

EVALUATING THE IMPACT OF STANDARDISED PROJECT MANAGERS CHECKLIST ON THE ADOPTION AND EFFECTIVENESS OF BUSINESS INTELLIGENCE TOOLS IN THE BANKING INDUSTRY

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Abstract

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This study explores how standardised project managers checklist influence the adoption and effectiveness of business intelligence tools in the Nigerian banking sector. Business intelligence tools are increasingly adopted by Nigerian banks to gain a competitive edge but do not address the challenges the tool pose. This study adopted a quantitative research design to examine a standardised project management checklist on the adoption and effectiveness of business intelligence tools using a structured questionnaire. A linear regression analysis method was used to analyse the information gathered from respondents and it was found that standardised project manager's checklist influences the adoption and effectiveness of business intelligence tools. This study concludes that each bank has its own peculiarity and the peculiarity of product offerings and consumer demography should be considered in the adoption of a business tool to ensure its effectiveness

This study contributes to previous research in business intelligence by examining peculiarities in the issues encountered in the use of different business intelligence tools. It was recommended that each bank should use a standard that best fits the Nigerian environment, the bank needs and that of the consumers.

Keywords: Business intelligence, banking industry, business intelligence tool adoption, project management standardisation, operational effectiveness, Nigeria.

1.0 INTRODUCTION

1.1 Background and context

Combining business best practices with advanced technology significantly improves the quality of managerial decisions (El-Adaileh& Foster, 2019). Specifically, business intelligence (BI) tools take stored data and transform it into useful, actionable information. Organizations then leverage

this information to make informed choices, boost efficiency, and increase productivity, ultimately allowing them to wisely utilize their data to solidify and enhance their market position (Khan, Satish, & Jithesh, 2020). Careful examination of business intelligence process and operational models allows organizations create business value (Roden, Nucciarelli, Li and Graham, 2017; Trieu, 2017) improves decision making and increase performance.

Business Intelligence (BI) systems are frequently used by corporate executives, managers, and operational staff to achieve key goals like reducing costs and discovering new business opportunities. Previous studies recorded that business intelligence systems facilitate banking sector growth by optimising processes, providing personalised customer experiences, and successful risk management (Horani, Khatibi, Al-Soud, Tham, & Al-Adwan, 2023). Likewise, it helps product managers think, plan, forecast, solve issues, design goods or services matched with customer wants, identify competition, enhance revenue management, increase sales, grow client segments (Al-Okaily & Al-Okaily, 2022), and create and achieve business goals (Aws, Ping, & Al-Okaily, 2021). Although technical skill is a prerequisite for BI success (Işık et al. 2013), maximum user benefit and organizational effectiveness are directly tied to the perceived ease of use of the business intelligence tool.

Despite the clear strategic and operational value provided by BI systems, their successful deployment is a complex, multi-faceted project. Studies consistently report that a significant percentage of BI and IT projects fail or underperform, not due to a flaw in the technology itself, but often because of implementation failures such as poor project planning, inadequate communication between IT and business users, and insufficient risk management. In the regulated and risk-averse banking industry, the stakes for successful and compliant BI implementation are exceptionally high, demanding meticulous control from the start to the end of a project.

Many large financial institutions adopt standardised project management methodologies to enhance corporate governance, mitigate implementation risks, and ensure a consistent quality of deployment. The standardised project manager's checklist is a critical instrument to enhance governance because it ensures crucial, non-negotiable steps from initial data quality assessment and clear definition of business requirements to stakeholder sign-off and end-user training are completed uniformly across involved departments. This study focus on standardisation is to reduce variability, improve internal communication, and ultimately lead to a more robust, compliant, and user-friendly outcome.

1.2. Statement of the problem

Over the years, a generic checklist is used by project management to provide guidance and flexibility for the unique and technologically complex nature of business intelligence tools.

This generic checklist overlooks the specialized requirements, data governance complexities, and organizational change management critical for business intelligence success and prevents effective management of issues and data due to lack of data source integration quality etc. The one size fits all nature prevents tailored solutions while using BI tools, deployment scopes or varying maturity levels of banking institutions.

In addition, project managers do not focus on actual delivery of strategic alignment which can overshadow the goal of maximizing the tools for business effectiveness and user adoption. If the

checklist driven implementation prioritizes technical completion over user experience, it can lead to poor usage if the deployed BI solution does not effectively meet their specific reporting and analysis needs, it can result in faulty reports and dashboards leading to poor, costly business decisions.

The bank may invest in infrastructure without realizing the expected strategic and operational benefits. This will give the impression of a successful, low risk project, data issues or poor user adoption. While the literature strongly supports the general role of competent project management in IT success, the specific, measurable impact of standardised project manager checklists on the subsequent user adoption and long-term effectiveness of BI tools in the banking sector remains largely unexplored.

Existing research tends to focus on broad methodologies or high-level critical success factors, without isolating the effect of specific, mandated, governance-focused tools like the PM checklist. Therefore, this study aims to empirically evaluate the direct impact of using a standardised project managers checklist on the successful adoption and ultimate effectiveness of business Intelligence tools within the banking industry in Nigeria.

1.3. Objectives of the study

The main objective of this study is to empirically evaluate the impact of the standardised project managers checklist (SPMC) on the adoption rates and overall effectiveness of business intelligence (BI) tools in the Nigerian banking sector. The underlisted are the specific objectives.

To measure the correlation between the project manager's adherence to the SPMC and the subsequent user adoption rates of the implemented BI tools.

To assess the correlation between the project manager's adherence to the SPMC and the effectiveness of the implemented BI tools

To examine the correlation between the adoption and effectiveness of business intelligence tools.

To ascertain the relationship between SPMC and the adoption of business intelligence tools

To ascertain the relationship between SPMC and the effectiveness of business intelligence tools.

1.4. Justification of the study

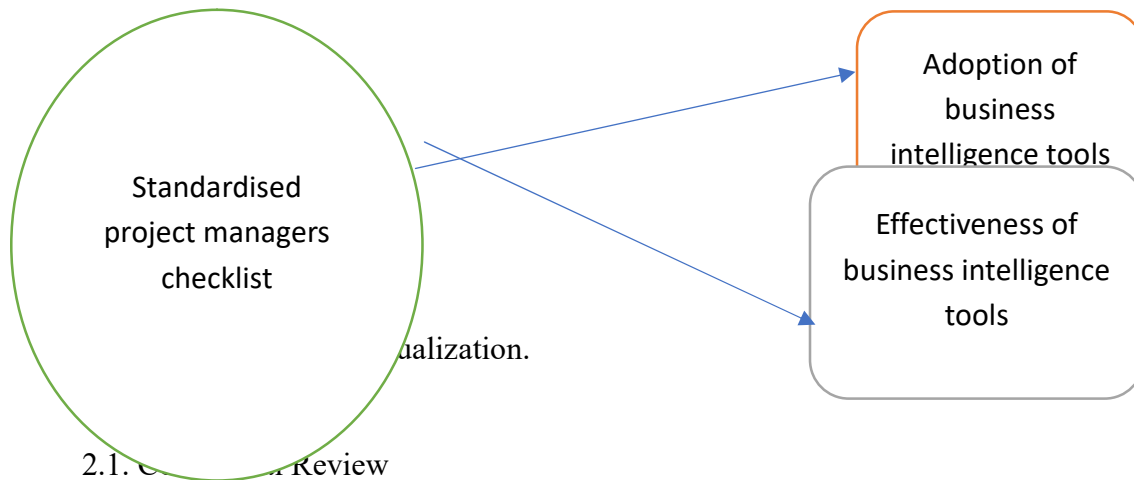
Business intelligence tools are fundamental enablers for modern banking operations. They drive risk management, fraud detection, regulatory reporting, customer personalization, and operational efficiency. Failure in a BI project directly affects profitability and competitive advantage. Banks invest massive capital in BI software licenses, infrastructure, and skilled personnel. A project checklist could lead to technically complete but practically ineffective BI deployments, resulting in a failure to achieve the expected return on investment.

In addition, BI systems are often used to generate compliance reports and provide audit trails. If a generic project checklist fails to mandate and properly validate BI-specific requirements—like data quality, security, and governance, it creates a false sense of security. Further, successful BI adoption is highly dependent on user-centric design, data literacy, organizational change management, and continuous adaptation.

There is a need to adapt project management frameworks for digital transformation projects. By evaluating the current standardized checklist, the research can provide concrete, evidence-based recommendations for creating a project governance framework that integrates essential data and user adoption checkpoints.

2.0. LITERATURE REVIEW

Conceptual framework



2.1. Current Review

2.1.1. Business intelligence

In the banking sector, employees are trained for seamless service delivery. Trained workers promote the usage of business intelligence tools, while work experience influences acceptance and favourable technology use to ensure ease of use of platform (Alkhwaldi, Abdulmuhsin, Alqudah& Al-Okaily, 2023; Dwivedi, Nerur&Balijepally, 2023). Complex business intelligence systems have a negative effect on users' experience and affect adoption (Eriksson &Ferwerda, 2021). Banks are big consumers of modern technology, software, and solutions that enhance business activity, increase productivity, or provide a competitive edge. Several factors affect how business intelligence tools are accepted, used, and ultimately effective within the banking industry. The following discussion examines these factors.

Technological factors

Artificial intelligence tools

While leading companies currently leverage AI for competitive growth, its considerable potential should extend beyond single businesses to benefit the entire national economic system (Abdulov, 2020). AI-driven strategic planning can be useful to balance economic sectors, set business targets, forecast market supply and demand, and optimize the monetary system when adopted on a national scale. Integrating AI into national planning enables the development of a sustainable, crisis-free growth model by fostering continuous reproduction without sectorial disruptions (Abdulov, 2020). Due to the advancements in computer performance, combining AI with big data now provides the technological capacity to overcome data distortion issues essential for effective planning (Oumran, Atan, Binti Nor, Abdullah &Mukred, 2021).

Perceived usefulness

The Technology Acceptance Model (TAM) posits that the adoption of technology across different fields is primarily determined by how individuals within that field perceive the technology's ease of use and its usefulness. This study specifically examines perceived usefulness as a key technological factor, perceived usefulness and perceived ease of use are recognized as essential determinants of successful technology adoption (Hawash, Mokhtar, Yusof, Mukred&Gaid, 2021).

Compatibility

Compatibility is defined as the degree to which a new technology aligns with an enterprise's current infrastructure, tools, and business practices (Pan and Pan, 2019). It is a crucial factor when studying the adoption of business intelligencesystems (Acheampong and Moyaid, 2016) because a technology that is compatible with an organization's existing IT environment is projected to reduce implementation costs and time (Chen, Li, & Chen, 2021).

Data analytics ability

The growth of data has prompted both researchers and industry leaders to incorporate advanced technology adoption in managing large data to enhance data advancement and improve competitive advantage strategies (Maroufkhani et al., 2019). Various methods and technologies for data storage, analysis, and visualization have also been adopted to enhance it. Data-related infrastructure capabilities is an important technology resource that enables the efficient deployment and application of business intelligence (Teoh, Al-Okaily, Iranmanesh& Al-Betar 2023).

Cloud computing facility

A user's proficiency and ability to utilize ICT hardware and software directly impact performance (Yasak& Alias, 2015). Cloud computing is one of the factors that significantly influence technology adoption (Mohamad, Embi, &Nordin, 2016). Despite the widespread global deployment of cloud computing, lack of awareness among many users and stakeholderscauselack of knowledge and skill which influences the adoption of business intelligence tools(Baharuddin, Izhar, Mohamad & Hasnol,2016)

Organizational Factors

Top management support

Strong management support prevents the failure of adoption of new technology (Lacity&Willcock, 2017). Within an organizational context, successful technology adoption hinges on top management support (Ahmad & Siraj, 2018), organizational readiness (Acheampong &Moyaid, 2016), and effective data management (Puklaveč, Oliveira, &Popovič, 2014).

Top management support is active involvement throughout the entire adoption process of a system (Acheampong &Moyaid, 2016). Organizations that successfully adopt knowledge management systemsexhibit a high degree of top management support (Wang & Wang, 2016).

Meanwhile, organizational readiness is having sufficient resources such as human capital, financial backing, technical infrastructure, knowledge, and skills (Puklavec et al., 2014). The availability of these resources influences the adoption of business intelligence systems (Boonsiritomachai, McGrath, & Burgess, 2016).

Effective communication

Effective communication influences the acceptance of technology within the workplace (Aldossari & Mokhtar, 2020). Mayeh, Ramayah, and Mishra (2016) noted that effective communication is essential for the actual use of technology, while Misra et al. (2016) further emphasized that stakeholder communication is vital for successful system control.

Training

Staff training is essential for mitigating risks that could act as barriers to the successful adoption and implementation of a new system (Costa, Aparicio & Raposo, 2020). When users are knowledgeable about the concepts of a new model, they are more likely to adopt the system and readily accept necessary training (Altamony et al., 2016).

Relative Advantage

Relative advantage is the degree to which an innovation is perceived as superior to the methods or ideas that it intends to replace (Zamzeer et al., 2020; Oliveira, Thomas, & Espadanal, 2014). It drives technology adoption across various industries and predicts innovation acceptance (Darko et al., 2017; Olexová, 2014; Oliveira et al., 2014; Owusu et al., 2017). Consequently, technologies offering benefits superior to existing ones are likely to be adopted (Maresova et al., 2017).

Environmental Factors

Environmental support plays a crucial role in the successful adoption of innovation.

Behavioural intention refers to the end-users' conscious plan or readiness to adopt a specific technology. It reflects the degree to which an individual plans to perform (or avoid performing) a future action. This readiness is a key determinant that drives the use of technology and predicts actual system usage.

Furthermore, staff training helps mitigate risks that could otherwise serve as barriers to system adoption and implementation success (Costa, Aparicio & Raposo, 2020), further encouraging technology use.

Standardised Project Managers Checklist (SPMC)

This is a formal, sequential list of critical tasks and criteria that a project manager must verify and complete at specific project phases (Lock, 2017). It acts as an auditable control that prevents critical, common errors and ensures that a project is compliant and on track for basic technical delivery. It ensures consistency, quality assurance, and compliance by acting as a cognitive aid and a control mechanism to manage projects, and the implementation of business intelligence tools (Ali & Ahmed, 2024).

It serves as a non-negotiable control mechanism imposed by a central authority to ensure projects are executed in alignment with organizational standards and risk appetite. It enforces the use of

best practices uniformly across departments in the bank, which is crucial for managing risk and ensuring regulatory compliance.

BI tool effectiveness

This is the degree to which a deployed business intelligence system achieves its intended organizational and strategic objectives to deliver measurable, high-quality, and compliant outcomes (Al-Okaily, Teoh & Al-Okaily, 2023; Chalmeta & Ferrer Estevez, 2023). It considers strategic alignment & performance, business value realization, data quality confidence as well as audit and regulatory compliance (Al-Okaily, Teoh & Al-Okaily, 2023).

It measures how well the BI tool's outputs (reports, dashboards, analysis) support the bank's strategic goals, decision-making processes and the extent to which the insights generated directly inform and influence strategic actions, competitive positioning, and goal attainment.

Business value realization quantifies the tangible and intangible financial and operational improvements resulting from the BI solution's use (Grover, Chiang, Liang & Zhang, 2018).

Data quality confidence measures the end-users' and stakeholders' belief in the accuracy, reliability, and integrity of the data and insights presented by the BI tool (Podobnikar, 2025).

2.2. Theoretical framework

Standardised corporate governance is the consistent application of mandatory controls, primarily driven by the need for auditability and risk mitigation (Horani et al., 2023). The standardised project managers checklist (SPMC) serves as the operational tool for this governance, drawing its theoretical power from reliability theory. The SPMC acts as a formal, mandatory control to prevent basic procedural failures (missed sign-offs, skipped risk assessments) that could lead to financial or regulatory penalties. In a bank, the failure to check a box often translates directly to an audit finding or a breach of internal policy.

Bhatiasevi and Naglis (2018) developed a model for business intelligence (BI) adoption in small and medium-sized enterprises (SMEs). The model integrates technological, organizational, and environmental factors to assess the degree of influence each has on the BI adoption process.

2.2.2 Technology Acceptance

The unified theory of acceptance and use of technology (UTAUT) posits that the intention to use and subsequent actual use of technology is driven by the user's intention to use it and the availability of facilitating conditions. The intention to use is directly shaped by performance expectancy (the belief that the system will enhance job performance), effort expectancy, and social influence.

In a conceptual approach for business intelligence (BI) use in SMEs, Foshay and Kuziemy (2014) proposed a two-phase adoption model. The first phase involves information quality, which generates attitudes toward data cognition and affect. These attitudes then influence the perceived usefulness and perceived ease of use derived from the technology acceptance model (Hou, 2015).

2.3. Empirical review

The examination of technological innovation adoption in enterprises has utilized a variety of established theoretical models, including the theory of reasoned action, the technology acceptance model, the unified theory of acceptance and use of technology, the theory of planned behaviour, the diffusion of innovation, and the technology, organization, and environment framework (Tran et al., 2014; Najib & Fahma, 2020; Abu et al., 2015; Seol et al., 2016; Tehrani & Shirazi, 2014).

Technology adoption is affected by user resistance, privacy concerns, lack of trust, costs, and difficulty of setup (Kim & Eunil, 2020; Najib & Fahma, 2020). Technical risks, such as complexity, financial risks, and inadequate data management threaten successful implementation (Jeon et al., 2020; Khan et al., 2020). Organizational capability deficits such as insufficient technical, human, time, or management resources, and a lack of top-management support are major internal barriers while competitive and supplier pressure are external barriers (Igwe et al., 2020).

The TOE framework is widely used to identify factors that influence technological innovation adoption in enterprises. Studies such as Hung et al. (2016) found that BIS implementation, driven by TOE factors, positively affects user satisfaction and system effectiveness. Conversely, Lautenbach et al. (2017) highlighted that data-related infrastructure capabilities, top management support, and external market impact influence BIS usage. Owusu et al. (2017) used the TOE framework to investigate BIS adoption in Malaysian private universities, confirming its utility for business intelligence system implementation,

Jaradat, Al-Dmour, Alshurafat, Al-Hazaima, and Al Shbail (2024) examined factors influencing business intelligence adoption considering insurance companies in Jordan. They found that relative advantage and information quality are positive significant determinants of business intelligence adoption.

Perceived usefulness and perceived ease of use directly affect the implementation success of business intelligence systems (Bach, Zoroja, & Celjo, 2017). Furthermore, studies show that information quality plays a key role in adoption by positively influencing both the perceived usefulness and the perceived ease of implementation (Foshay, Taylor, & Mukherjee, 2014).

In a broader analysis, Boonsiritomachai, McGrath, and Burgess (2016) examined how various capability, business, and external environmental factors impact BI adoption in SMEs. These factors included innovation capability factors, business capability factors and business external environment factors.

3.0 METHODOLOGY

This study adopted a quantitative research design to explore a standardised project managers checklist on the adoption and effectiveness of business intelligence tools.

The most appropriate methodology for this study to empirically evaluate the impact of the standardised project managers checklist (SPMC) on BI adoption and effectiveness in the Nigerian banking sector is the quantitative method. This design starts with quantitative data to measure correlation and differences in effectiveness.

3.1. Population and sample of the study

The population of this study includes employees of Nigerian banks using business intelligence tools to carry out daily activities.

3.2. Data Collection methods

Data was collected through structured questionnaire which was used to measure adherence to SPMC. User adoption was measured using UTAT driven measures, BI tool effectiveness was measured using data quality confidence, and business value realization. The correlation between SPMC adherence, user adoption rates and BI tool effectiveness across a sample of banks using business intelligence tools was addressed using survey. Major commercial banks operating in Nigeria that have implemented business intelligence (BI) tools (e.g., Tableau, Power BI, Oracle BI) for strategic, risk, or regulatory reporting within the last 3-5 years were considered. Employees from major departments in the banking industry were considered in the data gathering process

A stratified random sampling method was used to ensure adequate representation from all targeted banks and functional areas and a minimum sample size was determined using Krejcie & Morgan's formula.

3.3. Validity and Reliability Test

Credibility was enhanced by comparing the perspectives of employees because data was gathered from employees. Transferability was accomplished by providing a full explanation of the research environment and technique, allowing other researchers to assess if the findings are relevant to diverse situations and consistent over time.

Ethical Considerations

Informed consent was obtained from all participants. Anonymity and confidentiality were strictly maintained and sensitive documents and data was aggregated to prevent identification of specific individuals or banks.

4.0. DISCUSSION OF RESULTS

A total of 120 useful responses was gathered. 77.5 % of respondents were females, while 22.5% of them were males. This implies that we have more females than male in the banking sector who make use of business intelligence tools and contribute to day to smooth running of banking activities. 5.8% of these sample are between ages 18 to 28 years, while 35% of them are between ages 29 to 39 years, 45% of them are between 40 to 50 years and 14.2% are 51 years and above. These age groups imply that while the banks employ a minute portion of the age brackets 18 to 28 years to join their team on a yearly basis, they also train their existence employees to work on the business intelligence tools available for use in the banking environment. 0.8% of the respondents have school leaving certificates, 21.7% have diploma while 14.2% have Bachelor of Science or national diploma, more than half of the respondents have a post graduate degree. This implies that the respondents are well educated to use the tools provided to them in the bank and understand the questions provided to them by the researcher. In addition, 13.3% of the respondents are single, 78.3% are married, 5% have lost their partner and 0.4% are divorced. This implies that most of the respondents have stable relationships, while an insignificant number of them are unable to have a work life balance.

In addressing the objectives of this study, a percentage of the responses was first noted before the correlation and regression analysis. It was noted that more than fifty percent of the respondents stated that there are communication and cooperation between involved departments and there is engagement in consistent software training/education. They also stated that there is consistent assessment of the enterprise system specification need assessment.

Assessment of service helps to identify areas for improvement (Suman &Bolia, 2019). Through service tracking, issues are identified and resolved before they become major complaints (Shuja, Awan & Saleem, 2023).

Consumers perceive bad experience as a failure of the bank's technology (Iman, Nugroho, Junarsin, &Pelawi, 2023). The ability to access real-time data makes it easy to manage customer inquiries and troubleshoot problems efficiently while the inability to cause service delivery issues (Saabye, Kristensen &Wæhrens, 2020) and makes consumers perceive the banks business intelligence tool as ineffective.

RESULTS

Mean, standard deviation and Correlation

Items	Mean	Standard deviation	Correlation	
Standardised project managers checklist	4.80	.428	Adoption .378** (.000)	Effectiveness .783** (.000)
Adoption	4. 464	.457		679** (.000)
Effectiveness	4.84	.357	679** (.000)	

The mean value for the standardised project managers checklist, adoption and effectiveness of business intelligence tools is 4.80, 4.464 and 4.84 respectively while their standard deviation is 0.428, 0.457 and 0.357 respectively. The correlation for standardised project managers checklist on adoption (0.378) and effectiveness (0.783) is significant 0.01 level of significance while adoption on effectiveness (0. 679) is significant at 0.01 level of significance. The results show that there is a low positive correlation between standardised project managers checklist and adoption, while there is positive correlation between standardised project managers checklist and effectiveness as well as between adoption and effectiveness of business intelligence tools.

Regression analysis

Analysis of standardised project manager's checklist and business intelligence effectiveness

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.378 ^a	.143	.136	.425	.143	19.726	1	118	.000	1.022

a. Predictors: (Constant), spmc

b. Dependent Variable: adoption

The model summary table above was used to assess the relationship between standardised project managers list and adoption of business intelligence tools. From the table, The R square value of 0.143 shows that the measures of standardised project manager's checklist used in this study cannot fully explain the adoption of business intelligence tools in the Nigerian banking industry. The Durbin Watson shows that there is positive autocorrelation between the variables in this model.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.559	1	3.559	19.726	.000 ^b
	Residual	21.289	118	.180		
	Total	24.848	119			

a. Dependent Variable: adoption

b. Predictors: (Constant), spmc

The analysis of variance (ANOVA) shows that there is positive significant variance between a standardised project managers checklist and adoption of business intelligence tools. The F value of 19.726 indicates that there is a significant difference between the regression and residual model.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.699	.439		6.151	.000		
Spmc	.404	.091	.378	4.441	.000	1.000	1.000

a. Dependent Variable: adoption

From the coefficient table above, a standardised project managers checklist positively influences adoption of business intelligence tools. The standardised beta value is 0.378 with a significance value of 0.000. Since the value of 4.441 is greater than 1.96. It shows that there is a significant difference in the regression mean and residual mean of standardised project managers checklist on adoption.

Analysis of standardised project managers checklist and business intelligence effectiveness

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.783 ^a	.613	.609	.223	.613	186.709	1	118	.000	1.807

a. Predictors: (Constant), spmc

b. Dependent Variable: effectiveness

From the model summary table, R square value of 0. 613 shows that 61.3% of variation in the effectiveness of business intelligence tools is explained by a standardised project managers checklist. This indicates that the model has a good fit

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	1.707	.230		7.406	.000		
spmc	.654	.048	.783	13.664	.000	1.000	1.000

a. Dependent Variable: effectiveness

From the coefficient table above, a standardized project manager's checklist has a positive significant influence on the effectiveness of business intelligence tools. The standardised beta value of 0.783 is significant (0.000). The t value of 13.644 is greater than 1.96 also indicates significant difference in the regression and residual model.

DISCUSSION

Developed countries adoption of technology in firms allows for strategic decision making and growth (Qasim et al., 2018). This is also the case in the developing countries. From the results above, standardized project managers checklist influences the adoption and effectiveness of business intelligence tools. This implies that the standard acceptable in each bank influence whether a business intelligence tool is acceptable, adopted and used effectively in a bank.

5.0. CONCLUSION, RECOMMENDATION AND LIMITATION

Conclusion

This study concludes that there is a strong, positive, and significant relationship between SPMC and BI tool effectiveness ($R^2 = 0.613$). This indicates that the SPMC is a foundational driver of the successful implementation of business intelligence and helps in ensuring data quality, regulatory compliance, and the realization of business value. Conversely, while a significant relationship exists between the SPMC and user adoption, the correlation is notably low ($R^2 = 0.143$). This suggests that while standardized measures are good for getting the technology right, they are less influential in overcoming human-centric barriers to usage in the Nigerian banking sector.

Furthermore, the study identifies a high correlation between adoption and effectiveness. In summary, while the SPMC is an essential mechanism for operational governance and risk mitigation, it must be paired with user-centric change management strategies to bridge the gap between technical deployment and organizational adoption.

Recommendations

Each bank has its special need even though similar product offerings are offered to their consumers, each bank should have its standardised measures to ensure that the business intelligence tool to be adopted fits the bank needs.

Secondly, the standardised project manager's checklist must ensure that the tool to be adopted is capable, suitable and sufficient for use by users.

Thirdly, through effective communication amongst departments, there would be consistency in training on new updates.

Forth, proper data integration and provision of reliable information should be ensured by stakeholders.

Lastly, the adopted tool should increase productivity, quality of decisions and save time

Limitations

The limitation of this study is that it did not consider other sectors in Nigeria apart from the banking industry. In addition, a more robust method of data analysis such as the partial least square would have shown the strength of the items of the variables measured and a better explanation of the effect of the effect of each of the items.

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