Analyzing the Performance of a Banking Information System: The Case of St. Francis Xavier Credit Union

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Abstract

The field of technology has come a long way since its origin dating back to the early 17th century in Greek times. Part of the field is Information Systems which came into existence in 1801 back in Paris, France. Information Systems play a key role within an organization or business as it provides management and outside parties with vital and timely information in regards to making informed and timely decisions about the operating health of the company. This paper looks at the importance of analyzing the performance of the banking information system at the St. Francis Xavier Credit Union (SFXCU) and ways of improving performance. The study was conducted with customers of the St. Francis Xavier Credit Union (SFXCU) in providing them with questionnaires to obtain feedback which was kept strictly confidential. The approach proposed by the researchers to conduct the performance were as follows (Information Technology, System Quality, Complementary Technology Quality, Service Quality, Computer Self-Efficacy Measure, User Satisfaction, Use, and Perceived Net Benefits). The findings provide several important implications on the performance of the banking information system at St. Francis Xavier Credit Union. This paper concludes with the limitations of the study and what would be needed to be maintain and to improve the overall financial performance of the banking information system at St. Francis Xavier Credit Union.

Keywords: Credit Union, Management Information Systems, Technology, Research

Introduction

Management information systems (MIS) is a changing and challenging field and it has been proven that modern businesses can't survive for long without using some sort of MIS to manage massive amounts of data. Many organizations worldwide have greatly benefited from technology and MIS has played a great

role. MIS in business, are tools used to support processes, operations, intelligence, and IT. These tools move data and manage information, they are often considered the first systems of the information age and are the core of the information management discipline. MIS produce data-driven reports that help businesses make the right decisions at the right time. In a nutshell, MIS is a collection of systems, hardware, procedures and people that all work together to process, store, and produce information that is beneficial to the organization.

A bank is understood as a place where the financial services such as checking, savings and providing credit to the customers are offered. It is of vast importance for banks to have an appropriate information system in order to process and manage large amount of data that they use daily. MIS is used at all levels of institutions, the St. Francis Xavier Credit Union, uses MIS at all management levels from senior management to lower management. They use Banking Information System, which they believe is very useful for the daily processing and managing of large amount of data at the institution. MIS has helped the institution meet its goals and objectives since it helps in the productions of reports to all management levels and this feedback is essential in decision making and evaluating performance. Even though, investing in MIS is very costly it has been proven that it is also very beneficial for financial institutions in the day to day management of large amount of data, producing reports, and dealing with customers and employees' information.

The purpose of this research is to determine whether the information system being used at the St. Francis Credit Union is suitable, effective and productive. It will also evaluate its effectiveness when it comes to the management of information of customers, employees and daily banking activities. This qualitative research is done to assess the success of the banking information System and to find ways on how to make the information system more user friendly and meaningful to the organization and customers.

Literature Review

Technology is common in our lives. In the beginning, there were only computers with software installed and all data was entered manually. Right now, we have laptops, smartphones and smart watches. The machines are connected to each other and are exchanging enormous volumes of data. Many years of development gave rise to industries with businesses based on IT. One example is the financial and banking sector. The amount of sensitive data, customers and market demands and new technologies force the use of sophisticated IT solutions and constant development in this area. The growing infrastructure is becoming more and more complex. This usually invisible infrastructure is the very complex technology system that every function within every bank is built upon, from assessing loan applications to detecting money laundering and to making payments into accounts. Simply put, when this technology does not work, the bank does not work and the public wants to know why. Such problems are causing huge costs for the banks.

In many situations, the performance of the IT services in banking sector determines the competitiveness especially that the services are provided to end users as in, for example, on-line banking. If the customer is waiting too long to log in or is not able to make a money transfer, he/she will most probably resign from the service and change the bank IT infrastructure visibility. In many situations, the infrastructure is so complex that every time there are some performance issues or there is a new implementation, nobody analyses the current infrastructure and just buys new equipment. In the end, there are a lot of resources and nobody has control over them. (M Rawani 2012)

According to the Journal article, Importance of Management Information System in Banking Sector, by Karolina Pilarczyk, this age had been tasked information age because managers have all a sudden become very aggressive with their chase for quality information quick and accurate decision must be made. This requires timely and suitable information and bank must react quickly to change in interest rate and other volatile variables in their operation. Extra come must be taken by bank in their decision-making exercise because any wrong step can lead to loss of millions of naira which is irrevocable unlike in some other industries. Indeed, the banking industry has employed computer earlier than other industries. There are several reasons for this early introduction of computer, to process an manage the information system of the bank. The need to automate this system many be of two reasons viz (a) Excessive work as a result of an

over load of operations which the manual method cannot handle properly. (b) It may be as a result of the banking industry with an aim improving its competitive position.

The introduction of management information system has brought about changes in the business environment as well as the banking industry, but in spite of this there are still areas in which it has not been fully utilized in carrying out banking operations in the banking industry. In Nigeria, there are still some banks in Nigeria were data processing and executive of transaction are done manually, at times, customers account cannot be accessed due to computer breakdown inability to go-on line, delay in collecting or sorting out of customer's data, undue delay in collecting money from the bank and sometimes the activities of fraudsters. The above factors have created a negative patronage from public savings and other transactions through the bank. This has resulted to loss of revenue for some banks as well as customers in terms of services rendered to them. (A. Ugwu 2019)

The factors outrank the factors such as the location, interest rates, layout, banking hours, etc. The bank has a broad range of customers like individuals, institutions, trusts, business organizations, Government, and local bodies. The banks deal with some transactions, which also vary widely regarding length and complexity. The bank customer, like any other service industry, is interested in getting final results quickly.

The unique service in banking mostly means solving the customers' problems in the financial matters, and the single most widely used measure of quick service is the elapsed time of transaction execution. For example, the time is taken for crediting the amount, withdrawal of cash, the sanction of a loan or credit facility, etc. are the norms of deciding an excellent service. The MIS in banking industry revolves around this aspect. The customer of the bank would like to know the status of the account very fast to make decisions on withdrawals or payments. He is interested in obtaining the loan assistance for his particular need with a reasonable rate of interest. Some customers would be interested in tax consulting and tax planning. Mother group of customers would be interested in investment guidance for investing in stocks and securities. To avoid the inconvenience of going to some places for payment of small amounts, customers need service at the counter to pay electricity bills, telephone bills, taxes and duties to the local bodies and the Government. Hence, the MIS is to be designed to identify, decide and develop a service strategy for offering a distinctive service to the broad range of customers seeking a variety of service demands. The following points should be taken care of while designing an MIS for a bank. Role of Management Information System in Banking Sector Industry, Madhav University.

Research methodology

Research Model and Hypothesis

The updated DeLone and McLean Information Success model was used to measure the effectiveness of the Performance Banking System. The model was developed by William H. DeLone and Emphraim R. McLean in 1992. After its introduction, the model received many criticism and in 2003, the model was updated. The research was carried in a quantitative method and focused on SFXCU main branch. The survey used for this research, incorporated the following measurement items from the D&M IS model:

- Information quality: This emphasizes the excellence of the system formation, plus if it's helpfulness for the Performance Banking system users. Also, is measures if the information is available to them when needed, and if it is sufficient in order to perform their task.
- System quality: It reflects functionality, performance attributes, usability, user-friendliness, easy to use, and interactive feature among user and the system.
- Service quality: This deals with the service provider and their inclusive support actions whenever raising problem could be with the Performance Banking system. The success construct encompasses properties such as aptitude of the staff member, dependability, compassion, and receptiveness.
- User satisfaction: This deals with the user's sentimental attitude towards the system. This measure the overall satisfaction of the user, in terms of the utility of the system, and meeting the user's expectation.

- Use: Measures the perceived actual use of Performance Banking System and its users.
- Complimentary Technology Quality: Measures the adequateness and reliability of technology when the user access the Performance Banking System.
- Perceived Net Benefit: Measures the productivity, job improvement, attainment of the objectives and achievement of end-user goals from using the Performance Banking System. It also implements qualities such as quality development, and job competence.

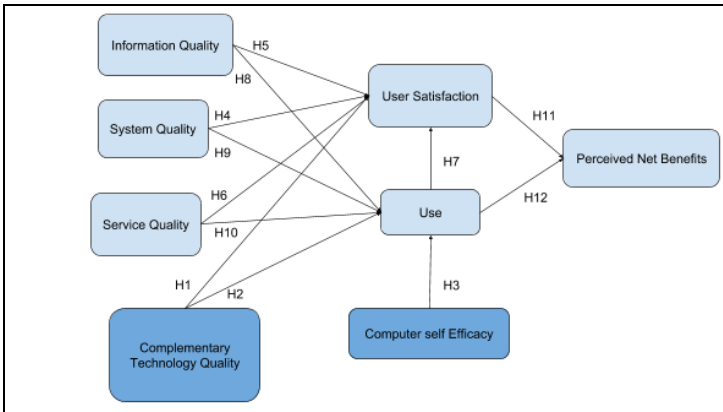

Figure 1. DeLone and McLean updated Information System Success Model

Figure 1 above, illustrates the six interrelated dimensions from the updated DeLone and McLean Information Success Model. This DeLone and McLean Model (2003) creates a theorized relationship between the SFXCU Performance Banking system and the IS success measurement items. Therefore, the following eleven hypotheses were determined:

H1. Complementary technology quality will positively impact user satisfaction.

H2. Complementary technology quality will positively impact system use.

H3. System quality will positively impact user satisfaction.

H4. Information quality will positively impact user satisfaction.

H5. Service quality will positively impact user satisfaction.

H6. Use will positively impact user satisfaction.

H7. Information quality will positively impact use.

H8. System quality will positively impact use.

H9. Service quality will positively impact use.

H10.User satisfaction will positively impact the perceived net benefit.

H11.Use will positively impact the perceived net benefit.

Description of Participants

"Performance Banking system is the Enterprise Level Application used by the Saint Francis Xavier Credit Union Limited for its finance, accounting, personnel, and payroll processes." Therefore, in order to evaluate the effectiveness of this Banking system and its processes, the participants for this research were employees that have first-hand experience with the Performance Banking systems. Research data was collected from employees from its main branch at Corozal Town.

Construct Measurement

A questionnaire was developed for the data collection for this research. In order to ensure that this research is effectively carried out, our questions are based on the successful model developed by Delone and McLean (2003). The measurement items are as follows: information quality, system quality, complementary technology quality, service quality, user satisfaction, use, and perceived net benefit.

In order for us to correctly suit the framework of the SFXCU Performance banking system, adjustments were made to the questionnaire. The Information Quality was measured by a six-item scale from Bailey and Pearson (1983). The system quality construct was evaluated by a two-item scale previously applied by Alshibly (2011). Complimentary Technology Quality with only a two-item scale (Teece, 1988). Service quality was estimated using a four-item scale by Chang et al (2009). User Satisfaction was measured by a four-item scale; which recognizes the attitude of the Credit Union employees toward the Performance Banking System. Use was evaluated by a four-item measure adapted from previous studies (Balaban et al., 2013; Rai et al., 2002). Perceived Net Benefits was measured with a five-item scale (Alshibly, 2011; Tansley et al, 2001). Each measurement items were rated by using a 7-Likert Scale ranging from Agree/Often (7) to Disagree/Never (1).

Table 1. Measurement Items for Questionnaire

Measurement Items	Survey Questions
Information Quality	IQ1: Does Performance Banking System provides information that is exactly what you need. IQ2: Does Performance Banking System provides information you need at the right time. IQ3: Does Performance Banking System provides information that is relevant to your job. IQ4: Does Performance Banking System provides sufficient information. IQ5: Does Performance Banking System provides information that is easy to understand. IQ6: Does Performance Banking System provides up-to-date information.
System Quality	SQ1: Is Performance Banking System a user-friendly system. SQ2: Does Performance Banking System provides interactive features between users and the system.
Complementary Technology Quality	CTQ1: The computer (desktop, laptop, mobile device) you normally use to access Performance Banking System is adequate. CTQ2: The computer (desktop, laptop, mobile device) you normally use to access Performance Banking System has a fast and reliable internet connection.

Service Quality	SV1: The support staff keep the Performance Banking System software up to date. SV2: When users have a problem the Performance Banking System support staff show a sincere interest in solving it. SV3: Does Performance Banking System support staff respond promptly when users have a problem. SV4: The Performance Banking System support staff tell users exactly when services will be performed.
User Satisfaction	US1: Most of the users have a positive attitude of Performance Banking System. US2: Do you think that the utility of the Performance Banking System is high. US3: Does Performance Banking System has met your expectations. US4: Are you satisfied with the Performance Banking System.
Use	U1: How frequent do you use the Performance Banking System. U2: You depend upon the Performance Banking System. U3: you were able to complete a task using Performance Banking System even when there was no one around to tell you what to do. U4: You have the knowledge necessary to use the Performance Banking System.
Perceived Net Benefits	NB1: Does Performance Banking System helps you improve your job performance. NB2: The Performance Banking System helps save costs. NB3: The Performance Banking System helps you achieve your job performance. NB4: Using the Performance Banking System improves SFXCU efficiency. NB5: Using the Performance Banking System increases your job productivity.

Table 1: Measurement Items for Questionnaire

Table 1 above includes the various measurement items and its specific survey questions related to the SFXCU Performance Banking System.

Data Analysis

Demographics

The research sampling method used was quota sampling where Thirty surveys (30) were distributed at the Saint Francis Xavier Credit Union Limited main branch. The SFXCU Main branch is located at the Corozal Town, Belize, Belize C.A. From the Thirty surveys distributed, the thirty were collected making it

a response rate of 100%. The user's valuation of the Performance Banking System was valued under the eight dimensions of the DeLone and McLean model: information quality, system quality, service quality, complementary technology quality, computer efficacy measure, user satisfaction, use and perceived net benefits. All surveys were constructed using a 7-point Likert Scale ranging from 1 (Disagree) to 7 (Agree).

Table 2: Demographic characteristics of respondents

Gender		
Male	13	43%
Female	17	57%
Age		
<25	8	27%
25-35	15	50%
36-45	7	23%
46-55	0	0%
>55	0	0%
Education		
Primary	0	0%
High School	2	7%
Associates	27	90%
Bachelors	1	3%
Masters	0	0%
Work Experience		
<5	12	40%
5-10	15	50%
11-15	2	7%
>15	1	3%

Table 2 illustrates the demographic profile of the respondents.

Table 1 above illustrates the demographic characteristics of the respondents surveyed. As observed, majority of the respondents were females with a 57% of the total sample. Males had a smaller percentage of 43% being less than half of the sample size. Most respondents were on the age range of 25-35 years (50%) and the least fell on the range of 36-45 years (23%). Moreover, most employees had a 5 to 10 years' experience (50%) and a minority surpassed more than 15 years' experience (3%).

The subsequent tables and graphs illustrate the average responses under each dimension and a graphical representation of the results, respectively. Percentages have been rounded to the nearest whole number.

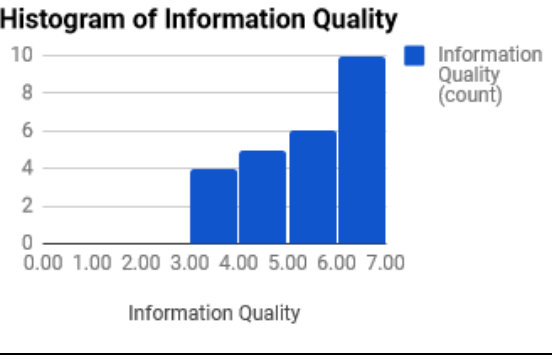

Figure 1. Histogram of Information Quality

Figure 1. Shows that the respondents agree that the Performance Banking System software utilized by St. Francis Xavier Credit Union has a good information quality. A majority of the results are from 4-7, with 7 being the highest and the average being 5.59.

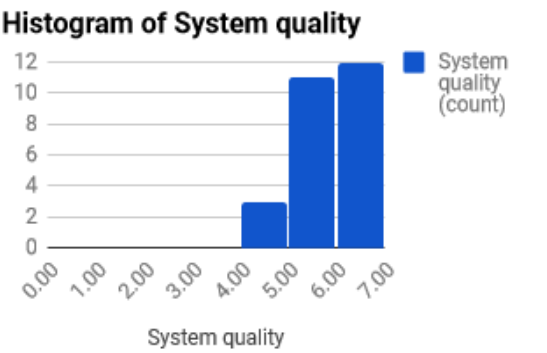

Figure 2. Histogram of System Quality

Figure 2. shows that most employees agree that the Performance Banking system provides information that is accurate, relevant, sufficient, easy to understand and is updated. Likewise, in table 2 above, 41% of the respondents gave a 6 from the 7 Likert Scale (Agree) to the dimension of Information Quality. A very low percent of 3% to 4% of the respondents disagreed.

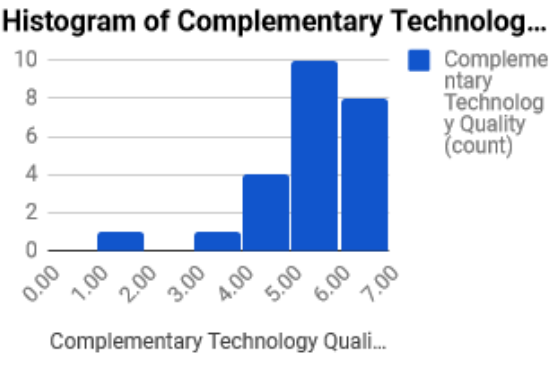

Figure 3. Histogram of Complimentary Technology Quality

Figure 3. Shows that the majority of the respondents are satisfied with the quality of the complementary technology. There were only 1 respondent that thought the quality was not satisfactory.

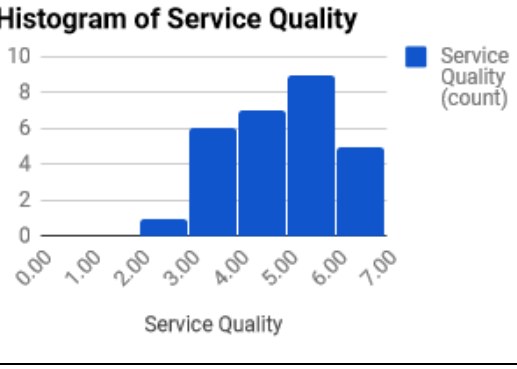

Figure 4. Histogram of Service Quality

Figure 4. The results show that the majority of the respondents believe that the service quality is satisfactory. A majority of the results are from 4-7, with 6 being the highest and the average being 5.00.

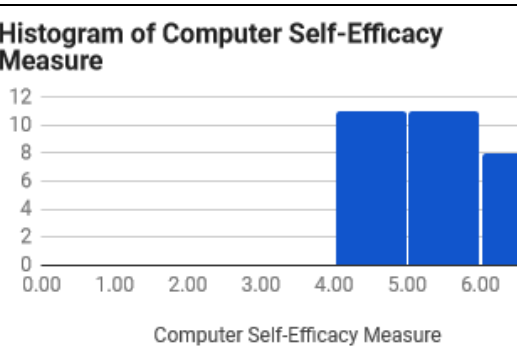

Figure 5. Histogram of Computer Self-Efficacy Measure

Figure 5. The results show that the majority of the respondents are comfortable using the system. They felt that the system is user friendly and they are satisfied using the system with little or no help. A majority of the results are from 4-6, with the average being 5.28.

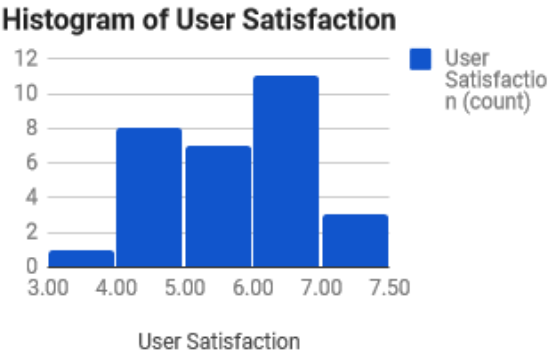

Figure 6. Histogram of User Satisfaction

Figure 6. The results show the user satisfaction using the Performance Banking System software. The data overalll shows that on average the everyone feels satisfied using the system. The majority of the results are from 4-7, with the average being 5.63.

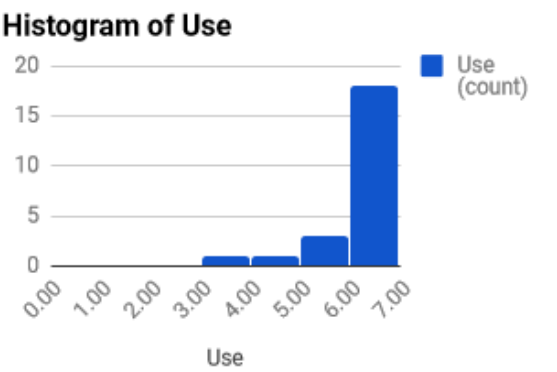

Figure 7. Histogram of Use

Figure 7. The results show that everyone uses the Performance Banking System to conduct all of the daily tasks. All respondents agree that the system is vital as it manages the day to day business of the organization and they all need to be able to use the features.

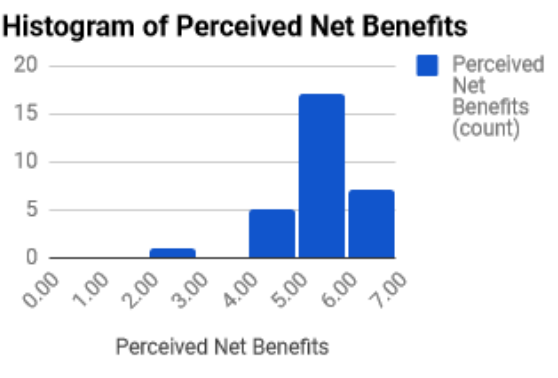

Figure 8. Histogram of Perceived Net Benefits

Figure 8. Indicates the overall perceived net benefits of the Performance Banking System. The majority of the respondents perceive that the system offers them enough benefits to conduct their day to day activities.

Conclusion

The research conducted to measuring the overall success and efficiency of the Performance Banking System utilized by employees of the St. Francis Xavier Credit Union Limited in Corozal Town. In order to measure the effectiveness of the Performance Banking System, The DeLone and McLean model was used to assess the information System. The model seeks to provide a comprehensive understanding of IS success.

The research provides us with an overview of how different constructs result in a variety of feedback. This was evident by the various responses received from the employees of the St. Francis Xavier Credit Union. Based on the constructed model that the Use of the IS is satisfactory to the employees of the Credit Union. The data gathered also highlights the fact that the System Quality is also second best among employees, and that they feel that IS is extremely useful in order to complete the day to day tasks of the organization.

In figure 9 below we can note that the lowest ranking construct was Service Quality with an average of 5.00. It is important that management of the St. Francis Xavier Credit Union monitor these constructs in order for them to be able to continue to provide employees with the support needed to enhance the IS with the goal to ensure it remains effective and efficient to complete the job required.

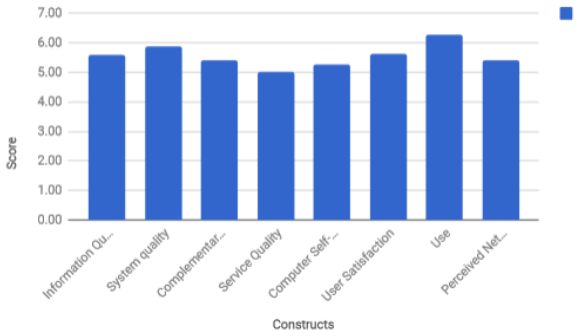

Figure 9. Histogram of Response Averages

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Appendix

Questionnaire I – "The Performance Banking System" (St. Francis Xavier Credit Union Limited)

Purpose

This questionnaire asks for information about experience with St. Francis Xavier Performance Banking System and how effective it is to you as a regular user.

Please answer the questions in relation to your personal experience. Your individual responses to the questionnaire will be strictly confidential.

Instructions

This is a survey, not a test; there is no right or wrong answer. Please tick the boxes to mark your answers.

1. Background Information	Answers:
Please indicate your gender:	Male ☐ Female ☐
Please indicate your age:	<25☐ 25-35 ☐ 36-45 ☐46-55 ☐>55☐
Please indicate highest education level attained:	Masters ☐ Bachelors ☐ Associates ☐ High School ☐ Primary School ☐
Please indicate your working experience:	<5☐ 5-10 ☐ 11-15 ☐>15 ☐

Indicate your agreement with each statement by rating it from (1) strongly disagree to (7) strongly agree.

2. Information Quality	Disagree ---------- Agree
IQ1: Performance Banking System provides information that is exactly what you need	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ2: Performance Banking System provides information you need at the right time	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ3: Performance Banking System provides information that is relevant to your banking needs	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ4: Performance Banking System provides sufficient information	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ5: Performance Banking System provides information that is easy to understand	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ6: Performance Banking System provides up-to-date information	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ7: Performance Banking System system provides sufficient information	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
3. System Quality	**Disagree ---------- Agree**
SQ1: Performance Banking System is easy to use	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ2: Performance Banking System is user-friendly	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ3: Performance Banking System provides interactive features between users and the system	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ4: Performance Banking System provides high-speed information access.	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7[
4. Complementary Technology Quality	**Disagree ---------- Agree**
CTQ1: The computer (desktop, laptop, mobile device) you normally use to access Performance Banking System is adequate	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
CTQ2: The software (desktop, laptop, mobile device) you normally use to access Performance Banking System is adequate	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐

CTQ3: The speed of the Internet connection used to access the Performance Banking System is adequate.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CTQ4: The reliability of the Internet connection used to access the Performance Banking System is adequate.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
5. Service Quality	**Disagree ---------- Agree**
SV1: The support staff keeps Performance Banking System software up to date	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
SV2: When users have a problem Performance Banking System support staff show a sincere interest in solving it	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
SV3: Performance Banking System support staff respond promptly when users have a problem	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
SV3: Performance Banking System support staff tell users exactly when services will performed.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
6. Computer Self-Efficacy Measure I COULD USE THE PERFORMANCE BANKING SYSTEM IF…	**Disagree ---------- Agree**
CSE-1 .... if there was no one around to tell me what to do as I go.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-2 .... if I had never used the Performance Banking System like it before.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-3 .... if I had only the Performance Banking System manuals for reference.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-4 .... if I had seen someone else using the Performance Banking System before try it myself.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-5 .... if I could call someone for help if I got stuck	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-6 .... if someone else had helped me get started.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-7 .... if l had a lot of time to complete the job for which the Performance Bank System was provided.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-8 .... if I had just the built-in help facility for assistance.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-9 .... if someone showed me how to do it first.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE-IO.... if I had used similar Performance Banking System before this one to do t same job.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
7. User Satisfaction	**Disagree ---------- Agree**
US1: You have a positive attitude towards Performance Banking System	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
US2: You think that Performance Banking System is useful	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
US3: Performance Banking System has met your expectations	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
US4: You are satisfied with Performance Banking System	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
8. Use	**Never ---------- Often**
U1: Your frequency of use of Performance Banking System is high	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U2: You depend upon Performance Banking System	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U3: You were able to complete a task using Performance Banking System even when there was no one around to tell you what to do.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U4: You have the knowledge necessary to use Performance Banking System	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
9. Perceived Net Benefits	**Never ---------- Often**
NB1: Performance Banking System helps you improve your job performance	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

NB2: Performance Banking System helps the organization save costs	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB3: Performance Banking System helps the organization achieve its goals	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB4: Using Performance Banking System improves your productivity	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB5: Performance Banking System improves the assessment and training	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB6: Performance Banking System enhances student recruitment and performance management	

Please return this survey to the person who gave you the form.

Thank you for your participation.

Dr. Kieran Ryan
University of Belize
P.O. Box 990,
Belize City, Belize
Tel: 223-0256 Ext: 430

11 Feb 2019
Re: University of Belize Research Project

Mr. Rafael Dominguez
General Manager
St. Francis Xavier Credit Union
Corozal Town
Belize C.A.

Dear Mr. Dominquez:

My name is Kieran Ryan, I am an Assistant Professor at the University of Belize, Faculty of Science and Technology and I teach business students a course called Management Information Systems. The course requires students to complete a research paper as their final project.

The research is to measure the success of a functional information system at an organization. It asks users of the system about their attitudes towards the system utilizing a survey. No confidential information will be collected. Students need to collect between thirty and fifty surveys. The feedback of the research can be presented to you or your organization. It would inform your organization if the users believe the system is successfully meeting their needs and if not how it can be improved.

Thank you for your time.

Sincerely,

Kieran Ryan PhD
Assistant Professor
Department of Math, Physics and Information Technology
Faculty of Science and Technology
University of Belize