

9.0 Limitation

The consultancy was limited in many fundamental ways that hindered a more statistical and quantitative measure of process improvement. Due to the sensitive nature of the SME Bank, details such as NPL volume, trend and breakdowns was not available. Furthermore, the top management allowed visual and interview methods of research and limited the documents permissible for analysis to process related documents. Other variables such as salary scale, hours worked on a particular project and other measurement scales was limited and not available.

Therefore, the consultancy focused primarily on improving the process and profitability in qualitative manner. We do believe that the top management would allow a more in-depth measure if the research was conducted in an extensive scale and provided significant contribution to the country.