

**AN INVESTIGATION INTO ENTERPRISE BUSINESS SOLUTIONS'
CONTRIBUTION TOWARDS DECISION-MAKING FOR THE MOTOR
VEHICLE ACCIDENT FUND**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION: MANAGEMENT STRATEGY**

OF

THE UNIVERSITY OF NAMIBIA

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APRIL 2019

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ABSTRACT

Information Systems (IS) have transformed how business organisations operate. The growth of such Information Systems has been witnessed in many environments. As a result, most organisations invest a lot of their capital into Information Systems (IS) with the hope to improve decision-making that will improve their competitive edge in the market. Despite the huge investments in IS, it remains unclear if managers are assisted in decision-making by the respective systems available for them. There is less research on the benefits of IS towards or in enhancing decision-making among business organisations. This study was undertaken within an organisation operating in Namibia. The mixed methodology was used where both qualitative and quantitative approaches were applied. This approach was used to investigate the extent to which Enterprise Business Solutions (EBS) were being used for decision-making within the MVA Fund. The study sample consisted of 61 respondents. Data was collected from a sample of all employees in the MVA Fund, Windhoek, Namibia. A questionnaire was used as the instrument for data collection and analysis was done using SPSS. Results showed that the EBS is being used within the organisation, however not all managers are fully utilising the system in decision-making.

In this study, it was established that more effort needs to be put on the EBS in order to ensure a deliverable decision during the decision-making process. Findings show that respondents really do make effective analysis of the information at various levels in respect of different functions within the Fund. In addition, the study confirmed that the system helps the firm to get rid of mistakes or erroneous problems. Interfering obstacles that are restraining the role of EBS in making excellent decisions were also mentioned. The hypothesis results show that Enterprise Business Solutions (EBS) improves decision-making within the MVA Fund.

The study recommends and encourages units that use the system to continuously do so to make certain of a flow of free information and sufficient use of EBS in decision-making. Further recommendations were made as the result of the findings that, MVA Fund should work on improving the system in order to avoid timing out and slow performance. In conclusion, the Fund should organise training programs in order to have a proper and acceptable use of EBS facilities in making decisions, drawing conclusions, and disseminating information for improved decisions. Training will also help to revive the abilities in using information systems.

Keywords: *Decision-making, Information System, Enterprise Business Solution*

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LIST OF ABBREVIATIONS

MVA Fund – Motor Vehicle Accident Fund

EBS – Enterprise Business Solution

IS – Information System

SPSS – Statistical Package for the Social Sciences

NBS – Namibia Business School

MIS - Management Information System

DSS - Decision Support System

TPS - Transaction Processing System

ACKNOWLEDGEMENTS

It has been an interesting journey from the beginning of scripting this thesis, to the completion. My colleagues encouraged me to start this process and I will fail in my duty, if I do not thank them. A special thank you to Tsakana Nkandi. She has been the main driving force from the beginning of this project. She motivated me and gave me ideas and words of encouragement to start this journey. She deserves credit for being the driving force in kicking off this process. To my other colleagues, thank you very much for being my cheerleaders and mostly, for completing my questionnaire and providing frank feedback.

I am grateful to my informants. I acknowledge and appreciate their help during my research and the information provided has helped me in the completion of this thesis.

I would like to thank my employer, the MVA Fund Namibia, for sponsoring me for this course, allowing me to conduct a research on the most crucial and confidential system in the organisation. Words alone cannot express my gratitude. May you continue to sponsor and allow others to conduct research on services you are offering to the nation.

I am grateful to my family and friends, who provided me with the emotional support. Without your spiritual guidance, meditation and guidance, I would not have made it.

My supervisor, Dr. Nobert Jere, I would not have made it without you. You had an open-door policy throughout this period and steered me in the right direction whenever needed. At times, I relied on you emotionally, while you were supposed to be rather my academic coach and mentor. Thank for taking up this journey with me and for seeing the potential.

I would like to thank the almighty God for the courage, grace, mercy, strength and protection he has given me, especially during this period.

no have been my source of inspiration, emotional and moral support and encouraged me to finish my studies.

"Whenever you see a great soul in distress, you must only make a comfortable bed for it" - Peter Dinklage

DEDICATION

I dedicate this research project to my family and friends who have been my source of inspiration, emotional and moral support and encouraged me to finish my studies.

"Whenever you see a successful business, someone once made a courageous decision". - Peter F. Drucker

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DECLARATION

CHAPTER ONE

INTRODUCTION

I, Gerlinde Ndeshiilile, hereby declare that this study which I hereby submit for the Master's Degree in Business Administration at the Namibia Business School (NBS), is my own work and is a true reflection of my research, and that this work, or any part thereof has not been submitted for a degree at any other institution.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

An Enterprise Business Solution (EBS) is a set of information technology service that consulting firms use in delivering superior quality consultancy and staffing solutions to clients in order to compete in the modern days competitive and dynamic business environment (EBS, 1999). It is also referred to as the Information System (IS) in this study.

Decision-making is one of the essential management tasks. In a general sense, a decision is a location, view, or judgment reached after consideration. It is a cognitive phenomenon and the conclusion of a complex process of deliberation, which includes a valuation of potential consequences and hesitations. The current chapter brings together the research study, problem statement, objectives and significance as well as the limitation to the study and the delimitations of the study.

1.2 Background of the Study

Hearing about technology, it has at all times stimulated spirits that all the present glitches would be resolved faster and more successfully thereafter. In recent years, with a fast-growing use of technology, most organisations have embraced the use of computers to increase efficiency and effectiveness (Publishing, 2017). In particular, a greater demand on high productivity in an organisation and attractiveness in the universal organisation calls for a clarification of the levels of strategy during the planning and decision-making processes, in order to provide timely and sufficient replies to shifting marketplaces and enhance cooperation. Consequently, the advantage

in the justifiable competitiveness of a business has a strong relationship with the anticipatory and interpretive capacity of the person in charge of making decisions aimed at developing the construction and all implementation of an organisation's strategies. From time to time, managers are left with a task of making decisions on performance evaluation for their subordinates and financial and human resources for their organisation, despite having systems in place. Organisations use information systems to manage their day-to-day financial operations, performance management and human resources functions. Managers are expected to make well-informed decisions that best fit the employees' output for the benefit of both parties in order to avoid losses to the organisation, undervaluation or overvaluation of the workers.

When information needed during the process of decision-making or for planning within the organisation is not obtainable timely, meaning there is likely to be poor planning in the organisation, unsuitable decision-making and scheduling of activities (Adebayo, 2007). In the years 1989 and 1997, Shu and Strassman (2005) conducted a study in the US at 12 banks. The findings showed that despite the most essential dynamic factors of Information Technology concerning all effort, earnings from the bank could not be improved. On the other hand, several authors have encouraged investments on Information Systems as a vital method for companies on the lookout for competitive advantage ((Popoviča, Coelhoc, & Jaklica, 2012); (Chen, Chiang, & Storey, 2012); (Öykü, Jonesb, & Sidorovab, 2013); (Peters, Wieder, & Sutton, 2016)).

Organisations such as Motor Vehicle Accident (MVA) Fund make use of Information Systems to manage and continuously monitor performance, financial and human resources within their various departments to ensure efficiency and effectiveness in reaching the set goals. In order to meet its obligations, the organisation has drawn up

a 5 (five) year strategic plan running from the year 2014 to 2019; the aim being to reach its objectives and build up on previous achievements reached during the first period of 2008 to 2013 (mvafund.com). The 5-year plan has four key Strategic Focus Areas (SFA's) on which the MVA Fund pegged its annual business plan to monitor the progress towards its goals (Fund, 2017).

1.3 Problem statement

Most organisations invest a lot of their capital in Information Systems (IS) with the hope of improving decision-making and building a competitive edge in the market. Despite the huge investments in IS, it remains unclear if managers are assisted in decision-making by the respective systems available to them.

Not well-informed decision-making can result in losses being incurred by the business, raising costs as well as loss of customers and potential employees. Despite huge capital invested in Information Systems, there has been little, if any, research that has been conducted to assess the effect of Information Systems on decision-making (Averweg, 2012)". This research seeks to investigate whether Enterprise Business Solutions (EBS) improve decision-making within the MVA Fund, using Human Resources development, Finance Service Performance strategy.

1.4 Objectives of the Study

The aim of the research is to investigate the contribution of Enterprise Business Solutions toward decisions making within MVA Fund.

The sub objectives of the research are to:

- Investigate the EBS use among the MVA Departments;
- Identify EBS components used for decision-making within MVA Fund;

- Examine and identify constraints and difficulties limiting the role of EBS in decision-making;
- To find amicable conclusions and suggestions that contributes to a growth of efficient EBS in the helpfulness of supervisory decision-making.

1.5 Research hypothesis

H₀: Enterprise Business Solutions (EBS) has no effect on decision-making within the MVA Fund

H₁: Enterprise Business Solutions (EBS) improve decision-making within the MVA Fund

1.6 Significance of the Study

This study delivers a background to researchers of information systems utilised during decision-making in the MVA Fund and suggests ways in which information systems are used to assist supervisors lessen hesitation in decision-making. Moreover, apart from understanding the part that information systems play during decision-making, the researcher deliberates on the significance of the study, supporting understanding on how technology is a key mechanism of organisation and decision-making functions.

The study serves as a foundation research on the same topic for the MVA Fund and other corporate entities that wish to use Information Systems in making well-informed and strategic decisions. Furthermore, the findings from the study can be used by the MVA Fund to determine whether the entity will achieve its goals using the stipulated strategies while using the Oracle system as the method of managing performance, financial and human resources for an improved output. The final outcome of the study will give the Human Resources, Finance and Business Strategy Units an idea on how the organisation views decisions made, based on the output of the Oracle System.

1.7 Limitation of the Study

There are currently a few studies that have been done on the same topic in Namibia. Thus, it is very difficult to get a paper to use as a foundation for the study. In addition, there has been no study done on the MVA Fund on the same topic. This study will engage participants that are within the MVA and using the EBS. The outcome of the study is strictly limited to the MVA Fund and may not be applicable to other organisations.

1.8 Delimitations of the study

The study only focused on human resource development, financial and performance management at the MVA Fund. This helped the researcher obtain a more focused output from the analysis in a given time.

1.9 Definition of terms

Information: Is data that is interpreted in an expressive manner or facts resultant from the collected data (Kroenke, 2007).

Information systems: A set of components that obtain, collect and recover information that is needed for performance in a managerial department (Satzinger & Jackson, 2003). Al-Sabbah (1998) defined it as basics linked together by reasonable associations i.e. those that assimilate and respond to one another in order to attain positive aims through a conversion of inputs to outputs.

Decision-making: Refers to recognising and choosing a possibility based on the values and favourites of the decision maker. Making a decision indicates that there are other choices to be considered and in such we identify as many of these choices as possible and only choose the one that best fits one's goals and aims (Harris, 1998).

1.10 Dissertation organisation

This research study comprises of five chapters.

Chapter 1: Contains the introductory part of the research which includes: background information, statement of the problem, objectives, research questions and significance of the study.

Chapter 2: This chapter presents the literature review, which is the idea of what other researchers and authors did on topics similar to the current study.

Chapter 3: Consists of the methodology, a clear explanation as to how the study was carried out is stated. Pertinent procedures used population of the study and statistical tests used are established in Chapter 3.

Chapter 4: Results and their discussion are dealt with in this division of study.

Chapter 5: The last chapter covers the conclusion and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter consists of the literature or coverage of studies that were performed in order to scientifically support this research. First, it elaborates on general information regarding the topic then; evidence on the role of Information systems in decision-making is discussed. Subsequently, Challenges facing businesses in using EBS and Infrastructure required for implementing EBS will be explained. Lastly, the empirical findings from other studies will be closely looked at.

2.2 Overview of case study: MVA Fund

In detail, the MVA Fund uses Oracle EBS system, which consists of these modules: Accounts Payable, Account Receivable, Cash Management, Human Resources, Purchasing, General Ledger, Assets, and Performance Management. The MVA Fund mainly uses the Purchasing module to define suppliers/creditors, capture requisitions, request quotations, approve requisitions, capture purchasing orders, approve purchasing orders, and capture receipts. In exceptional cases, the MVA Fund uses Purchasing modules to return orders, close purchasing orders in cases of partial receipt of goods and services. Managers uses information from purchasing to view items purchased, who performed the functions, when was it captured, who approved and when it was approved, determine how many suppliers are in the system and all un-invoiced receipts (Oracle Solution, 2014).

AP and PO Accrual Reconciliation Report: The purpose of this report is to show all Oracle Payables (AP) and Oracle Purchasing (PO) transactions where the AP transactions are matched to PO (could be receipt as well). The AP and PO Accrual

Reconciliation Report provides a transactional breakdown of each accrual account with a net balance not equal to zero in a summarised or full transaction details version. In summarised mode, for each accrual account, only the distribution information and PO, AP, WO (Write-Off) and Total Balances are displayed. For the detailed mode, the individual transaction details for each distribution are also shown, (Mitchell, 2006, p. 654)".

“Cancelled Purchase Orders Report: The Cancelled Purchase Orders Report can be used to review information on cancelled purchase orders. Cancelled Requisitions Report: In the Submit Requests window, select Cancelled Requisitions Report in the Name field, (Mitchell, Oracle® Purchasing, 2006, p. 661)”.

“Encumbrance Detail Report: The Encumbrance Detail Report can be used to review requisition and purchase order encumbrances for a range of accounts if you have enabled the encumbrance option for requisitions or purchase orders, and have entered and approved requisitions and purchases. You use this report to review the accounts encumbered, (Mitchell, Oracle® Purchasing, 2006, p. 665)”.

The Open Purchase Orders Report is a book that lists all open purchase orders that are associated to purchasers. When buying, you have to be specific of which open purchase orders you want to review. An item that suppliers has not fully billed or received is references in an open purchase order. The Purchase Order Report excludes orders that are closed, final closed orders and cancelled orders, (Mitchell, Oracle® Purchasing, 2006, p. 681).

The MVA Fund mainly uses the Payables module to define captured invoices, credit memos, processing payments and also defining suppliers/creditors in the system for

operational and claims creditors. “Set up and maintain suppliers in the Suppliers pages to record information about individuals and companies from whom you purchase goods and services. You can also enter employees whom you reimburse for expense reports. When you enter a supplier that does business from multiple locations, you store supplier information only once, and enter supplier addresses for each location. You can designate supplier addresses as payment, purchasing, RFQ only, or procurement card locations. For example, for a single supplier, you can buy from several different addresses and send payments to several different addresses. Most supplier information automatically defaults to all supplier sites to facilitate supplier site entry. However, you can override these defaults and have unique information for each site, (Robert Anderson, 2006, p. 39)”.

“An invoice is an itemized list of goods shipped or services rendered, with an account of all costs. Oracle Payables lets you capture all the attributes of the real-life invoice documents you receive from your suppliers. When you enter an invoice in Payables, the invoice information is divided between the invoice header and the invoice lines, (Robert Anderson, 2006, p. 89)”. “In the Invoice Workbench, you can initiate payment of one or more invoices or one or more scheduled payments. When you pay using this method, you can generate a Manual payment or a Quick payment. Oracle Payables automatically enters most of the payment information for you, (Robert Anderson, 2006, p. 479)”.

MVA Fund uses below reports on a daily basis to view what has been purchased paid and reconciled, which transactions are not accounted. “Mass Additions Create Program: Run the Mass Additions Create program to transfer capital invoice line

distributions from Oracle Payables to Oracle Assets. For foreign currency assets, Payables sends the invoice distribution amount in the converted ledger currency. The mass addition line appears in Oracle Assets with the ledger currency amount. Oracle Assets creates journal entries for the ledger currency amount, so you must clear the foreign currency amount in your general ledger manually. After you create mass additions, you can review them in the Prepare Mass Additions window in Oracle Assets, (Robert Anderson, 2006, p. 621)".

Transactions Sweep Program: The Unaccounted Transactions Sweep Program transfers unaccounted transactions from one accounting period to another. The program re-dates all accounting dates of all unaccounted transactions to the first day of the open period you specify. Because you cannot close a Payables period that has unaccounted transactions in it, if you're accounting practices permit it, you might want to use this program to re-date transaction accounting dates to another open period. You can then close the accounting period from which Payables moved the invoices and payments. For example, you have invoices for which you cannot resolve holds before the close, and your accounting practices allow you to change invoice distribution GL dates. Submit the program to re-date invoice distribution GL dates to the first day of another open period so you can close the current period. The Unaccounted Transactions Sweep Program will not roll forward accounted transactions, or transactions accounted with error.

When the Unaccounted Transactions Sweep Program completes, Payables automatically produces the Unaccounted Transactions Sweep Report, which lists transactions that were re-dated. The report displays the same data as the Unaccounted Transactions Report, (Robert Anderson, 2006, p. 623)".

“Supplier Paid Invoice History Report: You can submit the Supplier Paid Invoice History Report by supplier or supplier type to review payment history, discounts taken, and frequency of partial payments. The report lists supplier payments alphabetically by supplier and site. Payables separate invoice amounts paid in foreign currencies from invoice amounts paid in your ledger currency by printing a subtotal of the paid invoices by currency, (Robert Anderson, 2006, p. 631)”.

“Suppliers Report: Use the Suppliers Report to review detailed information about your supplier records. You can use this report to verify the accuracy of your current supplier information and to help manage your master listing of supplier records. Payables provides detailed information for each supplier, and optionally, supplier site, including the user who created the supplier/site, creation date, pay group, payment terms, bank information, and other supplier or site information.

You can sort the report by suppliers in alphabetical order, by supplier number, by the user who last updated the supplier record, or by the user who created the supplier record, (Robert Anderson, 2006, p. 633)”.

“Invoice Audit Listing: Use the Invoice Audit Listing to audit invoices for duplicates. You should audit invoices periodically to ensure control of invoice payments. You can sort this listing in six different ways. For example, you may want to only audit invoices over \$1000. You can specify a minimum invoice amount, and sort invoices by amount, then supplier name and date.

You can also use this report to obtain a listing of your invoices by invoice type. For example, you can submit the report to obtain a listing of just your expense report invoices or your prepayments, (Robert Anderson, 2006, p. 675)”.

“Invoice on Hold Report: Use the Invoice on Hold Report to identify invoices on hold. The report provides you the total number and amount (in your ledger currency) of invoices on hold, which can be helpful for your accounts-payable metrics. Run the Invoice Validation process before submitting this report to obtain the most up-to-date hold information. To obtain additional detail and help research invoices on matching hold, you can use the Matching Detail Report or the Matching Hold Detail Report, (Robert Anderson, 2006, p. 675)”.

Depending on how Payables module is setup, invoices can be manually or automatic placed on hold. Some examples are the invoices can be placed on a manual hold if there is no enough money to pay for the invoices at the specific time. Automatically, the system can place invoices on hold due to not enough funds on the specific expense account, when the invoice amount is not equal to the distribution amount, and the bank account on invoice header and invoice line is not matching.

“Payment Register: Use the Payment Register to review payments created for each bank account you use. The report lists each payment that has a payment date within the range you specify, as well as the total payment amount and cleared amount of all payments. It sorts and subtotals by bank, bank branch, and bank account. The report also displays the payment document and disbursement type for each set of payments, and provides a subtotal for each payment document. Voided checks will not be subtracted from the report totals. If you want to review actual cash disbursed, then you

can run this report along with the Void Payment Register, (Robert Anderson, 2006, p. 714)".

“Void Payment Register: Use the Void Payment Register to obtain a listing of void payments. The Void Payment Register provides you with payment and supplier information for each void payment. Payable sorts the report by bank, bank branch, bank account, payment document, and payment number, and prints a subtotal for each. Payables also provide a report count and total at the end of the report.

You can submit this report before you reconcile your bank account to verify that void payments did not clear your bank. Payables do not clear void payments when you use Oracle Cash Management to reconcile your bank account; Payables lists these void payments as exceptions, (Robert Anderson, 2006, p. 714)".

“Unaccounted Transactions Report → Use this report to identify and review all unaccounted invoice and payment transactions and see the reason that Payables cannot account for a transaction. Payables sort the report by transaction type (invoice or payment), exception, supplier, transaction currency, and transaction number.

Run this report after you have run the Payables Accounting Process. The report will then show only transactions that had problems that prevented accounting. You can then correct the problems and resubmit the accounting process. Note that this report does not include invoices that have no distributions, (Robert Anderson, 2006, p. 738)".

MVA Fund uses receivable modules to correct revenue such as rental of properties, fuel levy income, disposal of assets, e.g. selling of cars, and sundry income such as

access cards, clamping, personal telephone charges, photocopies etc. MVA Fund uses mainly receivables and transaction batches for day to day activities.

In addition, MVA Fund may run various Receivable reports for decision-making such as viewing information entered for invoices, credit memos, debit memos, review detailed information on customers' on-account and unapplied payments for the date range specified, deposits and identifying the General Ledger journal entry lines imported from specific transactions in Receivable, items that are not posted for the specified GL date range.

An enterprise cash management solution that assists the organisation to manage and control cash cycle is called Oracle Cash Management. It offers wide-ranging banking reconciliation and cash predicting that is flexible, (John Cafolla, 1998).

MVA Fund uses Cash management module to reconcile bank statements from the bank compared to the transactions in EBS, mostly from Payables and Receivable module. The Bank statements consist of the date, transaction code/number, amount, transaction type, whether its payments or receipt (debit or credit). MVA Fund uses information from Cash Management to monitor unreconciled amounts, and balances.

MVA Fund uses Asset modules to record the fixed assets such as Land, Building, Furniture and Fitting, Office Equipment, Computer Equipment, and Motor Vehicle. Other functions that MVA Fund uses are depreciation of assets, asset retirements, and asset additions.

“Journal entries can organize with mutual characteristics into groups. For instance, you may cluster your journal entries by type or date. One has an option of entering batch information or journal straight. A batch for automatically entries is created by General Ledger; the use of manuals that is combined with distinctive batch ID and the system date (John Cafolla, 1998).

MVA Fund uses general ledger module as a repository module to receive all accounting transactions from sub-ledger module as well as any integrated module. The Fund uses GL to load budget for the financial year. The Fund draws report to monitor budget amount verses actual amount and the fund availability. One can also draw reports to view all the transactions that came through from other modules. It's a module used to pull all financial accounting statements such as Income Statement, Trial Balance and Balance Sheet.

“Oracle Human Resource Management Systems is a name given for a group that is integrated with applications that support the management of people, (John Cafolla, 1998). According to (Daniel, 2010, p. 28), human resources is a module used to manage people, organisation structure which is a way in which its staffs work and are being rewarded through a policies that reflect its unique culture and payroll management.

MVA Fund Human Resources management draw reports such to manage employee absence, payroll information and ensuring that all employees have been paid on time. Information such as a list of employees in an organisation, organisation structure can be easily extracted.

“Oracle Performance Management (OPM) provides an integrated set of performance management functions that encompass objective setting and management (known as Workforce Performance Management), appraisals, and questionnaire administration. Using Oracle Performance Management, enterprises can define objectives and track them throughout the year, Allocate objectives to individuals based on their role, evaluate an individual's competencies and progress on objectives at a point in time, enable feedback on an individual's performance by multiple participants, monitor the progress of performance evaluation within the enterprise, (Suzanne Kinkead, 2010, p. 17)”.

MVA Fund uses Oracle Performance Management to evaluate individual performance on a quarterly basis, that is align to an organisation strategic plan. At the beginning of the quarter, supervisors discuss the quarterly targets with their team member. The target consists of the name, measure name, key performance area, and weight and success criteria.

At the end of the quarter, team members are evaluated against the success criteria set at the beginning of the quarter to determine the score. The average yearly score is used to determine employee's individual performance appraisal increase portion.

2.3 An Information system in Business

There are no established meanings for an IS, however there are some in writing although they are mainly preconceptions of academics (Adeoti-Adekeye, 1997). An Information System is software that aids in organising and analysis of data.

Information systems are connected components that work together to gather, process, store, and distribute information to support decision-making, direction, regulate, allow for analysis and visualisation in an organisation, (Bourgeois, 2015). Information systems change repetitively and evolve as technology continues to grow. An Information Systems is considered as a highly complex and delicate arena that demands for a lot of carefulness to be taken by its managers. Consequently, it is recommendable for organisations to guarantee that they carefully point out individuals who are employed to control the systems.

In addition, Kenneth (2012) argues that - information system is one of the most exciting topics in business because of the continual variation in technology, the use of management for technology, and its influence on business success. In Namibia, most organisations use information systems for day to day operations. Some organisations like Namibia Airport Company, Government Institution Pension Fund, and the government of Namibia use EBS to manage their finances, human resources and performance.

To date, most IS can achieve numerous tasks at the same time. This potential to multitask increases efficiency in a company since several business operations can be conducted simultaneously. With respect to decision-making, the capacity to multitask makes sure that decisions are made speedily in contrast to those systems that can only handle one task at once. In addition to that, Jahangir (2005) says IS allow various users to use the same content at the same time with no divergence. This greatly boosts responsibility from the business operators since various people can access certain content and verify whether they are consistent or not.

Interestingly, most authors (Lucey (2005); Hicks, O.J., (1997) and Ward & Peppard (2002)) agreed that IS are playing a gradually significant part in all sorts of organisations, irrespective of their magnitude. According to Thompson & Bee (2000) IS progressively support a competitive benefit of a business.

2.4 Decision-making in Business

According to George & Jones (1996), a procedure in which members of an organisation follow in choosing a particular course of action in response to feedback and opportunities is called decision-making. In conjunction with that, a wise decision results in activities that assist various businesses to be well operationally.

The growth, prosperity or failure of any organisation is due to decisions made by members justifies decision-making (Richard, 2001). Decision-making is an important element of an organisation's lifespan. Traditional print, interpersonal information exchanges and computer-based tools are the different media used by decision makers when they receive and analyse information.

2.5 The role of Information System in decision-making

There exist many studies on the methods, procedures and tools for designing as well as developing the IS. Nevertheless, only a small number of articles include the impact of IS on decision creation. Managers in most levels of operation within an organisation get more support because computers and IS are the greatest when dealing well with formatted problems hence an Information System is particularly important for them (Hanic, 1998).

According to *Paul Zandbergen*, an information system is used to turn raw data into useful information which then becomes useful for decision-making in a business. In

addition, it is essential to state that the most integrated part in any business is decision-making (The Maniac., 2010). For the purpose of sufficient decision-making, it is important that there is a good information system since decisions are made based on timely information. Many operations within the business rotate around decisions that are made mostly by the management and other key stakeholders in the business (Nowduri, 2010). In relation to this, (Jahangir, 2005) stated that considering the noteworthy title role that information plays in making decisions, organisations need to guarantee that there is a good management information system in place. A notable universal observation is that, a good Information System (IS) warrants good decision-making the same way a bad IS can result in bad decisions. In support of the above observation, UStudy.in., (2010) said that “The quality of managerial decision-making depends directly on the quality of available information” managers should also encourage the growth and viable developing of quality information in an environment.

According to Watson (2007) decision-making varies substantially, though there is one thing in common: readily accessible data and information may lead to better decision-making. An integral part of any business is decision-making. The more watchful and professional a person is, the better he/she gets a guarantee of positive prospects of IS in connection with decision-making and other related areas of business (Lingham, 2006). Currently, most of the business enterprises are embracing computer-based systems’ use for information storing and for decision-making to strengthen their competitiveness as well as for improved decisions that will reduce their operating costs and risks.

The studies by Lucey (2005) and Haag & Cummings (2006), they indicated that IS varying among managerial levels and support decision-making in organisations. The part that IS plays in decision-making has been discussed by various authors: Kostetsky (1966) wrote about the association between IS, system analysis and decision-making. MIS offers information on the relationship between the place within the company and simple forces in the workplace. They offer the correct evidence desired for the process of decision-making and also helps the establishments' control, development and operational functions to be carried out effectively (Reddy, 2009).

According to Barry and Chris (2001), a new theoretical background should be added for decision-making and IS development. In that study, a context was developed, joining an investigation of decision-making in the systems expansion life phase, main replicas of decision-making and performers tangled in the process of developing the systems. In addition, Barry and Chris (2001) resolved that, an in-depth understanding of contradictory lookouts on developing systems held by artists and other spectacles can be shown with an outline. A philosophy of effects on innovative data technologies on administrative strategy and smart decision-making was drawn by George Huber and summarised the causes of computer-supported communication and decision assisting technologies to have on administrative strategy and decision-making.

In a study by Alvarado (2009), on "Complementary uses of Information Systems in Decision-making, Planning and Democracy: An example in the Education Sector" they define the continuous operation of web intelligence utensils in community literacy and other rules divisions in Guatemala. For business use, software implements are advanced in order to plan and make decisions in community foundations. The study

also recapped the significant characteristics on the familiarity of applying and growing the “Platform for Integrated Social Information”. The platform raises concerns that help improve decision-making for public, policy making and policy analysis. The platform is a promising yet challenging instrument used for equality in the learning segment.

Having excellent worthy decision selection assurances allows for feasible and sustainable decisions in a business (Vital and Shivraj, 2008 and Jawadekar, 2006). Rhodes (2010) claims MIS provides executives with speedy decision-making and more chance to locate the information. This includes collaboration with decision support systems, data explorations, cross referencing of external data and possible information mining methods. At some occurrences, according to Adebayo (2007), he emphasised that MIS offers facts used during the enhancement of decisions on matters disturbing business that concern humans and physical capital. Lucey (2005:179) contended that MIS provides data discovery options and offers sustenance for the manager who is making decisions. At times the MIS does take the decisions itself, particularly the repetitive effective decisions.

2.6 Challenges facing businesses in using EBS or technological solutions

Many studies have shown that the significant problems that IS management faces over time and are not static. A number of studies conducted in the U.S. indicate a change from largely technological issues in the earlier studies (Ball & Harris, 1982) (Dickson, Leitheiser, Wetherbe, & Nechis, 1984)] to a superior focus on the technology of management.

The Society for Information Management (SIM) together with the MIS Research Centre (MISRC) from the University of Minnesota in 1986, piloted a Delphi study

aiming to determine the significance of serious concerns in IS in the United States on the membership. In order to reassess this framework, SIM and MISRC did another survey in 1989 that aimed to determine the IS management issues anticipated to be of utmost importance over the following 3 – 5 years. The study aimed to assess exactly how much agreement exists on the comparative significance of detailed disputes and why certain problems may be more worthy than others.

In 1989, a study of high-ranking IS managers from huge private organisations in the US (Niedeman, Brancheau, & Wetherbe, 1991), the rank of the topmost ten concerns was: data architecture; data assets; strategic planning; human capital; executive education; technology infrastructure; IS organisation; competitive advantage; software development; telecommunications systems planning. In 1989, six of the ten issues raised from the 1986 survey remained in the top ten. It gives the impression that more consideration was given to: infrastructure issues; communications networks; data sharing mechanisms; and application development processes.

2.7 Infrastructure required for implementing EBS

The implementation activities of the information systems include hardware and software acquisition, procedures of testing the programs and software development O'Brien (2004). Education and end user's training including the specialists who are to operate a new information system are also involved in the implementation activities. In the first stage, hardware and software need to be acquired and serviced, issues on how the organisations evaluate and selection of the hardware, software and IT services; therefore, all hardware and software requirements are set up. Another perspective on the implementation process was stated by Kurupparachchi et al., (2002), who indicated that IT projects phases consists of requirement definition, project initiation, development, implementation and termination.

2.8 Empirical review

Al-Mahasneh (2005) aimed at recognizing effects of the productivity of IS in the efficiency of decision-making, a study that was done under the department of customs in order to identifying the trends of the sample to the proficiency of IS, the success of decision-making and analysing the impact of the proficiency of IS in the success of decision. In the same study, conclusion was made that the IS in the Department of Customs has high quality and efficiency. They study further conclude that, the process of making in this division is very much operational and there exist a positive association between the proficiency of IS and the helpfulness of the decision-making process.

In a study by Zawie & Tommy (2010), that aimed to explore the matter of the IS and its role of performance in human capitals by following the different methodologies as well as strategies of human capitals IS. In the study, it was decided that the business human capitals of IS requires growth in order to improve the expected responsibilities and do an assessment of the performance of human capitals extra real, stimulating and encouraging the culture of change in the work methods was the recommendation made in the study

In a study that meant to investigate the proficiency of IS in a commercial bank of Jordanian, also to determine the degree of which the organisation pays to much rational decision and to disclose the weak facts in the IS that is used in the commercial banks of Jordanian, the following results were found Al-Nadhari (1990):

- There exists a positive correlation between IS and the success of decision-making in commercial banks of Jordanian however, the correlation is not statistically significant.
- There is no certainty that banks making use of IS are well-organized compared to banks in the foundation of advanced cost-effectiveness ratios on the contrary, the quality that the system replicates and rapidity of facility delivered to public symbolise efficiency.
- Findings from the discussions piloted by the investigator with shareholders in IS release that introducing advance IS controls the branching out of activities in the bank, the establishment of new job opportunities and the grant additional designation to the junior managerial positions. Same study recommended that the ability of high-ranking supervision to overlook the job done by employees from different levels and their intervention into their work should be increased.

2.9 The use of Information System for DSS: Case study of Government

Institutions Pension Fund (GIPF), Namibia.

The Government Institutions Pension Fund (GIPF) a pension fund for the government of the Republic of Namibia which was established in 1989 strives to deliver quality service to its clients by implementing Oracle Database and later upgraded the system to Oracle E-Business Suit 12.1. GIPF had a winning combination of leading technology and a team that is strong and ready to supply a mechanical and national system that is safe, well-organized. The system is used in GIPS to manage human resources (HR), finance and pension-fund payments (GIPF, 2014). According to the General Manager of Information Technology (Dieter, 2014), they are optimist that the

organisation is future-proofed with a vigorous and mountable solution from a single, trusted vendor.

As part of the success of Oracle in GIPF, they managed to automate HR processes and upgraded accuracy of HR data, including time tracking and leave requests, while eliminating HR department overtime. In addition, the Fund also introduced a new budgeting processes with Oracle Financials, where they acquired electronic sign-offs and abolished manual input. This in turn helped with error reduction, tracking pension payment processing times and handling 90,000 members in obedience with Namibia Financial Institutions Supervisory Authority regulations. Apart from that, the Fund also implemented an e-learning with Oracle Learning Management (OLM). The purpose for OLM is to get rid of training travel time and expenses, deliver training more consistently and effectively, and introduce new courses more efficiently.

According to (Dieter, 2014) GIPF met all their needs and provided a very strong relationship with the local stakeholders. The fund is grateful for working with companies that have a solid reputation, more and better experience working in Namibia and ready to deliver wide-ranging and cohesive solution that covers HR, Finance and management of the pension fund.

2.10 The use of Information System for DSS: Case study of Ministry of Industrialisation, Trade and SME Development (MITSM), Namibia.

The Ministry of Industrialization, Trade and SME Development serves as a facilitator for the speedy, justifiable, and sustainable economic growth in Namibia through asset, industrialization and trade.

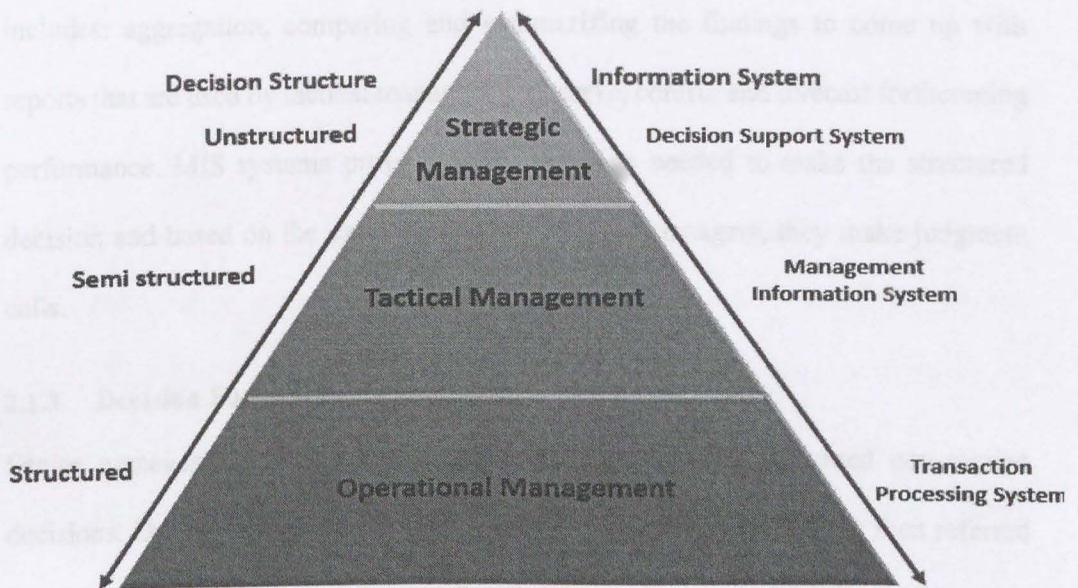
MITSM uses an Oracle Database, SPARC T4-4 servers, Oracle Solaris, and Oracle Application Server to upgrade business registration system (Oracle Solution, 2014). According the Oracle solution (2014), the ministry is now able to maintain accurate data involving business registration in Namibia, such as the number of business in operation and activities involved each business operation. The system also improved the availability of the ministries data and the productivity of staffs by getting rid of all paper-based file information system.

The replacement of hand-written registration certificate in the Ministry has faced out as they also introduced a new and faster company registration system with digital in order to support the economic development goals. The employees from the ministry are now able to consult a single, centralized version of data relating to company registration that is timely updated by the system with an aim of producing timely reports to their senior staff (Oracle Solution, 2014)

According to (Tileinge, 2014), Oracle has the very responsive and cooperative teams in Namibia and not only and extraordinary provider globally. Hence Over a decade, the senior management and IT professionals within the Ministry do trust Oracle technology and partnerships and they have no reason to adjust vendors for the latest upgraded deployment. He added that, Oracle is considered as a robust, universal, with contemporary products and solutions. Generally, organic and acquisition are part of the growth strategy of Oracle that helps in meeting the needs of public sector organisations.

2.11 Types of Information System

The following diagram is an illustration of the different levels in a certain organisation.



Source: <https://www.guru99.com/mis-types-information-system.html>

Figure 2.1: Types of Information Systems

2.1.1 Transaction Processing System (TPS)

This is a computer database system where the purchases of goods and services within a business network are balanced and controlled. They are used for day to day record of any company transaction. TPS are also used at operational management level. TPS is mainly aimed at answering day to day questions. TPS allows the voluminous amount of papers work process to be handled daily and this also helps the company's operating to go smooth. The records accurate of transactions, as well as procedures on control that is used in documents such as pay checks, invoices, customer statements, payment reminders, tuition bills and student schedules (Mahar, 2002).

2.1.2 Management Information System (MIS)

The tactical managers use MIS in order to detect or observe the performance status of a given business. The results obtained in the TPS are then used as the inputs of MIS. These inputs are analysed with routine algorithms by the MIS system. The analysis

includes: aggregation, comparing and summarizing the financial reports that are used by tactical managers to observe, control and improve performance. MIS systems provide the information needed for decision and based on the experience of the tactical manager's calls.

2.1.3 Decision Support System (DSS)

Senior management in any organisation use DSS to make strategic decisions. During this system, all inputs from TPS and MIS (as well as internal system) are used as well as the external systems to provide resolutions to problems that changes concurrently and are uniquely answered in DSS. Mathematical models are mostly used in DSS for probabilities and predictive modelling and other statistical techniques to provide solutions to the problems.

2.2 Components and elements of information systems

There are components of information system that are connected to each other (Rabia, 1993). In addition, each and every mechanisms of information system has features that are allocated to achieve the obligations of these systems. In such scenarios, the processes of the IS are always within the context of the organisation.

2.2.1 Data collection: During this process, information is collected from various sources, considering the timeliness of accuracy, inclusion, as well as correctness of charge and worth. The information is used to provide information on upcoming tendencies and conservation of resources, environmental estimations and investigation (Ansoff & Hayes, 1987).

2.2.2 Data Processing: The transfer of information from data collection to significant and cherished information. Data processing

data sorting, gathering, interpretation, dissemination and analysis (Curtis, 1995). In this process, results are extracted, to ensure that they are timely available for beneficiaries use.

2.2.3 Information Storage: After data processing, the necessity for data is endless. Information is used for a certain period since not all information is used immediately after extracted therefore, storing data until the need arise is very crucial. (Al-Rabia, 1993).

2.2.4 Updating: Changes in activities arise to a need for information update. Updating means the following (Al-Taa'i, 2000):

2.2.5 Adding non-existing information.

2.2.6 Adjustments to information commensurate with the change.

2.2.7 Remove or get rid of outdated data that are no more in use.

2.2.8 Retrieval of information: information stored is recovered on users' request. In addition, time element is taken into consideration in order to not delay the user. The business that produces and disseminates information to suitable decision centers quicker than its opponents has a competitive benefit particularly in stormy surroundings (Thompson, Jonathan, & Frank, 1997).

2.3 Summary

In this chapter, the focus was to give an understanding of the role that Information Systems have in decision-making and to look at the possibilities of how information systems are best used for decision-making by managers from different organisations. Finally, an important role that Information System plays is in providing a range of options from which decision-makers can make their preferred choices (Vittal, 2008). Vitaly, this means that whatever the choices made by decision-makers, the results do

not necessarily become positive. Hence for this reason, many decision-makers prefer using IS tools during tough business choices.

METHODOLOGY

Introduction

The study was conducted to assess the impact of IS tools on decision-making during tough business choices. The research was carried out in a cross-sectional manner, involving a survey of 100 decision-makers from various industries. The data was analyzed using statistical methods to determine the relationship between the use of IS tools and the perceived difficulty of decision-making.

Research Design

The study adopted a quantitative research design, which is a type of study involving the collection and analysis of numerical data. The data was collected through a survey of 100 decision-makers from various industries. The survey included a set of questions designed to measure the perceived difficulty of decision-making and the use of IS tools. The data was analyzed using statistical methods to determine the relationship between the two variables. The survey results showed that the use of IS tools was significantly associated with a decrease in the perceived difficulty of decision-making. This finding suggests that IS tools can be used as a decision-making aid during tough business choices.

Sampling Method

The study used a convenience sampling method, which is a type of non-probability sampling. The participants were selected based on their availability and willingness to participate in the study. The sample size was determined based on the research objectives and the need to achieve statistical significance. The data was analyzed using statistical methods to determine the relationship between the use of IS tools and the perceived difficulty of decision-making. The findings of the study suggest that the use of IS tools is associated with a decrease in the perceived difficulty of decision-making during tough business choices. This finding is consistent with previous research, which has shown that IS tools can be used as a decision-making aid during tough business choices.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the researcher discussed the research design, area of study, population, sample, sampling techniques and instruments for data collection, validation of the questionnaire, administration of the instrument and method of data analysis.

3.2 Research design

According to Leedy (1997:195), research design is a plan for a study, providing the overall framework for collecting data. MacMillan and Schumacher (2001:166) also defined research design as a plan for selecting subjects, research sites and data collection procedures to respond to the research question(s). This survey research design best fits a solution to the study questions and the aim of the study. In this survey study, data was collected from a group of people. Only a few people were considered to represent the whole group. In other words, only a sample was investigated and the findings represent the population at large (Nworgu 1991:68).

3.3 Research Method

This is a mixed method research study that was used to investigate the extent to which EBS is being used for decision-making within the MVA Fund. In order to bring together the strong point of both forms of research to validate the findings, quantitative and qualitative data was investigated. In other words, a mixed method was employed. Given this focus, questionnaires were used for data collection to assess 3 departments in the MVA Fund that frequently used the EBS. According to Van der Merwe

(1996:290), evidence that support arguments from realities or data that already exist are produced by the researcher.

3.4 Population of the study

Denscombe, (2014), defined population as all items that are in the category of things to be researched. The target population for this research included the permanent employees (148 employees) of the MVA Fund head-quarters. A target population relates to the entire group of persons or objects from which the study pursues so as to simplify the findings (Cooper and Schindler, 2008).

3.5 Sample

A sample is a subgroup of the population that the researcher is interested in (Mugenda 2003). A sample of 61 employees was considered for the study, which represent 41% of the total population of employees in MVA Fund headquarters.

3.6 Sampling techniques

Simple random sampling was used to select a sample from the population. Each participant was selected on a random basis and by chance, in order for every individual sample to have an equal chance of being chosen at any phase during the process.

3.7 Research Instruments

The researcher designed a questionnaire (*see Appendix II*) titled “Enterprise Business Solution towards decision-making for motor vehicle accident fund” for use in collecting data for the study. The questionnaire was accompanied by a cover letter which defined the objectives of the study and requested for returns to be forwarded by

a deadline. Respondents were provided a self-addressed envelope to use after the questionnaires were completed.

The questionnaire was designed to be answered by the permanent employees selected from the three (Human Resources, Information and Administration, Operation and finance) departments. The content of the questionnaire was structured based on the objectives of the study and the information from the literature reviewed.

The questionnaire had four sections: A, B, C, D and E:

- Section “A”, is on demographic data of the respondents
- Section “B”, is on Information users and Decision-making, it entails 5 sub-questions;
- Section “C”, is on Quality of information on the Information System, it entails of 5 sub-questions;
- Section “D”, is on Components of the EBS, it entails of 5 sub-questions;
- Section “E”, is on Challenges facing businesses in using EBS, it entails of 8 sub-questions;

The questionnaire was arranged in a *modified Likert* fashion, on a 4 – point scale, scoring from “strongly agree” (SA), through “agree” (A), “disagree” (D) to “strongly disagree” (SD). Respondents were instructed to respond on their degree of agreement with the statements contained in the instrument.

3.8 Procedure

Before data collection, the researcher wrote a letter to the head of the organisation in order to obtain permission to gather information from the organisation’s employees to ensure that it is an authorized and permitted exercise. The researchers then distributed

the questionnaires to the sample selected. The data collected was entered into the statistical package, SPSS for analysis.

3.9 Data Analysis

Interview guides and questionnaires were the types of data collection instruments identified for the study, which is the form of primary data source. After all adjustments, the questionnaires were administered directly to the selected sample. Data collected from the field was be analysed in SPSS version 23. Descriptive and inferential statistics were used in analysing the research data.

According to (Teddlie, 2010), during the process of analysing data from a mixed methods framework, there were seven stages to be followed and these procedures were adapted for this study during the data analysis process.

1. Data Cleaning
2. Data Demonstration
3. Data Transformation
4. Data Link
5. Data Joining
6. Data Comparison
7. Data Integration

Data was converted to SPSS version 22 for coding and analysis. A simple statistical technique such as pie charts, graphs and inferential statistics were used for further analysis.

A linear regression analysis was used in the study, to predict the value of a dependent variable. Regression analysis is a statistical technique used to describe relationships among variables (Alan, 2009). According to John, Sastry, & David, (2011) regression analysis is an important statistical method that enables the identification and characterization of relationships among factors. The alternative hypothesis for the study: H₁: Enterprise Business Solutions (EBS) improves decision-making within the MVA Fund.

$$Y = a + bx$$

Y = the dependent variable (Decision-making)

X = the independent variable (Enterprise Business Solutions (EBS))

a = the intercept (the value of Y when X is zero)

b = the slope of the regression line (indicating how much the Y value changes when there is a one unit change in the value of X. It indicates the strength of the relationship between X and Y).

3.10 Validity and Reliability

Validity

According to Brink (2013), validity is the degree to which the research instrument is assessing what it is supposed to test. The questionnaire designed for the study was to be validated through face and content validity. Face and content validity have been defined by McBurney (1994:123) as following:

- Face validity means that the test should perform what it intended to examine.

- Content validity: An assessment should sample numerous performances characterised by the theoretical concept to be tested.
- During the study's validation process, questionnaire duplicates, objectives and the study research questions were submitted to some managers from other departments within the organisation. The managers thoroughly explored the questionnaire and the research questions to make certain of the suitability and tolerability of the questionnaire.

Reliability

A test is seen as being reliable when it can be used by a number of different researchers under stable conditions, with consistent results and the results not varying. Furthermore, reliability is seen as the degree to which an assessment tool produces stable and consistent results. Test-retest reliability is a measure of reliability obtained by administering the same test twice over a period of time to a group of individuals (Fraenkel & Wallen, 2003). Reliability is a crucial factor when it comes to research, and it appears as a feature that is contributing to validity.

A reliability analysis was done. A measure is said to have a high reliability if it produces similar results under consistent conditions. Scores that are highly reliable are accurate, reproducible, and consistent from one testing occasion to another.

Table 3.1: Reliability test results

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardised Items	N of Items
.864	.812	24

The Cronbach's alpha was 0.864, which indicates a high level of internal consistency for our scale. Thus, we can conclude that the research instrument was reliable. In other words, a high level of reliability is indicated in the table above.

3.11 Research Ethics

Confidentiality is when taking care of the data provided by the respondents in a secretive manner. Assurance was given to respondents that their personal details were not needed in the questionnaires and if there would be any detail that was personal, it would be kept in the strictest of confidence. The researcher assured the respondents that no trust would be abused for individual advantage, by misleading respondents in the findings of the study (Lubbe, 2003:41). The researcher refrained from plagiarism by honouring the copyrights of work used for this research study. The letter of permission was then attached to all questionnaires. Data is being stored in the software codes known only to the researcher for security purposes and will be electronically destroyed after 5 years.

3.12 Summary

The survey research design focusing on the purpose of investigating the extent to which EBS was being utilised for decision-making, within MVA Fund was applied. This chapter also covered the full research methods applied for the study. The mixed method was used in the collection of data for the study. The results and discussions are covered in the next chapter of the study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS OF THE FINDINGS

4.1 Introduction

This chapter presents information and findings gathered from the questionnaires. The chapter is divided into the following sub-units: Introduction, Response rate, Descriptive analysis, Empirical analysis and Discussion of findings.

4.2 Response rate

The sample size targeted for the study was 61 participants of which out of this, the researcher was able to get a response rate of all 61 which translates to 100%. The good response rate can be attributed to the fact that the respondents were familiar with the research topic hence they were willing to take part in the study. According to Groves (2006), the nonresponse on an estimate affects the relationship between the study findings and the decision to participate in the study and this is the best way to obtain unbiased estimates.

4.3 Descriptive analysis

4.3.1 Gender

In order to determine if gender was balanced in terms of the respondents who participated in the study, the variable gender was examined for this study and statistics associated to respondent's gender are presented in Figure 4.1 below.

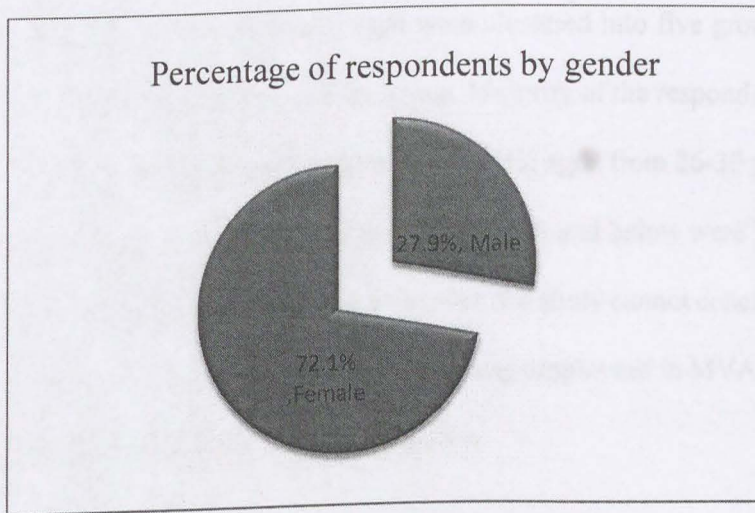


Figure 4.1: Distribution of respondents by gender

The results in figure 4.1 show that 72.1% of the respondents were females while, 27.9% were males. The majority of the respondents were female and this could also be attributed to more females employed by MVA Fund compared to males.

4.3.2 Age

Respondents' age is one of the most essential physical features that help in understanding their views about the certain problem. In most cases, high/large age designates level of maturity of individuals and more experienced on different topics hence age turn out to be more significant to inspect the response.

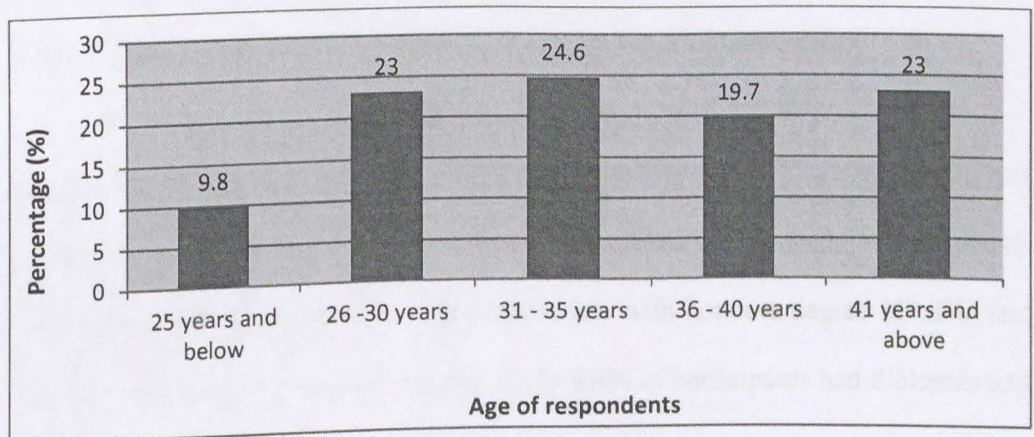


Figure 4.2: Distribution of respondents by age

For this study, respondents' ages were clustered into five groups. Respondents were questioned to indicate their age group. Majority of the respondents (24.6%) were aged between 31-35 years old, followed by (23%) aged from 26-30 years and 41 and above respectively. Respondents of the age 25 years and below were less, representing 9.8% of the sample size of the study. However, the study cannot conclude that the population of older age employees is more than young employees in MVA Fund since the sample only represented 45% of the population.

4.3.3 Qualification

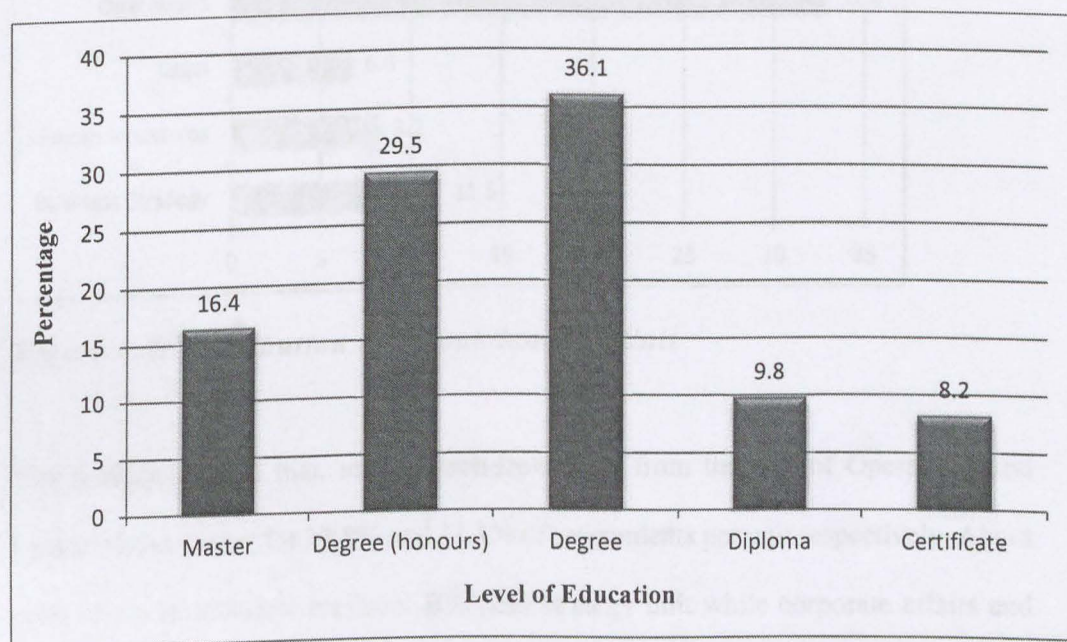


Figure 4.3: Distribution of respondents by level of education

Respondents were asked about their highest educational qualification, which was clustered into five classes. Figure 4.3 above illustrates that majority of participants (36.1%) possess degree, followed by respondents with honours degree (29.5%) and (16.4%) had acquired a master's degree. Only 9.8% of participants had diplomas and other 8.2% had certificates.

4.3.4 Units

MVA Fund is divided into seven units, namely: Finance, Corporate Affairs, Operations (Including Call centre), Legal, CEO Office, Human Resource and Business strategy. Below is the figure of respondents per unit they work for in MVA Fund.

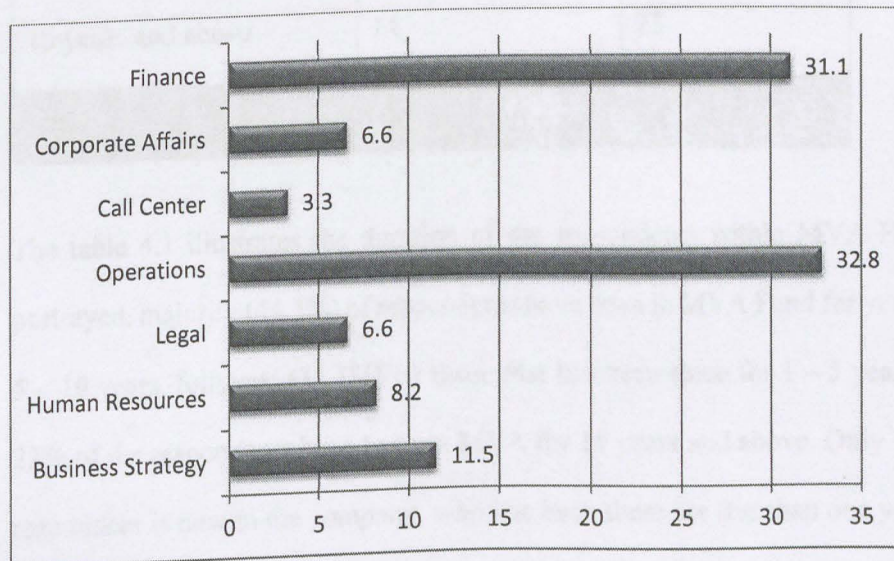


Figure 4.4: Distribution of respondents by Unit

The findings present that, most respondents were from the unit of Operations and Financial accounting for 32.8% and 31.1% of respondents per unit respectively. About 12% of the respondents are from Business strategy unit while corporate affairs and legal unit all had 6.6% of respondents representing the study. Respondents who represented call centre were 3.3% compared to human resource respondents who were approximately 8%.

4.3.5 Years of experience

This variable is very important to the study as it shows how many years the respondents has been in these company in order to determine the experience in the subject matter.

Table 4.1: Years of experience in MVA Fund

Period	Frequency	Percentage
Less than 1 year	1	1.6
1 -5 years	19	31.1
5 -10 years	27	44.3
10 years and above	14	23
Total	61	100

The table 4.1 illustrates the duration of the respondents within MVA Fund and as portrayed, majority (44.3%) of respondents have been in MVA Fund for years between 5 – 10 years, followed (31.1%) by those that has been there for 1 – 5 years. At least, 23% of the respondents have been in MVA for 10 years and above. Only 1.6% of the respondent is new in the company, who has been there for less than one year, and we can say that he/she may still need more time in the company in order to familiarize him/herself with the system.

4.3.6 Objective analysis

Table 4.2: Cross tabulation of units and frequent use of the EBS

Units	Daily	Weekly	Monthly	Quarterly	Total
Business Strategy	1 [1.6%]	3 [4.9%]	2 [3.3%]	1 [1.6%]	7 [11.5%]
Operations	3 [4.9%]	1 [1.6%]	1 [1.6%]	0 [0%]	5 [8.2%]
Legal	1 [1.6%]	1 [1.6%]	1 [1.6%]	1 [1.6%]	4 [6.6%]
Finance	3 [4.9%]	7 [11.5%]	7 [11.5%]	3 [4.9%]	20 [32.8%]
Call Centre	0 [0%]	1 [1.6%]	1 [1.6%]	0 [0%]	2 [3.3%]
Corporate Affairs	1 [1.6%]	0 [0%]	2 [3.3%]	2 [3.3%]	4 [6.6%]
Human Resources	10 [16.4%]	3 [4.9%]	5 [8.2%]	1 [1.6%]	19 [31.1%]
Total	19 [31.1%]	16 [26.2%]	19 [31.1%]	8 [13.1%]	61 [100%]

According to the respondents, the unit that uses EBS daily most compared to others is Finance, followed by Human resource, Business strategy and operations unit. Operations unit uses EBS weekly and monthly more compared to other units. On average, Operations uses EBS most (32.8%) throughout, followed by Finance (31.1%) and Business strategy (11.5%). EBS is often used more daily (31.1%) and monthly (31.1%) compared to weekly and quarterly.

Table 4.3: Information used and the reliability of the EBS

The information used in the EBS is clear, accurate time-based and related	Frequency	Percentage
True	54	88.5
False	7	11.5
Do you find EBS a reliable system for the organisation?	Frequency	Percentage
Yes	50	81.96
No	11	18.03

Respondents were asked if the information used in the EBS is clear, accurate and timely. Out of 61 respondents, 54 (88.5%) indicated that information used in EBS is clear and accurate and only 7 (11.5%) respondents showed that the information is not clear and accurate. Majority (81.96%) of the respondents find EBS a reliable system for the organisation, and only 18% of the respondents who do not find the system reliable for the Fund.

Table 4.4: Cross tabulation of the units and functions used

Functions	Business Strategy	Human Resources	Legal	Operations	Call Centre	Corporate Affairs	Finance	Total
Capturing purchasing	1	1	2	4	0	2	5	15

information, e.g. Requisitions, PO, approving requisitions and PO's								
Capturing financial information such as invoices and processing of payments	0	0	0	1	0	0	1	2
Capturing HR information, e.g. Employee Maintenance, Payroll processing	3	2	1	0	1	0	2	9
Capturing Self-service information, e.g. S&T, Leave Application	6	4	4	19	3	3	15	54
Capturing Performance Appraisals. E.g. Capturing scorecards, assessment	5	1	3	20	1	1	11	42
Daily and Monthly Reconciliation such as bank reconciliation	0	0	0	1	0	0	5	6
Draw Reports	1	1	0	0	0	0	8	10
Total	16	9	10	45	5	6	47	138

MVA Fund is divided into eight units, which all make use of the Enterprise Business System (EBS) within the company for different purposes. Respondents were however asked to indicate the types of functions performed by EBS under their Units. The study found that some Units use EBS for similar functions. Business Strategy Unit uses

functions such as: capturing purchase information, HR information, self-service information including S&T and leave application, performance appraisal and for drawing reports. Operation Unit uses EBS daily or more compared to others, it is also shown (table 4.4) that, operations unit is using EBS for more functions such as: capturing purchase information, capturing financial information, HR information, self-service information including S&T and leave application, performance appraisal and for daily and monthly reconciliation. The Unit of Finance also uses more functions as according to the respondents, which are all the same as the unit of operations including drawing reports. However, there are functions that are more limited to some units within the Fund, such as Daily and Monthly Reconciliation such as bank reconciliation which is limited to only Finance. The finding also shows that, Capturing Self-service information, e.g. S&T, Leave Application and Capturing Performance Appraisals. E.g. Capturing scorecards, assessment is done by all employees within the Fund.

Looking at the use of EBS in your Unit, do you think EBS is a useful system that helps in decision-making: Target audiences were asked if EBS system is effective in terms of decision-making. As per the findings, it was explanatory that majority of the participants agreed on the usefulness of EBS in decision-making and had this to say:

- EBS helps management to see if the approved amount is correctly reflecting when approving the requisition,
- It is useful because all the information concerning the unit's performance is on the system,
- EBS is useful in my unit; the financial information in terms of the income statements, balance sheets assist business in decision-making. Also, the budgeting function is very useful, it enables the team mates and the supervisors

to assess performance and provide training, guidance and support where it lacks,

- The management will be able to identify the gap with individual performance and the area that inquires improvement and might help to link the difference comparing the qualifications and training attended by individuals since all training and qualification are captured on EBS
- One can draw leaves for team members to evaluate liability at times of resignation, to assess performance that affect the yearly increment and identify PDP for team members,
- Yes, it helps us assess in terms of employee competence as to which areas the Fund is lacking so we can try and close that gap,
- Performance management module: Supervisors are able to track and evaluate individual performance and make promotional recommendations based on their score records,
- The EBS contains the financial reports which provide information useful for decision-making. Reports normally helps you to make critical business decisions, you will have information readily available for instance, if you had created purchase order 2 years ago you can still view and confirm a query you might have 2 years later.

Minority (86%) of the respondents indicated that, the system is not useful to the Fund in terms of decision-making for these reasons:

- The system is useful to some degree but it is not use for decision-making

- The system is not useful because the reporting capability will need improvement
- Not useful at all, because the system is not user friendly and is not integrated with the Funds email system
- Not really, or perhaps it's a lack of information from my side. Promotion should be based on some of the information captured there e.g. performance appraisals
- Not used for decision-making as the usage has been limited to input related transactions

According to the respondents, EBS is not only used for decision-making, they were asked to indicate the other use of the system at MVA Fund.

- Capturing data on the system, provide employees with leave details and payroll
- Capturing data, storing information, retrieving information (past and current)
- Capturing financial and HR information
- Capturing of employees' personal information
- Claim processing
- Collating individual and unit performance assessments
- Competency ratings and determining the gap between the Fund's current position and its strategy/ objective
- Draw reports; manage finance and HR process

Table 4.5: EBS assists managers

Does the EBS system assists our managers through the decision-making process?	Frequency	Percentage
--------------------------------------------------------------------------------------	------------------	-------------------

Yes	46	75.4
No	12	19.7
Don't know or Not sure	3	4.9

Respondents from MVA Fund were asked if the EBS system assists managers through decision-making process and 46 (75.4%) agreed that it does help managers during the decision-making process. About 12 (19.7%) of the respondents indicated that the system does not help managers in decision-making process and only 4.9% of the respondents point out that they are not sure/don't know.

Table 4.6: Effectiveness and Erroneous

Do you make any analysis of the effectiveness of the information at various levels in respect of different functions	Frequency	Percentage
Yes	29	47.5
No	28	45.9
Does the system help your firm to get rid of mistakes or erroneous problems	Percentage	Percentage
Yes	42	68.9
No	15	24.6

Note: system missing 4 [6.6%] for each

Asked if they make analysis of effectiveness of the information at different functions, 29 (47.5%) of the respondents admitted they do and other 28 (45.9%) admitted they do not make effective analysis of the information in respect to various functions. Participants were also asked if the EBS system help the Fund to solve their mistakes or erroneous problems. Out of the sampled respondents, 42 (68.9%) respondents acknowledged that the fund uses the system to solve their mistakes, other 15 (24.6%) did not admit that the system is not used to rectify errors made within the Fund.

Obstacles limiting the role of EBS in decision-making:

The respondents were asked to pinpoint obstacles that boundary the role played by EBS during the decision-making process. Evidently, about 60% of the study sample

agrees that there exist obstacles limiting the role of EBS in decision-making. The difficulties were prescribed as stated below:

Table 4.7: Obstacles limiting the role of EBS in decision-making

Obstacles	Frequency	Percentage
No obstacle	24	39.3
Application upgrade	12	19.7
Automation of manual payments	2	3.3
Down time of the system, information disappears	4	6.6
Slow function on printing payslip and miscalculation of annual leave days	3	4.9
Poor coordination and control activities relating to the use of EBS	16	26.2

Table 4.7 shows respondents' views on the obstacles that are limiting the role of EBS in decision-making in the Fund. Majority (39.3%) of the respondents indicated that there are no obstacles in EBS. About 26% of the participants informed the researcher that, poor coordination and control over the activities is an obstacle. However, 19.7% said that the upgrading of the system was a problem in the Fund. Approximately 6.6% are not happy with the down time of the system as their information disappears. Slow function on printing payslips and miscalculation of annual leave days and automation of manual payments are other problems according to the respondents.

Challenges experienced with EBS:

Respondents were asked the challenges that they ever experience with EBS

Table 4.8: Challenges experienced with EBS

Challenges	Frequency	Percentage
Lack of training in navigating through the system	7	11.5
Information on leave is at times not updated timeously;	10	16.4

System becomes unavailable at peak times e.g. during assessment	6	9.8
The speed as it can really become very slow	24	39.3
Errors whilst capturing information/ invoices which is unusual	4	6.5
System automation and lack of qualified IT personnel to run things like clone	2	3.3
Challenge with EBS in terms of medical provider payments. this forced management to come up with manual calculation sometimes to avoid double payments	8	13.1
Total	61	100

According to them, 39.3% had challenges with the speed the system functioned as it can really become very slow; these same respondents added that, the system is mostly slow when printing a payslip and performance scoring. About 16% of the participants noted that, they have a challenge with the information on leave that is at times not updated timeously. Other 13% informed the study that, the challenge they experience with EBS is in terms of medical provider payments. The same respondents added that this is a major challenge as it forces management to come up with manual calculation sometimes to avoid double payments. System becoming unavailable at peak times e.g. during assessment, Errors whilst capturing information/ invoices which is unusual and System automation and lack of qualified IT personnel to run things like clone were also other challenges that some respondents experience. These negatively affect the availability of timely information which in turn delays data driven decision-making.

Table 4.9: Impact on decision-making

Does EBS have an impact on decision-making?	Frequency	Percentage
Yes	59	96.7
No	2	3.3

Respondents were asked if EBS have an impact on decision-making and elucidate. Only 3.3% of the respondents did not agree, however majority (96.7%) indicated that EBS has an effect on decision-making and has this to say:

- Decision-making can play a role on how to promote an employee through their performance scores
- It assists in how much an employee should get an increment, who needs assistance in performance improvement and which targets are not aligned
- It does, you need to draw reports to look at the trend, how institution performs and what areas need improvement, who performed well
- Help the company to track their objectives as to whether they are achieving them or not when looking at the performance
- Retrieving past and current information especially on claims related helps with decision-making
- Through individual performance review for the financial year, management will be able to identify performance gap for individual and for the unit at large
- Yes because of the readily available info one is able to make informed decisions regarding different functions that EBS offer
- EBS has an impact on decision-making. Have correct financials represented information assist business to know the company's operational surplus and funding level
- Yes, it has an impact on decision-making. Decision makers require accurate information to make proper decisions and EBS services that purpose

- Yes, management make decision on reports outputs e.g. financial reports help with budgeting
- Yes, it has an impact on the effectiveness of in how a manager plans and manages the activities of the sub-unit e.g. leave planning.

4.4 Regression analysis results

Table 4.10: Model Summary

R	.947 ^a
R Square	.982

The coefficient of determination is 0.982; therefore, about 98.2% of the variation in the decision making is explained by EBS. The regression equation appears to be very useful for making predictions since the value of r^2 is close to 1.

Table 4.11: Anova results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.377	1	2.377	16.147	.000 ^b
	Residual	8.244	56	.147		
	Total	10.621	57			

$F = 16.147$, and $p\text{-value} = 0.000$

Since $p\text{-value} = 0.000 \leq 0.05$, we shall reject the null hypothesis at 5% significance and conclude that Enterprise Business Solutions (EBS) improves decision-making within the MVA Fund hence, that EBS is useful as a predictor of decision making in MVA Fund.

H_1 :

Table 4.12: Coefficient table

Model	Unstandardized Coefficients -Beta	T-test	Significance
Constant	0.772	6.076	0.000
Decision making	0.373	4.018	0.000

The coefficients table provides the necessary information to predict EBS from Decision making, as well as determine whether decision making contributes statistically significantly to the model.

$$y = a + bx$$

$$\text{Enterprise Business Solution} = 0.772 + 0.373 \text{ Decision making}$$

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings, conclusions and recommendations that were derived from the previous chapter on data analysis and interpretation. The chapter is divided into sections, which includes the summary of findings, conclusions and recommendations.

5.2 Summary of the findings

5.2.1 Objective 1: Assess the MVA departments that are using EBS

The Finance unit makes use of EBS more frequently compared to others, followed by Human resource and the Business strategy unit. Out of 61 respondents, 54 (88.5%) indicated that information used in EBS is clear and accurate and only 7 (11.5%) respondents showed that the information is not clear and accurate. The majority (81.96%) of the respondents find EBS a reliable system for the organisation and only 18% of the respondents who do not find the system reliable for the Fund. The Business Strategy Unit uses functions such as: capturing purchase information, HR information, self-service information including S&T and leave application, performance appraisal and for drawing reports. Operations unit is using EBS for more functions such as: capturing purchase information, capturing financial information, HR information, self-service information including S&T and leave application, performance appraisal and for daily and monthly reconciliation. This could be attributed to the fact that the unit has more employees than others. The Unit of Finance also uses more functions as

according to the respondents, which are all the same as the unit of operations including drawing reports.

5.2.2 Objective 2: Evaluate EBS components used for decision-making within MVA Fund

- The financial information in terms of the income statements, balance sheets assists business in decision-making. Also, the budgeting function is very useful, it enables the team mates and the supervisors to assess performance and provide training, guidance and support where it lacks,
- Individual performance and the area that inquires improvement and might help to link the difference comparing the qualifications and training attended by individuals since all training and qualification are captured on EBS
- One can draw leaves for team members to evaluate liability at times of resignation, to assess performance that affect the yearly increment and identify PDP for team members,
- Assess in terms of employee competence as to which areas the Fund is lacking so we can try and close that gap,
- Performance management module: Supervisors are able to track and evaluate individual performance and make promotional recommendations based on their score records,
- The EBS contains the financial reports which provide information useful for decision-making. Reports normally helps you to make critical business decisions, you will have information readily available for instance, if you had created purchase order 2 years ago you can still view and confirm a query you might have 2 years later.

5.2.3 Objective 3: Examine and identify constraints and obstacles limiting the role of EBS in decision-making

Although 39.3% of the respondents indicated that there are no obstacles in EBS, about 26% of the participants informed the researcher that, poor coordination and control over the activities is an obstacle. Conversely, 19.7% said that the upgrading of the system was a problem in the Fund. Approximately 6.6% are not happy with the down time of the system as their information disappears. Slow function on printing payslips and miscalculation of annual leave days and automation of manual payments are other problems according to the respondents.

According to them, 39.3% have a challenge with the speed the system is function as it can really become very slow; these same respondents added that, the system is mostly slow when printing a payslip and performance scoring. About 16% of the participants noted that, they have a challenge with the information on leave that is at times not updated timeously. Other 13% informed the study that, the challenge they experience with EBS is in terms of medical provider payments. The same respondents added that this is a major challenge as it forces management to come up with manual calculation sometimes to avoid double payments. System becoming unavailable at peak times e.g. during assessment, Errors whilst capturing information/ invoices which is unusual and System automation and lack of qualified IT personnel to run things like clone were also other challenges that some respondents experience.

5.3 Conclusion

Based on the findings of this study, EBS is used for decision-making in the MVA Fund. The findings show that the employees agreed that there exists numerous challenges that are affecting their day to day activities regarding the EBS. In addition,

the study shows that some respondents of the sample agreed that the EBS system assists managers through the decision-making process. The study also showed that respondents really do make effective analysis of the information at various levels in respect of different functions within the Fund. The study findings further confirmed that the system helps the firm to get rid of mistakes or erroneous problems. Interfering obstacles that are restraining the role of EBS in making excellent decisions were also mentioned.

The study agrees with Al-Zhrani (2010) who reported that a Management Information System is beneficial in making decisions to resolve a number of problems that a company faces. Such problems according to the respondents include: Lack of training in navigating through the system, Information on leave is at times not updated timeously. The system becomes unavailable at peak times e.g. during assessment, the speed of performance can become very slow, Errors whilst capturing information/invoices which is unusual, System automation and lack of qualified IT personnel to run things like clone and problems with EBS in terms of medical provider payments. Finally, we can conclude that EBS is always used in making decisions in the MVA Fund.

5.4 Recommendations

- The study recommends that all the managers at all levels should be given a proper orientation on the importance of EBS.
- The Fund should organise training programs in order to have a proper and acceptable use of EBS facilities in making decisions, drawing conclusions, and disseminating information for improved decisions. Training will also help to revive the abilities in using information systems.

- All units should guarantee that information must flow in freely and EBS is used adequately during decision-making.
- The Fund should work on improving the system in order to avoid timing out and slow performance and increasing the effectiveness of their decisions.
- The EBS should be frequently monitored to avoid falling victims of unobserved EBS which has dire ramifications.
- Management in MVA Fund must ensure that they employ professional personnel that are able to ardently run both EBS and the decision making process.

Finally, it is vigorous to evoke that improvements in decision making is essentially meant to ensure customer satisfaction and company continue to flourish in success. All EBS strategies should therefore be tailored in a way that the company goals are achieved

5.5 Areas for future study

- This is a case study of MVA Fund; consequently, future studies on other organisations could be conducted and compare findings.
- The researcher advice for longitudinal studies. This study may offer insights into how EBS changes over time, as the application evolves through its various versions and new employees may come in the business.
- There is a need for future research on leadership decision making. Thus, the leadership ability to understand the factors that influence decision making process in their business is important and a major key to understanding what decisions are made for the progress of the organization.

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APPENDIX I: CONSENT LETTER

Date: 14 January 2019

To whom it may concern

Dear Respondent,

I Liina Shiimi, holder of an honours Degree in Statistics and Economics from University of Namibia (UNAM) hereby certify that, I have helped Gerlinde Ndeshiilile with her statistical analysis and language editing for her research project between the period of October 2018 and January 2019. The analysis work entailed a linear regression analysis, descriptive statistics, cross tabulation and Reliability Statistics. All analysis was done in Statistical Package of Social Sciences (SPSS) and conclusions were made at 5% level of significance. Language editing comprises of grammar mistakes, enable a flow/presentation, accuracy, and consistency; fixes typos, punctuation and clarifications on issues found in the paper.

For further inquiries, I can be reached at

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Windhoek

APPENDIX II: QUESTIONNAIRE

Research topic: An investigation on Enterprise Business Solution towards decision-making for motor vehicle accident fund

Dear Respondent,

I am a Master degree in Business Administration student, at Namibia Business School (NBS). I am conducting a research of the "Investigation on enterprise business solution towards decision-making for Motor Vehicle Accident Fund.

As an employee of the Motor Vehicle Accident fund you are one of the respondents selected to contribute to this research and to the broader effort to expand and share your views on **Enterprise Business Solution towards decision-making in MVA Fund.**

There is no compensation for responding nor is there any known risk. In order to ensure that all information will remain confidential, please do not include your name. Your participation is entirely voluntary and questionnaire is completely anonymous. The information will be used for academic purposes only.

Thank you for taking the time to assist me in my educational endeavours. The data collected will provide useful information regarding the **Enterprise Business Solution towards decision-making in MVA Fund.** Completion and return of the questionnaire will indicate your willingness to participate in this study.

It will be greatly appreciated if you could complete this questionnaire and return it to me on or before the 17th October 2018.

If you require additional information, please contact me at 061- 289 7114 or 081 292 6112 or email at gerlinde2lea@yahoo.co.uk.

Thank you in advance for your cooperation and dedicating your time.

Sincerely,

Year	
Month	

2. Age groups

25 years and below	
26 - 30 years	
31 - 35 years	
36 - 40 years	
41 years and above	

3. Which Unit are you a member of:

CEO's Office	
Business Strategy	
Business Resources	
Legal	
Operations	
Call Center	
Customer V&S	
Finance	

Enterprise Business Solution towards decision-making for Motor Vehicle Accident Fund

Instructions

- No need of writing your name
- For Likert scale type statements, indicate your answer with a mark (x) in the appropriate box.

Note: This questionnaire is to be administered by the Motor Vehicle Accident Fund employee.

SECTION A: (Personal data)

Fill in the blanks provided by a means of cross (x) indicating your correct choice.

1. Sex:

Male	
Female	

2. Age group:

25 years and below	
26 -30 years	
31 - 35 years	
36 - 40 years	
41 years and above	

3. Which Unit are you a member of:

CEO's Office	
Business Strategy	
Human Resources	
Legal	
Operations	
Call Centre	
Corporate Affairs	
Finance	

4. Highest Educational qualification:

PHD's	
Master's	
Degree (honours)	
Degree	
Diploma	
Certificate	
Grade 12	

5. Work experience:

Less than 1 year	
1 -5 years	
5 -10 years	
10 years and above	

SECTION B: The use and Importance of EBS in MVA Fund in taking decision during crises

On average, how often do you use EBS?

Daily	
Weekly	
Monthly	
Quarterly	

The information used in the EBS is clear, accurate time-based and related

True	
False	

What do you use EBS for, in your Unit?

Tick all the appropriate options or functions below:

SECTION C: EBS components used for decision-making in MVA Fund

Capturing purchasing information, e.g. Requisitions, PO, approving requisitions and PO's	
Capturing financial information such as invoices and processing of payments	
Capturing HR information, e.g. Employee Maintenance, Payroll processing	
Capturing Self-service information, e.g. S&T, Leave Application	
Capturing Performance Appraisals. E.g. Capturing scorecards, assessment	
Daily and Monthly Reconciliation such as bank reconciliation	
Draw Reports	

In addition, what type of functions do you perform using EBS?

Looking at the use of EBS in your Unit, do you think EBS is a useful system that helps in decision-making? Elucidate

Other than decision-making, what are the use of EBS at MVA Fund?

Do you find EBS a reliable system for the organisation?

SECTION C: EBS components used for decision-making in MVA Fund

Does the EBS system assists our managers through the decision-making process?

True	
False	

SECTION D: Obstacles for the role of EBS in decision-making during crises

What were the challenges you experience with EBS?

What were the major changes in the system (EBS) throughout the past five years?

Does EBS has an impact on decision-making and how please clarify?

	Yes	No
Do you make any analysis of the effectiveness of the information at various levels in respect of different functions		
Does the system help your firm to get rid of mistakes or erroneous problems		