



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF PROJECT MANAGEMENT

**The Role of Project Management Office (PMO) in the Success
of Payment System Project
The Case of Premier Switch Solution S.C**

BY
HIWOT HUNDE GEBISA

JULY 2023
ADDIS ABABA, ETHIOPIA,

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ADVISOR: Yilkal Wassie (Asst.Prof.)

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN
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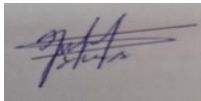


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APPROVED BY THE BOARD OF EXAMINERS

Dean	Graduate Studies	Signature
Yilkal Wassie(Asst.Prof.) Advisor	 Signature	19/07/2023 Date
Desta Mulugeta (PhD) External Examiner	 Signature	20-07-23 Date
Muluadam Alemu (PH.D) Internal Examiner	 Signature	18/07/2023 Date

Declaration

I, the undersigned, hereby declare that the effort presented in this project work is entirely my own original work and that I have not previously submitted it, in whole or in part, to any educational institution for the purpose of obtaining a degree, diploma, or other form of advanced education.

HIWOT HUNDE

St. Mary's University, Addis Abeba, Ethiopia July 2023

Signature

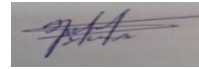
Certification

This is to certify that the research project work entitled "The Role of a Project Management Office (PMO) in the Success of Payment System Project: The Case of Premier Switch Solution S.C." prepared by Hiwot Hunde has been submitted to St. Mary's University, School of Graduate Studies, in partial fulfillment of the requirements for the degree of Master of Arts in Project Management.

Yilkal Wassie(Asst.Prof.)

Name of Advisor

St. Mary's University, Addis Abeba, July 2023



Signature

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List of Abbreviations

PM - Project Management

PMO -Project Management Office

PMBOK- Project Management Body Of Knowledge

PMI-Project Management Institutions

PSS -Premier Switch solution

ATM -Automatic Teller Machine

POS- Point of Sale

MPOS- Mobile Point of Sale

NBE -National Bank of Ethiopia

RFP - Request for Proposal

ABSTRACT

The purpose of this study was to assess the role of a Project Management Office (PMO) in the success of payment system project by examining the role and contribution of the Project Management Office (PMO) in payment system project success at Premier Switch Solution (PSS) in Addis Ababa. The study focused on four main activities of the PMO that contribute to the success of payment system projects: monitoring and managing project performance, development, and implementation. multi-project management and organizational learning are all examples of project management competencies and approaches. The study used three constructs to determine project success: the triple constraints of cost, time, and scope; customer satisfaction; and organizational benefits. A mixed research strategy was used, with quantitative data gathered using a self-administered questionnaire on a five-point Likert scale. The descriptive study research design was used with the target population using a purposive sampling technique. The questionnaire was distributed to 55 people, and 53 of them responded. Semi-structured interviews with four PMO staff members were used to collect qualitative data. The quantitative data in this study were processed using the SPSS version 25 program, while the qualitative data was analyzed using thematic content analysis. Before the implementation of the PMO, payment system projects had failed to achieve objectives and organizational goals. However, with the establishment of the PMO, the success percentage of payment system initiatives increased significantly. Based on these findings, it is suggested that the organization increase its investment in the PMO to improve project success even further. Separate project management teams are also recommended as a best practice to boost the success of payment system projects.

Key words: project, Project Management, Project Management Office (PMO), payment system Project and role of PMO.

Chapter One

INTRODUCTION

1.1 Background of the Study

Due to Globalization, several new projects have lately been launched by the banking sector (Akinola,2012).And they are required to use a variety of payment system types to implement the most recent projects and technology-based operations.

Banks recognize that investing in payment system technology is a key source of competitive advantage (Talwar & Singh,2013). As a result, many banking sectors have made significant financial investments in this area.

Moreover, the organization benefited from the implementation of new projects that utilized ATMs and POS systems. The efficiency achieved by deploying these payment system devices reduces operating costs associated with cash handling and improves the bank's adoption rate (Ajayi,2014). Therefore, implementing such projects can enhance the company's business processes.

A project management office (PMO) is a systematic approach to managing projects, programs, and portfolios that helps prevent payment system projects from failing. Many organizations have developed PMOs to deal with various difficulties and strengthen best practices (Tereso, 2016).

A PMO (Project Management Office) can help ensure the success of payment system projects by defining project goals, monitoring progress, and managing risks effectively. Berg and O'Hara's (2020) case study highlights the benefits of integrating project management with enterprise risk management in payment system modernization projects. Therefore, PMOs can play a crucial role in managing payment system projects and contributing to the success of modern organizations.

The goal of this study is to assess the effectiveness of projects by describing how project managers and their teams are handling project knowledge areas like project scope management, project time management, project cost management, project quality management, project risk management, project integration management, project human resource management, project communication management, project procurement management, and project stakeholder management within project management office. Additionally, the study investigated by trying to generating potential suggestions for improving the use of PMOs.

1.2 Statement of the problem

The project management office sets the direction and procedures for project implementation and it is essential for the success of digital payment system projects. Projects should be controlled and project managers must follow all the project plans within the scope of the Project management office.

Establishing a PMO for the organization is now a must to reduce project failure. And the project generally results in two performances: either success or failure. Thus, the project could be failed for many reasons. Failure is defined as a project that does not follow the project plan's, initial schedule, cost, and quality requirements (McManus, 2007).

Premier Switch Solution (PSS) has handled various projects over the years. However, some have failed due to a lack of an early-established PMO, indicating a lack of focus on project management despite managing lots of projects. there have been Customer complaints about project delays and dissatisfaction received, indicating the need to evaluate the PMO's position in the organization. As a result, project managers recommend that organizations establish a PMO department to successfully initiate, organize, execute, monitor, and close project operations (Patanakul ,2010).

PSS has developed a project management office (PMO) that currently works with the IT department to implement and manage projects. The organization believes that building PMOs is critical for future growth, but reviewing the PMO's role is critical in order to take corrective actions if performance is insufficient.

The goal of this study was to assess the PMO's involvement in the success of payment system project and to give measurable information to help project managers make informed decisions about the organization's future.

As daily technological changes impact payment-based projects, the PMO must bear responsibility for project success. The research used a case study of PSS to perform a Descriptive type of research to examining the influence of the present PMO and its activities on the performance of the payment system project.

Additionally The research aims to provide suggestions based on the results in order to improve and modify the PMO activities to achieve the company's objectives and customer needs.

Although some studies have examined the impact of PMOs on project success in general, Thus, there is a need for research to identify the specific strategies that PMOs can employ in payment project success.

Therefore, there is a need for further research to address these gaps in the literature and provide a better understanding of the role of PMOs in payment system project success.

So, the purpose of this study was to investigate the effect that PMOs have on payment system projects success.

1.3. Research question

- ✓ what does the roles and responsibilities of the PMO in the implementation of payment system project in PSS?
- ✓ What does the main reasons of Payment System Project failures Before and after establishment of PMO in PSS?

1.4 Objective of the study

1.4.1 General Objective

The General Objective of The Study was to show the value of a PMO in Premier Switch Solution in the payment system project success.

1.4.2 Specific Objectives

- ✓ To describe the role of PMO in premier switch solution.
- ✓ To explain the failure and success of payment system projects before and after PMO was established in PSS.

1.5 Significance of the Study

The significance of this study is to identify possible areas of improvement that are required for project management offices to ensure the successful implementation of payment system projects. By providing a fuller understanding of how a successful PMO operates, such knowledge can assist leaders in developing efficient strategies to ensure that future initiatives are on track and deliver desired outcomes. Additionally, such research can provide evidence to establish an appropriate budgetary allocation for PMO infrastructure that aligns with organizational objectives.

The success of Primer Switch Solution S.C. depends significantly on where the company is in the project management process. Primer Switch Solution S.C. operates in the E-payment sector,

serving six private banks and providing a shared switch. This research has assisted in determining a better role for PMO in the organization for achieving its goals. Additionally, it offers a clear view of the present and establishes the future identifies the gaps and provides a path for organizational change drives individuals to develop and improve their current abilities and informs the organization about evidence-based practices.

1.6 Scope of the Study

The Study Focus on the Role of the project management office (PMO) in the success of a payment system project at Premier Switch Solution (PSS).

The study's primary goal was to assess the PMO's contribution to the PSS Payment System Project. The examination was limited to the PSS, specifically the payment application department office in Addis Abeba.

1.7 Limitations of the Study

The study is limited to address the Role of PMO on the Payment system project success of Premier Switch Solution (PSS). Data were collected from the selected staff members from the Payment Application department under. Therefore, this study will not represent the overall Premier Switch Solution (PSS) project. The study only focused on Payment System which limits the generalizability of the research findings.

1.8 Organization of the Study

The study was composed of five chapters. The first chapter served as the introduction, covering the Background of the study and its objectives, scope, limitations with a background of the organization. The second chapter included an analysis previous empirical and theoretical reviews on PMO and its role in payment system projects, establishing conceptual framework. The third chapter detailed the research methodology, including the sources, sample strategies with the appropriate type of research design, measurement, data collection method, and sampling technique employed. The findings and analysis part of the research was presented and discussed in chapter four. Finally, chapter five presented the summary of all findings followed by conclusions and appropriate recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Literature

2.1.1 Project manager and Project Management

Project Manager

According to the PMBOK guide, “The project manager is the person assigned by the performing organization to lead the team that is responsible for achieving the project objectives.” In order to ensure the project's success, the project manager should execute a project on schedule, within budget, and with high-quality work. and the project manager is an important resource for achieving project objectives. through the timely, cost-effective, and high-quality completion of projects. Good project managers and good project management methods always produce a good performance (Giri,2019).

However, Sharlett Gillard claimed that the project manager must play a dual leadership role in order for project management to be effective, the first group includes Project team members that are completely subject to the project manager's authority and are permanently assigned to the project office. The second group is made up of subject matter experts from the functional, technical, and support divisions of the company who are temporarily a part of the project team but continue to be under the supervision of their original department. These staff members have dual accountability to the project manager and their departmental supervisor(Gillard, 2009).

Project Management

Project management is the practice of utilizing knowledge, skills, and principles to effectively manage a program in order to achieve program success and obtain benefits, according to PMBOK (2017). Similarly, project management is described as the process of planning and coordinating an organization's resources with the aim of accomplishing a shared organizational objective, as stated by (LaBarre ,2021).

Project management is the use of roles, skills, features, resources, tools, and techniques for carrying out project tasks that satisfy the requirements of the organization, the stakeholders, and project management. The success or failure of a project's implementation can be affected by a variety of factors, including political concerns, cultural norms, and the level of education of the project team. Project management is accomplished by adopting and integrating project management processes such project implementation, program implementation, monitoring,

management, and project close out, despite the fact that there are delays and failures in project implementation (Snipes, 2021).

2.1.2 definition of the project management office

PMI states that a Project Management Office (PMO) is a structure within an organization that establishes standardized management procedures and facilitates the sharing of resources, methods, techniques, tools, and strategies. Other authors also offer similar explanations, using various terms such as Project Office, Project Support Office, and Project Management Office to refer to the PMO.

According to Rad and Levin (2002), the PMO is an organizational entity staffed by full-time personnel who serve as a central hub for project management activities. Aubry et al. (2007) prefer to describe the PMO as a dynamic entity that addresses specific issues within a continuously evolving organization.

In summary, all of the aforementioned definitions indicate that the PMO is a component of an organization responsible for overseeing projects and ensuring their successful completion.

2.1.3 Definitions of a payment system and payment system projects

What is a Payment system?

The payment system is the mechanism for using systems to make payments in different ways. Payment Systems are the method by which chosen to pay for Services.as per the British dictionary definition "payment system is a system used to pay or settle financial transactions." Nowadays, banking sectors are familiar with using electronic payment systems for purchases and services. It also benefits in increasing company profits through the use of the internet. Performing transactions with a payment system increases the effectiveness of transaction processing in the payment system between consumers and merchants. Payment technology in the payment system (Wibowo,2018).

The major aspect of a payment system is a bank, which manages accounts for both parties, and there is a responsible party who performs the process, which is a customer, and the person who shops is the payee (Stadler, 1996).

Payment systems are a key part of the financial industry since they allow for secure and simple payment of merchandise and services by customers. Using a time-saving payment system expedites transactions. Additionally, adopting efficient service will benefit in enhancing the performance of organizations (Norges,2002).

Payment systems are a necessary part of a well-functioning market economy by using Payment

instruments that are routinely used now evolved at different stages in time (Klee,2006).

What is a Payment system project?

A payment system project means developing and implementing a platform that enables customers to make financial activities such as payments, transfers, and purchases.

A payment systems project is a project that intends to improve how payments are made, managed, or processed. This can include creating a digital payment account, improving payment acceptance and use of existing solutions, or improving payment processes for increased efficiency. According to the World Bank, "globally, retail electronic payments are becoming increasingly common as banks, governments, and enterprises invest in innovative technology and services" (Mondaini & Blanco, 2016).

the use of payment systems like the ATM, and POS networks has been expanding quickly in recent years. Additionally, innovation and competition have resulted in the use of new tools and systems that depend more and more on electronic payment systems. That offer services for payment, clearing, and settlement. Institutions that accept deposits provide various payment services (Frank ,2019).

The majority of payment system projects are implemented using electronic payment methods that let customers access their bank accounts to withdraw cash or make purchases, like ATMs and POS (Point of Sale) terminals. By using their bank card and personal identification number (Torik,2020).

2.1.4 project success and project failure

When a project delivers the planned and intended results while staying within the allocated budget and timetable, it is considered successful. It is decided whether or not the project's performance targets are met or exceeded. A project is completed on time and under budget, producing high-quality results, or meeting certain business goals are all examples of successful projects.

On the other hand, a project that fails not to produce all of the anticipated results is said to have failed. Failure may be caused by insufficient technical expertise, exaggerated expectations, poor teamwork and communication, scope creep, insufficient risk management, or resource limitations (Stapleton & Dengiz,2020).

Technical factors can be connected to the project's scope or resources, whereas non-technical causes are frequently from outside the team, such as a lack of leadership or poor communication

among stakeholders. Furthermore, unsatisfied customer expectations might harm the business image. Project failure is defined as a project's inability to produce desired results within budget, scope, quality, and time restrictions (Nelson,2016). It might occur as a result of bad management, a lack of good planning, insufficient resources, incorrect estimations, or non-compliance with standards. Project failure can result in severe financial and resource losses for businesses. Furthermore, missed customer expectations might harm the organization's reputation (Dimov & Bruijn,2020).

2.1.5 Role of Project Management office

According to the article "Project Management Office: A Knowledge Broker in Project-Based Organizations" published in the International Journal of Project Management, the PMO might operate as a "knowledge broker" within a project-based organization. The PMO can encourage information sharing and cooperation among project teams, as well as serve as a centralized repository for project management best practices and lessons learned.

The article also emphasizes the PMO's responsibility in project governance and monitoring, as well as ensuring that project managers have the resources and support, they need to deliver effective results. Furthermore, the PMO can provide a strategic view of project portfolios, assisting organizations in prioritizing and aligning initiatives with their overall business objectives (Ralf,007).

the Project Management Office is an important component of a company's overall strategy for effective project delivery. Providing resources, structure, control, and leadership ensures that teams can work collaboratively to achieve common goals (Liet,2011). the goal of a PMO is to enable firms to strategically align internal resources with long-term goals to maximize business outcomes. It ensures that everyone involved understands how their contributions fit into the bigger aim by bridging the gap between the company's vision and mission complex project initiatives (Jefferson,2020).

Finally, this improves organizational efficiency by ensuring that each piece of the jigsaw works in unison to achieve the desired results (Jefferson, 2020).

The PMO's guidance tasks also include mentoring project managers, and fostering communication among all parties involved in a specific project. Team members can work more easily with higher results when the PMO provides clear direction (Zhao & Huang,2017).

In a January 2021 issue of Banking CIO Outlook, the following was stated: "The PMO is essential as it offers standards and structure as banks navigate through change; offering visibility into projects' execution tracks through cross-cut reporting capabilities at departmental levels; aiding in streamlining operations by establishing baseline processes & optimizing project success rates through regular communication.

reviews and evaluations performed across the organization. In order to maximize operational efficiencies while containing costs and ensuring that all deliverables stay on schedule, the article also noted that Project Management Offices provide assistance with high-level planning and oversight, risk identification and management support, resource coordination support, and process optimization assistance.

For this reason, banks require a well-designed project management office—one that knows how to maximize financial incentives while also offering information management services in order for banks to consistently outperform rivals (Voorisele, 2020).

According to Hoobs and Aubry (2007), categorising PMO responsibilities is important for generating statistically significant research results. They found five significant PMO group functions. Let's talk about the four PMOs roles. The Project Management Office (PMO) is responsible for project governance, monitoring, and assistance within an organisation. The particular roles and functions of a PMO can vary based on the size, structure, and industry of the organisation. However, the following are some typical PMO roles and responsibilities:

1. Monitoring and Controlling Project Performance: Through frequent reporting and corrective measures, the PMO oversees project performance, tracks progress, detects risks and concerns, and ensures projects stay on track.

2. Developing Project Management Competencies and Methodologies: The PMO focuses on improving the organization's project management skills and expertise. It develops standardised methodology, provides training and tools, and promotes best practises to help project managers enhance their skills.

3. Multi-Project Management: The PMO manages numerous projects at the same time, guaranteeing efficient resource allocation, coordination of dependencies, and portfolio optimisation. It gives prioritisation recommendations, controls interdependencies, and enables effective resource utilisation across projects.

4. Organisational Learning: The PMO promotes organisational learning by establishing a feedback loop for continual development. It gathers project lessons learned, identifies opportunities for development, and shares information and best practises to improve overall organisational and PMO performance (Hoobs & Aubry, 2007).

2.2. Related Theories

The goal of this empirical review is to examine how a project management office (PMO) can reduce payment system project failure. It will analyse and evaluate literature, information, and documentation on the functions, benefits, problems, and success of a project management office (PMO) in managing payment system projects. These projects frequently encounter issues such as breakdowns, delays, and budget overruns. The review's results will provide suggestions for establishing and executing a PMO which can assist in the effective execution of payment system projects.

As of the findings, there are almost no researches which are done Specifically on PMO on payment system projects but there are different researches which are done on PMO for IT companies and banks for the purpose of empirical review the researcher will consider those documents as a reference because somehow payment systems are highly related to it and banking systems.

Project Management Offices (PMOs) have been rapidly being established in Banking sector to improve project management processes and increase project success rates. Despite the establishment of PMOs, however IT and bank project failure rates remain high.

according to Pemsel and Wiewiora (2013), PMO's have a beneficial impact on project success rates through supporting project management, creating standards and procedures for project management, and keeping track of project progress. PMOs served as knowledge brokers by improving communication and information exchange between project teams and senior management, according to a study of 101 IT projects in 10 firms. By offering project management advice, upholding project management standards, and assuring project alignment with organizational objectives, PMOs also contributed to better project governance. These are the roles provided by the PMO in IT projects: project planning and control, project lifecycle management, project governance, project reporting, risk management, and resource management. The PMO ensures that IT projects are in line with the strategic objectives of the organization and offers guidance and support to project managers in each of these areas(Pemsel & Wiewiora,2013).

The authors of the study, Jongki Kim claim that it empirically proves the causal link between PMO activities and project success. They discovered that the implementation of PMOs can significantly improve project performance, but that this effect is reliant on the PMO's competence, which includes maturity and top-management support. Additionally, their research demonstrates that key project performance factors include communication, integration, risk, and human resources.

The authors claim that by examining the connections between PMO functions and project management procedures and offering recommendations for their use, their study adds to the body of literature. They specifically contend that project managers may make the most use of their resources by using their findings. Overall, the study by the authors offers project managers empirical data and insights to help them comprehend how PMO activities and project management procedures affect project performance (Kim,2011).

A Project Management Office (PMO), according to Kaufman and Korrapati (2007), can play a critical role in increasing project management capabilities and project performance. The authors contend that a well-designed PMO may provide structure, governance, and oversight to project management procedures, resulting in enhanced project team coordination, communication, and collaboration.

Furthermore, the authors contend that a PMO may assist firms in aligning projects with their strategic goals and objectives by ensuring that projects are effectively prioritized, resourced, and monitored. A project management office (PMO) can also allow knowledge exchange and learning across projects and teams, resulting in continual development and innovation.

Ultimately, the authors come to the conclusion that a PMO can be a useful organizational tool for enhancing project performance and accomplishing strategic goals. Nevertheless, it requires on elements like leadership support, stakeholder participation, and cultural fit to be successful (Kaufman& Korrapati,2007).

According to the researcher Almutairi, (2015), IT projects frequently fail as a result of delays or going over budget. This study looked into how Project Management Offices (PMOs) might help organizations in Saudi Arabia reduce the failure rate of IT projects. To come to decisions that address research questions and evaluate hypotheses, the study used empirical analysis.

The primary conclusions and significant findings of the study highlight the critical element a PMO plays in reducing the failure rates of IT projects. By providing project management standards, methodologies, tools, and practices, the PMO can assist in the success of IT projects. A PMO can also prioritise resources and funding, ensuring that IT initiatives are in line with business objectives, and routinely check on project progress.

The researcher also discusses the study's research contribution, theoretical contribution, practical contribution, and methodological contribution in addition to the conclusions and major findings. The goal of the research is to demonstrate the value of PMOs in lowering the failure rates of IT projects, and the goal of the theoretical contribution is to support the body of PMO-related literature. Giving organizations advice on how to set up and use a PMO is the practical

contribution. The methodological contribution is completed by using empirical analysis to investigate how PMOs can lower the rate of IT project failure.

The study's focus on a single nation and industry is just one of the study's drawbacks. The researcher suggests more research to investigate the function of PMOs in various situations and businesses.

Essentially, the study offers insightful information about the significance of PMOs in lowering the failure rates of IT projects and offers helpful advice for organizations looking to implement PMOs (Almutairi,2015).

Based on the study conducted on the Ethiopia Abyssinia Bank's PMO, PMO plays a key part in the achievement of IT projects. PMO involvement has a significant effect on project success in terms of project tools and techniques, communication management, risk management, stakeholder management, and resource management, according to the findings. Additionally, the study identifies weaknesses in the bank's project management methodology and risk management practices, which can be addressed by creating a standardized methodology, tools, and techniques, as well as a regularly updated risk response plan.

The research also underlines the necessity of project communication management in promoting project knowledge domains, tools, and procedures, which is critical for project success. The moderate to high association between PMO involvement and project success emphasizes the importance of PMO in project management.

Finally, the report emphasizes the crucial importance of PMO in the success of IT projects, with the PMO accounting for 73.3% of the success of BOA's IT initiatives. The findings provide significant insights that can help firms manage many projects efficiently, which is critical for reaching their desired goals. As a result, firms must spend in building and maintaining a strong PMO to maximize the chances of project success(Belihu,2021).

According to a study conducted by Rediet Getahun,(2021).on the impact of PMO on IT project success at the Bank of Abyssinia (BoA) in Ethiopia, the presence of a PMO has a positive impact on the success of IT projects. Before the deployment of PMO in the bank, the study highlighted four important conclusions, including failure to achieve project timelines, significant cost overruns, poor product and system quality, and a decline in the bank's capability and performance. But, after the development of the PMO, project cost, time, and scope were better controlled, and the appropriate IT systems or products were provided.

The study also discovered that PMO function 3 (multi-project management) had the greatest impact on the success of IT projects, followed by PMO function 2 (building project management competencies and techniques) and PMO function 1. (Monitoring and controlling project performance). PMO functions 4 (strategic management) and 5 (organizational learning) had a less impact on project success(Getahun,2021).

2.3. Conceptual Framework of the study

The effectiveness of PMO is linked to reduced payment system project failure. The establishment of a project management office (PMO) can provide excellent project management reducing the chance of payment system project failure.

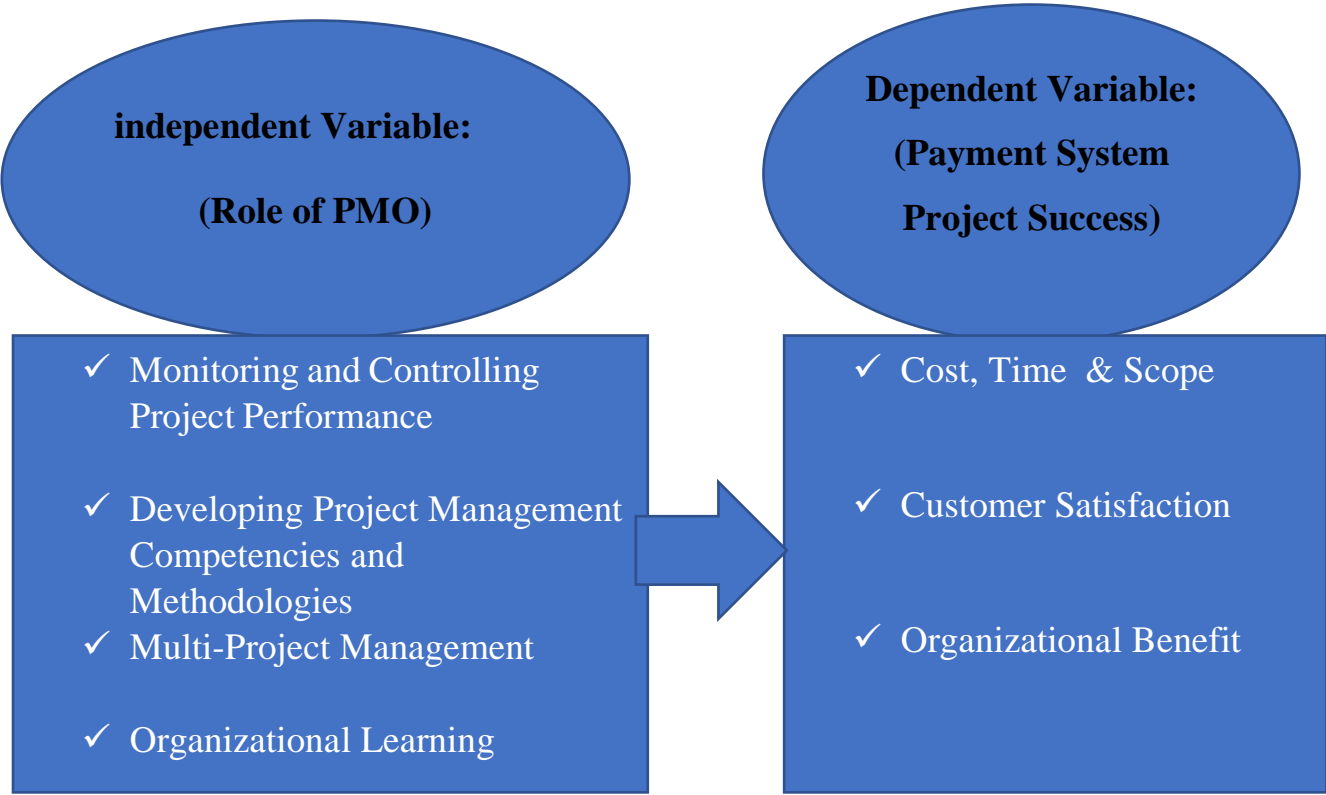


Figure 1 Conceptual Framework - "The Project Management Office's Role"

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Approach and design

3.1.1 Research Approach

The term "research approach" described the general plan and strategy employed when conducting the research. It includes the procedures, strategies, and methods used to gather and examine data as well as the conceptual and theoretical frameworks that directed the study.

In this Researcher, two different types of research methods were used, Quantitative and Qualitative

The use of qualitative data interviews in project success research allows for a deep exploration of the project manager's experiences, insights, and perspectives. Qualitative interviews with project managers provide valuable first-hand information about the factors that contribute to project success, the challenges faced, and the strategies employed to overcome them.

Through qualitative data interviews, researchers can gain a comprehensive understanding of the project manager's role in achieving project success. These interviews offer a platform for project managers to reflect on their decision-making processes, leadership styles, communication strategies, and stakeholder management techniques.

3.1.2 Research Design

According to Saunders, Lewis, and Thornhill (2009), The research design is the overarching approach for how the researcher will answer to the study questions. It included explicit objectives derived from the research question (s), described the sources from which the researcher planned to collect data, evaluated the limitation and discussed ethical considerations. In this case, The descriptive study research design was used since the purpose of this study is to examined how PMO roles can reduce payment system project failure while increasing project success, as well as how PMOs contribution in payment system projects and what role they play (Kothari,2004), Descriptive research studies try to characterize the features of a single individual or group.

3.2 Research population and sampling technique

The sample size for your study is 55 individuals, representing the available data from the target population of 109 individuals who are currently working on payment system projects. A purposive sampling technique was used to select participants who meet specific criteria related to their involvement in these projects.

Additionally, you conducted interviews with three project managers who are members of the PSS steering committee. This allows you to gather comprehensive and detailed information about your research question by obtaining firsthand insights and perspectives from individuals with direct experience in managing projects.

The population targeted by your research includes various roles involved in payment system projects, such as PMO staff members, project managers, project support managers, project administrators, and project team members.

3.3 Data collection methods and instruments

In order to answer the research questions, the study used both primary and secondary data sources. A standard liker scale questionnaire was utilized to acquire main data from the employee. The questioner was created in Google Forms, and the link was distributed to participants by email, Skype, and Telegram. Based on observations of operational activities and documentation, the questionnaire was developed based on researched literature and adapted to meet the situation under study. The questions were organized with important components categorised under project knowledge area. The Measurement of those components using the five Liker scale helped in obtaining the needed data and analysing the PMO role.

The indicators were assessed using a five-point Likert scale (1 = strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 strongly Agree),

Secondary papers such as system rules, operational manuals, project charters, project plans, project proposal documents, monitoring, periodical reports, and other related documents were also reviewed. This approach helped gathered additional information and strengthen the analysis conducted in the study.

3.4 Methods of Data Analysis

Data analysis is the process of evaluating, categorizing, tabulating, or otherwise recombining evidence to address the study's basic proposition (Liu,1989).

Both quantitative and qualitative approaches of data analysis were used after the raw data had been gathered. A descriptive statistical analysis method was applied, the data was analysed using the SPSS software with version 25.to display it statically using frequency, percentage, mean and standard deviation in tables. Qualitative analyse was conducted on the interview data.

3.5 Validity and Reliability of the study

To guarantee that a study yields precise and reliable results, reliability and validity are essential. The conclusions of a study may be compromised, and the study's overall quality may be harmed, by a lack of reliability or validity. Therefore, when doing research, researchers must carefully assess and document the validity and reliability of their techniques and findings. This increases trust in the study's conclusions and establishes the legitimacy and rigor of the research (Roberts & Priest,2006).

Cronbach's Alpha coefficient value was used to verify the reliability in this investigation. When using Likert-type scales, it is essential to compute and report Cronbach's alpha for internal consistency reliability (Serkam,2015). Cronbach Alpha less than 0.70 should be ignored.

The tables below show the calculated Cronbach's alpha values for the research questionnaire components using the SPSS statistical software tool.

- **For Qualitative Data:**

To ensure the reliability of the qualitative data, measures were taken to minimize respondent error, respondent bias, and researcher bias. Respondent error was minimized by selecting a neutral time for all participants to conduct the interviews. Additionally, the researcher assured participants that their answers would be kept confidential, which helped prevent biased responses and reduced respondent bias. The interviews were conducted in a consistent manner with all respondents to minimize researcher bias.

- **For Quantitative Data:**

The reliability of the quantitative data was assessed using an internal consistency test, specifically Cronbach's alpha coefficient. This test evaluates the consistency of responses across different questions in the questionnaire. In this research, Cronbach's alpha was calculated using SPSS statistical software. A value above 0.70 is generally considered acceptable for Cronbach's alpha

Table 3.1 Result of Cronbach's alpha for the dependent variable constructs

Dependent Variable Constructs	Cronbach's Alpha Value	N of items
Cost, Time and Scope	0.842	4
Product/System Quality	0.769	3
User Satisfaction	0.866	3
Organization Benefit	0.833	4

Source: Own Survey, 2023

The calculated Cronbach's alpha values for the dependent variable constructs are presented in Table 3.

Table 3.2 Result of Cronbach's alpha for the independent variable constructs

Independent Variables	Cronbach's Alpha Value	N of items
Monitoring and Controlling Project Performance	0.755	3
Developing of Project Management Competencies and Methodologies	0.876	3
Multi-Project Management	0.889	4
Organizational Learning	0.723	4

Source: Own Survey, 2023

The Cronbach Alpha test, as shown in the table above, indicates that the instrument's internal consistency is greater than the permitted %.

Overall, the research instrument that was used in this study is reliable.

3.6 Ethical consideration

The study activity was carried out in an ethical and responsible way, with participants' and stakeholders' rights and dignity respected. And The researcher-maintained confidentiality of the respondent's responses and took

Furthermore, the researcher ensured the security of the respondents' data as the property of Primer Switch Solutions S.C. the data was not transferred to any other competitors and used for academic purposes.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 Data Editing and Coding

To assure the accuracy and completeness of the acquired data, the data collected from the Google form was collected into a spreadsheet using Excel. Following that, an in-depth review was performed to discover any possibilities of missing values for all of the parameters. Significantly, no missing or omitted data were discovered across any parameter, demonstrating the excellent level of data consistency and consistency.

4.2 Demographics Profile of the Respondents

the demographic characteristics of the respondents in this study were assessed, including gender, educational level, work experience, and project management training. The majority of respondents were female (54%) and possessed a Bachelor's degree (60%) or a Master's degree (39%). Regarding work experience, a significant number of respondents had more than five years of experience (24%). Additionally, a majority of respondents (64%) had received training in project management, while 35% had not. These demographics provide a foundation for analyzing their perspectives on project management knowledge and disciplines.

Table 4.1 General Demographics Data

Demographic Variables		Frequency (f)	Percent (%)
Gender	Male	24	45
	Female	29	54
	Total	53	100.0
Education Level	Bachelors	32	60
	Master's	21	39
	Total	53	100.0
Have taken Project Management related training.	Yes	34	64
	No	14	28.0
	Total	53	100.0
Work experience	0-2	8	15
	2-5	21	39
	More than 5 years	24	45
	Total	53	100

Source: SPSS Survey Results 2023

Table 4.2 presents the positions of the respondents Among the respondents at Premier Switch Solution, the majority (71%) were project team members (technical) who have worked directly or collaborated with project managers in various Payment application system projects. Additionally, 13% were project support managers, 11% were project team members (administrative), and 3% were project managers.

Table 4.2 General Demographics Data

Multiple-Choice Item		Responses	
		N	Percent
Position in Payment system projects	Project Manager	2	3%
	Support Project Manager	7	13%
	Project Team Member (technical)	38	71%
	Project Team Member (administrative)	6	11%

Source: SPSS Survey Results 2023

4.3 Results of Research Questions

For the research questions, the quantitative data findings for the research questions are presented in this section. Tables are used to display the results of data analysis performed with SPSS software. The table also includes a brief explanation of the data.

To examine the role of a Project Management Office (PMO) in payment system project success, responses on payment system project outcomes before and after the establishment of the PMO within the organization were collected. For determining the failure of payment system projects, a number of factors were addressed, including cost management, schedule delays, misaligned project objectives, user satisfaction, and organizational benefits. For each construct, a set of three or more questions was generated to analyse the impact that of establishing a Project Management Office (PMO). These questions were created to assess the success and failure of payment system projects before and after the establishment of the PMO. In total, 9 questions served to assess project success and failure. Each item was assessed on a five-point Likert scale, with "1" representing strongly disagree and "5" representing strongly Agree. With a Neutral response option also available.

- What does the main reasons of Payment System Project failures Before and after establishment of PMO in PSS :-Before PMO Establishment.

Data on project success and failure before to the establishment of the PMO in the organisation was gathered from participants in order to examine the role of a Project Management Office

(PMO) on the success of payment system projects. The descriptive statistics findings used to assess the effectiveness of the payment system project before to the PMO's implementation are shown in the tables.

1. Based on cost, time and scope items

The table below presents the results for cost, time, and scope items before the establishment of the Project Management Office (PMO):

The results reflect the performance of the payment system project in terms of inadequate cost management, time efficiency or time delays, and adherence to the defined scope before the implementation of the PMO.

Table 4.3 result for cost, time, and objective items before the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Before PMO was Established	1	2	3	4	5	Mea n	SD
Payment System projects were completed on time.	f =7 13.2%	f =40 75.5%	f =6 11.3%	f =0 0%	f =0 0%	1.98	0.4996 4
Payment System projects were completed within the dedicated cost.	f =6, 11.3%	f =44 83.0%	f =3 5.7%	f =0, 0%	f =0, 0%	1.94	0.4120 8
The outcome of payment system project met the initial objectives	f =0 0%	f =5 9.4%	f =4 7.5%	f =40 75.5%	f =4 7.5%	3.38	0.7086 4

Source: SPSS Survey Results 2023

Before PMO was established in PSS, the majority of the participants (75.5%, f=40) did not agree that payment system projects were finished within the scheduled time frame before the PMO was established in Premier Switch Solutions (PSS). In addition, more than half of respondents (83%, f=44) disagreed that projects related to payment systems were completed

within the specified budget. Although 32% (f=17) of respondents said that no changes to the scope happened before the projects were finished, 75.5% of respondents agreed that payment system projects involved significant scope executed just before the establishment of PMO in PSS.

Based on the mean scores of the payment system projects achievement components, it is clear that the payment system projects in Premier Switch Solutions faced serious challenges before the establishment of the PMO. These difficulties included projects not being completed on schedule, regularly going over budget, and having significant scope changes.

The item relating to poor financial performance due to a lack of a PMO had the lowest mean score (M = 1.9). This suggests that cost overruns in payment system projects affected the company's financial performance. Furthermore, before the establishment of the PMO, the mean score for completing payment system projects on time (M = 1.9) was low.

Before the establishment of the PMO, all the items connected to the triple project constraints (cost, time, and objectives) obtained poor mean scores, with the exception of the item relating to the project's objectives or scope. This implies that managing these parts of payment system projects presented major management challenges, emphasising the need for the PMO to solve these challenges and enhance project success.

2. Based on Stakeholder or Customer Satisfaction

Customer satisfaction in payment system projects describes the level of satisfaction or positive view customers have regarding the results and performance of payment system projects in meeting their demands and expectations related to payment systems.

Table 4.4 result for Stakeholder or Customer Satisfaction e items before the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Before PMO was Established	1	2	3	4	5	Mean	SD
The output of payment system projects seems to do the best job of solving the initial problem.	f =0 0%	f =7 13.2%	f =6 11.3%	f =35 66%	f =5 9.4%	3.71	0.81753
The outcome of the Payment System projects has improved stakeholder decision-making.	f =10 18.9%	f =38 71.7%	f =2 3.8%	f =2 3.8%	f =1 1.9%	1.9	0.74655
The Payment System projects helped the bank learn and gain knowledge.	f =8 15.1%	f =40 75.5%	f =3 5.7%	f =1 1.9%	f =1 1.9%	2.0	0.67937

Source: SPSS Survey Results 2023

Before to the establishment of PMO in PSS, the majority of participants 66% agreed for a question establishing the output of payment system projects appears to do the best job of solving the initial problem. that the payment system project outcomes resolved the issues that were expected to be resolved before to the start of the project. Only 11% (f =20) of those polled claimed neutrality in response to the same question. This suggests that neither of these people either agreed nor strongly disagreed with the statement. Furthermore, 71% of respondents (f = 38) did not consider that payment system projects improved the stakeholders decision-making abilities.

The majority of participants, 75.5% (f =40) stated that the projects did not help them gain knowledge. About 15% percent strongly disagreed.

With a Mean score of $M=3.7$, the results show that the outcome of payment system projects has been considered to effectively solve the initial problems. This shows that the project outcomes successfully addressed the difficulties that were identified from the beginning of the project. However, when it came to stakeholder decision-making, the mean score was $M=1.9$. This demonstrates that, on average, most participants disagree that payment system projects have improved the effectiveness and decision-making of member banks. Additionally, it was discovered that the bank was unable to successfully acquire and develop information about these projects, with a mean score of $M=2.1$. These results demonstrate the need for decision-making and knowledge acquisition within payment system projects to be addressed.

Member Bank Satisfaction is an essential component in determining Project success. As a result, before the establishment of the PMO, it was required to analyse the level of satisfaction among users of payment system projects, including member banks and their consumers.

3. Organisational Advantages

Table 4.5 result for Organisational Advantages before the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Before PMO was established	1	2	3	4	5	Mean	SD
The completed Payment System projects have met organizational goals and business strategies which were set in the beginning.	f =9 17%	f =38 71.7%	f =3 5.7%	f =2 3.8%	f =1 1.9%	2.0	0.74655
The Payment System projects have increased the financial performance and revenue of the organization (PSS).	f =5 9.4%	f =41 77.4%	f =3 5.7%	f =4 7.5%	f =0 0%	2.1	0.66968
Past and current Payment System projects enable other Payment System project works in the future.	f =0 0%	f =1 1.9%	f =5 9.4%	f =40 75.5%	f =7 13.2%	4.0	0.55470

Source: SPSS Survey Results 2023

To assess the benefits of payment system projects at Premier Switch Solution, the study found that before the establishment of the PMO, 71.7% of respondents felt that the finished projects did not meet the company's goals and strategy. Additionally, 77.4% of respondents stated that these projects did not improve the organization's financial performance. However, 75.5% of respondents agreed that the organization could launch future projects based on the knowledge gained from previous experiences, even without a PMO. These findings highlight the challenges in achieving objectives and suggest the potential impact of a PMO in enhancing project success and organizational benefits. The mean scores indicated that the organization successfully used lessons learned from previous projects to initiate new ones, despite difficulties in financial development. The establishment of the PMO likely played a significant role in improving project success and financial performance, as indicated by higher mean scores. Projects that did not meet initial goals and strategy received low mean ratings, highlighting the misalignment between project outcomes and organizational objectives

- **After PMO Establishment.**

It was also essential to collect responses regarding the period after the PMO was founded in order to assess and examine the actual effect of PMO in payment system project success and improving project success. Respondents were requested to assess the success of payment system projects on a variety of criteria, including meeting project objectives, delivering on time and within budget, stakeholder satisfaction, and overall project performance. To measure their perceptions, a Likert scale ranging from strongly disagree (1) to strongly agree (5) was utilized as a measurement method. This comprehensive approach enabled a detailed examination of the influence of PMO on payment system project success, as well as important insights on the effectiveness of PMO practices and process.

1. Based on cost, time and scope items

Table 4.6 result for cost, time, and objective items after the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
After PMO was established	1	2	3	4	5	Mean	SD
Payment System projects were completed on time.	f =0 0%	f =1 1.9%	f =1 1.9%	f =15 28.3%	f =36 67.9%	4.6	0.62716
Payment System projects were completed within the dedicated cost.	f =0 0%	f =3 5.7%	f =5 9.4%	f =34 64.2%	f =11 20.8%	4.0	0.73380
The outcome of payment system project met the initial objectives	f =0 0%	f =2 3.8%	f =2 3.8%	f =28 52.8%	f =21 39.6%	4.2	0.71730

Source: SPSS Survey Results

According to the table data, a large percentage of the participants (28.3%, $f = 15$) agreed, while 36% ($f = 67.9$) strongly agreed that payment system projects were completed successfully within the specified period of time after the establishment of the PMO. Furthermore, the majority of respondents (64.2%, $f = 34$) agreed, and 20.8%

($f = 11$) strongly agreed, that these projects were finished within the allocated costs. Furthermore, 52.8% ($f = 28$) of participants strongly agreed that payment system projects displayed a better focus on being goal-oriented. These data demonstrate that respondents agree on the PMO's advantageous influence in reaching timely project completion, following to costs, and implementing clearly specified payment objectives.

The mean score $M=4$ or higher than 4 demonstrated that a high mean score was gained after the establishment of PMO in the company by offering a greater outcome in finishing the project within the estimated duration, within the dedicated cost, and meeting the project's initial objective.

2. Based on Stakeholder or Customer Satisfaction

Table 4.7 result for Stakeholder or Customer Satisfaction e items after the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
After PMO was Established	1	2	3	4	5	Mean	SD
The output of payment system projects seems to do the best job of solving the initial problem.	f =0 0%	f =7 13.2%	f =2 3.8%	f =34 64.2%	f =10 18.9%	3.8	0.86958
The outcome of the Payment System projects has improved stakeholder decision-making.	f =0 0%	f =2 3.8%	f =2 3.8%	f =22 41.5%	f =27 50.9%	4.3	0.74265
The Payment System projects helped the bank learn and gain knowledge.	f =0 0%	f =2 3.8%	f =0 0%	f =17 32.1%	f =34 64.2%	4.5	0.69364

Source: SPSS Survey Results 2023

After the establishment of the PMO, the majority of respondents (64.2%) agreed that payment system projects at Premier Switch Solution met the initial goals and effectively resolved stated issues. Additionally, 18.9% strongly agreed that the projects completely resolved the issues. Stakeholders also reported that the end systems of the projects helped them make better decisions (50% agreed). Moreover, 64.2% strongly agreed and 32% agreed that they gained knowledge from completed payment system projects. The implementation of the PMO significantly reduced complaints from member banks, resulting in higher satisfaction levels (mean score of M=4.3). Member banks also improved their access to project information and gained valuable knowledge (mean score of M=4.5). Overall, the PMO played a crucial role in ensuring that the payment system projects achieved their objectives and produced the desired results (mean score of M=3.8).

3. Based on Organizational Advantages

Table 4.8 result for Organizational Advantages after the PMO

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
After PMO was Established	1	2	3	4	5	Mean	SD
The completed Payment System projects have met organizational goals and business strategies which were set in the beginning.	f =2 3.8%	f =4 7.5%	f =4 7.5%	f =36 67.9%	f =7 13.2%	3.7	0.90636
The Payment System projects have increased the financial performance and revenue of the organization (PSS).	f =0 0%	f =10 18.9%	f =5 9.4%	f =21 39.6%	f =17 32.1%	3.8	1.08124
Past and current Payment System projects enable other Payment System project works in the future.	f =0 0%	f =3 5.7%	f =2 3.8%	f =15 28.3%	f =33 62.3%	4.4	0.82284

Source: SPSS Survey Results 2023

Feedback from respondents indicated that the establishment of a Project Management Office (PMO) at Premier Switch Solution (PSS) positively impacted payment system projects. The majority of respondents believed that the PMO contributed to achieving organizational goals and business strategies (67.9%). Respondents also agreed or strongly agreed that payment system projects improved the company's financial performance and revenue (39.6%). The PMO facilitated the initiation of future payment system projects within the organization (mean rating

of 4.4). The study highlighted the role of the PMO in project success by monitoring performance, developing competencies and methodologies, managing multiple projects, and promoting organizational learning. The PMO's involvement contributed to the successful implementation of payment system projects at PSS.

PMO Role 1: Monitoring and Controlling Project Performance

Table 4.10 Monitoring and Controlling Project Performance

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Items	1	2	3	4	5	Mean	SD
Payment System project performance was monitored and controlled. and this contributed to the Payment System Project's success.	f =0 0%	f =7 13.2%	f =1 1.9%	f =35 66%	f =10 18.9%	3.9	0.86077
In each Payment System project, project status was reported to top management and this contributed to the success of Payment System Projects.	f =1 1.9%	f =3 5.7%	f =4 7.5%	f =29 54.7%	f =16 30.2%	4.0	0.88611

Source: SPSS Survey Results 2023

To determine the role of the PMO in monitoring and controlled the project performance of the project received 66% of agreement which stated it reduced the chance of failure and improved the project's success. The observation was strongly agreed with by almost 18% of the participants, showing a high level of satisfaction with the PMO's role.

Additionally, 54.7% of participants with highest mean value M=4.0 agreed that the success of the payment system project was positively impacted by disclosing project status to top

management. Additionally, with a mean score of 4.0, this statement received a high level of agreement and satisfaction from 30.2% of respondents who strongly agreed with it.

This Mean M=4.0 Highest Score value implies that project success is more likely when the PMO rapidly informs and discusses with top management any unexpected changes, risks, cost variations, or difficulties. This enables for faster decision-making and problem-solving, reducing the chances of project failure.

1. PMO Role 2: Developing Project Management Methodologies & Competencies

Table 4.11 Developing Project Management Methodologies & Competencies

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Items	1	2	3	4	5	Mean	SD
For Payment System projects, standard project management methodology was developed and implemented, and it has positively affected the Payment System Project's success.	f =0 0%	f =5 9.4%	f =8 15.1%	f =32 60.4%	f =8 15.1%	3.8	0.80995
Risk assessment procedures were established, and this positively affected Payment System Project success.	f =0 0%	f =7 13.2%	f =9 17%	f =26 49.1%	f =11 20.8%	3.7	0.93318
Project closeout processes were used, and this positively affected the Payment System Project's success.	f =0 0%	f =3 5.7%	f =2 3.8%	f =17 32.1%	f =31 58.5%	4.4	0.82063

Source: SPSS Survey Results 2023

The PMO's role in developing a standard project management methodology received 60.4% agreement from respondents, indicating its positive impact on payment system project success. The PMO successfully conducted risk assessments, with a high level of agreement (49%) among participants regarding its beneficial effect on project success (mean score of M=3.7). Respondents also acknowledged the PMO's effectiveness in developing project management methodologies and competencies, with 58% strongly agreeing that project closeout techniques were effectively implemented (mean score of 4.4). These findings demonstrate the PMO's significant contribution to enhancing project management practices and achieving positive project outcomes.

3.PMO Role 3: Multi-Project Management

Table 4.12 PMO Role 3:Multi-Project Management

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Items	1	2	3	4	5	Mean	SD
Multiple Payment System projects were properly coordinated and managed, and this has an effect on the Payment System Project success.	f = 1.9%	f =4 7.5%	f =1 1.9%	f =10 18.9%	f =37 69.8%	4.4	0.99235
New Payment System projects were identified, selected, and prioritized, and this has a positive effect on the success of Payment System Projects.	f =0 0%	f =5 9.4%	f =1 1.9%	f =19 35.8%	f =28 52.8%	4.3	0.91512
One or more portfolios (a set of projects) were managed, and this has contributed to the Payment System Project's success.	f =0 0%	f =0 0%	f =9 17%	f =11 20.8%	f =33 62.3%	4.4	0.77375

Source: SPSS Survey Results 2023

The PMO was critical in properly organising and managing several Payment System projects, which resulted in their successful completion. The majority of respondents, 69.8% (f=37), recognised the beneficial impact of this coordination, and the mean value of 4.4 reflects the high level of success attained by the PMO's efforts in managing various projects.

The PMO was critical in identifying, selecting, and prioritizing New Payment System projects, which contributed to the projects' success. A considerable proportion of responders, 35.8% (f=19), agreed, with 52.8% (f=28) strongly agreeing. The mean value of 4.3 suggests that the PMO's contribution to efficiently managing the selection and prioritization process for New Payment System projects is considered well. The involvement of the PMO in multi-project management, where multiple Payment System projects were properly coordinated and managed as part of portfolios, contributed considerably to the success of these projects. The majority of responders, 62.3% (f=33), strongly agreed, emphasising the importance of the PMO's function. The high mean value of 4.4 supports the participants' agreement on the PMO's efficacy in managing numerous projects concurrently and ensuring their successful execution within portfolios.

4. PMO Role 4 - Organizational Learning

Table 4.13 Organisational Learning

Frequency (f), Percent (%), Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), Strongly Agree (5), Standard Deviation (SD)							
Items	1	2	3	4	5	Mean	SD
Project audits were conducted, and this has an effect on the overall success of Payment System projects.	f =0 0%	f =4 7.5%	f =3 5.7%	f =31 58.5%	f =15 28.3%	4.0	0.80501
Past-project reviews were conducted, and this has contribution to Payment System Project success.	f =1 1.9%	f =7 13.2%	f =13 24.5%	f =21 39.6%	f =11 20.8%	3.6	1.02083
A risk database was implemented, and this has an effect on Payment System Project success.	f =0 0%	f =11 20.8%	f =3 5.7%	f =23 43.4%	f =16 30.2%	3.8	1.08727

Source: SPSS Survey Results 2023

The PMO's involvement with project audits as part of organizational learning influenced the overall success of Payment System projects. A significant number of respondents, 58.5% (f=31), agreed with this statement, while 28.3% (f=15) strongly agreed, demonstrating the effectiveness of project audits in improving project outcomes. The mean value of 4.0 supports the concept that project audits facilitated organisational learning and increased the overall success of Payment System initiatives.

The PMO's role in performing past-project evaluations as part of organisational learning has helped Payment System projects succeed. This remark was agreed upon by 39.6% (f=21) of respondents, while 20.8% (f=11) strongly agreed. This demonstrates the value of past-project evaluations in improving project outcomes. The mean value of 3.6 confirms the favourable impact of previous project reviews on the success of Payment System initiatives inside the organisation.

The use of a risk database as part of organisational learning has improved the success of Payment System projects. This remark was agreed upon by 43.4% (f=23) of respondents, while 30.2% (f=16) strongly agreed. This suggests that using a risk database has helped to reduce risks and improve project outcomes. The mean value of 3.8 validates the risk database's efficacy in improving the success of Payment System projects.

The results of the quantitative analysis showed that the PMO's role in the PSS significantly reduces the risk of payment system project failure. The additional value derived from the PMO's influence is not represented by quantitative results, which only provide numerical findings. In order to address this research question, thematic content analysis was performed on the qualitative interview data. The purpose of this qualitative analysis was to identify and explore the value additions that the PMO's effect on project success resulted in. Through thematic content analysis of the interview data, a better understanding of the qualitative features and effects of the PMO's role was obtained.

4.3.3.1 Qualitative Analysis results,

Two PMO staff managers and a project support manager under the Premier Switch Solution Project Management Office (PMO), which operates as a separate division for project management within the organisation, were interviewed using a semi-structured method. These interviews were done in order to gather important information and respond to address the research questions.

In response to the interview question about the direct responsibilities and roles of a PSS PMO, the Project Management Office (PMO) in PSS is responsible for providing centralised oversight and support for all payment system projects inside the organisation. The PMO serves as an administrative centre for project management activities, ensuring that projects are efficiently planned, performed, and controlled.

The PMO's primary responsibility is to define and enforce project management standards, methodologies, and processes. It provides the principles and best practises that project teams should follow to achieve consistent and efficient project delivery. The PMO also creates project management templates, tools, and templates to help in project execution.

Additionally, for the interview question concerning the effectiveness of Payment System projects since the establishment of the PMO in PSS and the PMO practises connected to project success showed a number of positive results.

Overall, the findings show that the PMO has a beneficial impact on the effectiveness of Payment System projects in PSS. The PMO has played a critical role in enhancing project results, satisfying project objectives, and providing the success of Payment System efforts through its direct responsibilities and roles, as well as the use of project management procedures.

The project manager's role is to manage the organization's Payment System projects' planning, implementation, and effective completion. The implementation of a project management office (PMO) in Payment System projects has had a considerable positive impact on project success. The project managers, support manager, and project administrator carefully monitor and regulate project performance to ensure that projects stay on track and accomplish their goals. The PMO's collaboration with vendors, as well as its proactive approach to determining the root causes of project failures, have been critical in reducing risks and improving project outcomes. The PMO has successfully decreased project failure rates and increased overall project success rates by introducing standardised practises and utilising lessons gained from previous failures. The organisation has seen a significant improvement in the success and delivery of Payment System projects as a result of the PMO's valuable contributions and the project team's cooperation.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

This section of the research contains the answers to the research questions, summarises the important findings, and describes the role of the PMO in Primer Switch Share Company. It also emphasises the problems that have been noticed since the establishment of the PMO and makes recommendations for future consideration.

5.2 Summery of finding

The study's, questionnaire surveys, and semi-structured interviews' findings provide helpful insight into the nature and role of Project Management Offices (PMOs) Before to the establishment of the Project Management Office (PMO) at Premier Switch Solutions (PSS), implementation of the PMO improved stakeholder satisfaction, project outcomes, and knowledge development. It managed difficulties, enhanced communication, and ensured the success of the project. However, there is still a chance for development in stakeholder decision-making and providing project-related information.

A PMO's presence had an important impact on payment system projects. Before to the PMO. These results suggest that the PMO implementation increased project results and financial performance because respondents recognised the benefits and the PMO's role in launching successful payment system projects.

the PMO's Role in Monitoring and controlling project performance received a high level The PMO's participation in project audits, past-project evaluations, and the usage of a risk database as part of organisational learning were all viewed as contributing to the overall success of Payment System initiatives.

In summary, the PMO's involvement in project performance monitoring and control, project management methodology and competency development, multi-project management, and organisational learning all contribute to the success of Payment System initiatives. The PMO's efforts in these areas result in better project outcomes, lower risks, and higher project management efficiency.

Before the implementation of the PMO, the mean of mean values was score of 2.3 indicating that there was a minimal general assessment of the success of the payment system project. This shows that there were difficulties and deficiencies in a variety of areas, including cost control, time management, project delays, and meeting project objectives. Furthermore, the data suggested that member banks were not satisfied with the project outcomes, and the organization was unable to derive major benefits from the finished initiatives.

However, once the PMO was in place, the mean of mean value of 4.2 demonstrated a significant improvement in the project's performance. This better average score suggests that the PMO's implementation affects many areas of the payment system project in a beneficial way. It implies that the PMO was critical in addressing cost-related concerns and managing Effectively managing project timeframes, reducing delays, and accomplishing project objectives.

5.3 Conclusion

A significant percentage of projects suffer difficulties and fail to reach their goals, often going over schedule or cost estimations. Various examples and causes of project failure have been documented in previous studies. The goal of this study was to analyse and understand the role of a Project Management Office (PMO) in payment system project success in the context of the Premier Switch Solution shared company.

Before the establishment of the PMO, the organization was dissatisfied with the cost and time limits in the project's achievement measurements. Projects frequently failed to fulfil timelines, resulting in considerable delays. Furthermore, there were considerable cost overruns and changes in scope between stages of the project.

Since the organization lacked PMO management, member banks-initiated projects without proper planning. This resulted in project delays and cost overruns during the implementation of these unplanned projects.

There was a lack of sharing project expertise with stakeholders, particularly member banks, before to the adoption of the PMO. As a result, these initiatives did not successfully contribute to member banks' knowledge acquisition and development. regarding the project goal.

Furthermore, payment system projects were found to be ineffective in terms of stakeholder decision-making. The bank struggled to gather and develop information regarding these initiatives, which affected decision-making.

Before the foundation of the PMO, the organisation experienced financial and revenue-related issues from payment system projects.

With the PMO in place, member banks are allowed to initiate projects in a structured way, starting with a request for proposal (RFP) and determining project cost agreements within time constraints. This enhanced project management technique has increased revenue for the organisation. Furthermore, even in the absence of a PMO, the PMO enabled the organisation to learn from earlier projects, enabling the launch of future payment systems.

Even in the absence of a PMO, the organisation helps the implementation of future payment system projects based on expertise gained. The establishment of the PMO was important for improving financial performance and generating income for the organization's payment system projects.

To ensure the secure facilitation of foreign cards, Premier Switch Company, as a switch provider, undergoes an annual system certification, specifically the Payment Card Industry Data Security Standard (PCI DSS). However, a gap in finishing this project successfully and on schedule has been found, which may result in cost penalties. The PMO must work proactively and aggressively to mitigate this risk and minimise penalties. The PMO should prioritise project planning and execution, as well as assigning enough resources, completing thorough risk assessments, and adopting strong security measures. By resolving these issues, the PMO may reduce the likelihood of delays, assure PCI DSS compliance, and eventually reduce cost penalties.

In general, the research discovered a weakness in the present risk assessment system. While some risk assessment techniques have been established, more can be done. To effectively prevent project failure, the PMO must focus on improving these practises. By continuously developing and enhancing risk assessment methods, the PMO can proactively identify and manage potential risks, assuring project success. Addressing this gap will help to the overall success of the project and the PMO's capacity to manage risks in the organisation efficiently.

These findings highlight the value of a strong and effective project management office in limiting project risks and delivering successful project outcomes in the payment system area.

To achieve a 100% success rate in projects within the schedule and cost constraints, the PMO must work more closely and efficiently than this.

5.4 Recommendation

Based on the findings and results, the following recommendations are presented.

- Its highly recommended that the company to form a separate project team that is completely committed to project management. This separation frees up the project team's time and energy to focus on project planning, execution, and monitoring without being burdened with operational responsibilities. The formation of a dedicated project team ensures better organization, more efficiency, and a greater chance of project success.

Having a separate project team also allows for better project management practises such as functional planning, resource allocation, and project deadline monitoring. It improves the team's capacity to fulfill project deadlines and deliver high-quality deliverables by allowing for a greater concentration on project objectives. PSS can optimize its project management procedures and ensure that projects are completed smoothly and within the required timescales by separating the project team from the operational team.

- The researcher also suggested the utilization of project management software to aid in various project-related activities such as planning and defining the project scope, managing task resources, scheduling and tracking time, organizing documents and files, generating reports, and analyzing project data. The workload in project management would have been reduced by using such software.

there are a number of popular project management software solutions available that can help teams in efficiently planning, carrying out, and monitoring their projects. Several well-known project management software tools.

Project management software refers to a variety of software solutions that aid in various elements of project management. Estimation and planning software, scheduling software, cost control and budget management software, resource allocation software, collaboration software, communication tools, quality management software, and documentation or administration systems are examples of these tools. They are intended to handle the complexities and diversity of huge projects. J. Kundu (2015)

5.5 Recommendations for further investigation

This study focuses on assessing the Role of a Project Management Office (PMO) on payment system project success. With this objective in mind, the researcher obtained significant findings. However, there are also recommendations for future research to consider.

- The current study examines the role of the Project Management Office (PMO) in the overall influence of the PMO on payment system projects at Premier Switch Solutions (PSS). However, a more extensive assessment of particular projects inside the organisation might be advantageous. Therefore, for future research in this field, it is recommended to include a more diverse range of projects to better understand and ascertain the role of the PMO.

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Appendix I: Questionnaire

Google forms link

https://docs.google.com/forms/d/1bdLagE3NwTlgcqXLa_pyxVi4MxpqFXWGY4H9A6NKFso/edit

St.Mary University

* Indicates required question



The Role of a Project Management Office (PMO) in Reducing Payment System Project Failure: The Case of Premier Switch Solution S.C

Dear Respondents,

Thank you for agreeing to participate in this survey. The purpose of this survey is to gather information for my research project, "The Role of Project Management Office in Reducing Payment System Project Failure: The Case of Premier Switch Solution S.C in Addis Ababa." The study aims to investigate how Premier Switch Solution S.C's current Project Management Office (PMO) affects the success of payment system projects.

For the purpose of this survey, a Project Management Office (PMO) is an organizational unit created to help project managers implement project management concepts, procedures, methodologies, tools, and techniques.

Please note that all information you provide will be kept confidential. Thank you for your time and honesty.

Kind Regards

Hiwot Hunde

Mobile, +251 924390830

Emial. Hiwihunde@gmail.com

Please think of a completed project in which you have recently been involved. An example would be:

- Visa acquiring project
- Green PIN/ePIN Project
- PCI – DSS Re-certification Project
- MC acquiring project
- E-Commerce gateway Project
- CBS Upgrade support project
- ATM Screen change project
- ATM denomination project
- Card file integration project
- UPI acquiring Project

Part 1: General Information

1.1 Gender

- Female
- Male

1.2 What is the highest educational degree you have attained??

- Bachelors
- Masters

1.3 Work experience in the organization

- 0-2 years
- 2-5 years
- More than 5 years

1.4 Have you taken Project Management Professional (PMP) related training's?

- Yes
- No

1.5 Which of the following best describes your role in the payment system projects that you participated in?

- Project Manager
- Support Manager on Project
- Project Team Member (technical)
- Project Team Member (administrative)

Part 2: Questions on Role of PMO in PSS The following questions related to your evaluation of the ultimate performance of the completed payment system projects in which you have recently been involved. **Before and After PSS established a Project Management Office (PMO), how successful were the Payment System projects?** with the following statements as they related to the outcome of the completed PAYMENT SYSTEM project.

General Guideline:

The response scale for the questions is as below:

1= Strongly Disagree

2= Disagree

3= Neutral

4= Agree

5= Strongly Agree

Please put a tick "✓" mark for your choices.

3. The outcome of the Payment System projects meets the initial objectives.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. The output of payment system projects seems to do the best job of solving the initial problem.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1. Payment System projects were completed on time.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Payment System projects were completed within the dedicated cost.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. The outcome of the Payment System projects has improved stakeholder decision-making.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. The completed Payment System projects have met organizational goals and business strategies which were set in the beginning.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. The Payment System projects helped the bank learn and gain knowledge. *

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. The Payment System projects have increased the financial performance and revenue of the organization(PSS).

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Past and current Payment System projects enable other Payment System project works in the future.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Before PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After PMO was established	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 3: Questions on PMO Role in Reducing Payment System Project Failure

The second part of this questionnaire attempts to obtain information with respect to your organization's current Project Management Office (PMO) Role and services. The following table lists the responsibilities and activities of a PMO when doing projects. **For each Payment System project PSS carried out, please tick the number showing the extent to which you agree or disagree on the activities and responsibilities performed by Pss PMO.**

1. Project Management Office (PMO) Roles in Monitoring & Controlling Project Performance

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Payment System project performance was monitored and controlled. and this contributed to the Payment System Project's success.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In each Payment System project, project status was reported to top management and this contributed to the success of Payment System Projects.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Project Management Office (PMO) Roles in Developing Project Management Competencies & Methodologies

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
For Payment System projects, standard project management methodology was developed and implemented, and it has positively affected the Payment System Project's success.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Risk assessment procedures were established, and this positively affected Payment System Project success	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Project closeout processes were used, and this positively affected the Payment System Project's success.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Project Management Office (PMO) Roles in Multi-Project Management.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Multiple Payment System projects were properly coordinated and managed, and this has an effect on the Payment System Project's success.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New Payment System projects were identified, selected, and prioritized, and this has a positive effect on the success of Payment System Projects.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

One or more portfolios (a set of projects) were managed, and this has contributed to the Payment System Project's success.

4. Project Management Office (PMO) Roles in Organizational Learning

Strongly Disagree

Disagree

Neutral

Agree

Strongly Agree

Project audits were conducted, and this has an effect on the overall success of Payment System projects.

Past-project reviews were conducted, and this has contribution to Payment System Project success.

A risk database was implemented, and this has an effect on Payment System Project success.

Questions for an Interview

1. What are a PSS PMO's direct responsibilities and roles?
2. How effective are your company's Payment System initiatives now that PMO is in place?
3. What are the PMO practises in your organisation that are relevant to the success of Payment System projects?

Appendix II: List of some Projects

No.	Project Title	Project type (Strategical, Tactical or Operation)
1	Card file integration project	Operation
2	VISA Business enhancement project	Operation
3	ATM denomination project	Operation
4	ATM Screen change project	Operation
5	CBS Upgrade support project	Operation
6	BI report implementation project	Operation
7	Stress test Project	Operation
8	MPOS with SANTIMPAY project	Tactical
9	Zayride mPOS project Project	Tactical
10	Visa acquiring project Project	Tactical
11	Green PIN/ePIN Project	Operation
12	CBS upgrade Project	Operation
13	PCI – DSS Recertification Project	Strategical
14	Card Perso machine project	Strategical
15	MC acquiring project	Tactical
16	Help desk project	Tactical
17	UPI acquiring Project	Tactical
18	E-Commerce gateway Project	Strategical
19	LORO test Project	Operation
20	Call manager project	Tactical

Source: PSS documentation

