Evaluating the Success of an Information System: A User Perspective in a Developing Nation

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Abstract

The purpose of this research is to analyze the current information system used by RF&G Insurance Co. Ltd, the largest insurance provider in the country of Belize, to see how this Information system improves efficiency pertaining to the daily task done by RF&G Insurance and to see how it relates as a Customer Relation Management system. In 2012, the management at RF&G insurance company needed an information system that would help Improve the efficiency and effectiveness of every day task done in each and every department. Underwriter™ was developed at this time to facilitate the request of management and the board of directors. Powered by Cored Technologies in Jamaica, Underwriter™ is information system that analyses risk in insurance proposals, determine policy terms and calculate premiums on the basis of actuarial, statistical and background information. The information that is provided by underwriter™ provides is accessible by four departments Accounts, Claims, Surveying and Underwriting departments. Each department encompasses a different procedure which is therefore relying on the same information that the information system generates. To evaluate this system the Delone and Mclean model was used which consists of six dimensions: information quality, system quality, service quality, use, user satisfaction, and perceived net benefit. After the implementation of the system, perceived benefits are that user efficiency rating in several departments was up by 50 percent and revenues began to increase due to user capacity of this new information system. The conclusion explores the limitations of the research and how they can be addressed.

Keywords: Customer relationship system, information system model, underwriter information system, perceived benefits

Introduction

In order to provide accurate, efficient and timely service, most businesses and organizations are installing unique software to record, process and manage their data. Overtime organizations have invested vigorously put into information and communication Technology (ICT) is mainly used to improve of various business capacities.

Cognizant of this trend, RF&G Insurance Co. Ltd. is striving to automate most of their business processes and move away from the traditional paper based mechanisms. Instead of manually writing reports in the report journal and filing it, RF&G insurance is using the Underwriter information system (UWIS) which was implemented in 2012 and is currently being upgrade year to suit user satisfaction. Automated underwriting systems have been developed to reduce the manpower, time and/or data necessary to underwrite a life insurance application, while maintaining the quality of underwriting decisions. (Batty, 2009).

Underwriting risks include pricing risk, reserve risk, reinsurance risk and occurrence risk. These risks pose major risks for property and liability insurers, and therefore their impact on the insurance cycle is important.(Macedo, 2009). To evaluate this current automated information system used (AIMS) the underwriter information system(UWIS) uses data that they attain from the application to screen the items to be insured from possible risks. For example the area that a building located is not likely to have and earthquake, the system will then recognize it then it will exclude the earth quake exposure. A specific construction code will permits the exclusion of the hazards made by winds below certain strengths. The user of the UWIS will likewise utilize information bases to beware of the hazard introduction, conceivable past cases, or declined applications. Another use of this system is to calculate premiums and also provide a data base storage of the insured information.

The UWIS underwriting information system is very versatile that all the departments (4) in the company relies on the information it provides to complete their daily task. This system was tailored to meet the needs for not only insurance purposes but user (employees) satisfaction and company efficiency. In terms of it acting as a Customer management system the, being that RF&G is the largest insurance company in Belize, how has the underwriter system enabled the company and its agents to provide the highest quality service to its clients?

Literature Review

The fundamental reason for this literature review is to evaluate the success of the Underwriter information System as a Customer Management Relationship System, including employee ease of use, at RF & G Insurance Limited.

There is a large and well developed cadre of information pertaining to information system success in developed countries focusing on firms and organizations that use specialized system in their operations. The information systems success research that is most comprehensive is the 1992 paper by DeLone and McLean (DeLone et al. 1992; McLean et al. 1992). DeLone and McLean later did a follow up research paper "The DeLone and McLean model of information systems success: a ten-year update" refining their previous findings. One of the refined aspects focuses on the user satisfaction which can also be viewed as a customer relationship. (DeLone et al.2003; McLean et al. 2003)

DeLone and McLean based their model on prior research focusing on communication. The model alluded to the research of Shannon and Weaver which gave a thorough idea of the specialized dimension of communication which assesses the precision and productivity of the communication framework that produces information, the semantic dimension that examines how successfully information can be transmitted with intended meaning, and the effectiveness level which stresses on the impact of the information on the recipient. (Shannon et al. 1949; Weaver et al. 1949) These levels: the technical, semantic, and effectiveness is a part of the bedrock that the original DeLone and McLean Model is based on. This brought forth the D&M IS Success Model, which states that "systems quality" measures technical success; "information quality" measures semantic success; and "use, user satisfaction, individual impacts," and "organizational impacts" measure effectiveness success.

The above mentioned elements of D&M IS Success Model when applied to the Belizean Context must focus on how a CRM can be adequately implemented in the country particularly in the insurance Business. In a developing country like Belize there is very little to no information regarding the topic of IS success and its impact of local organizations. This paper will attempt to bridge some of the deficiencies in the current body of knowledge in Belize, highlighting a CRM system. In particular, it will inspect the effectiveness of business's information system. How does the information system facilitate the smooth flow of day to day operations? How does the information system allow the insurance agents to access information requested by customers? How does it improve the overall running of the insurance business?

The basic idea and answers to these questions can be summarized in the service quality=perceived expectation and perceived performance (SQ=EP) concept of service quality which leads to reliability, assurance, tangibles, empathy, and responsiveness. The works of Pitt, Watson and Kavan are one piece of work which clarifies this concept. Their research is called quality of service: a measure of the effectiveness of information systems.

In this study, they noted that " IS efficiency measures commonly used focus on the products rather than the IS function services. Thus, there is a danger that IS researchers will measure IS effectiveness if they do not include in their assessment package a measure of IS service quality" (Pitt et al. 1995; Watson et al. 1995; Kavan et al. 1995) This simply asks the following questions: " Does the IS have up - to - date hardware and software " (tangible); " is the IS reliable " (reliability); " Does it provide users with prompt service " (responsiveness); " Do the employees know how to use the IS " (assurance); and " IS has the best interests of users at heart. (Empathy)

All this links back to the customer relationship management system success. In a developing country such as Belize how can a customer oriented business like an insurance company gain optimal satisfaction from using their information? The simple answer to that is through the guarantee of user/worker satisfaction and in turn this creates the net benefits the DeLone & McLean model explains.

Methodology

The purpose of the research is to get information about the experience that users get from using the Underwriter™ system at RF&G Insurance Co. Ltd in Belize City.

This chapter gave an outline of the research method used in this study. It provided information on the participants, that is, the measures for inclusion in the study, who the participants were and how they were sampled. The researchers also described the research design that was chosen for this study and the reasons for this choice. The instruments that were used for data collection is also described and the procedures that were followed to carry out this study are included. The researchers also discuss the methods used to analyze the data. Lastly, the ethical issues that were followed in the process are also discussed.

This research will be using the Pure Research style with elements of the applied research techniques. We will use the quantitative method to examine the date, and we will be using surveys to collect the data needed from thirty employees at RF&G Insurance. The researchers decided to use a survey questionnaire because it allows large amounts of information to be collected from a large number of people in a short period of time and in a relatively cost-effective way. The survey was a questionnaire consisting of opened and closed ended questions that measured respondent attitudes and behaviors towards the company's IT System and the impact it has on their day to day work. The survey was created by the researchers and conducted using purposive convenience sampling method.

In preparation for the collection of the qualitative data, a survey was constructed with multiple questions centered on several sections namely: Sex, Age, Usage, Satisfaction, etc. The survey questionnaire was created to further explain and contrast assumptions and perceptions that were construed during the

Literature Review process. Gathering opinions in a structured framework produces concretes evidence and statistics to guide researchers. In order to receive and produce meaningful data, however, the survey questions must be clear and well structured.

The surveys will be conducted during a period of one (1), where 30 purposive convenient selected individuals from each various background.

Each prospective participant, though, must agree to engage in the survey prior to commencement. The questionnaire will take a maximum of fifteen (15) minutes to be completed. A sample size of 30 will be the targeted amount.

The IS Success Model developed by William H. DeLone and Ephraim R. McLean in 1992 will be used to assess the current success of Underwriter system.

The data will then be analyzed through the use of Google Excel Sheet and the relevant findings will be displayed using tables, bar charts and histograms to properly display the analysis of the data collected.

Theoretical foundation: Information System Success

The DeLone & McLean model has also been found to be a useful framework for organizing IS success measurements. The model has been widely used by IS researchers for understanding and measuring the dimensions of IS success. The relevant DeLone & McLean IS Model focuses its results on experienced benefits to explain the success or failure of the implemented information system. Ten years after the first publication of the DeLone & McLean IS Model in 1992, the model was reviewed and updated. The model determines the success of such systems through the factors of presence or absence of system, information and service quality as they affect users' intention to use, actual use and user satisfaction. These are further analyzed through how actual use and user satisfaction of the system deliver net benefits to the organization. This DeLone & McLean IS Model set the standard hypothesizes to be tested as depicted in Figure 1.

Figure 1. Delone and Mcleane IS Success Model
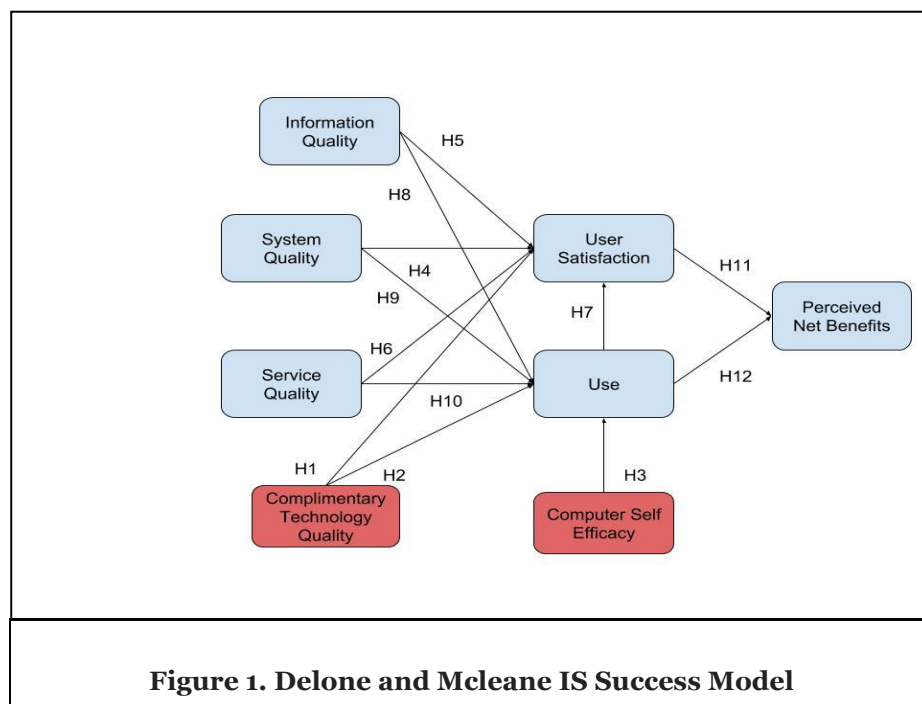
Figure 1. illustrtates the six dimensions of the DeLone and McLean model in addition to the Complementary Technology Quality and Computer Self – Effecency used to validate this research.

Hypothesis

The hypothesized relationship between Underwriter system success variables are based on the theoretical and empirical work reported by DeLone and McLean (2003). As they suggest, the success model needs further development and validation before it could serve as a basis for the selection of appropriate IS measures. Accordingly, the study hypothesized the following nine hypotheses tested:

H1. Complementary technology quality will positively impact user satisfaction.

H2. Complementary technology quality will positively impact system use.

H3. Computer self-efficacy will positively impact system use.

H4. System quality will positively impact user satisfaction.

H5. Information quality will positively impact user satisfaction.

H6. Service quality will positively impact user satisfaction.

H7. Use will positively impact user satisfaction.

H8. Information quality will positively impact use.

H9. System quality will positively impact use.

H10. Service quality will positively impact use.

H11.User satisfaction will positively impact perceived net benefit.

H12.Use will positively impact perceived net benefit.

Construct Instrument

The DeLone & McLean IS Model does not specify how collection of data must be carried; therefore, for the purpose of the study we develop a survey with questions focusing on the eight dimensions. In order to preserve content validity of the quantitative data collected, the scales used to determine the success of the information system were merely extracted from instruments that were used in previous researches.

The information quality construct was measured through a seven-item scale from Bailey and Person (1983), which was modified to focus on the context of the Open education management Information System. The Bailey and Pearson's instrument is widely accepted and has become a standard construct in the IS field as it has been tested for reliability and validity through various researches. Likewise, instruments used by Alshibly (2011) were modified to evaluate the system quality construct through a four-item scale. In addition, the Service quality construct was evaluated using a modified two-item scale adopted from the Chang et al (2009) instrument. The Use construct was measured through a four-item scale adapted from previous studies (Balaban et al., 2013; Rai et al., 2002). In this research, User Satisfaction was defined as the evaluative judgement and affective attitude towards the use of the Government Integrated Cashiering System. This construct adopted from Seddon and Yip (1992) was measured with a four-item scale. Furthermore, the perceived net benefits were defined as an achievement of the firm's objective as well as the end user related objectives. This element was evaluated by a six-item scale adopted from Alshibly, (2011) and Tansley et al (2001). The Computer Self-Efficacy element developed by Compeau, D. R., & Higgins, C. A. (1995) was included to observe user's ability to use the system. This element was measured through a ten-item scale. Moreover, the Complementary Technology Quality adopted from Teece, D. J. (1988) which was evaluated by a three-item scale was included to assess if the available technology aided the success of the information system, and this element is measured through a four -item scale. These items were evaluated using a 7- point Likert Scale ranging from strongly disagree (1) to strongly agree (7). Table 1 presents the research model constructs and related items used for the evaluation of each of these constructs. The actual survey used is attached in the appendix.

Table 1. The OpenEMIS Survey Construct		
Construct	**Survey Questions**	**Source**
Information Quality	IQ1: Underwriter system provides information that is exactly what you need IQ2: Underwriter system provides information you need at the right time. IQ3: Underwriter system provides information that is relevant to your class IQ4: Underwriter system provides enough information IQ5: Underwriter system provides information that is easy to understand IQ6: Underwriter system provides up-to-date information IQ7 Underwriter system provides sufficient information for everyday use?	Bailey and Person (1983).
System Quality	SQ1: Underwriter system is easy to use SQ2: Underwriter system is user-friendly SQ3: The Underwriter system provides interactive features between users and the system SQ4: Do you think that Underwriter require high speed network acces?	Alshibly, (2011).
Complementary Technology Quality	CTQ1: The computer (desktop, laptop, mobile device) you normally use to access Underwriter is adequate CTQ2: The computer (desktop, laptop, mobile device) you normally use to access Underwriter has a fast and reliable internet connection. CTQ3: Is it easy to navigate on the Underwriter system	Teece, D. J. (1988).
Service Quality	SV1: Does the support staff keep the Underwriter system software up to date SV2: When users have a problem Underwriter system support staff show a sincere interest in solving it SV3: The Underwriter system support staff respond promptly when users have a problem SV4: The Underwriter system support staff tell users exactly when services will performed.	Compeau, D. R., & Higgins, C. A. (1995).

Computer Self Efficacy	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 only the information system manu for reference. CSE4: If I had seen someone else using the information system before trying myself CSE5: If I could call someone for help if I got stuck CSE6: If someone else had helped me get started CSE:7 If I had a lot of time to complete the job fo which the IS was provided. CSE8: If I had just the build-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 job.	Chang et al., (2009).
User Satisfaction	US1: Do most of the users have a positive attitude of Underwriter US2: You think that the utility of the Underwriter system is high. US3: Has your expectations been met while using Underwriter US4: You are satisfied with the Underwriter system.	Seddon and Yip (1992).
Use	U1: You frequently use the Underwriter the system? U2: Do you have to depend upon the Underwriter system to achieve daily task? U3: You were able to complete a task using Underwriter even when there was no one around to tell you what to do? U4: Underwriter system helps you to generate monthly reports. U5: Does Underwriter system helps managers to make better decision from reports generated? U6: You have knowledge necessary to use the Underwriter system.	Balaban et al., (2013) Rai et al., (2002).
Perceived Net Benefits	NB1: Does Underwriter™ system helps you to capture your job description duties? NB2: The Underwrite system helps students save cost? NB3: Does Underwriter System helps you to achieve the company's present and future goals? NB4: Using the Underwriter system improves	Alshibly, (2011).

productivity in work place?	
NB5: Using the Underwriter system at RF&G increases your individual knowledge about the nature of the organization?	
NB6: Overall, using Underwriter system enhances employee performance	

Table 1. Measurement Items for the Questionnaire

Sampling and Data Collection

The data collected was from the staff of RF&G Insurance head office in Belize City. The research sampling used was quota sampling which focused on gathering 30 employees from RF&G Insurance to complete and return the survey. The 30 surveys were distributed and 30 surveys were collected making it 100% response rate. A 7-point Likert Scale was used ranging from strongly agree (7) to strongly disagree (1). The respondent's characteristic is shown in Table 2. The table shows that most of the participants were females being 73% of the total respondents, while the males comprised of only 27% of the total respondents. The results indicated that 43.3% of the respondents were older than 40 years but younger than 50. 53% of the respondents held an Associate Degree, while 36.6% of the respondents have been working at the company for 11 to 15 years. While 83.3% of the respondents have 4 or more years working experience with the underwriter system.

Table 2. Characteristics of respondents		
Characteristics	**Number**	**Percentage**
Gender		
Male	8	27%
Female	22	73%
Total	**30**	
Age		
From 20 to 25	4	13.3%
From 26 to 30	7	23.3%
From 31 to 39	13	43.3%
From 40 to 50	3	10%
More than 50	3	10%
Total	**30**	
Work Experience		
5 years	1	3.3%
From 5 to 10 years	10	33.3%
From 11 to 15	11	36.6%
Over 15 years	8	26.7%

Total	**30**	
Education		
High School Diploma	4	13.3%
Associate Degree	16	53.3%
Bachelor's Degree	8	26.7%
Master's Degree	2	6.7%
Total	**30**	
Yrs using Underwriting		
1 year	2	6.7%
2 Years	1	3.3%
3 Yeas	2	6.7%
4 Year and greater	25	83.3%
Total	**30**	

Table 2. The Respondents Characteristics Summary Presentation

This research will analyzed the results as applied research utilizing histogram and bar chart due to the lack of responses.

Data Analysis and Results

The results from the data gathered RF&G insurance on the success of using the Underwriter information system (UWIS) is displayed in 9 Bar Charts and one Bar Chart based on the averages. Furthermore, this research will analyze the result as applied research utilizing histogram and a bar chart due to the lack of response.

Table 1. The characteristics of the respondents from the survey that measures the success of Underwriter™ System among the employees at RF&G insurance Company Limited. Table. The data from this survey was collected from a sample of 30 Employees from RF&G Insurance Company Ltd, resulting in a response rate of 100% participation.

Table 1. Characteristics of respondents		
Characteristics	**Number**	**Percentage**
Gender		
Male	8	27%
Female	22	73%
Total	**30**	
Age		

20-25 years	4	13%
From 26 to 30 years	6	21%
From 31-39 years	13	43%
From 40-50 years	3	10%
Greater than 50 years	4	13%
Total	**30**	
Work Experience at RF&G Insurance		
1-5 years	1	3%
From 5 to 10 years	10	33%
From 11 to 15 years	11	37%
Greater than 15 years	8	27%
Total	**30**	
Education		
High School Diploma	4	13%
Associate Degree	16	53%
Bachelor's Degree	8	27%
Master's Degree	2	7%
Total	**30**	
Years using Underwriter™		
1 Year	2	7%
2 Years	1	3%
3 Years	2	7%
4 Years+	25	83%

Histogram of the Information Quality
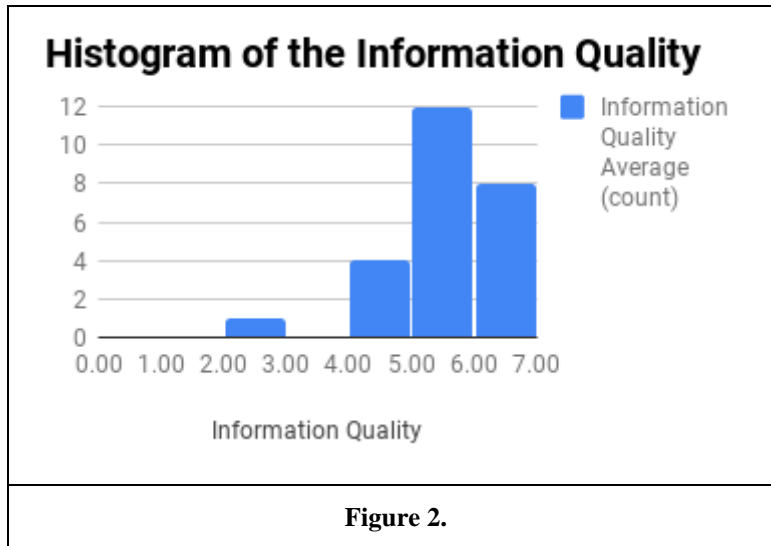
Figure 2.

Figure.2 Illustrated that 97% of participants agreed that the information provided by this system is sufficient to complete their everyday task where by 3% of the participants disagreed.

Histogram of System Quality
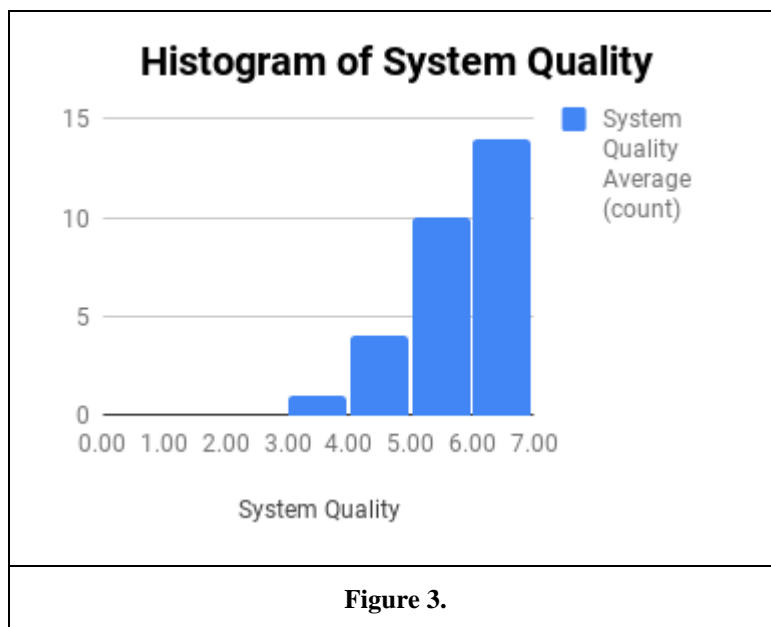
Figure 3.

Figure 3. illustrates that this information systems is a success due to 97% of the participants responding to the quality of the system being adequate while 3% disagreed.
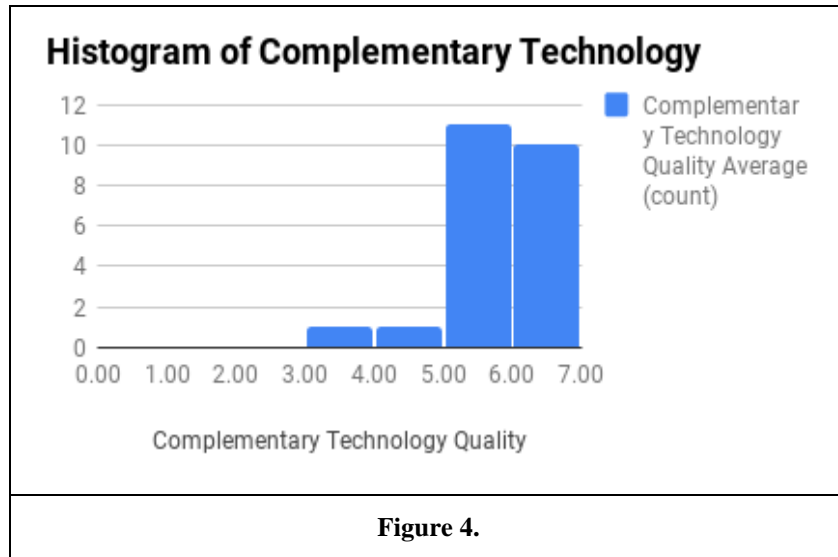
Figure 4.

Figure 4 illustrated that 97% of participants believe that this information system helps to information system to run adequately while 3 percent disagreed.
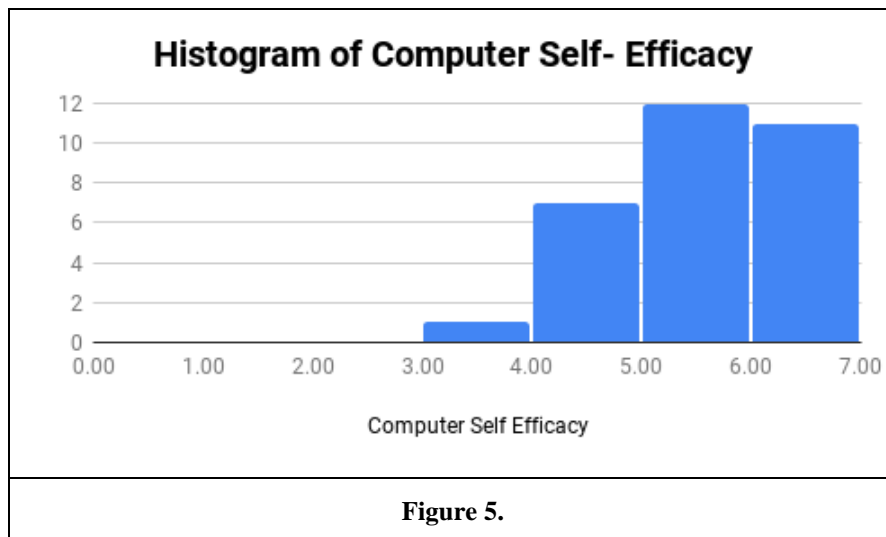
Figure 5.

Figure 5. illustrates that 97 % participants indicated that they can use the system with minimum guidance from others and 3% believed that they can't use without guidance. Furthermore this system can be seen as successful from computer self-efficacy perspective
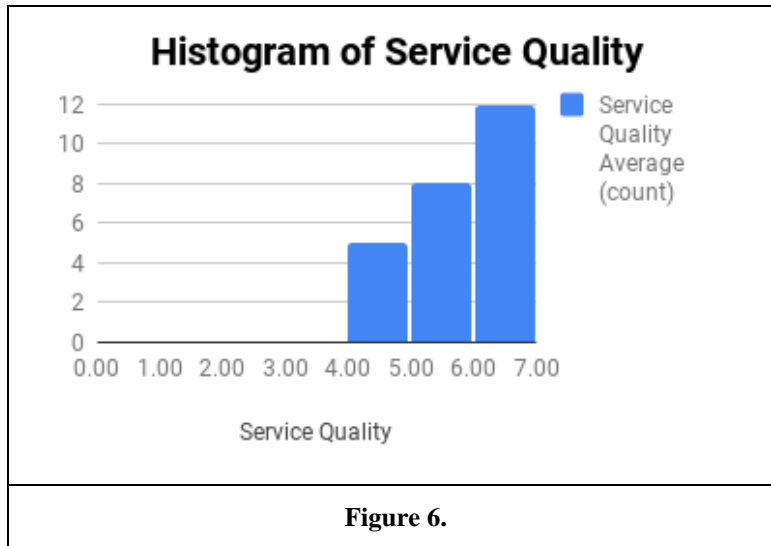
Figure 6.

Figure 6. Illustrates that 100% of the respondents believe that service quality is sufficient for the company and for completing their job task.
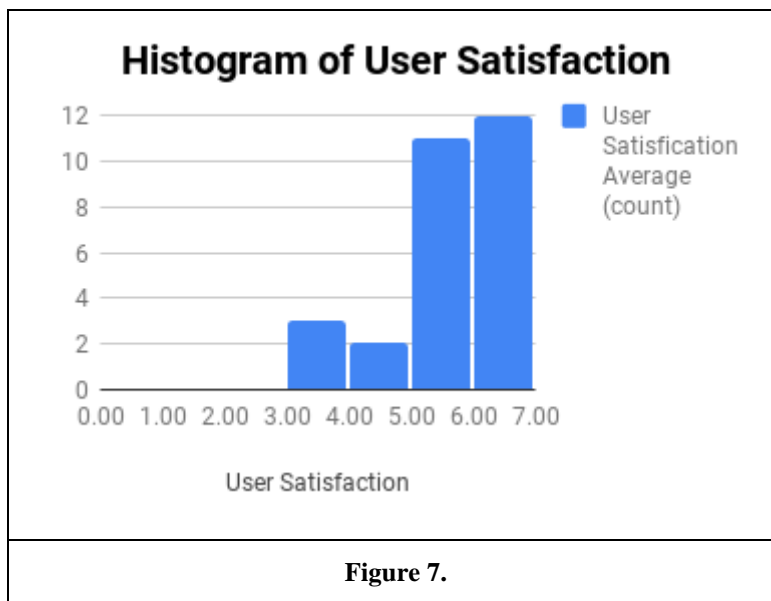
Figure 7.

Figure 7. Illustrates, that the user satisfaction provided by this information systems can be interpreted a success due 90% participants agreed that they received satisfaction from the information system while 10% disagree to received high satisfaction from the information system.
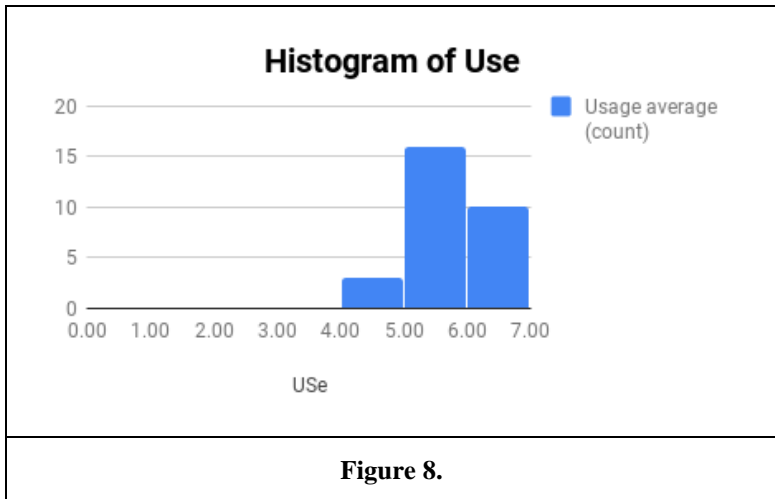
Figure 8.

Figure 8. Illustrates, that the information quality provided by this information systems can be interpreted a success due to 100% of the participants agreed that the usage of the system was adequate.
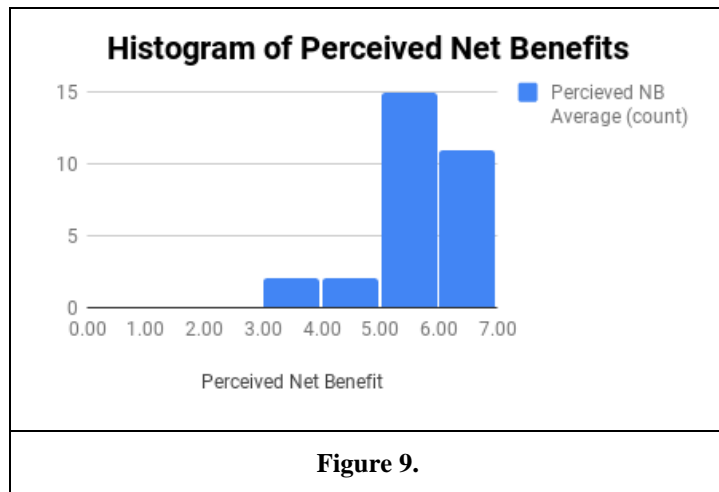
Figure 9.

Figure.9 Illustrates, that 93% of the participants agreed that information system is a success while 7% believed that it wasn't.
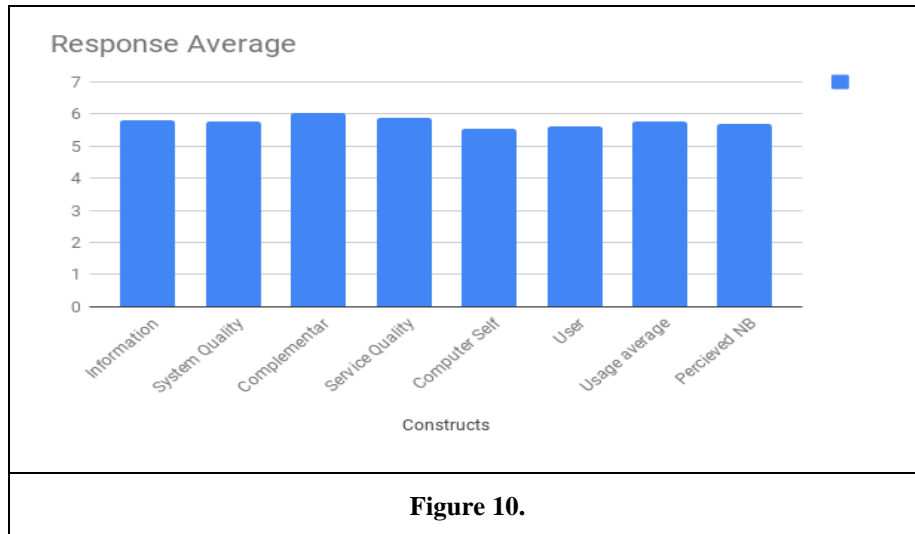
Figure 10.

Figure 10. Results illustrates that this information system is moderately successful because the averages are between 5 and 6. This module holds because it is dependent on user average and user user satisfaction. This indicates that that the users are happy with information system they are using. However, user satisfaction is lower so they need to focus more on the satisfaction of users by increasing service, system and information quality which was the lowest. Therefore, pertaining to information quality the person who is entering the information has to make it timely and accurate for other users of the system. In addition, two construct were added to the histogram chart (computer self-efficacy) which scored the lowest. This score indicated that they should provide more training to their employees who don't feel comfortable using the computers. Results from the complementary technology indicated even though Belize is developing countries the employees are satisfied with their hardware and internet speed being utilized.

Conclusion

First and Foremost, this research paper was limited in scope therefore more information must be gathered in order to make viable comparisons on IS systems in Belize. That being said however, the model used showed positive results as employees indicated that over all the system was a success along with that even though Belize may be classified as a developing country, the employees for the majority of time had no problems with the hardware aspect of the IS. On, the other hand, RF& G according to the survey should invest more time in trainings in order to improve the quality of information and ease of use of the computer systems.

LIMITATIONS

The research has its limitation let's first consider the sample size in which only thirty (30) participants was chosen from the total number of employees at RF& G. This company services the entire country and in all its branches the management information system is used in an effort to facilitate the business process resulting in the service offered to its customers. This system also allows management to make decisions in order to efficiently achieve management goal. Another limitation we encountered was the sampling profile in which we attempted to select the participants we believed were more interface with the information system, there is a possibility that the target sample was not as concise as could have been.

The method itself could have been a limitation as there is no sound evidence that participants were 100% honest and forth coming with information. The data collection process can also be seen as a limitation as it is quite possible the survey questions were not as straight forward as it may seem and too much wad left to interpretation. The possibility of the questionnaires can be seen as a limitation as the sample participants were selected randomly. Another limitation worth looking at is the time of the research as the

possibility that the sample participants were in a rush to complete questionnaires and not enough attention was given to the actual process of completing.

Recommendation

In order to completely assess the success of this model more research will be necessary. The fact that RF&G is the largest insurance company in Belize means that more than 30 employees can be studying increasing the accuracy of the results.

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IS Success

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IS SUCCESS BELIZE

Appendix 1

Questionnaire I – "Successful use of Underwriter"

Purpose

Dear Survey takers,

We are currently conducting a survey for Management Information System class at the University of Belize. The purpose of the research is to get information about the experience that users get from using the Underwriter™ system. Your response will only be used for survey purposes and will not be shared to anyone who isn't a part of our research group. This questionnaire is consisting of 9 sections in which you are asked to complete all of them to the best of your knowledge. All your answers will be kept confidential and will only be used in aggregate form. Thanks. The data gathered will be analyzed to determine the success of the Underwriter system™ at RF&G.

Please answer each question based on your use of Underwriter™. Your individual responses to the questionnaire will be strictly confidential and used solely for this research.

Instructions

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

A. Background Information	Answers:
Gender:	Male ☐ Female ☐
Please indicate your age:	20-25 ☐ 26-30 ☐ 31-39 ☐ 40-50 ☐ >50 ☐
Education level:	High School ☐ Associates ☐ Bachelors ☐
Years using the Underwriter™ system	1 Year ☐ 2 Years ☐ 3 Years ☐ 4Years+☐
Please indicate your working experience at RF&G Insurance:	<5 years ☐ 5-10 years ☐ 11-15 years ☐ >15years ☐

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

B. Information Quality	Disagree --------------------------
IQ1: Underwriter™ system provides information that is exactly what you need	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ2: Underwriter™ system provides information you need at the right time	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ3: Underwriter™ system provides information that is relevant to your class	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ4: Underwriter™ system provides enough information	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ5: Underwriter™ system provides information that is easy to understand	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ6: Underwriter™ system provides up-to-date information	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
IQ7: Underwriter™ system provides sufficient information for everyday use?	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
C. System Quality	**Disagree --------------------------**
SQ1: Underwriter™ system is easy to use	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ2: Underwriter™ system is user-friendly	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ3: The Underwriter™ system provides interactive features between users and the system	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐
SQ4: Do you think that Underwriter™ require high speed network access?	1☐ 2☐ 3☐ 4☐ 5☐ 6☐ 7☐

D. Complementary Technology Quality	Disagree ----------------------------
CTQ1: The computer (desktop, laptop, mobile device) you normally use to access Underwriter™ is adequate	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CTQ2: The computer (desktop, laptop, mobile device) you normally use to access Underwriter™ has a fast and reliable internet	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CTQ3: Is it easy to navigate on the Underwriter™ system.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

E. Service Quality	Disagree ----------------------------
SV1: Does the support staff keep the Underwriter™ system software up to date	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
SV2: When users have a problem the Underwriter™ system support staff	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
SV3: The Underwriter™ system support staff respond promptly when users	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
SV4: The Underwriter™ system support staff tell users exactly when services will be performed.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

F. Computer Self-Efficacy	Disagree ------------------------
CSE1: If there was no one around to tell me what to do as I go.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 (Agree)
CSE-2 If I had never used an information system like it before.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
CSE-3 If I had only the information system manuals for reference.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
CSE-4 If I had seen someone else using the information system before trying it	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE5: If I could call someone for help if I got stuck.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
CSE6: If someone else had helped me get started.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
CSE7: If l had a lot of time to complete the job for which the IS was provided.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
CSE8: 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 information systems before this one to do the same job.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

G. User Satisfaction	Disagree ----------------------------
US1: Do most of the users have a positive attitude of Underwriter™.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
US2: You think that the utility of the Underwriter™ system is high.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
US3: Has your expectations been met while using Underwriter™.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
US4: You are satisfied with the Underwriter™ system.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

H. Usage	Never -------------------------------
U1: You frequently use the Underwriter™ the system	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
U2: Do you have to depend upon the Underwriter™ system to achieve daily task?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U3: You were able to complete a task using Underwriter™ even when there was no one around to tell you what to do.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U4: Underwriter™ system helps you to generate monthly reports.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐
U5: Does Underwriter™ system helps managers to make better decision from reports generated.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐

U6: You have the knowledge necessary to use the Underwriter™ system	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
I. Perceived Net Benefits	**Never ------------------------------**
NB1: Does Underwriter™ system helps you to capture your job description duties?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB2: The Underwriter™ system helps students save costs	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB3: Does Underwriter™ system helps you to achieve the company's present and future goals?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB4: Using the Underwriter™ system improves productivity in the work place?	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB5: Using the Underwriter™ system at RF&G increases your individual knowledge about the nature of the organization.	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7
NB6: Overall, using Underwriter™ system enhances employee performance	1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

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

Thank you for your participation.