

Measuring the Success of Kastle Core Banking Solution at a Financial Institution located in Belize

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Abstract

The rapid expansion of technology has created the need to evaluate information system performance. This study makes use of the DeLone and McLean's Information System success model to evaluate the success of the Kastle Core Banking Solution(KCBS) implemented by a Financial Institution in Belize. This model includes the following six dimensions: information quality, system quality, service quality, use, user satisfaction and perceived net benefits. Also, to these existing dimensions, two other constructs were added; computer self-efficacy measure and complementary technology. The purpose of this investigation is to analyze the overall usefulness and quality of the implemented KCBS software and to determine how successful the information system has been in assisting the Financial Institution in attaining its Goal. This research was facilitated by the use of thirty-six-questionnaires which were distributed to employees at a Financial Institution. Results indicate that the usage of the banking system within the institution has contributed to increased employee performance, better decision making and superior goal achievement of the organization. Thus, the KCBS system has proven to be useful to the Financial Institution as it improves effectiveness and efficiency, subsequently, supporting the initial hypothesis.

Keywords: Information System Success, DeLone & McLean's, Kastle Core Banking Solution (KCBS), Financial Institution in Belize, operational Success

Introduction

Information technology (IT) plays an important role in contemporary organizations and this role continues to expand in scope and complexity and affects business operations dramatically. Advances in the IT industry have caused major changes in every Industry sector. The banking industry is no exception and it has undergone a dramatic change over the past few decades (Pitt et al., 2007). With the coming of the information age, IS investments are becoming increasingly important to banks` survival, growth and prosperity. The Financial Institution has invested heavily in Kastle Core Banking Solution(KCBS). This Banking system was introduced to the company in 2015, with two main objectives: to improve information processing and management and to improve loan management, which is one of the Financial Institution's main business processes. KCBS was a much needed technological advancement as the company continues to grow across the country. It was also a major improvement from their previous, outdated information system called Pro-Ledger.

Kastle Core Banking Solution, is described as a customer centric, end-to-end solution that spans a wide range of core banking operations across the domains of commercial and consumer banking, infrastructure finance, credit lines and remittances. KCBS is a very sophisticated loan management system that can calculate interest, escrow and account for arrears. It also records loans from inquiry through disbursement and repayment. The system is also capable of handling unstructured loans with various repayment schedules; some of the other features include storing customer's demographics in a reception profile that tracks customer's movements as they travel to the various departments within the Organization (Dougiamas, 2018). Banks traditionally are the intermediaries, which collect a deposit from various entities and provide to those who need it for profit. But, new generation Banks with the help of technology are not only collecting and disbursing money to different entities but also provide numerous services to various entities which facilitate their business operations. Banks aim to reduce costs, enhance efficiencies and guarantee customer retention with use of technology (Turnbull, 2007). In banking, the relationships between institutions and their customers are critical (Seybold & Foss, 2001) and technology such as ATMs, POS, SMS Banking, Online Banking and Mobile Banking is the mediator in that interaction. Technological advances enable close and long-term relations with customers (Chairlone, 2009).

The purpose of this research was designed to evaluate the success of the KCBS System in the Loans Department at the Financial Institution as well as find ways in which the system can be improved to increase the perceived net benefits of its users. Hence, it is important to find out if the information system is performing as it is expected and if it is indeed assisting the institution in achieving its goals and objectives. This research can be useful to management or the Company's Board of Directors since it will provide actual data on employee's perspective of KCBS and alert them on the performance of the system. The Information Technology (IT) team would then be provided with information that can allow them to improve the institution's functions and strategic goals.

Overall, this study was intended to analyze how effective and efficient this system has been and find ways how it can be improved to enhance productivity. The basic research method that was utilized for this study was questionnaires to gather information from employees across the country. Hence, the data collected will be represented using tables, histograms, bar charts, and other formats to display the findings of this research paper. Furthermore, the structure of this study is as follows; a literature review, methodology, hypothesis, data results, conclusion and limitations.

Literature Review

The main purpose of this literature review is to evaluate the success and failures of implementing Information Systems in the Banking Sector and how these systems in developed countries are compatible with the constructs developed by DeLone and McLean (2003) and other researchers. Information systems (IS) are seen to have the capacity to make a significant amount of contribution especially in service sectors such as banking, which they build their competitive advantage on credibility and information. Vast amount of capital has been invested on information systems and communication technology in areas such

as Financial Institutions, software, networking and personnel development. This plan or development will be considered worthwhile if there is evidence that has had a corresponding impact on employee performance and efficiency in which it provides a look towards the success of the information system (Condie, Munro, Seagraves & Kenesson, 2007).

DeLone and McLean conducted a research where the two researcher's information system success emphasized six interrelated dimensions of information system success such as: information quality, system quality, service quality, user satisfaction, use and perceived net benefits. For the purpose of this research, two additional dimensions were added, they include: complementary technology quality and computer self-efficacy measure (DeLone and McLean, 2003). These two researchers provided such relevant information to form a body of coherent information and for other upcoming researchers to make further studies on this topic about information systems. As we all know, we are living in the 21st century and in order for growing businesses to achieve the strategic business goal of survival, it is imperative that they wisely invest and train in the usage of their business of information systems. IS also assists organizations to achieve five other strategic goals such as: operational excellence, new products, services and business models, customer and supplier intimacy, improved decision-making and a competitive advantage (Laudon and Laudon, 2016).

A research conducted by Winston Lin and Shao (2000), proved that there was a positive relationship between user participation and system success of IS. It also stated that the participation of the users when being motivated to use the information system more often represented more successful results. The research also showed that a well-established banking information system provides great opportunity for financial institutions. Another study by Han (2008) also found the favorable impact of the application of informational technology on SME finance in most developing countries. The study further reveals that online businesses are more profitable and produce higher revenues, than SMEs that use only traditional channels. Through Riyadh, Akter & Islam 214 Internet, SMEs can do research on banking products, interest rates, terms, and then choose lenders that best fulfil their expectations and needs.

At first, this commodity was enjoyed mainly by first world countries but as time passed it has been adopted by almost every country in the world and it seems that online banking is a must in the banking industry. Belize is no exception and is in the vanguard of developing countries with online banking technology. All the banks operating in Belize offer online banking services with advanced features to differentiate each bank from its competitors. These features include top class services such as real time bill payments, phone top up, credit card payments, payrolls and even the option to create your own PIN number for your debit and credit card online. All the above mentioned, provide customers and users the option to make their banking experience easy and comfortable in one click (Gandhi, S. and D. Kang, 2009).

It is without any doubt that the efficient usage of information systems will give a lot of opportunities to the company and advantages to their business. Previous studies have indicated that IS sophistication has a direct influence on organizational performance. Organizations that are operating in a highly aggressive competitive environment, need to have a sophisticated Banking Information System in order to succeed and compete favourably (David, 2004). Margi, Powel and Yetton (2011) argued that the effectiveness of organizations depends on the extent of their IS sophistication, organizations having more sophisticated Banking systems perform better than those with less sophisticated IS. In support of this, Gul (1991) claimed that a well-established IS is designed to provide management with information that is broad in scope, highly coordinated, externally oriented and integrated within an organization. This study further stated the diversity of technologies (hardware and software), wireless network, telecommunication technology, databases and electronic data interchange (EDI), video conferencing, and etc. utilized by banks to carry-out their daily routine. The deployment of IS enables financial institutions to integrate its entire functional units, provides adequate and reliable information to assist management in decision making thereby achieving organizational goals and objectives (Gul, 1991). Using contingency theory perspective, Al-Eqab and Adel (2013) examined the impact of IT sophistication on perceived usefulness of Banking information characteristics. The result of the research indicated there is a significant positive relationship between IT sophistication and accounting characteristics.

However, many banks have failed to sustain these achievements which causes a tremendous fall in profits and almost collapses of some other banks in the country (Dauda & Akingbade, 2011). Katang (2014) provided evidence that Nigeria loses \$2 billion on information technology (IT) annually, which is a huge loss to a country that is an emerging market. In addition, Ogah (2013) claimed that there is an alarming rate of embezzlement of resources, fraud and inefficiency in the Nigerian banks. Solution of these problems can be realised by having an adequate, and reliable banking information system (Boonmak, 2008).

Lastly, according a study entitled “Online Banking Information Systems Acceptance: An Empirical Examination of System Characteristics and Web Security” conducted in UK in the year 2017 by Fida Hussain Chandio et al., recommends that in order to positively influence perceptions of usefulness, banks, along with system designers and developers, need to ensure that the web sites they design are secure and provide a quick response to users, plus they need to ensure that the quality of the information provided and generated by the web sites is of a high standard. These measures would increase the users’ motivation and help to speed up the process of web-based banking systems acceptance. The authors recommended to positively influence and enhance the perceptions of ease of use, banks should invest in the development of online banking systems that are not difficult to use but are easy to access, and that have simple terminology to facilitate online banking (Chandio, F. H., Irani, Z., Zeki, A. M., Shah, A., & Shah, S. C., 2017). With that said it is important to weigh up the benefits of information systems against the costs and potential challenges. One way to ensure that new information systems deliver value is to align the information system with the company’s business strategy.

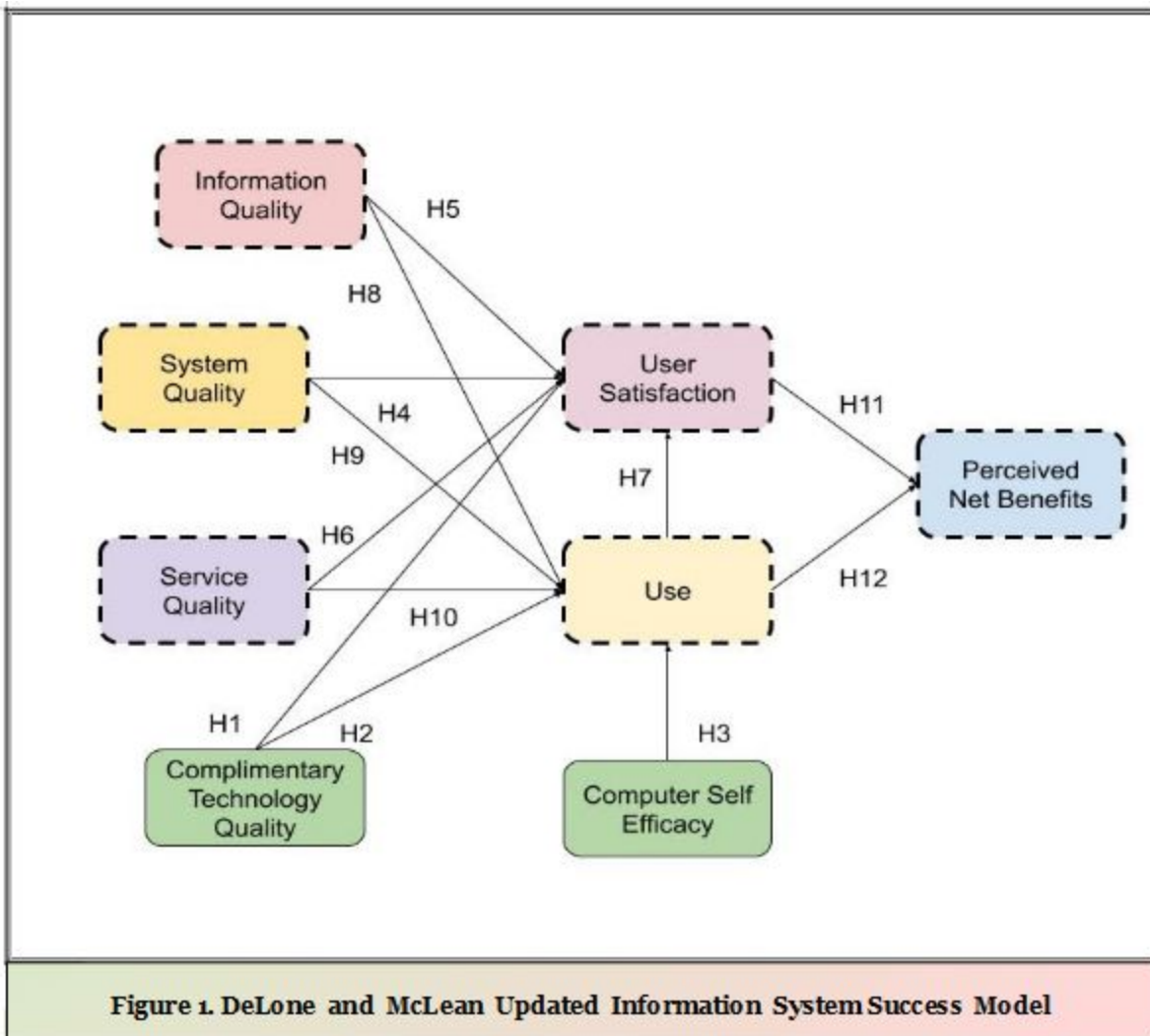
Methodology

The Financial Institution uses Kastle Core banking solution to conduct many transactions; such as escrow and account for arrears. This system is a very sophisticated loan management system that calculates interest. It is also capable of handling unstructured loans with various repayment schedules; some of the other features include storing customer’s demographics in a reception profile that tracks customer’s movements as they travel to the various departments within the Organization. Delone and McLean(2003)Information Success model was updated to measure the effectiveness of the operating Banking System. This study proposed that a comprehensive model for the success of the banking system needed to be highlighted (Fig.1) it takes a view on the information quality, system quality, service quality, use, user satisfaction, and perceived net benefit.

We took a look at the definitions of the D&M’s Is successful model and incorporated it to Kastle Core Banking Solution adding and merging different points of view to develop an updated scheme. Hence, we incorporated these successful dimensions in our theoretical model;

- Information Quality- Focuses on the quality of information that KCBS provides, and how it successfully helps and boosts the Banking System performance. In addition; it takes into account the availability of information to users, is it available to them when they need the information. Above all it aims at emphasizing the excellence of the system formation. Information quality has been shown to be an important success factor when investigating overall IS success, especially in the context of web-based systems (McKinney et al., 2002).
- System Quality- This measures the Information System KCBS itself, it considers the functionality, performance characteristics, and usability (McKinney et al.,2002). System Quality measures the degree to which the system is easy to use to accomplish its tasks. In addition it takes a view on the service provider, is Kastle Core banking solution able to deal with rising problems. The success construct encompasses attributes like responsiveness, reliability, dependability, and empathy.
- User Satisfaction- It deals with the users attitude towards the system, are they satisfied with Kastle Core information system in terms of meeting their expectations. This user satisfaction is one of the most important measures when determining the overall Information System Success.

- Use- Measures how often employees at the Financial Institution use KCBS Informations System.
- Complimentary Technology Quality - Determines the reliability of technology when the user uses KCBS Information System.
- Perceived Net Benefits- Measures and looks at the benefit of using Kastle Core Information System. Benefits include; Task Performance, Job efficiency, quality improvement, and cost reduction. Also; the productivity, and attainment of the objectives and achievement of using the system.



The hypothesized relationship is depicted in Figure 1 between Kastle Core Banking System success, variables are based on the theoretical work made by DeLone and McLean (2003). As these individuals suggest that successful models need further development before it can serve as a basis for the selection of appropriate IS measures. Consequently; the study hypothesized the following thirteen hypotheses

- H1. Information quality will positively impact user satisfaction.
- H2. System quality will positively impact user satisfaction.
- H3. Service quality will positively impact user satisfaction.
- H4. Use will positively impact user satisfaction.
- H5. Information quality will positively impact use.

- H6. System quality will positively impact use.
- H7. Service quality will positively impact use.
- H8. User satisfaction will positively impact perceived net benefit.
- H9. Use will positively impact perceived net benefit.
- H10. Self- efficacy will positively impact use
- H11. Complementary technology will positively impact user satisfaction
- H12. Complementary technology quality will positively impact system use
- H13. Complementary technology will positively impact the service quality

Construct Measurement:

In order for the completion of the research, a questionnaire was prepared to collect data for this research. The information quality construct was measured by a seven item scale from Bailey and Person (1983), with modifications to fit the specific context of the Banking System. Questions were created based on the successful model created by Delone and McLean(2003) this made the questions be effective and adequate. The measurement items include; information quality, system quality, complementary technology quality, service quality, user satisfaction, use and perceived net benefit. For this research we moved from a basic to an applied research.

In this research, satisfaction was utilized as an evaluative judgement, for the effectiveness of the Banking service(Doll and Torkzadeh, 1988). In addition, changes were made to the questionnaire in order to fulfill the banking system framework. Satisfaction was measured with a four-item scale from Seddon and Yip (1992), Kastle Core Banking service benefits the company and is an achievement for the International Bank of Belize. In addition; the information quality was measured by the six-item scale adopted from (Alshibly, 2011; Tansley et al, 2001) and some banking service personnel experts’ advice. All items were measured by using a four item scale which helps us to understand the perception of employees in the Financial Institution towards the Kastle Core Information system. Each measurement item was rated by using a 7-Likert Scale ranging from Agree (7) to Disagree (1).

Table 1: Measurement Items for Questionnaire

Construct	Survey Questions	Source
Information Quality	IQ1. Kastle Core system provides information that is exactly what you need IQ2. Kastle Core system provides information you need at the right time IQ3. Kastle Core provides information that is relevant to your job IQ4. Kastle Core system provides sufficient information IQ5. Kastle Core provides information that is easy to understand IQ6. Kastle Core system provides up-to-date information	Bailey and Person (1983)
System Quality	SQ1: Kastle Core system is easy to use SQ2. Kastle Core system is user-friendly SQ3. Kastle Core system provides high-speed information access. SQ4. Kastle Core system provides interactive features between users and the system.	Alshibly,(2011)

<p>Complementary Technology Quality</p>	<p>CTQ1: The software on the device (desktop, laptop, mobile device) used to access Kastle Core system is adequate CTQ2: The device hardware (desktop computer, laptop, mobile device) you normally use to access Kastle Core System is adequate CTQ3: The speed of the Internet connection used to access Kastle Core System is adequate CTQ4: The reliability of the Internet connection used to access Kastle Core System is adequate</p>	<p>Chang et al., (2009)</p>
<p>Computer Self-Efficacy Measure</p>	<p>CSE1: If there was no one around to tell me what do as i go CSE2: If I had never used an information system like it before CSE3: If I had information system manuals for reference CSE4: If I had seen someone else using the information system before trying it yourself CSE5: If I could call someone for help if you got stuck CSE6: If someone else helped me to start CSE7: If i had a lot of time to complete CSE8: If I had just the built- in help facility for assistance CSE9: If someone showed me how to do it first CSE10: If I had used similar information systems before this one to do the same task</p>	<p>Seddon and Yip (1992)</p>
<p>Service Quality</p>	<p>SV1: The support staff keep Kastle Core System software up to date SV2: When users have a problem Kastle Core system support staff show a sincere interest in solving it SV3: The Kastle Core system support staff respond promptly when users have a problem SV4: Kastle Core system support staff tell users exactly when services will be performed</p>	<p>Chang et al., (2009)</p>
<p>User Satisfaction</p>	<p>US1: Most users have a positive attitude of Kastle Core System US2: You think that the utility of the Kastle Core System is very high. US3: Kastle Core system has met your expectations. US4: You are satisfied with the Kastle Core system.</p>	<p>Seddon and Yip (1992)</p>

Use	U1: The frequency of use of Kastle Core system is high U2: You depend upon Kastle Core system U3: I was able to complete a task using Kastle Core system even when there was no one around to tell me what to do U4: I have the knowledge necessary to use Kastle Core system	Balaban et al., (2013) Rai et al., (2002).
Perceived Net Benefits	NB1:Kastle Core System helps improve your job performance NB2: Kastle Core Systems helps the Organization save costs NB3:Kastle Core helps the Organization achieve its goals NB4: The use of the Kastle Core System increases my productivity. NB5:Overall, Kastle Core System enhances my job performance.	Alshibly,(2011); Tansley et al, (2001)
Table 1: Measurement Items for Questionnaire		

Table 1 above presents the measurement items and its corresponding survey questions based on the Kastle Core Banking System

Sampling and Data Collection

For this research, data was obtained from a sample of workers at a financial institution located in Belize . The method used for this research is “convenience sampling” which allows participants to be selected based on availability and willingness to take part.

A total of 36 questionnaires were issued, and all questionnaires were answered, yielding a response rate of 100%, which is considered excellent.

Characteristics of the respondents are presented in Table 2. The dominant gender in this sample was females consisting of 63.89 percent of the total sample. 42 percent of the workers selected were of ages 25-35. The dominant education level of the sample consists of the Bachelor's degree with a percentage of 36.1. 52.78 percent of the sample stated that they have worked in the institution for 5-10 years.

Characteristics	Number	Percentages
Gender		
Male	13	36.11%
Female	23	63.89%
Age		
<25	4	11%
25-35	15	42%
36-45	8	22%
46-55	7	19%

>55	2	6%
Education Level		
Highschool	5	13.89%
Associate	10	27.78%
Bachelors	13	36.11%
Master's and higher	8	22.22%
Working Experience		
<5	17	47.22%
5-10	19	52.78%
11-15	0	0
>15	0	0

Table 2. Characteristics of the Respondents

Data Analysis and Discussion

We will now move from basic research to applied research since there was no hypothesis testing. For the purpose of data results and analysis we will use histograms to showcase them.

The data was acquired at a Financial Institution. 36 surveys were distributed and 36 were received. Each construct in the survey was coded and analysed using Google Sheets. A 7 point Likert scale was utilized; with questions ranging from strongly disagree to strongly agree. 8 histograms will be presented below along with 1 bar chart comparing all 8 constructs. There was variance among the charts presented below. These charts will help to evaluate the success of Kastle Core Banking Solutions at the Financial Institution.

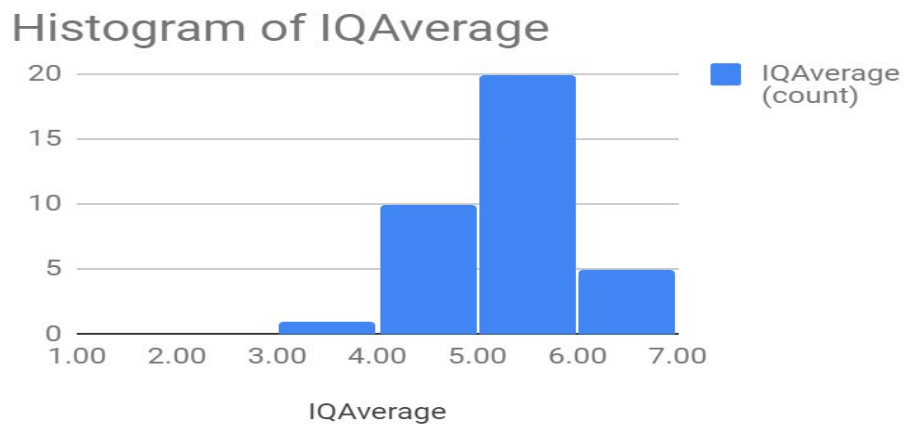


Figure 2. Information Quality

Figure 2 shows the responses for the information quality of Kastle Core solutions at the Financial Institution. There was variance within this chart. 25 employees are satisfied with the information quality of KCBS at the Financial Institution as they rated the information quality from ranges 5 to 7. However, there was 1 employee who was not satisfied with the information quality of Kastle Core, on which his/her response ranged from 3-4. Therefore it can be said that the information system is moderately successful when it comes to the information quality.

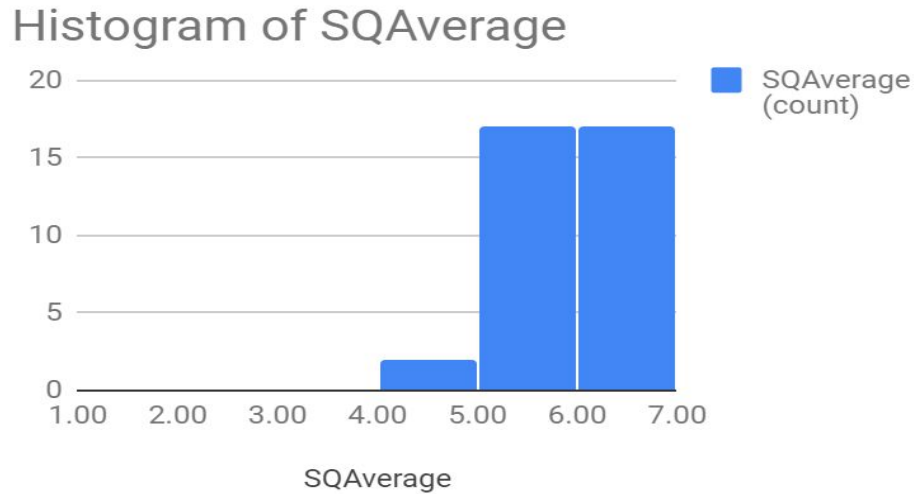


Figure 3. System Quality

Figure 3 is not composed of a lot of variance among the responses. In this case, 2 employees were not satisfied and rated the Information system quality as fair with ranges from 4 to 5. On the other hand, 34 out of 36 employees consider the system to be successful. With this figure we come to the conclusion that the ease of using Kastle Core is considered to be extremely easy, that being that most of the responses ranged from 5 to 7.

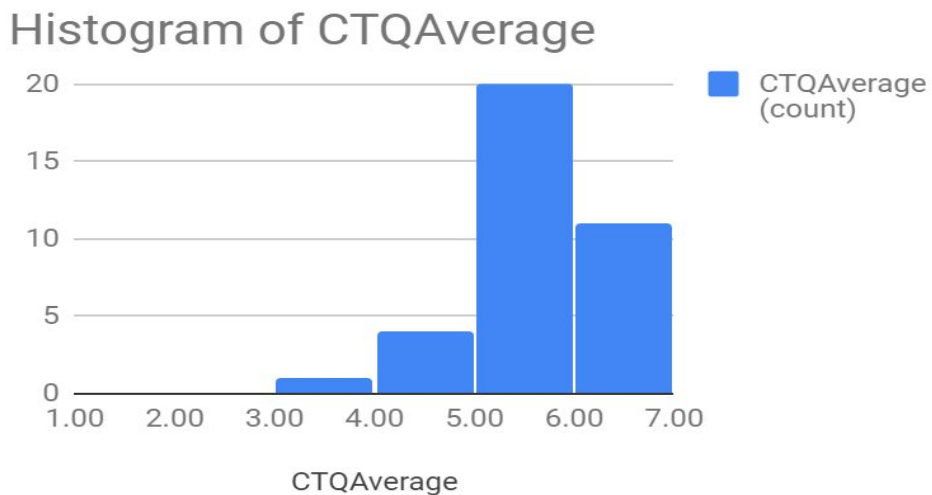


Figure 4. Complementary Technology Quality

Figure 4 showed little variance. 31 out of 36 employees consider that the technology they utilize to access Kastle Core is effective in a moderate manner. However, 5 employees ranked the technology provided to be between 3 and 5, this can be interpreted as not considering it to be fully effective in order for them to carry out their day to day tasks.

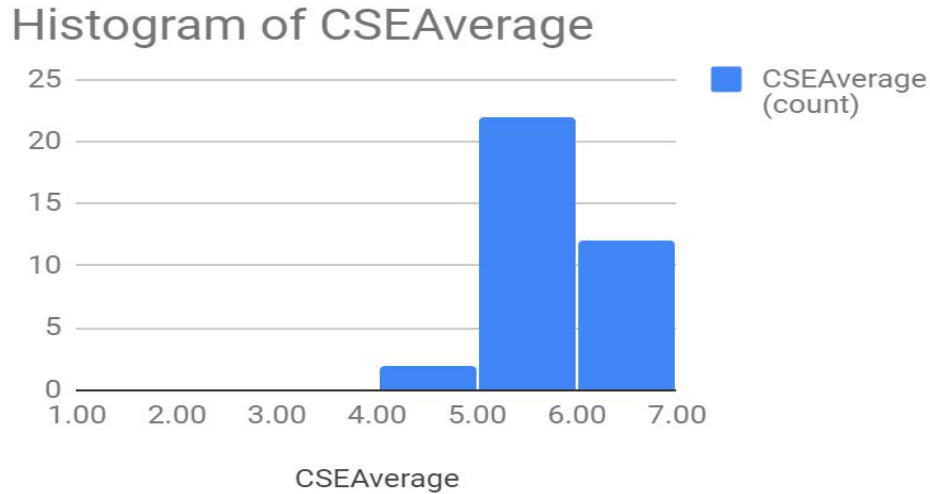


Figure 5. Computer Self Efficacy Measures

Figure 5 shows the responses of employees that consider that they can use Kastle Core with little to no help. There was little to no variance in this histogram. 22 out of 36 employees rated the computer self-efficacy measure from ranges 5 to 6, considering that they can utilize Kastle Core without little help from someone. Also, 12 additional employees consider that they can also use Kastle core without help as their responses ranged from 6 to 7. However, 2 out 36 workers considered that they cannot use Kastle Core without the help of someone.

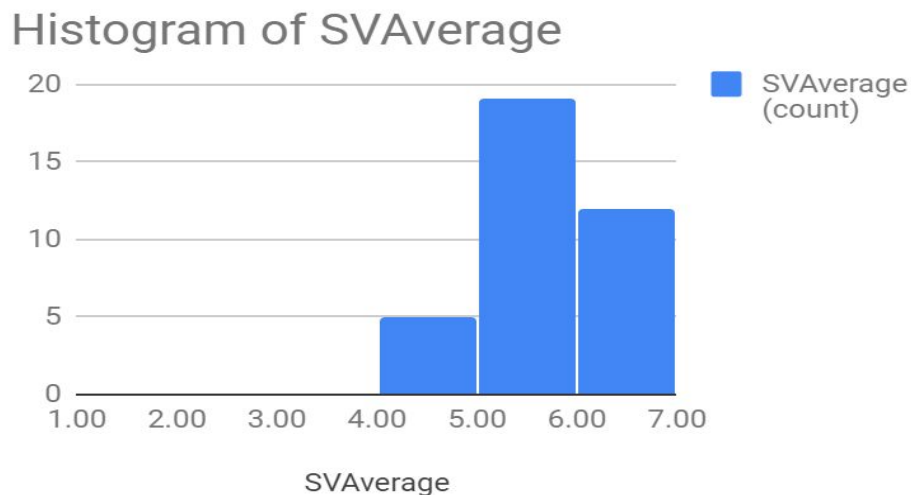


Figure 6. Service Quality

Figure 6 shows the responses of employees in terms of the maintenance of the information system by the Information Technology (IT) Department. There was not any kind of variance in this chart. Most responses were from ranges 5-7, where 12 employees considered that the IT Department is doing their job by keeping the system up to date. 19 additional employees also consider that the service quality is satisfactory while 5 employees considered that it is average.

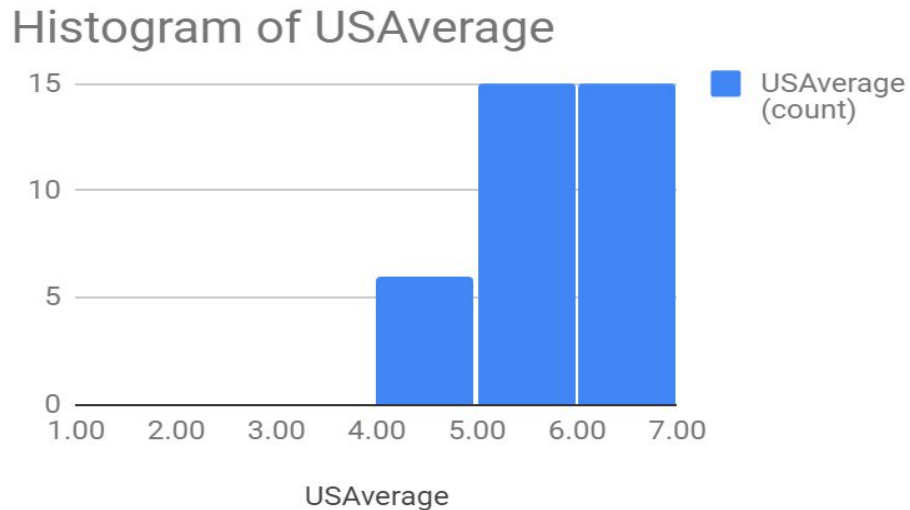


Figure 7. User Satisfaction

Figure 7 shows the level of satisfaction in regards to KCBS among employees at the Financial Institution. There were no variances among the responses. 15 out of 36 employees are strongly satisfied with the use of Kastle Core at the Financial Institution, which are the responses from ranges from the 6th to the 7th scale. 15 out of 36 employees consider their level of user satisfaction to be moderately fair and just. While 6 out of 36 employees are averagely satisfied with the use of Kastle Core as their responses ranged from the 4th scale to the 5th scale.

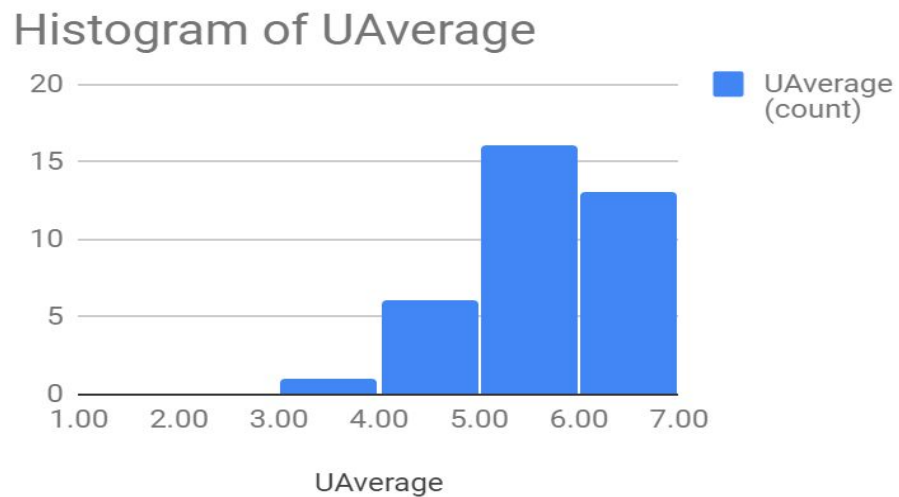


Figure 8. Use

Figure 8 shows the use of Kastle Core which is based on the frequency, dependency, knowledge and ability to complete tasks using the information system. There was variance within the responses. 13 out of 36 employees depend on the Information system completely to complete tasks, as their responses ranged from the 6th to 7th scale. On the other hand, 16 employees had moderate responses as they rated the use of Kastle Core from ranges 5 to 6. Also, 7 employees seem to not frequently use Kastle Core nor depend on it to complete various tasks.

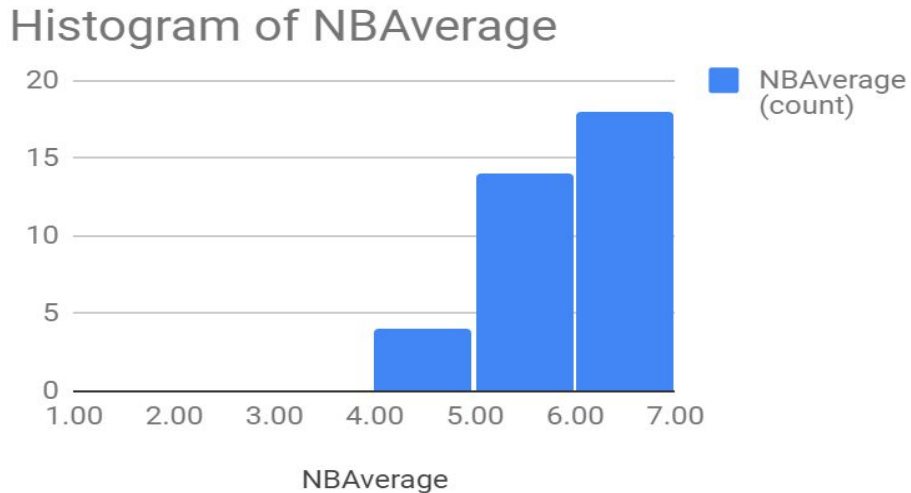


Figure 9. Perceived Net Benefits

Figure 9 displays the employees opinion in regards to Kastle enhancing their Job performance. There is little variance among the responses in regards to the benefits of Kastle Core. Nonetheless, 18 out of 36 employees consider that Kastle Core enhances their job performance as their responses ranged from the 6th to the 7th scale. While 14 out of 36 employees consider that the perceived net benefit of the information system is moderately useful. On the other hand, 4 employees do agree that Kastle Core enhances their academic performance in an average manner.

Discussion

Employees of the Financial Institution stated that the information system “KCBS” enhances their job performance. The Perceived Net Benefit of the information system can be classified as successful since it was the highest construct with an average of 5.76. This means that employees rely a lot on the information system itself since it provides them with useful tools and mechanisms in order to complete their tasks efficiently and effectively. Based on the workers' perspectives, KCBS is easy to use, provides a reasonable amount of interactive features between users and the system, is user friendly and it provides moderate speed information access. Computer Self Efficacy was the second highest construct with an average of 5.72. This signifies that the majority of the employees are able to complete their tasks using KCBS without any help.

In terms of system quality, the majority of the employees agreed that KCBS is easy user friendly, reliable and efficient when it comes to the results. System Quality had a total average of 5.68. User satisfaction and Complementary Technology Quality were the constructs that had the same average. The averages for both turned out to be 5.60 respectively. User satisfaction signifies that workers have a moderate positive attitude towards KCBS and that it met most of their expectations. The 5.60 average for Complementary Technology Quality means that the financial institution provides the workers with adequate hardware for

the use of the information system. As a result, there is room for improvement for both User satisfaction and Complementary Technology Quality.

The dependability of KCBS among the workers at the financial institution is high. Based on the results of Use, many employees depend on KCBS to achieve a greater job performance. This was measured with an average of 5.56, this is still relatively high which indicates proof of the above statement. In regards to service quality, it resulted in an average of 5.68. Overall, the department in charge of the maintenance of the information is doing a great job when it comes to assuring the system to run smoothly. However, room for improvement is also needed since the average doesn't indicate that the info system is being maintained in excellent conditions.

The lowest construct out of all the others resulted to be the information quality. The average for this construct is 5.16, this indicates that the information that the system provides the employees may not be 100% reliable for them. Instead they would need to perform other methods for the workers to come to a conclusion. However based on the averages, we come to the conclusion that KCBS is one of the successful information systems that the Financial Institution has in place. Most of the averages ranged from 5-6 which indicate a moderate successful rate. When taking into consideration the development of technology in the country of Belize it can be said that it is considered successful with room for improvements as time goes by.

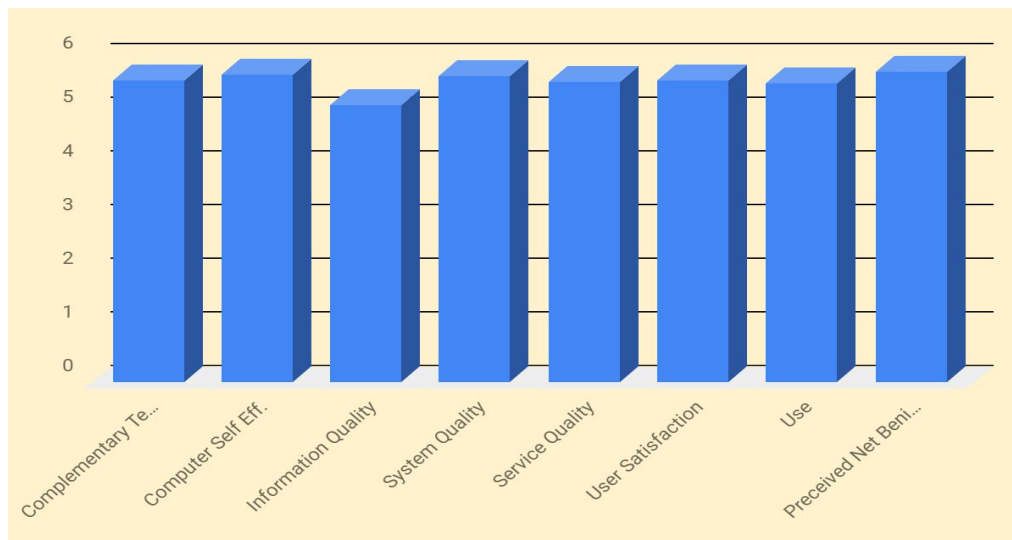


Figure 10. Average of all the results

Figure 10 shows the average of the 8 constructs used to evaluate the success of Kastle Core Banking Solution at the Financial Institution. According to the bar chart above, employees at the Financial Institution said that KCBS is moderately successful. Perceived net benefits are dependent on use and user satisfaction and it should be an average of both. Based on the bar chart, it is a little above the average. Out of use and user satisfaction, most workers use it; and they are moderately satisfied with the way the Information System works.

User satisfaction is dependent on service quality, system quality and information quality. In terms of service quality, the Information Technology (IT) technicians do their job to the best of their ability, taking into consideration the limitations that a small country such as Belize offers. As a result of the service quality average, use and user satisfaction both have a satisfactory increment increase.

Information quality appeared to be low when the average of averages were computed. However, information quality is not low enough for us to come to a conclusion stating that the information system is not reliable for the employees. The average consists of 5.16 on which it is still considered acceptable.

Workers may need to do extra analysis when coming to a conclusion but the information provides them with a general knowledge on the outcome of the decisions that need to be made.

In terms of self-efficacy, it was rather high. Therefore, the employees are able to work hand on hand with the information system. In addition, they were able to easily navigate around the tools offered. Training should still be provided since the average ranged between 5-6.

Conclusion

Our Research paper was done to identify if Kastle Core Banking Information System is successful, in order to attain this we had to start by doing a basic research then continuing with applied research. In order to attain the success of the banking system the IS success model was developed to capture the nature of the banking success system. The results showed the information quality, system quality, service quality, use, user satisfaction, and perceived net benefit of the success of the Banking Information System. The literature review examined IS success at both individual and organizational levels of analysis. KCBS IS model applied well at both the individual and organizational levels of analysis. The research results indicated that the usage of KCBS contributed to increase employee performance, better decision making and superior goal achievement of the organization. To reiterate, Kastle Core Banking Solution (KCBS) demonstrated to be a utile application used by employees of the Financial Institution. It provides useful tools and mechanisms to facilitate the processes of completing tasks in an effective and efficient manner. According to the data obtained via questionnaires, KCBS is easily accessible, convenient and provides innovative and interactive features between personnel and the system. Results indicated that the usage of the banking system within the institution contributed to an increase in employee performance, better decision making and determination for excellence.

Limitation

One of our limitations concerning our study include time - The researchers did not have enough time to run statistical analysis of the data, this included time to interview as many people as they would have liked. Also, although the investigation was a complete success, the group did not have sufficient time to run a statistical report with the data acquired. In addition to this, access to information was very limited due to privacy and restrictions. Due to the fact that financial Institutions are limited with the information given to us concerning the information system, we had to base our knowledge of KCBS with general knowledge. This means that in order to get to know the information system we had to read basic instructions and promotions of the software in order to get a better understanding of it. A recommendation that could be implemented is to be given additional time to execute the research paper. In addition; a next limitation for our research is that we adapted a random sampling of a certain population (a total of 36 bank employees) for the data collection. Hence; since we were only able to issue 36 questionnaires, the result wasn't 100% accurate consequently it was a generalized result. These were the few limitations we were faced with while conducting our research paper.

Future Research

Indeed, this research achieved its aim and provided a structure for continuous understanding of the success of banking systems. Nevertheless; highlighting the perceived benefits, the information quality, and satisfaction. The detailed analysis we did with the research paper will be a theoretical and empirical research that can be used as; future foundation for a research. Hence; any person can use chapter 1, 2 ,3 and then collect way more data to do better research with more accurate information obtained. The limitation concerning time, this can be overcome in a future study by ensuring there is an adequate time frame to run statistical analysis of the data within a better time period. Based on the limitation of the random sampling this can be overcome in a future study by issuing a larger quantity of questionnaires. A total of 85 questionnaires can be distributed to get a better picture and more adequate result based on the system success. Hence these are the ways the limitations can be overcome in a future study.

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