

**INFLUENCE OF PROJECT-TEAM SELECTION ON CORE BANKING SOLUTION
IMPLEMENTATION PROJECT IN FINANCIAL INSTITUTIONS IN KENYA: A CASE
OF THE STATE BANK OF MAURITIUS - KENYA.**

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**A Research Project Report Submitted in Partial Fulfilment of the Requirement for the
Award of a Degree of Master of Arts in Project Planning and Management of the
University of Nairobi.**

2019

DECLARATION

I affirm that this study report is my inventively work and has not been offered for examination in any other University.

Sign.....

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This study report is submitted for consideration with my endorsement as the study supervisor.

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DEDICATION

This study account is devoted to my loving wife Jane and our dearly loved children Nathan and Tamara whom I hold in great adoration.

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ABBREVIATIONS AND ACRONYMS

CBK	-	Central Bank of Kenya
CBS	-	Core Banking Solution
CGAP	-	Consultative Group to Assist the Poor
DTMs	-	Deposit-Taking Microfinance institutions
GoK	-	Government of Kenya
ICT	-	Information Communication Technology
KBA	-	Kenya Bankers Association
ODeL	-	Department of Open and Distance e-Learning
PG	-	Prudential Guidelines
PMI	-	Project Management Institute
PMU	-	Project Management Unit
SBMK	-	State Bank of Mauritius – Kenya
SIT	-	Social Identity Theory
SPSS	-	Statistical Package for Social Sciences

ABSTRACT

The purpose of this project research study was to determine the influential bearing of project-team selection on Core Banking Solution implementation project in financial institutions' in Kenya a case of the State Bank of Mauritius - Kenya. Four objectives have guided the research work, namely; to determine the influential bearing of project-team interconnectivity on Core Banking Solution implementation project in financial institutions', to examine the influential bearing of project-team complexity on Core Banking Solution implementation project in financial institutions'; to investigate the influential bearing of project-team structure on Core Banking Solution implementation project in financial institutions' and to establish the influential bearing of Government policy as a moderating variable on Core Banking Solution implementation project. The study was anchored on the social identity theory, organization control theory and the ecosystem theory. In this study a descriptive research survey design was adopted. A questionnaire method was used to collect data and the generated quantitative data evaluated through use of descriptive and inferential statistics for ease of interpretation. A pre-test of the adopted questionnaire was done on a trial basis at the Consolidated Bank of Kenya (Project Management Unit) to ascertain the validity and reliability of the data collection instrument. The Cronbach's alpha measure of scale consistency was computed and applied to measure the validity and reliability of the data collection tools. A target population of 50 staff members working in the project management unit at State Bank of Mauritius – Kenya formed basis of the population under study through a census approach. Both descriptive and inferential statistics were used to analyze the data collected and results presented using tables. From the correlation matrix results, it was established that Core Banking Solution implementation project was positively related to all project-team attributes with the project-team complexity having the highest degree of relationship with the Core Banking Solution implementation project of 51.69 percent, followed by Government policy at 50.41 percent, project-team interconnectivity at 47.22 percent and finally project-team structure at 20.11 percent. Further, the review of correlation matrix coefficient indicated that there were no two independent variables that were highly correlated given that all the correlation coefficients are less than 0.7, the overall Cronbach's alpha was 0.905, thus ruling out the possibility of multicollinearity in the regression model. The study findings established that project-team interconnectivity, project-team structure, project-team complexity and Government policy had significant influence on Core Banking Solution implementation project as applied in financial institutions' in Kenya. Project-team interconnectivity had the highest positive influence ($\chi_1=0.8532$; $p<5$), followed by Government policy ($\chi_4=0.4868$; $p<5$), then project-team structure ($\chi_3=0.4806$; $p<5$). On the other hand, project-team complexity exhibited a negative influence of ($\chi_2=-0.5105$; $p<5$). Based on these findings, the study recommends some key findings that policy makers and planners would incorporate to inform policy decisions on team interconnectivity values of teamwork while implementing projects in order to achieve optimal Core Banking Solution implementation project rate within financial institutions' in Kenya. In addition, the study findings recommend policy makers to consider putting in place mechanisms that ensure the existence of a well-defined project-team structure that eliminates team ambiguities. Further, the study recommends stringent compliance to Government policies through the Central bank of Kenya (CBK); these should be referenced and incorporated in the institutions' internal project management policies and procedures for prudent governance purposes. These recommendations, as supported by this study, if applied would improve significantly the rate of Core Banking Solution implementation project in financial institutions' in Kenya.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Project implementation success, as referenced within the project management discipline continues to receive much criticism from both scholars as well as project management practitioners with a view of trying to investigate other factors that influence it either positively or negatively. In his study, Bodicha, (2015), notes that project implementation success is said to have been achieved when a project undertaking is executed and finished within the specified timeframe, budget and while meeting envisaged customer expectations. This study therefore establishes how project-team selection influences Core Banking Solution implementation project in the financial institutions' in Kenya.

Project-team selection is crucial in determining the project implementation success of the project at hand. The lower the number of teams an individual is concurrently a member of, the more he/she is able to focus on the main tasks that are key priorities to him/her and due to- this focus, work can be done more efficiently as stated by O'Leary et al. (2011). However, when above a moderate level, the individual may experience temporal misalignment which causes the work in the different project-teams to be done asynchronously and the increase of queue time can offset the individual's work efficiency. In project management, "people" element was established to be a critical factor in defining project implementation accomplishment and effectiveness. Therefore, it is important that organizations undertaking a project select the right personnel to enhance an effective execution of project goals and objectives. This is achieved through proper evaluation of select team's technical knowhow, subject matter expertise, professional training, competencies, values, and beliefs, principles inter alia to suit the project complexity and Government policy within the project environment. This study therefore establishes how project-team interconnectivity influences Core Banking Solution implementation project in financial institutions' in Kenya.

Similarly, Ramos & Mota, (2016), states that the key consideration that define project assignment being fruitful, is key stakeholder management. In his research study (Demkin 2008), inferred that effective teams establish prudent working relationships and are able to efficiently achieve greater

success outcomes on a project. Impediments of conflict are equally minimized when team cohesion is achieved at the onset of a project endeavor. For project implementation success to be realized, mapping of the important accomplishment elements is a core responsibility for project manager as these will actually act as the much needed stage-gates to measure the attainment of key project milestones. This will inform what the organization requires to capitalize on in relation to varying factors along the project lifecycle. Taherdoost & Keshavarzsaleh (2015), identified support technology, methodology/process definition, project-team (in relation to adequate resource deployment, conducive operating environment, assigned project manager's skills, organizational environment, chain of command and the underlying technical support factors as key success rate factors in project success implementation. This study therefore establishes how project-team complexity influences Core Banking Solution implementation project in financial institutions' in Kenya.

Kariuki (2015) assessed the effect of project structure on project execution success in Kenya. The study focused on leadership style, team commitment, and the undertaken project management approach. This study was conducted among project leaders and team associates from 102 water and sanitation schemes in Kenya. This study findings demonstrate that leadership that is transactional in nature explained the exhibited variance in phase implementation of projects at a rate of 12 percent. This study encourages implementation of transformational leadership approach to increase effectiveness in project realization of goals and objectives. Similarly Kibuchi (2012), established a significant correlation amongst human psychological elements and performance of projects within the housing building ventures in Kenya. Kariuki (2015) studied the building ventures in the water sector hence need to undertake study in the housing construction sector. This study therefore establishes how project-team structure influences Core Banking Solution implementation project in financial institutions' in Kenya.

Gheni et al (2016), studied the issues upsetting global virtual teams' rate of execution in software developments. The study relied on a virtual computerized assessment and piloted amongst one hundred and three (103) system designers and information technology administrators from 8 ICT corporations. Using SPSS for data analysis the study examined reasons affecting global virtual teams' rate of execution; influences which included social differences, linguistic difficulties, time-zone variances, team dimension, methodical glitches, trust deficiency, insufficient training, and

information technology complexities. This study's core discoveries showed that training deficiency and cultural differences have the greatest influence on global virtual teams' execution levels. This study therefore establishes how Government policy influences Core Banking Solution implementation project in financial institutions' in Kenya.

1.2 Statement of the problem

This research examination sought to establish factors that influence Core Banking Solution implementation project within financial institutions' in Kenya, in specific relation to project-team selection as a delimiting factor.

Research studies have shown that there are deficiencies experienced when project implementation teams fall short of the project expectations in their delivery, leading to unsuccessful project implementation outcomes such as; the project-team's inability to interconnect owing to salient differences in their levels of expertise, knowledge, training, skill sets and competencies, the setting and density of project designs which are not in line with the project's interconnectivity synergy thereby influencing project implementation success, the gap exhibited through non-consideration of the Government Policy within the project environment in terms of shared norms, values, beliefs and principles while selecting the right project-team to effectively implement a project.

Oussama and Gholam (2014) examined issues upsetting global virtual team achievement and among the issues deliberated included communication apparatuses, interrelation and teamwork, headship, dependence, team members' locality and team dimension. The study adopted a survey of 120 specialists in high-technological telecommunications sector who partook in a study assessment to determine the significance in what way dynamics touching on global virtual team project accomplishment influence project implementation success. This study's results showed that support specialists professed consistent communication apparatuses and group interconnectivity measured by team cohesion among group memberships are significantly better performance elements to be considered while forming group dynamics compared to project headship.

In their study Nawaz et al (2016), on project headship influence on both group effort and task assignment implementation achievement. This scholarly work applied purposive sampling for data

collection purposes from 340 employees in the manufacturing organization in Pakistan. The main conclusion of the study was that project-team teamwork was absolutely interrelated with project implementation accomplishment.

Based on this empirical research account, of significant importance is ensuring that a veracious team selection methodology has been applied while implementing projects to guarantee project implementation success.

1.3 Purpose of the study

The drive for this study was to examine the influential bearing of project-team selection on Core Banking Solution implementation project in financial institutions' in Kenya.

1.4 Objectives of the study

The following objectives steered this research study:

- i. To define the influential bearing of project-team interconnectivity on Core Banking Solution implementation project in financial institutions' in Kenya.
- ii. To examine the influential bearing of project-team complexity on Core Banking Solution implementation project in financial institutions' in Kenya.
- iii. To analyze the influential bearing of project-team structure Core Banking Solution implementation project in financial institutions' in Kenya.
- iv. To assess the influential bearing of the moderating variable of government policy on Core Banking Solution implementation project in financial institutions' in Kenya.

1.5 Research questions

The research study pursued to answer the ensuing examination enquiries:

- i. In what way does project-team interconnectivity influence Core Banking Solution implementation project at the State Bank of Mauritius (Kenya)?
- ii. To what degree does project-team complexity influence Core Banking Solution implementation project at the State Bank of Mauritius (Kenya)?
- iii. What degree of influence does project-team structure on Core Banking Solution implementation project at the State Bank of Mauritius (Kenya)?

- iv. How does government policy influence the Core Banking Solution implementation project at the State Bank of Mauritius (Kenya)?

1.6 Significance of the study

The research findings ought to provide profound insight on the influential bearing of project-team selection attributes of project-team interconnectivity, project-team complexity, and project-team structure and government policy on the Core Banking Solution implementation project undertaking within the financial institutions' in Kenya and answers the why question of the importance of ensuring that the best project-team execution office is selected to execute a project goal. In addition, financial institutions senior executives and policy planners in the financial industry in Kenya could utilize this research study's conclusions to frame and execute better project implementation strategies on change management of the Core Banking Solution upgrades and in the long-run improve on their organizations bottom-line. Moreover, results of this study would support immensely to the enhancement of the body of knowledge specifically on the impact of project-team selection on Core Banking Solution implementation project within the financial industry. In addition, this study forms basis for reference in future research studies on project management and practice, and in the long run be of benefit to other researchers and scholars.

1.7 Delimitation of the study

The study-work restricted its focus within four variables only, namely: project-team interconnectivity, project-team complexity, and project-team structure and government policy. Further, the study focused on the State Bank of Mauritius – Kenya, although the problem of project-team selection is experienced in many if not all financial institutions' in Kenya. Also, the study target population was scoped on a population of 50 staff members within the project management unit (PMU) at the State Bank of Mauritius - Kenya. By setting these confines the researcher intended at precluding the study from extending beyond the envisioned scope, avoid subjectivity and increase its adeptness.

1.8 Limitations of the study

Significantly, amongst key confronts anticipated to be encountered during this study was the guarded confidentiality of data and information in financial institutions'. In addition, another predicted challenge was the respondent's reluctance to provide feedback for fear of exposing the Banks' information and the disciplinary measures that might accompany such policy breaches. To

overcome this foreseen limitations, the researcher administered questionnaires' with a disclaimer on anonymity and a surety that the respondent's responses were given in strict confidence and that the feedback given was only for educational purpose.

1.9 Assumptions of the study

Given the use of questionnaire data collection tool and methodology, it was assumed that respondents participating in this study will be truthful in their responses and willing to give correct and genuine information. Similarly, a presumption is made that the applied data gathering instrument has validity in measuring the desired constructs. In addition, the study assumed that the selected variables indicators relating to project-team selection and its influence on Core Banking Solution implementation project in financial institutions' in Kenya would yield inferences that will influence the study objectives.

1.10 Definitions of significant terms used in the study

In this section provision for the operational meaning of important terms as applied in this research study is underscored for ease of understanding:

Core Banking Solution implementation project: As applied in this study, this term referred to the whole process of changing the operating system for financial institutions', the eventual implementation output that leads to project completion on time, project achievement of the intended output and impact, and project sustainability.

Project-team interconnectivity: This term meant the project-team aspects of team-work, skills diversity, gender diversity and professional experience amongst team members.

Project-team complexity: This term signified the project-team aspects of size, organisational complexities, project size complexities, project tasks diversities and the number of stakeholders as applied in a project-team environment.

Project-team structure: In this study, it denoted the project-team aspects of leadership and chain of command as applied during the project implementation phase.

Government policy: In this study, this referred to the controls and regulations defined and applied by the government and its oversight agencies on project management within the financial institutions' in Kenya.

1.11 Organization of the study

The study presentation is structured through five-key sections. Section one presents the introduction to the study through a historical background of the study, statement of the problem, purpose of the study, objectives of the study, the applied research questions, significance of the study, delimitations and limitations of the study, and the definition of significant terms as applied in this study. Section two encompasses the literature review that presents scholarly writings allied to this study-work, the concept of the dependent variable and independent variables, the theoretical contexts, the conceptual-framework, finally an array of exploration deficiencies identified in the writings. Section three encompasses an adopted research-methodology of this study that focuses on the research-design, target-population, sample-size, sampling-procedures, data-collection-instruments, pilot-testing, research-instruments validity, data-collection processes, data-analysis techniques, ethical-considerations and finally the applied variable-operationalization design. The fourth section presents the data-analysis the discussion of inferences from the collected data. The fifth and last section elaborates on study-findings, derived deductions, policy-recommendations and suggestions on further research of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This research study sought to establish underlying scholarly literature pertaining to project-team selection and the influential bearing it has on Core Banking Solution implementation project in financial institutions' in Kenya, where the influential bearing of project-team selection as an independent variable is studied through critical factor attributes of project-team interconnectivity, project-team complexity, and project-team structure as well as government policy. This chapter covers an empirical review of applicable scholarly writings and also the conjectural frameworks that underpins this research study. In addition, a conceptual framework, literature summary and the present knowledge gaps that this study shall contribute on are presented at the last part of this chapter.

2.2 Core Banking Solution implementation project in financial institutions

Globally, all economic and non-economic organizations utilize the project concept as a means of implementing related activities in order to achieve anticipated goals. A constant relationship is found amongst the organizational strategy, program and project implementation framework. Cleveland, Gareis, (2006), state that projects are used as the main way of creating and dealing with change initiatives useful for implementing organizational strategy. Projects as the central building block used in implementing strategies, Meskendahl (2010). It is worthy to note that any business accomplishment is measured through the achievement of the defined project goals. According to PMI (2013), aligning projects with strategic objectives brings value to an organization. Executing effective project assignments creates organizational progressive impact, impelling short-term, intermediate and long-term growth.

Originally, project implementation accomplishment was equated to the aspect of attainment of desired objectives in relation to preset parameters of time, budget and performance. As understanding of the project management discipline advanced, the old concept known us "the golden triangle" stopped being an adequate definition for project implementation accomplishment. Mir, Pinnington, (2014), acknowledged project management achievement as being a multifaceted, multidimensional conception that incorporates various aspects. Project endeavors are distinctive

in nature, and that's the reason as to why project implementation accomplishment standards differ from one project to another. Within the past epochs of time, the conception of project implementation achievement has been advanced in correlation with stakeholders' perception (Davis, 2014). Determinants of project implementation accomplishment is taken as an area of inordinate importance to scholarly investigation.

Project implementation accomplishment in financial institutions' is founded on the assessment of many stakeholder factors or components for instance clients, investors, boards of management, staff and the underlying regulatory bodies who assess and assure the project performance in relation to the allocated time of completion, budget, cost, quality, social impact and meeting the defined customer expectations and sustainability. Few scholarly authors have postulated research work related to measuring project implementation accomplishment. Therefore, inference is drawn that there exists many ways of appraising project implementation success and that the argument on evaluation of project implementation accomplishment and degree of execution is inconclusive (Klagegg et al, 2005). Conversely, some scholars have contended that project accomplishment within time, scope and budget, while maintaining high quality standards through the project life cycle, are the much shared measurements of project implementation accomplishment elements (Kamrul and Indra, 2010). Even though certain standards or principles may be pertinent in determining project implementation achievement in majority of project assignments, they ought to be adapted to scope, complexity, time, nature and stakeholders' wants (Mir, Pinnington, 2014). Whereas it is mainly conventional that there are several factors of assessing project implementation success, this research study, postulates project implementation success as being measured by the main variable indicators of project completion on time, project achievement of the intended output and impact, and project sustainability. This foundational point basis it's argument on evaluation of success standards for projects (Barclay, Osei-Bryson et al, 2010). This is majorly related to the key project-factors of time-scope, budget-scope, and excellence also called "the iron-triangle" As Toor & Ogunlana, (2010), advanced, a combination of quantifiable and non-quantifiable output measurements for instance stakeholder interests fulfilment, project-team satisfaction and project outcome impact and sustainability should also be used in determining project implementation success.

Stakeholder satisfaction in the implementation of financial institutions' projects constitutes a key determinant for project implementation accomplishment as it remains to be the only way that

guarantees that the intended project output has attained the desired impact and sustainability to a defined need. This stakeholders include clients, shareholders, senior management, staff members, regulatory bodies, investors and the society at large. Other researchers have ventured to investigate the elements impelling project implementation success at accomplishment level, while a small number have examined project implementation success from an angle of workers who directly execute project-work thereby influencing the project outcome either successfully or unsuccessfully. Actual circumstances such as project excellence or quality relate to defined excellence goals. Nevertheless, if distinct project activities (or tasks) fail to meet the project goals and requirements, there will be scope-of-work reworks and changes that will eventually lead to completion time delays and cost overruns and in the long-run affect project implementation success, Kim et al (2012).

An amalgamation of elements describe the accomplishment or non-accomplishment of a project-endeavor. Impelling these project-aspects timely makes accomplishment of project goals more feasible (Savolainen, 2012). Past project management research works underpin the focal emphasis being the ascertaining of common factors that guarantee projects' accomplishment. In the preceding years, writers underscored on the presence of diverse project accomplishment factors dependent on project nature. The scholarly effort according to Crisan, Borza, et al (2014) to ascertain the critical success influences of project implementation is an enduring subject, advanced by a lot of academics particularly owing to the gravity in executing effective project-ventures in a vibrant worldwide arena plus the continually varying business environment, upon which endless invention is essential for the achievement of economic benefit Salanta, Popa, et al (2014).

This study therefore seeks to measure Core Banking Solution implementation project in financial institutions' based on the mostly applied measures of project completion on time, project achievement of the intended output, project achievement of the intended impacts and project sustainability.

2.3 Project-team interconnectivity and Core Banking Solution implementation project in financial institutions

Project-team interconnectivity refers to project-team diversity aspects of the level of team-work, skills diversity, gender diversity and professional experience amongst team members. In discussing project-team diversity, team interconnectivity comes in handy for it is informed by the

extent of team-members' diversities of the team members. Scholarly work in relation to the effect of stages of development and age related outlooks in team-work relationships amongst workers that present mental and physical challenging work-performance situations, Gellert and Schalk (2012), piloted an exploration in six-residential households of ageing German citizens. Statistics were gathered from 152-respondents through use of questionnaires and examined by means of the Multi-Hierarchical Regressions model. Out of this analysis it was cited that individual multiplicity of project-team affiliates in form of experience, demographic attributes, training and professional background attributes can impact the quality of their teamwork rapport. In conclusion, it is inferred that age associated attitudes cultivate in the place of work and influences project implementation success.

Manzoor et al (2011) analyzed the influential bearing of collaboration on workers' effort output. Amongst the collaboration dynamics analyzed comprised of team essence, team trust, group recognition and compensation. All these attributes were established to be absolutely associated to both workers' effort output and project implementation success. Further, research on team-work excellence impact on project-implementation accomplishment within a software development establishment whose targeted sample was 477 participants at 71-agile software-teams within 26-establishments and an evaluation of the results of the study through use of structural equation modelling approach was conducted by (Lindsjorn et al (2016). Results deduced therefore, indicated a constructive influential impact of teamwork excellence on team-effort outcomes in instances where team members and their leaders worked harmoniously and in turn this aspect positively impacted on project implementation success.

Further, Demographic multiplicity creates attitude amongst teams at work-places manifesting through age-variances amongst project-team members, ethnicity, religion, gender, amongst other demographic dynamics. Also, there's scholarly evidence adduced by Baumeister, Bushman et al (2010) who in their argument opined that personal and collective benefits ought to fuse for greater outcome and throughput. This last inference resonates well with the social identity theory's proposition which advances that individuals from diverse demographic multiplicities would amalgamate, bring together collective experiences and merge for a common purpose – that of high productivity and performance amongst team members.

While examining the influential bearing of team gender miscellany on business group-team playing efforts composed of undergraduate students from a business studies class with manipulated

and varying gender composition, Sander et al (2013), deduced that the project squads with an equivalent gender combination achieved greater results than those with male/female dominated squads in achieving the project goals of increasing sales and profits. However, contrary findings were reported by Khalid and Aroosh (2014) in their critique study whereby they examined the consequences of gender discernment based on feminine employees within the banking industry in Pakistan. Questionnaires were administered from both female and male employees of privately owned financial institutions using population-sample equal to 166-participants. In conclusion, study results showed that gender discernment posed no significant influence on employee results output and organizational loyalty at large. Further, Joecks et al, (2013) assert that gender diversity in project-teams is core in determining project implementation success.

In terms of skills diversity among the project-team members, groups' whose associates were taught collectively took an elongated time to amass assigned radio assemblies and had a higher error rate compared to those groups where associates were taught separately (Myaskovsky et al., 2005). This study outcomes lay emphasis on the importance of considerate project-team training multiplicity specifically while undertaking skilled pronouncements on responsibilities where supplementary specialists are participating. According to these scholars, when employees are trained collectively, many depend on conventional, imprecise principles to recognize others thus adversely affecting their interconnectivity. They therefore advocate for a sturdy and supportive culture habitually experienced by most groups or establishments probably considering the significance of project-team training multiplicity amongst employees.

In order to enhance project-team interconnectivity which in turn enhances project implementation success, Khan (2012) advocates for the need for broadminded training of project-teams collectively. The research investigation established that training underwrites significantly to worker's performance. This can further be supported from the scholars' argument that learning, experience and training constitute three major foundations within which project-team leads and the project-teams at large can advance their understanding and expertise. Further, the multiplicity of the project-team establishment from a perspective of member's experience reveals that having a project-team with members who possess different work experience helps in complementing the team members' capability thus positively impacting on project implementation success. According to Dulaimi (2005), experience is an imperative

foundation for advancement of construction project-team-leads where the team-leads grow new understanding and expertise the performance of repeated activities over a period of time. The project-team members whose learning is through experience habitually over a long period of time are considered to be inspired by their know-how thus positively impacting on project implementation success.

Diversity in project-team members can result to attitude towards work and this can take form of gender, ethnicity, religious background, age differences of team members amongst other group dynamics. In their study, Gellert and Schalk (2012) opine that positive opinions on team know-how, attitudes, and professional background, gender and age diversities would end into high output. Baumeister and Bushman (2010) concur with this proposition where according to their research study they postulate that singular and collective interests ought to always fuse for greater performance and throughput, thereby supporting the social identity theory as applied in this study.

Lastly, regarding project-team interconnectivity and project implementation success, Bamgbade et al. (2014) asserts that creating project-teams of diverse cultures augments team multiplicity - an asset that guarantees coherence and unity in team-work and team-forming. In their research study, (Bamgbade et al.2014) pursued an investigation on cultural-multiplicity found in building corporations in Abuja-Nigeria. This assessment works targeted to determine preeminent decision-making styles capable of alleviating the cultural-multiplicity difficulties while using entrenched diverse approaches methodology. To achieve this objective, ten managers/team leaders of construction locations and were interviewed through the self-administration of two hundred and seventy seven well-structured survey-forms. Interview results got gathered and an analysis of the respondents' feedback revealed that construction corporations in Abuja, Nigeria, have a deficiency in decision-making expertise much needed to effectually manage the dissimilar workforce in this establishments and in essence this forms part of a contributory factor to the significant project implementation failure rate.

Oussama and Gholam (2014) examined the factors upsetting global virtual team productivity. Key amongst the factors deliberated included interconnection, leadership, locality collaboration, communication tools, team size and trust. The study adopted a survey of 120 specialists in high technology tele-communication industry who partook in a survey to reveal the significance of how factors upsetting global virtual team productivity and output influence project implementation

success. The results showed that support specialists professed dependable communication trappings and team interconnectivity measured by team cohesion amongst team members. In addition, Nawaz et al (2016) studied the influential bearing of project headship and team-work on project implementation accomplishment. This research study applied purposive sampling for data collection purposes from 340 employees in the manufacturing organization in Pakistan. This study's main conclusion established that project-teams' teamwork was positively correlated to project implementation success.

A research investigation by Kotur and Anbazhagan (2014) analyzed a sample size of 112 employees and 32 managers working in a Sugar factory in the southern state of Chittoor in India. To study the project-team interconnectivity factors of learning and work knowledge and their effect on the productivity levels of employees. It was established that both learning and knowledge of work tasks positively influenced work productivity to a varying degree.

2.4 Project-team complexity and Core Banking Solution implementation project in financial institutions

The concept of project-team complexity in the project management environment can be viewed in different spheres. However, among the major concepts with regard to project-team complexity are with referenced to project-team size, variety of the projects, project systems interdependencies, project content dependence among others. The Project Management Institute (PMI) is of the view that “complexity will not fade away any time soon and but it is anticipated increase significantly. Nonetheless, founded on this PMI's account on complexity, the knowledge body states that in the long run, how organisations expect, understand and steer organisations' complexities, defines their accomplishments and failures (PMI, 2013). Systems that are complex exhibit an assortment of manners, comprising self-organisation, evolving properties and nonlinear behaviour, and are every so often counter intuitive. Consequently, prospects for external and top-down control are precisely limited (Helbing, 2013). Taking into consideration that several relations are undertaken and that project constituents do not necessarily follow simple causal connections, complexity can be adduced to mean “the incapability to predict the conduct of a system due to large numbers of integral parts in the structure and solid connections amongst them” (Sheard and Adviser Mostashari, 2012). Even though broad exploration on project complexity subsists, there lacks a

conceptual definition fixed upon amongst scholars. Moreover, inadequate research about the scrutiny of the diverse standpoints on complexity within project management writings, is available.

Weimar *et, al* (2017) analysed the effect of teamwork quality within the software development team performance. Out of this report a finding is deduced that the quality of teamwork significantly influences project-team performance and consequently impact on project performance. More specifically and from the quantitative terms perspective, the study asserts that the quality of enforced team work quality explains 81 percent of the variance in team performance evaluated by team affiliates and 61 percent as rated by stakeholders and ultimately explains its effect on the project presentation. Further, this study inferences show that team trust, shared values, and coordination of expertise amongst the project-team associates remain important and critical elements that inform the quality of project-team teamwork that in-turn impacts on project performance.

Further, in analysing the environment related project-complexity influential bearing on project-implementation accomplishment within the oil-gas segment in the republic of Pakistan, through application of Structural Equation Models, it was established that complexity within project-teams had an adverse bearing on project-implementation accomplishment whereas better control over environmental factors enhance the project implementation accomplishment rate, Farhaj and Mirza (2017). In their analysis, the study established that significantly, the most influencing indicators of project complexity are: - external stakeholders influence, hierarchical structure of the organisation and team relational complexities and this was supported by statistical inference of standardized mean estimates of 0.78, 0.85 and 0.74 respectively.

With regard to team complexity in form of project-team size, a research study by Espedalen (2016), investigated the consequence of team-size on management team-performance. Teams studied ranged from a composition of 3 to 23 and out of this an established mean of 7.37 was deduced. Out of the study inferences it was established that while verified independently, both the relationship conflict and team cohesion factors' intervened an adverse effect of team size on team output. Once the intermediaries were verified in a similar model, it was established that team cohesion refereed the greatest influence of team size on team output. Further, it was established that team cohesion is the principal driver of the two intermediary variables applied with a view of

finding an explanation inference on the undesirable consequence of team-size on team-presentation output.

While undertaking a study to determine the cultural-diversities consequence on the efficiency of construction project-teams, Dulaimi and Hariz (2011), investigated critical factors of cultural-diversities spectacle in project-teams within the Dubai-construction industry as practiced plus the underlying efficiency-impact. A key goal in their research work entailed the examination of the cultural-diversity-impact of project-teams overall presentation output and long-term project performance. Findings herein concluded that there exists no substantial degree of association amongst the amount of project-team's cultural-diversities and the team's total presentation output dealings for both the project-team and the project at large. Conversely, this results presented an adverse connection amongst cultural-diversity efficiency and throughput amongst the project-team and the project correlation analysis.

Scholarly studies on the influential bearing of project-team complexity on project-implementation accomplishment allude that project-team complexities bear a negative influence on project output as a measure of success. Generally therefore, complexities within project-teams are presumed to decline project performance output or implementation success. A study by Bosch-Rekvelde (2011) established that project-team complexities adversely impacted project-output through performance within big engineering projects through distinguishing factors of internal and external organizational dimensions and underlying project technological complexities. Similarly, Williamson (2011), through his research study found out project-complexity to have an adverse correlation to project-implementation achievement of IT projects.

Regarding the effect of diversity as far as project-teams are concerned, it evident that diversity is a component of a project thought that ought to be encouraged. However, other authors in this area are of contrary opinion. Loosemore *et al.* (2010) asserts that even though the formation of cultural territories in establishments or work groups' provide a good space where minority clusters discover shared support and cultural networking, that deteriorate relations and interconnection amongst different cultural groups. In their study, Remington *et al.* (2009) concur that complexity is a significant factor impacting in project management owing to the associated difficulties that impact on decision-making processes and the overall achievement of goals. However, in a related research

study, Geraldi (2007) is of the view that there lacks an operational definition of conjecture between project complexities and performance of complex projects.

Further, Seymen (2006) asserts that diversity among project-team members greatly impacts on communicational difficulties experienced in multinational business projects. For instance with regard to culture, the main reasons for problems faced in cross-cultural communication emanate from different cultural actors who possess diverse understandings concerning the collaborative process and dissimilar styles of discourse Karoc-Kakabadse and Kouzmin (2009).

Liang and Liu (2007) studied the consequence of project-team diversities on project-performance in software development industries. Herein, they wanted to establish the connection amid knowledge diversities and project-performance output amongst software development teams. Earlier studies had presented evidence that project-team member diversity influences team performance output; however, significant works concentrated on the diversities in either personal or social aspects of gender and social grouping. Present scholarly exploration objects around knowledge level with a purpose that facilitates knowledge management implementation in organizations. The study established that knowledge diversity as experienced inside the project-team increased the project chore conflict, an aspect that significantly and negatively influences team output and performance and consequently increases value diversity and association misalignments, that breed an adverse effect on team-output.

Gheni et al (2016), studied the issues upsetting global virtual teams' rate of execution in software developments. The study relied on a virtual computerized assessment and piloted amongst one hundred and three (103) system designers and information technology administrators from 8 ICT corporations. Using SPSS for data analysis the study examined reasons affecting global virtual teams' rate of execution; influences which included social differences, linguistic difficulties, time-zone variances, team dimension, methodical glitches, trust deficiency, insufficient training, and information technology complexities. This study's core discoveries showed that training deficiency and cultural differences have the greatest influence on global virtual teams' execution levels. However, project-team size was found to have the lowest rate of influence on global virtual teams' output and project performance. This study asserts that large groups have negative effect of the project-team work. He therefore advocated for small project-teams as opposed to large groups. The study advocated four methods that maintain project-teams lean and purposeful as work units' collaboratively. First, is the creation of a multi team project; second is the creation of a core

project-team within a wider implementation team; thirdly is the outsourcing of project responsibilities and definition of key team-external contributions' to the overall project goals; and fourthly is keeping ad-hoc membership on the team for specific project phases only. Fellows and Liu (2006) in analyzing the effect of project-team diversity in construction industry assert that the criteria for evaluating project performance are mainly bred from the values of major project stakeholders. Therefore, they assert that it is of significance importance to have a rigorous and early review of project-team diversities especially on the cultural diversities prior to commencement of project implementation. However, on the contrary, Mahalingam and Levitt (2007) have criticized Fellows and Liu (2006) findings for the failure to focus adequately on project-teams within the construction industry as a unit of examination. The two scholars explicate that owing to the impermanent nature of project undertakings, procedures such as learning and conflict resolution mechanisms amongst teams lack time sufficiency important for full development of this important team formation aspects.

While conducting a study aimed at analyzing the elements that influence effective performance of project-teams in multicultural construction projects, Ochieng and Price (2010) studied how culturally dissimilarities might affect multicultural team-performance within this projectile environment. Questionnaires sent through the post office addresses to project-team leaders in United Kingdom and Kenya. Results derived thereof infer that there exists different multi-cultural performances approaches that manifest in form of seven key impactful techniques i.e. teamwork, communication, issue resolution, smooth handover of team tasks, people selection, prioritization and unified decision making, people selection and prioritization. Further, this study proposes that project-team leaders handling project-teams in multi-cultural construction environment must possess attributes that are aimed at building trust amongst members of the team they are leading, deliver good planning methodology and establish excellent communication practices within teams in order to promote team interconnectivity, cohesion and unity of purpose.

While establishing how project-team complexity affects team collaboration, understanding and sharing, Senescu (2014) opined that players within the construction industry are required to contemplate on refining the approach and timing in project implementation through the development of appropriate project goal execution techniques. This study established critical factors on information complexities and recommended that the project-team leader ought to create

a distinct communication management system that will support and incorporate communication undertakings amongst key project implementation stakeholders like contractors, government agencies, designer's, suppliers and quality assurance teams, and analyze the project execution progress data purposely to ensure he or she meets accurate information needs of the project sponsors and decision makers.

While examining the correlation between project complexity amongst team members and project implementation success in a complex construction project Lan *et al.* (2017), applied structural-equation modeling technique in testing the hypothesis aiding in the exploration of the correlational effect of varying project-team complexities on project implementation success. This study findings supported the conjectured negative association amid project-complexities factors and implementation success on projects within the complex construction environment. In addition, project information and goal complexities were confirmed as bearing a major negative influence on project implementation achievement. This research, further adduced important theoretic and useful implication for refining underpinning theories around complex administration of projects and the realization of success.

Wheelan (2009) studied the correlation between size and performance in a study sample composed of 329 project management teams, and concluded that larger teams within project implementation work groups, consistently performed worse compared to those with smaller teams. This study findings were anchored on the fact that due to the negative effects that could arise with increased team size, it is imperative for project management teams' to take appropriate measures aimed at addressing potential damages on project performance. Specifically, this study revealed that teams that have three to six team members exhibited a significant increase in trust levels and structure ethos within the team compared to teams that have more than seven members. Similarly, a variance was established while comparing teams comprising of seven to ten members with ones that had eleven or more members. Similar findings are held by Sharma & Ghosh (2007) who studied project-teams in the ICT- industry established related outcomes in the sense that bigger teams were linked with lower team execution performance.

2.5 Project-team structure and Core Banking Solution implementation project in financial institutions

An association analysis amongst project-team structure and project presentation aspects among Iranian construction-industry project-teams was conducted by Khoshtale and Adeli (2016). A study through use of questionnaires and conducted through a survey approach, 14 project-teams within construction companies in Iran were studied to ascertain how they form their project-teams. Several data test analysis techniques were applied to the collected data and analyzed it through bivariate correlation statistics. Study results established that aspects of team relations, trust, leadership, defined roles and responsibilities, values and ethos as key important change management factors for consideration while forming formidable project implementation teams. These results were expected to offer project-teams within the construction industry with the concepts on the critical factors necessary for project-team effectiveness and performance improvement in project management.

While analyzing the influential bearing of leadership-styles on various project-implementation undertakings amongst sampled telecommunications companies, Lategan and Fore (2015), examined the perception of leadership styles as applied within the customer service environment in telecoms and the contributory factors that result to effective project execution. Findings of this study revealed even though the sampled employees had an impartial perception to the different applied leadership styles; diverse styles of leadership impact on organizational culture and goal implementation.

Thwala, et al., (2015), studied the consequence of project-structure on project-implementation accomplishment. More specifically, the study-scope concentrated on the effect of leadership-styles on execution of projects and conducted it amongst 110 respondents comprising of project-managers within constructions industries in South Africa. Study inferences found out presence of a higher connection amid transformational leadership-style and project-performance than there was on other leadership styles of democratic and transactional styles which even though had equally a substantial correlation to project performance, the correlation influence is lower. However, this study established no significant effect of autocratic and Laissez –faire leadership styles on the throughput of the execution output of similar projects in the same environment. This

research-work however, only targeted project managers in construction and did not include project-team members and hence may be subject to single source bias.

Kariuki (2015) assessed the effect of project structure on project implementation success in Kenya. This study focused on the project-team leadership style and commitment within the project environment. This study was conducted among project-teams from 102 projects within the water and sanitation sector in Kenya. Adduced study findings indicate that the transactional leadership style resulted to a negative effect of 12 percent variance in relation to project time deliverable outcome and consequently this inference encourages project management practioners to adopt more of transformational leadership styles that will yield better project performance results. This study findings were consistent with the findings of Kibuchi (2012) that proved a significant relationship amid psychological human-factors and the execution of projects within housing construction sector in Kenya. Kariuki (2015) research study was founded on projects within the construction projects in the water sector hence the need to undertake study in the housing construction sector.

The project type complexities are an integral part of project-team implementation success, Zhang (2004). Specifically, a probable impact on the moderating correlation amongst management practices on project implementation success rate were deduced. Findings herein inferred that entire project management process requires the astute leadership traits of vision, mission, clear thinking and capacity for effective group dynamics of project implementation.

In their study, Müller and Turner (2017) piloted a qualitative assessment on how different project managerial styles influence project delivery in different ways. This research study established that different team competencies such as integrity and communication are critical for project management leadership. However, as a key important element, strategic input should be handled outside the project management unit so that to have in place proper checks and balances. This study also recommends that as a project manager, one should give emphasis the critical element of stakeholder engagement and involvement so as to achieve success in the project implementation framework.

According to Thamhain (2014), numerous key leadership qualities are influencing factors that impact on project performance. Critical to this is the senior management-support that creates and

maintains a good project-team environment. Key supporting factors of both career and personal development of team members are essential ingredients of project-team development and performance. This study infers that the most important drivers to project performance in project-teams include vision, respect, work schedule delegation, recognition, job satisfaction, accomplishment pride, lack of personal conflicts and professionalism in project tasks implementation.

2.6 Government Policy and Core Banking Solution implementation project in financial institutions

Globally, the financial industry is controlled by the government through the governance arm of central banks. Within the Kenyan Banking and Finance industry, the regulatory arm of the government is the country's Central Bank of Kenya (CBK). It is responsible for both the regulatory control oversight and the supervisory role to all financial institutions. Several decades ago, the Government has revised its governance statute - the Banking Act Cap-488 in conjunction with underlying CBKs' prudential-guidelines, so as to enhance its reinforcement role within the financial sector. Additionally the Act revision, implored more legal powers to CBK an aspect that has led to an expansion of the responsibilities and coverage of regulatory guidelines within the financial industry. Following the fast evolution of NFBIs in 1985, mostly attributed to regulatory framework weaknesses, a change in the operating mode, a change in the process for issuance of bank licenses made the regulatory scope to be more precise (Beck *et.al*, 2009). In this study, the proponent, advanced for the need for additional amendments to the Banking Act that were implemented in 1995, 1998 and 2000. These crucial amendments strengthened further the banking industry supervision framework. During this reform period, CBK's prudential guidelines were reviewed to incorporate an aspect self-regulation for financial institutions through the introduction of delegated authorities and conduct-codes aimed-for the boards of directors, chief-executives and other high-ranking managers. In addition, the regulations established guideline for obligations and accountabilities of the executive officers. Additionally, other guidelines for credit management governance were introduced to inform the classification criteria of bad and doubtful loans and advances. Following the recession periods of the 1980s and 1990s, the CBK revised Core-capital adequacy requirements for Banks by increasing the capital requirements for Banks as of 5% -7.5% in prevention of repeated financial crisis. Additionally, credit gearing ratio was also raised similar from 5 percent to 7.5 percent. CBK further adopted Basel-I treaty or standards by the Central Bank

of Kenya on capital adequacy requirements in the year 2000. This new regulatory development introduced new capital-adequacy quotients of 8% and 12% core-capital and total-capital to risk-weighted-assets respectively.

CBK prudential guideline part III on Sound Corporate Governance Principles elaborates various principles that Bank's as financial institutions' should adhere to in order to ensure all Banking activities are conducted within the facets of the Kenya Banking Act, Cap 488; 2015. The first principle on Ethical Leadership and Integrity, stipulates that a Bank's Board of Directors (BOD) ought to be responsible for effective leadership within their institutions. Good corporate governance coupled with ethical values of responsibility, accountability, fairness and transparency is essence explains this effective and responsible leadership. The second principle on the overall accountabilities of the Board, calls for the board to have a whole accountability for the banks' operations, comprising the approval and oversight on the strategic implementation of the Bank's objectives, risk framework, corporate values and governance. In addition it is the role of the board to provide general oversight for senior managements' execution strategy through the provision of clear policy and process statements that regulate the conduct of their business. These should cover all aspects of strategic operations, asset and liability control, project planning and management, credit control administration, liquidity and market risk management service quality, anti - money laundering (AML) and human resource development. Precise delegation of authority matrices amongst staff of various cadres ought to be established and complied with to enforce strong corporate governance. The board of directors ought to oversee the appropriate value delivery of information technology (IT) projects and must ensure that the projected return on investment from major IT investments and projects is provided and that the data and intellectual property in the information systems is protected. Section 3.13 Principle 13 of the CBK PG, requires the board of directors and senior management to identify a strong operational risk structure within different interlinked units/entities in ensuring that there exists sound and effective control measures that facilitate in the data generation processes and information exchange in the institution so as to effectively manage probable enterprise risks.

There exists increased pressure from both the Government of Kenya (GoK) and consumers for commercial financial entities in reducing interest-charged on credit facilities and this has increasingly introduced stringent urge for Banks to ensure that projects are management in the

most efficient ways. Significantly, there's an increased international regulatory environment through the advanced Basel II accord requirements has impacted on bank's lending operation activities. These new developments have led to an increased use of project management for delivering strategic initiatives within financial institutions and increasingly led to this study research objectives of establishing key factors that lead to increased team engagement in executing project goals.

It is therefore imperative to note that all these Government policies and regulatory guidelines influence the implementation of projects within Bank's owing to the required stringent compliance standards, cost of project investments and the monitoring and control aspects of prudent project planning and management.

2.7 Theoretical Framework

Theoretical framework is defined as a collection and discussion about connected theories and principles advanced to forecast an observable fact, Kombo&Tromp(2006). This study was grounded on the Social Identity theory (SIT), the Organizational Control Theory (OCT) and the Ecosystem Theory (ET) in order to explain the correlational influence project-team selection has on Core Banking Solution upgrade implementation in financial institutions' in Kenya.

2.7.1 Social Identity Theory

Tajfel (1978) was the first proponent of the Social Identity Theory (SIT). The theory postulates that humans demonstrate different types of group behavior such as solidarity within own groups and discrimination as a counter measure outside groups as part of social identity practices, objectively to attain constructive self- appreciation and enhancement. The second proponent of this theory was Tajfel and Turner (1979), whom in their review of the first proposition brought to the fore a perspective of social groupings as a display of solidarity. In this proposition humans were seen to classify themselves and others as fitting to diverse social groups whereby they categorize themselves based on the value attained in through such memberships and social identity. This theory explains that people identify with personal and interpersonal traits that make them feel more motivated and where they feel a sense of belonging. These late scholars established that project-team diversities and members' desire for recognition and rewards, will significantly influence project-team delivery output. These diversities that impact on project-team performance include managerial behavior, age, job-design, policy guidelines on human-resource organization,

gender variables (Gonzales&Guillen,2008). It is further stated that people possess either an internal or external motive to fit into groups or teams where they will be accepted and appreciated. In their study, Dwivedula and Bredillet (2010), inferred that project-team motivation is a significant component much needed in managing project-team diversities and consequently this study will establish how project-team interconnectivity influences Core Banking Solution implementation project in financial institutions' in Kenya.

2.7.2 Organizational Control Theory

The first proponent of the Organization Control Theory (OCT) was Max Weber (1947). The theory bases its argument on the principle of establishment of an organizational system that supports efficient and effective functioning of all units and sub-units in organizations. This theory hypothesizes that authority was primarily showed in groups through the control process. While presenting this argument, Max Weber, argued that those with supervisory responsibilities ought not to govern through subjective impulse but through prescribed rules that in calculate impartiality and equality amongst team decisions. The second proponent of this theory is Henri Fayol in (1949), who revised this theory to bring forth an angle of applied realism through outlined management principles through which organizations achieve effective control such as equal job compensation or remuneration, unity of purpose and direction, discipline, division of labour, presence of a scalar chain of command and equity. The third proponent of this theory is Ouchi (1979) who established an outline framework that recommends the development of a task schedule that incorporates measurability of outcomes and abilities to determine efficient project control approaches. Referencing from this theory, this research study pursued to ascertain the influential bearing of project-team diversities on Core Banking Solution implementation' project in financial institutions' in Kenya. Significantly, the philosophy is of meaning to this research-study through establishment of how project-team selection through Government policy influences Core Banking Solution implementation project in financial institutions' in Kenya.

2.7.3 Ecosystem Theory

The first proponent of the Ecosystem Theory (ET) as applied in project management was Odum (1953), the scholar utilized an ecological setup to explain a concept of organizational behaviour to depict a level in dependency in association. This theory positions there be existent of an interdependent linkage in an ecosystem, which is characterized by shared dependency, diversity constraints and survival laws for development. Later in the 21st century, Chen *et al.* (2014),

established that competition amongst teams vital in ensuring cooperation and in the long-run this promotes innovation and evolution of new ideas that enhance sustainability of the biotic world. According to Adner and Kapoor (2010), an argument is posed in regard to the Ecosystem Theory that persons in an ecosystem require to continuously regulate their conducts due to external environment changes.

It is therefore imperative to note the contributory effect of this theory in the explanation of the underlying correlation between the project-team diversities and project implementation success an aspect that is also known as the “social order subsystem”. In addition this theory contributes immensely the support for government policy as a moderating variable, influences the Core Banking Solution implementation project in financial institutions’ in Kenya’. Additionally, this research-study reveals the influential bearing of project-team selection in relation to project-team diversities and in the long run, net-natively affects project performance. It is important to note at this juncture that the individual quality interactions amongst individuals in a project-team triggers the much needed integration with a view of forming a successful ecosystem and at the same time achieve improved project performance, Basole and Karla, 2012).

2.8 Conceptual Framework

This research study’s conceptual framework elaborates the concepts through which this study bases its investigative findings. Further, it postulates the relationship of the independent-variables of project-team interconnectivity, project-team complexity and project-team structure to the dependent variable Core Banking Solution implementation project in financial institutions’ in Kenya, in an effort to established the level of correlation between the two studied variables.

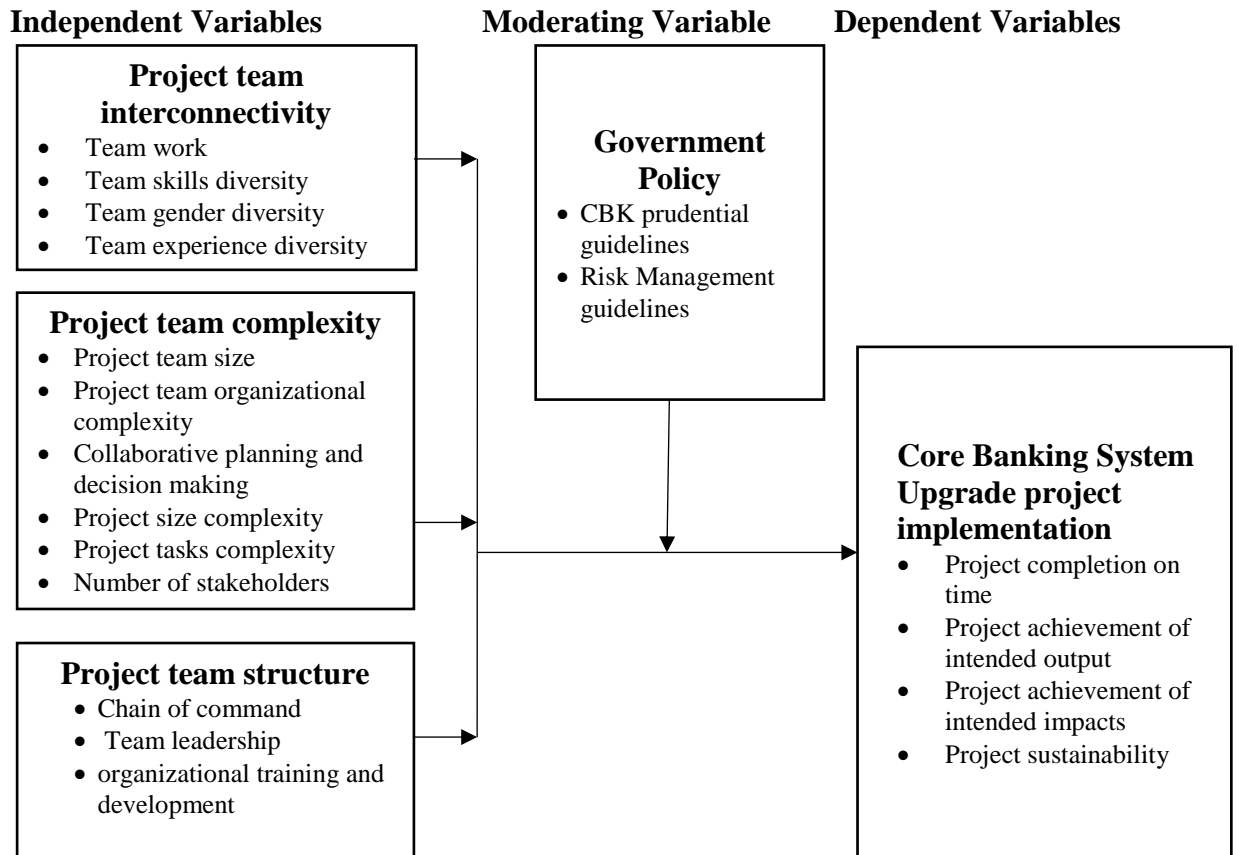


Figure 1: Conceptual framework on influence of people selection on CBS upgrade project implementation in financial institutions in Kenya.

This conceptual framework illustrates the existing relationship between the independent, dependent and moderating variables. The variable factors of project-team interconnectivity, project-team complexity and project-team structure represent the independent variables for this study while Core Banking Solution implementation project in financial institutions’ in Kenya signifies the dependent variable. The moderating variable of Government policy, represent the influential bearing through which it is assumed that there exists a moderate influence on the independent variables.

2.9 Knowledge gaps

A review of previous scholarly research studies on project-team selection factors influencing project implementation success, have exhibited several gaps relatable to this study as delineated in the table 2.1 below. An elaboration of the current focus of this study is given to amplify the significance of this study to the body of knowledge.

Table 2.1 Knowledge gap Summary

Variable	Author and the Year	Title of the study	Findings	Knowledge gaps
Project-team interconnectivity	Gellert and Schalk (2012)	The influential bearing of age and age-related attitudes on performance in mentally and physically demanding work settings	Individual diversities amongst project-team members' professional background, experience-level, demographic characteristics plus level of training influence project implementation success	Only focused on individual diversity of project-team memberships and negated project-team complexity, team structure as well as organizational structure.
	Manzoor <i>et al</i> (2011)	The effect of teamwork on employee performance	Project-team trust, team spirit, team rewards and appreciation all positively influence team member performance and project implementation success.	Only focused on project-team interconnectivity aspect and negated project complexity, project-team structure and organizational structure.
	Lindsjorn <i>et al</i> (2016)	Team-work quality and project-success in the software-development industry	A constructive influence of team-work excellence on team-performance output were established once team-leaders amidst members ranked team-productivity and consequently impacted on project implementation success positively.	Only focused on project-team interconnectivity aspect and negated project complexity, project-team structure and organizational structure.
Project-team complexity	Baumeister and	Social Psychology and Human nature	Individual project-team member and collective aspirations ought to unify for	Only focused on project-team complexity aspect and negated project interconnectivity, project-

	Bushman, (2010)		greater team productivity and performance.	team structure and organizational structure.
	Dulaimi and Hariz (2011)	Impact of cultural diversity on the effectiveness of construction project-teams	There lacks a substantial association amongst the rate of project-teams' cultural diversities and their whole presentation measures for both the project-team and the project at large.	Only focused on project-team cultural diversity and negated project-team interconnectivity, project-team structure and organizational structure aspects.
	Bosch-Rekveltdt (2011)	Grasping project complexity in large engineering projects	Project-team complexities influence project outcome negatively within large engineering ventures.	Only focused on project complexity aspect and negated project-team interconnectivity, project-team structure and organizational structure aspects.
	Williamson (2011)	The Magic of Multiple Emotions	Project complexity is negatively correlated to IT project implementation success.	Only focused on project complexity aspect and negated project-team interconnectivity, project-team structure and organizational structure aspects.
	Liang and Liu (2007)	Effect of project-team diversity on software project performance	Knowledge diversities within the project-team increased the project chores conflict, and as a result a substantial adverse influence on project-team output. In addition diversity value increases correlation conflict amongst team members, an aspect that adversely affects team output.	Only focused on project complexity aspect and negated project-team interconnectivity, project-team structure and organizational structure aspects.
Project-team structure	Khoshtale and Adeli (2016)	The relationship between team effectiveness factors and project performance aspects: A case study in	Team Leadership, Team Roles and Responsibilities, Trust and Values, and team relationship are the most important factors in Project implementation success	Only focused on project-team structure aspect and negated project-team interconnectivity, project complexity and organizational structure aspects

	Iranian construction project-teams		
Lategan and Fore (2015)	The Impact of Leadership Styles on Project Success: A Case of Telecommunications Company	This study findings established that workers possess an impartial insight to applied management styles, though they have an important contribution the overall organizational control.	Only focused on project-team structure aspect and negated project-team interconnectivity, project complexity and organizational structure aspects
Thwala, <i>et al.</i> , (2015)	Factors Influencing the Selection of Procurement Systems in South Africa	This study found no significant effect of autocratic styles and Laissez-faire on project performance within the construction industry.	Only focused on project-team structure aspect and negated project-team interconnectivity, project complexity and organizational structure aspects
Kariuki , J. (2015)	Project manager leadership Style, teamwork, project characteristics and performance of water projects in Kenya	This study findings established transactional leadership style resulted to a 12 % difference in project time adherence thereby advocating for the adoption of transformational leadership to improve on project delivery.	Only focused on project-team structure aspect and ignored project-team interconnectivity, project complexity and organizational structure aspects
Müller, R. and Turner , R. (2017)	The Project Manager's Leadership Style as a Success Factor on Projects	Proficiencies for instance integrity and communication are important for project-team leaders, however, the project strategic input ought to be delegated to another party instead of project-team leader.	Only focused on project-team structure aspect and negated project-team interconnectivity, project complexity and organizational structure aspects

2.10 Summary of Literature Review

Focus of this segment of the research-study was on the empirical assessment of the key variables in this study namely: Core Banking Solution implementation project in financial institutions' in Kenya and its inter-relationship with project-team interconnectivity, project-team complexity, project-team structure. Also a fifth important variable of Government policies is presented to underpin the influential bearing it has as a moderating variable on both the dependent and independent variables. Further, the chapter covers the theoretical extrapolations of the Social Identity Theory (SIT), Organizational Control Theory (OCT) and the Ecosystem Theory (ET), and their influence on the variables under this study. Also, the chapter includes a conceptual-framework that illustrates existing correlation amongst reliant, autonomous and moderating variables'. Finally this chapter exhibits the various knowledge gaps that present and elaboration of the current focus of this study in addressing the identified knowledge gaps so as to amplify further the importance of this research study to the project management body of knowledge.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter defines the research methodology that was applied to undertake this study. These include; the research design, target population, sample size and sampling procedure, data collection instruments, pilot testing, validity of the research instruments, reliability of the research instruments, data collection procedures, data analysis techniques, ethical consideration and the operationalization of variables.

3.2. Research Design

Research-design as a terminology refers to how structured and organized investigations are so considered in order to get answers to a research-study Cooper&Schindler(2006). This research-study embraced a descriptive research design to analyze collected data. Data collection was conducted on the respondents' practical experiences within their daily work schedules in regard to project-team interconnectivity, project-team complexities, project-team structure, government-policy and their consequence on total execution on the Core Banking Solution upgrade project at The State Bank of Mauritius – Kenya. Statistical measures of composite mean, correlation, standard deviation, kurtosis and skewness were also applied to make a meaningful inference of the collected data in relation to the study topic. With reference to the dependent variable under study; Core Banking Solution implementation project performance rating was pegged on a threshold rate of 100% completion rate, thus the correlation degree of influence statistics were measured against this set limit.

3.3 Target Population

In referencing Mugenda&Mugenda(2003) who defined target-population being an entire cluster of people, items or happenings under study. This study's' target population was 50 staff members under the project management unit (PMU) at the State Bank of Mauritius - Kenya. These included 3 senior managers, 3 project managers, 8 project quality assurance managers, 1 project auditor and 35 project management senior officers.

Table 3.1 Target Population

Staff Category	Target Population
Senior Managers(SMs)	3
Project Managers(PMs)	3
Project Quality Assurance Managers	8
Project Auditor	1
Project Management Senior Officers	35
Total	50

3.4 Sample size and sampling procedure

Referencing Kothari(2010), a sample-size stays defined as the sum of objects or items nominated within a populace as aimed-to establish a study sample. On the other hand, a sampling procedure is the array of practices applied in the selection of the objects or items for the identified study sample.

3.4.1 Sample size

Sample-size is defined as the sum of objects or items nominated from a population to establish a study sample. This study investigated 50 staff members that is; 3 senior managers, 3 project managers, 8 project quality assurance managers, 1 project auditor and 35 project management senior officers, all working in the project management unit at State Bank of Mauritius - Kenya in representation of the project management practitioners within the financial institutions' of Kenya. Therefore, the study adopted a census approach meaning that the study sample-size equalled focal target-population.

3.4.2 Sampling procedure

Sampling is a strategy used by researchers during the statistical sampling process to get a sample population from the scoped target population (Taherdoost, 2015). The study adopted a census approach thus the sample-size was equal to the population pegged at 50 respondents.

3.5 Data Collection Instruments

At hand are various methods and tools useful for data collecting and analyzing that solely depend on the nature of research enquiries to be undertaken.

This research study adopted a questionnaire methodology to collect data whose measurement scale built on a Likert scale of 1 – 5 (where 1 = Very strong effect of influence; 2 = Strong effect of influence; 3 = Moderate effect of influence; 4 = Weak effect of influence and 5 = Very weak effect of influence).

The questionnaire stood divided in 3 segments namely; firstly, a general understanding of the respondent details such as gender, current position and the duration the respondent has held a role or position; the secondly, an assessment of the respondents knowledge on the topical issue and thirdly an assessment of the rate of influence the underlying variable indicators have on the dependent variable.

3.5.1 Pilot Testing

This is a preliminary study meant to advance the effectiveness of research instruments and the proposed data collection methods (Nashwa, Gary & Julie, 2017). A 10 percent sample size of the entire population under study, equivalent to 5 project staff members at SBMK was used as recommended by Mugenda and Mugenda (2003), as a trial at to ascertain the reliability and validity of instruments for data collection.

3.5.2 Validity of the Research Instruments

This research study focused on both construct and content validity, defined as the degree of measurement to which a research instrument offers satisfactory analysis of the research study focus due for study, Kothari (2010). Further, the scholar illustrates that an extent of measure possesses construct validity to the point of confirmation that there exists an expected relationships with stated hypothetical theories, Kothari, (2010). In ensuring that there exists content validity, this study specified an array of indicators relevant to the study topic while construct validity was determined through ascertaining that the scores from the instrument are giving the correct inferences relevant to the study topic.

3.5.3 Reliability of the Research Instruments

This refers to the degree of accuracy that a research investigation tool produces dependable outcomes upon recurring attempts (Mugenda and Mugenda, 2003). In ensuring existence of high reliability and validity a data collection tool, and calculated Cronbach's-alpha using questionnaire answers gotten from 10 percent of the total population sample. The computed

Cronbach's-alpha; is utilized in measuring the variable's internal degree of consistency that is to say, the degree of closeness of an interrelated set of objects as studied in a group. In other words, this is also referred to as a measure of scale reliability. Upon computation, a Cronbach's-alpha of beyond 0.7 units denotes reliability of the applied data-collection tool and is of adequate validity to collate and analyze research findings. The overall Cronbach's alpha of 0.9052 was derived after data analysis. This infers that this figure is above the 0.7 threshold, therefore meaning that the research instruments are valid and reliable as used for data collection in this research study.

3.6 Data Collection Procedures

Preceding the data gathering phase of this study, requisite approvals were sought. Firstly was a preliminary letter granted by the University of Nairobi, School of Open and Distance Learning was obtained to act as an introductory note of the researcher to the target respondents so as to boost their confidence and trust in the research study. In addition, a permit authorization for research from the National Commission for Science, Technology and Innovation (NACOSTI) was sought and appended on the final research study paper.

3.7 Data Analysis Techniques

Upon statistics collection, gathered information was put through a thorough check for completeness. Once confirmed to be of complete status, the primary data was sorted, edited coded and analyzed to ensure contradiction errors are eliminated. The data coding technique was applied to ensure that collected data has some meaningful patterns that were useful for statistical inference in this study. Secondly, the adduced qualitative data was exposed to a thorough analytical phase via the Statistical Data Analysis software (STATA), to give it a descriptive statistic approach such as mean, standard deviation, frequencies and percentages for easy interpretation of the data collected for this study.

3.8 Ethical Considerations

Ethical standards are critical to academic research studies as they further guarantee validity and reliability of the study findings. A researcher is obligated to esteem the needs, rights, desires and values of the informers or respondents, Creswell (2003). Firstly, permission was sought after from respondents prior to administering of the research questionnaire. Secondly, there was a clause on

the questionnaire that confirmed that concealment and discretion was guaranteed within the study. Thirdly, respondents' provision of names was also made optional on the research instrument and a disclaimer put at the introductory part of the questionnaire that the information sought for this study is intended for academic purposes only. Lastly, prior authority was sought from the University of Nairobi and government agency that governance national data management (NACOSTI).

3.9. Operationalization of Variables

This segment presents a summary in a tabular form of the research objectives, research variables, indicators, their measurement scale, applied data collection techniques, applied data collection instrument and applied statistical analysis method.

Table 3.2 Operationalization of variables

Objective	Type Variables	Indicators	Measurement	Measurement Scale	Data collection Method	Data Analysis Technique
To establish the influential bearing of project-team selection on CBS upgrade project implementation in financial institutions' in Kenya	Dependent variable; CBS upgrade project implementation in financial institutions' in Kenya	<ul style="list-style-type: none"> ▪ Project completion on time ▪ Project achievement of intended output ▪ Project achievement of intended impact ▪ Project sustainability 	Degree of influence rating	Ordinal	Questionnaire	Descriptive
	Independent ; Project-team selection	<ul style="list-style-type: none"> ▪ Project-team interconnectivity ▪ Project-team complexity ▪ Project-team structure 	Degree of influence rating	Ordinal	Questionnaire	Descriptive
To define the influential bearing of project-team interconnectivity on Core Banking Solution implementation	Independent; Project-team interconnectivity	<ul style="list-style-type: none"> ▪ Team work ▪ Team skills diversity ▪ Team gender diversity ▪ Team experience diversity 	Degree of influence rating		Questionnaire	Descriptive

<p>project in financial institutions' in Kenya.</p> <p>To examine the influential bearing of project-team complexity on Core Banking Solution implementation project in financial institutions' in Kenya.</p>	<p>Independent; Project-team complexity</p>	<ul style="list-style-type: none"> ▪ Team size ▪ Team organizational complexity ▪ Collaborative planning and decision making ▪ Project size complexity ▪ Project tasks complexity ▪ Number of stakeholders 	<p>Degree of influence rating</p>	<p>Ordinal</p>	<p>Questionnaire</p>	<p>Descriptive</p>
<p>To analyze the influential bearing of project-team structure Core Banking Solution implementation project in financial institutions' in Kenya.</p>	<p>Independent; Project-team structure</p>	<ul style="list-style-type: none"> ▪ Team leadership ▪ Chain of command 	<p>Degree of influence rating</p>	<p>Ordinal</p>	<p>Questionnaire</p>	<p>Descriptive</p>
<p>To assess the influential bearing of the moderating variable of government policy on Core Banking Solution implementation project in financial institutions' in Kenya</p>	<p>Moderating; Government policies</p>	<ul style="list-style-type: none"> ▪ CBK Prudential Guidelines ▪ Risk Management Guidelines 	<p>Degree of influence rating</p>	<p>Ordinal</p>	<p>Questionnaire</p>	<p>Descriptive</p>

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter details an analysis of the collected data, presents findings and interpretation of results of this study. Questionnaires comprising of Likert scales were used to gather data, analysis done using STATA and results presented using tables and percentages. In order to test the correlational relationship between the dependent and independent variables, a Pearson correlation coefficient was adopted.

4.2 Questionnaire return rate

This study employed use of questionnaires with Likert scales and this were distributed to a study population scope of 50 (12 project-team members, 3 project managers and 35 functional support staff) staff members working within the Project Management Unit of the State Bank of Mauritius - Kenya. Results showed that out of the 50 questionnaires issued, 50 were returned having been completely filled translating to a 100 percent response rate.

Table: 4.1: Questionnaire Return Rate

Category	Frequency	Percent (%)	Cumulative percent.
Responded	50	100	100
Failed to respond	0	0	0
Total	50	100	100

Overall, a 100 percent questionnaire return rate was achieved. This is above the sufficient threshold rate to undertake research data analysis as proposed by Mugenda and Mugenda (2003), who in their scholarly finding state that at minimum, a response proportion of 70 percent or above is sufficient for data analysis. Much effort was deployed to ensure all respondents gave back their feedback through use of self-administration of the questionnaires by the researcher.

4.2.1 Core Banking Solution implementation project at SBMK

An inquiry into the respondents overall rating on the Core Banking Solution implementation project based upon different aspects at the Bank provides mixed responses that have aided the successful completion of this research study.

Table 4.2: Core Banking Solution implementation project at SBMK

Project performance aspects		Very successful	Successful	Moderate	Unsuccessful	Very unsuccessful	Total
Project completion on time	F	7	13	18	11	1	50
	%	14	26	36	22	2	100
Project achievement of intended output	F	9	25	14	1	1	50
	%	18	50	28	2	2	100
Project achievement of intended impact	F	9	24	16	1	0	50
	%	18	48	32	2	0	100
Project sustainability	F	6	19	24	0	1	50
	%	12	38	48	0	2	100

With respect to project completion on time, majority of respondents rated at 40 percent were of the view that Bank projects have been implemented and completed successfully on time compared to those of a moderate opinion rated at 36 percent and those of the contrary opinion rated at 24 percent. With respect to the aspect of implemented projects' achievement of the intended output, the study results reveal that 68 percent of respondents agreed that the executed projects achieved the intended project output as compared to 28 percent with a moderate opinion and 4 percent of the contrary opinion. Regarding the aspect of project achievement of the intended impacts, 66 percent were of the view that implemented projects had achieved their intended impact as compared to 32 percent of respondents with a moderate opinion and 2 percent with a contrary opinion. Lastly, on the aspect of project sustainability, 40 percent were of the view that projects executed at the Bank were sustainable in the long run as compared to 48 percent of the respondents

who were moderate and 2 percent who had a contrary opinion in that they were not sustainable. From this data analysis inference is deduced that most respondents are in agreement that even although executed projects had achieved their intended output at 68 percent, there lies key gaps hindering a 100 percent achievement of Core Banking Solution implementation project at SBMK, thereby supporting the objectives of this study.

4.2.2 Project-team interconnectivity and Core Banking Solution implementation project at SBMK

In reference to the study objective of how project-team interconnectivity influences Core Banking Solution implementation project within financial institutions, this study pursued to establish the relationship of various project-team interconnectivity attributes and Core Banking Solution implementation project at the State Bank of Mauritius Bank - Kenya.

Table 4.3: Project-team interconnectivity attributes and Core Banking Solution implementation project at SBMK

Project-team attributes		Very successful	Successful	Moderate	Unsuccessful	Total
Project-team work	F	18	21	11	0	50
	%	36	42	22	0	100
Project-team skills' diversity	F	23	23	3	1	50
	%	46	46	6	2	100
Project-team gender diversity	F	7	14	18	11	50
	%	14	28	36	22	100
Project-team experience diversity	F	22	20	7	1	50
	%	44	40	14	2	100

The descriptive analysis of this relationship presents project-team experience diversities as a very effective attribute that influences Core Banking Solution implementation project at SBMK at 84 percent as evidenced by the following statistics of very effective (44 percent), effective (40 percent), moderate (14 percent) and non-effective (2 percent) in influencing Core Banking Solution implementation project at SBMK. Similarly, it is evident that project-team skills diversity

had a very strong effect on Core Banking Solution implementation project at SBMK at 92 percent as evidenced by the ratings of very effective (46 percent), effective (46 percent), moderate (6 percent) and non-effective (2 percent) as measured in relation to Core Banking Solution implementation project at SBMK. Teamwork as an attribute of the project-team, influenced the Core Banking Solution implementation project at SBMK at an equally high rate of 78 percent as evidenced by the analysis ratings of very effective (36 percent), effective (42 percent), moderate (22 percent) and non-effective at (0 percent) in influencing Core Banking Solution implementation project at SBMK. However, the rating regarding the effect of project-team gender-diversity on Core Banking Solution implementation' project at SBMK was insignificantly inferred to have a low effect on Core Banking Solution implementation project at SBMK at 42 percent as evidenced by the statics of very effective (14 percent), effective (28 percent) moderate (36 percent) and non – effective (22 percent) in relation to Core Banking Solution implementation project at SBMK. Overall, the interpretation of these results are indicative across all aspects of the existence of a substantial impact of project-team interconnectivity on Core Banking Solution implementation project at SBMK. The regression results on project-team interconnectivity showed a significant affirmative influence on the Core Banking Solution implementation project at SBMK. More specifically, the results reveal that when rating on project-team interconnectivity changes by one unit, Core Banking Solution implementation project at SBMK rating changes with 0.8532 units while holding other influences constant at a 5 percent significance level. Consequently, this finding emphasizes the importance of teamwork among project-team members. The findings of this study are in tandem with the finding by Gellert and Schalk (2012) who by using Multi-Hierarchical Regressions found that individual diversity of project-team affect the way projects are implemented. Manzoor et, al (2011) asserts that team spirit, team trust and recognition and rewards positively influenced employee performance, which in turn has a positive effect on project implementation success. Indeed, the study findings support the finding done on team-work excellence impact on project-implementation accomplishment within a software development establishment whose targeted sample was 477 participants at 71-agile software-teams within 26-establishments and an evaluation of the results of the study through use of structural equation modelling approach was conducted by (Lindsjorn et al(2016). Results deduced therefore, indicated a constructive influential impact of teamwork excellence on team-effort outcomes in instances where team members and their leaders worked harmoniously and in turn this aspect positively

impacted on project implementation success. Similar results are reported by Baumeister and Bushman (2010), Sander et, al (2013) and Khalid and Aroosh (2014). Similar results are found in the overall model though the magnitude of the effect changes with the individual variable.

4.2.3 Project-team complexity and Core Banking Solution implementation project at SBMK

In reference to the study objective on how project-team complexity affects Core Banking Solution implementation project in financial institutions’ in Kenya, this study pursued to establish the relationship of various project-team complexity attributes and Core Banking Solution implementation project at the State Bank of Mauritius Bank - Kenya.

Table 4.4: Project-team complexity and Core Banking Solution implementation project at SBMK

Project-team complexity aspects		Very successful	Successful	Moderate	Unsuccessful	Total
Project-team size	F	9	24	16	1	50
	%	18	48	32	2	100
Project-team Organizational complexity	F	9	19	21	1	50
	%	18	38	42	2	100
Project size complexity	F	10	20	19	1	50
	%	20	40	38	2	100
Diversity in project tasks	F	15	19	16	0	50
	%	30	38	32	0	100
Number of project shareholders	F	13	19	17	1	50
	%	26	38	34	1	100

The descriptive analysis of this relationship reveals that project-team size was considerably effective in influencing Core Banking Solution implementation project at SBMK at 66 percent as evidenced by the following statistics: very effective (18 percent), effective (48 percent), moderate (32 percent) and not effective(2 percent) in influencing Core Banking Solution implementation project at SBMK. On the project-team organizational complexity, results reveal that project-team organizational complexities is more likely to have a high effect on Core Banking Solution

implementation project at SBMK at 56 percent, as evidenced in the following statistical results of very effective (18 percent) effective (38 percent) and non-effective (2 percent) influence on Core Banking Solution implementation project at SBMK. On project size complexity, results reveal that project size complexities have a significant strong effect on Core Banking Solution implementation project at SBMK rated at 60 percent as evidenced by the following ratings of a very effective (20 percent), effective (40 percent), moderate (38 percent) and non-effective (2 percent) on influencing Core Banking Solution implementation project at SBMK. In addition, project tasks diversity was viewed to have a high effect on Core Banking Solution implementation project at SBMK at 68 percent as evidenced by the ratings of very effective (30 percent), effective (38 percent), moderate (32 percent) and non-effective (0 percent) influence on Core Banking Solution implementation project at SBMK. Lastly, project stakeholder engagement was viewed to have a high effect on the project being successful at 64 percent as evidenced with the results of being very effective (26 percent), effective (38 percent), moderate (34 percent) and non-effective (2 percent). Overall, the interpretation of these results are indicative across all aspects of a substantial effect of project-team complexity on Core Banking Solution implementation project at SBMK. With regard to project-team complexity, study results reveal a negative and significant effect on the Core Banking Solution implementation project at SBMK. More specifically, the results reveal that when the rating on project-team complexity changes by one unit, the rating on Core Banking Solution implementation project at SBMK changes with -0.5105 units while holding other influences constant. However this effect is insignificant at 5 percent significance level. These study findings are in harmony with Hoegl (2005) findings, who concluded that large team size hinders teamwork and leads to a lower performance, Sharma & Ghosh (2007). In addition, the finding upholds the finding by Lan et al (2017) who examined the correlation amid project complexities among members and project accomplishment within multifaceted construction projects and found out that project-team complexity adversely affects project implementation achievement of complex construction projects. Similar results are found in the overall model though the magnitude of the effect changes with the applied variable.

4.2.5 Project-team structure and Core Banking Solution implementation project at SBMK

In reference to the study objective on how project-team structure affects Core Banking Solution implementation project in financial institutions' in Kenya', this research-study followed to

inaugurate the association of various project-team structure attributes and Core Banking Solution implementation project at the State Bank of Mauritius Bank - Kenya.

Table 4.5: Project-team structure and Core Banking Solution implementation project at SBMK

Project-team structure aspects		Very successful	Successful	Moderate	Unsuccessful	Very unsuccessful	Total
Project-team leadership	F	27	16	7	0	0	50
	%	54	32	14	0	0	100
Project-team chain of command	F	14	12	23	1	0	50
	%	28	24	46	2	0	100
Team conflict of interest	F	6	14	10	16	4	50
	%	12	28	20	32	8	100

In assessing the correlation between project-team structure and Core Banking Solution implementation project at SBMK, statistical inferences drawn reveal that conflict of interest amongst project-team members increases the probability of project implementation failure at 40 percent. The adduced inference influence is rated at very effective (40 percent), effective (20 percent), moderate (28 percent) and non-effective (12 percent). However, the study found project-team leadership to have a significant effect project implementation achievement at 86 percent as evidenced by ratings of the factor influence being very effective (54 percent), effective (32 percent), moderate (14 percent) and non-effective (0 percent). Further, an analysis of the project-team chain of command influence on Core Banking Solution implementation project at SBMK was rated to mostly have high effect on the Core Banking Solution implementation project at SBMK at 52 percent as evidenced by ratings on the factorial influence being very effective (28 percent), effective (24 percent), moderate (46 percent) and non-effective (2 percent). Overall, the results are indicative across all aspects of the existence of a substantial effect of project-team structure on Core Banking Solution implementation project at SBMK. With regard to project-team

structure, the study proved an affirmative correlation and substantial impact of the variable amid project implementation achievement. More specifically, the results reveal that when the rating on project-team structure change by one unit, the rating on Core Banking Solution implementation project at SBMK changes with 0.4806 units while holding other influences constant at a significant level of 5 percent. These study findings stresses on the importance of lean team management in terms of project-team’s organizational structure in ensuring effective project goal achievement. These study findings resonates well with Nawaz et al (2016) study findings, who in their study on the impact of project leadership on project implementation success and found that project leadership absolutely effects project implementation accomplishment.

4.2.6 Government Policy and Core Banking Solution implementation project at SBMK

With regard to the study of the relationship on how Government policy affects Core Banking Solution implementation project in financial institutions’ in ‘Kenya, his research-study followed to inaugurate the association of various project-team structure attributes and Core Banking Solution implementation project at the State Bank of Mauritius Bank - Kenya.

Table 4.6: Government Policy and Core Banking Solution implementation project at SBMK

Government Policy		Very successful	Successful	Moderate	Unsuccessful	Very unsuccessful	Total
CBK prudential guidelines	F	15	23	5	7	0	50
	%	30	46	10	14	0	100
Risk Management guidelines	F	16	23	4	7	0	50
	%	32	46	8	14	0	100

The correlation between the moderating variable of government policy was largely rated as having a great influence on Core Banking Solution implementation project at SBMK. Statistical inferences reveal that the Government of Kenya via the banking governing agency (Central Bank of Kenya) has prepared and issued prudential guidelines (PGs) that have a very significant influence on banking operations including project implementation. This study’s analysis has revealed that government policy has a very effective influence on Core Banking Solution implementation project at SBMK as evidenced by the ratings of very effective (30 percent),

effective (46 percent), moderate (10 percent) and non-effective (14 percent) influence on Core Banking Solution implementation project at SBMK. In addition, the study respondents opined that compliance to risk management guidelines largely contributed toward the bank's Core Banking Solution implementation project success at SBMK at 78 percent whereby they rated the influential bearing this has on Core Banking Solution implementation project at SBMK at very effective (32 percent), effective (46 percent), moderate (8 percent) and non-effective (14 percent). Overall, the interpretation of these results are indicative across all aspects that there exists a substantial influence of government policy with regard to banking industry on Core Banking Solution implementation project at SBMK. The study results are indicative that Government policy has a positive and significant effect on Core Banking Solution implementation project at SBMK at a significance level of 5 percent. The results analyzed have revealed that when the rating on Government policy changes by one unit, Core Banking Solution implementation project at SBMK rating on the other hand will change by 0,4828 while holding other factors constant. Government Policy fosters proper risk management among Banks thus hedging against possible operational and financial losses that would emanate from project implementation pitfalls. In addition, the prudential guidelines instills discipline in the bank's operations, an aspect that in turn enhances corporate governance and efficiency thereby increasing the probability of the Bank's project implementation success. This research study findings resonate well with, Fernandez and Gonzalez (2015) who while carrying out a study on Government policy and its influence on banking, they found out that stringent banking activities controls are an effective mechanism for decreasing risk exposures within Banks, thereby bring forth effective risk controls that lead to bank operations efficiency. Similarly, Gonzalez (2015) reports that fewer regulatory restrictions are associated with greater bank risk-taking after isolating the effect of regulatory restrictions on bank charter value, and the influential bearing of bank charter value on risk-taking. This in turn has a negative effect on the project implementation through bank instability. In Kenya, Mureithi (2012) carried out a study on the effect of government policy via financial regulation on financial performance of Deposit-Taking Microfinance institutions' (DTMs) in Kenya. Findings thereof infer that financial code of practice leads to increased Bank loan books, profits and shareholders' equity within DTMs. These scholarly inferences, therefore are in tandem with this study's results analysis that government policy has a positive effect on Core Banking Solution implementation project in

financial institutions’ in Kenya by ensuring enough project funding is secured through increased profitability for project implementation success.

4.2.7: The main challenge facing the Core Banking Solution implementation project at SBMK

This study further, made an inquiry into the main challenges facing Core Banking Solution implementation project at the State Bank of Mauritius – Kenya.

Table 4.7: Main challenges facing Core Banking Solution implementation project at SBMK

Challenges	Frequency	Percentage (%)
Inadequate financial resources	9	18
Weak organizational structures	6	12
Inadequate stakeholder engagement	20	20
Complexity in project	7	14
Complexity in the project implementation team	1	2
Inadequate expertise	3	6
Inadequate top management buy in	4	8
Total	50	100

The results reveal that inadequate stakeholders’ involvement was rated as the first and main challenge undermining Core Banking Solution implementation project at SBMK as rated at 40 percent. Inadequate financial resources was considered to be the second most challenge at 18 percent, with project complexity ranked third at 14 percent, weak organizational structure rated fourth at 12 percent, inadequate top management support rated fifth at 8 percent, inadequate expertise rated sixth at 6 percent and lastly complexity in project implementation team rated last at 2 percent. This study findings are indicative that other than the four study objectives, there exists other factors undermining the full achievement of Core Banking Solution implementation project at SBMK as defined at the State Bank of Mauritius – Kenya and by extension in representation of the financial institutions’ in Kenya.

4.3 Validity and Reliability test

Within the study, the validity and reliability of the questionnaire was tested using the Cronbach alpha test.

Table 4.8: Cronbach Alpha analysis for reliability and validity

Item	Observations	Sign	item-test corr.	item-test corr.	inter item corr.	Alpha
y	50	+	0.8503	0.7594	0.6474	0.8802
x1	50	+	0.8375	0.7403	0.6565	0.8843
x2	50	+	0.8903	0.8208	0.6192	0.8667
x3	50	+	0.7721	0.6447	0.7028	0.9044
x4	50	+	0.8903	0.8208	0.6192	0.8667
Test scale				0.749	0.9024	0.9052

From the analysis results, the overall test reveals that the overall Cronbach alpha for the questionnaire was 0.9052. This means that it is above the 0.70 threshold implying that the research tool was valid and reliable for data-gathering. Similar results are evidenced for the question – to – question test as evidenced by inter – item correlations where majority of the correlations are above the 0.70 threshold mark thus affirming that there exists a strong correlation among the questions as applied in the study and ultimately confirming that the collected data is of a valid and reliable nature.

4.3.1: Inferential statistical analysis

Table 4.9 presents results of the study’s composite mean, standard deviation, the Likert-scale as applied in the questionnaire-tool, variance, skewness and the computed kurtosis of each variable.

Table 4.9: Inferential statistical analysis

Variable	Observations	Composite Mean	Std. Dev.	Min.	Max.	Variance	Skewness	Kurtosis
Core Banking Solution implementation project at SBMK.	50	2.4	1.0102	1	5	1.0204	-0.0240	1.8928
Project-team interconnectivity.	50	2.52	1.1110	1	5	1.2343	0.0394	1.6782
Project-team complexity.	50	2.62	1.1761	1	5	1.3833	-0.1392	1.5512
Project-team structure.	50	2.36	1.0053	1	5	1.0106	-0.0368	1.8609
Government Policy.	50	2.62	1.1761	1	5	1.3833	-0.1392	1.5512

The inferential descriptive-statistics reveals’ of composite-mean and standard-deviation for Core Banking Solution implementation project at SBMK rating was 2.40 and 1.01 respectively. However, results reveal the four out of the five study variables are negatively skewed from the

mean value. However, in terms of distribution, the variable has a non – normal distribution as depicted by the kurtosis value which is less than 3.0. Looking at the independent variables, the descriptive statistics reveal that the composite mean rating for Project-team interconnectivity (x1), Project-team complexity (x2) and Government Policy (x4) are slightly above the median rating (2.5). However, project-team structure (x3) has a mean rating of 2.36 which is below the median rating. In terms of the distribution, all the variables display a non – normal distribution as evidenced by their respective kurtosis values which are all below 3.0. The minimum values of all the variables are 1 with the maximum being 5 in line with the ratings in the questionnaire.

4.3.2: Correlational analysis of project-team selection attributes on Core Banking Solution implementation project at SBMK.

The correlational analysis between project-team selections attributes and Core Banking Solution implementation project at SBMK examines the correlation amongst these two variables through their weighted ratings on the sub components of the variables as presented in the questionnaire.

Table 4.10: Correlational coefficient matrix – Pearson Correlation coefficient

	Core Banking Solution implementation project at SBMK	Project-team interconnectivity	Project-team complexity	Project-team structure	Government Policy
Core Banking Solution implementation project at SBMK	1.0000				
Project-team interconnectivity	0.4722	1.0000			
Project-team complexity	0.5169	0.4426	1.0000		
Project-team structure	0.2011	0.5261	0.3973	1.0000	
Government Policy	0.5041	0.3436	0.5336	0.2159	1.0000

From these analysis outcomes, it is evident that the Core Banking Solution implementation project at SBMK is positively related to all project-team attributes with the project-team complexity having the highest degree of relationship with the Core Banking Solution implementation project at SBMK of 51.69 percent. Further, the review of correlation matrix coefficient shows that no binary autonomous factor-variables that were highly interrelated given all the correlation coefficients are less than 0.7, thus ruling out the possibility of multicollinearity in the regression model.

4.3.3: Empirical estimation of effect of project-team attributes on Core Banking Solution implementation project at SBMK.

While determining the effect of project-team selection elements on Core Banking Solution implementation project at SBMK empirically, Ordinary Least Squares (OLS) Method was used for regressing the study's empirical model. A model of multiple regression was adopted in the study whereby standardized beta errors of the respective independent variables were derived to further investigate the correlation effect.

Table 4.11: Ordinary Least Square Regression Results

Project-team selection model				
	Coefficient	Standard error	t	P>t
Project-team interconnectivity	0.8532	0.0454	18.80	0.000
Constant	0.2500	0.1248	2.00	0.051
Project-team complexity model				
	Coefficient	Standard error	t	P>t
Project-team complexity	-0.5105	0.0997	-5.12	0.000
Constant	1.0626	0.2858	3.72	0.001
Project-team structure model				
	Coefficient	Standard error	t	P>t
Project-team structure	0.4806	0.1274	3.77	0.000
Constant	1.2658	0.3262	3.88	0.000
Government Policy model				
	Coefficient	Standard error	t	P>t
Government Policy	0.4828	0.0997	4.8425	0.000
Constant	1.0626	0.2858	3.72	0.001
Overall Model				
	Coefficient	Standard Error.	t	P>t
Project-team interconnectivity	0.7580	0.0385	19.68	0.000
Project-team complexity	-0.0962	0.0398	-2.42	0.020
Project-team structure	0.1492	0.0457	3.26	0.002
Government Policy	0.3558	0.0509	6.99	0.000
Constant	0.0292	0.1024	0.28	0.777
F- statistic = 4.05			P> 0.0068	

From the regression results, project-team interconnectivity is seen to have significant positive influence on Core Banking Solution implementation project at SBMK at a significance level of 5 percent. Similar effects have been found on project-team structure and government policy which have equally a significant positive influence on Core Banking Solution implementation project at SBMK. However, project-team complexity was found to exhibit a significant adverse influence on Core Banking Solution implementation project at SBMK.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings, conclusion and recommendations of this research study. In addition, the chapter proposes further areas of research.

5.2 Summary of Findings

This research investigated the influential bearing of project-team selection on Core Banking Solution implementation project in financial-institutions' in Kenya': a case of the State Bank of Mauritius - Kenya. The study adopted a descriptive research methodology with questionnaires with Likert scales as instruments of data collection between the months of September and October 2019. From a population of 50 respondents were studied through a census technique. The questionnaire return rate was achieved at 100 percent.

5.2.1 Influence of project-team interconnectivity on Core Banking Solution implementation project at the State Bank of Mauritius – Kenya

The descriptive analysis of this relationship reveals project - team experience diversities as having a very strong and effective influence on Core Banking Solution implementation project at SBMK at a rate of 84 percent. Similarly, it is evident that project-team skills diversity was found to have a very strong effect on Core Banking Solution implementation project at SBMK at a rate of 92 percent. Project-team work as well was found to have very strong impact on Core Banking Solution implementation project at SBMK at a rate of 78 percent. However, the rating effect of project-team gender-diversity within the Core Banking Solution implementation' project at SBMK was insignificantly inferred to have a low effect on Core Banking Solution implementation project at SBMK at a rate of 42 percent. More specifically, the results reveal that when rating on project-team interconnectivity changes by one unit, Core Banking Solution implementation project at SBMK rating changes by 0.8532 units or 85.32 percent at a significance level of 5 percent, holding other influences *ceteris paribus*. Overall, the results are indicative across all aspects the existence of a substantial impact of project - team interconnectivity over the Core Banking Solution implementation project at SBMK.

5.2.2 Influence of project-team complexity on Core Banking Solution implementation project at the State Bank of Mauritius - Kenya

With regard to this research study's correlation examination amongst project-team complexities and the Core Banking Solution implementation project at SBMK, the inferred descriptive analysis of this relationship reveals that project-team size was considerably effective in influencing Core Banking Solution implementation project at SBMK at a rate of 66 percent. On the project-team organizational complexity, results reveal that project-team organizational complexities is more likely to have a high effect on Core Banking Solution implementation project at SBMK at a rate of 56 percent. On project size complexity, results reveal that project size complexities have significantly great effect over the Core Banking Solution implementation project at SBMK rated at a rate of 60 percent. In addition, project tasks diversity was viewed to possess a great influence on Core Banking Solution implementation project at SBMK at a rate of 68 percent. Lastly, project stakeholder engagement was viewed as having a significant influence on project implementation achievement as rated at 64 percent. However, this variable's rate of influence is negative, meaning that when the rating on project-team complexity changes by one unit, the rating on Core Banking Solution implementation project at SBMK changes with -0.5105 parts while holding other influences *ceteris paribus*.

5.2.3 Influence of project-team structure on Core Banking Solution implementation project at the State Bank of Mauritius – Kenya

In regard to the correlation between project-team structure and Core Banking Solution implementation project as applied at SBMK, statistical inferences drawn reveal that conflict of interest amongst project - team members as being most probable in causing the project to be unsuccessful at a rate of 60 percent. However, leadership is confirmed to be a key pillar within project-team synergies with a significant effect at of 86 percent. Further, an analysis of the project-team chain of command influence on Core Banking Solution implementation project at SBMK was rated to mostly have high effect on the Core Banking Solution implementation project at SBMK at 52 percent Overall, the results are indicative across all aspects of the existence of a substantial effect of project - team structure as an independent variable on Core Banking Solution implementation project at SBMK. More specifically, the results reveal that when the rating on project-team structure change by one unit, rating on Core Banking Solution implementation project

at SBMK changes with 0.4806 parts while holding other influences *ceteris paribus*. These study finding stresses on key importance of a lean team management in terms of project-team's organizational structure to ensure successful project goal delivery

5.2.4 Influence of Government policy on Core Banking Solution implementation project at the State Bank of Mauritius - Kenya

In regard to the correlation between the moderating variable of government policy and Core Banking Solution implementation project in financial institutions' in Kenya, this has been largely rated as having a great influence on project implementation success. Statistical inferences reveal that the Government of Kenya via the banking regulatory agency (Central Bank of Kenya) has prepared and issued prudential guidelines (PGs) that have a very significant influence on banking operations including project implementation. This study's analysis has revealed that government policy has a very effective influence on Core Banking Solution implementation project at SBMK as evidenced at a rate of 76 percent. In addition, the study revealed that the Central bank of Kenya's risk managing guidelines largely contribute toward bank's Core Banking Solution implementation project at SBMK at rate of influence of 78 percent. Overall, the results are indicative across all aspects that there exists a substantial influence of government policy with regard to banking industry on Core Banking Solution implementation project in financial institutions' in Kenya. This is a positive influence whereby hypothetically, a one unit change in Government policy regulations compliance is equivalent to a 0.4828 change in Core Banking Solution implementation project at SBMK at a significance level of 5 percent and while holding other factors constant.

5.3 Conclusion.

In view of these study results, a number of inferences could be deduced that would in turn inform policy inferences. It is evident that, project-team interconnectivity; such as the manner in which teamwork is enhanced within the project-team is crucial in determining the Core Banking Solution implementation project in financial institutions' in Kenya. Further, the extent of project diversity in terms of skills, gender and experience impacts on the team communication channels among the team members positively influences Core Banking Solution implementation project in financial institutions' in Kenya at the same significance level. This implies that if all these aspects of project-

team diversity are well managed, this can create a synergy in the project-team that is crucial for project implementation success.

In respect to project-team complexity and the impact it has on Core Banking Solution implementation' project within financial institutions' in Kenya, this study concludes that complexities within project-teams, lead to a greater likelihood that the project implementation success will be hampered negatively. More importantly, complexity creates challenges in effective communication and seamless operation amongst project - team affiliates. As such , choice of the right project-team mix with regard to the team membership size, project size, the diversity in the roles and tasks assigned to team members, stakeholders number and the complexities surrounding organizational structures will define how effective or ineffective the team is likely to deliver the project undertaking.

In respect to project-team structure, inference is deduced that this variable is a critical-success-factor that positively influences Core Banking Solution implementation project in financial institutions' in Kenya. Of importance to note is how the project-team chain of command as well as the leadership within the team positively influences project implementation success through easing of communication and decision making. Transformational leadership style can lead to high success for project-team synergy and as such, this should be the concern of every project-team leader.

Lastly but not least, Government Policy, has been proved to be a crucial link with a positive correlation on Core Banking Solution implementation project in financial institutions' in Kenya. It fosters proper risk management amongst financial institutions' thus hedging against possible operational and financial losses that would emanate from project implementation pitfalls. In addition, the prudential guidelines instills discipline in the bank's operations, an aspect that in turn enhances corporate governance and efficiency thereby increasing the probability of the Bank's project implementation success.

5.4 Policy recommendation.

This research study proposes various policy commendations that would contribute greatly to policy framework formulation within the area of project management in financial institutions' in Kenya.

Firstly, this study analysis has arrived at a conclusion that project interconnectivity significantly affects Core Banking Solution implementation project in financial institutions' in Kenya, thus project managers managing project undertakings within the financial institutions' in Kenya need to ensure that project-team factors of interconnectivity i.e. team work, team skills diversity, team gender diversity and team experience diversity are maintained at their optimal and efficient levels in ensuring project execution accomplishment. Secondly, a conclusion is deduced that project-team structure complexities in form of team size, team organization, project size, project tasks diversity and the number of project stakeholders, affect the project implementation and ultimately have a significant effect on the overall Core Banking Solution implementation project in financial institutions' in Kenya. It is in view of this significance effect that policy formulators should ensure there exists checks and balances within the project-team formulation criteria that ensures a correct team-size formation for an equally corresponding project size so as to ensure there is an effective project execution strategy. Equally, there needs to be a clear breakdown of project tasks, design effective job descriptions, define clear critical path analysis to avoid ambiguities in the project delivery phase that will negatively impact on project implementation success and ensure adequate incorporation of all stakeholders for the successful delivery of the project outcome. Thirdly, aspects of project-team leadership, chain of command and team conflict of interest have depicted a significant effect on project success. Policy makers are therefore encouraged to ensure that all projects have a team leader who is well equipped with skills and experience for execution of the project strategy and at the same time, one who will enjoy the command of the rest of the team members for effective cascade of project implementation strategy. Fourthly, this research study findings have led to a conclusion that Government policy significantly influences Core Banking Solution implementation project in financial institutions' in Kenya. It is therefore prudent for policy makers to ensure that policy frameworks by the government with principles and guidelines relating to the Banks operations and project management processes are not only well documented but also are compliant with the CBK's prudential guidelines, including the underlying Risk Management Guidelines. Additionally, Bank's Senior Management Committees must put in place a framework and mechanism that ensure frequent audits of project management policies and processes are done periodically as defined in the regulatory guidelines with a view of ensuring that Banks adhere to the laid down guidelines and in the event of any compliance deficiencies, these are proactively identified and mitigated before they crystalize into operational risks.

5.5 Suggestions for further research

As assessed in this study, proposition is made on other extents that ought to be guided through upcoming scholarly studies.

Firstly, the research study deliberated on the consequence of project-teams' selection within the implementation of Core Banking Solution projects' in financial institutions' in Kenya in the context of project-teams' interconnectivity, project-team complexities and project-team-structure. These discussed research variables have proved to be wide in scope and applicability, thus, I recommend further research investigation studies to be conducted in validating the effect of each specific variable as a topical issue on project implementation success within the financial industry in Kenya. Secondly, this research study encompassed data collection from one institution in representation of more than 47 financial institutions' in Kenya and owing to this delimitation, this research study proposes further research investigations to triangulate multiple data sources by way of sampling different financial institutions' in the Kenyan financial industry. This will increase the population size under which the study will be conducted, therefore improving data gathering and examination standards. Lastly, the study has revealed a key project implementation challenge manifested in form of the lack of adequate stakeholder engagement and its effect in derailing or inhibiting Core Banking Solution implementation project in financial institutions' in Kenya. Therefore, it is on this front and the analyzed effect of this challenge on the subject matter that this research study proposes further research to investigate how lack of adequate stakeholder engagement influences Core Banking Solution implementation project – in the context of financial institutions' in Kenya.

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APPENDICES

APPENDIX I: LETTER OF TRANSMITTAL

John Oscar Kayemba,
P.O. Box 21770-00502,
Nairobi, Kenya.
August 2019.

Dear Respondent,

RE: REQUEST FOR RESEARCH DATA

My name is **John Oscar Kayemba**, a post-graduate learner pursuing a Master of Arts Degree in Project Planning and Management at the University of Nairobi. As a partial fulfilment of the award of this degree, I am carrying out a research study titled: **Influence of project-team selection on Core Banking Solution implementation project in financial institutions in Kenya’ - A case of the State Bank of Mauritius - Kenya**. This is purely an academic investigation into possible correlations between the variables implied in the research study and further broken down in the presented questionnaires. Your kind assistance by way of requisite research data is highly appreciated.

Information granted for this undertaking is in strict confidence and solely intended for this research work ONLY.

Thank you.

Yours Sincerely

.....
John Oscar Kayemba

Appendix II: Questionnaire

Influence of Project-team Selection on Core Banking Solution implementation project in Financial Institutions in Kenya' - A Case of the State Bank of Mauritius - Kenya.

INSTRUCTIONS

Kindly fill in objectively this questionnaire by filling in the appropriate spaces. The information shared herein shall be preserved in highest discretion and anonymity and shall be utilized for this study purpose only.

Section One: Details of the respondent

Name (optional).....

Gender

Contacts (Optional).....

Your current position.....

Number of years worked in Project management unit.....

Section Two: Knowledge on the project progress

Q1. Have you been involved in any project within the State Bank of Mauritius - Kenya in the last 12 months?

Yes [] No []

Q2. If yes in question 1, what was your title / role in the project?

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Q3. With regard to project success, in a 1-5 rating scale, how would you score the ensuing aspects of Core Banking Solution implementation project at the State Bank of Mauritius - Kenya for the time you have worked at the Project Management Unit? (Where **1** denotes Very successful; **2** denotes Successful; **3** denotes Moderate; **4** denotes Unsuccessful; **5** denotes Very unsuccessful)

	1	2	3	4	5
Project completion on time					
Project achievement of intended output					
Project achievement of intended impact					
Project sustainability					

Section Two: Knowledge on the project-team attributes and Core Banking Solution implementation project

Q4. In a 1-5 rating scale, how would you score the influential bearing of the ensuing aspects of project-team aspects of project interconnectivity on the Core Banking Solution implementation project at the State Bank of Mauritius - Kenya for the time you have worked at the Project Management Unit? (Where **1** denotes Very strong; **2** denotes Strong; **3** denotes Moderate; **4** denotes Weak; **5** denotes Very weak)

	1	2	3	4	5
Project-team teamwork					
Project-team skills' diversities					
Project-team gender-diversity					
Project-team experience-diversity					

Q5. In a 1-5 rating scale, how would you score the influential bearing of the ensuing aspects of project-team aspects of project-team complexity on Core Banking Solution implementation' project at the State Bank of Mauritius - Kenya for the time you have worked at the Project Management Unit? (Where **1** denotes Very strong; **2** denotes Strong; **3** denotes Moderate; **4** denotes Weak; **5** denotes Very weak)

	1	2	3	4	5
Project-team size					
Project-team organizational complexity					
Collaborative planning and decision making					
Project methodology coordination tools and techniques / standard procedures					
Project tasks complexity					
Number of project stakeholders					

Q6. In a 1-5 rating scale, how would you score the influential bearing of the ensuing aspects of project-team aspects of project-team structure on the Core Banking Solution implementation project at the State Bank of Mauritius - Kenya for the time you have worked at the Project Management Unit? (Where **1** denotes Very strong; **2** denotes Strong; **3** denotes Moderate; **4** denotes Weak; **5** denotes Very weak)

	1	2	3	4	5
Project-team leadership					
Project-team chain of command					

Q7. In a 1-5 rating scale, how would you score the influential bearing of government-policies on Core Banking Solution implementation' project at the State Bank of Mauritius - Kenya for the time you have worked at the Project Management Unit? (Where **1** denotes Very strong; **2** denotes Strong; **3** denotes Moderate; **4** denotes Weak; **5** denotes Very weak)

	1	2	3	4	5
CBK Prudential Guidelines					

Risk Management Guidelines					
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Q12. In your own opinion what are the possible solutions to the challenges highlighted above with regard to implementation of projects at the State Bank of Mauritius -Kenya apart from those related to project-team aspect?

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Q13. Do you have any question or issue you would like to seek for clarification with regard to the study?

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END

Asante!