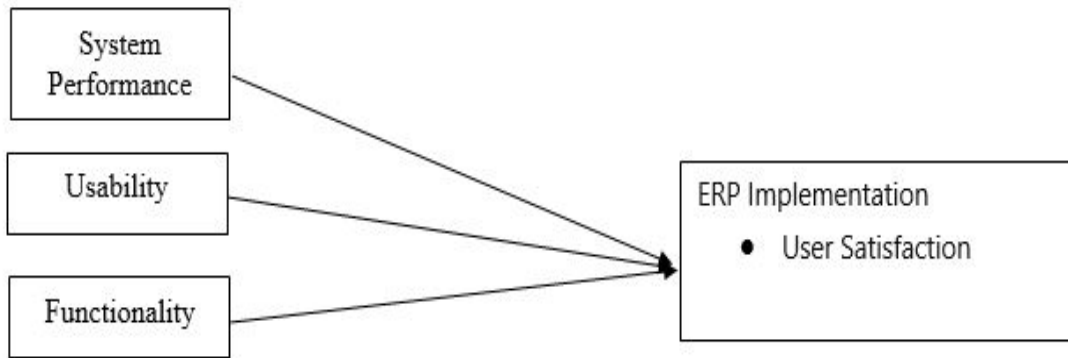


Figure 2. 1 Conceptual Framework (Somers et al., 2003)

2.17. Research hypothesis

The study will verify these hypotheses

H1: The effective implementation of the ERP system positively impacts user satisfaction at Bunna Bank SC.

H2: Enhanced usability of the ERP system positively affect user satisfaction at Bunna Bank SC.

H3: Better functionality of the ERP system positively affect user satisfaction at Bunna Bank SC.

CHAPTER THREE

RESEARCH METHODOLOGY

This section presents the detail methodology that applied in the study and contains the following major components; research design, research approach, study population, sampling techniques and size, data type and collection instruments, method of data analysis and presentation, variables and model specification and ethical consideration.

3.1. Research Design

The research design of this study was both descriptive and explanatory, structured to systematically gather, analyze, and interpret data that will provide insights into the evaluation of the ERP implementation in user satisfaction of Bunna Bank SC. The descriptive aspect of the study was aimed at providing an accurate representation of the ERP implementation. This will involve quantitatively measuring various factors. Descriptive research was particularly effective in capturing the current state of a phenomenon and is foundational for creating a baseline understanding of the issues being studied. This will involve the use of questionnaires. (Creswell, 2022)

The explanatory component of the study aimed to uncover the underlying causes and relationships behind observed phenomena. It digs into understanding why certain events occur and seeks to establish causal relationships between variables. This type of research typically involves the collection and analysis of both quantitative and qualitative data to provide insights into the factors influencing the phenomenon under investigation.

3.2. Research Approach

The research approach integrates the quantitative Questionnaire with the qualitative depth of interviews. This approach enables a comprehensive understanding of both the measurable aspects of the ERP implementation and the redefined experiences of the users, facilitating a more holistic view of the research problem (Johnson & Onwuegbuzie, 2022). Mixed methods are particularly beneficial in this research for balancing the need for broad generalizable data with the richness of detailed information.

3.3. Types and Sources of Data

Primary data was collected through questionnaire and interviews. The questionnaire provides quantifiable data on aspects of system performance, usability, and functionality.

while interviews offered deeper insights into individual experiences and perceptions. The primary data was gathered from Bunna Bank SC Employees. Secondary data, including previous studies, and manuals, provides context and background, aiding in the interpretation and validation of primary data findings. This secondary data was crucial for understanding the broader context of how the implementation was monitored and evaluated. (Brown, 2023).

3.4. Population, Sample size and Sampling techniques

3.4.1. Population of the study

This population was primarily made up of the employees of Bunna Bank Sc. The employees represent a diverse cross-section in terms of demographics, economic sectors, and interaction frequencies with the system.

In terms of numbers, the exact size of this population is 4100 employees according to the Talent Management directorate latest records. This approach ensures that the study encompasses a broad spectrum of experiences and perceptions, enhancing the reliability and validity of its findings and conclusions. The study aims to capture the details monitoring and evaluation results thereby providing a well-rounded analysis with quality data.

3.4.2. Sample Size

The size of the sample from the population, ensuring representativeness was guided by practical considerations such as time, resources, and the expected response rate, while ensuring its statistically significant to support reliable analysis (Johnson & Christensen, 2023). The study uses simple random sampling technique. This was because every object has the same probability being chosen. Based on these the researcher used the following sample size determination formula to determine the sample size of the population. The formula was developed by Taro Yamane (1967). It is calculated as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where **n** is the sample size,

N is the population size, and

e is the level of precision or sampling error = (0.05)

Therefore: -
$$n = \frac{4100}{1+4100(0.05)^2} = 365$$

3.4.3. Sampling Technique

In the context of this study, the sampling process was crucial to ensure that the data collected accurately represents the diverse experiences. Given the nature of employees interacting in the bank, the study employs a simple random sampling technique for the questionnaire. For employees, this involves generating a random sample from different departments and branches. This approach minimized selection bias and ensures each member of the stratum has an equal chance of being included in the study.

A purposive sampling approach was employed to select participants for interview. After obtaining consent, semi-structured interviews were conducted with 15 Bunna Bank employees directly involved in ERP system implementation project. The sample was intentionally chosen to ensure representation from diverse departments and organizational levels. This approach facilitated a comprehensive exploration of user perspectives, encompassing varying roles and responsibilities within the organization.

3.5. Data Collection Tool

Structured questionnaire was administered to a sample of employees to gather quantitative data on the effect of the implementation of ERP. The survey includes a range of questions using Likert scales. Interview was also used to gain qualitative insights. These interview follows a semi-structured format, allowing for flexibility in exploring topics more deeply based on respondent feedback. This approach ensured comprehensive data collection, capturing both broad trends and individual experiences (White, 2023).

3.6. Method of Data Analysis

Questionnaire data was analyzed statistically to identify patterns, trends, and correlations. Techniques like descriptive statistics, correlation analysis, and regression analysis depending on the nature of the data and also Inferential statistics was used to test the hypothesis and evaluate whether observed differences or relationships in sample data are statistically significant and likely to hold true in the population.

3.7. Validity and Reliability

The validity of scientific study increases using various sources of evidence (Yin, 2003). Validity in this context is the measure of the assessment's accuracy and relevance in capturing the intended aspects. It encompasses the alignment of evaluation tools with the specific goals and characteristics of the bank. A valid assessment ensures that the findings

accurately reflect the details of the implementation process. Validity is insured by adopting standard questionnaire from previous studies.

Reliability, on the other hand, is the cornerstone of consistency and dependability in the assessment process. A reliable evaluation instrument should yield consistent results when administered under similar conditions. This is imperative for ensuring that the outcomes are not swayed by external factors, thus fostering a robust foundation upon which strategic improvements can be built.

For assessing the validity, construct validity would be the most suitable method. Construct validity involves testing the theoretical foundations of your measures, ensuring that they accurately represent the constructs they're intended to measure. It can be established through convergent validity, demonstrating that measures in fact are related. This approach allows to validate the underlying theoretical structure. And considering the nature of the variables involved, internal consistency was likely the most appropriate method for assessing reliability. This method, quantified through Cronbach's Alpha, evaluates the consistency of responses across items within a scale designed to measure each variable. It's well-suited for questionnaires, providing a single coefficient that indicates the overall consistency of the scale, which is crucial for ensuring that your measures were reliably capturing the constructs of interest.

According to Hair et al. (2017), the expected Composite Reliability value and Cronbach's Alpha is > 0.7 and value 0.6 is still accepted. For research to be valid the Cronbach 's alpha result is expected to be at least 0.7.

Table 3. 1 Cronbach's Alpha-Reliability Test

Variables	Cronbach's Alpha	N of Items
System performance	.793	4
Usability	.714	4
Functionality	.717	6
User Satisfaction	.737	5

Source: Own Survey, 2024

The reliability statistics provided indicate internal consistency for the scales measuring System performance (.793), usability (.714), Functionality (.717), and user satisfaction (.737). These Cronbach's Alpha values exceed the commonly accepted threshold of 0.7, suggesting that the items within each scale reliably measure their respective constructs. This indicates that the scales are likely to produce consistent results and can be considered reliable instruments for assessing the variables of interest.

3.8. Ethical Consideration

Ensuring ethical integrity involves obtaining informed consent from participants, ensuring confidentiality and anonymity, and maintaining transparency and honesty in data collection and reporting. The study has adhered to ethical guidelines set by the institutional review board, including respecting participant rights and welfare. Ethical conduct was paramount, especially when handling sensitive information of the bank. (Ethics Committee, 2023).

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

In this section, the outcomes and examination of the research study was presented, which was based on the gathered data. A total of 365 closed-ended questionnaires were distributed among the employees of Bunna Bank. From these, 348 valid and usable questionnaires were collected, resulting in an overall response rate of 95.34%. The collected data were coded and inputted into the Statistical Package for Social Scientists (SPSS version 23) for analysis. Before conducting the analysis, a reliability test was performed to assess the reliability of the data. Following this, demographic characteristics of the respondents were examined, and a descriptive analysis of each variable was conducted. Additionally, inferential statistics were applied to indicate the degree of relationship between the dependent and independent variables.

4.2. Demographic characteristics of the respondents

Table 4. 1 Demographic characteristics of the respondents

	No of respondent	Percentage
Gender		
Male	181	52.01%
Female	167	47.99%
Age		
20-29	141	40.52%
30-39	185	53.16%
40-49	22	6.32%
Above 50	0	0.00%
Educational Background		
Diploma	18	5.17%
Bachelors	212	60.92%
Masters	91	26.15%
others	27	7.76%
Experience		
Less than One Year	71	20.40%
1-5 Years	175	50.29%
6-10 Years	80	22.99%
11-15 Years	22	6.32%
Above 15 Years	0	0.00%
Place of Assignment		
Branch	253	72.70%
Head Office	95	27.30%

Source: Own Survey, 2024

The above table presents a comprehensive overview of respondents across various demographic and professional parameters. In terms of gender distribution, the surveyed population is relatively balanced, with 52.01% male and 47.99% female respondents. Age-wise, the majority falls within the 30-39 age bracket, comprising 53.16% of participants, while the 20-29 age group represents 40.52%. Notably, there are no respondents above 50 years old. Educational backgrounds vary, with 60.92% holding bachelor's degrees, 26.15% possessing master's degrees, and only 5.17% with diplomas. In terms of experience, 50.29% have 1-5 years, 22.99% have 6-10 years, and 20.40% have less than a year of experience. Interestingly, there are no respondents with over 15 years of experience. Regarding the place of assignment, 72.70% work in branches, while 27.30% are based at the head office.

The questionnaire also encompasses the current positions held by respondents, although it's noted that some participants left this question unanswered. Among those who provided information, the majority occupy positions ranging from office assistants to branch managers. Despite the variability in responses, this trend underscores the diverse professional roles represented within the surveyed population.

4.3. Descriptive Analysis

Efforts were directed towards analyzing respondents' opinions using a five-point Likert scale across 19 items corresponding to dimensions: system performance, usability, functionality, and user satisfaction. Which the three independent variables (performance, usability, and functionality) measure the dependent variable (user satisfaction). The descriptive analysis of this study involved employing mean and standard deviation statistics. The composite mean value represents the average perception of all respondents regarding a particular dimension, while the standard deviation indicates the diversity of opinions among respondents for a given dimension.

For instance, a high standard deviation indicates a wide spread of data, suggesting a variety of opinions among respondents. Conversely, a low standard deviation suggests that respondents' opinions are closely aligned, whether positively or negatively. Following a rule of thumb for interpreting intervals on a five-point scale (ranging from strongly disagree to strongly agree), where the range is divided by the maximum score, a standard deviation of 0.8 was established. Thus, a composite mean value ranging from 1 to 1.80 implies strong disagreement, with subsequent ranges indicating disagreement, neutrality, agreement, and strong agreement. Consequently, composite mean scores and standard deviations were computed for each variable accordingly.

4.3.1. Respondents view on system performance

The system performance of ERP project implementation plays a crucial role in determining user satisfaction, as it affects the speed, reliability, and overall functionality of the system. High-performing ERP systems that offer fast processing times, minimal downtime, and seamless integration with existing workflows contribute significantly to a positive user experience. When users can rely on the system to perform consistently without lag or errors, their confidence and satisfaction with the ERP implementation increase. On the other hand, if the system is prone to crashes, slow response times, or frequent technical issues, it can lead to frustration, inefficiency, and a decline in user satisfaction. Thus, ensuring robust system performance is essential for fostering user acceptance and maximizing the benefits of ERP implementation.

Table 4. 2 Respondents view on system performance

	N	Mean	Std. Deviation
The ERP system demonstrates high reliability with minimal unexpected downtimes.	348	3.04	1.16
System performance remains stable even under heavy load during peak operational hours.	348	2.72	1.01
Data processing speeds within the ERP system meet our timeliness requirements for bank operations.	348	3.09	1.33
We experience few or no performance issues in daily ERP system use.	348	3.49	1.03
Valid N (list wise)	348	3.08	0.72

Source: Own Survey, 2024

An overview of the ERP system's dependability and efficiency in a banking setting can be obtained by analyzing its performance using mean values. With a mean of 3.04 for the first statement, "The ERP system demonstrates high reliability with minimal unexpected downtimes," users' perceptions of reliability are marginally above average. This implies that even while the system is largely dependable, it may occasionally experience outages that keep it from receiving a higher rating. For banking operations, dependability is essential because any disruption might have an impact on client service and important procedures.

The mean score of 2.72 for "System performance remains stable even under heavy load during peak operational hours" indicates a somewhat lower-than-average level of user

satisfaction with regard to system performance under heavy load. This lower score draws attention to possible problems with the system's speed and scalability during peak hours, which could cause bottlenecks and delays in the processing of transactions. Maintaining trust and operational efficiency in a banking system requires reliable performance under all circumstances, which points to a need for improvement in peak load handling.

Users are only somewhat satisfied with the speed of the system, as seen by the mean score of 3.09 for the question, "Data processing speeds within the ERP system meet our timeliness requirements for bank operations," which reflects their view of the system's speed. This score suggests that even while the ERP system largely satisfies the essential timeliness requirements, there might be more space for improvement to completely fulfill user expectations. Additionally, the highest mean value of 3.49 for "We experience few or no performance issues in daily ERP system use" indicates that users consider the system to be quite dependable and effective on a daily basis. The overall combined mean score of 3.08 indicates a generally favorable but slightly inconsistent user experience, highlighting the necessity of focused enhancements to get higher performance and reliability standards across all aspects of the ERP system.

4.3.2. Respondents view on usability

The usability of ERP (Enterprise Resource Planning) project implementation significantly influences user satisfaction, as it directly impacts the ease and efficiency with which users can perform their tasks. A user-friendly ERP system with an intuitive interface, clear navigation, and responsive design can enhance the overall user experience, leading to higher satisfaction levels. When users find the system easy to use and understand, they are more likely to embrace the technology, which can lead to increased productivity and reduced frustration. Conversely, a poorly designed ERP system that is cumbersome and difficult to navigate can lead to user dissatisfaction, resistance to adoption, and potential decreases in overall organizational efficiency. Therefore, prioritizing usability during ERP implementation is crucial for achieving high user satisfaction and ensuring the success of the project.

Table 4. 3 Respondents view on Usability

	N	Mean	Std. Deviation
I found the ERP system easy to learn and use.	348	3.99	1.09

The training provided for the ERP system was comprehensive and relevant.	348	3.35	1.19
I feel confident using the ERP system to complete my tasks.	348	3.21	1.34
The user interface of the ERP system is intuitive and user-friendly.	348	3.58	1.04
Valid N (listwise)	348	3.53	0.86

Source: Own Survey, 2024

Based on mean values, the ERP system's usability and training are evaluated, and the results show a typically good user experience. With the highest mean score of 3.99, the statement "I found the ERP system easy to learn and use" suggests that most users perceive the system to be simple and easy to use. This high ranking is noteworthy because it implies that the ERP system was created with user-friendliness in mind, which lowers the learning curve and speeds up the process of user proficiency a crucial component of productivity in a banking setting.

With a mean score of 3.35 for "The training provided for the ERP system was comprehensive and relevant," the training component of the system is viewed as being somewhat positive. Although the majority of users deem the training sufficient, the score suggests that there might be certain areas where the training might be more thorough or better adapted to suit individual user needs. Improving training programs could further increase overall satisfaction and efficiency because comprehensive training is essential to guaranteeing that all users can fully utilize the possibilities of the system.

Evaluations of user confidence and interface design were likewise positive. The mean value of 3.21 for the statement "I feel confident using the ERP system to complete my tasks" suggests that users are quite confident in the system, but there is still opportunity for improvement. In the meantime, "The ERP system's user interface is intuitive and user-friendly" obtained a score of 3.58, indicating that users usually like the interface. When an interface is easy to use, people are more satisfied and productive since they can easily explore the system. While ongoing improvements in training and interface design could further boost user confidence and satisfaction, the combined mean score of 3.53 indicates that users are generally satisfied with the ERP system's usability.

4.3.3. Respondents view on functionality

The functionality of an ERP project implementation is a key determinant of user satisfaction, as it encompasses the range and depth of features available to support business processes. When an ERP system provides comprehensive, relevant, and well-integrated functionalities that align closely with users' needs and organizational requirements, it enhances the overall effectiveness and efficiency of their tasks. Users are more satisfied when they can leverage a single system to manage various functions seamlessly. Conversely, if the ERP system lacks critical functionalities or offers features that are not user-friendly or well-integrated, it can lead to dissatisfaction, inefficiencies, and resistance to adoption. Therefore, the breadth and applicability of the ERP system's functionalities are pivotal in driving user satisfaction and successful project outcomes.

Table 4. 4 Respondents view on functionality

	N	Mean	Std. Deviation
The ERP system provides all the necessary functions to meet the banking operations' needs.	348	3.39	1.23
The ERP system has been updated or modified successfully based on user feedback since its implementation.	348	2.87	1.22
The ERP system has flexible data fields that can be customized to capture all necessary information specific to our banking operations.	348	3.40	1.15
The automation of tasks by the ERP system has reduced manual errors in our operations.	348	3.37	1.21
The ERP system facilitates efficient data exchange between different bank departments.	348	3.43	1.21
There is a noticeable improvement in inventory management efficiency since the ERP implementation.	348	3.68	1.14
Valid N (list wise)	348	3.35	0.63

Source: Own Survey, 2024

The analysis of the ERP system's functionality and impact on banking operations reveals a moderately positive user experience. The mean value of 3.39 for "The ERP system provides all the necessary functions to meet the banking operations' needs" indicates that users generally find the system to be comprehensive in terms of its functionality. This score

suggests that the ERP system effectively supports a broad range of banking operations, although there may be specific areas where additional functionalities could further enhance its utility.

User feedback and system customization are critical for maintaining relevance and usability. The mean value of 2.87 for "The ERP system has been updated or modified successfully based on user feedback since its implementation" points to a less favorable perception in this area. This lower score indicates that users may feel their feedback is not being sufficiently integrated into system updates or modifications. On the other hand, "The ERP system has flexible data fields that can be customized to capture all necessary information specific to our banking operations" received a mean score of 3.40, highlighting a positive view of the system's customization capabilities. The ability to customize data fields is crucial for addressing the unique needs of banking operations, allowing for better data management and relevance.

The ERP system's impact on operational efficiency is also notable. The mean value of 3.37 for "The automation of tasks by the ERP system has reduced manual errors in our operations" suggests that users recognize the benefits of automation in reducing errors. Furthermore, "The ERP system facilitates efficient data exchange between different bank departments" scored 3.43, indicating that users find the system effective in enhancing inter-departmental communication and data flow. The highest mean score of 3.68 for "There is a noticeable improvement in inventory management efficiency since the ERP implementation" demonstrates significant user satisfaction with the system's impact on inventory management. Overall, the combined mean value of 3.35 reflects a generally positive perception of the ERP system's functionalities and its contributions to operational improvements, with particular strengths in customization, data exchange, and inventory management efficiency.

4.3.4. Respondents view on user satisfaction

The implementation of an ERP project profoundly affects user satisfaction by transforming how daily operations and business processes are managed. Successful ERP implementations that are well-planned, executed, and tailored to meet organizational needs can greatly enhance user satisfaction. Users appreciate systems that streamline workflows, reduce redundant tasks, and provide real-time data insights, thereby improving their efficiency and decision-making capabilities. Effective training and support during and after the implementation phase also play a crucial role in ensuring users are comfortable and proficient with the new system.

Conversely, if the implementation is fraught with issues such as inadequate training, poor customization, or frequent technical problems, it can lead to frustration, decreased productivity, and resistance to using the system. Therefore, the overall approach to ERP project implementation, including planning, customization, user training, and support, is critical in determining the level of user satisfaction.

Table 4. 5 Respondents view on User satisfaction

	N	Mean	Std. Deviation
I am satisfied with the ERP system's performance and capabilities.	348	3.11	1.15
The ERP system meets my expectations in terms of functionality and ease of use.	348	3.44	0.98
The ERP system has significantly improved the efficiency of business processes at Bunna Bank.	348	3.75	1.10
Integration of different departments through the ERP system has improved inter-departmental collaboration.	348	3.60	1.13
Since implementing the ERP, we have seen a noticeable improvement in operational costs.	348	3.81	1.01
Valid N (list wise)	348	3.54	0.64

Source: Own Survey, 2024

The assessment of user satisfaction with the ERP system at Bunna Bank reveals a generally positive perception of its performance and capabilities. The mean value of 3.11 for the statement "I am satisfied with the ERP system's performance and capabilities" indicates a moderate level of overall satisfaction. This score suggests that while users are generally content with the system, there may be areas that require further enhancements to fully meet user expectations.

In terms of functionality and ease of use, the ERP system appears to perform better. The statement "The ERP system meets my expectations in terms of functionality and ease of use" has a mean value of 3.44. This relatively high score reflects a positive user experience in terms of both the system's functional capabilities and its user-friendly design. Such feedback is crucial as it underscores the system's effectiveness in fulfilling user requirements and providing a seamless user experience.

The impact of the ERP system on business process efficiency is notably significant. The statement "The ERP system has significantly improved the efficiency of business processes at Bunna Bank" received a mean score of 3.75, indicating a strong positive impact. This high score demonstrates that users perceive a marked improvement in the efficiency of business operations since the ERP system's implementation, highlighting its effectiveness in streamlining processes and enhancing productivity.

Integration and cost efficiency are also areas where the ERP system excels. The mean value of 3.60 for "Integration of different departments through the ERP system has improved inter-departmental collaboration" suggests that the system has successfully enhanced collaboration across various departments. Additionally, the highest mean score of 3.81 for "Since implementing the ERP, we have seen a noticeable improvement in operational costs" reflects users' perception of significant cost savings due to the ERP system. Overall, the combined mean value of 3.54 indicates a generally high level of satisfaction with the ERP system.

4.4. Correlation Analysis

Correlation analysis is a statistical method used to gauge the relationship between two continuous variables, measuring both the strength and direction of their association (Tabachnick & Fidell, 1989). Employing Pearson's correlation coefficient, this analysis assesses the extent to which variables co-vary, with coefficients ranging from -1 to +1. The sign of the coefficient indicates the direction of the correlation, while its magnitude reflects the strength. Moreover, correlations are deemed significant at $p < 0.01$ (2-tailed), with thresholds for interpreting strength: $|r| < 0.3$ denotes weak correlation, $0.3 < |r| < 0.7$ signifies moderate correlation, and $|r| > 0.7$ indicates strong correlation.

Table 4. 6 Correlation Between Variables

		System Performance	Usability	Functionality	User Satisfaction
System Performance	Pearson Correlation	1	.471**	.590**	.609**
	Sig. (2-tailed)		.000	.000	.000
	N	348	348	348	348
Usability	Pearson Correlation	.471**	1	.505**	.594**
	Sig. (2-tailed)	.000		.000	.000

	N	348	348	348	348
Functionality	Pearson Correlation	.590**	.505**	1	.572**
	Sig. (2-tailed)	.000	.000		.000
	N	348	348	348	348
User Satisfaction	Pearson Correlation	.609**	.594**	.572**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	348	348	348	348

Source: Own Survey, 2024

The correlation matrix provided indicates the relationships between system performance, usability, functionality, and user satisfaction within the ERP system. Each Pearson correlation coefficient (r) measures the strength and direction of the linear relationship between two variables, with values closer to 1 or -1 indicating stronger relationships.

System performance is positively correlated with usability ($r = 0.471$, $p < 0.001$), functionality ($r = 0.590$, $p < 0.001$), and user satisfaction ($r = 0.609$, $p < 0.001$). These significant correlations suggest that as the system's performance improves, so do its usability, functionality, and the overall satisfaction of users. The strongest correlation here is between system performance and user satisfaction, indicating that users place significant value on how well the system performs, which in turn influences their overall satisfaction.

Usability also shows positive correlations with functionality ($r = 0.505$, $p < 0.001$) and user satisfaction ($r = 0.594$, $p < 0.001$). This implies that a more usable system tends to have better functionality and leads to higher user satisfaction. The strongest relationship here is between usability and user satisfaction, highlighting that a system that is easier to use significantly enhances user satisfaction. This finding underscores the importance of designing user-friendly interfaces and providing comprehensive training to ensure the system is accessible to all users.

Functionality is positively correlated with user satisfaction ($r = 0.572$, $p < 0.001$), indicating that a system with more effective and comprehensive features tends to result in higher user satisfaction. This relationship underscores the importance of ensuring the ERP system meets

the functional needs of its users, which directly impacts their satisfaction levels. Users are likely to be more satisfied when the system supports their tasks effectively and efficiently.

The strongest correlations with user satisfaction are with system performance ($r = 0.609$) and usability ($r = 0.594$). This suggests that these two factors are the most influential in determining how satisfied users are with the ERP system. Enhancing system performance and usability should be key priorities for any improvements to maximize user satisfaction. Functionality also plays a crucial role, but its impact is slightly less pronounced compared to performance and usability. Together, these insights provide a clear roadmap for prioritizing enhancements to the ERP system to achieve higher user satisfaction.

While these correlations are strong and positive, they do not suggest severe multicollinearity issues among the variables. Multicollinearity typically becomes a concern when correlation coefficients between independent variables (predictors) are very high (close to 1 or -1), indicating that the predictors are highly correlated with each other.

4.5. Testing assumption of regression

4.5.1. Multicollinearity test

Multicollinearity refers to a statistical issue where independent variables in a model are highly correlated with each other (Hair et al., 2017). This can complicate the interpretation of regression coefficients. The variance inflation factor (VIF) is a tool used to detect multicollinearity, measuring how much the variances in regression estimates are inflated due to multicollinearity. A VIF value exceeding 10 typically indicates a multicollinearity problem. However, if the VIF is below 10, it suggests that the model is not significantly affected by multicollinearity. Tolerance values close to 1 indicate low multicollinearity. Generally, a tolerance value below 0.1 or 0.2 suggests a potential issue with multicollinearity. Here, all predictors have tolerances well above these thresholds, indicating that each predictor variable contributes unique information to the model without excessive redundancy.

Table 4. 7 Multicollinearity test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	System Performance	.612	1.634
	Usability	.698	1.432
	Functionality	.586	1.707

a. Dependent Variable: User Satisfaction

Source: Own Survey, 2024

Based on the tolerance and VIF values in the above table, there is no evidence of severe multicollinearity among the predictor variables (System Performance, Usability, Functionality) in your regression model. The tolerance values are sufficiently high, and the VIF values are comfortably below the threshold of 5, indicating that each predictor variable contributes independently to explaining the variation in the dependent variable without excessive overlap or redundancy. This suggests that the model is valid for interpreting the relationships between the predictors and the outcome variable without the distortion that severe multicollinearity would cause.

4.5.2. Normality Test

Normality tests are used to determine whether a data sample or set of data points follows a normal distribution. A normal distribution, also known as a Gaussian distribution, is characterized by a bell-shaped curve where the majority of the data points cluster around the mean, with symmetric tails extending equally in both directions. Ensuring normality is crucial because using parametric tests on non-normal data can lead to misleading results and incorrect conclusions. Therefore, normality tests provide researchers with a method to assess whether their data meet the assumptions required for valid statistical analysis.

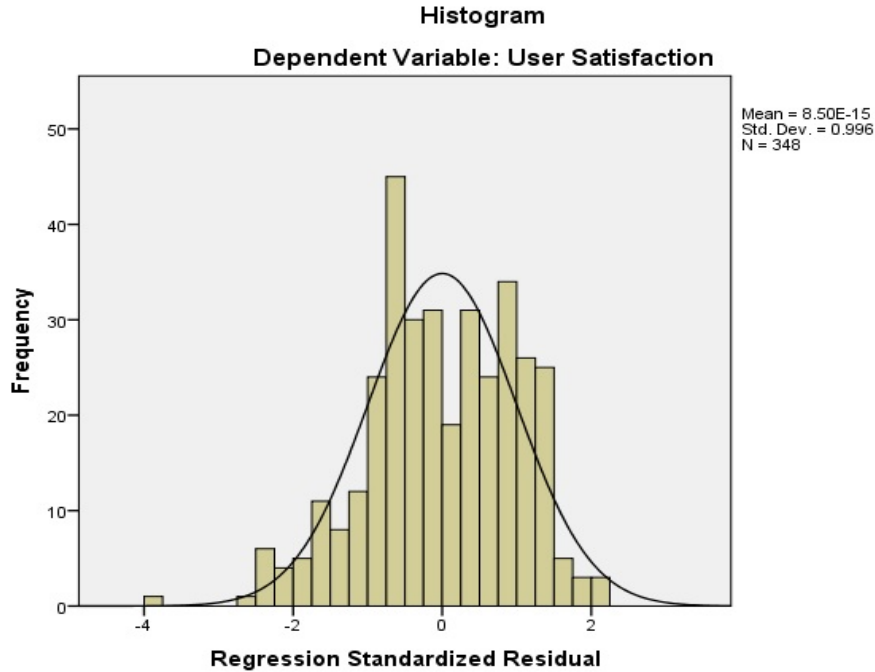


Figure 4. 1 Normality Histogram

The histogram provided shows the distribution of regression standardized residuals for the dependent variable "User Satisfaction." The distribution approximates a normal distribution, with a mean close to zero (8.50E-15) and a standard deviation close to one (0.996). The bell-shaped curve overlaid on the histogram supports the assumption of normality, which is essential for many statistical tests and regression analyses. The symmetry of the distribution around the mean, with residuals ranging approximately from -4 to 4, indicates that there is no significant skewness in the data. This symmetry is crucial as it suggests that the errors are evenly distributed around the predicted values, reinforcing the accuracy of the model.

The concentration of residuals within the range of -2 to 2, with the highest frequency around 0, indicates that the majority of the predictions made by the regression model are close to the observed values. This clustering of residuals around the mean suggests a good fit of the model to the data, implying that the ERP project implementation's effect on user satisfaction is well-represented by the regression model. The absence of significant kurtosis, meaning the distribution is neither too peaked nor too flat, further validates the model's reliability. Overall, the histogram supports the validity of the regression model, indicating that the residuals are normally distributed and that the model is a good fit for analyzing the effect of ERP project implementation on user satisfaction.

4.5.3. Auto correlation test

Autocorrelation refers to the correlation between successive errors or residuals in a time series or panel data context. It is a specific concern in regression analysis because it violates the assumption of independent errors, which is crucial for accurate statistical inference. The Durbin-Watson test is a statistical test used to detect autocorrelation in the residuals of a regression analysis.

A common rule of thumb is that if the calculated d statistic is significantly different from 2, then autocorrelation may be present. However, the exact interpretation should consider the context of the data and the specific regression model being analyzed. The Durbin-Watson test statistic, denoted as d , ranges from 0 to 4. A value of d close to 2 indicates no autocorrelation. Values of d significantly less than 2 suggest positive autocorrelation (residuals are correlated positively with adjacent residuals). And values of d significantly greater than 2 suggest negative autocorrelation (residuals are negatively correlated with adjacent residuals). Typically, if d is between 1.5 and 2.5, this suggests that there is no strong evidence of autocorrelation.

Table 4. 8 Durbin - Watson test

Model	Durbin-Watson
1	2.210

The Durbin-Watson test statistic for this model is 2.210. This value indicates that there is little to no evidence of autocorrelation in the residuals of the regression model. With a Durbin-Watson statistic close to 2, it suggests that the residuals are relatively independent from each other, satisfying one of the key assumptions of regression analysis. This result implies that the linear regression model adequately captures the relationship between the dependent variable and the independent variables without systematic patterns or correlations among the errors. Therefore, the model's estimates and statistical inferences are likely to be reliable under the assumption of independent errors, supporting the validity of the regression results.

4.5.4. Homoscedasticity

Homoscedasticity refers to the condition where the variance of errors remains consistent across all levels of the independent variables. This is illustrated when the variance around the

regression line remains constant regardless of the predictor variable's values. To assess homoscedasticity, one can visually inspect a plot of standardized residuals against standardized predicted values. Homoscedasticity is indicated by residuals being randomly distributed around zero, resulting in an even distribution. In the scatter plot depicted below, the standardized residuals versus standardized predicted values show no clear signs of funneling, suggesting that the assumption of homoscedasticity has been satisfied.

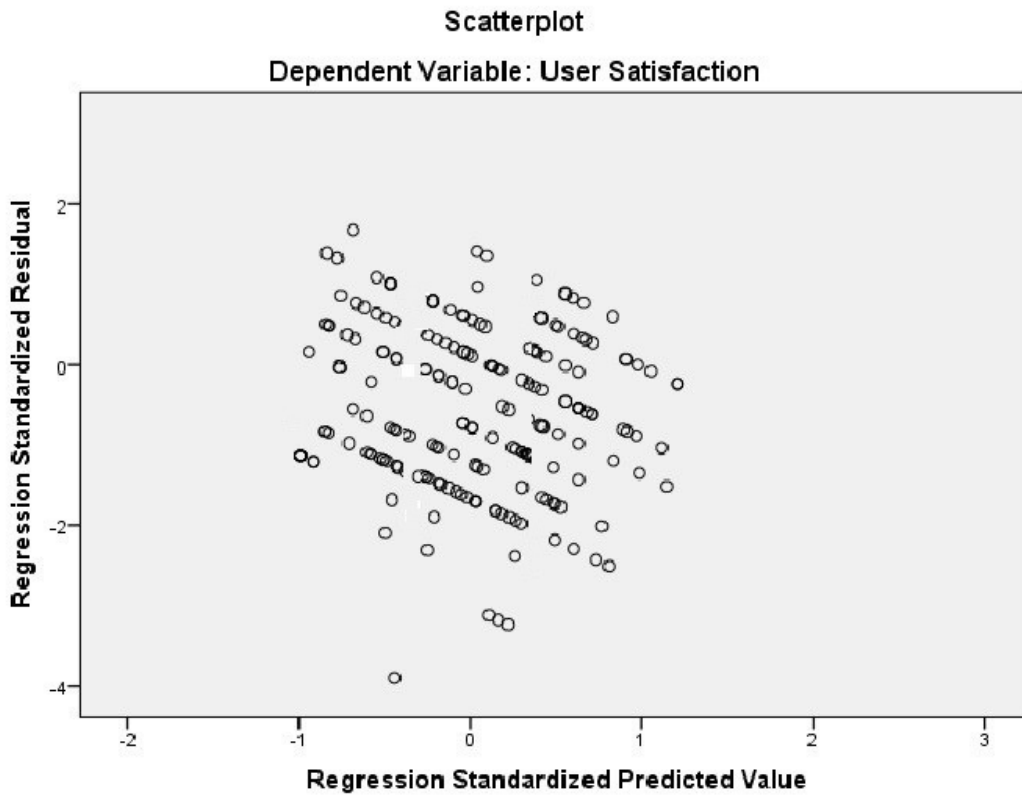


Figure 4. 2 Scatterplot

4.6. Regression Analysis

Regression analysis serves as a mathematical tool for assessing the average association between multiple variables, typically expressed in the original units of the data. It elucidates the causal relationship between variables, distinguishing between the independent variable, representing the cause, and the dependent variable, representing the effect. These results are typically presented in research papers or theses to provide insights into the relationships

among variables. Additionally, regression aids in identifying patterns and making predictions based on the observed data.

Table 4. 9 Model Summary ^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720a	.518	.514	.44789

a. Predictors: (Constant), Functionality, Usability, System Performance

b. Dependent Variable: User Satisfaction

Source: Own Survey, 2024

The correlation coefficient (R) measures the strength and direction of the linear relationship between the independent and dependent variables. In this case, the correlation coefficient is .720 indicating a moderate positive correlation between the variables.

The coefficient of determination (R Square) represents the proportion of variance in the dependent variable that is explained by the independent variable(s). Here, the R Square value is .518, which means that approximately 51.8% of the variability in the dependent variable is accounted for by the independent variable(s) included in the model.

The adjusted R Square adjusts the R Square value to account for the number of predictors in the model, providing a more accurate estimate of the proportion of variance explained. In this instance, the adjusted R Square is .514, indicating that around 51.4% of the variability in the dependent variable is explained by the independent variables after considering the number of predictors.

Lastly, the standard error of the estimate provides a measure of the accuracy of the predictions made by the regression model. Here, the standard error of the estimate is .44789, suggesting that, on average, the actual values are expected to deviate from the predicted values by approximately .44789 units representing the average deviation between the actual values and the predicted values by the regression model.

Overall, the model seems to fit the data moderately well. An R Square of 0.518 indicates that more than half of the variance in the dependent variable is explained by the independent variables, which is typically considered reasonable for many types of analyses.

Table 4. 10 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74.159	3	24.720	123.223	.000b
	Residual	69.009	344	.201		
	Total	143.168	347			

a. Dependent Variable: User Satisfaction

b. Predictors: (Constant), Functionality, Usability, System Performance

Source: Own Survey, 2024

The above table provides an analysis of the variance components within the regression model, which is crucial for understanding the overall significance and explanatory power of the model.

The regression value represents the amount of variance in the dependent variable that is accounted for by the independent variables included in the regression model. A higher regression sum of squares indicates that the independent variables collectively account for a larger proportion of the variance in the dependent variable. In this case, the regression sum of squares is 74.159. Meaning that out of the total variability observed in the dependent variable, 74.159 units of variance can be attributed to the effects of the independent variables collectively. This means that the independent variables, taken together, account for a significant proportion of the variation in the dependent variable, suggesting that they have a meaningful impact on its values.

The residual value indicates the amount of unexplained variance in the dependent variable after accounting for the effects of the independent variables. It represents the variability that is not explained by the regression model. In simpler terms, it indicates the discrepancy between the actual observed values of the dependent variable and the values predicted by the regression model based on the independent variables. Essentially, it quantifies how much of the total variance in the dependent variable remains unaccounted for or "left over" after considering the relationships with the independent variables. A higher residual sum of squares suggests that there is more unexplained variability in the dependent variable, meaning that the model is not capturing all of the factors that influence its values. Conversely, a lower residual sum of squares indicates that the model is doing a better job of explaining the observed variability in the dependent variable, with less remaining unexplained variability. Therefore, a residual sum of squares of 69.009 suggests that there is still a considerable

amount of unexplained variability in the dependent variable after considering the effects of the independent variables included in the regression model.

On other hand a significance value (Sig.) of .000b indicates that the regression model is highly significant at conventional levels, suggesting that the independent variables collectively have a significant effect on the dependent variable. In summary, the analysis suggests that the regression model is statistically significant in explaining the variance in the dependent variable, as evidenced by significant p-value. The independent variables included in the model collectively contribute to explaining the variability in the dependent variable.

Table 4. 11 Regression Results Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.049	.138		7.588	.000
	System Performance	.292	.043	.328	6.865	.000
	Usability	.248	.033	.333	7.434	.000
	Functionality	.213	.050	.210	4.294	.000

a. Dependent Variable: User satisfaction

Source: Own Survey, 2024

The regression analysis presented reveals significant relationships between the dependent variable (Constant) and three independent variables: System Performance, Usability, and Functionality. The standardized coefficients (Beta) indicate the strength and direction of these relationships. System Performance has the highest standardized coefficient at 0.328, followed closely by Usability at 0.333, suggesting that improvements in these areas have a relatively stronger impact on the dependent variable compared to Functionality, which has a lower coefficient of 0.210.

The t-tests for each independent variable are all statistically significant ($p < .001$), indicating that these relationships are unlikely to have occurred by chance. The constant term (1.049) signifies the predicted value of the dependent variable when all independent variables are zero. The t-values (6.865 for System Performance, 7.434 for Usability, and 4.294 for Functionality) suggest that System Performance and Usability have stronger impacts on the dependent variable compared to Functionality, which has a relatively weaker impact.

In summary, based on this regression analysis, System Performance and Usability are identified as critical factors influencing the dependent variable, while Functionality also plays a significant but comparatively less influential role. These findings provide valuable insights for improving the dependent variable by prioritizing enhancements in System Performance and Usability over Functionality, which might have a lesser immediate impact on the outcome of interest.

4.7. Hypothesis Testing

Based on the findings of the study, we can test the following hypotheses:

H1: The effective implementation of the ERP system positively impacts user satisfaction at Bunna Bank SC

Evidence: The study reports a significant positive correlation between system performance and user satisfaction ($r = 0.609$, $p < 0.001$). This strong correlation indicates that as system performance improves, user satisfaction tends to increase.

Conclusion: The findings provide strong support for H1. Effective implementation of the ERP system positively affects user satisfaction at Bunna Bank SC.

H2: Enhanced usability of the ERP system positively affects user satisfaction at Bunna Bank SC.

Evidence: The study found a significant positive correlation between usability and user satisfaction ($r = 0.594$, $p < 0.001$). This strong correlation suggests a clear link between improved usability and higher user satisfaction.

Conclusion: The findings strongly support H2. Enhanced usability of the ERP system positively affects user satisfaction at Bunna Bank SC.

H3: Better functionality of the ERP system positively affects user satisfaction at Bunna Bank SC.

Evidence: The study found a significant positive correlation between functionality and user satisfaction ($r = 0.572$, $p < 0.001$), indicating a positive relationship between the two.

Conclusion: The findings provide support for H3. Better functionality of the ERP system positively affects user satisfaction at Bunna Bank SC.

In overall the findings of the study provide strong support for all three hypotheses. This confirms the importance of prioritizing system performance, usability, and functionality to achieve high user satisfaction within the context of ERP implementation at Bunna Bank SC.

4.8. Interview Results

The qualitative analysis was conducted by using purposive sampling approach aimed at selecting participants directly involved in the ERP system implementation project, interviews were conducted with 15 employees from Bunna Bank. The primary objective of these interviews was to gather comprehensive feedback on their experiences with the ERP system, specifically focusing on its implementation process impact on user satisfaction. This report synthesizes their insights, emphasizing key themes such as system performance, usability and functionality as identified by the respondents. Their perspectives is presented as follows.

The respondents have responded that as an overall involvement in the ERP system's implementation and operational use, they are highly satisfied with its performance. The system has consistently demonstrated robust capabilities in effectively managing their operational demands. It has streamlined their processes, which lead to improved efficiency and enhanced data accuracy throughout the organization. They also confirm that the ERP system's centralized data management ensures that tasks are handled smoothly across departments, supporting seamless operations. Moreover, its reliable performance in generating timely reports facilitates informed decision-making was instrumental in driving productivity and operational excellence.

They also acknowledged some challenges and areas for improvement, such as those addressed through continuous monitoring and feedback loops, their overall assessment remains overwhelmingly positive. The ERP system has proven to be a valuable asset, significantly enhancing their operational efficiency and supporting their organizational goals effectively. respondents across various departments appreciate its reliability in maintaining data integrity and automating routine tasks, which collectively contribute to a positive user experience and sustained productivity gains with the user satisfaction.

According to the usability of the ERP system they have consistently praised for its user-friendly interface and intuitive design, which significantly contribute to their overall satisfaction. Its structured menus and straightforward navigation make it easy for new users to quickly grasp and integrate into their daily routines. Comprehensive training materials further

support this ease of learning, ensuring that users can efficiently navigate and utilize the system's functionalities without extensive guidance. By streamlining workflows and minimizing procedural steps, the ERP system enhances operational efficiency, allowing their team to focus more on strategic tasks rather than technical complexities.

The intuitive nature of the ERP system's design plays a pivotal role in maintaining high levels of user satisfaction. Its ease of use not only accelerates adoption across our organization but also reduces frustration commonly associated with complex software interfaces. This positive user experience directly translates into improved productivity and operational effectiveness, reinforcing our ability to meet business objectives seamlessly. Overall, the system's usability was a cornerstone of their satisfaction, ensuring that every interaction with the ERP system was productive and contributes positively to their daily operations.

The respondents also responded that the ERP system effectively meets essential functional requirements across various departments at the bank. It streamlines daily operations and provides a solid foundation for operational needs. However, while the system offers satisfactory customization options for adapting modules to specific workflows, there is room for improvement in deeper customization capabilities. Enhancing these capabilities could further optimize efficiency and better align with evolving operational needs. Continuous dialogue with IT and ERP support teams was crucial in refining these aspects to enhance overall effectiveness.

Overall, the respondents acknowledge the ERP system's robust functionalities in meeting core operational needs, supported by its capabilities. While the current customization options were appreciated for their ability to tailor workflows, there's a recognized opportunity for more extensive customization to better align with specific business processes. Despite this, they have acknowledged system effectively contributes to organizational effectiveness and user satisfaction, laying a strong foundation for future enhancements through collaborative refinement with IT and ERP support teams.

Since the implementation of the ERP system, the respondents have seen notable enhancements in collaboration between departments. The system provides a unified platform where information flows seamlessly the teams. Real-time access to shared data has significantly improved their ability to collaborate on projects and make informed decisions together. This centralized approach has streamlined communication and coordination,

reducing delays in project execution and facilitating faster decision-making. Moreover, automation of previously manual tasks such as data entry and reconciliation has minimized errors and freed up time for more strategic activities, boosting overall productivity and enabling them to focus on delivering greater value to our customers.

Overall, the respondents agree that ERP implementation has not only strengthened inter-departmental collaboration but has also optimized operational efficiency. By consolidating data and providing real-time updates, the system has transformed how they work as a cohesive organization. Improved access to up-to-date information and streamlined workflows have become integral to their daily operations, contributing to enhanced efficiency and responsiveness across the board. This transformative change underscores their commitment to leveraging technology to drive better business outcomes and meet critical organizational goals effectively.

Lastly the respondents were asked to measure the overall satisfaction with the ERP system implementation on a scale of 1 to 5 and they generally have a positive response, typically rated between 4 and 5. Key factors contributing to this high rating include the system's reliability in handling operational needs and its effectiveness in centralizing data, which enhances accessibility across departments. Integration capabilities were also highly valued, despite occasional issues with system updates and customization limitations. Moving forward, continuous enhancements in customization options and user interface improvements are seen as critical to optimizing user experience and further elevating satisfaction with the ERP system. By addressing these areas, the system can build on its strengths in data management and operational efficiency, ensuring it continues to meet and exceed user expectations over time.

Based on the feedback gathered from respondents, it's evident that the ERP system has made a substantial impact on organizational operations. The consistent throughout their responses highlights three critical factors contributing to their high satisfaction: system performance, usability, and functionality.

Firstly, the ERP system's robust performance in effectively managing operational demands and ensuring data accuracy has significantly enhanced efficiency across the organization.

Secondly, the system's user-friendly interface and intuitive design have played a pivotal role in fostering positive user experiences. As a result, the ERP system has become a cornerstone

of user satisfaction, ensuring that interactions with the system are productive and contribute positively to their daily operations.

Lastly, while the ERP system effectively meets essential functional requirements and offers satisfactory customization options, there's recognition of potential for deeper customization capabilities. Addressing these areas through continuous enhancement efforts, particularly in customization and user interface improvements, is seen as crucial to further optimizing user experience and satisfaction.

In conclusion, the overwhelmingly positive feedback regarding system performance, usability, and functionality underscores its pivotal role in user satisfaction. As the organization continues to refine and enhance the ERP system in collaboration with IT and ERP support teams, it is well-positioned to exceed user expectations in the future.

4.9. Discussion

This analysis examines the research findings on the relationship between system performance, usability, functionality, and user satisfaction within the context of ERP implementation at Bunna Bank. To offer a more comprehensive perspective, these findings will be compared with an extensive empirical review that incorporates various studies conducted on the topic.

From the analysis respondents generally have a favorable opinion of system performance, giving it an average score of 3.08. Although they are satisfied with the system's reliability and everyday functioning, they point out that improvements are needed in handling peak loads and speeding up data processing. Research by Jalil et al. (2016) and Alkhaffaf et al. (2018) demonstrates a strong link between system performance and user satisfaction. These findings suggest that improving system performance could lead to higher user satisfaction.

Respondents express a very positive opinion of the system's usability, with an average score of 3.53. They find the system easy to learn and use, and feel confident in their ability to complete tasks. The user interface is seen as intuitive and user-friendly. Studies by Somers et al. (2003) and Goel et al. (2013) highlight the crucial role of usability in ERP systems, emphasizing that user-friendly interfaces and intuitive designs are essential for user satisfaction. The findings confirm this, showing a significant positive impact of usability on user satisfaction at Bunna Bank.

In terms of system's functionality generally respondents view it as positive, awarding it an average score of 3.35. They appreciate the system's comprehensive features and automation capabilities but have concerns about the customization options and the effectiveness of user feedback in system updates. Although some studies do not explicitly address functionality, the emphasis on meeting user tasks and information needs (Somers et al., 2003) and aligning ERP functionality with institutional requirements (Goel et al., 2013) underscores its importance for overall user satisfaction. This confirms that functionality is viewed positively and the need for better customization options highlights the importance for user satisfaction.

At last respondents report a high level of satisfaction with the ERP system, giving it an average score of 3.54. They are particularly pleased with the system's impact on their satisfaction. Numerous studies, including those by Al-Okaily et al. (2021) and Jalil et al. (2016), consistently affirm that user satisfaction is a crucial indicator of ERP implementation success. The study reinforces by demonstrating the positive relationship between system performance, usability, and functionality, all of which significantly contribute to user satisfaction at Bunna Bank.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary of Findings

The implementation of Enterprise Resource Planning (ERP) systems represents a significant investment for organizations aiming to streamline operations, enhance productivity, and improve decision-making processes. This summary presents key findings from a comprehensive study conducted at Bunna Bank, focusing on the outcomes and examination of the ERP implementation. Through a mixed-methods approach, including quantitative surveys and qualitative interviews, this study aimed to assess the effect of the ERP system on user satisfaction.

In this segment, the research findings and analysis derived from the collected data are presented. A total of 365 closed-ended questionnaires were distributed to Bunna Bank employees, yielding 348 valid responses, amounting to a commendable response rate of 95.34%. Subsequently, the collected data were subjected to coding and input into the Statistical Package for Social Scientists (SPSS version 23) for thorough analysis. Prior to analysis, a reliability test was conducted to ensure data consistency. Subsequently, the demographic characteristics of the respondents were scrutinized, followed by a descriptive analysis of each variable. Furthermore, inferential statistics were employed to explore the relationship between dependent and independent variables.

Descriptive analysis of the survey data provided insights into respondents' perceptions regarding the ERP system's performance, Usability and functionality. While the system was generally perceived positively, there were areas for improvement identified, particularly in incorporating user feedback for system updates and maximizing the realization of system benefits. Correlation and multiple regression analyses highlighted significant positive correlations between the variables.

Regarding the demographic profile, the respondents exhibited a balanced gender distribution, with 52.01% male and 47.99% female participants. The majority fell within the 30-39 age group (53.16%), with the 20-29 age bracket comprising 40.52%. Educational backgrounds varied, with bachelor's degrees being predominant (60.92%), followed by master's degrees (26.15%). Concerning experience, 50.29% had 1-5 years, while 22.99% had 6-10 years, and 20.40% had less than a year of experience. Branches housed 72.70% of respondents, whereas

27.30% were stationed at the head office. Additionally, respondents' current positions ranged from office assistants to branch managers, indicating diverse professional roles within the surveyed population.

Descriptive analysis was conducted across 19 items pertaining to functional requirements, technical performance, user adoption and satisfaction, and the impact on business processes. Mean and standard deviation statistics were utilized to gauge respondents' opinions, with higher standard deviations implying diverse viewpoints.

The average scores for system performance are generally positive but not consistently high. This indicates that users appreciate the system's reliability and overall functionality, though there are areas needing improvement. Specifically, the lower scores for "system performance under heavy load" and "data processing speeds" are concerning, especially in a banking context where speed and reliability are critical for efficient operations and customer service. Addressing these performance issues could significantly enhance user satisfaction.

Usability scores are consistently high, indicating a positive user experience. Users find the system easy to learn, navigate, and use, which is crucial for encouraging adoption and reducing resistance. Positive feedback on training and interface design further supports the strong usability experience, boosting user confidence and task completion efficiency. This suggests that the bank has effectively prioritized user-friendliness during system implementation, leading to greater satisfaction.

While the system's functionalities generally meet user needs, there are concerns about the responsiveness of system updates based on user feedback. This points to a potential disconnect between user requirements and system development. However, the high score for "flexible data fields" is a positive aspect, indicating the system's adaptability to specific banking needs. The issues with customization and feedback incorporation could be bottlenecks, hindering the system's ability to evolve with changing organizational requirements.

The overall user satisfaction score of 3.54 reflects a generally positive perception of the ERP implementation, suggesting tangible benefits and improvements in operations. Users appreciate the system's impact on efficiency, inter-departmental collaboration, and operational costs, which contribute to a more streamlined and productive working

environment. Nonetheless, the lower score for "performance and capabilities" indicates an area for improvement to better meet user expectations and enhance overall satisfaction.

In correlation analysis, strong and positive coefficients between user satisfaction and system performance, usability, and functionality indicate robust and direct relationships. Improvements in these factors tend to correspond with higher user satisfaction levels, with system performance and usability demonstrating particularly influential roles. While functionality also positively correlates with user satisfaction, its impact appears slightly less pronounced compared to the other variables. This underscores the critical importance of prioritizing enhancements in system performance and usability to maximize overall user satisfaction.

Moving to regression analysis, the model is statistically significant as indicated by the ANOVA results, implying that the combined effect of system performance, usability, and functionality significantly influences user satisfaction levels. The moderate R-squared value of 0.518 suggests that approximately 51.8% of the variation in user satisfaction can be explained by these variables, indicating a reasonable level of predictive power. This model summary provides a solid foundation for understanding the drivers of user satisfaction while also suggesting potential areas for further model refinement to capture additional factors affecting user perceptions.

The interviews with Bunna Bank employees further reinforce the quantitative findings, highlighting the ERP system's positive impact on user satisfaction through its robust performance, user-friendly interface, and generally effective functionality. While respondents appreciate the system's ability to streamline operations, improve data accuracy, and enhance inter-departmental collaboration, they also highlight the need for more customization options and better responsiveness to user feedback in future system updates. Despite these points for improvement, the overwhelming positivity surrounding the ERP system's impact on operational efficiency and user experience underscores its value as a valuable tool for the bank and emphasizes the importance of ongoing development and refinement to further maximize its potential.

5.2. Conclusion

This research explores the complex interplay between system performance, usability, and functionality on user satisfaction in the context of implementing an ERP system at Bunna Bank. The findings underscore the importance of a user-centered approach in fully leveraging ERP capabilities.

The study reveals a strong link between system performance, usability, functionality, and user satisfaction. While Bunna Bank's ERP system enhances operational efficiency and decision-making, opportunities for improvement were identified. System performance, while generally adequate, could benefit from addressing issues related to handling peak loads and improving data processing speed to boost reliability and responsiveness, thereby enhancing user satisfaction.

Usability, praised for its user-friendly interface and intuitive design, significantly enhances the user experience. However, there is room for improvement through enhanced customization options and refined interface elements to better align the system with user needs.

Functionality meets core operational needs but could be further optimized with more robust customization capabilities. This flexibility would ensure the ERP system remains adaptable to evolving business processes, maximizing its long-term value to Bunna Bank.

Qualitative data from employee interviews supports these findings, highlighting the ERP system's reliability, ease of use, and comprehensive functionality. In conclusion, the study provides Bunna Bank with a roadmap to optimize its ERP implementation by prioritizing user satisfaction through continuous enhancement of system performance, usability, and functionality. This approach promises significant benefits such as increased efficiency, better collaboration, informed decision-making, and overall improved business performance.

This research contributes valuable insights into the critical role of user-centric design and ongoing development in ensuring the success of ERP implementation. By actively engaging users, understanding their needs, and consistently seeking to improve the system, Bunna Bank can establish its ERP system as a cornerstone of its operational excellence and a catalyst for future growth and innovation. The bank's commitment to continuous improvement, driven by user feedback, will ensure the ERP system continues to evolve and

meet the ever-changing needs of the organization, fostering long-term success and user satisfaction.

5.3. Recommendation

Based on the study's findings and the specific objectives, the following recommendations are proposed to enhance user satisfaction with the ERP system at Bunna Bank SC:

- **Give priority to improving system performance:** Focus on managing peak loads: Invest in infrastructure upgrades or optimize system configurations to ensure smooth performance during peak operational periods. Implement robust monitoring and upkeep: Establish a comprehensive monitoring system to proactively detect and resolve potential performance issues before they impact user satisfaction.
- **Enhance usability for an optimal user experience:** Offer extensive user training: Develop and deliver thorough training programs covering all aspects of the ERP system to ensure users can confidently utilize its features.
- **Optimize functionality for improved user satisfaction:** Actively incorporate user input: Establish a feedback mechanism to regularly gather user feedback on functional requirements and prioritize their suggestions for system enhancements. Ensure alignment with changing needs: Continuously assess the system's functionality to ensure it meets evolving business processes and operational demands.
- **Cultivate a user-centered culture:** Establish a dedicated support team: Ensure users have easy access to a support team capable of addressing queries, troubleshooting issues, and providing ongoing assistance. Encourage user involvement: Promote a culture where users actively contribute feedback, participate in usability testing, and play a role in enhancing the system's ongoing development.

5.4. Direction for Future Research

This study provides valuable insights into the impact of ERP implementation on user satisfaction at Bunna Bank. However, further research can deepen our understanding and provide additional guidance for future implementations. Here are some directions for future research:

- **Conducting Longitudinal Research:** Undertake longitudinal studies to continuously assess how user satisfaction evolves following the initial implementation of the ERP

system. This approach will reveal how the system's impact on user satisfaction changes as the organization adapts to the technology. Evaluate the effectiveness of ongoing enhancements: Monitor user satisfaction levels subsequent to implementing improvements recommended by these studies. This will yield tangible evidence regarding the effectiveness of these enhancements and offer guidance for future development strategies.

- Broadening the Scope of Inquiry: Explore the broader effects of the ERP system on organizational performance, including metrics such as productivity, efficiency, and profitability. This holistic approach will provide a deeper understanding of the system's value beyond user satisfaction.
- Study the influence of leadership and management: Analyze how leadership and management practices influence user satisfaction and the overall success of ERP implementation. This examination will highlight the pivotal role of organizational culture and support structures in fostering positive user experiences.
- Assess the impact of training and support: Investigate the correlation between the quality and efficacy of training initiatives and user satisfaction levels. This analysis will offer valuable insights into effective methods for equipping users with the necessary skills to maximize ERP system utilization.
- Comparative Analysis: Compare ERP implementation experiences across diverse industries: Conduct comparative studies to examine factors influencing user satisfaction across different industries and organizational settings. This approach will provide valuable insights into industry-specific best practices and challenges, guiding effective ERP implementations.

By pursuing these research directions, scholars can gain a more comprehensive understanding of the factors influencing user satisfaction with ERP systems. This knowledge will be crucial in developing best practices for implementing and maintaining these systems, maximizing their potential to drive organizational success and contribute to the advancement of knowledge.

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Annex I Questionnaire
ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE

GRADUATE PROGRAM IN PROJECT MANAGEMENT

Dear respondents

The aim of this questionnaire is to gather data on the Evaluation of the implementation of Enterprise Resource Planning (ERP) system on user satisfaction in the case of Bunna Bank SC for the partial fulfilment of the requirement for the award of an MA in Project Management at Addis Ababa University. This questionnaire has two parts. The first part deals with background information 's and the second part deals with Evaluation of the implementation in user satisfaction. Please take a few minutes to complete the questionnaire, knowing how valuable your time is. Therefore, I kindly request your support to fill this questionnaire genuinely and I assure you that the data will be used solely for the intended academic purpose and will be kept strictly confidential. Thank you for your participation.

Therefore, please put a tick mark () on the space provided. For questions that need further explanation please use the space provided under each question.

Part I: Demographical Information.

1. Gender Male Female
2. Age group? 20 – 29 30 – 39 40 – 49 Above 50
3. Educational Background? Diploma Bachelors Masters Other
4. Indicate your experience in the bank
Less than a year 1-5 years 6 -10 years 11-15 years Above 15
years
5. Your place of Assignment in the Bank? Head Office Branch
6. Your current position in the Bank _____

Part II:

Below are lists of statements pertaining to evaluate of the implementation of Enterprise Resource Planning (ERP) system on user satisfaction in Bunna Bank Sc. Please indicate in your choices from the options that range from strongly agree to strongly disagree.

1 Strongly Disagree (SD) 2-Disagree (D) 3- Neutral (N) 4- Agree (A) 5- Strongly Agree (SA)

To what extent do you agree on the following statements the regarding user satisfaction in implementation of Enterprise Resource Planning (ERP) system?

SN	System Performance	SD	D	N	A	SA
1	The ERP system demonstrates high reliability with minimal unexpected downtimes.					
2	System performance remains stable even under heavy load during peak operational hours.					
3	Data processing speeds within the ERP system meet our timeliness requirements for bank operations.					
4	We experience few or no performance issues in daily ERP system use.					
	Usability	SD	D	N	A	SA
5	I found the ERP system easy to learn and use.					
6	The training provided for the ERP system was comprehensive and relevant.					
7	I feel confident using the ERP system to complete my tasks.					
8	The user interface of the ERP system is intuitive and user-friendly.					
	Functionality	SD	D	N	A	SA
9	The ERP system provides all the necessary functions to meet the banking operations' needs.					
10	The ERP system has been updated or modified successfully based on user feedback since its implementation.					
11	The ERP system has flexible data fields that can be customized to capture all necessary information specific to our banking operations.					
12	The automation of tasks by the ERP system has reduced manual errors in our operations.					
13	The ERP system facilitates efficient data exchange between different bank departments.					
14	There is a noticeable improvement in inventory management efficiency since the ERP implementation.					

	User Satisfaction	SD	D	N	A	SA
15	I am satisfied with the ERP system's performance and capabilities.					
16	The ERP system meets my expectations in terms of functionality and ease of use.					
17	The ERP system has significantly improved the efficiency of business processes at Bunna Bank.					
18	Integration of different departments through the ERP system has improved inter-departmental collaboration.					
19	Since implementing the ERP, we have seen a noticeable improvement in operational costs.					

Interview Questions

1. How satisfied are you with the ERP system's performance and its ability to handle the operational demands effectively?
2. How would you rate the usability of the ERP system in terms of how easy it is to learn and use? To what extent does the system's usability affect your overall satisfaction with using it?
3. Do you feel that the ERP system adequately meets the functional requirements of your role at the bank? How satisfied are you with its customization options?
4. Since the ERP system implementation, have you observed any improvements in collaboration between departments? How has it affected the efficiency of your daily tasks?
5. On a scale of 1 to 5, how satisfied are you overall with the ERP system? Could you elaborate on what aspects contribute most to your satisfaction or dissatisfaction?

Thank You for Your cooperation!

Annex II Frequency Table Analysis

Q1. The ERP system demonstrates high reliability with minimal unexpected downtimes.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	39	11.2	11.2	11.2
Disagree	64	18.4	18.4	29.6
Neutral	135	38.8	38.8	68.4
Agree	63	18.1	18.1	86.5
Strongly Agree	47	13.5	13.5	100.0
Total	348	100.0	100.0	

Q2. System performance remains stable even under heavy load during peak operational hours.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	16	4.6	4.6	4.6
Disagree	173	49.7	49.7	54.3
Neutral	64	18.4	18.4	72.7
Agree	79	22.7	22.7	95.4
Strongly Agree	16	4.6	4.6	100.0
Total	348	100.0	100.0	

Q3. Data processing speeds within the ERP system meet our timeliness requirements for bank operations.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	50	14.4	14.4	14.4
Disagree	81	23.3	23.3	37.6
Neutral	70	20.1	20.1	57.8
Agree	81	23.3	23.3	81.0
Strongly Agree	66	19.0	19.0	100.0
Total	348	100.0	100.0	

Q4. We experience few or no performance issues in daily ERP system use.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	16	4.6	4.6	4.6
Disagree	32	9.2	9.2	13.8
Neutral	128	36.8	36.8	50.6
Agree	109	31.3	31.3	81.9
Strongly Agree	63	18.1	18.1	100.0
Total	348	100.0	100.0	

Q5. I found the ERP system easy to learn and use.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	16	4.6	4.6	4.6
Disagree	32	9.2	9.2	13.8
Neutral	16	4.6	4.6	18.4
Agree	159	45.7	45.7	64.1
Strongly Agree	125	35.9	35.9	100.0
Total	348	100.0	100.0	

Q6. The training provided for the ERP system was comprehensive and relevant.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	32	9.2	9.2	9.2
Disagree	64	18.4	18.4	27.6
Neutral	48	13.8	13.8	41.4
Agree	157	45.1	45.1	86.5
Strongly Agree	47	13.5	13.5	100.0
Total	348	100.0	100.0	

Q7. I feel confident using the ERP system to complete my tasks.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	44	12.6	12.6	12.6
Disagree	77	22.1	22.1	34.8
Neutral	64	18.4	18.4	53.2
Agree	87	25.0	25.0	78.2
Strongly Agree	76	21.8	21.8	100.0
Total	348	100.0	100.0	

Q8. The user interface of the ERP system is intuitive and user-friendly.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	17	4.9	4.9	4.9
Disagree	32	9.2	9.2	14.1
Neutral	94	27.0	27.0	41.1
Agree	142	40.8	40.8	81.9
Strongly Agree	63	18.1	18.1	100.0
Total	348	100.0	100.0	

Q9. The ERP system provides all the necessary functions to meet the banking operations' needs.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	32	9.2	9.2	9.2
Disagree	64	18.4	18.4	27.6
Neutral	50	14.4	14.4	42.0
Agree	140	40.2	40.2	82.2
Strongly Agree	62	17.8	17.8	100.0
Total	348	100.0	100.0	

Q10. The ERP system has been updated or modified successfully based on user feedback since its implementation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	53	15.2	15.2	15.2
Disagree	95	27.3	27.3	42.5
Neutral	74	21.3	21.3	63.8
Agree	94	27.0	27.0	90.8
Strongly Agree	32	9.2	9.2	100.0
Total	348	100.0	100.0	

Q11. The ERP system has flexible data fields that can be customized to capture all necessary information specific to our banking operations.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	4.3	4.3	4.3
Disagree	80	23.0	23.0	27.3
Neutral	64	18.4	18.4	45.7
Agree	126	36.2	36.2	81.9
Strongly Agree	63	18.1	18.1	100.0
Total	348	100.0	100.0	

Q12. The automation of tasks by the ERP system has reduced manual errors in our operations.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	35	10.1	10.1	10.1
Disagree	46	13.2	13.2	23.3
Neutral	86	24.7	24.7	48.0
Agree	116	33.3	33.3	81.3
Strongly Agree	65	18.7	18.7	100.0
Total	348	100.0	100.0	

Q13. The ERP system facilitates efficient data exchange between different bank departments.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	29	8.3	8.3	8.3
Disagree	47	13.5	13.5	21.8
Neutral	95	27.3	27.3	49.1
Agree	98	28.2	28.2	77.3
Strongly Agree	79	22.7	22.7	100.0
Total	348	100.0	100.0	

Q14. There is a noticeable improvement in inventory management efficiency since the ERP implementation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	25	7.2	7.2	7.2
Disagree	21	6.0	6.0	13.2
Neutral	89	25.6	25.6	38.8
Agree	118	33.9	33.9	72.7
Strongly Agree	95	27.3	27.3	100.0
Total	348	100.0	100.0	

Q15. I am satisfied with the ERP system's performance and capabilities.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	32	9.2	9.2	9.2
Disagree	79	22.7	22.7	31.9
Neutral	95	27.3	27.3	59.2
Agree	102	29.3	29.3	88.5
Strongly Agree	40	11.5	11.5	100.0
Total	348	100.0	100.0	

Q16. The ERP system meets my expectations in terms of functionality and ease of use.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	80	23.0	23.0	23.0
Neutral	79	22.7	22.7	45.7
Agree	142	40.8	40.8	86.5
Strongly Agree	47	13.5	13.5	100.0
Total	348	100.0	100.0	

Q17. The ERP system has significantly improved the efficiency of business processes at Bonna Bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	18	5.2	5.2	5.2
Disagree	32	9.2	9.2	14.4
Neutral	63	18.1	18.1	32.5
Agree	141	40.5	40.5	73.0
Strongly Agree	94	27.0	27.0	100.0
Total	348	100.0	100.0	

Q18. Integration of different departments through the ERP system has improved inter-departmental collaboration.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	20	5.7	5.7	5.7
Disagree	35	10.1	10.1	15.8
Neutral	95	27.3	27.3	43.1
Agree	109	31.3	31.3	74.4
Strongly Agree	89	25.6	25.6	100.0
Total	348	100.0	100.0	

Q19. Since implementing the ERP, we have seen a noticeable improvement in operational costs.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	15	4.3	4.3	4.3
Disagree	21	6.0	6.0	10.3
Neutral	64	18.4	18.4	28.7
Agree	160	46.0	46.0	74.7
Strongly Agree	88	25.3	25.3	100.0
Total	348	100.0	100.0	