



St. Mary's University

MASTERS THESIS BOOK OF ABSTRACTS GRADUATES OF 2022-2023

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St. Mary's University

Masters' Thesis Book of Abstracts Graduates Of 2022-2023

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Preface

St. Mary's University (SMU) launched the Graduate Studies program in 2009 to produce highly qualified enthusiastic and diligent professionals and to contribute its best to the country's qualified human resource needs. SMU's School of Graduate Studies (SGS) runs Masters Programs in diverse areas of studies that include 10 academic divisions.

The Graduate program includes: MBA in General Management; MBA in Accounting & Finance; Master of Arts in Project Management; Master of Arts in Social Works; Master of Arts in Development Economics; MBA in Marketing Management; Master of Arts in Development Management; Master of Arts in Sociology; Master of Science in Computer Science; and Master of Science in Quality & Productive Management.

This book of abstract constitutes 703 Master's thesis abstracts of regular students of the SGS in the year 2022/2023. The number of abstracts of the respective fields of studies constitute: 289 abstracts of MBA in General Management, 66 abstracts of MBA in Accounting & Finance; 133 abstracts of Master of Arts in Project Management; 57 abstracts of Master of Arts in Social Works; 26 abstracts of Master of Arts in Development Economics; 64 abstracts of MBA in Marketing Management; 3 abstracts of Master of Arts in Development Management; 1 abstracts of Master of Arts in Sociology; 43 abstracts of Master of Science in Computer Science; and 22 abstracts in Master of Science in Quality & Productive Management.

Disclaimer

The Research and Knowledge Management Office (RaKMO) of St. Mary's University would like to note that the ideas reflected in the abstracts are those of the authors and do not represent the position of RaKMO or the University.

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Abstracts of the Regular Program 2022/2023

Accounting and Finance

Determinants of Financial Sustainability of Microfinance Institutions in Ethiopia

Abdisa Wondimu, St. Mary's University

Abstract

The purpose of this study was to empirically examine the Determinants of financial sustainability of MFI's in Ethiopia. To achieve the intended purpose, this study employed the explanatory research design. Financial self-sufficiency was used as the performance measure. The study used nineteen microfinance institutions' secondary sources of data over the period 2011-2020. Random effect model results were used and presented based on the test of fixed and random effect model after testing the Hausman tests which lead us to select random effect than after testing the Breusch-Pagan Lagrange multiplier (LM) test which indicated not to use simple ordinary least square (OLS). The classical linear regression model assumptions required to be fulfilled for OLS were also tested and the model was found fit for the purpose. The results found in the study revealed that operating expense ratio (OER) has a negative impact on the financial self-sufficiency while debt to equity ratio (DER), Portfolio Yield ratio (PYR), Capital to asset ratio (CAR), Liquidity ratio (LR), Net profit margin (NPM), Age, GDP growth rate and Inflation (INF) have a positive impact on the financial self-sufficiency on MFIs in Ethiopia. All variables, debt to equity ratio (DER) and operating expense ratio (OER), Portfolio Yield ratio (PYR), and Capital to asset ratio (CAR), have a significant impact on the financial self-sufficiency of MFIs whereas others have insignificant impacts on the financial self-sufficiency. Based on the findings, the study suggests that MFIs should utilize the opportunities of the macroeconomic environment by considering the impacts of macroeconomic factors during designing their strategic plan. Besides, MFIs have to attempt more to enhance their liability and they should develop a strategy that enables them to enhance deposit amounts through mobilizing funds by promoting saving behavior and enhancing credit purchases. the government and policymakers should give due attention to both poverty reduction and the financial sustainability of MFIs by enhancing the commercialization of their operation rather than relying on subsidies by promoting differentiated and diversified saving and loan products in addition to the existing products.

Keywords: Ethiopian MFIs, financial sustainability, self-sufficiency.

The Economic Catalytic Effect of Ethiopian Airlines on Ethiopia's GDP

Abiy Damtie, St. Mary's University

Abstract

Since its establishment, the Ethiopian Airlines has been owned and controlled by the government of Ethiopia. Air transportation sector, particularly aviation, is characterized by the involvement of many stakeholders' manufacturers, carriers, and governments. Ethiopian airline is being fully owned and controlled by the government. The research paper examines the impact of Ethiopian Airlines on Ethiopian's economic growth particularly on its GDP. The research tried to showcase the relationship of air transport to economic growth of Ethiopia. Since Ethiopian Airlines is the only predominant national airlines carrier in the country, this paper mainly focuses on the various strategic business unit of the airlines group that affects economic growth. The indicators from the two sectors, which were air transportation and Ethiopian economic growth were selected according to their relevance and the degree of the indicator's capability to express each sector. Analysis has been performed to examine the impact of air transportation on Ethiopian's GDP using data within fiscal period from 2003/04 up to 2018/19. The analysis indicated that Ethiopian's economic growth, predominantly the GDP is indeed affected by air transportation sector in the short and long term. A single percentile increment in number of passenger and number of employees will result 0.26% and 0.48% increment in the GDP. And a single percentage change in GDP and cargo payload will result 0.36 and 0.47 % in the number of passengers traveled. Accordingly, considering the air transportation sector's exceptional performance during the previous years and the contributions made by such performance to Ethiopian's economic growth, extra efforts and investment made towards expanding such service-providing airlines will dramatically improve Ethiopian's economic growth.

Keywords: *Air transport, Economic growth, GDP, Ethiopian Airlines*

Factors Affecting Dividend Payout Ratio of Private Commercial Banks in Ethiopia

Alem Girmay, St. Mary's University

Abstract

This study investigated the factors determining dividend pay-out policy of Ethiopian private commercial banks. The study used 10 years secondary data from 12 purposively selected private commercial banks. Dividend pay-out ratio was used as dependent variable and profitability, liquidity, leverage, firm growth, firm size, lagged dividend pay-out, inflation and GDP growth were used as independent variables. Random effect panel regression technique was used. The regression result revealed that profitability, liquidity, leverage, lagged dividend pay-out and firm size have positive significant effect on dividend pay-out ratio, whereas, firm growth, inflation and GDP were found to be statistically insignificant and have not any impact on dividend policy of Ethiopian private banks. Based on the results found it is recommended that investor who prefers current high dividend should invest on profitable company, while management should announce the dividend after considering their profit, investor should invest on larger company to earn higher dividend.

Keywords: Dividend policy; Dividend payout; Bank sector

Factors Affecting Loan Repayment Performance in Microfinance: The Case of Awach Saving and Credit Cooperative Society

Andenet Mengesha, St. Mary's University

Abstract

Microfinance institutions in Ethiopia are playing an important role in poverty reduction strategies to support lower-income groups, get funds for their business activities, and improve their lives. To address the main objectives of the study, Awach Saving and Credit Cooperative Society was selected for the purpose of the study. This study was conducted with the objective of analyzing and identifying the factors that influence the loan repayment performance of the beneficiaries of ASCCS. In order to achieve this objective, we collected primary data from 100 randomly selected clients using a structured questionnaire and interview. For the data analysis, descriptive statistics, including frequency and percentages were used to describe the socioeconomic characteristics of the borrowers. A binary logit model was used to analyze the socioeconomic factors that influence loan repayment. A total of twelve explanatory variables were included in the regression. Out of these, six variables were found to be significant for the probability of being a defaulter. Sex, education level, marital status, family size, business success, and interest rate were important in influencing the loan repayment performance of the borrower. While Age, business experience, business type, training, distance from home, and marketing research is not a significant factor for loan repayment performance. Awach Saving and Credit Cooperative Society has a number of internal and external problems like a shortage of loanable funds for further expansion, competition, and improper interference of the third party in the decision of loan approval. In order to solve the internal and external problems of the institution, the main thing might be improve the financial capacity of the institution, increase loan size and expand the services.

Keywords: *loan repayment, defaulter, non-defaulter, descriptive statistics, business success*

Factors Affecting Financial Reporting Quality of NGOs

Aynalem Sentayehu, St. Mary's University

Abstract

This research examined factors affecting financial reporting quality of NGOs. To achieve the objectives of this study, explanatory research design was used. Data was collected through questionnaire from a sample of 450 employees that were selected using purposive sampling method. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that, factors affecting of financial reporting quality dimensions such as (training and skill, infrastructure, external support, and stakeholder engagement) have positive and significant relationship with financial reporting quality. The finding of the study indicates also that employees were satisfied with the factors affecting of financial reporting quality dimensions. The results also indicate that, unlike external support, the three factors affecting of financial reporting quality dimensions (training and skill, infrastructure, and stakeholder engagement) have positive and significant effect on financial reporting quality. Furthermore, the aforementioned factors affecting of financial reporting quality dimensions significantly contribute 67.4% to financial reporting quality. Based on the findings of the study, the researcher forwards sound recommendations including that external support should start analyzing the organization, tasks and people level, the factors affecting of financial reporting quality which have to be done before, during and after implementation. Finally, the NGOs have to reassess their external support as much as possible to SMARTER objectives.

Keywords: Training and Skills, Technology and Infrastructure, External Support, And Stakeholder Engagement

Determinant of Dividend Pay-Out Decision: Evidence from Ethiopian

Private Commercial Banks

Azmeraw Melkamu, St. Mary's University

Abstract

This research is investigating the determinants of dividend payout in Ethiopian private banks. Ten years data from 2011/12 to 2020/21 were collected from National Bank of Ethiopia's reports and banks audited financial statement. Eight private banks are selected. The variables that are used in the study are dividend payout as dependent variable and independent variables are profitability, liquidity, leverage, last year's dividend, growth, risk, and firm size. The collected data were analyzed using panel data regression technique. The finding indicated that among the seven independent variables, last year dividend payout, growth, size and risk have statistically significant impact on dividend payout; the rest liquidity, profitability and leverage have no statistically significant impact on dividend payment. Therefore, last year dividend, growth, size and risk have a significant impact on dividend payout in Ethiopian private banks so, board of directors and management of banks need to consider these variables while designing their dividend payout policy. On the same token, investors need to consider these variables in their investment decisions when they want to make an investment in Ethiopian private banks.

Keywords: *Dividend payout, Last year dividend, growth, Firm size and Risk*

Factors Affecting the Financial Sustainability of Local Non-Governmental Organizations in Addis Ababa, Ethiopia

Bethel Habte Beyene, St. Mary's University

Abstract

Financial sustainability is one of the key drivers for the sustainability of any organization. In the Ethiopian context, local NGOs play an important role in their developmental and humanitarian projects, and as such their financial sustainability is very important not only for themselves but also the Ethiopian economy and their beneficiaries. This study examined the factors that affect the financial sustainability of local NGOs in Addis Ababa City Administration by considering sound diversification of funding sources, staff competency in managing projects, donor relationship management, and strategic financial planning practice as independent variables. From a total of 866 local NGOs operating in Addis Ababa, the study selected 274 local NGOs using a convenient sampling technique where data was collected through the administration of questionnaires. Both descriptive and inferential statistical data analysis was performed. Data were analyzed descriptively using frequencies, percentages, means, and standard deviations. Data was also analyzed inferentially using a binary logistic regression model which showed the relationship between the determinants and financial sustainability using Statistical Package for Social Sciences (SPSS) version 25. The results show that sound diversification of funding sources (statistically significant at $p = 0.001$), donor relationship management (statistically significant at $p = 0.012$), and strategic financial planning (statistically significant at $p = 0.023$) practice are the key determinants of the financial sustainability of local NGOs in Addis Ababa. Staff Competency had a positive effect on local NGOs financial sustainability, but it is statistically insignificant. A recommendation has been forwarded for the management of local NGOs based in Addis Ababa to take steps to improve these factors in their respective organization based on the findings of the study.

Keywords: Diversification of Funding sources, Donor Relationship Management, Financial Sustainability, Local NGOs

The Effect of Credit Risk Management on Profitability of Ethiopian

Commercial Banks

Cheramlak Mare, St. Mary's University

Abstract

The purpose of this paper is to examine the effect of credit risk management on profitability of commercial banks of Ethiopia as measured by variables including loan loss provision to term loan ratio, capital adequacy ratio, loan size, total loans to total deposit ratio, and total loans to total asset ratio for measuring the risk level of the bank, while return on asset and return on equity are taken as proxies for profitability of the banks. The study undertakes ten years' time series data for seventeen commercial banks which are currently under operation and analyze the data using SPSS version 25 software to identify the cause and effect of each variable described above. The findings of this study suggest that improving credit management, increases efficiency of asset management, and eventually increase commercial banks' profitability in Ethiopian banking business. Therefore, improvement in credit risk factors such as NPLs position, capital adequacy ratio has significant and positive effect on profitability of banks. Hence, bank management and the regulatory body should make the necessary arrangement to regulate the banks NPLs and CAR position for the industry to be profitable.

Determinants of Private Commercial Banks' Performance

Denberu Getu Melaku, St. Mary's University

Abstract

This study examines the determinants of financial performance of a private commercial bank in Ethiopia by using panel data of banks over the period from 2010 to 2021. Since the data is secondary in nature, a quantitative research approach was adopted. The random effect model is preferred to the fixed effect model based on the Hausman specification test. Under this study, both internal and external variables were included. The internal variables used in this study include operational efficiency, income diversification, asset quality, liquidity and bank size, whereas the external variable was real GDP growth. Return on Asset was used as dependent variables to measure the financial performance of the Bank. The finding of the study revealed that operational efficiency, asset quality and real GDP have a significant and negative influence on the financial performance of private commercial bank in Ethiopia. Income diversification has a positive and significant influence on the financial performance. Therefore, it is recommended that private commercial banks' management should decrease operational expense through use advanced banking technology for example, ATM, mobile banking, internet banking, virtual banking, performance management system (PMS), decrease non-performing loan by implementing proper credit policies and should diversify the sources of non-interest income through investing other lower credit risk securities and fee based income in order to improve financial performances, and stay competitive enough in the banking industry.

Keywords: Financial Performance, Private Commercial Bank, Ethiopia

Tax Assessment and Collection Problem: Case study on category “A” Taxpayers in Lideta Sub City Revenue Authority Branch office in A.A city Administration

Eden Tamrat, St. Mary’s University

Abstract

The main objective of this study is to assess the problems of tax assessment and collection in category “A” taxpayers in Lideta Sub City. The research design employed in the study was descriptive survey study on 133 sample tax payers from 3253 target population. In addition, the researcher used in-depth interview with management bodies. The study used primary and secondary type of data which were collected through tax payers’ survey questionnaire. The study was based on descriptive analysis. The findings of the study revealed that most taxpayers lack sufficient knowledge of tax assessment and collection procedures, rules and regulations. There is lack of clear, transparent and up-to-date information and training. Moreover, tax assessment and collection officers are inefficient and insufficient in relation to number of tax payers in the sub city; tax officers are non-motivated, and lack adequate skills. Due to this and other factors mentioned in the analysis of this study, negligence, delay in tax payment and evasion are taken by taxpayers as solution to escape from payment. This study suggests that the tax authority should provide continuous training both for tax payers and tax office employees, use advanced information technology, make the collection procedures simple and transparent, and strengthen legal enforcement and penalties. In general, the tax authority should try to ensure tax fairness and equity so as to encourage voluntary and on time tax payment.

Keywords: Tax Assessment, Collection Problems, Tax Payers, the Authority

**Assessment of the Determinants of Loan Repayment Performance of Micro Finance
Institutions: The Case of Aggar Micro Finance Share Company
Ewnetu Tekola, St. Mary's University**

Abstract

Microfinance institutions in Ethiopia are playing an important role in poverty reduction strategies to support lower income groups, to get funds to their business activities and to improve their lives. Based on this, Aggar Microfinance was selected for the study purpose. The objective of this study looks to analyze and identify the determinants of loan repayment performance. Studies showed that there are many socio-economic and institutional factors influencing loan repayment performance in the MFIs. AMFSC is among the pioneer MFIs in the country providing services in and around the capital city, it also experiences considerable problem of default. This study aimed at examining socio economic factors that determine loan repayment performance in AMFSC. The researcher used open end and close end questionnaires, to 120 sample borrowers selected from the total of 1557 borrowers by the selected micro finance. A descriptive analysis was employed. Under this method of data analysis, descriptive statistics including mean, standard deviations, frequency, percentage, t-test, p-values chis-square test statistics etc. were used to compare defaulter and non-defaulter groups with respect to some explanatory variables. Ordinary least square (OLS) regression model was used to study identify the dependent variables affects the loan repayment performance.

Keywords; *loan repayment, Defaulter, non-defaulter descriptive statistics, ordinary least square*

Factors Influencing Customers Adoption of Digital Payment Systems:

Evidence from Awash Bank

Frewioni Kifle Aregaye, St. Mary's University

Abstract

This study aims at classifying the factors influencing customers' adoption of digital payment systems in Awash Bank, Addis Ababa area. Existing digital payment implementation and expansion has exhibited various adoptability characteristics across customers of Awash Bank for various reasons and looks for definite and valid clarity for future strategic decision for deployment of resource in the area. The study adopted both descriptive and explanatory research methods to examine the impact of independent variables framed from theoretical and empirical study of previous studies. The study variables are the relative advantages of digital payments, and their complexity while customer usage, compatibility across user apparatuses, perceived risks of using such payment systems compared to exiting payment tools and customer's innovativeness. Accordingly, the impact of these exotic variables is assessed vis-à-vis the dependent variable that is customer adoption of digital payments. Major instrument used in the study is questionnaire data were analyzed using descriptive statistics and data from interview were interpreted qualitatively. Statistical analysis was undertaken on the resulting data through SPSS version 20 model and accordingly major outputs have been found. The followings are the findings from the analysis. All of the study variables i.e. relative advantage, complexity of the payment systems, compatibility of these payment systems with customer's tools, and perceived risks of customers with these tools are statistically significant and impacted customer's adoptions of electronic payment systems positively. In additions, existence of positive and strong correlation among the dependent and independent variables is an evidence for close relation among conceptually framed concepts. Accordingly, the commercial banking industry of the nation shall consider to immensely examine, smooth or enhance the aforementioned factors in addition to other strategic decisions taken by senior management of banks It should be formed following questioner data's 1. Purpose 2. Study design /methodology/ Approach 3. Finding 4. Originality /Value/contribution

Keywords: Digital payment system, customer adoptions, bank

The Effect of Asset Structure on Financial Performance of Insurance Companies in Ethiopia, St. Mary's University

Hanna Yeshitla

Abstract

The main purpose of this study was to examine the effect of asset structure on the financial performance of selected insurance companies in Ethiopia. This study adopted explanatory research design to understand cause and effect relation between components of asset and its financial performance. In the meantime, quantitative approach was used to construct empirical model. Secondary data was collected from fifteen insurance companies for the period of 2014- 2020. Return on asset was used as a measure of companies' financial performance which was dependent variable and five components of asset including cash and cash equivalents, fixed asset, statutory deposit, investment and reinsurance were used as independent variables. Liquidity ratio and age of company were used as control variables. Panel regression model was applied to analyze the collected data. The result indicated that cash and cash equivalents, fixed asset, liquidity ratio and age of firm have a positive and significant effect on financial performance of insurance companies. Reinsurance and statutory deposit have negative and significant effect on financial performance and investment has positive and insignificant effect on Ethiopian insurance companies' financial performance. Asset structure has a significant effect on the financial performance in the insurance industry. Therefore, the insurance companies need to optimize their asset structure so as to realize maximum profit and minimize cost of fund based on the result of the study.

Keywords: Asset Structure, Financial Performance, insurance companies.

Assessment of International Financial Reporting Standard Implementation

Effectiveness: The Case of Ethio-Telecom

Kiya Alemu, St. Mary's University

Abstract

Globally, the use of IFRSs as universal financial reporting language is gaining momentum across the globe as more countries are converging their local standards with it. Since Ethiopian financial market and economy is on development, it needs advanced accounting system to complement the globalization trend of the world economy. This study aims to identify IFRS implementation effectiveness by Ethio-telecom. The study employed a descriptive research type and purposive sampling was used for the sampling technique. The questionnaire data were analyzed using descriptive statistics and data from interview were interpreted quantitatively. Out of the total questionnaires distributed to 34 respondent 30 questioners returned to which 88.2% response rate. The study investigates the benefits gained and challenges faced in implementing IFRS by Ethio-telecom. The research findings indicated that IFRS implementation in Ethio telecom results in a number of important benefits to a wide range of stakeholders. The benefits are that avail quality information for decision making, for better planning purposes, for improving the transparency level, and for growing quality of financial reporting. While Lack of availability of competent professions and professional institutions, Insufficiency professional evaluators, estimation problem to use fair value, and complexity of the standards and lack of implementation guidance are major challenges to Ethio-telecom. In addition, the finding also recommended that stakeholders involvement support Ethio-telecom availability of real-time financial statements, regulatory oversight and enforcement, enhance access to capital, realize of risk and return, facilitates mergers and acquisitions, and raise competitiveness.

Keywords: *Implementation, International Financial Reporting Standards, Ethio-telecom, Stakeholders, benefits and challenges*

**Assessment of Human Resource Management Practices and Challenges
in the Ministry of Peace**

Kori Abdela Rejebo, St. Mary's University

Abstract

The main objective of the study was to assess the practices and challenges of human resource management at the Ministry of Peace. This study applied descriptive design and data were gathered through personal interview and survey questionnaires. The interview and questionnaires were used to collect data from management staff and employees of the organization to identify whether the human resource management is aligned with the overall strategic business plan or not and to assess the existing human resource management practices and challenges. The researcher used proportional stratified survey technique for selecting a sample of all of the management staff of the Ministry. The result of this survey was analyzed using descriptive statistics which made use of frequency and percentages with the help of IBM SPSS version 20. Moreover, qualitative data were gathered used using an interview with principal officers and directors of Ministry of peace. The results of the study revealed that most of the management staff did not have in-depth knowledge on human resource management practices. In general, in the Ministry, there were gaps in the selected functions of HRM practices, namely recruitment and selection, training and development, performance management, team work and relation, and compensation and reward systems. Therefore, the organization should device ways of motivating employees using proper performance appraisal system, recruitment and selection techniques, training and development programs, team work and relation, compensation and reward systems.

Keywords: *Human Resource, Human Resource Management, Practices, Challenge*

The Role of Accounting Information on Decision-Making Process in Selected Charity Associations in Addis Ababa

Raji Dinsa, St. Mary's University

Abstract

The study focuses on the role of accounting information on decision-making process of selected charity associations. The study was carried out at Mekedonia Charity Association (MCA), Wud Aregawiyen Humanitarian Association (WAHA) and A Charity Association for the Destitute and Abandoned People (CADAP) in Addis Ababa. The objective of the study is to investigate the role of accounting information on decision-making process in these charity associations. The study uses a survey research design to study accounting information and its relationship with decision-making in charity associations. For the purpose of this study, the population consisted 150 registered charity associations working on elders in Addis Ababa city. The sample size of the study was 3 charity associations. There was a collection of primary data from 100 respondents using self-administered questionnaires. Descriptive statistics were used to analyze the data. Results indicated that comparability, reliability and relevance are important in determining decision-making in charity associations. Key findings of this study shows that Accounting Information has a significant role on decision making process in charity associations. From the study findings, the study recommends that the management puts in measures to improve both quantitative and qualitative characteristics of financial statements in their charity associations so that they are easily comparable to those industry averages. Another study can also be done in the private sector to assess if there will be similar or conflicting findings with explanations for the same being investigated.

Keywords: Charity association, Accounting Information, Comparability, Reliability, Relevance, Decision-making, Addis Ababa.

Effect of Trade Finance Operation on Financial Performance of

Commercial Bank of Ethiopia

Samrawit Alemu, St. Mary's University

Abstract

The purpose of this study was to determine the impact of trade finance operation on the financial performance of Commercial Bank of Ethiopia as representative of the commercial banking industry. Its objectives were to describe the trade finance revenue streams of the Bank and establish the relationship between the dependent variable i.e. return on asset and the independent variables, fees and commission, interest income, foreign exchange trading income and capital adequacy as moderating variable. Descriptive and explanatory research designs were used and the target population comprised on Commercial Bank of Ethiopia. Data was collected from reports of the CBE spans from 2006 to 2021 for sixteen years of the Bank's operations. The data was analyzed using the Statistical Package for Social Sciences (SPSS) version 22. Descriptive and inferential methods helped in coming up with statistical results from the quantitative data. The findings revealed that interest income, non-interest income and foreign exchange trading income had been increasing over the years although there were slight fluctuations. The total capital and the total assets had also been increasing over the years although there have been slight fluctuations. There was a strong, positive and statistically significant relationship between fees and commission, interest income, foreign exchange trading income with return on asset of Commercial Bank of Ethiopia. It was concluded that income sources of trade finance, that is, foreign exchange gain were key in enhancing the financial performance of CBE. The study recommends that trade finance operation shall give further attention to SME and micro customer to further leverage the performance of the Bank.

Keywords: *Return of Asset, Bank Performance, Trade Finance, Small and Medium Enterprises.*

**Managerial Accounting and Decision Making: The Case of Selected
Real Estate in Addis Ababa
Zaid Hagos, St. Mary's University**

Abstract

The purpose of this study is to investigate the use of Managerial Accounting and Decision Making in selected real estates in Addis Ababa. A descriptive research design is used. The study used both primary and secondary data. Data were collected from 10 selected real estates in Addis Ababa. Data was measured using IBM SPSS/2021. Management accounting goes through four stages, according to the International Federation of Accountants (IFAC): 1. cost determination and financial control, 2. information for management planning and control, 3. reducing resource waste in business processes, and 4. creating value through the effective use of resources. In light of this, the current study is done to find out what kinds of decision managers usually make, and if managers use management accounting information when making decisions, and if this helps them to make right decision. The questionnaire was distributed to the finances, marketing, construction and office engineering. Even though stage 1 is used, the study shows that stage 2 is mostly used. The results show that very little information from management accounting is used to make decisions, and management doesn't pay as much attention to management accounting as they should. This study recommends the creation and enhancement of awareness on the importance of Information for decision making. And it can assist policymakers and the government can use the study findings to build and broaden importance of managerial accounting in making decisions.

Keywords: *Management Accounting, Accounting Information, Decision Making*

Benefits and Challenges of Electronic Tax Filing System in Ministry of Revenues

Medium Tax Payers (Merkato Branch Office)

Abdulbasit Jemil, St. Mary's University

Abstract

This research aimed to investigate the benefits & practical challenges of e-filing medium tax payers in Ethiopia. To achieve this objective, descriptive study was carried to gather information from Ethiopian Ministry of Revenue medium Tax payers by using a Likert scales questionnaire. 100 respondents were selected using convenience sampling technique. Data analysis was carried out using descriptive analysis. The finding revealed that e-tax filling system promote the tax payer's satisfaction and saved time cost by avoiding emotional stress due to long queue and make them efficient and effective as they can administer their own taxes and create flexibility to timely recording tax credit and to refund tax any time. The study also indicated that some of the practical challenge faced while using e-filling are unreliable e-filing service, system inefficiency as it isn't fully operational, and the e-filing is not also very well supported with e-payment supplementary system. So taxpayers are still forced to go to tax office. The study recommends that tax authority should increase the excellence of the system fully lunched by provide electronic registration, clearance and payment system.

Keywords: *Benefit Challenges. E-tax filing system, Taxpayers*

Assessment of Internal Audit Practice in Lion Insurance S.C.

Amare Bayabil, St. Mary's University

Abstract

Internal auditing is essential to an organization's governance and operations. When implemented, operated, and managed effectively, it is a crucial factor in assisting an organization in achieving its goals. Organizations that utilize internal auditing effectively are better able to identify business risks, process and system inefficiencies, implement the necessary corrective measures, and ultimately support continuous improvement. So it needs effective implementation and administration. Consequently, the purpose of this study was to investigate the internal audit practice at lion insurance, specifically, how the internal audit functioned in accordance with audit work quality, audit work scope, the level of independence of the internal audit function, how company internal auditors identified the risk problem, how to assess risk, and the quality of the internal audit plan with clarity regarding internal audit personnel. The information was gathered via questionnaire. In order to answer the research questions, questionnaires were distributed to internal audit company employees. The collected data were analyzed by using quantitative method. Lion insurance SC has adequate and competent audit staff; however, there is weakness in providing trainings; as a result, it lacks professionals. The audit work quality of coverage area planning activity controlling process needs improvements in terms of communication of audit findings with little weakness in the follow-up to correct the findings. Based on finding lion insurance not that much good practices in audit case

Keywords: - *Internal audit, practice of internal audit, role of audit*

**The Assessment of Construction Financing in Addis Ababa with Emphasis
on Residential Real Estate Development**

Azeb Mehari, St. Mary's University

Abstract

The purpose of the study is to assess the construction financing in Addis Ababa with emphasis on residential real estate development. To attain the goal of this research, quantitative and qualitative research approach through literature review data collection, analysis and discussion. The data collection was done through questionnaire and interview. The research methodology incorporates the involvement of different real estate developers. The analyzed data was presented using percentages and frequencies in table form. The result shows that major sources of financing for real estate housing development are equity finance and collection from home buyers. Other sources of financing are not adequately providing funds to home buyers and developers to finance their housing projects. Due to shortage of financing, the real estate developers couldn't be able to supply housing in sufficient quantity in timely basis as per the requirement. To improve the availability of financing, people with high income level have to be encouraged to save money and buy home from real estate developers. It is also important to nurture equity capital market for better financing options in the long run. To encourage a more diverse and better supply of housing finance, there is a need to create conducive environment for foreign financiers.

Keywords: *House financing, Problem of housing, Real estate project performance*

Assessment of EDP Auditing Practices of Abay Bank S.C

Behailu Banksra, St. Mary's University

Abstract

The study aims to explore the assessment of EDP auditing practices of Abay Bank S.C. To undertake the study, a descriptive research design was used. The sample consisted of bank employees, managers, credit analysts, supervisors and workers in ABAY bank S.C Addis Ababa hade office. A structured questionnaire was used to collect data from respondents. Random sampling technique was employed to select 205 respondents who have working in ABAY bank S.C direct experience with EDP subject matter. However, 4 respondents did not return the questionnaires and 201 questionnaires were collected. The data obtained from the 201 respondents were analyzed using SPSS version 26 descriptive statistics (frequency, percentage) and inferential statistics like correlation. In doing so, both primary and secondary data employ as a research process to study the various issues involved in the paper. To collect the primary data, Questionnaires, key informant interview and The secondary data were collected from different published and unpublished documents such as relevant theoretical concepts, textbooks, and journal articles, scholarly works and, as well as websites. Based on study finding the conclusion drawn and the researcher recommend that idea for the public to consult and discuss of EDP auditing practices.

The Role of Forensic Accounting in Ethiopia against Governmental Enterprises Fraud

Bersabeh Getu, St. Mary's University

Abstract

The role of forensic accounting in Ethiopia against governmental enterprise fraud has been assessed in this study. Its goal was to evaluate the role of forensic accounting in internal control systems, as well as to evaluate the misconduct on the idea of forensic accounting and the forensic accounting procedures and techniques. Descriptive research design was adopted in the study. A mixed research technique was used, combining qualitative and quantitative data to create a holistic picture. Ten Addis Ababa-based government businesses made up the study's sample population. The population was sampled in order to choose respondents using the convenience sampling approach. Data from the corresponding departments are gathered using both primary and secondary data sources. Both questionnaires and interviews served as data sources. SPSS was used to examine the primary data that was gathered from respondents. The results of this study demonstrated that forensic accounting procedures and techniques used by governmental organizations favorably contribute to the identification, avoidance, and support of real fraud investigations. There are additional elements that contribute to the identification of shortcomings in the application of forensic accounting procedures. Some examples include the loose application of internal control rules and procedures, inconsistent training, and a lack of effective deterrents. In order to fight fraud in the public sector, it is advised that stringent controls be used, consistent training be given, and strict punitive measures be used.

Keywords: Forensic accounting, Fraud, Internal control, Punitive measures

The Assessment of DVV International Performance in Ethiopia (International NGO)

Beza Muluneh, St. Mary's University

Abstract

Despite their crucial role in development and poverty alleviation, most non-governmental organizations have been recording poor performance in their projects in terms of completing projects on time, within the allocated budget, and in terms of achieving the set objectives. This study assesses the performance of projects under NGO funded by Germans in Ethiopia with the name of DVV international or Deutscher Volkshochschul-Verband e.V. (DVV), the German Adult Education Association. The study sought to assess organizational performance, organizational leadership, and personnel control and budget utilization on the performance of projects. The study adopted a descriptive research design. Target population was used A total population sampling or cense are used and from the total target population 15from staff member at DVV and 12 partners in four region which includes Addis Ababa, Oromia, Amhara and SNNPR . The study conducted Mean and standard deviation. For data type and source, primarily and secondary sources were used. The main instrument for collecting primary data was self-administered questionnaire, while secondary data was collected by reviewing files, documents, published books, articles and journals. The data was analyzed using both descriptive statistical mean and, standard deviation and narrative methods conducted. The study found that DVV should improve the delay on planning and implementing that causes the rush of work at the end of the year, that affect the project specific target also work load on the employee. As far as there is a bilateral agreement with government, it concluded there must be a follow-up from government office MOE to plan earlier to target proper implementation. And directors should evaluate their self and accept the evaluation given by employee and then based on the evaluation result they have to try to improve and develop their managing skill and behavior. Managers should evaluate how merging departments affect the quality of work and performance of the organization and recommend to recruit the necessary staff member. The study also recommends that the organization have to set a mechanism for improving or minimizing the turnover of partner's employee in governmental organization. Also governmental bodies should work on sustaining at least the existing projects involving on adult education while other similar projects phase out.

Keywords: organizational performance, organizational leadership, and personnel control and budget utilization on the performance of projects

Assessment of Credit Risk Management Practice: The Case of Bank of Abyssinia S.C

Birhane Tsegaye, St. Mary's University

Abstract

This study is conducted aiming at investigating credit risk management practice at Bank of Abyssinia. In order to achieve this goal, the study targeted current workers of the Bank's head office's credit department and gathered primary data. The primary data were collected through questionnaires. The study distributed 89 questionnaires, from which 80 questionnaires were correctly filled and returned. Descriptive statistical methods were used to assess the acquired data. The results show that there is an effective credit risk strategy and policy that clearly identify and recognize areas of credit engagement and the risks associated in these engagements. The result also indicated that respondent employees believed there is good level of credit appraisal and granting process at the Bank that checks borrower's history, financial condition and collateral requirements before granting loans. Also, the findings showed that Bank of Abyssinia uses appropriate internal risk scoring system; risk based scientific pricing and has an independent risk management function. But results also indicated there is a room for improvement with regard to monitoring and controlling activities and also risk mitigation undertaken at Bank of Abyssinia. In line with the findings of the study, it was suggested to the Bank to enhance its monitoring by assessing the collateral value and make credit quality report. With regard to risk mitigation give training for employees and make advisory role for its client.

Keywords: *Credit Risk, Credit Monitoring, Risk Mitigation*

An Assessment of Inventory Management System: The Case of Ethiopia

Tourist Trading Enterprise

Boja Daba, St. Mary's University

Abstract

The purpose of this study was to assess the inventory management system of the Ethiopian Tourist Trading Enterprise. Inventory is a crucial asset in any business firm, organization, large or small industry, or public service. Without inventory items, there is no production or service. Therefore, managing the inventory is an essential part of management. Generally, effective inventory management is the key to the success of any company. So, this study concerns assessing the inventory management of Ethiopian Tourist Trading Enterprise Company to improve the quality of service rendered to its customers. The study employed a descriptive research design method. It contained a qualitative and quantitative component that enabled the researcher to assess the study easily. The study encompasses the main areas of the company's inventory management, including departments and all finance employers. The sampling technique used in the study was the purposive targeted population method. The target population of the population was 5 of the 75 departmental staff members, 5 of the 75 population management staff members selected for interview, and the remaining 75 members for questioners. According to the objectives of the study, the key findings revealed that there is a gap between the purchasing department and the company central warehouse, which may be the reason for excess, idle, and obsolete inventory items. There is a gap in receiving activity in the central store purchasing department due to the dissimilarity of sample purchases and the lateness of receiving documents. There is a gap between the finance department and the central store in recording and document delay, lack of computer technology to control and manage inventory systems, lack of skilled manpower, and the impact of unavailability of inventory items that affect the customer service rendered, which is the reason for waiting for the customer on the list to get production materials like woodwork and handcrafts. The researcher recommended that those problems be solved by improving the inventory management system to better serve customers with quality service rendering activities and consequently, recommendations on the right quantity, quality and timing of material, at the most favorable price conclude the research study.

Keywords: *inventory, inventory management, inventory control*

Opportunities and Challenges of Capital Market Establishment in Ethiopia

Dawit Habte, St. Mary's University

Abstract

The major goal of this research was to look into the opportunities and challenges of establishing a capital market in Ethiopia. To gather and evaluate primary data, the researcher used a cross-sectional descriptive study design, as well as qualitative and quantitative or mixed research approaches. Employees and managers from consulting firms, university lectures, and investors (both local and foreign) or banks, insurance, transportation, oil, real estate, and construction companies, and other credible sources who have direct contact with Ethiopia's capital market establishment process were the study's target population. Simple random and purposive sampling techniques were used to select the participants. Data was collected through a questionnaire, key informant interview, and document review. Statistical Package for Social Science (SPSS) version 23 was used to evaluate the acquired quantitative data using descriptive statistics such as tables, frequency distribution, and percentage. According to the findings of the study, the formation of a capital market in Ethiopia provides opportunities for easy selling and buying of shares, as well as contributing to the country's economic progress. It also creates opportunities by increasing public trust, determining true/fair share prices, providing investor protection, attracting more domestic and foreign investors, providing effective tools for monetary and fiscal policy, promoting an efficient financial system, improving accounting and auditing standards, and assisting the government's privatization efforts. Despite these opportunities, the study found that establishing a capital market in Ethiopia faces challenges such as a low level of foreign direct investment, the country's macroeconomic instability, low societal awareness of capital markets, corruption and poor governance, poor corporate governance practices, a lack of technological infrastructures, a lack of uniform accounting and auditing standards for the country's business transactions, the high rate of inflation, low level of saving rate in the country, and shortage of experts in the area of capital market. According to the study, an awareness-raising program should be implemented to boost the country's saving rate, which

will enhance the amount of money available for investors to engage in the capital market. The study also suggested that the Ethiopian government need to develop a strategy to raise public knowledge regarding the aim and benefits of establishing a capital market in Ethiopia.

Keyword: Capital Market, Ethiopia, Opportunities and Challenges

**Assessment of External Audit Practice in Ethiopia: The Case of Rivate
Audit Firms in Addis Ababa
Elfinesh Tsegaw Minylu, St. Mary's University**

Abstract

The purpose of this study is to assess the factors that may affect the audit quality of external private audit firms in Ethiopia, focusing on the effect of expertise and independence on audit quality. To achieve the objective, the study used a mixed research method and tested a sample survey questionnaire distributed to auditors working in private audit firms in Ethiopia. The SPSS 20 version statistical package was used in the study using simple random sampling to obtain a reliable response. The surveys were selected to be close-ended and personal interviews conducted with those who are currently working and understanding of the practice. The information obtained from the questionnaire was analyzed using descriptive statistics, and the interview material was qualitatively interpreted. The results of the study show that auditors are responsible for the quality of the audit during the audit and are legally responsible for what is subsequently observed in the audited annual accounts. Currently, auditors in the field are positively inclined towards the most positive practices, but the lack of enforcement and training systems has resulted in a lack of practice in the field. The solutions to most practice problems appear to be strengthening government control of the practice and training operators to meet global standards.

Keywords: audit practice, oversight, AABE, audit firms, external audit, Professional Ethics.

Assessment of Credit Risk Management Practices of Awash Bank S.C.

Elizabeth Adane Temesgen, St. Mary's University

Abstract

Investment, trade, and other commercial operations depend heavily on credit. Poor credit management practices affect the banking industry's bottom line, making credit management and maintenance a prevalent issue. The study's goal is to evaluate Awash Bank's methods for managing credit risk. Descriptive research design and a mixed research approach were used to carry out the study in order to meet this purpose. Using a basic random sampling technique, 125 employees are proportionally chosen as the sample from the 182-target population. 12 boards of directors, 14 members of executive management, 33 members of senior management, 112 departments responsible for credit and risk management, and 12 regional office directors make up the sample. Using structured and semi-structured questionnaires, primary data were gathered from bank workers. To aid in the analysis of the data, descriptive statistics including frequency, percentage, mean score, standard deviation, and graphs were used together with SPSS Version 20.0. The results of this study show that the environment for credit risk management, the credit-granting process, the credit-administration process, and the controls methods used by AB are all good. On the other hand, the discovery demonstrates the Bank's lack of adequate financial research, due diligence, and leveraged loan agreements, as well as its failure to test and validate new leading retirees. Additionally, the senior management of the Bank uses their subjective judgment. This analysis revealed that Awash Bank's credit risk management practices were good when compared to the NBE norms and Basel Committee credit risk management principles. According to the study's findings, Awash Bank should test and validate new leading retirees in accordance with NBE guidelines and Basel Committee credit risk management principles. The bank should also promote female employees during the hiring process and in the work place. Bank senior management must free themselves from subjective judgment during the loan preparation and processing by creating the pertinent criteria that are utilized to create common judgment. The study recommended that the Bank exercise due caution while handling certain leveraged credit.

Keywords: Credit Risk Management Practice, Basel principles, Awash Bank

Assessment of Risk Management Practice in Lion International Bank S.C

Esubalew Habte, St. Mary's University

Abstract

This thesis is aimed at the assessments of risk management practices of Lion International Bank. The data was obtained from primary sources that were collected through questionnaire and analyzed by the descriptive form of research design. Purposive sampling techniques were used to select 135 sample employees respectively. Open and closed-ended questionnaires were administered to 135 respondents from selected branches and head office and analyzed using SPSS software package. The questionnaires covered key aspects of risk management including the importance of risk management practices, risk identification, risk monitoring and nature of risk management practices. The research revealed that the Bank has established a well-constructed risk management infrastructure and is following government (NBE) regulations. Proper risk management systems planted in Lion International Bank has contributed to the overall success of the organization. Some recommendations were made and prominent amongst them were that banks should give emphasis on staff training in the area of risk management, develop the technology to manage risks easily and reputational risks highly affect the bank industry so it will be better the Bank considers it as a risk type.

Keywords: *risk identification, risk monitoring*

Assessment of Internal Audit Practice: The Case of Addis International Bank S.C

Eyerusalem Kassaye, St. Mary's University

Abstract

The main purpose of this study was to assess the internal audit practice in Addis International Bank S.C. Management support, management's perception of internal audit values, organizational independence of internal auditors, placement of adequate and competent internal audit staff, and the presence of approved internal audit charter were the identified factors to assess the practices of the internal audit. The study adopted qualitative research methods and the internal audit staffs of the Addis International Bank were the primary source of data. Data was collected through questionnaires which were developed through review of the related literatures, journals, research articles, and websites used to gather data for the study. The collected data from the questionnaires were coded, and were entered into the Statistical Package for Social Sciences (SPSS) version 20 computer package for analysis. Purposive sampling technique was used to conduct the research of which the internal audit staffs were primary source of data collected. According to the research findings, the Bank has strong organizational independence for internal auditors. The top management support to internal audit and management's perception of internal audit value is good that it is facilitating the practice of internal auditing. Addis International Bank should provide adequate support and encouragement for training and development of the internal audit staff. Furthermore, the management should acknowledge on the internal audit recommendations as a tool which contributes to the improvement of risk management, control and governance using a systematic and disciplined approach in the bank.

Keywords: Internal Audit, management Support and Perception, independence, competence

**Assessment of Budget and Budgetary Control Practice in Selected
Private Banking in Ethiopia**

Fathiya Abdi Halane, St. Mary's University

Abstract

This study aimed to investigate the assessment of budget and budgetary control practices in selected private banking in Ethiopia. Descriptive research design was used in this study. Purposive sampling method was implemented to collect data from 146 respondents through questionnaire using statements based on specific objectives of the study and secondary data was collected from banks annual report. Validity of the questionnaire was established based on pilot study. The target population the researcher wants to generalize is two private banks: Dashen & Awash Bank. Analysis of the data was conducted using descriptive statistics including percentage, frequency, mean, standard deviation techniques were used. In general, most participants had experienced budgeting control system has an impact on the growth of banks performance and the budgeting process has a different feature that supports the achievement of the overall objectives of the Bank. The researcher put some implication on the fact that the private banks should develop a sound budget and budgetary controlling system that includes objective that helps the growth of banks performance and grand strategy objectives of the banks.

Keywords: Budget, Budgetary Control, Banking

**Assessment of Account Receivable Management Practice: The Case
of Commercial Nominees Plc.**

Fikremaryam Tsegaye Biratu, St. Mary's University

Abstract

Effective account receivable management system can play a very crucial role in a profitable business organization to realize financial performance objectives. The main purpose of this study was to assess the management of account receivable practice on Commercial Nominees plc. and to suggest possible solutions that may address the problem in the area of receivable management. Sample of 75 respondents were selected using Toro Yamane's sampling model from 93 of total population. Primary & secondary data was collected using questionnaire and analyzed it using SPSS 20 version software. A descriptive type of research method and mixed research approach were used in conducting the case study. The result of this study evidences that Commercial Nominee's plc. has no means to secure the collection of its credit services. There is a gap between the significant value of the credit services & receivable management practices. The study recommends setting clear receivable management strategy, optimal credit policies and procedures by the management is a requirement so as to manage credit services & receivables efficiently to increase the collection & follow-up to improve the liquidity problem, so; the company shall be achieve better performance.

Determinants of Tax Evasion at Gullele Sub City Small Tax Payers

Category “A” Taxpayers

Firew Gedefa Adugna, St. Mary’s University

Abstract

The aim of this thesis was to depict the determinants of tax evasion at Gullele Sub City Small Tax Payers Category “A” Taxpayers level context. To attain the objectives of this study, explanatory research design was used. By using non probability sampling techniques, 215 participants were involved in this research. Data was collected through questionnaire from a sample of 226 Gullele Sub City Small Tax Payers Category “A” Taxpayers district. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that, tax evasion (moral obligation, subjective norms, tax knowledge, tax fairness, and tax rate) have positive and significant relationship with tax evasion. Additionally, the above-mentioned tax evasion significantly contributes 68.2% to tax evasion in Gullele Sub City Small Tax Payers Category “A” Taxpayers. Based on the findings of the study, the study concludes that the contribution of tax evasion practice was found to be significant effect. Therefore, it is possible to conclude that Gullele Sub City Small Tax Payers Category “A” Taxpayers is collapsing the tax evasion in to decreasing the existing tax evasion perception towards its actual implementation and to eliminate their tax evasion accordingly. The research also suggested that efforts to be made with regard to revising the perceived moral obligation, subjective norms, tax knowledge, tax fairness, and tax rate engage in national campaign to raise awareness and increase education about the benefits of voluntary compliance, increase the percentage of audit coverage of taxpayers, penalize defaulters and “name and shame” them, simplify tax laws, close tax law loopholes, and, train tax inspectors.

Keywords: *Moral Obligation, Subjective Norms, Tax Knowledge, Tax Fairness, Tax Rate, and Tax Evasion*

Assessment of Loan Repayment Performance in Addis Credit and Saving

Institution: The Case of Arada Branch

Fuad Shewalem, St. Mary's University

Abstract

The study was to assess the factors of loan repayment performance of Addis Credit and Saving Institution. So, this research employs descriptive research design. The study was conducted by taking a sample of 384 respondents by judgmental sampling technique. ADCSI's loan repayment performances are primarily affected by the loan size; when the loan size is high the borrowers lose their confidence to repay the loan. The other factors are political crisis. ADCSI supervise and follow up over their loan utilization, majority of members are getting supervision and advice about the lending and usage of money monthly. ADCSI's recovery of a loan is the responsibility of members of managing committee and office with the help of well experienced professionals. All outstanding loans should be reviewed at least once a month to ensure that repayments are being made regularly. ADCSI's supervision and follow up is low and it has to improve its supervision and follow up rates cause's inappropriate use of loan and high loan default rate. It is essential for ADCSI to control the loan repayment performance and increases the income of the institution.

Keywords: Loan Repayment, ADCSI

**Assessment of the Effectiveness of Internal Control Practices: The Case of
Frigorifico Boran Foods Plc.**

Genet Ashagrie Deribew, St. Mary's University

Abstract

Internal control can provide the company's management access to a reasonable assurance regarding the reliability and accuracy of financial information, compliance to rules and regulations, safeguarding of assets from fraud and theft, efficiency of resource management, and achievement of organizational goals. As a result, the appropriate implementation of an internal control system can be crucial in ensuring organizational goals are met. The present study aimed at assessing the internal control practice at Frigorifico Boran Foods PLC. The research followed a descriptive design. Data was obtained from both primary and secondary sources. The primary data was obtained from Frigorifico Boran employees using a semi -structured questionnaire developed using the five-point Likert scale approach. Data for this research was obtained from 131 employees working at Frigorifico Boran Foods PLC. Data was analyzed using IBM SPSS Version 28.0.1.0 software. The outcome of the present study indicates that there is a moderately appreciable internal control system implemented in Frigorifico Boran Foods PLC. The internal control systems are serving as a moderately effective mechanism to protect the company from fraud and fraudulent activities. However, overall documentation practices require improvement and the adequacy of the implemented internal control system should be periodically assessed. Moreover, the company could benefit from improvements in communication of risk assessment policies and findings communication and other policies and procedures to staff. Although the internal control system monitoring activities at Frigorifico Boran Foods PLC are moderately appreciable, they require revision to promote effective evaluation of the implemented internal control system. Despite the indications that internal control system implementation practices in Frigorifico Boran Foods PLC are moderately good, the response from the respondents indicates that improvements are required to ensure organizational goals are met.

Keywords: Internal control, Control environment, Risk assessment, Control activities, Information and communication, Monitoring

The Effect of Income Tax on Small Businesses: The Case of Addis Ketema

Hanan Abdulhamid, St. Mary's University

Abstract

This thesis examines the effect of income tax on small businesses based in mainly in Addis Ketema sub city. The research is based on a comprehensive review of literature on income tax and small businesses in Ethiopia, including academic articles, government reports, and policy documents. The findings suggest that income tax has a significant effect on the profitability and growth of small businesses in Addis Ababa. Specifically, the study shows that high tax rates and complex tax regulations can discourage entrepreneurship and reduce the willingness of small business owners to invest in their ventures. The research also finds that tax compliance costs can be a significant burden for small businesses, particularly for those with limited resources and inadequate access to information and support. The study also highlights the need for policymakers in Ethiopia to design tax policies that promote entrepreneurship and support the growth of small businesses. This includes simplifying tax regulations and procedures, providing more accessible and affordable tax services, and offering targeted tax incentives to encourage investment and innovation. The research contributes to the understanding of the effect of income tax on small businesses in Addis Ababa and provides recommendations for improving the tax system for these critical engines of economic growth.

Assessment of International Public Sector Accounting Standards (IPSAS) Implementation Challenges and Opportunities: The Case of Local NGOs in Addis Ababa

Haregemar Petros, St. Mary's University

Abstract

This study assesses the benefits and challenges of implementation of IPSAS in local NGOs located in Addis Ababa. The objective of the study was to determine the benefit the charity organizations get after implementing IPSAS and to identify the current challenges that local NGO charities may encounter while adopting IPSAS. The population of study was 121 active and operational charity organization and 1 government offices were selected for this study 26 of the population were taken from the charity organization and 1 from government organization. So, the total sample were 26. Purposive sampling was done. The methods used for the study were descriptive analysis and interview were done with one auditing board of Ethiopia official. A close ended questionnaire-based Likert scale and open-ended interview was used to collect data. Data was analyzed by use of tabulating, specifically, frequencies, Mean, Standard deviation analysis were generated using SPSS version 20. The study revealed that IPSAS implementation has a benefits of increase quality of financial reports, high level of transparency and accountability, help in decision making process, promotes standardization, harmonization & consistency, improves credibility, positive result on management to develop procedures, rules, policies, build a team that reviews audit reports, increase the funding opportunity, build more confidence. Furthermore, lack of proper guidelines from regulatory bodies, different standards/expectations imposed by donors and IPSAS, skilled manpower, additional reporting standard to produce reports as per ACSO requirement and lack of coherence between regulatory bodies and standard setting bodies are challenges still continues after implementing IPSAS. The study recommends that AABE learn from the challenges faced implementing IPSAS and use it for the new standards that will be adopted in the near future.

Keywords: *IPSAS, Benefit, Challenges, local charitable organization*

Factors Affecting Auditors Independence: The Context of Private Audit

Firms in Addis Ababa

Haregewoin G/Hiwot, St. Mary's University

Abstract

This study examines factors affecting auditor's independence in the context of private audit firms in Addis Ababa. This study also aims in examining the effect of self-interest threats, self-review threats, advocacy threats, familiarity threats, intimidation threats and audit reputation on auditor independence. The data conducted had a close ended five point Likert scale questionnaire. In order to achieve the desired outcome the study used explanatory research design. The study conducted used a non-probability convenience sampling technique for auditor. Data were collected using questionnaire; which was administered to 200 auditors in selected Audit firms in Addis Ababa. The data analysis was done using statistical package for Social Science version 20. Descriptive statistics including frequency tables and mean is used to present the results of the study by running a correlation test and regression analysis. The finding revealed that there are positive and significant relationships between self-interest threats, self-review threats, advocacy threats, familiarity threats, intimidation threats and audit reputation on auditor independence.

Keywords: Auditor Independence, Auditors threats

Assessment of Mobile Banking Services Usage in Commercial Bank of Ethiopia

Hareya Tsadik, St. Mary's University

Abstract

With the convergence of banking services and mobile technologies, users are able to conduct banking services at any place and at any time through mobile banking: mobile banking has a vital advantage for customers. The main purpose of this study is to assess the practice of mobile banking in Commercial Bank of Ethiopia. In so doing, the research used the extended TAM Model, which deals with the factors influencing the practice of mobile banking i.e., Convenience (perceived usefulness and perceived ease of use), perceived trust, perceived risk, perceived cost. Data for the study was collected through questionnaires which were distributed to 200 respondents and analysis of findings are done based on 180 complete responses. The study employed frequency for analysis. Accordingly, the research has found that customers in the CBE perceived that mobile banking service is useful and easy to use. In addition, customers at CBE perceive that infrastructure is the most critical factor for the customer to use mobile banking service.

Keywords: CBE, Mobile Banking, TAM, customers

Assessment of Credit Risk Management Practices: The Case of Abay Bank S.C

Israel Adinew Adere, St. Mary's University

Abstract

Credit risk management has become an important topic for financial institution, especially, due to the fact that the business sector of financial service is associated with situations of uncertainty. The turmoil of the monetary enterprise emphasizes the significance of effective risk management procedures. The methodology, major findings, conclusion and recommendation of this study is to examine the practice of credit risk management in Abay Bank. In order to achieve this goal, the study focused on credit and loan department employees who presently work at head office of the Bank and collected primary data. The primary data were collected through questionnaires. The study distributed 81 questionnaires, from which 65 questionnaires have been successfully filled and returned. The collected data was analyzed by the use of descriptive statistical tools. The finding showed that there is credit risk policy and procedures, credit risk strategy are effectively communicated through the organization and practical loan processing and appraisal activities of at the bank. Furthermore, the study showed that Abay Bank uses appropriate internal risk scoring system, employees scientific pricing, credit limit established by the bank, adequate measure put in place to recover non-performing loans, and training of employees on credit risk management functions. But results also indicated there is a room for approving with reference to monitoring activities undertaken at Abay Bank. In line with the findings of the study, it becomes advised to the financial institution to enhance its monitoring system through regulatory analyzing the business of customers after granting credits.

Keywords: Credit, risk, management, appraisal, measuring and monitoring, Abay bank, Ethiopia

Determinants of Internal Auditing Effectiveness in Selected Public

Universities in Ethiopia

Kidist Solomon, St. Mary's University

Abstract

This study examines the determinants of internal audit effectiveness in public universities in Addis Ababa. The study sample was made of the internal auditors and finance manager, department managers from the public universities of 79 participants drawn of which 73 were used for the study. The data was collected by using questionnaire. The data analysis involved frequencies, percentages, and SPSS analysis in terms of measurement of mean, standard deviation, correlation, regression and analyzed using explanatory research design method. The result of the study shows that the public university have annual audit plan and the area of audit is important to the universities. The internal auditors are well experienced and adopted the universities audit system. In addition to this, the internal auditors of the institutions are qualified on the education and capable to the internal audit. On the contrary, the institutions internal audit practice doesn't finish the task according to the given planned time for their audit. The conclusion shows that, Although, the universities were well experienced, qualified on the education and capable to the internal audit and they take professional development activities on the audit area, the they are not enough to perform their duties and the work and the number of auditors doesn't match. The researcher recommended that, the management should increase the number of certified internal auditors by funding the certification fees and by facilitating the way for certification. Secondly, the procedures and processes of the public universities need to be reviewed to check any obstacle. The last recommendation is the internal auditors should maintain good reporting structure by creating the way to reporting to the concerned body.

Keywords: *Internal Audit; Public Universities Internal Audit Effectiveness, Ethiopia*

**Assessment of Internal Audit Effectiveness: The Case of Office of Federal
Auditor General (OFAG)**

Lidiya Bekele, St. Mary's University

Abstract

The purpose of this study is to assess the effectiveness of internal audit in the Office of Federal Auditor General (OFAG) and to identify the factors that influence it. The study adopts a mixed-methods approach, combining quantitative and qualitative data from primary and secondary sources. The quantitative data consists of 60 self-administered questionnaires using a 5-point Likert scale, distributed to internal auditors of OFAG and analyzed using SPSS software. The qualitative data consists of personal interviews with internal auditors, audit managers, audit committees, and directors of OFAG, as well as document reviews. The study focuses on the head office of OFAG and uses purposive sampling to select the participants. The study examines the effects of six variables on the effectiveness of internal audit: effectiveness of internal audit itself, management support, audit committee/board, competency of internal auditors, internal audit process, and organizational culture. The results show that all six variables have a strong and statistically significant impact on the effectiveness of internal audit in terms of value-adding role and enhancing department performance. The study provides insights into the strengths and weaknesses of the internal audit function in OFAG and offers recommendations for improvement.

Key words: Internal Audit, Effectiveness of internal audit

Information Technology Auditing Practice: A Case Study of Selected Private

Commercial Banks in Ethiopia

Lula Awol, St. Mary's University

Abstract

The main purpose of this study was to assess the challenges of an information technology audit in 16 sampled private commercial banks. A purposive sampling method was used, and data were collected using structured questionnaires. A descriptive type of research design was used, and data were collected from all IT audit employees that are working in the internal audit department of each bank. A total of 41 questionnaires were distributed to the information technology auditors of all private commercial banks, and 41 (100% response rate) were collected. The data were run with SPSS version 22, and mean analyses were carried out to assess the challenges of an information technology audit. communication barrier with the IT department; a failure to attend regular audit committee meetings; no long-term strategy to transform IT audit into a data-driven function; a failure to engage in technological projects; a shortage of skilled manpower to conduct IT audits; and security and privacy challenges. These are among the challenges identified in this study. This highlights the importance of IT audits adopting a next-generation mindset and implementing the governance, methodologies, and enabling technologies required to support today's highly dynamic and fast-moving banks. An effective IT audit framework must be able to detect these changes in order to protect the organization from potential threats. An IT audit must be able to access and govern the data being used in order to ensure that various control and compliance requirements are met. The ability to leverage advanced technologies in IT auditing, in particular, is highly dependent on the quality of the data in the bank.

Keywords: Information Technology Audit; Information Technology Audit challenge; commercial banks

Factors Affecting Implementation of Enterprise Resource Planning: The Case of Industrial Parks Development Corporation

Melash Tsegaye, St. Mary's University

Abstract

The main objective of this study was to assess the factors affecting successful implementation of Enterprise Resource Planning in the Industrial Parks Development Corporation. As a result, the researcher has investigated the factor affecting implementation by selecting Management Commitment, Internet Infrastructure, Training and Education, and Implementation. The study follows qualitative approach and used descriptive and explanatory research design. It is concerned with describing, analyzing, and interpreting conditions that exists at present in order to analyze and interpreted the collected empirical data. To achieve this objective random and stratified sampling were used to select the appropriate samples of the study and to collect data for the study questionnaire were distributed to 142 end users and interview were conducted with 12 supper users and ICT teams of IPDC. Regression analysis was conducted based on 108 response form 142 questionnaire. The finding of the study showed that all the independent variables, named management commitment, training and education, cost of implementation and Internet Infrastructure have a positive and significant correlation with the dependent variable which is ERP implementation. In the model summary, the test result showed that the value of R and R2 was statistically significant and the multiple regression analysis output confirmed that from the independent variables have statistically significant relationship to predict ERP implementation. Hence the researcher recommended that Industrial Parks Development Corporation has to give emphasis for these independent factors in order to maintain the successful implementation of ERP in order to reduce the possibility of their phase II ERP implementation.

Keywords: Enterprise Resource planning, Industrial Parks Development Corporation, management commitment, training and educations, Internet Infrastructure, Allocated cost

Assessment of Cost Accounting System, Cost Management Practices and Challenges:

The Case of Mugger Cement Factory

Meseret Tadesse, St. Mary's University

Abstract

Cost accounting practice is increasingly being recognized as a measure that should be included in manufacturing industries. This study focuses on the assessment of cost accounting system, cost management practices, and challenges in Mugger Cement Factory. It aimed to assess the cost accounting system used in determining the cost of product; to describe the role of cost accounting practices; and to identify the challenges of cost accounting practices in Mugar Cement Factory. In doing this, descriptive research design, and mixed research approach were used. Data were collected from 113 employees of Mugar Cement Factory from production, finance and marketing departments. The study relied on primary and secondary data. The primary data collected using interview and questionnaires. The secondary data collected from documents and reports of the company. Data analyzed with descriptive statistics such as frequencies, Percentages, through statistical tool SPSS version 20. The data were presented in tables. The study found out that the company has timely proper keeping documents, sending and receiving documents, recording documents, material specification form and exchanging information with other departments. The company identifies the obligation of each responsibility center, has proper recording, keeping and accumulation of cost, creates good cooperation among departments and the responsibility centers provide information for budget control. The company identifies the obligation of each responsibility center, has proper recording, keeping and accumulation of cost, creates good cooperation among departments and the responsibility centers provide information for budget control. The Company does not use modern techniques of costing system like ABC system rather it uses traditional techniques of costing system. Recommend is given that the Company should classify costs as fixed, variable and semi variable since it helps to measure costs in relation to the change in levels of activities and it should use cost principle to value fixed asset. It also recommends the Company try to use modern system of costing since it allocates each cost for each activity, use more data provide more informed estimates of product costs

Keywords: *Cost, Accounting, Mugar, cement, factory, Ethiopian.*

Factors Affecting Internal Audit Effectiveness in Ethiopia State Owned Enterprises: The Case of Ethiopian Shipping and Logistics Services Enterprise (ESLSE)

Meskerem Bogale, St. Mary's University

Abstract

In recent years, there has been an increasing interest in internal auditing. The aim of this study has to examine the factors affecting internal audit effectiveness in Ethiopian Shipping and Logistic Service Enterprise. This study used descriptive and explanatory research design, quantitative research approach, purposive sampling techniques. Data were collected by primary and secondary source of data, through structured questionnaire using closed ended question, with a total of 115 questionnaires, distributed to all internal auditors, senior finance officers, and human resources department of the Enterprise. The data were analyzed through descriptive and inferential statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of the study indicate that, factors affecting internal audit effectiveness (Competence of internal auditors, independence of internal auditors, quality of internal audit works, and audit committee) have strong positive and significant effect on effectiveness of internal audit. But management supports has a positive but insignificant effect on effectiveness of internal audit in the Enterprise. Based on the major findings, the study concludes that the contribution of four factors of internal audit effectiveness was found to be significant effect on effectiveness of internal audit. However, management support was found to be insignificant effect on effectiveness of internal audit. Therefore, Ethiopian Shipping and Logistic Service Enterprise should enhance competence of internal audit staff in order to maximize their internal audit effectiveness. It is recommended that similar research will be done in the future and add other factors that affect the internal audit effectiveness.

Keywords: *Internal audit effectiveness, competency, independency, quality audit work, management support and audit commute*

Assessing Determinants of Value-Adding Role of Internal Audit Effectiveness: The Case of Ethiopian Shipping & Logistic Service Enterprise (ESLSE)

Million Mengesha Tadesse, St. Mary's University

Abstract

The main objective of this study was to assess determinants of value-adding role of internal audit effectiveness in the context of Ethiopian Shipping & Logistic Enterprise. The study employed a descriptive research design to address the research objectives. Primary data were collected using questionnaire, while secondary data was gathered from organizational policy documents, internal audit manuals and reports. Given the nature of the data, both quantitative and qualitative data were used. For the quantitative data, frequencies, means, and standard deviations were applied, while in-depth discussions and expositions were used for the qualitative data. The study's findings suggested that the internal audit function adds value to the enterprise by enabling it to achieve its organizational goals. This role is facilitated by the presence of management support, communication, independence, and objectivity of internal auditors, adequate and competent internal audit staff, and the quality of the audit. In this manner, it was recommended that the BOD and management of the enterprise give undue attention to the Internal Audit Department, taking note of its importance in adding value to the enterprise and achieving its organizational goals efficiently and effectively.

Keywords: *Internal audit, value-adding role*

Factors Affecting Internal Audit Efficiency: The Case of Commercial Nominees

Mintesinot Girma, St. Mary's University

Abstract

The majority of businesses in Ethiopia do not have an internal audit department. People who have internal audit departments despise them. They are not subject to the advantages of having an internal audit. The majority of studies on internal audit effectiveness were done outside of Ethiopia, and no systematic, extensive research has yet been done in Ethiopia on the subject. This study aimed to assess factors affecting internal audit efficiency in Commercial Nominees plc. It used both quantitative and qualitative data collection approaches to evaluate the factors affecting internal audit efficiency. The target populations of the study were employees of Commercial Nominees Plc, working under the Addis Ababa head office and 8 branches under the Human Resource Development Department, for a total of 270 employees. The research used a stratified random sampling method to select the sample for the study, which included 25 respondents from the administration, 14 respondents from directors, 50 respondents from managers, 24 respondents from accountants, 7 respondents from auditors, 7 respondents from service supervisors and other outsourced finance officers, and 35 respondents from other departments. This study found that the impacts of internal organization, internal audit quality, management support, and competencies of internal audit on internal audit efficiency were found to be 0.806, 0.753, 963, and 0.972 at $P = 0.000$, respectively. The correlation coefficient (P) between impacts of internal organization, internal audit quality, management support, and competencies of internal audit with internal audit efficiency was found to be 0.806, 0.753, 963, and 0.972 at $P = 0.000$, respectively. This suggests that the four variables are closely related and that management support is the major determinant of the IA's effectiveness. The coefficient table also revealed that the competencies of internal audit have a high impact on efficiency, followed by internal organization, quality, and management support. Internal auditors should give special consideration to the impacts of internal organization, management support, and the competencies of internal audit, as well as adequate resources, facilities, and vehicles, adequate audit staff, adequate communication between auditors and auditee, and adequate education. This study found that competencies in internal audit had a high impact on internal audit efficiency, followed by internal organization, quality, and management support. Internal audit needs to focus on corporate governance, effective oversight, and sound internal controls, with support from management.

Keywords: internal audit, Efficiency, management support, competencies of internal audit

The Effect of Working Capital Management on Profitability of Tour and Travel Service Company in Ethiopia: The Case of National Tour Operation and Travel Agency Plc.

Mulugeta Iticha Safara, St. Mary's University

Abstract

The aim of this paper is to identify the effect of working capital management on profitability of tour and travel service companies in Ethiopia under National Tour Operation and Travel Agency Plc. which were operating in the years from 2007 to 2022. The paper has been structured based on the six major components of working capital management, namely: Inventory; Debtors; Cash on hand and at Bank; Trade Receivables; Creditors and Account Payables. The researcher measured company profitability using return on asset. The researcher used quantitative approach, and an explanatory research design in order to show causal and effect relationships between dependent and independent variables. Data from financial statements covering the period from 2007-2022 of National Tour Operation and Travel Agency analyzed using a time serious data least squares multiple regression technique using the E-views 10 software package. The study has identified that, at a significance level of 5%, all the independent variables: Inventory, Debtors, Cash on hand and at Bank, Trade Receivables, Creditors and Account payables, have significant negative effect on the dependent variable Return on Asset of tour and travel service companies in Ethiopia in case of NTO and Travel Agency PLC. The researcher recommends the management of the firms to follow a working capital management policy that reduces the problem of inventory, debtors, and cash on hand and at bank trade receivables, creditors and Account payables.

Keywords: *working capital, working capital management, profitability, cash, accounts receivable, inventory, accounts payable.*

Assessment on Practical Challenges and Opportunities of Islamic Banking

in Ethiopia: The Case of Hijra Bank S.C

Muna Sultan, St. Mary's University

Abstract

The objective of this paper is to make an assessment on practical challenges and opportunities impacting the sustainability of Islamic banking. In order to do so, the researcher employed descriptive research design method. This thesis also applied qualitative research approach to accomplish the purpose of the study. Closed ended questionnaire and semi-structured interview were utilized. The target respondents for the study were managers of different department at head quarter and also branch managers and supervisors of Hijra Bank S.C. Total number of the population for the study were 80. Purposive sampling technique was used to investigate the entire population. Statistical package for social science (SPSS) was used to analyze the data collected. Among 80 distributed questionnaires, 73 were completely filled and returned which have 91.25% response rate. The result of the study reveals that potential market share and availability of customers are practical opportunities for the sustainability of Islamic banking. Islamic banks can capture potential opportunity in financing SMEs for future sustainability. The findings of this study also indicate that there are practical challenges which harm the sustainability of Islamic banking. The major recommendations forwarded by the researcher are regulatory bodies should modify the current interest-based rules and regulations specific for Islamic banking and also Islamic banks should promote and create awareness about Islamic banking to the public. This can enable Islamic banks to compete globally and sustainable on the banking industry.

Keywords: *Challenge, Islamic banking, Opportunities, Sharia complaint, Sustainability*

Factors Affecting Profitability: The Case of Commercial Bank of Ethiopia

Nardos Kefle, St. Mary's University

Abstract

This study's goal is to examine factors that affect Commercial Bank of Ethiopia' (CBE) profitability using 32 years' time series data for the industry from 1990 through 2021. The study included secondary sources of data and quantitative research methods. The secondary data was evaluated using regression models for the Return on Asset indicator of bank performance. The OLS method was used to examine the effects of the following factors separately: Bank Size, Inflation Loans, and Advances to Total Asset Non-Interest Income, Credit Risk and Economic growth rate, and Non-interest Expenses. The empirical finding demonstrates that variables including bank size, non-interest income, credit risk, and GDP growth rate have a direct and significant effect on CBE. The profitability of the banks was adversely and significantly affected by factors including inflation, and non-interest expenses. As a result, the effect this element has on the banks' overall financial performance should worry the banks. Finally, depending on the results of the analysis, the researcher has drawn conclusions and offered suggestions.

Keywords: Return on Asset, Profitability, Internal Factors, External Factors, Commercial Bank of Ethiopia and OLS

An Assessment of Credit Risk Management Practice: The Case of Dashen Bank S.C

Natnael Elias, St. Mary's University

Abstract

An important aspect that must be controlled is credit risk. Credit risk is the chance that a borrower or counter party won't fulfill their responsibilities under the terms set forth in the contract. One of the most important hazards for every commercial bank is credit risk. Credit risk results from a borrower's failure to perform. Bank authorities and banking regulators are quite concerned about the credit risk that banks are exposed to. This is due to the credit risk, which can quickly and almost certainly cause a bank to fail. It is not easy to manage credit risk; careful thought and procedures are required for detecting, measuring, controlling, and minimizing credit risk. The evaluation of Dashen Bank's credit risk management is the main goal of this study. In this study, the researcher chose study participants by using a straightforward random selection procedure. Both primary and secondary data were utilized in this investigation. Primary data were gathered by asking respondents in the credit risk management and allied directorates at the head office to fill out questionnaires. Tables, percentages, and other descriptive statistics were utilized to analyze and present the data. This is a result of inadequate ongoing follow-up, inadequate risk assessment, and present political conditions. Additionally, the bank's process needs to be modified because it was ineffective in lowering the NPL status. Based on the findings, the article suggests that the top management's assistance is insufficient and needs to be increased in order to ensure the availability of appropriate and clear standards for managing credit. Additionally, new approaches to interacting with debtors must be developed if banks are to be able to recoup their loans.

Keywords: *Credit risk, credit risk management practice, credit policy and procedure, Nonperforming loans*

Internal Control System over Cash: The Case of Commercial Bank of Ethiopia,

Sebeta Cluster Branch

Nedra Seid, St. Mary's University

Abstract

This study's primary purpose was to assess the internal control over cash at Commercial Bank of Ethiopia (CBE) Sebeta cluster branches. For this study, the researcher used both quantitative and qualitative methods. In this study, both closed- and open-ended questionnaires were used, and a total of 117 samples were chosen. To select samples from the total staffs simple random sampling technique was used for the operational staffs and judgmental sampling techniques was considered for the middle and above staffs. These respondents were given the questionnaire, which was collected at a rate of 96.6 percent (113 respondents). Cronbach's alpha was used to determine the reliability of the questionnaire when utilizing five Likert scales. The alpha result of 0.83 indicates that the questionnaire was reliable. The empirical result based on the mean score indicates that the majority of respondents are in agreement that there is segregation of duties and responsibilities in the area of cash and cash-related activities, that transactions are recorded in a timely manner, that the current cash management system protects cash from misappropriation, and that CBE uses sequentially pre-numbered or computer-generated receipt forms to establish accountability for each cash transaction. There is division of tasks, there is a check and balance system of cash transactions, there is dual control of cash vaults, there is a trustworthy and robust internal control system, and each transaction is signed by the head cashier and the teller, according to the majority of respondents. The major deficiency in CBE's internal control over cash consists of cash shortages, non-continuous surprise checks, and a lack of controlling cash holding restrictions. The majority of respondents agree that the cash management procedure, which helps CBE control cash misuse, is relevant. Based on the empirical findings the researcher recommends that CBE better to develop surprise checks on regular basis on internal control over cash and better to reconsider the cash holding limits which may have negative implication on its day to day activities when cash shortage happens.

Keywords: *Cash, Internal Control, Commercial Bank of Ethiopia*

Determination of the Real Property Valuation Methods in Selected Private Banks:

The Case of Addis Ababa

Netsanet Fita Amdela, St. Mary's University

Abstract

Real estate valuation is now considered to be one of the most important aspects of any property and is a vital practice in investment appraisal. The real estate valuation industry in Ethiopian private banks, however, is characterized by variation, unfair competition, and discrepancy. Accordingly, identifying the existing real property valuation factors, regulation used, methods used & digital system extend to modernize it is the main concern of the study. The study was under taken in Addis Ababa where the head office of the private banks existed. Total population sampling method was conducted to gather data through questionnaire & both interviews from 107 valuers who work within 6 selected private banks. Descriptive statistics is used to analysis the data by using SPSS version 20 software. Most selected banks use the cost approach either wholly or in combination with the other two approaches. The main factors affecting real property valuation are Geographical location, property type (style, use and age) and market condition. The senior management's involvement and the institutes' policies and procedures for various real estate goals are additional factors. All banks have guidelines which are adopted from Ethiopian Bankers Association regulation or used as it is. Though there is no standard regulation used as a country. Standard excel software is mostly used by these banks only Dashen banks develop its own EVPMS software. National regulation and institution is necessary. Regarding valuers, variation, and software used for valuation could be another area for other research.

Keywords: - *Real estate valuation, Private banks, Descriptive statistics, EVPMS software*

Factors Affecting Non-Performing Loans: The Case of Development Bank of Ethiopia

Rebka Beyene, St. Mary's University

Abstract

The rise of non-performing loan portfolios in banks significantly contributed to financial distress in the banking sector. Non-performing loans are the main contributor to liquidity risk, which exposes banks to insufficient funds for operations. The objective of the study is to examine the basic factors that affect NPLs, the case of Development Bank of Ethiopia. Sample for the study consists of 120 staff members who work in loan office. Census sampling was applied to obtain the data. Data were collected with the help of questionnaire and interview and analyzed using the Statistic Package for Social Science (SPSS). The result from Pearson coefficients implies that the seven factors were all positively related with NPL within the range of 0.648 to -0.013. Findings from the multiple regression analysis depict, 67.1 % variation in NPL is explained by employed explanatory variables (where by R square is 0.671 and adjusted R square is 0.650). Pearson correlation table shows that non-performing loan had most significant correlation with poor credit assessment, poor collateral strength, high interest, credit size, loan diversion, poor credit monitoring, and borrower's credit culture respectively. The result of the study indicated that poor credit assessment, poor collateral strength, high interest, credit size and poor credit monitoring has positive and statistically significant effect on NPL. DBE higher management team should pay appropriate attention on bank specific, and borrower specific factors impact of NPL's of priority sector of business loans and should be able to prepare prudential credit policies and procedure to protect adverse impacts of such type of non-performing loans. DBE should put in place a vibrant credit process that would encompass issues of proper customer selection, robust credit analysis, authentic sanctioning process, proactive monitoring and follow up and clear recovery strategies for sick loan.

Keyword: *non-performing loan, bank specific factors, borrower specific factors*

Determinants of Internal Audit Effectiveness in Bank of Abyssinia with Specific

Reference to Addis Ababa Districts of the Bank

Samuel Nigussie Worku, St. Mary's University

Abstract

Investigating the factors that affect internal audit effectiveness at Bank of Abyssinia was the goal of this study. In particular, to examine the impact of current Internal Audit Function and Internal Audit Effectiveness practices as well as staff competency, management support, internal auditor independence, and the availability of an approved internal audit charter on the efficacy of internal auditing at the Bank of Abyssinia are the objectives of the study. Three sample districts and the bank's head office were chosen for the study's purposes. The researcher's source for the necessary data was the internal audit personnel of the relevant bank. Both descriptive and explanatory research methodologies were used in the study. Taro Yamane's Formula was used to establish the sample size of 193 from the total population of 374, from 193 distributed questionnaires 175 (90.67%) were collected and analyzed. Moreover, the questionnaires were distributed to the Stratified Random Sampling-selected samples. The acquired data was examined using SPSS version 26, and the conclusions were presented both statistically and visually using Tables. As a result, all of the parameters affect how effective internal audits are at the Bank of Abyssinia, according to the output of the regression analysis management support, internal audit independence and approved internal audit charter has positively and statistically significantly and contribution to internal audit effectiveness which also these variables are major determinants to Internal audit Effectiveness in Bank of Abyssinia. Thus, bank should enhance competence of internal audit staffs in order to maximize their internal audit effectiveness. It is recommended that if similar research will be done in the future and add other determinates that affect the Internal Audit Effectiveness.

Keywords: Approved Internal Audit Charter, Internal Audit Effectiveness, Internal Audit Function, Internal Audit Independence, Internal Audit staff Competency, Management Support

Assessment of Electronic Banking Implementation in Selected Commercial Banks in Ethiopia

Seble Hailu Degafe, St. Mary's University

Abstract

The study evaluates the implementation of E-banking technology in the Ethiopian selected commercial banks. Population of the study consist 3 selected commercial banks that have operated in 2023. The study was conducted based on the data gathered from three private commercial banks in Ethiopia. Purposive sampling method was used to draw the sample from the population. A qualitative research approach was employed to answer the research questions that occur through the review of existing literature and the experiences of the researcher in respect of the E-banking technology in Ethiopia. The study statistically analyzed data obtained from the survey questionnaire. A research framework was developed based on technology-organization environment framework to guide the study. The result of the study indicated that, challenges to the use of e-banking technologies in the selected banks, advantages, have those selected banks received as a result of their implementation of e-banking technology, the driving forces for the implementation of electronic banking technologies in the selected banks, opportunities in selected banks for the use of e-banking technology. The study identified operational and services benefits from implementation of E-banking technology such as increase productivity, reduces paper work, reduce transaction cost, generate foreign currency, increase reliability and reducing errors as operational benefits and facilitate development of new products, facilitates marketing and market access, improve customer service, reduce long queues in banking halls, increase accessibility of the bank services, create good relation among banks and clients and encourages price transparency as services benefits. Among the different driving forces that initiate Ethiopian banks to implement and extend E-banking technology: desire to improve performance, desire to improve the relationship with customers, rapidly changing customers' needs and preferences, desire to improve organizational performance, desire to cover wide geographical area, desire to build organizational reputation and desire to reduce transaction cost are among others. The study also indicated the existing opportunities for E- banking implementation such as improvement in the banking habit of the society, late implementation of E-banking, commitment of the government to facilitate the expansion of ICT infrastructure and commitment of the government to strengthen the banking industry. The study recommended banks to facilitate proper and continuous ICT and business training for their employees, increasing security for E-banking products, create deep awareness about E-banking technology to the community while the government should support banking sector by facilitating sufficient ICT infrastructure development and issue clear and workable legal frameworks to ease the implementation of E-banking Technology in Ethiopia.

Keywords: E-Banking challenges, E-banking opportunities, benefits of E-banking, driving force.

Assessment of Opportunity and Challenges of Foreign Bank Entry to

Ethiopian Banking Sector

Semir Shkuri, St. Mary's University

Abstract

The Ethiopian government's significant policy change in 2018 to partially privatize important state-owned firms like Ethio Telecom is an indication to help expect the possibility of allowing foreign banks to operate in Ethiopia in the future. The state-owned and private commercial banks in particular will have both opportunities and challenges if foreign banks are permitted to conduct business in Ethiopia. The study's primary objectives are to analyze the possible opportunity and challenges of foreign banks entering Ethiopia's banking industry using descriptive study and a mixed approach. The data were collected from all commercial banks operating during the study period through questionnaires by deploying a purposive sampling technique. Furthermore, both primary and secondary sources of data were used and collected data were analyzed by using descriptive analysis techniques such as percentage mean and standard deviation using SPSS software. The finding of the study shows that foreign bank entry in Ethiopia could introduce new banking technologies, financial innovation and promote financial development; On the other hand, the stiff competition with foreign banks may threaten the survival of domestic banks that may lead them to incur high cost in the short run and decline in profit. In addition, it may bring shocks from other countries, destabilize domestic credit and may serve more productive sectors only. As recommendations, allowing foreign bank entry in Ethiopia step by step is advantageous with extensive capacity building to all stakeholders and implementation of modern banking technologies. Merger form of entry may be essential for knowledge transfer and entry via joint venture preferable to resource mobilization and enhancing access to finance for the majority.

Keywords: Domestic banks, foreign banks, opportunity and challenge

An Assessment of Cost Allocation System in Manufacturing Company:

The Case of Oromia Pipe Factory Plc.

Sendeku Zerihun, St. Mary's University

Abstract

The purpose of this study was to assess cost allocation system in Oromia Pipe Factory PLC for management decision making. The study focused on cost system practice and allocation mechanism, internal control system, change of manufacturing process and cost, staff quality and company's capacity, maintaining database and department's involvement & customer's satisfaction on pricing decision. The target population is focused on 25 employees of Oromia Pipe Factory PLC. Those are listed from general manager, deputy general managers, department heads, factory and administrative staffs. Purposive sampling technique is used to select respondents for questionnaire and focus group discussion on the bases of their expertise in the research study. The data collected was analyzed through qualitative approach for focus group discussion and quantitative approach for questionnaire which put into SPSS and then analyzed by using descriptive statistical tools. The basic findings from the study revealed that the company uses process costing system and traditional costing method to allocate factory overhead costs, the company assigns factory overhead cost using units of production, and also the company has no capacity to implement modern cost allocation system, The result concluded that traditional costing method is not effective in which providing inaccurate cost information and affecting performance of the company. In addition, there is shortage of man power and trained employees because of capacity building training in relation with cost system have not been provided for staffs. Therefore, the study recommended that the company need to develop and adopt the new cost method that method is activity-based costing system. Moreover, top management support is crucially needed to facilitate training for staffs and to improve capacity of the company.

Keywords: *Activity based costing, Cost Allocation System, Traditional costing method*

The Effect of Investment on Financial Performance of Insurance Company: A Case Study on Ethio- Life and General Insurance S.C.

Sisay Denekew, St. Mary's University

Abstract

With the help of multiple linear regression model and descriptive analysis, an attempt was made to measure the profitability of Ethio Life and General insurance S.C. It was identified that firm's investment is an important determinant of profitability. Based on this rationale, the researcher selected Ethio Life and General insurance company purposely to identify its profitability and determinants of profitability. Among the selected variables to determine the return on asset; investment in properties, age, liability and liquidity ratio of the firm were identified as positive and significant determinants of firm's profitability. Size of the firm and its return from investments on equity and share were identified as having significantly negative impact on return on asset, profitability of Ethio Life and General insurance S.C. According to this result, this firm is recommended to invest more on properties, and to increase the liability side of the asset. The company is also recommended to raise its liquidity ratio and to sustain its operation in the market since age plays a role for the increment of return on asset.

Keywords: *Ethio Life and General, insurance, investment, return on asset, share*

Assessment of Loan Default on Operational Performance of Microfinance: The Case of Peace Microfinance Share Company

Tesfaye Hailu Mamo, St. Mary's University

Abstract

Microfinance institutions are found among the institutions which provide different financial service for the poor who are out of the conventional banking system, particularly in developing countries. The objective of the study was to assess loan default on the operational performance of MFIs in the case of PEACE Microfinance Share Company. It aimed to explore the impact of loan default on the operational performance of the institution (MFIs) specifically focusing on the case of PEACE Microfinance S.C. The study employed a mixed methods research design, incorporating both quantitative and qualitative data collection technique. The primary data is obtained through a survey questionnaire administered to the staff member of PEACE Microfinance S.C and MF's loan officers. The secondary data, on the other hand, is collected from published reports, articles, and other relevant documents related to the topic. The study's findings indicate that loan default significantly affects the operational performance the institution, including financial sustainability, growth, and outreach, employee's morale and institutional reputation. The study identifies several factors that contribute to loan default, including borrower's characteristics, poor portfolio management, poor credit appraisal, internal factors, credit risk, management polies, among other based on the research findings, the paper provides recommendations to improve the operational performance of MFI's, including enhancing the credit risk management polies borrower education and financial literacy, and adopting new technologies to streamline their lending processes and enhance their ability to detect and prevent loan default. Additionally, the study identifies the challenges faced by the institution in managing credit risk and suggests possible solutions.

Keywords: Loan Default, and operational performance.

The Effect of Capital Structure on the Performance of Private Banks of Ethiopia

Tewodros Guchiye, St. Mary's University

Abstract

The study investigated the effects of capital structure on the performance of the private bank of Ethiopia for the period of ten years, 2010–2019 with a sample of two private commercial banks. Bank managers have recently focused more on capital structure with the aim of achieving optimal financial cost allocation in bank operations in order to enhance their performance. Capital structure refers to the proportion of money that is invested in a business. It has four components and it includes Equity Capital, Reserves and Surplus, Net Worth, Total Borrowings. A literature review on the relationship between the firm's profitability and capital structure showed that there is either a positive, negative, or neutral relationship between profitability and capital structure. It also showed there is no conclusive evidence of what should be the optimal capital structure. The data has been analyzed by using descriptive statistics, correlation, and panel data regression models. The study focused on four performance indicators of return on equity, return on assets, net interest margin, and cost-to-income ratio to determine bank performance. Independent variables are subdivided into capital structure variables namely; long-term debt to total assets, short-term debt to total assets, and total debt ratio, and then control variables are bank size and tangibility of assets. Results portray that there is a positive relationship between capital structure variables and bank performance. It's between long-term debts, and total debt with net interest margin. The first finding was capital structure as measured by total debt to asset ratio had a positive relationship with performance of the bank, and statistically significant. The result was supported by trade-off theory. The second finding was capital structure had a positive relationship with profitability (ROA) as calculated by growth statistically it was not significant at even 8% significant level. It was also supported by trade –off theory. The third finding was ROE and size had a negative relationship with profitability and strongly statistically significant at 0.06% level. The third finding was supported by picking order theory. The fourth outcome was banks ROE had a negative relationship with profitability and statistically significant at 0.002% significant level in profitability of ROA. The last result from the study was that banks SDR and its financial performance had a negative relationship and statistically significant at 0.121% significant level negative impact. A good capital structure ensures that the available funds are used effectively. It prevents over or under capitalization. It helps the company in increasing its profits in the form of higher returns to stakeholders. Regarding these outcomes, some implications are suggested to policy makers and bank managers to improve bank performance, subsequently to enhance the stability of the Ethiopian banking system – especially under the current uncertain economic conditions.

Assessment of the Benefits and Challenges of Adoption International Financial Reporting Standards for Small and Medium Enterprise: The Case of Some Selected Small and Medium Enterprise Companies in Bole Sub-city

Tsega Debebe, St. Mary's University

Abstract

This study aims to assess the benefits and challenges of adoption International Financial Reporting Standards for small and medium enterprise: in some selected small and medium enterprise companies in Bole Sub- city. This study employed a descriptive research type and a survey research design for the research design. Besides, a qualitative and quantitative research approach was applied. A census sampling was used for the sampling techniques. The questionnaire data were analyzed using descriptive statistics. In order to achieve this goal, 6 small and medium enterprise members from the IFRS implementation team have been deliberately selected based on their role and participation in the implementation process. Primary data was collected through questionnaire. The result of the study shows that poor understanding of the standard, lack of high qualified professional bodies, high cost of implementation and weak management support are the major challenges of adopting IFRS by small and medium enterprises. On the other hand, the results show that IFRS adoption in small and medium enterprises were result in a number of important benefits to companies.

Keywords: *Adoption, challenges, International Financial Reporting Standards*

Challenges and Effects of Information Communication Technology on Customers' Satisfaction and Employees' Performance: The Case of Awash Bank and Bank of Abyssinia

Wondesen Tsegaye, St. Mary's University

Abstract

This research seeks to determine challenges and effects of ICT on customers' satisfaction and employee performance of Awash Bank and Bank of Abyssinia. It evaluated the banks' customer and employee satisfaction as independent variables. In addition, the research sought to identify the most significant obstacles customers face when utilizing technology-based services and products. This study utilized a case-study methodology. In this research, primary and secondary data are the two types of information typically employed. The study's target populations were customers and senior management of the two private banks, Awash Bank and Abyssinia Bank. Awash Bank and Abyssinia Bank selected 100 customers and 30 employees at random to represent 10 percent of the target population for the study. For the research, a structured questionnaire was used to collect pertinent data. Version 16 of the Statistical Package for the Social Sciences (SPSS) was utilized to analyze the questionnaire data. To determine the significance of the independent variables on the dependent variable, a T-statistics test was conducted. According to the findings of the study, information and communication technology has a substantial positive impact on customer and employee satisfaction in the selected private banks. The simple linear regression analysis also revealed positive coefficients of 0.803 and 0.725 for customer satisfaction and employee performance, respectively, indicating a strong positive relationship between information and communication technology and the satisfaction of bank customers and employees. The research also revealed that mobile and internet connectivity issues, as well as a lack of information and communication infrastructures, are the major obstacles discouraging customers from using technology-based services and products of banks. In Ethiopian private banks, information and communication technology has had a positive impact on customer and employee satisfaction.

Keywords: ICT, Customer satisfaction, Employee performance, bank performance, challenges

An Assessment of Internal Audit Practice: The Case of Lion International Bank

Yirgalem Tsegaye, St. Mary's University

Abstract

Internal audit has an important role in helping a firm to achieve its objective when it is implemented, operated, and managed effectively. Organizations which effectively implemented, operated and managed internal auditing were better able to identify their business risks and system inefficiencies for the sake of taking corrective actions and improvement in the process. The main purpose of this study was to assess the internal audit practice: in Lion International Bank. The study used purposive sampling method and covered the head office and branches' internal auditors. This study includes both quantitative and qualitative research methods. The quantitative research method used 30 usable self-administered questionnaires. These questionnaires were constructed in 5-point Likert scale, distributed to internal auditors of Lion International Banks, and the collected data from the questionnaires were coded, they were entered into the Statistical Package for Social Sciences (SPSS) version 26 computer package for analysis. The qualitative research method used through personal interview with selected internal audit managements. According to the research findings, the Bank has strong organizational independence for internal auditors. The top management support to internal audit and management's perception of internal audit value is good that it is facilitating the practice of internal auditing. Lion International Bank should provide adequate support and encouragement for training and development of the internal audit staff. Furthermore, the management should acknowledge on the internal audit recommendations as a tool which contributes to the improvement of risk management, control and governance using a systematic and disciplined approach in the bank. The researcher mainly recommended to give attention to the development of certified personnel; and internal audit work should be assessed externally by an independent reviewer.

Keywords: Internal Audit, competency, organizational independence, Lion International Bank

Computer Science

A Model to Detect MiTM Attack in IoT Networks: A Machine Learning Approach
Abel Ashenafi Tadesse, St. Mary's University

Abstract

The Man-in-The-Middle attack is a kind of cyberattack where a perpetrator intercepts an ongoing communication between two parties and use this communications breach to either eavesdrop on the communicated message or alter the message prior to reaching the intended legitimate receiver. In any IoT network, the basic purpose of any smart device in the network is taking part in collecting large amount of data from various sensors located in geographical dispersed locations and relay this information to a Master-Device in the IoT network. Once these collected sensors' data reach the Master device, it relays the sensors' data to a central database or server via gateways wirelessly. IoT devices are usually designed to be deployed in a mass scale and are also designed to operate in remote and hard-to-reach areas. IoT nodes are usually battery powered or scavenge power from their surroundings. Hence, IoT device manufacturers give little emphasis to security. In fact, IoT device manufacturers' main goal is designing nodes that get the job done whilst consuming as little power as possible for as long as possible. Despite their wide spread use and ubiquity, IoT networks are highly vulnerable to cyber-attacks like MitM attacks, and identification of these malicious behaviors is mandatory as tampering IoT data in a malicious manner by adversaries could lead to real-time, real-life catastrophes. The main objective of this study is building a machine learning model that detects modified sensors' records that originated from IoT networks infected with ARP cache poisoning based on the IoT network's data patterns. Therefore, to build the model, both Normal and Attack data needed to be generated from an environment that mimics an IoT Network. Hence, for this study, an IoT testbed was built using the NodeMCU ESP32 IoT Module which acts as the master device in the IoT network, a DHT22 Temperature & Humidity Sensor, an MQ2 Gas Sensor, a SW-420 Vibration sensor, and a wireless router. An Adversarial system was also built using a DELL® Core-i3 laptop which runs on Kali Linux with a processor speed of 2.1GHZ and a total installed RAM of 4GB. In this Testbed, data captured form the three sensors are Temperature, Humidity, Smoke in Parts-Per-Million and the level of vibration which are transmitted to a cloud named ThingSpeak server via a wireless router. In the normal phase, sensors' values are extracted by the NodeMCU device and then transmitted to the ThingSpeak cloud. This data is then labeled as 'Normal' data. The attack phase is performed by the adversarial system which intercepts data coming from the NodeMCU device, modifies it and sends these modified Sensors' readings to the ThingSpeak cloud. This data is labeled as 'Attacked' data. Machine learning classifiers such as SVM, Naïve Bayes, Decision Trees, KNN and Adaboost are built to differentiate the sensors' data as 'Normal' or 'Attacked' data using the Weka Explorer software based on the IoT Network's Sensors' records. From the five candidate algorithms, Decision Trees had the highest accuracy of 95.125 %.

Keywords: IoT Networks, IoT Vulnerability, IoT Network Attacks, Address Resolution Protocol Poisoning, Machine Learning

Developing SQL Injection Prevention Model Using Deep Learning Technique

Abenezer Ketema, St. Mary's University

Abstract

Cyber security is the study of all aspects of communication security and privacy, and it is dedicated to protecting computer systems from attacks that compromise the hardware, software, or information. A Structured Query Language Injection is one of the most common cyber security attacks on the database of a web application. The attack is a common and dominating type of major web application assault, as well as one of the most serious cyber security threats in which hackers gain access to data. A hacker could simply gain unauthorized access to the web application's underlying database, giving them complete and total control of the system. Many methods and approaches for preventing Structured Query Language Injection Attacks have been developed by several researchers. A deep learning Convolutional Neural Network was used to create a model to prevent Structured Query Language Injection Attacks in this study. In this study, the primary data was collected from Kaggle (SQL injection attack dataset) and it contains a total of 4,199 number SQL injection attacks query and normal text. The data splitting used is 80%-20% for training and testing, respectively. Furthermore, 90%-10% of data partitioning has experimented. The experiment conducted suggests the 80%-20% data splitting achieved a good result. In addition, the proposed model was built using five different scenarios in the experiment. The scenarios have different parameters and hyperparameter values. Finally, according to the classification metrics report, the proposed model has a 97% accuracy in detecting and preventing Structured Query Injection Attacks while testing with unseen data. Finally, the proposed model produced promising results when tested on an unknown dataset.

Keywords: Convolutional Neural Networks, Structured Query Language Injection Attack, Cyber Security, Structured Query Language

Bank Customer Churn Prediction Model: The Case of Commercial Bank of Ethiopia

Berhane Gebreegziabher Seyoum, St. Mary's University

Abstract

In the 21st century, because of the availability and affordability of computer technology, organizations and businesses especially in banking sector are situated in basic requirement to gain a number of key advantages to improve their business using Machine Learning (ML) Algorithm. ML Algorithms is a branch of artificial intelligence based on the idea that systems can learn from data, identify model and make to support decision with minimal human intervention brief about the customer churn. Nowadays, industries working with large amounts of data have recognized the value of machine learning, e.g., Commercial Bank of Ethiopia (CBE). CBE is one of such service-giving industries that collect, process and store huge amounts of records from time to time and, therefore, deal with large amount of data. On the otherhand, CBE is facing problems in Customer Relationship Management (CRM), specifically it is unable to control the customer churn. Customer Churn is the propensity of a customer to stop doing business with an organization and subsequently moving to some other company. In this study, an attempt is made to apply machine learning algorithms for customer churn prediction. After performing business and data understanding, the data preparation task is done to clean and make the data ready for experimentation. For the experiment and construct predictive model, machine learning algorithms such as SVM, KNN, Naïve Bayes and Logistic Regression are selected based on their advantages and past performance seen in different literatures, it has been reported that they were widely used classifier algorithms for prediction and classification. The R Studio with R programming was used to simulate all the experiments. Confusion matrix was used to calculate the accuracy, recall and precision and evaluate the performance of the models. The results of the experiment show high accuracy, so that the models can be used to predict customer status accurately. Based on the research findings, the KNN classifier produced an accuracy of 99.91%, the SVM classifier produced an accuracy of 92.4%, Logistic Regression model also produced an accuracy of 93.8%, and Naïve Bayes classifier produced an accuracy of 83.8 %. Therefore, the KNN classifier is proposed for constructing bank customer churn prediction model for Commercial Bank of Ethiopia. Based on the proposed optimal model in this study, we recommend future research to integrate customer churn predictive model with CRM data base management system.

Keywords: *Customer Relationship Management and Customer Churn*

Mobile Network Congestion Prediction Using Machine Learning: The Case of Ethio Telecom

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Abstract

A mobile network, also known as a cellular network, is a radio network that is distributed over land areas known as cells, each of which is supplied by at least one fixed position transceiver, also known as a cell site or base station. Congestion, fraud, and delay on international calls are among issues that these networks confront. Practically, all telecom service providers across the world, these issues are severe threats and customer churn issues. In the context of Ethiopian telecom network data, this paper seeks to handle mobile network congestion problems using machine learning techniques termed multilayer perceptron neural networks. The network data used in this article was obtained from Ethiopia Telecom's key performance indicator database over a six-month period. For the aim of constructing the machine learning models, a total of 3080 data sets with 15 attributes are employed after removing unnecessary data, formatting the data organization, and clustering the data into three independent data sets for each site. By conducting performance analysis of Multilayer Perception Neural Network models with different combinations of training algorithms, activation functions, learning rate, and momentum, it was found out that Multiple Layer Perception Neural Network model having 15 hidden layers each having 200 neurons with Adam optimizer training algorithm and Relu activation function delivered the lowest mean absolute error of 0.272 while another Multilayer Perception Neural Network model having 10 hidden layers having 200 neurons in each layer, the same activation function and training algorithm had the mean absolute error of 0.345. The results of this research showed that performance analysis of Multilayer Perception Neural Network models is a crucial process in model implementation of Multilayer Perception Neural Network for mobile network congestion prediction and a multilayer perceptron having 15 layers can give a comparable prediction of the real mobile network congestion situation. The lack of sufficient data and enough expert knowledge of the performance parameters of the network were of the major challenges faced during the craft of this research paper. Finally, through the results found in this paper we recommend Ethio telecom to implement this mobile network congestion prediction techniques and avoid such types of irregularities throughout the network which will improve user experience and reduce customer churn.

Keywords: Relu, Congestion Prediction, MLP_NN, QoS, Machine Learning.

A Case Based Reasoning System for Diagnosis of Malnutrition for Under-Five Year Children: The Case of Tiruneshe Bejing

Daniel Kahsu Tesfay, St. Mary's University

Abstract

Malnutrition is a broad word that refers to an insufficient intake of nutrients to support healthy growth; it can refer to both under and over-nutrition. It's possible that it's one of Ethiopia's leading causes of disease and mortality in children under the age of five. Lack of specialists, practitioners, and health facilities at lower level health institutions in order to detect and treat malnutrition at an early stage are some of the factors that exacerbate the spread of malnutrition in the country. Artificial Intelligence (AI) was used in the study to diagnose malnutrition by using computer tools that mimicked human intelligence. The general objective of this study was to design a case based reasoning system that provides expert advice for diagnosis of malnutrition under five year children. The examples were gathered from Tiruneshe Bejing General Hospital, and design principles were used to create a prototype case-based reasoning system. Domain specialists from the Hospital were selected using a purposeful sampling strategy for knowledge acquisition, system testing, and assessment. The researcher utilized the jCOLIBRI version 1.1 implementation tools and the closest neighbor technique to create the prototype system. The produced prototype was put to the test in terms of system performance and user approval. 7 test cases and 6 domain experts were used to put the prototype to the test. The average accuracy and recall values acquired based on evaluating the system's performance were 71 percent and 83 percent, respectively. Domain specialists were also included in user acceptability testing, which resulted in an average of 83 percent approval. The CBR system's performance might be improved by adding more cases. This investigation yielded a positive outcome that satisfied the study's aims.

Keywords: *Case Based Reasoning, Malnutrition, Artificial Intelligence, Design science*

Sentiment Analysis on Amharic Language-Based COVID-19 Discourse from Facebook Social Media Comments

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Abstract

The new coronavirus disease (COVID-19) broke out from Wuhan, China in late December 2019. The virus causes respiratory infections ranging from the common cold to more serious respiratory problems. Covid-19 pandemic made huge impacts on different sectors; environmental, mental, economical, and industrial are some of which the pandemic affects negatively. Prior studies indicated that social media is a key tool used for gaining a huge amount of people's opinions or sentiments towards such pandemics. Sentiment analysis is an important tool when it comes to analyzing people's expressions and thoughts on social media. The collected sentiments can be very crucial to assist public health authorities in monitoring and tracking of health information, worries, behaviors, and misinformation, and designing interventions to reduce the impact of the pandemic. In such cases, there is a need to develop a system that detects people's opinion automatically and categorizes them as positive or negative to the guidelines given by health authorities. However, despite the importance of sentiment analysis, much investigation is not done to assess and find people's attitudes on social media in the context of local Amharic language. The objective of this thesis is to apply sentiment analysis on Facebook social media by extracting Amharic textual comments focuses on Covid-19 and compare the performance of machine learning algorithms to find the best model. In this study, 15,000 comments regarding Covid-19 was collected and 7309 comments extracted during pre-processing stage, after which three supervised machine learning algorithms SVM, Naive Bayes, and Maximum Entropy used with feature extraction BOW, TF-IDF, and word2vec to classify sentiments expressed on comments. From these, Naïve Bayes with TF-IDF yields high results in classifying sentiments with 83.3% accuracy. The experimental evaluation shows how the proposed approach is effective.

Keywords: Sentiment analysis, Covid-19, Natural Language processing, health authorities, facebook comments

Quality of Service Comparison of Seamless Multi -Protocol Level Switching and Multi-Protocol Level Switching Networks

Genet Daba, St. Mary's University

Abstract

A seamless MPLS network is one in which Multi-Protocol Level Switching is used for all packet forwarding within the network, from the time a packet enters the network until it leaves it. Seamless Multi-Protocol Level Switching was created with the goal of providing an architecture that can handle a wide range of services on a single Multi-Protocol Level Switching. Access, aggregation, and the core network are all integrated into one platform. The goal of traffic engineering is to make network operations more effective and dependable while also maximizing network resource consumption and traffic performance. Because of the high cost of network infrastructure and the commercial and competitive nature of the Internet, traffic engineering has become an essential function in many big Autonomous Systems. These issues highlight the need of maximizing operational efficiency. Traffic oriented performance objectives include the aspects the Quality of Service of traffic streams. In a single class, best effort Internet service model, the key traffic-oriented performance objectives include: minimization of packet loss, minimization of delay, minimization of jitter and maximization of throughput. The primary goals of Quality of Service are bandwidth management, controlled jitter, latency and improved packet loss characteristics to provide satisfactory services for users. The goal of this thesis is to improve the quality of service on multi-protocol level switching that is seamless. Two scenarios are used to examine the influence on Quality of Service parameters: one with Seamless Multi-Protocol Level Switching and the other with Resource Reservation Protocol -Traffic Engineering Seamless Multi-Protocol Level Switching. To compare the performances of the two situations, simulation tools such as Graphical Network Simulator-3, Ostinato, Paessler Router Traffic Grapher, and excel are utilized. On various Quality of Service metrics, the result demonstrates that Resource reservation protocol Seamless Multi-Protocol Level Switching is superior than Seamless Multi-Protocol Level Switching.

Keywords: MPLS, Seamless MPLS, QoS, Traffic Engineering, RSVP, Network Analysis

Developing an E-Learning Framework For Ethiopian High Schools: The

Case of Lycée Guebre-Mariam

Genet Jordano, St. Mary's University

Abstract

Recently, with the advancement of information and communication technologies and widespread usage of the Internet, E-learning technology has become a prominent element in educational settings. This type of technology can substitute traditional face to face teaching and learning methods and provides online courses, online exams, online cooperation, and remote assistance. The existing practice of E-learning in Ethiopian high schools faces challenges to implement: the infrastructure and E-learning design problems. This research study aims to understand the current practices of e-learning in Ethiopia and investigate the factors that can be used to develop a common framework that will be used as a guideline for Ethiopian high schools in implementing an e-learning system. Data were collected from Lycée Guebre-Mariam students, teachers, and participants of the school's staff members who are actively engaged in e-learning. Firstly, the literature study led to the identification of factors necessary for facilitating effective e-learning and the discovery of factors regarded as important for promoting effective e-learning. The data gathered using a fully structured and semi-structured questionnaire is processed using the statistical analysis method to analyze and prepare an SRS document. The study results and findings indicate that effective e-learning can be achieved by having well-established e-learning policies, institutional readiness for e-learning, quality e-learning systems, quality course design, awareness of e-learning benefits, experience in e-learning, and interactive discussions. At the end of this research, the framework will be implemented using the "Learn Cube" E-Learning platform, which is identified as a suitable platform to implement a successful E-Learning system, especially in the secondary school curriculum.

Keywords: E-Learning, High School, E-Learning framework

Afan Oromo Text Summarization with Deep Learning Approach

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Abstract

Text summarization is the technique, which automatically creates an abstract or extractive summary of a text. Text summarization is one of the research works in NLP, which concentrates on providing meaningful summary using various NLP tools and techniques. Abstractive and extractive summarizations are two methods of generating summaries from texts. This study has identified the “Afan Oromo Text Summarization in Deep Learning” as a research topic. The primary purpose of the study is to design a system and implement extractive and abstractive Afan Oromo proclamation text summarization to come up with effective and efficient summarization type as well as to evaluate the extent of the fitness of the algorithms. Hence, 583 articles of 27 Afan Oromo proclamations were used as an input data for the purpose. Accordingly, abstractive text summarization models (Sequence- 2-Sequence decoder with attention) and extractive text summarization models (TextRank) was developed for text summarization of the dataset. Different comparison measures (Rouge-1 and Rouge-2 percentage, count vectorizer, tf- idf vectorizer, and soft-cosine similarity) were implemented to evaluate the text summaries produced. Results of the Rouge-1 and Rouge-2 measurement percentage index were higher for abstractive summarization than that of the extractive one in this case. Besides the algorithms and models used for both summarization methods fit for the Afan Oromo proclamation text summarizations.

Keywords: - Deep Learning, TextRank, RNNs, Attention model, Encoding, Decoding

Predictive Model to Detect First-Line Antiretroviral Therapy Failure among HIV/AIDS Patients in Zewditu Hospital, Addis Ababa

Helina Assefa, St. Mary's University

Abstract

This study utilizes expert consultation to develop machine learning based predictive model that detects clients who are at high-risk of treatment failure among those who are receiving first-line ARV therapy. The study uses retrospective cross-sectional data of clients who are at least 6 months on ART when data was collected from Zewditu Hospital. The study has followed the Cio data mining model. The study has conducted two main procedures for model development; cluster modeling and classification modeling. The cluster modeling was conducted by using the K-mean algorithm and classification modeling was conducted by implementing decision tree (J48), NaiveBayes, SVM and random forest algorithms. The experimentation results show that all the algorithms were the same in terms of accuracy (98.998%), precision (0.990), recall (1.00), and F1-score (0.995). They differ in the time taken to build the classification model. J48 and Naïve Bayes algorithms are have better time efficiency. Accordingly, the J48 and Naïve Bayes algorithms were found the best algorithms to develop ART treatment detection model for the data considered in this study.

Keywords: First-liner ART, ART failure detection, Clustering, Classification, WEKA, Cios Model, Zewditu Hospital.

Context Based Afaan Oromo Language Spell Checker for Handheld Device

Henok Dawit Daniel, St. Mary's University

Abstract

Spellchecking is a spelling check app that will carefully go through your text to scan it for any spelling errors and correct them by providing possible ranked suggestion for user to select from list and fix misspelled words. This thesis describes the design architecture, implementation and testing of a model that have been developed by a programming language Python. This spellchecker came with an integrated user-friendly graphical user interface, where users can input their text, detect misspelled words and choose from a list of five candidate correction words to correct them. Users can even add words to a pre-built dictionary. Error detection is based on the dictionary look up method, bigram and trigram analysis. The data collected from the different scientifically and error free as well as trusted sources and prepare the dictionary, bigram and trigram model for error detection and correction. Two types of error happened in spelling check system to detect and correct both context aware/ real word and non-word error types. The main focus of this study is to design context based spell checker for Afaan Oromo language hand held devices depends on the spelling error patterns of language based on the sequence of words in the input sentences contextually. The first types of spelling error that is non-word error candidate generation is based on dictionary lookup techniques; similarity is measured using the Levenshtein edit distance by considering Insertion, deletion, substitution and transposition of character of user input to the dictionary token and ranking top 5 probable suggestions accordingly. The second types of errors occur during spell check that is the real word error, for this types of error the bigram and trigram model created from the corpus and Stord based on statically/probabilistic analysis techniques was used to identify the misspelled word based on context to correct bad word according to context misspelled. To conduct experiment 1500 words were used to learn and test the model respectively. Experiment result shows that, the accuracy of 85% for spelling errors. According to gated result the accuracy of the system is 85%, this shows that the model is convenient and efficiency in order to correct misspelling Afaan Oromo words both real word and nor word types of spell error occurred while user type texts to communicate.

Keywords: *Context-Based Spellchecker, Real-word Error, N-gram, Levenshtein edit distance and natural language process (NLP)*

The Role of a Detection of Vehicles' Speed and Net Overload in Road Traffic Accident Analysis with Data Mining Approach: The Case of Addis Ababa

Kaleab Yirga, St. Mary's University

Abstract

From the advent of increased transportation, overloading and over speeding of vehicles has become the major causes for accidents and killing many lives. Transport authorities are employing advanced traffic management system (ATMS) to improve vehicular traffic management efficiency. ATMS currently uses intelligent traffic lights and sensors distributed along the roads to achieve its goals. Furthermore, there are other promising technologies that can be applied more efficiently in place of the above-mentioned ones, such as vehicular networks. In this study, the researcher tried to assess road traffic accident causes and control mechanisms undertaken by authorities, in Addis Ababa traffic police bureau and Addis Ababa Road Authority. As findings revealed, overload and over speed has immensely contributed to the incidence of road traffic accident in Addis Ababa. This research demonstrates that the Ethiopian traffic management system has been using very old systems which have very limited capacity. In this proposed work, monitoring driving behavior with the help of wireless sensor technology is the target. So, the proposed research work focused on developing a model for integrating wireless sensor network and vehicular social network. This paper presents a model, that can classify accidents well with a better accuracy as fatal, serious, and slight or property-damage was selected and evaluated. Experiment results reveal that the use of logistic regression is helpful in detecting causes of the accident. In this work it has been proved that driving over speed and over net load of vehicles are the major causes of traffic accidents in Addis Ababa and also the research proved that automation provides better performance than a human handled system.

Keywords: *Sensor network, Data mining, Traffic Accident, Models*

Improving Customer Service Using Public Opinion Mining

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Abstract

Today, digital reviews play a pivotal role in enhancing global communications among consumers and influencing consumer buying patterns. The availability of technology and infrastructure create opportunities for citizens to publicly voice their opinions over social media. Business companies use this opportunity to improve the quality of their product and the efficiency of their company. Companies do not yet have an effective way to make sense of customer opinions given on the product. Nowadays, huge amount of product reviews are posted on the Web. Such product reviews are very important source of information for business companies to know about their product acceptance by their customers. Manual analysis of these reviews is very difficult because of the increase in the numbers of reviews on products day after day. Techno Company creates a Facebook page which helps consumers to share their experience and provide real insights about the performance of the product to future buyers. In order to extract valuable insights from a large set of reviews, classification of reviews and rating products into: 1 for best product which is highly accepted by their customer, 2 for good product, and 3 for products having problem which customers is not happy to buy it. Product review Analysis is a computational study to extract subjective information from the text. This paper proposes a customer opinion analysis model to classify product reviews and rating the product best, good and bad based on the customer feedback about the product. It applies six popular machine learning classifiers, namely: Support Vector Machine (SVM), BOOSTING, SLDA, NNETWOR, TREE and BAGGING with the aim to come up with the most efficient classifier. The dataset used consists of 2000 reviews about mobile phone products, collected from Tecno Facebook page. In order to evaluate the six classifiers, we used 10fold cross validation, recall, precision, F1-mesaure and accuracy to measure the performance of each algorithm. The results showed that SVM and BOOSTING outperformed the other classifiers in term of accuracy in all experiments. Decision Tree algorithm gave the lowest results across all experiments in terms of accuracy.

Keywords: opinions, Opinion Mining, Review, Sentence Level, Document Level, Feature Level, Classification, Extraction, Machine learning algorithms, Determination

Improving the Performance of Software-Defined Network Load Balancer Using Open Flow Based Multi-Controller Topology

Kidist Mitiku, St. Mary's University

Abstract

Due to the emergence of internet of things and 5G networks, there is an enormous pressure on the underlying communication networks in terms of demand, performance requirements and dynamic management. To manage incoming traffic, a load balancing technology is assigned to server clusters. In traditional networks, routing protocols forward traffic in keeping with the shortest path to reduce cost. This might result in abnormal distribution of traffic causing overloading of communication links. Recently Software Defined Networks (SDNs) has become increasingly popular and potential candidate to beat traditional networks limitations. Software Defined Networks (SDNs), described by an ideal separation of the control and data planes, is being approved as a distinct paradigm for complex network management. In this research work, performance analysis is performed on random, round robin, weighted round robin and least load balancing algorithms in terms of response time /sec transaction rate (trans/sec) and throughput (MB/sec). Moreover a new Open Flow Model based Multi-Controller Topology is proposed and, the proposed topology is able to reduce the response time (sec) by an average of 30.12%, increase the transaction rate (trans/sec) by an average of 39.44% and also increase the throughput (KB/sec) by an average of 10.56% when compared with a single controller topology using random load balancing algorithms in SDN POX controller.

Keywords: Software Defined Networks, Load-balancing Algorithm, Open Flow Model, Multi controller.

Sentiment Analysis on Tigray Television Services: A Rule-Based Approach

Kiros Aynalem Gebregiorgis, St. Mary's University

Abstract

Sentiment analysis (SA) is an ongoing research field in the field of text mining. SA is the calculation and processing of the opinions, emotions, and subjectivity of the text. The comments given by viewers of the program reflect whether the program is positive (positive increment) or negative (negative decrement) or neutral. SA can analyze a given text into predefined categories based on emotional terms that appear in self-righteous documents, such as positive, incremental positive, negative, reduced negative, or neutral. These opinions need to be explored, analyzed, and organized in order to make better decisions. Early related researchers did not fully consider sentiment analysis in Tigrigna which is very important for identifying the polarity of emotions. They also did not consider the irony and ladder of expressions. And they only considered positive and negative polarity, but it is important to consider inverter words that change polarity. In this study, these gaps are attempted to be filled using NLP technology. The sentiment analysis system uses rule-based and dictionary-based methods to resolve polarity. The questionnaire we used to do this study was to prepare and collect comments from Facebook and the website. Audience/non-audience comments were collected from website/Facebook pages, focus group discussions, and distribution of open-ended questioners. The experiment uses 1633 (one thousand six hundred thirty-three) sentiment comments and four target research fields. The average accuracy, precision, recall, and f-score are 0.84, 0.94, 0.84, and 0.87, respectively. The experimental results using the comment viewer show the effectiveness of the system and the main limitation of this study was our inability to collect sufficient data. Hence, further research needs to be done to prepare a standardized data set that can be useable for experimentation and following the progress of the study.

Keywords: Polarity, Opinionated Documents, Sentiment Analysis, Focus group discussion, NLP Technology; Rule-based Approach.

Web Security Vulnerability Analysis in Selected Ethiopian Governmental Offices

(Using White Box and Black Box Testing)

Merikat Meharu Boke, St. Mary's University

Abstract

Cyber security is the action of ensuring data and data systems with suitable procedural and innovative security measures. Cyber security threats are expanding from time to time. Web security vulnerability is an imperfection or shortcoming in a computer system, its security strategies, internal controls, or plan and execution, which may misuse to abuse the framework security policy. Web security vulnerability can influence a country and can disrupt the social, financial and political realm of governments. Vulnerability analysis is a series of exercises attempted to recognize the shortcomings and gaps to exploit security vulnerabilities. The reason of this study is to find vulnerabilities and give suggestions and rules to vulnerable systems found in web applications. We have utilized subjective approach to evaluate affect and likelihood unequivocally. The result for each appraisal has been relegate high, medium, or low vulnerability to classify the reason of this ponder is to find vulnerabilities and give recommendations and rules to vulnerable systems found in web applications. We have utilized subjective approach to survey affect and probability unequivocally. The result for each appraisal has been assign high, medium, or low vulnerability to classify them effortlessly. Test arrangement, data gathering, vulnerability analysis, and vulnerability report phases are too included. The finding of this work shows that all the possible number of vulnerabilities rate and system shortcoming or point of view attack of governmental office's web vulnerability analysis finding result by utilizing white box and black box testing. Finally, conclusions and recommendations are made based on the discoveries and analysis. The result of the research appears all the possible number of Vulnerabilities rate of governmental office web and network resource vulnerability analysis finding results of both approaches based on vulnerability impact rate or risk level by utilizing black box and white box testing.

Keywords: Security, Web security, Vulnerability Analysis, Security Testing, Penetration Testing

Modeling and Implementing Amharic Non-Standard Words Spelling Checker and Corrector

Meseret Mossie, St. Mary's University

Abstract

Amharic is a language that is spoken by millions of people in Ethiopia and Ethiopians living internationally. It is a widely used language for creating documents for communication purposes. However, since no spelling checker computer program detects and corrects for non-standard Amharic language, spelling errors are becoming common and interfere with communication. A spelling checker is a computer program that detects and often corrects misspelled words in a text document. In response to this problem, the researcher sets developing and implementing non-standard error Amharic language spell checker and corrector model. To achieve this objective, the researcher uses design science research methodology. This research is aimed at modeling and designing Amharic non-standard words spell checker and corrector, and hence research of this nature is best addressed through design science research methodology. The researcher uses dictionary lookup for error detection technique and minimum edit distance as error correction technique. While dictionary lookup detects misspelled words sequence matcher provides spelling suggestions and the list of candidate spellings. The research also employs tools for compiling the python code and storing the corpus. It also uses tools for text processing and for developing a graphical user interface. To demonstrate the validity of the non-standard Amharic words spelling checker and corrector model and to measure its accuracy, precision and recall, confusion matrix have been used as measuring matrix. As a result the model precision, accuracy and recall have 0.94, 0.93 and 0.87, respectively. A questionnaire is also prepared to measure the usability of the prototype on basis of ISO 9241 usability engineering standards and distributed to respondents who are familiar with Amharic Writings. Based on this, the research finds out that the accuracy of the model designed for non-standard words Amharic language is 92%. This clearly shows that the model is effective in checking and correcting words written in Amharic.

Keywords: Amharic non-standard words, spell checker, correction, suggestion, Edit Distance, Dictionary Lookup

Developing a Breast Cancer Disease Detection Model Using CNN Approach

Mihret Gizaw Debebe, St. Mary's University

Abstract

Cells that divide uncontrollably and spread into the surrounding tissues are what cause cancer. DNA changes are a cause of cancer. The majority of DNA alterations that lead to cancer occur in regions of DNA known as genes. One of the cancer diseases that are commonly recognized from a variety of angles as being quite diverse is breast cancer. It is among the main causes of death for females between the ages of 20 and 59 worldwide. According to the World Health Organization's (WHO) 2020 cancer country profile report, breast cancer has the highest age-standardized mortality rate of 22.9 per 100,000 people in Ethiopia, making it the most common cancer there. Early detection and care help patients receive adequate treatment and, as a result, reduce the risk of breast cancer morbidity. According to research, most experienced physicians can diagnose cancer with 79 percent accuracy, while machine learning techniques can achieve 91 percent accuracy. The main aim of this study is to develop a model that can assist a physician in detecting breast cancer and classifying it. Mammogram images were collected from the Korea hospital repository and used for developing a deep learning model. A pre-trained model such as VGG16, Inception, and SDDmobilenet are used as transfer learning for fine tuning. Also, there was a CNN model built from scratch with learning rate, batch size, and epoch and optimizer parameter optimization technique. The model built on InceptionV3 score the highest accuracy of 88% on training. The developed models have the capability of categorizing breast cancer. But the data is not sufficiently available for some classes. To solve the problem the researcher applied augmentation to overcome the problem of over-fitting. Therefore collecting a large amount of data for all classes and developing a more reliable classification model is the future work of this thesis.

Keywords: deep-learning, breast cancer, convolutional neural network, detection, classification, multiple classification

Phishing Email Detection by Using Machine Learning Techniques

Tariku Yabshe Chiksa, St. Mary's University

Abstract

Electronic mail (e-mail) is one of the most popular methods for online communication and data transmission over the web because of its rapid and simple dissemination of data, cheap distribution cost, and permanence. Despite its advantages, e-mail has several drawbacks. The most common of these are phishing and spam emails. While both phishing emails and spam can jam your inbox, only phishing is specifically designed to steal login passwords and other important information. Spam is a marketing strategy that involves sending unsolicited emails to large groups of people in order to promote products and services. A phishing email is a genuine-looking email that is intended to fool users into thinking it is a legitimate email and then either expose sensitive information or download malicious software by clicking on malicious links contained in the email's body. Phishing is more harmful in this aspect because it has caused tremendous financial loss to domain users. Therefore, there is an urgent need for phishing email detection with high accuracy. Banking information, credit reports, login data, and other sensitive and personal information are frequently transmitted over email. This makes them valuable to cyber criminals, who can exploit the knowledge for their own gain. In this paper, we proposed a phishing email detection algorithm based on Naïve Base algorithms and a Support Vector Machine classifier. We extracted email features by analyzing the email header structure, email body, email Uniform Resource Locator information, and email script function features. The aim of this paper: (i) Investigate the challenge of the existing email filtration method for the purpose of minimizing the gap caused by junk mail filtration; (ii) Provide an effective and improved way of phishing email classification method by using machine learning approaches; (iii) Prevent users from opening the malicious link and responding to the attacker; and (iv) Prevent phishing emails from being sent to the intended recipient. Experiments are performed on a dataset consisting of a total of 5229, which includes 4115 legitimate emails and 1114 phishing emails. The proposed technique performed well in detecting phishing emails. According to our findings, Support Vector Machines outperformed the Naive Base in detecting phishing emails, with accuracy rates of 98.76% and 97.51%, respectively.

Keywords: Phishing, Classifier, Bit squat, Malware

Hate Speech Detection from Facebook Social Media Posts and Comments in Tigrigna language

Weldemariam Bahre, St. Mary's University

Abstract

*In recent years, hate speech on social media has become a common phenomenon in the Ethiopian online community particularly due to the substantial growth of users. As part of our country's language, Tigrigna Facebook users also increased in recent years. In line with this, the hate speech in Tigrigna has also increased. The reason could be due to the political instabilities. Hate speech on social media has the potential to quickly disseminate through the online users that could escalate an act of violence and hate crime among peoples. To address this problem, this research proposed hate speech detection using machine learning and text-mining feature extraction techniques to build a detection model. A hate speech data written in Tigrigna was collected from the Facebook public page and manually labeled into hate and hate-free classes to build binary class datasets. The research employed an experimental approach to determine the best combination of the machine learning algorithm and features extraction for modeling. Support Vector Machine (SVM), Naïve Bayes (NB) and Random Forest (RF) classification algorithms are employed to construct hate speech detection model using the whole dataset with the extracted features based on word unigram, bigram, trigram, as well as combined n-grams and TF*IDF. An experimental result shows that the Naïve Bayes classification algorithm with TF*DF feature extraction were achieved slightly better performance than the SVM and RF models for hate speech detection with 79% accuracy. In this study we achieved a promising result for designing hate speech detection for Tigrigna. Since there is no data set available for experimentation, we used limited data for constructing an optimal hate speech detection model using machine learning classification algorithm. Hence, we recommend the need to prepare standard corpus for hate speech detection in local languages, including Tigrigna.*

Keywords: *Tigrigna Hate Speech Detection, Facebook Posts and Comments, Machine Learning Classifier*

Red Kidney Bean (RKB) Classification and Grading Using Image Processing Techniques

Yared Getnet, St. Mary's University

Abstract

The red kidney bean (RKB) is a vital crop whose distribution in the market is subject to stringent quality control. RKB samples are now manually evaluated using ocular inspection, with the contents classified as foreign matter, defect, healthy, contrast, and insect board kernels. Visual examination, on the other hand, necessitates a significant amount of time as well as the presence of qualified and experienced professionals. Furthermore, it is influenced by human nature's biases and inconsistencies. Such a procedure cannot be adequate for large-scale examination and grading unless it is fully automated. The goal of this study is to create a system that can evaluate the quality of RKB sample elements utilizing digital image processing techniques, RKB image data is collected from ECX warehouse, the sample of RKB providing a total of 62 samples, which yielded 582 sample images. Image preprocessing are the steps taken for the improvement of the image data that suppresses undesired distortions or enhances some image features relevant for further processing and analysis task then a novel segmentation technique is proposed to segment the foreground from the background, partitioning both RKB and foreign particles and lay the foundation for feature extraction. To model RKB sample ingredients, a total of 24 features (14 colors, 8 shapes, and 2 sizes) have been extracted. The data set is randomly apportioned into training and test set with 70% and 30% proportion, respectively. Classification algorithms, such as artificial neural networks and naïve bayes classifiers are applied based on the Ethiopian Commodity Exchange (ECX) RKB standard. Using a feed-forward artificial neural network classifier with a back propagation learning algorithm, 24 input nodes, and 5 output nodes, matching the number of features and classes, has been constructed for the classification of RKB samples. Accordingly, the classifier achieved an overall classification accuracy of 93.8%. The success rates for detecting foreign object, defect, healthy, insect board, contrast, kernels are 100%, 92%, 95.2%, 84.4% and 100% respectively. This research work does not include moisture content analysis of RKB. It is therefore recommended as a future research direction to enhance the performance of the proposed model in this study.

Keywords: RKBs quality assessment, Image segmentation, Digital image processing, Classification algorithms

Enhancing the security and performance of Business-to-Business E-Commerce using Hybrid Model

Yishak Sime, St. Mary's University

Abstract

Electronic commerce is a modern platform which allows buyers and sellers to transact on line through an electronic wire without travelling long distance through crossing boundaries. It enables the sellers to penetrate the huge global market on providing goods and services to the potential buyers and initiate the buyer to purchase goods and services. Electronic commerce cannot be realized without strong security procedure which guarantee the buyer and seller that they are transacting in safe environment which unauthorized user does not interfere their communication. The primary essence of this thesis is to create a more reliable and efficient security environment for the electronic market in general and specifically for the Business-to-Business kind of commerce. Various researches are made on e-commerce security using the Symmetric and Asymmetric cryptographic algorithm, but only a few papers were done on reducing the execution time of algorithm without compromising the strength of security. This thesis was done to fill the gap on reducing the execution time of the AES algorithm from 10 iteration round to 8. There were no papers done on this aspect and this thesis used the standard AES algorithm and reduced the number of iteration from 10 to 8 and to avoid the limitation of AES algorithm on key exchange between the sender and receiver by decrypting the encryption key using the MD5 hashing algorithm to ensure more security. This thesis employed experimental research methods and measured the execution time of the standard AES algorithm and the MRRA algorithm on selected sample files of Text, PDF and Audio files of 100KB and 1MB using Java cryptoutil and the result indicates that the MRRA reduced the execution time of the standard AES algorithm by 4%.

Developing Part-of-Speech Tagger Model for Afaan Oromo Language

Abel Mekuria Tekla, St. Mary's University

Abstract

To manipulate, analyze and process human language in a computer, it must be organized and structured in a way it understands. Part-of-Speech (POS) tagging is one of the Natural Language Processing (NLP) applications. It is a task of labeling words with their appropriate Part-of-Speech tags. Different studies have conducted on Part-of-Speech tagging for Afaan Oromo but none of the studies have conducted a comparative study which best suited for Afaan Oromo. In this study, a Part-of-Speech tagger for Afaan Oromo language has been developed using a Hidden Markov Model and rule-based approach. The Viterbi algorithm for Hidden Markov Model and Brill transformation-based error-driven learning for the rule-based approach was used with slight modifications in their modules based on the nature of the language. Natural Language Toolkit version 3.4.5 and Python were used to implement the tagger model and conduct experimental analysis. Discussion with linguists and review on different works of literature were made to understand the morphological and grammatical structure of the language and to identify possible tagsets for the study. As a result, 27 tagsets were identified. 1196 sentences which are composed of 30,165 words with 8366 unique words are collected from BBC Afaan Oromo, VOA Afaan Oromo and Afaan Oromo bible. The collected corpus has been split into training and testing corpus. Hence 80% of the corpus is used to train the tagger model and the remaining 20% is to test the performance of the tagger model. Both the Hidden Markov Model and rule-based taggers were trained and tested on the same data. As a result, Hidden Markov Model taggers: unigram, bigram, and trigram taggers achieved an accuracy of 87.3%, 88.4%, and 89.3% respectively and the rule-based taggers which use unigram, bigram, and trigram taggers as initial stage taggers achieved an accuracy of 88.6%, 89.3%, and 89.9% respectively. As shown in the performance analysis result that the rule-based taggers outperform the Hidden Markov Model taggers. To improve the performance of the taggers pre-prepared standard balanced corpus and standard tagsets were recommended for future work.

Keywords: Rule-based taggers, Hidden Markov Model taggers, Afaan Oromo, unigram, bigram, trigram

**Deploying End-to-End Quality of Service in Telecommunication Networks
and Multiple LabelSwitching Virtual Private Networks
Bertukan Hussen, St. Mary's University**

Abstract

To deliver adequate services to users, the major goals of Quality of Service (QoS) include bandwidth management, regulated jitter, latency, and better packet loss characteristics. The service provider must shape network optimization. Among the best practices for implementing network QoS is improving the current network's physical and logical designs. This work attempted to investigate the end-to-end QoS parameters of MPLS VPN services (Layer 2 VPN and Layer 3 VPN services) networks using the differentiated service (DiffServ) paradigm to manage end-to-end traffic delay, jitter, and packet loss. The traffic is categorized and labeled based on its priority. The suggested network design utilizes weighted fair queuing for congestion management and weighted random early detection for congestion avoidance. The network configurations were designed, demonstrated, and analyzed using GNS3 and Wireshark. When the existing works are compared with the proposed network design constructed utilizing the DiffServ model it is found an improved L2VPN latency results of 7% and the L3VPN delay is reduced by 9.1%. Furthermore, packet loss and jitter are reduced by 18.71% and 4%, respectively.

Keywords: *Quality of Service, Virtual Private Network, Multiprotocol Label Switching, Multiprotocol Border Gateway Protocol, Label Distribution Protocol, Differentiated Service Model.*

Stroke Risk Prediction Using Machine Learning Bezawit Gebremariam, St. Mary's University

Abstract

Stroke occurs due to an interruption of supply in oxygen, blood and other nutrients. Identifying and treating stroke is time consuming and expensive specially, in developing countries like Ethiopia. Prediction of stroke risk will help to recognize, detect and treat the disease at early stage and this will reduce (disability, death and cost) that occur from stroke. By addressing the problem at early stage, individuals can control their life style and medical status; government can prepare healthcare strategy towards the solution. This will save life, reduce disability and the amount of investment the government dedicates for the disease. By utilizing ML techniques, it is possible to anticipate the onset of stroke with the development of technology in medical sector. ML is a science of feeding computers data and information in order to make them learn and then improve the learning through time. An ideal stroke risk assessment tool that takes into account different risk factors, widely applicable and acceptable does not exist. Stroke has different risk factors including non- clinical risk factors like genetic, life style, living area of individuals. In this study, three machine learning algorithm models are developed for stroke risk prediction. Demographic and diagnosis data from Hallelujah and Zewditu hospitals is used to analyze and come up with stroke risk prediction models. After the business understanding and data understanding phases, data preparation task is done to clean the data from inconsistency, duplication and error then the data becomes ready for the experiment. For predictive model construction, machine learning algorithms such as Logistic Regression, SVM, and Random Forest (RF) Decision Tree with Anaconda python programming was used to conduct all the experiments. Confusion Matrix is used to test the performance of the models. Based on the research findings, the Random Forest (RF) Decision classifier produced an accuracy of 99.3%, SVM an accuracy of 96.63% and Logistic Regression an accuracy of 94%. Therefore, the Random Forest (RF) Decision Tree classifier is proposed for constructing stroke risk prediction model. Based on the proposed optimal model in this study, we recommend future research to integrate the stroke risk prediction model with Health Information System and to use different attributes on addiction of patients' towards Cigarette smoking, drug use, alcohol consumption, which are not included in this study.

Keywords: Stroke Risk; Stroke Risk Prediction; Machine learning; Logistic Regression; SVM; Random Forest

Intelligent Coaching Agent For Ethiopian Agriculture Productivity With Machine Learning

Birhanu Tsehaye Kinfe, St. Mary's University

Abstract

Ethiopia is one of the countries where agriculture is a predominant occupation. The country's economy heavily relies on agriculture, particularly crop production. Technological advancements and big data progress have led to the development of more connected, accurate, and efficient precision farming instruments. Mechanization has gradually replaced manual labor in the agricultural sector, resulting in increased land productivity and economies of scale. This transition has enabled farmers to manage larger fields and farms more effectively. In the Ethiopian agriculture, various factors such as land area, rainfall, temperature, humidity, fertilizer usage, sunshine, rainfall patterns, and soil type significantly influence agricultural outcomes. However, accurately estimating crop production remains a major challenge. The existing system for Ethiopian farming faces difficulties in detecting crops, identifying crop types, and predicting crop production. The primary objective of this study is to predict crop productivity by forecasting crop types. Additionally, the research involves the analysis and prediction of crop production. The dataset used for the study was compiled from diverse sources, including crop data from the agricultural office and meteorological data from Ethiopia's national meteorology agency. Data collection techniques, such as interviews and document analysis, were employed. The proposed work utilizes machine learning algorithms, specifically Artificial Neural Networks (ANN) and Support Vector Machines (SVM). Performance metrics, such as accuracy, are employed for crop type prediction and addressing crop production concerns. Based on experimental results conducted on agricultural data, the following outcomes were obtained: The SVM model achieved a crop prediction accuracy of 96.8%, while the ANN model achieved an accuracy of 90.69%. Consequently, the SVM model was determined to be the most suitable for crop type prediction and was utilized in developing an intelligent coaching agent system. In conclusion, the proposed system employs SVM for the development of an intelligent coaching agent that predicts crop types and offers guidance in Ethiopian agriculture.

Keywords: Crop Production, Artificial Neural Network, Support Vector Machine, Coaching

Customers Identity Card Data Detection and Recognition Using Image Processing

Chala Tamirat Haile, St. Mary's University

Abstract

Many business sectors require the information contained in the ID card to perform the registration process. Previously, customer data was inputted manually. Therefore, we need a system that processes automatically. Based on that problem, the Image Processing technique can be used as an alternative solution to the manual input. This process starts by extracting information from ID cards. Then, it will be pre-processed to obtain the necessary part of the image. This research follows the experimental research approach in which independent variables are manipulated or introduced, and all other variables are carefully controlled for the experimenter to measure the dependent variable. To conduct an extensive experiment first image data is captured from customers' identity cards and prepared using image pre-processing. The main objective of this study is to detect and identify Amharic text from customers' identity cards by applying effective page segmentation that can recognize text and non-text blocks from ID cards. Effective page layout segmentation is performed to detect and identify object information captured from the ID cards to achieve this goal. first image pre-processing techniques skew, and a perspective correction method is implemented to make collected document images ready for processing. Then, binarization methods are used to solve lightning issues. Based on the experiment Sauvola's method worked better and faster. The second process is segmentation. This is done by applying page layout segmentation techniques, morphological dilation, and connected component (CC) to separate graphics from the text area and segment text line areas. For document images containing a small amount of noise, the system's performance without skew correction shows 90.87% precision and 98.40% recall. After the proposed skew and perspective rectification were applied a 93.6 % precision and 100% recall were registered. This study tried to detect and identify Amharic text from the ID cards of customers. Customer ID cards have different physical and logical layouts such as complicated graphics, logos, pictures, etc. The proposed study adopts google tesseract OCR for Amharic ID card document recognition; However, the recognition accuracy depends on the quality of ID cards. The study focuses on determining and identifying sample attributes. Therefore, to determine the overall layout of every scanned ID card, extracting a sense of the format and content of every scanned ID card needs further research to be conducted.

Keywords: Amharic text information extraction, Accuracy, Identity card, OCR, Page layout segmentation, Precision, Recall

**Enhanced Avalanche Effect Analysis Algorithm Using Single and Double Key
Pair RSA Algorithms
Eden Megerssa, St. Mary's University**

Abstract

To evaluate the security strength of data security algorithms, metrics like qualitative expression, time complexity (Big O notation or key generation time), hamming distance, avalanche effect or some others can be used. Among this which can be used to measure the strength of data security algorithms particularly cryptographic algorithms, avalanche effect parameter is very important one. However, existing Avalanche effect analysis algorithms are based on fixed bit length, statistical and manual input, one-bit change only, manual counting and calculation, and did not support to analyze the security strength of double key pair RSA related work. To overcome this problem, we have proposed adapted avalanche effect analysis algorithm for RSA related algorithm named "Enhanced Avalanche Effect Analysis Algorithm for Single and Double Key Pair RSA Algorithms (EAE-SDKP-RSA)". In our EAE-SDKP-RSA algorithm N bit change, flexible bit length, automated counting and calculation, and double key pair RSA related work are introduced to improve the security analysis performance of state-of-the-art algorithms. For implementation testing and analysis of EAE-SDKP-RSA algorithm Java Net bean IDE 8.2 will be used. Then, avalanche effect of both single key pair encryption algorithms (SKP Enc.) and doublekey pair encryption algorithms (DKP Enc.) had been evaluated and compared using our avalanche effect algorithm. The analysis shows that avalanche effect performance of RSA, ESRKGS, HM-RSA, MRSA and DKPHM-RSA is approximately 50%, which shows that they are highly secured for both direct flipped bit and compliment of flipped bit attacks.

Keywords: avalanche effect, cryptography, data security, EAE-SDKP-RSA, RSA.

Energy Efficiency in Data Dissemination Protocols of Wireless Sensor Networks

Girumnes Merga, St. Mary's University

Abstract

Networks of small, inexpensive, disposable, and smart sensors are emerging as a new technology with tremendous potential. Wireless sensor networks can be randomly deployed inside or close to a phenomenon to be monitored without the need for human intervention. Energy supplies of sensor nodes are not replenished or replaced and, therefore, nodes only participate in the network for as long as they have energy. This fact necessitates energy efficiency considerations in the design of every aspect of such nodes. Energy of the nodes is the primary metric that dominates wireless sensor networks due to its profound impact on network operational lifetime. Energy consumption in sensor nodes occurs mainly due to computational processing and, to a greater extent, communication. The most important objective of this research work is to understand and to make in-depth analysis of the problem of energy constraint in wireless sensor networks. Based on which it is proposed energy efficient data dissemination protocol, called Cell Based Routing Protocol (CBR-WSN). The algorithm finds three optimal paths to adjacent cells out of eight possible paths based on two criteria - transmission cost and available energy level. Each cell offers maximum energy sensor node to forward packets towards the sink. We approach the problem of energy conservation from the aspect of network protocols. The proposed protocol has been evaluated against Direct Diffusion (DD), and Low Energy Adaptive Clustering Hierarchy (LEACH) protocols. Based on simulation results the CBR-WSN has enhanced the energy efficiency by 8.16% when compared to LEACH protocol. In fact, it is still possible to improve the energy efficiency by handling idle time energy waste and computation energy. Comparing the lifetime of the proposed protocol against LEACH, with similar simulation parameters, the proposed protocol has improved the lifetime by a minimum of 2%. Moreover, only cluster heads are responsible for data dissemination, coordination and scheduling node activities inside a cell. Cluster heads hand over their role when the residual energy becomes less than one of the cell member's energy.

Keywords: Wireless Sensor Networks, Energy Efficient Protocols, Protocol Design, Cell Based Routing, Clustering Algorithms

Energy Efficiency in Data Dissemination Protocols of Wireless Sensor Networks Girumnes Merga, St. Mary's University

Abstract

Networks of small, inexpensive, disposable, and smart sensors are emerging as a new technology with tremendous potential. Wireless sensor networks can be randomly deployed inside or close to a phenomenon to be monitored without the need for human intervention. Energy supplies of sensor nodes are not replenished or replaced and, therefore, nodes only participate in the network for as long as they have energy. This fact necessitates energy efficiency considerations in the design of every aspect of such nodes. Energy of the nodes is the primary metric that dominates wireless sensor networks due to its profound impact on network operational lifetime. Energy consumption in sensor nodes occurs mainly due to computational processing and, to a greater extent, communication. The most important objective of this research work is to understand and to make in-depth analysis of the problem of energy constraint in wireless sensor networks. Based on which it is proposed energy efficient data dissemination protocol, called Cell Based Routing Protocol (CBR-WSN). The algorithm finds three optimal paths to adjacent cells out of eight possible paths based on two criteria - transmission cost and available energy level. Each cell offers maximum energy sensor node to forward packets towards the sink. We approach the problem of energy conservation from the aspect of network protocols. The proposed protocol has been evaluated against Direct Diffusion (DD), and Low Energy Adaptive Clustering Hierarchy (LEACH) protocols. Based on simulation results the CBR-WSN has enhanced the energy efficiency by 8.16% when compared to LEACH protocol. In fact, it is still possible to improve the energy efficiency by handling idle time energy waste and computation energy. Comparing the lifetime of the proposed protocol against LEACH, with similar simulation parameters, the proposed protocol has improved the lifetime by a minimum of 2%. Moreover, only cluster heads are responsible for data dissemination, coordination and scheduling node activities inside a cell. Cluster heads hand over their role when the residual energy becomes less than one of the cell member's energy.

Keywords: *Wireless Sensor Networks, Energy Efficient Protocols, Protocol Design, Cell Based Routing, Clustering Algorithms*

Morpheme Based Bi-Directional Machine Translation: The Case of Ge'ez to Tigrigna

Helen Akelew Nega, St. Mary's University

Abstract

Both Ge'ez and Tigrigna, which are native Ethiopian languages, are morphologically rich and complex for bi-directional machine translation. To overcome this machine translation problem, this study explored the effect of morpheme-based translation unit for bidirectional Ge'ez and Tigrigna languages. The corpus was taken from Ten Bible Books that contained 384 sections and 9189 verses. The corpus was used both for developing pre-trained model and for validation. Accordingly, to train the morfessor, 12173 simple Ge'ez and 16708 Tigrigna words were taken from SQLite database. Explicitly, from the total of 7290 verses data, 80%, that is 7290 Verses were used to develop the pre-trained model and 20% which is 1899 Verses were used for testing or validation purposes. We used Mosses for translation process, MGIZA++ for alignment of word and morpheme, morfessor and IRSTLM techniques for the language modeling. After preparing and designing the prototype and the corpus, different experiments were conducted. BLEU score which is standard for automatic machine translation evaluation was used to measure how much of the system output is correct. Experimental results showed a better performance of 9.23% and 8.67% BLEU scores using morpheme-based from Geez to Tigrigna and from Tigrigna to Geez translation, respectively. That is, it was found out that the model or the system output was correct. Regarding the BLEU metrics evaluation tool, it was also found to show proper validation scores or results. As to the alignment challenges, many-to-many alignment is the major challenge. Hence, there is a need to conduct further research to handle the issue of many-to-many alignment challenge.

Keywords: *Bi-directional Machine Translation, Bilingual Evaluation Understudy, Ge'ez Language, Tigrigna Language*

**A Predictive Model of Network Intrusion Detection Systems Using
Machine Learning Approach
Kassahun Worku G/Michael, St. Mary's University**

Abstract

Information and network security issues are very critical in this era. Information is playing a vital role to realize informed and civilized society and to create democratic, transparent and accountable government, and to assure sustainable economic development. On the other hand, the reliance on information systems is increasing the vulnerability of organizations for cyber-attacks which are becoming highly complicated, dynamic and destructive. In order to protect organizations from cyber-attacks and minimize their impact, it is essential to ensure the security of information and information systems. Machine learning techniques provide a promising result in improving Detection accuracy of intrusion detection system (IDS). A variety of machine learning techniques have been designed and integrated with IDSs. But Most of the Intrusion detection systems still have poor intrusion detection rate and high false positive rate. This thesis focused on ensemble method involving the integration of predictions by multiple individual classifiers. Ensemble method enable to compensate for the weakness of individual classifiers and use their combined knowledge to enhance its performance, different ensemble methods in the field are analyzed, taking into consideration different types of ensembles and various approaches for integrating the predictions of individual classifiers for an ensemble classifier. This research has attempted to build a predictive ensemble ML model for intrusion detection using a new standard dataset from the Canadian Institute for Cyber security intrusion detection system (CIC-IDS2017) for performance evaluation. Simulation outcomes prove that the proposed ensemble model outperforms current IDS systems, attaining accuracy of up to 99%. The performance of this algorithm is measured using accuracy, precision, false positive, F1 score, and recall which found promising results for deployment on real network infrastructure.

Keywords: *Cyber Security, Intrusion Detection, Machine learning algorithms, ensemble model, CIC-IDS2017Datase.*

Development of Stemming Algorithm for Guragegna Text

Mehbub Ebrahim Abdella, St. Mary's University

Abstract

The process of stemming involves stripping a word of its inflectional and derived variations. It is crucial for many applications of natural language processing. When analyzing the importance of a page for user query which only specifies one form, the varied word structures used in searching and indexing should be anticipated. Conflation methods can help improve the efficiency of an IR system by condensing variant phrases into a single form in order to standardize as many similar phrases and word patterns as possible. That may be utilized in the retrieval procedure; stemmers are employed in information retrieval. During this type of research work, a solid awareness of the Guragegna grammar, in addition an examination of the language's inflectional and derivational affix, was required. The Gurage language generates several word forms using stems by use of affixation and reduplication (final, total, and frequentative). Prefix, suffix, and infix are frequently used affixations. Gurage often concatenates affixes, which can lead to almost large words with a lot of semantic content. This study introduces the first stemming algorithm that conflates Guragegna phrase variants. Python programming was used in the creation of the Gurage stemmer. The researcher created little rule sets for related affixes in an attempt to follow an algorithm with a straightforward structure. In order to develop the stemmer, a list of stop words and the Experimental text document were both acquired from various sources along with a research article that covers the morphology of the Gurage language. The iterative, context-sensitive, and recoding methods used in this study's stemmer eliminate prefix, suffix, and reduplicated letters that are final, total, and frequentative reduplicates. Prefix, suffix, and then letter reduplication were applied as part of this experiment's removing technique. In the evaluation process is contained in the Data set. The experiment text has 1,933 words, of which 1266 resulted from the stemming procedure, out of a total of 1266. The number of words successfully stemmed is 1097, achieving an accuracy of 86.65%. 13.34% of the stemmed words were wrongly stemmed. Over stemming accounts for 7.97% (101) of the terms, while under stemming accounts for 5.37%.

Keywords: *stemming algorithm; Guragegna stemmer; context-sensitive stemmer; iterative stemmer; Guragegna language*

Attention-based Neural Machine Translation from English-Wolaytta **Mekdes Melese, St. Mary's University**

Abstract

Machine translation (MT) is one of the applications of natural language processing which involves using computers to translate from one source language to another target language. For many years, Statistical Machine Translation (SMT) dominated the field of machine translation technology. Long sentences are broken up into small pieces in classical statistical machine translation, which results in poor levels of accuracy. Neural Machine Translation (NMT) is a new paradigm that swiftly superseded SMT as the predominant method of MT, developed with the development of deep learning. NMT approach differs from SMT systems as all parts of the neural translation model are trained jointly (end-to-end) to maximize the translation performance. In an encoder-decoder design, the entire source sequence's input is condensed into a single context vector, that is then sent to the decoder to create the output sequence. The major drawback of encoder-decoder models is that it can only work on short sequences. It is difficult for the encoder model to memorize long sequences and convert it into a fixed-length vector. One realistic solution to this problem is the attention mechanism. The attention mechanism predicts the next word by concentrating on a few relevant parts of the sequence rather than looking on the entire sequence. Hence, the objective of this research work is to develop a neural machine translation system for English-Wolaytta using attention mechanism. The English-Wolaytta machine translation system has been trained on parallel corpus covering the religious, and frequently used sentences or phrases which can be used in day to day communication. A total of 27351 parallel English-Wolaytta sentences were prepared and the system is trained and tested using 80/20 ratio. These data were preprocessed in the suitable format in way to be used in neural machine translation. For building the proposed English-Wolaytta NMT model, an LSTM encoder and decoder architecture with an attention mechanism has been proposed in the Sequence-to-Sequence concept. In order to evaluate the efficiency of the proposed system, BLEU score metrics is used, and for testing the efficiency of attention mechanism, we have developed non-attention model and compared it with the attention mechanism. Hence, we have proved that the attention mechanism has a better translation and has achieved a BLEU score of 5.16 and 88.65 accuracy.

Keywords: *Machine Translation, Neural Machine Translation, English, Wolaytta, Attention Mechanism, Encoder-Decoder Architecture, Natural Language Processing*

Ethiopian Currency Detection and Counterfeit Verification Using Deep Learning

Mikias Melaku Gugsa, St. Mary's University

Abstract

The technology of currency identification plays a vital role in automated self-service equipment such as ATMs, vending machines, and smart card charging machines. These devices require accurate banknote recognition, counterfeit detection, serial number recognition, and fitness classification. However, existing banknote detectors are often tailored to specific countries and cannot be easily reprogrammed for currency identification. Moreover, banknote recognition algorithms based on deep learning suffer from small training datasets and lower accuracy. In this study, we address these challenges by focusing on Ethiopian banknotes. We collected a diverse dataset of Ethiopian real and counterfeit banknotes, including varying ages and conditions. The dataset size and quality significantly impact the performance of the recognition system. To extract effective features from the banknotes, we employed convolutional neural networks (CNNs) using popular architectures such as InceptionV3, VGG16, MobileNet, and ResNet50. We conducted experiments with different optimization approaches, including Adam and Stochastic Gradient Descent (SGD). These optimization approaches influence the training process and model performance. Additionally, we compared the accuracy of the models to determine the most effective solution for Ethiopian banknote identification. Our evaluation metrics included accuracy, which measures the overall correctness of the banknote recognition system. Among the models tested, MobileNet trained with SGD optimization and a batch size of 32 achieved the highest training accuracy of 99.6% and overall accuracy 97%. This outperformed the other deep learning models considered in this study. The MobileNet model with SGD optimization is implemented in both a web-based application and Android applications designed specifically for Android mobile devices. This research contributes to the development of a reliable system for Ethiopian banknote identification. By leveraging deep learning techniques and optimization approaches, we address the limitations of existing systems, such as small datasets and lower recognition accuracy. The findings demonstrate the potential of using MobileNet with SGD optimization as an effective solution for banknote recognition in Ethiopia, paving the way for improved currency identification in automated self-service equipment.

Keywords: *Ethiopian Currency, Currency Recognition, Counterfeit Detection.*

Content Based Medical Image Retrieval: A Deep Learning Approach

Munir Ali Seid, St. Mary's University

Abstract

Ethiopia is one of the countries where overall health service has been compromised by inadequate and poorly maintained infrastructure and scarcity of health professionals. Radiological service is a resource intensive unit in a hospital and most developing countries radiological service is expected to be poor or may not be available at all. However, there is no study conducted to assess the radiological service in Ethiopia. Content-based medical image retrieval systems are designed to retrieve images that are relevant, based on detailed analysis of latent image characteristics. A Content-based medical image retrieval system maintains high-level image visuals in the form of feature vectors, which the retrieval engine leverages for similarity based matching and ranking for a given query image. In this study, a Content-based medical image retrieval system is proposed for the retrieval of medical images for enabling the early classification of different type of diseases based on X-ray images. The Content-based medical image retrieval system is built using the deep learning models for the retrieval and classification of disease specific features using transfer learning based like VGG16, VGG19 and ResNet50. The models have been trained on standard X-ray image datasets. The dataset contains 4194 X-ray images. From this, 80% of the images are used for training and the rest for testing the model. In this research work the distance of each query image measure by Euclidean distance, content based image retrieval based on medical database. Experimental evaluation on the standard dataset revealed that the proposed approach achieved an accuracy of 96.74% for VGG16, accuracy of 96.46% for VGG19 and accuracy of 92.30% for ResNet50. Accordingly, VGG16 is proposed based on its performance. In this study, there is no means to propose medicine for the disease, proper therapy for the disease, or there is no estimate the severity of the disease once it has been classified on the medical X-ray images, which are left as a way forward for further study.

Keywords: Medical Imaging, Content-based Image Retrieval, Deep Learning, Transfer Learning, Classification

Brain Tumor Detection Model Using Digital Image Processing and Transfer Learning

Nazreth Tikher, St. Mary's University

Abstract

MRI images are the first input used in the detection of brain tumors. The healthcare system would greatly benefit from the development of autonomous detection systems. Due to technological advancements, MRIs are now digital and can be analyzed utilizing image processing methods to automate classification methods. Preprocessing steps help to improve the accuracy of brain tumor detection using digital image processing techniques. It typically includes image acquisition and normalization, image enhancement, feature extraction and feature selection. This study has looked into a technique for classifying brain MRI images using transfer learning and convolution neural networks. This study's primary objective was to develop a model for the identification of brain tumors using transfer learning techniques and techniques for processing and classifying MRI images. This study is confined to categorizing 2800 brain MRI images from Korea hospital in Ethiopia either a tumor or healthy based on their size, shape, and pattern. The suggested detection system uses a pre-trained model like VGG16 or Inception V3 and combines deep learning with transfer learning. Accuracy measurement like precision, recall and f-1 score metrics were used to illustrate the model's performance and results. The model's accuracy was increased by using a variety of model optimization strategies. The model properly classified images into classes of healthy or tumors 93.10% of the maximum Accuracy. incorporating more fully connected layers with appropriate NNs. Data augmentation is used to avoid over fitting hence the collected data is small in number for this study'. Standard datasets for in-depth experimentation were advised as tasks for the future because machine learning and deep learning algorithms need large size datasets for better performance and generalization.

Keywords: *MRI images, brain tumor, CNN, transfer learning, deep learning*

**Speech-based Question and Question Answering Classification for Afaan Oromo
Language
Nuguse Negese, St. Mary's University**

Abstract

One of the information retrieval disciplines that accurately predict answers to a given question from massive documents is question answering. Our research concentrated on developing an interactive model as a result. An interface using both Afaan Oromo speech recognition integrated with factoid question and answering. An automatic question classification system for speech-based questions for Afaan Oromo question answering is what this project aims to design and build. After all, the study integrates both voice recognition and question-answering techniques. Numerous tools were used in the construction of the system's prototype such as cygwin, python, perl and Neatbean 8.0 for Java coding. The study contains largenumber of Afaan Oromo documents for speech testing, training. for answer extraction and for question answering. The corpus was collected from different Afaan Oromo online newspapers such as (Fana, Bariisaa, Bakkalcha and Ethiopress) and the Internet. We used 2,152 dataset for question-answering to evaluate the systems quality andalso speech based question sentences corpus trains by 21 different people (male 13, and women 8 with total trains of 1344 speech dataset) who can speak and read Afaan Oromo language and tested by both who trains and not trained. Each individual reads 64 questions aloud, and the question types are about places and person. The model provided recognition accuracy of 80.2% with 19.8% WER. The speech recognition system's experimental findings showed accuracy of 78.4%. The question classification without question and answering for both person and place question types classified with a 98% and 96% for both questions list respectively. But with question and answering the rule based question classification accurate 89.1% precision, 91.6% recall and 90.3% F-measurement. The results of speech- based questions and automatic question classification for Afaan Oromo question- answering are generally 71.45% accuracy. The challenge with this research is that it did not parse a query using synonyms. As a result, in order to improve the performance of Speech-based question and Afaan Oromo question answering Classification system, semantic similarity using ontology-based structure is needed.

Keywords: *Afaan Oromo question answering, speech recognition, question classification.*

Deep Learning Based Cervical Cancer Disease Detection and Classification Model

Nunu Gebeyehu, St. Mary's University

Abstract

Cervical cancer is the second most common and second most deadly cancer in Ethiopia. The disease's incidence and prevalence are increasing over time due to population growth and aging, as well as an increase in the prevalence of well-established risk factors. Cervical cancer knowledge and awareness among Ethiopian women is quite low. It is the most deadly disease caused by the uncontrolled growth of body cells, accounting for approximately 9.6 million deaths each year in world. In women, abnormal cell growth can affect various body organs such as the breast and the cervix. 85-90 percent of the fatality rate of cervical cancer occurs in low and middle-income countries due to a lack of public awareness about the disease's causes and consequences. As a result, it is necessary to create a cervical cancer detection and classification model using deep learning techniques to assist experts. Sample of cervical cancer images were taken from Bethazeta Hospital in Addis Ababa, Ethiopia and some of data was added from public dataset. It is proposed to detect and classify cervical cancer using deep learning model. The proposed approach has two main phases. In the first phase, the designed model is trained and tested by collected dataset and the data is classified using different neural network. Finally, the deep learning model that can detect and classify the given image in to Type_1, Type_2 and Type_3 is done. The dataset contains 2085 original cervical cancer images. From this, 80% of the images are used for training and the rest for testing the model. During training, data augmentation technique is used to generate more images to fit the proposed model using by Keras libraries. The Convolutional Neural Network and Hybrid of Convolutional Neural Network and Long Short Term Memory model can successfully detect and classify the given image with an accuracy of 99.04% and 98.72% respectively.

Keyword: *Deep Learning, Cervical Cancer, Convolutional Neural Network, Long Short Term Memory, Classification, Detection*

Political Stance Detection on Amharic Text Using Machine Learning Surafel Tadesse Guda, St. Mary's University

Abstract

Technology advancements, such as social media, are now essential tools for connecting with the rest of the world, including political figures, governments, and social media activists. Recently, people have used social media to express their opinions about a particular subject or target. There are numerous uses for stance classification or detection in the world of NLP. Such as automatic stance recognition of whether a community is for or against a specific point of view in relation to religious and political issues, either in favor or against the stated targets. In this study, we constructed our own dataset with a total of 3,126 comments, of which are targeted Prosperity Party. Once the data has been collected and annotated using annotation guidelines, after that, the data were preprocessed, and morphologically analyzed. Then, we have used 4 different types of feature extraction techniques: BOW, N-gram, TF-IDF and word2vec and we trained three different machine learning algorithms SVM, LR and RF using each feature extraction techniques. according to the results from the experiments, we achieved accuracy score of 0.82 using TF-IDF feature extraction and SVM. based on these results, we draw the conclusion that the political stance classifier performed better classification utilizing feature extraction techniques using TF-IDF and SVM machine learning algorithm.

Keywords: Stance, SVM, Natural Language Processing, Political Stance Classification, Stance Classification

Security Enhancement for IP Network Integration with Mobile IP Based Communication

Tigist Eshetu, St. Mary's University

Abstract

Mobile IP communication mostly exists in wireless networks where users need to carry their devices across several networks within different IP addresses. Mobile IP is enabled and supported by mobile devices like Cellular phones, Personal Digital Assistances, Global Positioning Systems, and handheld devices which have been developed rapidly and their communication capabilities are enhanced effectively. These devices allow users freedom of movement and to access internet services in any location. Nowadays, enterprises are deploying Mobile IP services to enable their users to access the enterprise services while the user is in mobile mode. The challenge in such scenario, deploying Mobile IP for accessing enterprise services with mobility, security of intermittent connection is the first challenge to be addressed. In this study, alternative methods for securing and enhancing the connectivity of mobile nodes that uses Mobile IP for communication and accessing enterprise services in mobility mode. When the mobile nodes with Mobile IP needs to access the enterprise services in mobility mode, the persistence connectivity to the home network where the enterprise services are provided is the backbone for secured service access. To create secure and persistence connectivity, the role of routing algorithms and mobility models are assessed in two different scenarios. The first scenario is integration of mobile node that uses Mobile IP when it gets away from the home network. The second scenario is integration of Mobile Ad hoc networks that implement Mobile IP to access enterprise services using the enterprise IP network. The evaluation result of the efficiency of the routing algorithm and the mobility models are assessed in terms of the network throughput in the communication. The results show that routing algorithms and mobility models has great impact on the integration of Mobile IP networks and regular IP network communication.

Keywords: *Mobile IP, Mobile Ad hoc Networks, Integration, Connectivity, Routing, Mobility Models*

Developing Knowledge Based System for Diagnosis and Treatment of Gastritis Disease

Yedamu Yohannes, St. Mary's University

Abstract

Gastritis is an inflammation of the stomach lining which is fairly common and could have different causes. The gastritis diagnosis and treatment skill required by the physicians including clinical experience, good judgment, sense of humor, stress-tolerance, knowledge of available resources, problem solving ability and sense of anticipation. It is, therefore, important for individuals to have adequate knowledge of different types of gastritis disease to reduce the risk of the disease. Experts systems are rapidly growing technology and an active area of research in disease diagnosis and treatment. Expert systems use human expert knowledge to solve complex problems in many fields such as health, science, engineering, business, and weather forecasting. In an effort to address such problem, this study attempts to design and develop a user friendly GUI knowledge-based system that can provide advice for physicians and patients to facilitate the diagnosis and treatment of pneumonic patients. To this end, knowledge is acquired using both structured and unstructured interviews from domain experts which are selected using purposive sampling technique from Addis Ababa Bethel Referral Hospital. Relevant documents analysis method is also followed to capture explicit knowledge. Then, the acquired knowledge is modeled using decision tree that represents concepts and procedures involved in diagnosis and treatment of pneumonia and production rule is used to represent the domain knowledge. The knowledge-based system is developed using the integration of two programming languages with the interfacing library of JPL. Knowledge is also extracted from domain experts and document analysis from gastritis treatment. Hence, the prototype of knowledge based system which provides gastritis patient diagnosis and treatment was developed using SWI-Prolog 8.2.3 and Java NetBeans IDE 8.2 with JDK 8 for integrating with graphical user interface respectively. The overall performance achieves 92.8% accuracy with an average system performance.

Keywords: Expert System, Knowledge based system, Types of Gastritis

Social Engineering Attack Detection Model

Yonatan Alemayehu Neda, St. Mary's University

Abstract

Social engineering is a science of using social interaction as a means to persuade an individual or an organization to comply with a specific request from an attacker where the social interaction, the persuasion or the request involves a computer-related entity. In recent years, social engineering attacks have emerged as a growing threat to cyber security, as attackers exploit human vulnerabilities to gain unauthorized access to systems and sensitive information. Ethiopia is no exception, facing an increasing number of such attacks targeted at individuals and institutions. As a result, multiple Rule-based and machine learning-based models have been developed to address this problem. This thesis proposes a tailored social engineering attack detection model primarily concerned with adapting and modifying SEADM version 2. The study makes use of survey data, literature review and analysis, and experimentation with real-life scenarios. The results show that the proposed model can be used as a tool by individuals to educate them about the most recent attack technique and to always be vigilant and on the lookout for social engineering attacks. It has the potential to serve as a valuable tool for organizations and individuals seeking to enhance their cyber security defenses in Ethiopia and similar contexts. Finally, the study presents a tailored social engineering attack detection model (TSEADM) that has been tested using examples of generalized social engineering attacks, demonstrating that the TSEADM can withstand social engineering attacks.

Keywords: *Social Engineering, Social Engineering Attacks, Social Engineering Attack Detection Model, Cyber security, Phishing, Rule based Attack Detection Model,*

Development Economics

Factors Influencing Employment Income Tax Compliance among Woreda 12 Private Business Organizations: The Case of Bole Sub City, Addis Ababa
Ashenafi Tadesse, St. Mary's University

Abstract

Income tax evasion is a significant problem faced by most of the countries around the world including Ethiopia. The phenomenon interferes with economic efficiency, socially desirable income distribution, long term economic growth, and price stability. Therefore, a reform strategy to increase tax compliance with a concerted, long term, coordinated, and comprehensive plan is required. It is also vital that tax administrators ensure that every compliance policy instrument at their disposal is used as effectively as possible. The main objective of the study was to assess the major factors for employment income tax payment among private business organizations. The total target population from private business organizations (manufacturing and service) in the whole woreda selected for the purpose of this study were about 14,211. Given this information the minimum sample size of employees for reliable results is found to be 154 based on standard formula obtained from literature. The researcher distributed 154 questionnaires and all filled and returned. The study utilized frequency descriptive statistical tools and binary logistic regressions to analyze the data collected. The result obtained revealed that false information about monthly income, unfair tax rate, penalty for tax delay, group influence, dishonest tax collectors, inconvenient time, complicated tax procedure and negligence, As a conclusion of the study, lack of knowledge/awareness about rules and regulations, lack of ability to pay were the major responsible factors affecting tax compliance, lack of adequate and skilled man power in the woreda, absence of suitable and transparent system affects tax payment practices in the woreda. However, gender, age and perception towards the role of government have no significant impact on tax fulfillment behavior. Based on the result, Taxpayers' education and training are very essential in promoting compliance. Improving the efficiency of tax administration, shall be given due attention by policy makers and the tax authority also requires to arrange regular high quality training system for taxpayers

Keywords: *tax compliance, tax payers' behavior, employment income tax*

The Effect of Human Capital Development on Economic Growth:

An Empirical Analysis in Ethiopia

Bilisuma Tesem, St. Mary's University

Abstract

The general objective of the study was to assess the effect of human capital development on economic growth in Ethiopia. The ARDL Approach to Co-integration and Error Correction Model was applied in order to investigate the long run and short run effect of human capital accumulation on economic growth. The stationary test was under taken. The result of the stationary test shows that real GDP per capita growth, import of pharmaceuticals and medical equipment, labor force and educational enrolment are stationary at level while education human capital, official development assistance, health human capital and gross capital formation are stationary at their first difference. The finding of the Bounds test shows that there is a stable long run relationship between real GDP per capita growth, education expenditure, health expenditure, labor force, gross capital formation, pharmaceuticals and medical equipment, Educational enrolment and official development assistance. The estimated long run model reveals that human capital in the form of education (proxed by the ratio of public expenditure on education to real GDP) is the main contributor to real GDP per capita growth followed by health human capital (proxed by the ratio of public expenditure on health to real GDP). In the short run, the coefficient of error correction term is -0.293979 suggesting about 29.40 percent annual adjustment towards long run equilibrium. This is another proof for the existence of a stable long run relationship among the variables. However, unlike their long run significant effect, health and education have no significant short run effect on the economy. The findings of this paper imply that economic performance can be improved significantly when the ratio of public expenditure both on health and on education to GDP increases. Hence, the government should channel its expenditure to create institutional capacity to improve education and health services delivery in the country.

Keywords: Human capital, Economic Growth, ARDL, Ethiopia

The Relationship between Corruption, Governance and Poverty: Empirical Evidence for Sub-Saharan Africa Using Panel Data

Dagim Addisu Demeke, St. Mary's University

Abstract

This study attempts to examine the relationship between corruption, governance and poverty in sub-Saharan Africa (SSA). The study applies SYS-GMM dynamic panel data models for a sample of 23 sub-Saharan Africa countries over the period from 2011 to 2020. The findings of the study show that the relationship between corruption and poverty is bidirectional, meaning corruption has a statistically significant effect on poverty and poverty also has a significant effect on corruption. Causality test results also show that bidirectional causality exists between them. It is shown that corruption Granger-causes poverty, and poverty also Granger-causes corruption. That is, current and past information on corruption helps to improve the prediction on poverty as well as current and past information on poverty helps to improve the prediction on corruption. Governance quality affects poverty where improved governance contributes to poverty reduction and poor governance increases poverty. All of the governance indicators: political stability and absence of violence, voice and accountability, government effectiveness, regulatory quality, and rule of law are also found to affect corruption level when considered independently. The policy implications of the study are that governments in SSA could understand corruption-poverty nexus while developing and implementing development policies and strategies. Policies of combating corruption and alleviating poverty should be integral parts of this strategy.

Keywords: Poverty, Corruption, Governance, Sub-Saharan countries, system GMM.

Fresh Whole-milk Marketing Channels and Determinants of Market Participation in Debrezeit Town

Dagim Geremew, St. Mary's University

Abstract

The main objective of this paper was aimed to analyze Fresh Whole-milk marketing channels and determinants of market participation in Debrezeit Town. Using random sampling technique, 141 smallholder milk producer households were selected and 76 milk traders from different marketing actors were involved in the sample. The required data were collected from both secondary and primary sources of data and analyzed using descriptive and econometric method of data analysis. The fresh whole- milk marketing channel analysis found chain actors along with their roles and the core actors identified in the district were input suppliers, producers, collectors, wholesales, processors, retailers and consumers. Marketing margin among the actors was analyzed across the main milk marketing channels. The benefit share of producers ranges from 28.42% (in channel 3) to 100% (in channel 1). Regarding traders Cafes /Hotels were the highest benefited market actors for the share of GMM in channel 3(62.1%) and collectors were the lowest benefited market actors in channel 3 (9.48%). To analyze the determinants of smallholder milk producer household's milk market participation decision and their level of participation Tobit regression model was used and results of Tobit regression model showed that out of thirteen independent variables, about seven independent variables namely: education level of the household, land holding size of the household, volume of milk allocated for home consumption, access to credit, experience of household in milk production, distance from market centers and the amount of milk produced affected significantly the probability and level of participation of smallholder milk producers in milk market supply.

Keywords: *milk, marketing channels, Marketing margin, Market supply, Tobit regression model*

Determinants of Households Willingness to Pay for Improved Solid Waste Management Services in Gullele Sub City, Addis Ababa

Destaw Adugna, St. Mary's University

Abstract

The generation of solid waste has become an increasing environmental and public health problem everywhere in the world, particularly in developing countries like Ethiopia. Addis Ababa solid waste management is mainly provided by the municipality and it has been measured and evaluated always based on the role and performance of the service provider (supplier of service) while demand side i.e. Willingness To Pay (WTP) of the residents is ignored. This study aimed at determining the households' willingness to pay for improved solid waste management services in Gullele sub city. Using Contingent Valuation Method, a total of 400 households were interviewed to gather information on their willingness to pay. Logistic regression model was used to determine the influence of different determinants of households' willingness to pay. Socioeconomic information showed that 205(52%) of respondents were female, 313(79.44%) married and 376(93.15%) attained a certain level of education. The majority of respondents, 58.5%, fall under the age group 27-49 year. As of the willingness to pay for improved solid waste management services, 352 respondents corresponding to 89.3% answered "yes" and 42(10.7%) respondents said "no". The regression analysis revealed that at 5% significance level, Income, Awareness, Current situation, Age, House ownership and Education have positive and significance influence on the households' willingness to pay for improved solid waste management services. Household's size, variable exhibited a negative relationship and influence on the households' willingness to pay. The study showed that the main reason for not willing to pay for improved solid waste management services is lack of financial capacity, implying that households need to be financially empowered. Further studies are recommended to determine whether the expressed amount of willingness to pay if scaled to the entire urban population can cover the cost associated with solid waste management services. Further, cross subsidization among the rich and poor households should be explored to ensure full coverage of the service.

Keywords: *Willingness to Pay Improved Solid Waste Management Services, Contingent Valuation Method, Gullele Sub City*

**The Impact of Saving and Credit Cooperative Societies (SACCOS) Participation on
Members' Livelihood: The Case of Awach SACCOS
Ermias Solomon Getachew, St. Mary's University**

Abstract

Saving and credit cooperative societies (SACCOs) are established to encourage saving by mobilizing pooled funds they provide loan service to its members at reasonable rate of interest and promoting financial literacy through training and consultancy service to enable members improve living condition. Thus, this study focused on the impact of saving and credit cooperative societies' participation on improving the condition of members' or well-being in the case of Awach SACCOs. The determined sample size for the study was 382 Awach members (133 members for treatment group and 249 members for controlled group) were randomly selected to participate in the study. Both Quantitative and qualitative data were collected through structured questionnaire and focus group discussions respectively. Descriptive analysis and propensity score matching method were used to describe participant member characteristics and evaluate the impact of SACCOs participant on members living standard respectively. In this scenario, the study found that financial support through microcredit has significant and positive impacts on members' average monthly income, consumption expenditure, education, health care, employment generations and housing condition of participants of treated group in comparing with participants from controlled group. Therefore, based on the significant finding of the study, it can be recommended, all the stakeholders including the Federal Cooperative Agency (FCA) should cluster to persuade and accelerate the growth of micro-financing sector through expansion, accessibility and improvement to reach out and change the living standards of many poorer societies which are still excluded from any financial participation.

Keywords: *saving and credit cooperative societies, members' livelihood, propensity score matching, Awach SACCOs*

Analysis of the Ethiopian Agricultural Export Performance: A Dynamic Panel Data Analysis

Nasreen Mohammed Adem, St. Mary's University

Abstract

Despite the enormous efforts made by the Government of Ethiopia to address the export sector's issues over the past 20 years, the nation has experienced a trade deficit and a budget imbalance. As a result of the growing disparity between export and import values, Ethiopia's trade balance has been getting worse over time. Therefore, the main objective of the study was to examine the determinants of Ethiopian agricultural exports using a dynamic panel data approach. Specifically, the study was expected to assess the trend, composition, and the major destinations of Ethiopian exports, to identify key determinates of the performance level of agricultural volume and value of export and to identify systemic and operational bottlenecks of agricultural export. The study used panel data for the period 2000-2020 for Ethiopia's top 29 agricultural export commodities. The commodities were chosen based on the basis of volume and value of export and availability of required data during the study period. Using the natural logarithm of agricultural export value of each commodity, and the selected the demand and supply side determinant factors of agricultural export of the commodity-like lag of agricultural export commodity, RGDP, exchange rate, consumer price index, labor force, total road network coverage, corruption index, foreign direct investment, indirect tax revenue, total domestic saving, and trade openness. The result showed that all variables were significant factors that determine Ethiopia's agricultural commodity export. From these determining factors lag of agricultural export, economic growth, Foreign Direct Invest, and Terms of Trade have a positive and significant effect on Agricultural commodity export at one-step system GMM. Whereas the remaining variables are exchange rate, labor force, Gross Domestic Saving, Road, indirect tax revenue, consumer price index, and corruption index have a significant and negative effect on agricultural export. The researcher concluded that lowering corruption and indirect tax on export, and poor quality of the road, gross domestic saving which hinders the agriculture sector (lack of agriculture financing) would motivate private investment in the export sector. Besides, controlling rapid population growth would decrease domestic consumption of exportable commodities and would increase export surplus. Finally the researcher recommended that a concerted effort should be directed towards productive channels of agricultural commodity in the economy so as to enhance sustainable economic growth through increased agricultural commodity export.

Keywords: *System GMM, Panel Data, Ethiopia, Agricultural Export*

Determinants of Health Service Outcomes in Sub Saharan: Using Panel

Data

Sisay Girma Eshete, St. Mary's University

Abstract

Poor health outcomes (low life expectancy and high mortality) in developing countries have always been concern for both citizens and policy makers. Although many studies have focused on the economic drivers of health outcomes in developing countries, this is not the case for important socioeconomic determinants. Therefore, this study investigated the effects of GDP, general government health expenditure, political stability, and percentage of urban population, unemployment rate, and corruption control on health outcomes in sub- Sahara African (SSA) region. To achieve this, the study explored Fixed and Random Effects as well as dynamic panel model covering 38 countries in the region from 2000 to 2017. The findings reveal that population health outcomes - as measured by infant and maternal mortalities rates are related negatively with GDP, political stability, percentage of urban population, and corruption control, but directly associated with unemployment rate. For life expectancy at birth, increase GDP, political stability, percentage of urban population, and corruption are positively predicted, while related inversely with higher unemployment rate. The findings therefore suggest that for SSA countries to achieve better health outcomes (high longevity and low mortalities) should emphasis on increasing GDP, and investing on political stability and corruption control. Again, greater attention should be on enhancing urbanization and reducing unemployment.

Keywords: *Health outcomes, Panel, Data Estimation, sub-Saharan Africa,*

Maternal mortality rate and its determinants Infant mortality rate and its determinan

**The Effects of Foreign Aid on Economic Growth in Sub-Sahara Countries:
Empirical Evidence for Panel Data**

Tsegazeab Lemlem Tesfaye, St. Mary's University

Abstract

This study examines the effect of foreign aid on economic growth in 12 selected sub- Sahara developing countries using panel data from 12 countries from 1993 - 2019, in to fixed effect model and random effect models. The key variables of this study are GDP, foreign aid, measured by the official amount of foreign aid as a percentage of GDP by the recipient countries exports of goods and services, capital formation, population growth rate and domestic savings. Several potential variables that can impact economic growth are controlled to assess the foreign aid-growth relationship. The study finds that after controlling for other factors, foreign aid has positive effect on economic growth. The insignificant variables in the regression are Gross Domestic Savings as a percentage of GDP and export of goods and services as a percentage of GDP. The effect of population growth and gross capital formations are statistically significant on real GDP growth rate. It means that foreign aid and economic growth have statistically significant relationship. These findings suggest two lessons for policymakers. First, foreign aid should be used in expectation of increasing economic growth of recipient countries. Second, foreign aid may be effective in improving the developments of those countries. This suggests that future research should focus on in-depth, country-specific, sector based, case studies.

Key Words: Foreign aid, Economic Theory, gross domestic product, panel models, sub - Sahara countries

Impact of Gold Export on Economic Growth in Ethiopia Using ARDL Approach

Yared Tenkir Lemma, St. Mary's University

Abstract

Many scholars have tried to point out how to direct a country to the development road. In our country also scholar policy makers and many stake holders suggest a way to economic development. One of the many approaches is through export oriented approach. Gold has become one of the emerging export item in Ethiopia and a focus for government since Great Transformation Plan. It can be seen that there is not enough study about the nexus between economic growth and Gold export in the country, even in Africa. The economic development the major objective of this study was to examine the impact of gold exports on economic growth in Ethiopia. The study employed an extended generalized Cobb–Douglas production function model using data from the National Bank of Ethiopia and World Bank data, a base from 1992 to 2021. All the variables were non stationary at level and integrated of order I (2), and then co-integration test was conducted to ensure the existence of long-run relationship using Johansen's approach. Consequently, all the variables confirmed co-integration, and the conventional VECM was estimated to extract both short-run and long-run relationships. Granger causality test was conducted to diagnose the direction of causation. The finding of the study revealed that gold exports have insignificant short-run impact on economic growth, but significant positive impact in the long run. The result from causality exerted bidirectional relationship holds in Ethiopia's gold exports; likewise, the result from IRF revealed gold exports has a positive impact on long-run, economic growth. Besides, labor force, capital formation, and real effective exchange rates included in the model were found positive and significant impact in long run. Based on the findings, it is recommended that a long-run policy towards exports in general and gold export is believed to provide significant impact on economic growth thus, increasing efficiency of the sector and exporting gold would enable Ethiopia to sustain domestic economic growth. Besides, values had better be added to gold before exporting and when this is done, it will lead higher economic growth in long run.

Keywords: gold, economic growth, gold export, ARDL

Analysis of Household Saving in Dilla Town of Gedeo Zone, SNNP, Ethiopia

Yordanos Sisay, St. Mary's University

Abstract

Domestic savings in Ethiopia are subject by household savings that are not sufficiently routed into productive use and also there is a saving and investment gap. The objective of the study was to identify the determinants of the household saving behavior in Dilla Town of southern Ethiopia. It employed descriptive statistics and double hurdle model to analyze the data collected from a sample of 120 households in the study area. Primary data was collected using a random sampling method employing self-administered using structured questionnaires. The descriptive result showed that about 45% percent of sampled households involved in saving of which 75% percent use formal financial institutions and the remaining use for alternative saving options. The overall saving performance of the household is poor. The findings revealed that there is positive and significant causal relationship between amount of saving and income, personal saving habit, level of education, additional income generating activity and home owner of the respondents. Variables such as family size, age, and expenditure and dependency ratio were found to have negative influences on respondent's decision to save. The findings implied the need for designing strategies that could improve the saving behavior, mobilization and diversification of saving by household. Furthermore, the need for government and other concerned organs involvement in building the capacity and incentives that in terms of households increasing saving behavior; by reducing rate of inflation and improving deposit interest rate and increasing service quality, crating awareness of the society that discourages bad culture or norm and encourage household saving.

Keywords: *Savings, Ikub, Edir, Maheber Zeker, Double hurdle, Household, Dilla, Ethiopia*

**Factors Influencing Employment Income Tax Compliance among Woreda 12 Private
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Ashenafi Tadesse, St. Mary's University

Abstract

Income tax evasion is a significant problem faced by most of the countries around the world, including Ethiopia. The phenomenon interferes with economic efficiency, socially desirable income distribution, long term economic growth, and price stability. Therefore, a reform strategy to increase tax compliance with a concerted, long term, coordinated, and comprehensive plan is required. It is also vital that tax administrators ensure that every compliance policy instrument at their disposal is use as effectively as possible. The main objective of the study was to assess the major factors for employment income tax payment among private business organizations. The total target population from private business organizations (manufacturing and service) in the whole woreda for the purpose of this study was about 14,211. Given this information the minimum sample size of employees for reliable results is found to be 154 based on standard formula obtained from literature. The researcher distributed 154 questionnaires and all filled and returned. The study utilized frequency descriptive statistical tools and binary logistic regressions to analyze the data collected. The result obtained revealed that false information about monthly income, unfair tax rate, penalty for tax delay, group influence, dishonest tax collectors, inconvenient time, complicated tax procedure and. negligence, As a conclusion of the study, lack of knowledge/awareness about rules and regulations, lack of ability to pay were the major responsible factors affecting tax compliance, lack of adequate and skilled man power in the woreda, absence of suitable and transparent system affects tax payment practices in the woreda. However, gender, age and perception towards the role of government have no significant impact on tax fulfillment behavior. Based on the result recommended as Taxpayers'' education and training are very essential in promoting compliance, Improving the efficiency of tax administration, shall be given due attention by policy makers andThe tax authority also requires to arrange regular high quality training system for taxpayers .

Keywords: *tax compliance, tax payers' behavior, employment income tax*

Determinants of Multidimensional Poverty among Female Headed Households in Kirkos Sub-City of Addis Ababa

Bethelhem Mesfin, St. Mary's University

Abstract

The burden of poverty falls disproportionately more on female headed households. The study aims to assess determinants of multidimensional poverty status of female headed households in Addis Ababa. The data for the study is taken from 138 sampled households residing in Kirkos sub-city of Addis Ababa, Ethiopia. Both descriptive and ordered logistic regression model analysis are employed. According to the descriptive analysis of estimation of MPI, 72% of the households in the sample are multidimensional poor. The intensity of poverty is 44% and the adjusted head count ratio or MPI is found to be 32%. Based on the result of ordered logistic regression model, level of education, health status, employment, saving status of female household head, monthly household consumption, and Household own the house are found to be significant and negatively associated with multidimensional poverty status of household at 5% level of significance. Moreover, household size and dependency ratio are significant and positively associated with multidimensional poverty status of household at 5% level of significance. Besides, reducing unemployment through job creation, concerned government actors shall provide technical assistance for self-employed opportunity to female household heads and to other members in the household. As female is the heart of the household, supporting and enabling them to generate their own income has multi effects to improve the lives of the households.

Keywords: *Female Headed Households, Multidimensional Poverty, Ordered Logistic Regression Model, Kirkos Sub-City, Addis Ababa*

Determinants of Milk Production among Smallholder Dairy Farmers: The Case of Wachale District, North Shewa Zone, Oromia Regional State
Deme Debela, St. Mary's University

Abstract

The study aims at assessing the “Determinants of Milk Production among Smallholder Dairy Farmers in the Wachale district of the North Shewa Zone in Oromia National Regional State. The study was conducted in four purposely selected local administrations of the Wachale district: Bosoke Jate, Mukaturi, Galmo Gora, and Bidaru kebeles. Dairy Farmers from each local administration were selected using systematic random sampling. Data were collected from 330 dairy-producing households and cooperatives using structured questionnaires, discussions, and in-depth interviews with key informants. The Ordinary least-square econometric estimation technique was employed to identify determinants that affect dairy production. The model result showed that dairy production was strongly and significantly affected by the use of Age, experience in milk production, land holding size, and milking frequency. Shortage of feed & its high price, seasonality of demand particularly in fasting time and lack of appropriate milk handling equipment's and cooling facilities were the major challenges of dairy production and marketing in the area. Milk was the most important dairy products marketed in the areas. Dairy cooperatives, retailers, and consumers were found to be the main milk market channel of the study areas. The dairy market in the study area uses informal marketing system, which shows the underdevelopment of dairy marketing. Thus, dairy development interventions should be aimed at addressing both dairy production technological gaps and marketing problems. The study shows that there is a high demand for dairy products. Therefore, strengthening dairy producers and cooperatives, and improving access to services should receive due attention in order to improve dairy production and marketing in the study area by all dairy development stakeholders.

**Factors Affecting Agent Banking Service Outreach in Ethiopia: The Case
of Addis Ababa City Administration**
Eskinder Kebede Erena, St. Mary's University

Abstract

Agent banking is a component of branchless banking that allows financial institutions to offer financial services outside the traditional brick-and-mortar bank premises. Accordingly, the general objective of the study was to identify the determinants that influence the adoption of agent banking in the peripheral urban areas of Addis Ababa, Ethiopia, and was conducted in Addis Ababa. Using a research approach with an explanatory and descriptive research design, the study found that the main agent banking problems included lack of agent banking performance monitoring, insufficient understanding of existing data, applications, and IT across the organization in agent banking, and failure to understand the customers' viewpoints in agent banking service outreach. In addition, there is a positive and significant relationship between awareness, attitude, ease of use, system excellence, information quality, location, agent quality, reliability, affordability, and technology in agent banking service outreach, and they have a statistically significant impact on the dependent variable, "agent banking service outreach". Thus, this study concludes that the main determinants of agent banking service outreach included awareness, attitude, and ease of use, excellent system quality, information quality, location, agent quality, reliability, affordability, and technology. Thus, this study suggests that the bank may enhance and deploy more resources for use by agency banking agents to reduce information and system quality, and it may direct agency banking as a strategic resource for achieving higher efficiency, control of operations, and reduction of cost by replacing paper-based and labor-intensive methods with digital processes.

Keywords: *Addis Ababa Agent Banking, Banks, Customer, Peripheral Urban, Service Outreach*

The Effect of Political Instability on Foreign Aid: The Case of Sub-Saharan African Countries

Lidet Andargie, St. Mary's University

Abstract

Since the end of the Second World War, Sub-Saharan Africa countries have been the recipients of significant amounts of foreign aid, provided mainly with the aim of reducing political stability easing poverty and promoting economic growth and development. Sub-Saharan Africa, a region of forty-eight countries with a combined population of over 1.1 billion as of 2021, has consistently been one of the largest recipients of foreign aid. For example, in 2021, the region received over 62 billion of total world aid. While foreign aid has many determinants, an important factor influencing aid allocation is the political stability in the aid receiving country. This paper uses panel approach to investigate empirically how different political instabilities in the aid receiving country influence aid allocation by donors. The paper specifies and estimates models using fixed effect, random effect and to capture their limitation Mundlak approach is used to explain the allocation of ODA among SSA Countries over the period 2012-2021. This paper utilizes the World Bank, World Development Indicators dataset, World Governance Indicators dataset to conduct an analysis of whether the instability in SSA countries results in more or less to greater flow of foreign aid, as measured by net Official Development Assistance (ODA). By doing so, the regressions result shows political instability does have a negative effect on the allocation of aid to SSA, as it is specified by its indicator political stability and absence of violence. Based on the models, ODA has a positive relationship with political stability, Inflation, Trade openness, and total population. GDP/Capita and unemployment shows insignificant effect on the flow of official development aid to SSA countries with a negative coefficient. As the result indicated, political stable sub-Saharan African countries have received more aid. However, GDP/Capita and unemployment do not have a significant effect on the allocation of ODA to SSA Countries. Thus, the paper argues that political stability in SSA is not only a worthy objective in itself, but also because stability promotes growth and augments the growth-promoting power of aid in a way that SSA country reduces the dependency on aid. Otherwise, countries would be in a vicious circle of dependency.

Keywords: *foreign aid, political instability, Sub-Saharan Africa, Panel Data*

Determinants of Household Saving in Asella Town of Oromia Region

Medanit Sisay, St. Mary's University

Abstract

Saving is an important factor in households' welfare in developing countries. However, most studies have focused on urban areas and at the macroeconomic level. Domestic savings in Ethiopia are subject to Household savings that are not sufficiently routed into productive use and also there is a saving and investment gap. The objective of the study was to identify the determinants of the household saving behavior in Asella Town Oromia, Ethiopia. It employed descriptive statistics and double hurdle model to analyze the data collected from a sample of 380 households in the study area. Primary data was collected using a random sampling method employing self-administered using structured questionnaires. The descriptive result showed that about 52% of sampled household was not involved in saving. About 48% of sampled households was involved in saving. The overall saving performance of the household is poor. The findings revealed that there is positive and significant causal relationship between amount of saving and income, personal saving habit, level of education, additional income generating activity and home ownership are statistically significant at 5% level have positive influences on respondent's decision to save. Variables such as family size, expenditure & age were statistically significant at 5% level and found to have negative influences on respondent's decision to save. Numbers of dependent statistically significant at 1% level has negative influences on respondent's decision to save. The findings implied the need for designing strategies that could improve the saving behavior, mobilization and diversification of saving by household. Furthermore, the need for government and other concerned organs' involvement in building the capacity and incentives in terms of households' increasing saving behavior. Based on the findings the study offers some recommendation for the intervention to improve households saving: promoting family planning and education to reduce family size; encouraging income generating activity for dependents increasing financial education for households; empowering women through credit access and leadership development; promoting personal saving and building affordable housing in short term and designing long term polices related to housing program. Additionally, awareness creation and training on expenditure should be provided to the society to promote better consumption budgeting.

Keywords: Savings, determinant, Ikub, Double, Hurdle model, Asella, Oromia, Ethiopia

Relationship between Deficit Financing and Economic Growth in Ethiopia

Mekbib Feyisa, St. Mary's University

Abstract

The study looked at how deficit financing affected the expansion of the Ethiopian economy. The study used time series secondary data for this purpose, which was taken from the Federal Reserve Bank of St. Louis, the Ministry of Finance and Economic Development, the National Planning and Development Commission of Ethiopia, the World Bank development indicators database, the International Monetary Fund database, Trading Economics statistic Bulletin, and the International Monetary Fund database. The information spanned 31 years from 1991 to 2021. The budget deficit and economic growth were analyzed in both the long and short runs using the Autoregressive Distributed Lag (ARDL) co-integration method. Modeling and analysis of the study's data revealed a negative association between Ethiopia's budget deficit and economic growth in the long run, and these findings are consistent with the Neo Classical School of thought. The study's conclusions showed that external debt borrowing used to finance deficits has a major detrimental impact on Ethiopia's economic expansion. Additionally, while debt service has no discernible impact on Ethiopia's economic growth, external debt has a positive considerable impact on it. Additionally, the rate of inflation has a negative and substantial impact on economic growth, but government spending and trade openness have a positive and statistically significant long-term impact on the economy. However, the short-term analysis showed that the budget deficit has positively contributed to long-term economic growth of the country. This demonstrates that adjustments to the budget deficit in the long run have a direct impact on economic development. For Ethiopia's government to avoid specific levels of budget deficit and achieve the required level of growth, the report recommended some actions. To reduce corruption, linkages, and wastages, the study also advises that the government set up monitoring teams. These teams will ensure that the budget is carefully and effectively implemented, as well as that loans are borrowed, and they will do this by holding everyone accountable for every dollar of public funds spent.

Keywords: *Deficit Financing, Trend Analysis, Economic Growth, Debt, Co integration, Ethiopia*

**Factors Affecting Use of Small-Scale Irrigation at Household Level in the Afar Regional State
Amibara Woreda: The Case of Melka Werer Kebele
Nuhamin Kumlachew Dawit, St. Mary's University**

Abstract

Irrigation as an agricultural intensification plays significant role in increasing agricultural production and harvest. This study scrutinized the factors influencing the use of small-scale irrigation at the household level. In this study, multi-stage sampling techniques were used to select 150 target respondents in which 90 irrigation users and 60 non-irrigation users. The determined sample size of the study was 376 households (226 non-irrigation users, which are the control group and 150 irrigation users, which are the treated group) were selected to participate in the study. The researcher used both quantitative and qualitative data collected through a questionnaire. To analyze the data descriptive analysis and propensity score matching were used to evaluate the effect of irrigation on household food security. They found that factors such as family size, education level of the household head, access to extension services, and access to fertilizer positively influenced the adoption of small-scale irrigation. Livestock holding, number of dependents, and age of the household head had a negative relationship with irrigation use. Overall the study finding indicates that small scale irrigation practices in the study area have made marks on the economic development of the participants. Therefore, supporting and encouraging the use of small scale irrigation, strengthening the extension services, and encouraging farmers engaged in small scale irrigation is recommended.

Keywords: *small scale Irrigation, Food security, Households, Irrigation users, and non-user*

Determinants of Urban Household Consumption Expenditure: The Case of Gulelle Subcity of Addis Ababa

Samuel Abera, St. Mary's University

Abstract

The main objective of this study was to examine the determinants of urban household consumption expenditure in Gulelle Sub-City of Addis Ababa. A total of 100 respondents, were randomly selected to administer the questionnaire for data collection from two Woredas. Descriptive and explanatory research designs as well as qualitative and quantitative research approach were employed in conducting the study. The data were described using means and histograms. The multiple linear regression model was applied to identify determinants for consumption expenditure of a household. The descriptive result shows mean disposable monthly income, consumption expenditure, and saving amount of Male household heads are higher than that of Female household heads. Considering education level of the household heads, the consumption level is more or less the same. Regarding marital status, those who are married consume little more than those who are single. The econometric results of the study showed significant interrelationships between disposable income and consumption plus saving and consumption. The econometric model result pointed that household disposable income directly related to consumption; and saving amount is negatively related with consumption. Finally, implications and recommendations were suggested in accordance with the major findings. The implications are concreted efforts should be geared towards improving the income base of households. This can be achieved, among other options, through encouraging small businesses and discouraging income generating impediments such as excessive taxation. Through this, more employment will be generated and more income will accrue to the households which will in turn promotes aggregate consumption.

Keywords: *Consumption, Disposable income, Household consumption Expenditure, Liquidity, Income tax, Utility, Woreda.*

**Analysis of Factors Affecting Growth of Agricultural Insurance in Ethiopia:
The Case of Ethiopian Insurance Corporation (EIC)**

Teshome Debouch

Abstract

This study focuses on the analysis of factor affecting growth of Agricultural Insurance (AI) in Ethiopian Insurance Corporation (EIC). The specific objectives include: to examine the status of Agricultural Insurance coverage in Ethiopia, to assess the major factors affecting the growth of AI business in the Corporation, and to analyze the relationship between the affecting factors and the growth of AI Business in the Case of EIC. The research design is descriptive and explanatory. The research approach employed is a mixed research approach. The sample size was 273. Data sources were both primary and secondary. The types of data were both qualitative and quantitative data. Descriptive and inferential statistics was employed to analyze the data. The finding of the study was EIC's doesn't have enough product alternatives and design. EIC is rigid with the policy procedures, terms and conditions. EIC's has the experience of delay in underwriting issues and claim settlement services are keeping the insured from buying the AI by policies. EIC's replies for customer's critics happened during claim are materialized. The customer has no exposure to attending the EIC advertising on AI business and poor knowledge and awareness about AI covers is keeping the insured from buying the Business policy. EIC's is the only government insurance institutions which doesn't allow subsidy for the small holder famers in order to support and involve Fair-Social responsibility in its side. Based on the finding of the study the researcher recommends that EIC's should promote or design through its department of Product Development; new product design alternatives, and scope of cover for the growth of AI covers, scale-up, make technology-oriented to alleviate the problems of procedures, delay & bureaucracies that had been seen in their delivery channels for the growth of AI covers; create awareness by using marketing and promotional strategies for the growth of AI. Develop attractive-marketing strategies of Subsidy to the smallholder Farmers for the growth of AI covers. And, Trust developments that are on the respect of customer's time, AI Business policy clauses should be written clearly and on the financial capacity of Farmers in order to pay premiums, in getting AI product covers for their Farm sites through incentive mechanisms such as availability to CredDirectorsties for its customers to the growth of AI especially on Commercial Agricultural Insurance (CAI) products in general

Keywords: *Agricultural Insurance (AI), Product Design Alternatives and Scope of Cover (PDA SC), Awareness(A), Financial Capacity(FC), Trust(T).*

**Contribution of Socio-Economic Factors on Income Generation among Urban
Apiculture Households' in GulleleSub City, Addis Ababa
Tigist Adamte Getahun, St. Mary's University**

Abstract

The main objective of this study is to analyze contribution of socio-economic factors on income generation among urban apiculture households, the case of Gullele sub-city, Addis Ababa, Ethiopia. The sampling design employed in this study was purposive sampling for the study area (sub-city and woredas under sub-city).The sampling design for the urban beekeeper household survey used was simple random sampling technique in order to have a reasonable sample size. As a result, the study selected 91 sample respondents from 118 beekeepers from three selected woredas in the sub city. The study data were collected through urban beekeeper household survey, key informant interviews. To do this, primary and secondary data have been used. The primary data was obtained from survey data. Both descriptive and explanatory research design, with a mixed quantitative and qualitative research approach was used to establish the causal effect relationship between the urban beekeeper household income and the socio economic factors to contribute generation of household income (institutional factor, social factor and access of input). Multi linear regression model was employed to examine the contribution of socio-economic factors on income generation of apiculture among urban beekeeper household. Generally the model result indicate that socio-economic factors of apiculture (institutional factor, access of input factor and social factor) significantly and positively contributions to generation of income among urban apiculture households and the descriptive statistics result shows that urban apiculture households earn 16670.32 ETB annually on average this leads that urban apiculture has positive significance impact on income among apiculture households. The research concludes that socio-economic factor has positively significant contribution on income generation of apiculture and apiculture has positive significance impacts on household income. The study recommended that; capitalizing on the existing beekeeping policy, targeted beekeeping extension to farmers, incorporate financial aid, marketing access, and establishing cooperative association could contribute to closing gaps in skills and resource endowments and, hence, maximize household incomes.

Keywords: socio-economic, contribution to urban apiculture, household income,

The Effect of Reinsurance Mechanism for the Profitability Performance of Private Insurance Company in Ethiopia

Yonas Debebe Tekelehimanot, St. Mary's University

Abstract

Reinsurance is mainly the concept of transferring underwriting risks and creating capacity to make available for insurance companies to assume risks where there are beyond their capability to shoulder within the given available capital. The objective of this study was to find and examine the relationships and the effect of reinsurance arrangements or techniques on the insurance companies' performance taking a proxy variable return on investment (ROI) assuming as dependent variable. The study used panel data that were drawn from five years quantitative secondary data from ten insurance companies' audited annual financial statement. The study used random effect regression analysis model after taking the necessary testes to choose the best model from Random effect, fixed effect and ordinarily list square model by applying lagragian Multiplier test and Hausman test method. The study examined the effect of specific reinsurance variables (retention ratio and the ratio of ceding claim to ceding premium) and other specific control variables (company size, investement ratio, underwriting risk/loss ratio/, expense ratio and commission ratio) on the private insurance companies' profitability performance by assuming as independent variables. The outcome of the findings showed that the reinsurance techniques explanatory variables; retention ratio has positive sign but insignificantly affect profitability performance while the ratio of ceding claim to ceding premium has negative sign but significantly affect the insurance profitability performance. Otherexplanatory variables: loss ratio has negative sign with high significance, company size has negative sing with moderate significance, expense ratio and commission ratio have negative sign and insignificantly affect while investment ratio has positive sign with moderate significance affects the insurance companies profitability. The result gave us some understanding that there are interdependency between reinsurance and insurance profitability performance. But it is unclear that how the effect of the ratio of ceding claim to ceding premium on profitability performance showed negatively because the ratio represent to denote the relative reinsurance benefit (ceded claim) per reinsurance cost (ceding premium).

Keywords: *Private Insurance, Reinsurance, Retention Ratio, ceded premium, ceded claim, and Ethiopia*

The Effect of Financial Sector Development on Economic Growth in Ethiopia

Yonatan Wondwosen, St. Mary's University

Abstract

For a long period of time, most African economies have embarked on financial sector reforms. However, the empirical implications of these reforms have been divergent. This study investigates the impact of financial development on Ethiopian economic growth by using time series data. This investigation was carried out using five common indicators of financial development (broad money, bank deposit/GDP, domestic credit to private sector, total domestic credit and private credit to total credit). Using the Auto Regressive Distributive Lag (ARDL) technique of estimation, it was discovered that there exist a short-run positive relationship between private investment, inflation rate, domestic credit to private sector and economic growth, a short run negative relationship between bank deposits, monetary mass m_2 , government expenditure and economic growth equally exists. However, in the long run, Domestic credit to private sector credit, private investment inflation rate show a negative and significant impact on economic growth, and the long run effect of broad money supply and private credit to total credit is positive. This paper thus confirms the existence of a positive, negative and long-term impact of all the indicators of financial development on economic growth through bound test. It is therefore proposed that sufficient consideration and proper recognition such as provision of suitable financial reforms should be given to the financial sector in Ethiopia as a determinant of economic growth.

Development Management

Barriers to Domestic Investment in Addis Ababa City Administration
Ahmed Mohammed, St. Mary's University

Abstract

It is commonly and widely thought that investment is the engine of economic growth. Following this view, a number of empirical studies have been made on domestic investments in Ethiopia. However, these entire studies use macroeconomic variable to identify the determinate of private investment at national level and the determinant of private investment at Addis Ababa city level was not separately identified and also the non-macroeconomic variables that hinder domestic investments were not addressed sufficiently. Furthermore, the conversion rate of investment projects into operation in Addis Ababa city is lower than the national average due to different barriers. Thus the main objective of this study is to examine the barriers to domestic investment and evaluate these barriers by investment sectors in Addis Ababa City Administration. Descriptive type of research design has been employed to address the research objective. Quantitative research analysis is used to provide numerical measurement and analysis of the magnitude. The study used secondary data that was the World Bank's Enterprise Survey (ES) data on Ethiopia. The data was collected by World Bank from June 2015 to February 2016 from 457 firms operating in Addis Ababa. Descriptive statistics such as frequency, percentage, mean, standard deviation was used to analyze the data. The findings indicated that electricity, access to land, tax rate, business licensing, political instability, corruption and custom and customs clearance and procedures related to export are the moderate barriers for domestic investors. Furthermore, the major components of barriers to doing investment business in Addis Ababa city are access to finance, inadequately educated workforce, access to foreign exchange, customs clearance for imported materials, parts and equipment and Import Licensing and other Non-Tariff Barriers. Hence, to promote domestic investment in the city as well as to attract domestic investors, policy implications that give top priority to address the identified barriers specially policy implication that give due consideration to major barriers that hinder domestic investment is required.

Keywords: *Domestic Investment, Investment Barriers, Addis Ababa City, Enterprises*

The Impact of Business Development Service on the Growth Potential of Micro and Small Enterprises in Addis Ababa: The Case of Nifas SilkLafto Sub City Woreda 01
Wondimagegn Tadesse, St. Mary's University

Abstract

Micro and small enterprises (MSEs) are believed to have a vital role in poverty reduction, employment generation as well as economic development in less developed countries like Ethiopia. However, the growth potential of MSEs has been challenged by lack of support in terms of business development services (BDS). Thus, this study examines the effects of Business Development Service (BDS) support on the growth potential of Micro and Small Enterprises (MSE) in Addis Ababa City Nifas Silk Lafto Sub City woreda 01. The data for the study were collected from 144 randomly sampled Medium and Small Enterprises (MSE) operating Nifas SilkLafto Sub City woreda 01 and the data was collected via self-administered questioners. To achieve objectives of the study, both descriptive and inferential statistical method of analysis was used to analyze the collected data. The Business Development Service (BDS) factors were included as predictor's variables. Statistical models that handle the complexities of the predictors' variables and continues response variable were employed. Econometrics model specifically multiple regression was used to investigate the impact of predictors' variable on the response variable. The result of the regression model showed that BDS have a significant impact on the performance of MSE and it plays a significant role to boost the performance of MSE in terms of both its employment and sales volume growth. Specifically, BSD factors such as market linkage and received entrepreneur and technical training statistically significant and positively associated the employment and sales volume growth MSE. Hence, to promote the growth of MSEs, as well as to attract domestic investors in MSEs sectors in the study place, the researcher recommend priority should be given to address the identified BDS factors is required.

Keywords: BDS, Medium and Small Enterprises, Growth of MSE, Multiple Regression M

The Role of Micro and Small Enterprise in Women Empowerment in Addis Ababa Akaki Kality Sub City of Ethiopia

Lozamarium Seyoum, St. Mary's University

Abstract

The objective of the research was to assess the role of micro and small enterprises for women empowerment. Women empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. The researcher collects the relevant data from primary and secondary sources. The data was analyzed using SPSS software. This study aimed to assess the role of MSEs toward women empowerment in Akaki Kality sub city, Addis Ababa Ethiopia. The results revealed that MSEs contributed to economic growth, employment formation, and income generation for the local community. In addition, the study indicated that the MSEs were significantly affected by different challenges such as lack of credit guarantee fund, lack of extension of credit for up gradation of technology, lack of market promotion and development scheme, lack of procurement and marketing support scheme, lack of raw materials and high price of raw material. The study clearly showed that federal and regional governments, as well as Wereda administrative units, should focus on improving these issues. Government and micro-and small business leaders should expect to put in a lot of effort to change the public's perception of the MSE sector.

Keywords: *micro and small enterprises, women empowerment*

MBA

**Antecedents for Brand Preference on the Consumption of Electrical Material: The
case of Excel Commerce Company
Abay Tadesse, St. Mary's University**

Abstract

All electrical material consumers have their own antecedent for brand preference. The objective of this study was to analyze the underlying antecedent for electronics material in the Excel Company in Addis Ababa. The independent variables included in this study are price, product quality, advertisement, and brand name awareness, while Antecedent for brand preference is the dependent variable. A number of Excel commerce customers in Addis Ababa asked using questionnaire based on Likert type scale to collect information from the respondents in the city of Addis Ababa. The data analyzed using descriptive statistics, ANOVA, two tailed t- test and multiple regression. The findings of the study showed that among the independent variables only product quality and advertisement are significant in determining antecedent for brand preference of electrical material in excel company. Particularly Samsung, LG and Sony electronics brand found to be the most preferred brand among all electronics brands available in excel commerce. Antecedent for brand preference is important in the sector therefore the company should design their brand strategy by mainly focusing on product quality and advertisement.

Keywords: *Antecedent for Brand preference, Brand Advertisement, Product Quality, Product Price, Brand Awareness*

**Practice and Challenges of Value Added Tax Administration in Category “A” Tax
Payers: The Case of Addis Ababa City Administration Revenue Bureau
Abeba Shewangizaw Gifawosen, St. Mary’s University**

Abstracts

Taxes can be classified as direct and indirect taxes. Direct taxes are taxes that are directly related to the taxpayers; whereas indirect taxes are taxes paid by an individual through the purchase of goods and services. VAT is one of the indirect taxes levied on consumption where the value of goods and services increases as they change hands in course of production, distribution and final sales to the consumer. The objective of the study is to assess practice and challenges of value added tax administration in category “a” tax payers the case study of Addis Ababa city administration revenue bureau. The study used both qualitative and quantitative research methods to collect and analyze both primary and secondary data. In the branch office there were 380 total workers out of this 250 of them were workers who are directly or indirectly involved in VAT collection and administrating department,. The study used Judgmental sampling technique to select representative sampling from the 250 workers. Accordingly, the total sample size considered by the researcher was 67. In regarding with tax payer sampling technique used convenience, from the total of 833 tax payer the researcher selected 225 samples. The information gathered from employee's attitude towards VAT administration problems, efficiency and effectiveness. Questionnaires were distributed for sixty seven employees of the branch office and two hundred twenty five questionnaires to tax payer to gather the information about tax payer attitude, awareness of VAT, VAT administration problem, efficiency and effectiveness to analyze the data descriptive data analysis technique and statistical package for social science (SPSS) software version IBM SPSS statistics 23 Licensee was used.

The Effect of Information Technology in Enhancing Business Performance: The Case of Selected Ethiopian Information Technology Firms

Abel Solomon, St. Mary's University

Abstract

This study's major purpose is to investigate the effect of information technology and its relationship with organizational performance, in ten (10) Ethiopian information technology firms. To fulfill the study's objectives, both qualitative and quantitative research methods were employed. The study was conducted using both primary and secondary data sources. This study's sample comprised of 80 managers of varying levels from the selected organizations, equally distributed across sample size. A questionnaire was used to collect primary data, and it was presented electronically via Google Forms for data collection. A total of 75 respondents participated in the study, resulting in a response rate of 93.75%, which was deemed an adequate representation of the study's title. To choose respondents from the overall population, a method of non-probability sampling was utilized. Respondent survey data examined using frequency, descriptive, correlation, and regression analysis in SPSS version 28. The research included both an explanatory and a descriptive survey design. To describe what it is or how the situation seems, a descriptive research design was adopted, and correlation analysis was employed to demonstrate the relationship between dependent, independent, and mediating variables. The findings revealed a substantial association between IT use, IT adoption and business performance. Additionally, there is a significant association between IT investment and performance of firms. The study also indicates that IT investment considerably mediates the relationship between IT Usage, IT Adoption & firm performance. Due to the strong association between IT investment and firm performance, the study also suggests conducting additional research on information technology investment. The conclusion of the study is that in enhancing company performance, businesses should focus on IT usage, adoption, and investment rather than just one of these factors.

Keywords: *Information Technology (IT), IT Adoption, IT Usage, IT Investment, Firm Performance*

**The Effect of Organizational Culture on Employee Job Satisfaction: The Case of
Urban Food Security and Productive Safety Net Office in Arada Sub City
Addisalem Abebe, St. Mary's University**

Abstract

The purpose of this study was to examine the effects of organizational culture (as expressed by result orientation, team orientation, innovative and risk taking, stability) on employee job satisfaction in the Urban Food Security and Productive Safety Net Office. A mix of descriptive and explanatory research design was employed in the study. The study covered 109 employees with response rate of 91%. Qualitative and quantitative data collected from primary and secondary sources using questionnaires and document analysis were analyzed using statistical tools like frequency, percentage, mean, Spearman rho correlation coefficient, and Multiple Regression. Moreover, the gathered data and document analysis were analyzed in narrative form to complement the quantitative findings. The analysis revealed that there was positive and moderate relationship between organizational culture and employee job satisfaction. Moreover, employees' job satisfaction is explained by organizational culture. On the other hand, there were no relationship between respondents' background characteristics (sex, levels of education, and work experience) and employees' job satisfaction. Based on the findings of the study, it can be concluded that all of the variables of organizational culture (team orientation, innovation, stability and result orientation) are positively related with employee job satisfaction. In line with the findings and conclusions, the organization should align its organizational culture with employee job satisfaction so that it can enhance employee commitment towards high performance that can in turn enhance the achievement of its strategic goals.

Keywords: *employee job satisfaction, result orientation, team orientation, stability culture, innovative and risk taking, organizational culture.*

**Determinants of Customer Satisfaction in the City Government of Addis Ababa
Driver and Vehicle Licensing and Control Authority
Abinet Daniel Seyoum, St. Mary's University**

Abstract

The main objective of this study is to investigate and analyze degrees of the determinant factors that has effect on customer satisfaction in AADVLCA. Accordingly, this study used the descriptive cross-sectional research design to examine the effect of independent variable on dependent variables. The study used both primary and secondary data type and source. By using simple random sample technique, a total of 384 questionnaires were distributed to ten branches of the Offices and 309 questionnaires were returned indicating 80.5% response rate. The study used descriptive research design and employed random sampling techniques to select the customers. The study had found variables that can determine customer satisfaction and retention in AADVLCA. Three variables are regressed with the dependent variable, i.e. Customer satisfaction; these variables include Service Quality, Price and Image and Reputation. Multiple Regressions test was used to test the effect of service quality, corporate image and price on customer Satisfaction and customer retention. The descriptive analysis result indicated that AADVLCA scored low mean score such as corporate image, perceived value, existing Vehicle management system/VMS and basic facility /equipment. The results further depicted that there was significant positive relationship in between corporate image, service quality, perceived value, price, and customer satisfaction in AADVLCA. Based on the findings the study recommended that improvements should be made on the areas of corporate image, vehicle management system and basic facility.

Keywords: *Service delivery, Customer satisfaction, service quality, perceived value, price factor, corporate image, AADVLCA*

The Effect of Training Practice on Employees JobPerformance: The Case of Awash Bank

Addisu Rgaw Aressa, St. Mary's University

Abstract

Training is a process that is designed to increase the skill, knowledge and productivity of an employee for the achievement of organizational objective. The study focused on the effect of training practice on employees' job performance in Awash Bank. The objective of the study is to evaluate the training practice and application of the four Kirkpatrick's models at the Bank. Accordingly, reaction of employees on the training program, knowledge perceived from the learning effect, behavioral change of the trainer after the session, and finally results of the training programs are assessed. The study used both descriptive research designs with a mixed approach called qualitative and quantitative approach by using both primary and secondary data sources. The primary data is collected from employees of Awash Bank by using stratified sampling technique. The researcher selects 134 employees among the target population of 206 employees who had taken the training program at least once in the bank. The collected data were analyzed by using statistical tools (SPSS-Version 25). Descriptive as well as inferential statistics were used for the data analysis. The descriptive statistics such as frequency mean and standard deviation is used for describing the demographic/personal information of the respondents and the dependent and independent variables. Besides, the inferential statistics like Pearson correlation coefficient(r) and multiple linear regressions were used to determine the existence of relationship between independent and dependent variables. The result of correlation between the independent and dependent variables are examined and found that there is a weak relationship between strategic objective and training need assessment with that of the dependent variable (employee performance). Therefore, the researcher recommended the Bank to focus on the strategic objective and need assessment program so as to address relevant training to employees of the bank and also to make employees more productive. Moreover, the management is advised to apply the Kirkpatrick's four models and properly evaluate the training program and trained employee's performance for future.

Keywords: *Training, Employee Performance, training need assessment, strategic objective and evaluation of the training program*

Assessment of Credit Management and Appraisal Practices: The Case of Abay Bank S.C

Abenet Marew, St. Mary's University

Abstract

The purpose of this study was to assess the loan appraisal process, the loan management, the requirements that customers should fulfill to get loan and advances and the non-performing loan status of the Bank. This study has involved both qualitative and quantitative methods of data collection were used a total of 40 branches were selected in a random sampling, structured questionnaires has been used for data collection. The findings of the study showed that the overall respondents were 75%. Results of the analysis revealed that the management and appraisal practices of the Bank have negatively affected the loan and advance management of the Bank due to lack of policies and procedures, inadequate, unskilled and inexperienced credit officers and managers at branch level. Therefore, the top management of the Bank should be aware of these gaps and solve them urgently and develop policies and procedures to be understood and implemented by the credit performers of the Bank.

Challenges and Opportunities to Launch Ethiopia's Stock Market

Adonay Desta, St. Mary's University

Abstract

The purpose of the study was to identify the challenges and prospects that exist to launch Ethiopia's stock market. The study used mainly a quantitative research approach and data was collected from both primary and secondary sources. A qualitative research approach was also used in the research to enhance the quantitative data. Primary data was collected through questionnaires and secondary data was collected from various credible sources. Convenience sampling was also used. A total of 123 responses from two different target populations were used. This research employed a descriptive research design. To analyze quantitative data descriptive statistics such as percentages, frequencies, mean and standard deviation were employed. The result of the study showed that unreliable accounting disclosures, scarcity of stock market- experienced professional fund managers, financial knowledge of potential investors, the high exchange rate of the birr against the dollar, and high inflation rate currently are among the challenges of launching a stock market in Ethiopia. The key findings of the study also revealed that the flourishing banking and financial sector are investment alternatives for the stock market, the readiness of accountants to participate in the stock market, the relative high rank of Ethiopia's GDP size and its growth, the new stock market regulations, and the potential Ethiopia's pension fund brings to the stock market as an investment base are the main opportunities that exist in Ethiopia to launch the stock market. The research concluded that the potential opportunities identified are vast and has put forward recommendations to reduce the expected challenges. Therefore, the researcher recommends the responsible bodies address the findings of the research to launch a successful stock market.

Keywords: Stock market, Pension fund, and Accountants.

**Workplace Stress and Coping Mechanism: The Case of Addiction Rehabilitation
Centers in AddisAbaba
Afrah Tefera, St. Mary's University**

Abstract

The aim of this study was to examine the workplace stress factors focusing on the source, consequence of workplace stress and coping mechanisms used by employees at addiction rehabilitation centers. The study was a descriptive research type and quantitative and qualitative research approach was used in data collection and analysis. Both primary and secondary sources of data were also used in the study. The sample size for the study was 96 respondents and the respondents were selected by using census sampling technique. SPSS was used to analyze the data collected using a five-point Likert scale Questionnaire. Based on the data collected, working under the addiction rehabilitation centers, task stressors resulting from work load and role ambiguity, organizational stressors resulting from the organizations structure and job autonomy, personal stressors resulting from personality type and interpersonal stressors, and from physical stressor- noise, crowded and poor lighting- were the major sources of workplace stress. The physical and behavioral consequences of work-related stress are more prevalent although problem focused and emotion focused coping strategies are used by the employees. Based on the findings, recommendations are forwarded: the management of addiction rehabilitation centers needs to ensure workload fits with the employees abilities, keep communication lines open so that workload problems can be reported and clarifications can be made on possible role ambiguity issues, work closely with the employees to produce realistic deadlines for tasks, offer its employees to more latitude in decision making on tasks they undertake, discuss workplace stress factors with employees and provide ways to mitigate them through stress management trainings.

Keywords: *workplace stress, addiction rehabilitation centers, source of workplace stress, consequences of workplace Stress and coping mechanisms.*

**Effect of Training Process on Employees Performance: The Case of Nile Insurance
Company S. Co.**

Agerie Tesera Ayalew, St. Mary's University

Abstract

The main objective of this study was to examine the effect of training process on employee performance in Nile Insurance Company. The research was in the form of explanatory and descriptive research design and used both primary and secondary sources of data. Population of the study was employee of Nile Insurance Company with total head count One hundred sixty (160) with sample size of 114 by using simplified formula of Taro Yemane (1967) sample size determination that helps to calculate sample size and used stratified sampling design technique which helps to draw sample representative from population of the study. Researcher used questionnaire and interview method of data collection. Questionnaires were distributed to total sample size of 114; of which 78.95% (90 Respondents) were filled the questionnaires and returned. The data was analyzed using descriptive research method, correlation and regression analysis. From the descriptive analysis, all explanatory variables play a fundamental role for Employee performance in selected samples. The results of correlation analysis shows positively and significantly correlated with the dependent variable. The overall result obtained from the regression model indicates that Independent Variables (Training Need Assessment and Training Design) have positive and significant effect on Dependent Variable (Employee performance). However, Training Implementation, and Training Evaluation have no significant effect on Employee performance. Based on the findings of the study, it is recommended that Nile Insurance Company should follow systematic training need analysis to employees and strictly choose which training technique or design is more effective for certain training program to enhance employees' performance.

Keywords: *Training, Training Need Assessment, Training Design, Training Implementation, Training Evaluation Training Practices, Employee Performances*

**The Effects of Organizational Citizenship Behaviour on Job Satisfaction: The Case of
HibretBank S.C
Alemb Ante Tadesse, St. Mary's University**

Abstract

The objective of the study is to examine the effect of Organizational Citizenship Behaviors on Job Satisfaction of Hibret Bank S.C. In addition, the study considers independent variables which are Altruism, Consciousness, Sportsmanship, Courtesy and Civic virtue and dependent variable Job Satisfaction to determine whether a relationship exists between the variables. In order to attest the study objectives, the researcher uses both descriptive & explanatory survey design. A total of 160 questionnaires were distributed to Hibret Bank staff out of which 125 were used. The respondents were selected using proportionate stratified sampling technique. The questionnaire was tested for its reliability and found to be reliable enough to study the research questions. The data collected from the survey was analyzed using SPSS software and presented in the form of descriptive data analysis, correlations and logistic Regression Analysis. The finding of the study indicates that there is significant positive relation between the dependent and independent variables. The researcher proved that the entire hypotheses weren't supported except one. The researcher concluded that that all predictors except one have insignificant effect on JS Altruism, civic virtue, courtesy, sportsmanship and conciseness. The study recommended some basic points such as holding regular training programs, cultivating a good working relationship, devising policies that contribute to staff well beings and encouraging voluntary activities that go beyond the formal obligations of employees.

Keywords: *Organizational Citizenship Behaviors, Job Satisfaction, Consciousness, Altruism, Civic Virtue, Sportsmanship and Courtesy.*

**Practice and Challenges of Instructors Performance Appraisals in Selected
Polytechnic Colleges of Addis Ababa
Alemtsehay Debebe, St. Mary's University**

Abstract

The purpose of this study was to examine the practice and challenges of instructors performance appraisal in selected government TVET Poly Technique College, Addis Ababa. To meet the desired objective, the study used both qualitative and quantitative methods and also applied descriptive research. In addition, simple random sampling technique was applied to collect the data; by using this 226 data were collected from TVET instructors. This research used both primary and secondary data sources. Interviews and questionnaires were the major data gathering tools. Most collected data were analyzed descriptively and the results were summarized by using tables and figures, and finally conclusion was drawn. According to research finding, performance appraisal practices of the organization were relatively good and it is found at an encouraging level. Out of 226 sampled respondents, 152 (67.25%) of the participants agreed, COC qualified appraisals criteria measured actual performances of trainers then trainee's evaluation measured the actual performances of trainers and responded 103 (45.57%). In addition, 167 (73.89%) and 140 (61.95%) of the respondents confirmed that performance appraisals the organization helps to provide training and education opportunity and salary improvement respectively. Further, 56.2% of the respondents believed that, there is no clear and easily implemented PA procedure and also 57% of them agreed the occurrence of rating error and biases. Absence of PA criteria clarity, poor linkage of PA criteria and regular activities of instructor, incomplete PA implementations, unfair and unclear PA criteria, pretended PA practices, work burden of instructors were the other main challenges of the PA. To alleviate the challenges, the researcher recommends that all responsible bodies, including instructors, need more synergy to improve performance appraisal practices and properly use the criteria to come up with trusted result.

Keywords: performance, performance appraisal, appraiser practice, challenge

Determinants of Mobile Service Quality: The Case of Ethio-Telecom Network Operation

Alexander Behailu, St. Mary's University

Abstract

As global mobile telecommunication technology advances at a rapid pace, telecom operators are under pressure to adopt the latest technologies. The way forward in such a swiftly transforming environment for mobile service operators is to become market-driven and put all necessary efforts into keeping the quality of service at the highest possible level. In this paper, the researcher explores how mobile network service provided by Ethio Telecom is perceived by employees of the Network Operation and Service Management (NOSM) division and key areas contributing to improving mobile network service quality. The researcher distributed 153 questionnaires to Ethio Telecom NOSM division employees, from which 146 responses were valid and usable for analysis. Responses were analyzed using SPSS statistical software version 25. Mixed research approaches were used in the research work by analyzing data collected using descriptive and inferential statistics and explain results qualitatively. Descriptive and inferential statistical techniques such as mean, standard deviation, correlation, and simple linear regression models were employed. The findings of the study showed that SERVQUAL (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Network quality Dimensions perceptions and expectations gaps are significantly impacted by perceptions, which indicates low rating responses towards perception of service. The findings indicate that their level of satisfaction with the service provided to them is low across all SERVQUAL and network quality dimensions. The researchers' results conclude the finding by recommending Ethio Telecom to examine the level of its internal employee satisfaction as they are key process owners in the company and employees need to balance their perceptions and expectations.

Keyword: Service Quality, employee satisfaction, Ethio Telecom.

**Assessment of Performance Management Practice and Its Effectiveness on Motivation
of Employees: The Case of Lion International Bank S.C
Amanuel Zewdu, St. Mary's University**

Abstract

This main objective of the study was to assess the performance management practices effectiveness on motivation of employees in Lion International Bank S.C. The research is designed to apply descriptive statistics by using questionnaires. A sample of 152 participants was purposely selected and questionnaires were administered from which 80 of them returned the questionnaires. The key finding of the study shows that even if most respondents reported that they have the required knowledge about the Bank's mission, vision and overall strategic objectives of the companies including their jobs, the bank has a disorganized and unstructured performance management practice as well as the measurement of performance of the employees gave focus on complying rules instead of on outcomes. Likewise, most of the employees show de-motivation by the performance evaluation system of the bank. Moreover, it is found that changes in the practice of performance management have effect on the motivation of employees and also the selected eight motivational factors have a positive relationship with the motivation of employee even if there is a varying degree of effect they have on the motivation. The study extended its recommendation on that the Bank should conduct continuous assessment and evaluates its employees in a cyclic fashion by implementing performance management system. And performance evaluation process should have incorporated stakeholders (team mates and customers) and self-assessment. Moreover, the Bank should exert more effort to improve employees' motivation by linking its reward system with the performance management process.

Keywords: Performance management, motivation, bank

**The Effect of Extrinsic Employee Motivation on Employee Productivity: The Case of
Orbis Trading and Technical Center Head Office Addis Ababa
Amelework Gebeyehu, St. Mary's University**

Abstract

The purpose of this study was to examine the effect of extrinsic employee motivation on productivity of Orbis Trading & Technical Center S.C. The study was based on descriptive and explanatory research design. The extrinsic employee motivation questionnaire was adopted from different related research. A total of 105 employees participated in the study with response rate of 50%. The researcher used proportionate stratified simple random sampling techniques. The data was analyzed using descriptive and inferential statistics. The results show that the existing extrinsic employee motivations on company productivity have highly affected the employee motivation by leadership, working environment, job security, reward system and salary. On top of that, leadership and job security significantly affect company productivity with beta value 0.364 and 0.361 respectively. According to the regression analysis result, leadership and job security have significant effect on employees' motivation ($p < 0.05$). On the other hand, the remaining three working environment, reward and salary have no significant effect on employee motivation ($p > 0.05$). Based on the research findings and conclusions, recommendations were offered for possible consideration by Orbis Trading & Technical Center S.C which is mostly related with the type of extrinsic employee motivation.

Keywords: *Leadership, Working environment, Job security, Reward and Salary effect of company productivity*

Determinant Factors on Brand Loyalty: The Case of Awash Bank
Anteneh Birega Koyera, St. Mary's University

Abstract

The main purpose of this research is to assess determinant factors affecting brand loyalty in Awash Bank. Brands are considered as the most important assets of a company that makes customers loyal and have value for the end consumer. This study used descriptive research design in a direction of investigating on both primary data and secondary data sources. From the population of 752,204 customers of Awash Bank in A.A, the study took 384 sample from those customers (agents) of Awash Bank through convenience sampling and drawing its analysis on 377 sample. The research included both an explanatory and a descriptive survey design. To describe what it is or how the situation seems, a descriptive research design was adopted, and correlation analysis was employed to demonstrate the relationship between dependent and independent variables. The finding of this study shows that all the three variables have positive and significant relationship with brand loyalty which led to the acceptance of the three hypotheses. According to this study, customer satisfaction has relatively had lower and insignificant effect on brand loyalty due to its lower mean and lower correlation statistics compared to perceived value which is moderate; and quality of service significantly correlates with brand loyalty. Therefore, Awash Bank should work well to meet customer satisfaction by meeting their promise through delivering efficient services. The study revealed that the Bank relatively meets its promise in delivering efficient service quality; since it has a p-value less than 0.05 results, the statistic is significant. Moreover, the regression analysis shows that a 77.3 % change in brand loyalty is due to quality custom operation, whereas the rest is due to other factors.

Keywords: *Perceived value, service quality, customer satisfaction, Brand loyalty*

**Determinants of Taxpayers' Compliance: The Case of Ethiopian Revenues and Customs
Authority Eastern, AddisAbaba Branch
Anteneh Getaneh, St. Mary's University**

Abstract

The general objective of the study is to indicate the influence of some possible factors that affect the tax compliance in Ethiopian Revenues and Customs Authority, Eastern Addis Ababa Branch taxpayers. The necessary data required for the study was collected from primary sources which were directly from taxpayers through researcher-administered questionnaire. In addition, the research used explanatory data research design. 127 sample sizes were drawn from the tax population in Addis Ababa city government large taxpayers new branch office. The finding implies that among selected factors, government expenditures, probability detection, reference group, and penalty rate have no relationship or insignificant impact on the tax compliance. But tax rate, tax system, and tax education have strong positive relationship and significant impact on the tax compliance.

Keywords: Tax compliance, tax education, tax system, tax rate, government expenditures, probability detection and penalty rate,

**The Role of Management Accounting Information in Enhancing Decision Making at
Dashen Bank
Aschalew Sirani, St. Mary's University**

Abstract

The purpose of this thesis is to assess the role of managerial accounting in enhancing decision-making in Dashen Bank. The study adopted a descriptive research type and quantitative research approach in assessing the role of managerial accounting in enhancing decision-making. The selections of the sample respondents were made using haphazard or convenience sampling techniques. In addition to this, the study relied mostly on primary data sources where a self-administered questionnaire was utilized as a source of data. Then the gathered data was coded and entered into Statistical Packages for Social Scientists (SPSS Version 21.0). The study found that managers use management accounting information in the strategic and tactical decisions of the bank and the study concluded that the bank extensively uses management accounting information in the strategic and tactical decision and key techniques like cost accounting, financial reports, CVP analysis, budgeting, variance analysis, and management reports were adopted in the decision-making process. Finally, the study recommends that since there are undeniable amount of respondents who were neutral to statements regarding management accounting information and system, the Bank should provide training and technical support.

Keywords: *Management Accounting Techniques, Management Accounting Information, Decision Making, Dashen Bank*

**The Challenges and Prospects of Employee Turnover Intention: The Case of
Spring of Knowledge Academy
Aschalew Worku, St. Mary's University**

Abstract

The objective of this study was to assess the practices and challenges of employee turnover intention in Spring of Knowledge Academy. A self-administered questionnaire was applied in order to gather information from key respondents. The study applied both primary data and secondary data from reliable sources. A descriptive research approach was used in order to analyze the data gathered from key respondents. From the target population of 147 respondents a sample of 107 was chosen randomly, out of this 80% of the respondents completed the questionnaire, with respect to their response on Likert Scale following their attitude towards the variables intention to leave their job, organizational commitment, organizational climate, salary, job stress, job satisfaction, and the chance of promotion opportunity. The collected data were analyzed using descriptive statistics supported by SPSS 26 software. The study result revealed salary and the adoption of new technological system contributed wide range of employee to frustrate and intend to quit their job, providing remarkable response on the existence of harmonious relationship among employees. The study recommends that the management should work on factors such as salary and adoption of new technological systems which were the most determinant factors of employee intention to leave. It is also recommended to make further study on the impacts of salary related issues and the implementation of new technological system in the school.

Keywords: employee turnover intention, organizational climate, job stress, salary, job satisfaction

Health Service Delivery and Customer Satisfaction in Four Government Health Centers: The Case of Lideta Health Care, Abente Health Care, T/Manot Health Care and G/Kuteba Health Care, Addis Ababa
Ashagrie Fentaw Dessie, St. Mary's University

Abstract

This study was conducted to assess the health service delivery and customer satisfaction of the service offered to clients in Lideta sub city government health institution in Addis Ababa. This study was to measure the differences between the expected and perceived health care service quality, and evaluate its satisfaction level so as to better understand patients' needs, and improve the service quality. A cross sectional, descriptive was conducted on a sample of service users of the indicated health centers using convenience samples of non-random sampling technique. Data was collected using structured questionnaire and analyzed by SPSS Windows version 25.0. Among the 385 outpatients, in the case of patients' interaction with their health care servant patients were satisfied more on Health care provider description about possible side effects/adverse drug reaction in understand before given a new drug. In the case of patient satisfaction in related with waiting time patients were satisfied on the time you wait to get the care provider after laboratory Results. In the case of Patients' Satisfaction towards facilities/environment Services patients were satisfied more on the cleanliness of examination room. In the case of Ease accessibility of health care system in relation with patient satisfaction patients were satisfied on indicator set up so that it can easily access when client come to a health facility. The overall patients' satisfaction with health service deliveries showed statistically significant at .0000, so, service deliveries practice variables were highly significant with age of respondent, education level of respondent and satisfaction towards environmental service, (p-value = .000). The beta values of the independent variables Thus can be understood as a certain improvement on the satisfaction towards environmental service will increase patient satisfaction by .476 which is significant. Thus, the null hypothesis is rejected. Finally, study recommended the health center should give attention for satisfaction with waiting time and ease accessibility of health care.

Keywords: *satisfaction, customer satisfaction, service delivery practices, service quality*

**An Assessment of the Effectiveness of Consumer cooperatives: The Case of
Consumer Cooperative at Lideta Sub-City, Addis Ababa City Administration
Ashenafi Ayalew, St. Mary's University**

Abstract

This research was aimed to assess the effectiveness of consumer cooperatives Lideta Sub-City, Addis Ababa. A quantitative research approach and a non-probability sample survey method were employed in order to accomplish the research objective. The data collection instrument was questionnaire. The respondents of study were experts, consumer cooperative members/customers, the consumer cooperative committee members and employees (staff). The main findings of the study were somewhat good in goal achievement and code of conduct and accountability, while poor economic benefit, weak social contribution or social benefits and poor customer satisfaction, being unable to provide basic goods adequately, timely and consistently, unable to provide repayable commodity service, weakness in collective action (social bondage) to address scarcity and listening to the view and grievance of members, low focus for quality of goods/services provided by and lack of focus on opening more stores and serving the customers closer. These situations have affected the effectiveness of the cooperatives. At the end, the study recommends that all concerned bodies working to curb the poor governance and management problems of cooperative need to focus at micro and mezzo level intervention.

Keywords: *Cooperatives, Consumer cooperative, Effectiveness, Satisfactions, Social contributions*

**The Effect of Supply Chain Management Practices on Performance of
Organization: The Case of Zak IndustrialPlc.
Asrat Alemayehu, St. Mary's University**

Abstract

The interest in managing supply chains had grown rapidly among companies around the world. Many companies have moved aggressively to implement and improve on supply chain management practices with the hope of enhancing revenue, profitability, control costs and asset utilization, as well as lead to market share growth. However, these companies had not been able to formulate the right strategies required to achieve this task and this had affected negatively the performance of most organizations; therefore, this study attempted to investigate the impact of supply chain management practices on performance with reference to Zak Industrial PLC. The objectives of the study is to establish the impact of level of information sharing, strategic supplier partnership, customer relationship, material flow management, and corporate culture practices on the performance at Zak Industrial PLC. A survey was conducted by drawing a sample size of 75 employees from a target population of 100 employees using the Fisher's model through stratified sampling technique. A structured questionnaire is used to collect data. The relationships proposed in the framework were tested using Pearson correlation, and the causal relations were analyzed using regression analysis. From the result of the analysis, it is concluded that four supply chain management practices (strategic supplier partnership, customer relationship, material flow management and corporate culture) have positive and significant influence on organizational performance, whereas level of information sharing is not statistically significant to influence organizational performance. Therefore, to achieve advancement in marketing and financial performance in the long run through enhancing organizational performance, it is better for the organization to give due emphasis to Supply Chain Management Practices.

Keywords: Supply Chain Management practices, Organizational Performance

Assessment of the Practice of Outsourcing Non-Clerical Jobs in Commercial Bank of Ethiopia (CBE)

Atkiliti Teshale Teka, St. Mary's University

Abstract

Outsourcing is simply acquiring a product or service from outside supplier rather than producing in the organization. Outsourcing in Ethiopia is actually in its infant stage. Recently the Commercial Bank of Ethiopia has begun to outsource non clerical jobs. Even though each post has its own service level standards that are agreed between the bank and the service provider, managers are frequently complaining about the services provided. The main objective of the research is assessing the effectiveness of outsourcing of non- clerical jobs. In order to make the study manageable it is confined to West Addis Ababa District. In this study, descriptive research design is adopted. Both primary and secondary data sources were used. The primary data were collected through a questionnaire that contains both open- ended and close- ended questions as well as a structured interview. Secondary data were collected by reading procedures, letters and bulletins of the bank. The population of the study was all managers in the district office and branches. In order to collect data, the designed questionnaires were distributed among the population and were collected after duly filled by respondents. The analyses of responses from the questionnaires were carried out by using SPSS. The research reveals that outsourcing of non- clerical posts is effective in minimizing management's time and effort in various HR related activities and enables them to focus on the bank's core business activities. But their involvement has to be further minimized particularly in the process of employee administration. However, the service quality is below the service level standard and the service provider is not effective in supplying the required employees as per the contractual agreement. Therefore, the Bank has to ensure the service provider strictly follows the contractual agreement and the service level standard of the Bank in supplying employees and ensures the service quality.

Keywords: Outsourcing, Service Level Standard, Core Business Activities, Non-Clerical Posts, West Addis Ababa District

**The Effect of Intrinsic Motivation on Employee's Performance: The Case of
Commercial Nominees P. L. C.**

Behailu Getachew Alemu, St. Mary's University

Abstract

The study was aimed to discuss how intrinsic motivation can hinder or increase the motivation level of employees. Several motivational theories have also been discussed in this paper that help in better understanding of why and how employees are motivated. Intrinsic motivation is said to have significant effect on employees' performance. The researcher has made a sample of six CN branch offices including the Head Office. In order to have a representative sample systematic and simple random sampling technique were made. This study examined 37 female and 101 male respondents (n=138) of Commercial Nominees P.L.C. to study the effects of intrinsic motivation on employees' performance. Data was analyzed using descriptive statistics. The major findings of the research reveal that all variables have shown the positive and significant to employee's performance therefore all hypothesis are accepted. With the increase in intrinsic motivation, employee's performance tends to increase as well. Findings have shown that advancement, and growth variables were higher than work itself and recognition. Moreover, for increasing and sustaining the productivity, the results from this study significantly facilitate both higher and lower team to recognize about different factors of motivation. Engaging employees in meetings and discussions, and letting them know that their ideas and contributions are listened to and appreciated, giving them space and opportunities to experience and be aligned with the corporate culture, delegating them a higher responsibility level for the task they are in charge of, and the freedom in making choices and decisions regarding their specific tasks are some ways to increase the motivation level.

Keywords: Employee's Performance, Motivation, Intrinsic Motivation, Extrinsic Motivation.

**Effect of Supply Chain Quality Management Practices on Operational
Performance: The Case of Kality Food S.C.
Beharu Fuchuro Dilago, St. Mary's University**

Abstract

This study aims to investigate the effect of supply chain quality management on operational performance in Kality Food Share Company. A survey questionnaire (self-administered) is adopted to obtain primary data. For the present research, the target population comprises of the Company's employees and managements in Addis Ababa, currently 368 permanent and 100 casual employees as of 2022. Procurement and supply chain management departments are the targeted point considering the fact that these departments have direct relation with the effect of supply chain quality management practices on operational performance (Hazel Mason,2019). Accordingly, the total population is 104 (both permanent and causal employees). The data collected enables the researcher to measure the relevant constructs in a quantitative manner through the use of statistical techniques to analyze the respondents' level of agreement or disagreement in the differences between factors implemented in the study. This study finding points out that the current situation of implementing supply chain quality management practices in the Company are more focused on internal quality management practices. The results of correlation analysis show that all downstream QM practices have a positive linkage with quality and delivery performance. The regression results also show that additional implementation of downstream QM practices would make higher performance than the implementation of internal QM practices. Hierarchical regression analysis shows that the model including internal, upstream and downstream QM can explain more variance of each operational performance dimension, compared to the model that only has internal QM. Finally, this study provides the evidence that Kality Food Share Company can use to improve a specific type of performance, especially in the context of emerging economies. The study concludes that there is significantly positive relation between SCQM practices and operational performance of the Company.

Keywords: *Kality Food Share Company, Quality management, Supply chain management*

**The Effect of Performance Management on Employee Motivation: The Case of
East Africa Bottling Share Company, Ethiopia
Belachew Mulugeta Feleke, St. Mary's University**

Abstract

The study's goal is to determine the effect of performance management system on employee motivation. In this study, the researcher drew on both primary and secondary data sources. Primary data was gathered through questionnaires, and secondary data for the study was gathered by referring to relevant reports and documents from within and outside the organization. The researcher used a descriptive research design to accurately and economically describe the practices and challenges of the performance management system, as well as to demonstrate its impact on motivation. Out of the 454 employees in the sample frame, 213 are part of the target population who will be sampled. The researcher used a simple random sampling technique to obtain a representative opinion from the population. The researcher also used regression and correlation tools to examine the variables' relationships. According to the correlation analysis results, all relationships between the dependent and independent variables are positively and significantly correlated. Employee motivation has been found to be more influenced by performance management. The findings show that there is a clear relationship between motivation and employee performance, and that motivated employees produce better results. It is suggested that the company establish performance standards for each job level and conduct performance reviews on a regular and ongoing basis based on those standards. Furthermore, appropriate and practical training aimed at increasing line managers' knowledge of performance management should be prioritized in the human resource department's periodic training and development plans.

**Effectiveness of Anti-money Laundering Preventive Measures in Ethiopia:A
Case Study on Commercial Banks and Financial Intelligence Center
Belay Sileshi, St. Mary's University**

Abstract

This study aims to assess the effectiveness of anti-money laundering counter-measures by commercial banks and financial intelligence centers. Purposive sampling technique was chosen to get the required sample size. About ten banks on the basis of year of establishment and assumed to have best experience in handling money laundering were targeted to study. Data gathered were analyzed based on 57 responses and additional interviewee. Descriptive statistics research approach was employed. All out puts were reported using frequency. The result indicates that even though banks have senior compliance officers who have relevant competence and authority to oversee the bank's AML/CFT compliance program, banks did not communicate the AML policies, procedures and manuals. Financial institutions in Ethiopia had internal audit function to assess anti- money laundering and sanctions and practices, but they do not have other independent third party to audit and assess money laundering. The absence of national ID card for customers and absence of technology to improve AML/CFT activities and the law concerning KYC requirements and other preventive measures suffer difficulty and such gaps create a suitable ground for money launderers to exploit the banking system. The study recommends that banks ought to have appropriate procedures and policies, and financial intelligence center with banks should investigate politicians, statesmen, ministers.

**The Relationship between Non -Performing Loan and Financial Performance: The
Case of Commercial Bank of Ethiopia-Head Office
Beshewamyesh Belayneh, St. Mary's University**

Abstract

The objective of this study was to examine the relationship between non-performing loan and financial performance of Commercial Bank of Ethiopia. The study variables were size, cost, collateral and age of non-performing loan as independent variable and profitability indicators return on Asset (ROA), return on equity (ROE) and net interest margin (NIM) as dependent variable. The study used quantitative research approach and secondary financial data for the period covering 2012-2019 since implementation of core banking system to examine the financial impact of non- performing loan on bank's performance. Descriptive and explanatory research design was employed and data were analyzed using descriptive statistics and multiple linear regression models by using SPSS version23 software. Before analyzing the study data, the reliability of the main items of the data was tested by using Cronbach's alpha and 0.800 value obtained which is greater than the acceptable value 0.7. Regression assumption test were also undertaken to evaluate the association of the study variables. The finding of the analysis result has shown that there was significant relationship between explanatory and outcome variables during the study period. Based on the analysis result, the researcher further recommended Commercial Bank of Ethiopia to enhance current lending practice through hiring consultant who have special expertise on major priority areas like agriculture, manufacturing and able to provide expert advice before the bank is going to finance. And to protect the bank from financial risk the researcher also recommended credit management to continue strengthening its monitoring mechanisms through regular follow up strategies and commitment, CRM to provide advices, counseling to borrowers to protect customer from business failure and the management also to provide training to all credit performers to improve their business knowledge so that the bank will reduce the size of non-performing loan and in effect will improve its financial performance.

Keywords: Non-Performing Loan, Financial performance

The Effect of Customer Relationship Management Practices on Customer Loyalty:

The Case of Ethiopian Airlines

Betelehem Tefera, St. Mary's University

Abstract

This study was conducted with an overarching objective to investigate the relationship between customer relationship management and customer loyalty of Ethiopian Airlines in Addis Ababa. Six explanatory variables (key customer focus, technology based CRM, knowledge management, CRM organization, ease of use and Convenience) were identified to analyze the association between customer relationship management and customer loyalty. For this purpose, thirty-three observed items of customer relationship management clustered into six independent variables and eight items of customer loyalty bunched into a single dependent variable were used. A cross-sectional data with a total of 381 sample units and convenience sampling technique were used and these samples were analyzed through descriptive analysis and OLS regression. This study adopts cross-sectional study design and uses quantitative approaches (techniques) for data collection (quantitative data) and analysis. Moreover, the study uses a combination of descriptive and explanatory designs to answer the research objectives. Six regressors are included in the OLS estimation. From six proposed hypotheses, three hypotheses were accepted while three hypotheses were rejected as they show the significance level above 5%. The study concluded that the customers of the Airport have satisfied with half of the customer relationship management variables (dimensions) and insatiable the remaining three variables. That is; key customer focus, technology based CRM and ease of use have a positive and significant association with customer loyalty. However, the other three variable knowledge management, CRM organization and Convenience were found statistically insignificant. The study concluded that the Ethiopian Airlines should focus on improving these customer relationship management variables in order to retain its loyal customers. In the research finding, ease of use variable has the highest positive impact on customer loyalty. Thus, Ethiopian Airlines should be very conscious in improving this customer relationship management dimension as it contributes to customer loyalty and retention.

Keywords: CRM, Customer loyalty, ET

Effects of Business Development Service on the Performance of Micro and Small Manufacturing Enterprises in Addis Ababa: The Case of Nefas Silk-Lafto Sub-City
Betelehem Asrat, St. Mary's University

Abstract

The purpose of this study was to determine the effects of business development service on the performance of micro and small manufacturing enterprises in Addis Ababa, the case of Nefas Silk-Lafto sub-city manufacturing sector and to determine the relationship between business development service and performance of MSEs. Particularly, the study focuses to examine the effect of business development services on the performance of MSEs as general objective of the study. Accordingly, the study employed an explanatory research design and quantitative research approach. The target population of the study was 365 MSEs members working in manufacturing sectors. It used systematic sampling techniques and the required data have been collected from a sample size of 318 respondents. Data were analyzed using measures of correlation and regression processed via SPSS version 25. The empirical study elicits five major independent variables which seem to influence performance of micro and small enterprise through standardized 5-point Likert-scale questionnaire. The study used both primary and secondary sources of data. The finding of the study discovered the agreement of respondents to the positively significant relationship between BDS and industry performance in the study area: specifically, market access, Industry extension service, working area and infrastructure, access to finance and working capital management. In addition, the study result shows that it has a positive significant effect on industry performance. From the predicting variables, market access, working area and infrastructure, and working capital management performed more effect on enterprise performance than the rest of variables in the study area. The study recommends that the government business development service offices should maintain different supportive more market access, trainings, good working area infrastructure, more access to finance and increase working capital management of MSEs to increase their performance. In addition, the MSEs members should design good plans and programs with the external as well as internal environment to increase their performance.

Keywords: *(Micro and small enterprises (MSEs), Business Development Service*

(BDS), Performance and Nefas Silk Lafto Sub-City.

**The Effect of Reward Management on Employees Job Performance in Hibret
Bank S.C**

Betelhem Mengesha, St. Mary's University

Abstract

The purpose of this study was to investigate the effect of reward management on employees' job performance in United Bank S.C. Multiple regression analysis assessed the effect on reward management in employee job performance, (monetary and non-monetary reward management system). Population of the study is 627 and sample is 244 of which 228 responded so, the response rate is 94%. Results indicate that four variables have significant effect and predict good proportion of variance in employee job performance. Research design is descriptive and explanatory type research and quantitative and qualitative methods were used. Cross-sectional method of study with deductive approach is chosen in this research. In order to collect primary data, a self-completed questionnaire designed and was randomly given to the united bank .The positive and intermediate correlation coefficient between monetary and $r=0.473, p < 0.01$, indicates that there is a statistically significant ($p < .001$) linear relationship between these two variables. Furthermore, they are significantly related to one another. The relationship investigated in this study deserves further research. This may indicate that their level of effect on employee performance monetary reward was somewhat weak in the context of Hibret Bank of practices as compared to the other dimensions which is non-monetary reward because the data analyzed were collected from one sector of the service industry in one country, more studies are required before general conclusions can be drawn.

Keywords: non- monetary reward, monetary reward, employee job performance,

**The Effects of Organizational Value Adding Activities Profitability of Selected
Leather Product Manufacturers in Addis Ababa
Bethelhem Asrat, St. Mary's University**

Abstract

The main purpose of this study was to assess the effects of organizational value adding activities on profitability of selected leather product manufacturers in Addis Ababa. The study was conducted on eight selected leather product manufacturing firms. Descriptive survey method was used. Survey questionnaires were administered to 48 managerial positions and interview was also held with 8 general managers who were directly involved on the value adding activity to collect additional information. SPSS version 20 was used for analyzing the data. Narration and direct quotation were also used for analyzing the qualitative data. The finding of the study revealed, different value adding activities has been a common practice often conducted in leather product manufacturing firms, but with limited implementation of value adding activity resulted from lack of intervention training, skill and knowledge gap in conducting such value adding activity. P-value test analysis was conducted to see how significant the associations of the value adding activities performance levels of the organizations are with their profitability. Furthermore, inferential statistics and weighted mean testing was undertaken in the form of median tests and ANOVA to test the assumption that difference in performance level in the organizational value adding activities determines the variability in profit margins of the organizations. Also significant results from Analysis of variance taking operating profit margin of organizations as the response variable and performance levels of value adding activities as factors proved that organizational profitability is determined and depends on all primary and support value adding activities performance levels. Moreover, high cost of equipment for leather products manufacturing, limited access to finance, shortage of hard currency, storage and transport challenges, barriers to export markets and competition were observed as challenges affecting their business performance. To address the aforementioned problems, it is recommended that the whole process of value adding activity has to be modified by training.

Keyword: *value adding is described as the economic enhancement of a company*

**Factors Affecting Call Center Agents Performance: The Case of Ethiopian
Electric Utility (EEU)
Bethlehem Ayele, St. Mary's University**

Abstract

The study sought to assess the determinant factors affecting call center agents performance: the case of Ethiopian electric utility (EEU). For the analysis performance factors are proxy with five variables; employee related factor, system related factors, managerial related factors, customer related factors and performance measurement factor. The study adopted both descriptive and cause-effect (Experimental) research method because it is best for collecting original data as it gives a certain degree of accuracy. The population of this study was formed from EEU call center, whose total sample respondents was 200. The sample frame for the study was a list of management staff, and agents. This study applied census method. Primary data was collected by directly administering questionnaires to the respondents. Prior to launching of the study survey, a pre-testing on randomly selected 25 agents was carried out in the EEU call center. The collected data was edited and entered into the Statistical Package for the Social Sciences (SPSS) version 24 software to enable the carrying out of the analysis. Data were analyzed via descriptive and inferential statistics (regression analysis). The study revealed that the call center agents are motivation and eager to improve their performance as well as their service. The study showed that the call center was fully supported in terms of technology and processes. The study revealed that Agents have a huge trust issue with their company. Cooperatively most of the agents have poor work satisfaction. The study concludes that, the call center use one of the latest version of the industry which generate service request number that helps both the customer and the company. This study recommends that the call center needs to start reward and compensation program for the agents who performs the highest.

Keywords: *call center, service performance, factors*

**Determinants of Motivation of Health Care Professionals in Alert Comprehensive
Specialized Hospital
Bezawit Woldaregay, St. Mary's University**

Abstract

There is a widely used motto in HRM which says “an organization is only as good as its employees”. Human resource is the most valuable tool in any industry. However, in complex adaptive systems such as hospitals, it is even more critical. Motivation is an employee’s level of willingness to expend and sustain an effort towards achieving organizational objectives. Without it, it is impossible to deliver quality service in hospitals. In this context, the objective of this study is to assess level of motivation and determinants affecting it, among health care workers at Alert CSH, Addis Ababa, Ethiopia, from May 1-15, 2022. For this, analytic cross-sectional study design was used, with simple random sampling method. Sample size was calculated based on population proportion formula. A structured validated questionnaire was adopted and used to measure the overall level of motivation and factors affecting it. It has four sections, with socio-demographic characteristics, job related characteristics, measure of motivation and factors affecting motivation. It used a 5 point Likert scale. It was initially pretested. It was electronically self-administered. There was a 94 percent response rate. SPSS was used to analyze the data. Descriptive and inferential statistics were done. Overall motivation score percentage was calculated. Simple linear regression was used to screen out potentially significant independent variables and multiple linear regression was done using the significant independent variables. From the final regression, significant variables were considered to be associated with overall level of motivation. The overall level of motivation among the participants was comparable to similar studies. The findings indicated that educational level, profession, good working relations with colleagues and supervisors, enjoyment in the nature of the work, good management and bad management were associated with overall level of motivation. It is recommended that all stakeholders, namely the hospital management, the Ministry of Health, and policy makers to pay due attention to these findings. The author also recommends that further research be conducted.

Keywords: Motivation, Health Care Professional, Determinants of motivation

**An Assessment of the Performance Appraisal Practice: The Case of National
Alcohol and Liquor Factory
Biniam Hailemichael, St. Mary's University**

Abstract

This study was designed to assess the practices of employees' performance appraisal system in National Alcohol and Liquor Factory. The study employed descriptive survey research design. Survey questionnaires, semi structured interview, and document analysis were used to collect data in the study. Quantitative data were analyzed by SPSS using descriptive analysis, whereas qualitative data were analyzed qualitatively. The target population of the study comprised of 352 employees of National Alcohol and Liquor Factory. A sample of 187 employees was selected from the Mekanisa branch (Head office) using Random sampling technique. The reliability of the instrument was measured using Cronbach Alpha and the result was 0.801, which refers there is the reliability of the measuring instruments. The result of this study shows that performance appraisal form and its content, and accuracy of rating are moderately practiced. The study has found out that the NALF appraisal system lacks acceptability and sensitivity which is due to the subjective appraisal criteria, and these criteria are not in line with the job description of employees. NALF, in general, has areas of improvement in considering factors hindering performance during appraisal. Finally, NALF management needs to correct the appropriateness of appraisal forms and its content and should increase the accuracy of rating by increasing the skill and knowledge of the supervisor about performance appraisal system.

Keywords: *performance assessment, performance appraisal, Performance standard & Feedback*

**Effect of After-Sales Services on Customer Satisfaction: The Case of Wanza
Furnishing Industry P.L.C.
Biniyam Tesfaye Kebede, St. Mary's University**

Abstract

The purpose of this research report is to investigate the effect of after-sales service on customer satisfaction in Wanza furnishings industry. It evaluates the impact of after sales service on customer satisfaction by taking installation, maintenance and repair, training and online support as research variables. The sample frame for the research was customers of Wanza furnishings industry. A total number of 44 customers, including the general manager, were surveyed using structured questionnaires and interview. A purposive sampling technique was used to select the sample from the sample frame. Additionally, explanatory research design was implemented to correlate the dependent and independent variables of the research concept. The data collected were analyzed using descriptive analysis, Pearson's Correlation coefficient and multiple regression analysis. The findings of the study indicates that after sales service stimulate interest in customers satisfaction. These findings contribute to the literature relating to after sales service and have marketing implications for those who use after sales service components mainly and helpful for increasing customers satisfaction. Additionally, it gives insight for Wanza furnishing industry to increase customer's satisfaction by effectively delivering after sales programs.

Keywords: After-sales service, customer satisfaction

**The Effect of Performance Management System on Employee Performance: The
Case of Debu Global Bank S.C.
Birhan Tewabe, St. Mary's University**

Abstract

The main objective of the study is to analyze the effect of performance management system on employee performance of Debu Global Bank S.C. The study is guided by 4 research questions which seek to answer whether the existing performance management system of DGB affects the performance of employees. From the total employees of the Bank, the researcher took employees working in the headquarter in 10 departments as sample population. The study adopted descriptive research methods. The population of interest consisted of 96 employees of DGB. Out of which 69% are male and 31% are female respondents. Data was collected using structured questionnaire and the data was analyzed using the Statistical Package for Social Science (SPSS) and Excel which are Performance pre-requisition, performance planning, employee's awareness of performance, performance implementation and performance improvement and the data presented using tables. The study findings indicated that employees have knowledge on strategic objectives of the Bank and PMS has significant effect on their performance. The study revealed that there is no participatory environment and their performance this make them low efficiency. The study shows also that the system helps them to avoid problems with transparency in their work. There is good practice of renewing PMS when new service occurs but current performance management does not create participatory environment, it does not improve the existing team work. In conclusion, on the findings, the study recommended that the Bank should give training to those who didn't know about PMS and for managers to develop their evaluation system in order to decrease employees' dissatisfaction on evaluation. The other one is that the Bank must attach PMS with reward and recognition. Managers also should develop their skill to give immediate feedbacks to the employees. Generally, the Bank should focus on performance renewal, performance planning and performance assessment.

Keywords: *Performance Management, Performance Planning, Employee awareness, performance implementation and performance improvement.*

**Human Resource Development Practices: Enhancing Employees'
Satisfaction: A Case Study of St. Paul's Hospital Millennium Medical College,
Addis Ababa**

Birhan Wale, St. Mary's University

Abstract

Human Resource Development (HRD) is a planned and systematic approach to professional growth which benefits both individuals and businesses. A focus on HRD generates a lot of favorable individual and organizational results. HRD requires investment in programs for training, development, and education. Creating an efficient HRD system is a complex endeavor since it must meet the needs of both the organization and the employees. Employee satisfaction with HRD procedures is one of the most essential characteristics to examine when evaluating HRD activities. As a result, the purpose of this study is to analyze employees' satisfaction with HRD procedures at St. Paul's Hospital Millennium Medical College (SPHMMC). The study's major goal is to determine employee satisfaction with the organization's commitment to HRD, the appropriateness of HRD procedures, chances for growth and development, management's advice and support, and other aspects of HRD practices. The study is structured as a case study. The study made use of both secondary and primary data. A survey questionnaire using a five-point Likert scale is a fundamental instrument for obtaining primary data regarding employees' satisfaction with the Organization's human resource development activities. The surveys were filled out by total of 333 staffs at St. Paul's Hospital compound. An interview was also conducted with continuous professional improvement and development/CPID head. According to the study's findings, respondents evaluated the Organization's HRD policies as being unjustly focused on certain work units solely. Respondents also expressed unhappiness with the promotional chances and information gained from their job with the organization. Furthermore, the majority of respondents said that they do not believe the organization is the greatest location for them to grow. To overcome those problems, giving employees a sense of purpose in the workplace, granting employee's opportunities to act on their commitment, and providing practical support to learning are critical to increasing employee satisfaction and commitment.

Assessment of Capital Structure of Startup Firms: The Case of Ethiopian Startups
Biruk Haregwoin, St. Mary's University

Abstract

Startup firms are part and parcel of the world we live in today. Consequently, the startup space is gaining strong attention and support from policy makers, government bodies, scholars, investors, and financial institutions in the rest of the world, but little is investigated and done in the case of Ethiopia. So long as research is conducted to bridge a gap in scholarship domain, this work aimed at coming up with authentic study of startups in relevance with their sources of finance and capital structure. The research was conducted on 64 Ethiopian startups registered at Yegara.org. The research employed a descriptive research design. And mixed research approach that combined questionnaire and semi-structured interview primary data gathering instruments was used. The study found that startups fundamentally use internal sources of finance of founder/s savings and family and friends' capital, and show similar finance patterns, regardless of their startup characteristics. It has also been identified that there is a severe lack of startup finance supply in the country and also limited experience of obtaining external finance while there is a strong need for them. When it comes to external finance type preferences, startups showed preference for having equity finance over debt finance. The reasons for preferring equity finance instead of debt were accessibility, non-financial benefits accompanied, and the appropriate investment terms and conditions when compared to debt finance. Moreover, three of the four startup characteristics showed a significant relationship with debt/equity preference. Based on these findings, it is recommended that Ethiopian startups should be provided with external sources of finance tailored to meet their characteristics and conditions, and the government and other key stakeholders shall work jointly to create suitable startup finance scheme and environment.

Keywords: Startups, Debt Finance, Equity Finance

**The Effect of Pharmaceutical Companies' Promotional Tools on Prescribing Patterns
of Physicians in Private Hospitals of Addis Ababa**
Biruk Tesfaye, St. Mary's University

Abstract

This study was conducted to assess how much physicians in private hospitals of Addis Ababa are exposed to pharmaceuticals promotional tools; to determine whether these promotional tools affect prescribing patterns of physicians; and to analyze the relationship between the promotional tools and prescribing pattern of physicians. Thus, it aims to bridge this gap in literature and knowledge. The study employs a descriptive research design and uses quantitative approach. A survey is conducted by using structured close ended questionnaires which is distributed to 269 doctors practicing in private hospitals of Addis Ababa. Descriptive, correlation and multiple regression statistical tools were deployed to examine the relationship between pharmaceutical marketing activities and physicians' prescribing pattern. The result of the research revealed that physicians working in private hospitals of Addis are exposed to the given promotional tools in various levels; face to face detailing being the one they are exposed to highly. At the same time the responses exposed that all the given promotional tools affect the influencer. The inferential statistics result revealed that face to face detailing and sponsoring of meetings and educational programs are best predictors of physicians prescribing behavior. As expected, there was a positive and significant relationship between promotional activities, such as face-to-face detailing, free drug samples, gifts, sponsoring, and invitations, and physicians' prescribing patterns. In conclusion the study found that face to face detailing is the highest exposure for physicians to pharmaceuticals' promotional activities, followed by gifts, free drug samples sponsoring and invitations. The correlation coefficient between dependent variable and independent variable is between 0.402 and 0.584, indicating a moderate to strong association. In regression analysis, 42.5% PPP is found to be due to promotional activities by pharmaceutical companies. This suggests a positive and significant relationship between promotional activities and physicians' prescribing behavior. Previous literatures have found that promotional activities by pharmaceuticals significantly impact physicians' prescribing pattern. This study also found that the highest impact is face to face detailing and the lowest is invitation, while the second, third and fourth influencers are sponsoring, gifts and free drug samples. Recommendation and future studies are forwarded.

Keywords: face to face detailing, free drug gifts, gifts sponsoring, invitations, physicians prescribing pattern

**The Role of Labor Union on Effective Industrial Relations: The Case of Equatorial
Business Group**
Biruktawit Lule, St. Mary's University

Abstract

Labor unions are expected to have a great role in safeguarding employees' interest and creating effective industrial relation. However, in most cases, they fail to achieve this and encounter many challenges in their functioning. The main objective of this thesis is to assess the role of labor unions in creating effective industrial relation in Equatorial Business Group PLC and provide critical recommendation for improvement. A descriptive research using both quantitative & qualitative methods was done. 211 employees (member & nonmember of the union) were taken as a sample by using stratified sampling method and were asked to complete self-administrated questionnaires with 45 Likert scale questions. A face-to-face interview was conducted with the labor union leader and the organization's managers. The internal consistency and reliability of the questions were tested and showed a strong consistency. To analyze quantitative data descriptive statistics such as percentages, frequencies and mean were employed by using SPSS software. Based on the major finding the role of labor union in creating effective industrial relation is found to be weak and basically fails to protect and promote employees' interests, the collective agreement is not effective in playing its function and the knowledge and attitude of employees and management towards both the labor union and industrial relation is moderately good. The major challenges of the labor union are found to be management influence, lack of strong and skilled union managers as well as manpower and the lack of support from the employees. The research conclude that the union is not playing its role properly and face a considerable amount of challenges and recommended future directions to improve the union and its challenging situations. Therefore, the researcher recommends the responsible bodies to use the findings of the research to further enhance the practice of the union to create effective industrial relation.

Keywords: Labor Union, Industrial Relation, Collective Bargaining, Collective agreement

Challenges and Opportunities of Import Substitution Industrialization in Ethiopia

Bisrat Ermias, St. Mary's University

Abstract

Import substitution industrialization (ISI) is a theory of economics typically adhered to by developing countries or emerging-market nations that seek to decrease their dependence on developed countries. The overall goal of this research is to evaluate the challenges and opportunities of import substitution in Ethiopia. To conduct this study, the researcher used descriptive study believing that descriptive research describes phenomena as they exist, and it is used to identify and obtain information on the characteristics of a particular problem or issue. To acquire the intended study outcomes, the researcher used both qualitative and quantitative research methods. The study's target population were manufacturing industries engaged in IS. in and around Addis Ababa. List of potential respondents were acquired from Ethiopian Chamber of commerce and Sectoral association. Accordingly, the researcher identified respondents by using non-probability sampling approach, specifically convenient sampling technique by targeting those available in a certain time and place. The study discovered that bureaucratic inefficiency, unstable or insecure political or social conditions, heavy dependency on imported raw material, High customs duties on imported capital goods and intermediary goods, undeveloped economic and legal systems, and arbitrary application of the legal system, difficulty of obtaining well-trained management and engineering personnel, shortage of foreign currency as major challenges of ISI in Ethiopia. On the other hand, Ethiopia being one of the most populous nations, there is a huge unsatisfied domestic demand, clear industrial policy and existence of attractive fiscal and non-fiscal incentives, construction of industrial parks, and availability of electricity and telecommunications network are found to be the major opportunities of import substitution industrialization in Ethiopia. The study recommends that GoE should put in place systematic accountability measures and service level agreements to improve the country's ease of doing business practice especially the bureaucratic procedures to get license, construction permits, land, customs clearance, paying tax and getting basic infrastructures such as electricity. Put in place mechanism to evaluate competitiveness and cost benefit of each sector before providing huge incentives to investors. Encourage private companies and other stakeholders to invest in local raw materials supply chain to produce more such as agricultural products or improving efficiency of sourcing and by modernizing supply chain for the manufacturing sector. Allow foreign banks to operate in Ethiopia or by encouraging private financial institutions to operate in the desired level of competitiveness. Government and private learning institutions should consult with industries to identify key skilled manpower gaps for subsector and design strategy accordingly.

Keywords: *Import Substitution, import Substitution Industrialization, Manufacturing*

Factors That Affect Performance of Bond Insurance in Construction Projects :

**The Case of Tsehay Insurance S.C.
Bizualem Ketema, St. Mary's University**

Abstract

Bond insurance is one of the covers that have been given by insurance companies for their customers. This bond insurance is a profitable business and most of the time the insurance company wants to issue this kind of insurance. However, Tsehay Insurance Share Company currently faces a significant Bond Insurance performance gap. So the researcher wants to assess the factors that affect performance of bond insurance in construction projects in Tsehay Insurance Company. To investigate the problem the study was conducted in twelve branches of Tsehay Insurance Share Company who have served the public for more than five years. The researcher used mixed type of research approach. Three participants of bond insurance, the insurance company employees, the contractors, and the client were asked to get pertinent information, and based on this information ranks were given. To get this information, 194 /one hundred ninety four/ questionnaires were prepared for these three parties. Based on the information collected, the clients were the first contributor of the problem, and the contractors were the second contributor of the problem. Finally, the insurance company became not the contributor of the case but the victim of the case. Based on the conclusion, recommendation for the three parties were suggested, and the researcher indicates the need for further study.

Keywords: *construction project, bond insurance*

The Effect of Buyer Seller Relationship on Sales Effectiveness: The Case of Noah Real Estate Ethiopia.
Edomgenet Getachew, St. Mary's University

Abstract

The purpose of the present study is to examine the effect of buyers-sellers relationship on sales effectiveness in Noah Real Estate. The study developed a framework incorporating six key variables: strength of ties, information, solidarity, service guaranty, commitment and sales effectiveness. The framework was tested using data from Noah Real Estate Ethiopia. The statistical population of this study includes the marketing manager; supervisors, and sales persons found in marketing department. This research tried to answer questions like whether strength of ties, information, service guaranty, commitment and solidarity has significant effect on sales effectiveness. In this research, both explanatory and descriptive research designs were used. In order to collect the data, a standard questionnaire has been used. Information gathered from questionnaires were analyzed using descriptive and inferential (correlation, regression) statistical tools. The result shows that buyers-sellers relationship has significant positive effects on sales effectiveness. Predictor variable INFO with beta value of 0.478 made the first strong positive and statistically significant influence in explaining or predicting the dependent variable (SE) than Predictor variable STT made the second strong statistically significant positive influence on SE with Beta value of 0.301. Predictor variables SG also made strong statistically significant positive influence on SE with Beta value of 0.233. Generally, having better information network, service guaranty and strength of ties between buyers and sellers bring positive effect on sales effectiveness.

Keywords: *Buyer seller relationship, sales effectiveness, Real estate, information,*

**The Effect of Human Resource Management Practices on Organizational
Performance: The Case of Lion Insurance Company S.C**
Canaan Abate, St. Mary's University

Abstract

This study seeks to assess the effect of human resources management practices on organizational performance of Lion Insurance Share Company. This research studied human resources management practices in the area of Training and Development, Performance Appraisal, and Compensation Management. Explanatory survey design was used while a questionnaire was used to gather primary data. The study sample in terms of the respondents covered randomly selected 156 employees of Lion Insurance Share Company at main office and branch offices in Addis Ababa. The data collected was analyzed with the aid of descriptive statistical techniques such as frequencies, percentages and mean score. More so, correlation and multiple linear regressions were used to examine the relationship between study variables using Statistical Package of Social Sciences Version 22. The findings of the study revealed that the combined effect of various human resource management practices influenced organizational performance positively. The result of regression also indicates that all predictor variables (performance appraisal, employee training and development and compensation management) have statistically significant contribution on organizational performance. The adjusted R^2 of 0.481 indicates 48.1% of the variance in organizational performance can be predicted by human resource management practiced by the company. Thus, it can be concluded that improved human resource management practices are significantly influencing organizational performance. Therefore, the management of Lion Insurance Share Company should improve its human resource management practices as a way of improving the company performance.

Keywords: *Compensation Management, Performance appraisal, Training and Development*

The Effect of Training on Employee Performance: The Case of Berhan Bank S.C

Addis Ababa Catchment Area

Chaltu Damena, St. Mary's University

Abstract

*The main objective of this research is to assess the effect of training on employee performance in Berhan Bank, Addis Ababa catchment area. In order to get the real picture of the effect of training on employee performance, the research design was explanatory design. The total sample of the study was 290 and 275 were collected back. The sources of data were primary and secondary. The findings revealed that there is training gap analysis in the Bank but there is also low attention from bank management, insufficient and inconsistent time, no inclusion of new job roles but repetitive in content of training. Moreover, the practice of design were not aggressively addressed before the training, and employee's basic skills were not ensured to master the training content. In the case of correlation, all independent variables have significant correlation. Training need assessment ($r=.444^{**}p<0.01$), training design ($r=.312^{**}p<0.01$), Training Delivery ($r=.518^{**}$) and Evaluation of Training ($r=.197^{**}$). Training delivery and need assessment are having strong and significant correlation with the dependent variable employee performance. In the case of regression, R-square, indicates that 41.6% of variation on employee performance is explained independent variables. Training need assessment has a b value .344 ($p<0.05$), training design beta value .115 $p<0.00$, Training Delivery beta value .401 $P<0.01$, Evaluation of Training beta value .098. This indicated that training need assessment; training design; training delivery; and training evaluation have a statistically significant and positive relationship with employee performance. Since all independent variables were significant, the researcher recommends that the manager of the bank should pay due attention to each phase in the training process.*

Keywords: *Training, Training Needs Assessment, Training Design, Training Delivery, Training Evaluation, Employee Performance*

**Effects of Extrinsic Rewards Management Practices on Employee Performance: The
Case of Commercial Bank of Ethiopia
Dagim Taye, St. Mary's University**

Abstract

In today's competitive business environment, organizations are in a constant race to inspire and increase the performance of their employees in a variety of human resources applications such as extrinsic reward practice. The purpose of this study is to assess the effects of extrinsic reward management practice on employee performance in Commercial Bank of Ethiopia. In this study, reward management practice is evaluated by salary, job security, supervisor, Working Condition and Employee Performance in the extrinsic Reward practices. In the study, both descriptive and inferential research design with quantitative and qualitative approach has been used. Quantitative research method through descriptive statistics, correlation and regression analysis were used and in this study 328 data collected from employees of Commercial Bank of Ethiopia found at head office using questionnaires. Among the structured questionnaires distributed to the employees, 328 out of which 96.5% completed responses were returned from the employees. In order to collect the data, self-administrated questionnaires was distributed to targeted groups. The collected data was analyzed using SPSS. The target population of this study was included head office of commercial bank. The findings of this study indicate that the extrinsic reward management approach has positive and significant effects on Employee Performance. Finally, the researcher suggests that the commercial bank of Ethiopia needs to improve the extrinsic reward practice properly to retain best performer.

Keywords: *Salary, Job Security, Supervisor Working Condition, Employee Performance.*

**Employee Training Practices and Challenges at SoftwareBusiness Financial
institution of Ethiopia
Dawit Girma, St. Mary's University**

Abstract

Employee training is the very critical instrument which is used to replace and to make the employee professionals to obtain its goal. It has its own demanding situations which must be faced to have effective output from the training. Based totally on this concept, this study is carried out on employee education practice and challenges. It has heritage which states approximately tanning and its associated troubles. The problems which cause have looked at like worker's susceptible overall performance also mention in its announcement of the hassle. This paper plans to reply research query which concerns on practice, project, and alignment with strategic plan of worker tanning. It has an objective of to reveal the exercise of worker tanning and its demanding situations. It has significance to the organization, worker and to different researchers. This study has trouble on geography, method, variables, and other additives. Literatures are critical guide for any examine. This study also has essential ideas approximately education, section of education practice, challenges, and methods of education. Similarly, to this, it has its very own studies layout and methodology. The research design is descriptive studies design with mixed research technique. The statistics turned into gathered from personnel with questioner and mastering and improvement department with interview that are each primary fact. A populace of this examines became East Addis district employees and samples have been taken from the front be counted employees with comfort sampling. The accumulated records became analyzed with SPSS percent which is passed by using reliability look at. The findings are divided by using the variables of the paper and mentioned with table descriptions. exercise of employee training with its 4 phases, demanding situations rose from personnel and the control and the alignment of tanning application with strategic plan are the pillar points of the evaluation. Based on this analysis, the findings are essentially confirmed that there are many troubles to be clear out as though the effects have been impartial which inclines to disagree. This leads to have summaries which popular there should be employee's contribution that led to have conclusions. Those conclusions are the final outputs of the paper with tips.

Practices and Challenges of Cooperative Training at Catering and Tourism

Training Institute (CTTI), Addis Ababa

Dawit Wolde, St. Mary's University

Abstract

The main purpose of this study was to investigate the practices and challenges of cooperative training at Catering and Tourism Training Institute (CTTI). The participants of the study were Catering and Tourism Training Institute trainees and industries which deliver in-industry practical training to enable trainees to have the required skills, attitudes, and exposure to real world. The data collecting instruments were questionnaire, interview and MoU and trainees' contract document. After the reliability and validity of the instrument were checked, 158 questionnaires for trainees, 156 for the industry and 9 for the TVET institute totally 323 were distributed through purposive, stratified and simple random sampling techniques. Of these, 126 from trainees, 97 from representatives of industries (29 from 5 star hotels, 54 from 4 star hotels and 14 from tour companies) and 9 from the TVET institute representatives returned duly filled in questionnaires. The qualitative data were collected using semi-structured one-to-one interview. MoU and trainees' contract agreement were the other data sources used for the study. The data were analyzed using descriptive statistics such as frequency, mean, standard deviation and weighted mean. The median test was also used to find out the opinion similarities of differences between the groups of respondents triangulating with the qualitative data analysis. The study found out that the practice of cooperative training at the industry side was not up to the expectation although this opinion varied between trainees and industry representatives to some extent. The involvement of industries on planning stage was to a limited extent. Even though the involvement of industries on implementation and evaluation stage was better than its involvement on the planning stage, it was not as expected. The study also identified that lack of financial sources, improper assignment of trainees, lack of integration between theories and practical skills and the availability of uncovered competencies as the main challenges of the cooperative training at Catering and Tourism Training Institute. The contents of MoU lacked occupational areas and activities, commencement and duration of the cooperative training, the right and obligation of the cooperative training, conditions for terminating the cooperative training, and performance monitoring and evaluation systems. The training institute also needs to integrate the theories that it gives with the practical training given in the industry, needs to visit the practical training sites regularly to track the CT, it need to facilitate the involvement of industries on planning, implementation, and monitoring and evaluation of CT, the availability of uncovered competencies need to be fixed. The institute needs to work more with industries to implement all articles of the MoU and the training contract agreements. Moreover, the industries need to believe that the cost of CT be a part of investments to acquire well-skilled manpower that assures service quality.

The Effect of Leadership Style on Employees' Job Satisfaction: The Case of Woye Logistics
Dawit Workneh, St. Mary's University

Abstract

The reason of conducting this study is to determine the effect of leadership style on employees' job satisfaction in Woye Logistics. Throughout the conduct the study, the researcher applied explanatory research design and mixed research approach. The study addressed 417 employees out of which the researcher had taken 151 participants as a sample, and applied stratified sampling technique to address them. The study used primary and secondary data to reach a certain conclusion. The collected data was analyzed by descriptive and inferential statistics by using SPSS 20. The findings helped to reach a certain conclusion: the three leadership styles -transformational, transactional and laissez-fair are applied jointly in the enterprise. Woye Logistics Employees feel satisfied, but they feel necessity to continue with employer. Leadership style has strong positive relationship with employee' job satisfaction but transformational leadership style has more effect on employees' job satisfaction.

Keywords: leadership, leadership style, job satisfaction, Woye Logistics

Effect of Motivation Practice on Employee Performance: A Case of Buna

International Bank S.C

Dejen Mengesha, St. Mary's University

Abstract

This study was conducted at Buna International Bank S.C. aiming to assess the effect of motivation practice in BIB and descriptive research design was adopted. Stratified random sampling technique was used to draw a sample size of 96 respondents. The data collection instrument was a tailor-made structured questionnaire developed by the researcher, specifically for this study. A set of descriptive statistics including bar graphs and frequency tables were used to present the results of the study. The key findings of the study were that the extrinsic factors affect the achievement aspects of employee motivation and the affiliation motivation as well as the competence motivation. The major conclusions are that employee motivation is a highly sensitive concept which is affected by a multiplicity of factors. The study recommended that the organization should acknowledge and exploit the extrinsic factors in their human resource management practices particularly in the strategic human resource management to ensure that the employees are well motivated to perform their tasks. In addition, the organization should include such extrinsic factors as encouraging employee involvement in the decision making and innovation, and increase the opportunities for the personal growth for the employees among other practices that can positively influence the intrinsic factors and facilitate the establishment of high levels of employee motivation. Furthermore, the organization and the general management should consider implementing policies and practices that positively affect employee motivation. And lastly, that the future researchers should conduct more study on the issue of employee motivation in order to facilitate the understanding of this intricate concept.

Keywords: Motivation, Intrinsic motivation, extrinsic motivation, Employee performance

Factors Affecting the Performance of Small and Medium Enterprises in Bole Sub-City Administration

Dejen Shimels, St. Mary's University

Abstract

The purpose of this study was to assess the factors affecting the performance of small and medium enterprises in Bole Sub-City Administration in Focus. To conduct this study, descriptive and explanatory methods were employed. A total of 111 SMEs owners were involved as sample respondents in the study. Simple random sampling was employed. The collected data were analyzed by descriptive statistics such as frequency count, percentage, mean, standard deviation, t-test, and p-value and tested the confidence interval respectively. Data were analyzed using the "Statistical Package for the Social Sciences" (SPSS) version 24 software. The finding shows that, limited skill and knowledge about the emerging technology and the sample SMEs owners unable to bring technology based production strategy as ascertained by their high rating and significantly affecting the growth of SMEs in the case Sub-city. Furthermore, shortage of physical infrastructure, lack proper IT infrastructure to run their business, lack of adequate water supply, frequent interruption of electricity, limited access to roads and lack of proper transportation were also affects the performance of SMEs in Bole Sub-city. The result of the study indicated that, government policies and difficult regulatory landscape, too much taxation, the presence of illegal similar types of enterprises, frequent tax compliance and mismanagement of clients by concerned offices were significantly affecting the growth and performance of SMEs. Finally, lack of organized market channels and production capacity, low R&D expenditures to expand SMEs, problem of under-utilization of capacity, inability to meet environmental standards, incompetent management, and undeveloped sales channels were among the factors that significantly affecting the growth and performance of SMEs. On the basis of these findings, the study recommends that, in order to accelerate innovation and entrepreneurial activities of SMEs the government should support and facilitate the acquisition of new technology and skill required to operate machinery. And, support services for the acquisition of new technology and skill development will lead SMEs to acquire the necessary tools for innovation, whereas this can increase the capacity and performance of SMEs.

Keywords: Factors, Performance, Bole Sub-city, Small & Medium Enterprises

**Factors Affecting the Development of Micro and Small Scale Business Enterprises:
The Case of Addis Ababa City Administration, Gulele Sub City
Demeke Zegeye Arega, St. Mary's University**

Abstract

The study analyzes the factors influencing the development of micro and small sized enterprises (MSEs): the case of Addis Ababa City administration, Gulele sub city. It explores the extent to which their success or failure depends on the wider business climate. The overall purpose of the paper is to identify the factors affecting the development of micro and small scale enterprises. This study examines different internal factors that may be responsible for the unstable and limited growth of MSEs. The research used explanatory design because it emphasizes on identifying the factors that affect the development of MSE. Certain research problems call for combining both quantitative and qualitative methodologies. The researcher ,therefore, adopted mixed methods approach where both quantitative and qualitative data collection techniques and analytical procedures are used. The research reveals that the growth of MSEs is hampered by several interrelated factors, which include business environmental factors that are beyond the MSEs control and internal factors of the MSEs. The external factors include the legal and regulatory framework, access to external financing, and human resources capacities. The internal factors comprise entrepreneurial characteristics, management capacities, marketing skills, and technological capacities. The results explain that the internal factors are affecting the development of the business positively. But the external factors need more commitment and practical work. The respondents say that there are problems to be solved by the government side. Though the owners of MSEs in Gulele sub city are motivated enough for their jobs and have risk taking retention. The government should work on easing loan policies and collateral requirements and access to external financing. Based on the correlation analysis, technological capacities have a positive and significant relationship with development of business performance of MSEs. MSEs are affected by the spread of Corona virus (Covid 19) and the political unrest ofthe country. Because those two things are limiting their overall work environment, their business performance and income also affected.

Keywords: *external factors, development, internal factors, micro and small sized enterprises(MSEs).*

**Motor Insurance Claim Management on Customer Satisfaction in Africa Insurance
Company**
Derese Belay, St. Mary's University

Abstract

The study examined motor claims management practices on customer satisfaction in Africa Insurance Company and evaluated motor claims handling procedure and identified the challenges directly related in customer satisfaction. The study applied mixed approach method that includes both qualitative and quantitative data. 385 participants were selected from AIC customer by using convenience sampling and ten key informants. Data for this study were collected from primary and secondary sources. Data collection instrument was questionnaires with close-ended questions and key-informant interview questions. The data was analyzed using explanatory and descriptive research type and presented using tables, graphs, charts. SPSS v. 20 was used to process the data. The finding of the study revealed that not approves reasonable amount of compensation and not valued the damage vehicle based on the market value are a major problem area affecting customers' satisfaction that need to be examined. Thus, based on the finding it is recommended that AIC shall indemnify according to the company procedures and market value and valuation of insured vehicles should be carried out at inception and/or renewal of policy cover to maximize the level of satisfaction of motor claimants.

Keywords: Motor Insurance, Claim Management and Customer Satisfaction

Effects of Adoption of International Financial Reporting Standards (IFRS) on Audit Fees in Selected Insurance Companies
Eden Adane, St. Mary's University

Abstract

The purpose of this study is to evaluate the effects of the adoption of International Financial Reporting Standards (IFRS) on audit fees in a sample of Ethiopian insurance companies. Both quantitative and qualitative methods were used in the study, and the study employed an explanatory research design, as well as a panel-data research approach. A non-probabilistic, purposive sampling technique was employed to gather the data for this investigation, where 9 (nine) of the 18 (eighteen) insurers were included. Both primary and secondary data were used in this study, where financial data was collected and interviews were conducted with selected representatives of the organizations. Descriptive statistics (frequency, mean, and standard deviations) were employed. And Pearson's correlation and multiple linear regressions were also utilized. The findings showed that, in the two models employed in this study, company size and the IFRS dummy variable are the two variables that have a statistically significant result and effect on Audit fees. Meanwhile, several independent variables have a negative association with the dependent variable. In conclusion, IFRS implementation has coincided with the increase in Audit fees. Hence, it was recommended that when setting out the price for the audit work, both the insurance companies and auditors should consider factors such effects of IFRS and the company size, which were seen to have a positive and significant relationship with Audit fees. Moreover, future researches should take into account the succeeding years since the study period used in this study, to demonstrate whether the impact will continue or diminish.

Keywords: *Audit Fees, International Financial Reporting Standards (IFRS), Ethiopian Insurance Companies*

**Factor Affecting Tax Evasion: The Case of Merkato No 2 Medium Tax Payer's
Branch Office, Addis Ababa Revenue Bureau
Eden Habtamu Tsehay, St. Mary's University**

Abstract

Investigating the reasons that influence those taxpayers to engage in tax evasion is the main goal of this thesis. The researcher used a quantitative research methodology that included regression analysis, as well as a descriptive and explanatory research design. The branch office's taxpayers who responded to the structured questionnaire survey and interviews with tax office employees and taxpayers were used as the primary data sources for this study. For the analysis, secondary information was gathered from already-existing official papers and reports of the office. The study discovered that the individual variables used in the analysis revealed the existence of tax evasion in the branch office. Tax evasion in the branch office is specifically influenced by tax payer behavior, moral obligation, and the fairness of the tax administration. From the total tax payers, 550 active tax payers were used in the study. Regression analysis was used in the study, and it was discovered. Tax evasion is a dependent variable that is greatly influenced by independent factors including moral obligation, tax awareness, institution fairness, and tax payer tax behavior. Tax evasion will dramatically decline with an increase in each of the variables. As a result, the study's findings showed that there was a negative and statistically significant association between the independent and dependent variables.

Keywords: Tax evasion, Tax knowledge, Tax fairness, Moral obligation

**The Assessment of Recruitment and Selection on Employee Performance:
The Case of Vision Academy
Eden Hailu, St. Mary's University**

Abstract

Recruitment and selection, as a human resource management functions, is one of the activities that impact most critically on the performance of an organization in terms of achieving its ultimate goal. The objective of this study is to examine the assessment of recruitment and selection practice on employee performance in the case of vision academy. The study used descriptive research design to achieve the objective of the study. Quantitative research approach was also applied. Data was gathered through questionnaires. To collect representative data a five point Likert scale was used and descriptive analysis with frequencies and percentage was applied during data analysis. To select employees stratified random sampling was used. The target population size is 350. To determine the sample size of each stratum stratified sampling was used, the least sample of 32 employees, a medium sample of 80 employees and a high sample of 125 employees was selected. Questionnaires were distributed to collect the data from the sample of 125 employees of the academy. After the data was collected descriptive analysis method such as mean, frequency, and percentage were used. The question during the paper examination usually does not measure the knowledge, skills and abilities of the candidates. The academy does not provide equal employment opportunities as their selection criteria are not transparent. The researcher provided some recommendations in order to enhance the recruitment and selection practices of academy. The recruitment sources which are external and internal better be balanced. In order to measure the knowledge, skill and abilities of the candidates it is better that the exam to be framed and prepared by recruitment and selection committee with the guidance of experts on the area.

Keywords: Vision Academy, recruitment, selection, organizational performance, human resource, human resource practice

**Effects of Procurement Practice on Project Performance: The Case of
Information Network Security Agency (INSA)
Edlawit Solomon, St. Mary's University**

Abstract

This research studies the effect of procurement practice on project performance of Information Network security Agency. As with any industry, things don't always go according to plan in procurement and businesses; it can face several challenges along the way. Thus procurement is one of the basic functions common to all organizations, both private and public. The researcher came up with a major research gap in the effectiveness of procurement practices on the project's performance. The researcher has further assessed the effectiveness of procurement practice in terms of procurement procedures and methods, suppliers sourcing practice and international procurement practice. The methodology was designed as quantitative approach since the data which was gathered through questionnaire is quantitative (numerical). Moreover, this study adopts explanatory research design. The researcher employs the consistency of the questionnaire evaluated over time by Cronbach's alpha (Using SPSS version 26) and the researcher used Regression Analysis to analyze data presentations. Its general objective included to find out the effect of procurement practice in terms of procurement procedures and methods, suppliers sourcing practice and international procurement practice on project performance of INSA. Procurement functions such as procurement procedures and methods, suppliers sourcing practice and international procurement practice play a very important role in the implementation of projects. The study recommends that INSA should include the three procurement functions i.e. procurement procedures and methods, suppliers sourcing practice and international procurement practice in their performance of project.

Keywords: procurement practice, INSA, project performance, procurement procedures and methods, suppliers sourcing practice and international procurement practice

**Practices and Challenges of Employees Performance Appraisal: The Case of
TechnoServe Ethiopia
Elsa Farris, St. Mary's University**

Abstract

This research paper focuses on the practice and challenges of employee performance appraisal in TechnoServe Ethiopia. To do this research, the researcher used a descriptive research method and deductive research approach. Considering the number of the permanent staff of the organization, rather than using a sample, the researcher tried to include all staff that do have one year and more tenure in the organization which was 129 and it was a census sampling technique. The researcher used both primary and secondary data sources and the questionnaire was a major data-gathering tool to complete this research and analyzed through SPSS 2016 by identifying the mean standard deviation frequency. The study identified findings and the major ones were: the performance appraisal rating standards do not consistently apply across employees; the performance appraisal system is found to have a halo/horns error effect which means it is influenced by specific issue/dimensions like staff reduction; and there is no chance in TechnoServe Ethiopia to amend or take a corrective measure taken if the employees report the performance rating result was unfair or incorrect. For these, the researcher gave a recommendation that the necessary training like rater error training (RET) should be provided to raters to avoid errors happening in the performance appraisal system and to be fair on the result. In addition, the organization should create a system or proper ways of line to investigate the complaints raised by the employee regarding the fairness of the performance appraising result. This empowers to make balance in the relationship between the employee and the supervisor as well as the organization.

Keywords: *Employee, Human Resource, Performance appraisal process*

**The Challenge and Opportunities of Government Utility Payment Practice: The Case
of Commercial Bank of Ethiopia**
Elsabet Negash, St. Mary's University

Abstract

Commercial Bank of Ethiopia (CBE) is a government bank and it is responsible to collect government utility payment and resources of a country. The total sample size was 190. Major challenges where it affects other services by creating long queues and overcrowding will create dissatisfaction for the existing customer, networking problem, Service delivery of time will decrease, creating of burden especially for BBO and it requires fast and secure networking system. the most ranked opportunities identified in this study that To get new additional customer, To maximize local currency deposit mobilization through service charge and normal saving, bring unbanked society to the bank, to promote CBE birr to the customers, opens the opportunity to CBE birr agents to collect high commission and helps the bank to become competitive with other similar financial sectors. the researcher also recommend to solve the problem of overcrowdings in each CBE branch during utility bill payment create sufficient awareness about CBE birr how customers pay bill payments using CBE birr mobile application. CBE also notify or announce if customers implement their bill payment using CBE birr mobile application online they get a discount of two birr per month and save their time as well as their energy.

Keywords: *utility payment, challenge and opportunity*

**Effect of Reward Practices on Employee Performance: The Case of Oromia
International Bank
Eman Mahamoud, St. Mary's University**

Abstract

The purpose of this research was to examine the effect of reward practices on employee performance in Oromia International Bank S.C. Currently, Oromia International Bank has a reward system in place as a means of enhancing employee performance. But the problem was that the Bank has not conducted a study to measure which type of reward scheme is appropriate and which is not. The study used both descriptive and inferential research analysis. The researcher used probability sampling method and employees were selected from each stratum with a random sampling technique. A quantitative research approach of data collection was used where 231 structured Likert scale questionnaires were distributed out of which 218 questionnaires were appropriately filled and returned. The data was analyzed using the Statistical Package for Social Sciences (SPSS) Version 20. The result of the study indicated that payment, promotions, work environment, responsibility and recognition have positive and statistically significant effect on employee performance. Furthermore, the model summary of regression revealed that recognition significantly influences employees' motivation. Finally, the study recommends that the Bank needs to carefully survey employees' needs, before designing any reward policy, in order to address the most valued employees' needs and implement accordingly.

Keywords: Employee performance, Extrinsic Rewards, Intrinsic Rewards

Employee Participation in Decision Making and Its Impact on Organizational Performance: The Case of Save the Children International Ethiopia
Emebet Mekonnen Eshete, St. Mary's University

Abstract

The aim of the study was to examine the employee participation in decision making and its impact on the organizational performance of SCIE. Informative, consultative, administrative, associative, and decisive participation levels; and formal and informal participation of employees in decision making, participative decision making, and representative participation of employees in decision making were identified as an independent variable in this study. The research has followed quantitative research approach, survey as a strategy, and structured questionnaire adopted from previous related works as data collection instrument. The research used descriptive and explanatory research design. The data was collected from the employees of SCIE across the existing occupational levels working at the head office, Addis Ababa, Ethiopia. Proportionate stratified sampling method along with random sampling techniques was applied to identify respondents proportionately across the occupational levels. Both primary and secondary data sources were used to gather data. The study has utilized a statistical tool called SPSS V.25 for doing the analysis. Descriptive statistics were used for summarizing and presenting the data. In addition to this, inferential statistical tools such as correlation, and regression analysis were utilized for examining the relationship between dependent and independent variables. The study revealed that associative and informative participations, and representative participation are the most practiced levels and types of employee participation in SCIE. The study found that there is a positive and statistically significant relationship between all independent variables and dependent variable, and all independent variables have a significant impact on the organizational performance of SCIE. The study concludes that among the identified independent variables, there is strongest relationship between informative participation level and organizational performance of SCIE followed by participative decision making and formal and informal participation of employees in decision making respectively. In contrary, consultative, and associative participation levels have the least impact on the organizational performance of SCIE. The study recommends that SCIE should focus on implementing all dimensions of types of employee participation in decision making to enhance the performance of the organization.

Keywords: *Employee Participation, Decision Making, Organizational Performance.*

Factors Affecting Time Management Practices: The Case of Undergraduate Students of Management Program at St. Mary's University

Emebet Yoseph, St. Mary's University

Abstract

The purpose of this research is to assess the factors affecting time management practice. The target populations of this research were management students. A thorough review of literature of the time management practices was conducted with a view to get a good insight of contributions of authorities on the variables. The study is quantitative and qualitative in its approach and has been able to use descriptive and explanatory research design were used during the study. Questionnaires and interviews were used to gather information from student and teachers in management program. Sample sizes of 150 management students were used during the study, and 15 non probability purposive sampling management class teachers were interviewed. The data was analyzed through descriptive statistics (percent, frequency, mean and standard deviation) correlation and linear regressions using SPSS (Statistical Package for Social Sciences) version 20 software. The research findings revealed there are four variables of factors affecting time management practices: Transportation, Social/Family, Institution/University related and social media addicted. Correlation analysis shows that factors of transportation, university related and social media addicted have strongly positive relationship with students' time management practice. The other variable of social/family factor has negative relationship with students' time management practices variable. The R square and the ANOVA model show a significant result. Accordingly, three factors (transport, university related, and social media addicted) were accepted except the social factor. This research recommended continuous workshop in relation to time management for students, and students should focus on their studying instead of spending their time on social media

Keywords: Time management practices factors, Transportation, Social/family, social media addicted, University related factors. St. Mary's University

Assessment of Credit Risk Management Practice: The Case of Dashen Bank S.C

Enatnesh Wube, St. Mary's University

Abstract

The focus of this research is to assess the credit risk management practice of Dashen Bank. In this study, the researcher utilized purposive sampling technique in order to select participants of the study. For the purpose of this study, both primary and secondary data were used. Primary data were via interview and collected through questionnaires distributed to respondents found in head office credit & credit risk management and related directorates and regional offices. Descriptive statistics such as percentages, mean, standard deviation and tables were used to analyze and present the data. The study found that non-performing loans (NPL) percentage of the Bank's credit is increasing from time to time. This is due to lack of continuous follow up and proper risk assessment and the current political instability of the country. Also, the Bank's procedure was not effective in reducing the NPL status and it needs to be improved.

Keywords: Credit risk, credit risk management practice, credit policy and procedure, Non-performing loans

**Factors Affecting Employee Job Satisfaction: The Case of Dashen Bank S.C.South
Addis District
Endalkachew Mulugeta, St. Mary's University**

Abstract

Job satisfaction is considered important when it comes particularly to the service providing industries. The need to focus on employee satisfaction is vital because it is a key to business success of any organization. The general objective of this study is to assess the factors affecting the job satisfaction of Dashen Bank employees. The research design adopted for this study is explanatory. The reason behind using explanatory research design is because it is better to connect ideas to understand the cause and effect of something or to explain what is going on. In an attempt to address the factors affecting overall job satisfaction on both primary and secondary data sources of the employee concerning primary data, it was collected through questionnaires filled by the existing staff of the organizations. The researcher used a sampling frame of the total of 455 employees under 39 branches. A simplified formula was used to calculate sample size (Yamane, 1967). Data were collected using a structured survey questionnaire. After testing scale reliability and validity, multiple linear regressions were used. The results of the study indicated that PR, PO, IS, MNFB, CR, OPP, PYWW, JTT, COM have a positive correlation, and have a major effect on Overall Job Satisfaction. The regression analysis result indicated that 96.1% of the variation in Job Satisfaction can be explained by the composite measure of independent variables. Generally, it is recommended that Dashen Bank top HR Managers should effectively implement the Overall Job Satisfaction such as PR, PO, IS, MNFB, JTT, and COM for incremental Job Satisfaction This helps to increase job satisfaction and to achieve its strategies and goals through a productive workforce. It also helps to minimize employees' turnover, absenteeism, and poor service delivery.

Keywords: Job satisfaction, Pay and Remuneration, Promotion opportunities, Immediate Supervisor, Monetary and Nonmonetary Fringe Benefits, Contingent Rewards,

**The Effect of Promotional Practices on Sales Effectiveness: The Case of Ethiopian
Pulp and Paper S.C
Endalkachew Zewdu, St. Mary's University**

Abstract

The purpose of the study was to investigate the effect of promotional practices on sales effectiveness in EPPSC Ethiopia. The study was conducted on EPPSC retailers and staff. The objective of the study was to examine the relationship between promotional practices with the organization sales effectiveness. The study used descriptive and explanatory research approaches and the data was purely quantitative. In order to achieve the research objectives, one hundred thirty five (135) respondents were selected using simple random sampling method. The data were processed via SPSS and analyzed using descriptive and inferential statistics. The research revealed that the promotional practices have positively affected organizational sales effectiveness in the case of EPPSC. In addition, from the management and sales representative perspective most of the respondents agree that promotional practices trigger to purchase as well as stimulate resellers demand and effectiveness. The study concluded that practicing of promotional mix has statistically significant positive effect on the organizational sales effectiveness. Based on the findings of the study, the researcher therefore recommended that, the management of EPPSC should embark on more strategic promotional mix practices in order to increase their market share and profitability.

Keywords: Communication mix, Promotion, Advertising, Sales promotion, Personal selling, Public relations, Direct marketing, Sales performance

**Assessment of Corporate Governance: The Case of Local Non-Governmental
Organizations in Ethiopia (Addis Ababa)
Ephrem Nega Woldeyesus, St. Mary's University**

Abstract

This research is an exploratory investigation on the corporate governance practices of Addis Ababa- based non-governmental organizations (NGOs). NGOs are critical in developing nations like Ethiopia since they are key players in the country's socioeconomic growth. The study's major goal is to evaluate the internal governance structure of Ethiopian civil society organizations (CSOs) located and operating in Addis Ababa. Using a survey technique, the study looked at NGOs' governance practices and assessed the governance difficulties that have hampered their effectiveness. The study's sampling frame is all NGOs classified as Ethiopian Charities and Societies (192 NGOs). The study focused on a sample size of 25 local NGOs that were selected using a purposive selection technique from among those local NGOs. The findings were also compared to corporate governance principles and best practices derived from key corporate governance rules and guidelines in order to determine whether they were adequate or had flaws. Data from both primary and secondary sources is used to create the analysis. The primary data is gathered through a standardized questionnaire filled out by relevant officials involved in the governance of the sampled NGOs. Secondary data was derived from various publications and regulations, as well as the ACSO's yearly reports and papers obtained from the sampling NGOs dealing with governance concerns. In addition, secondary sources, particularly university websites, are used to gather information on formal education relevant to the Corporate Governance profession. The information acquired is evaluated and presented using both quantitative and qualitative approaches, primarily descriptive statistics like mean, standard deviation, figures, graphs, tables, and percentages, as well as inferential statistics like regression analysis and narrative analysis. The important words utilized frequently in the research include governance, corporate governance, and CSO (Civil Society Organizations).

Keywords: Governance, Corporate Governance Authority for Civil Society Organizations (ACSO) Civil Society Organizations (CSOs) Board Executive Director (ED)

**The Effect of Human Resource Management Practice on Employees' Productivity:
The Case of Zemen Bank S.C
Ermias Eshetu, St. Mary's University**

Abstract

The main purpose of the study is to assess the effect of human resource practice on employees' productivity. The study was conducted at the Head Office of Zemen Bank. The total number of employees belonging to the Head Office was 349 out of which a sample of 262 was drawn. This research used both descriptive and explanatory research design because it enabled the study to clearly investigate the characteristics and nature of the study undertaken and the cause-and-effect relationship with explanatory and dependent variables of the study. The data was gathered from primary sources through the use of structured questionnaires. To answer the research questions, descriptive statistics such as mean, standard deviation, percentage and frequency tables and econometrics analysis both person correlation and multiple regression was used. The results of the study showed that out of five independent variables, three variables (performance appraisal, employee involvement, and compensation) were found to have statistically significant effect on employee productivity in the Bank. The results of multiple regressions revealed that training, performance appraisal, career plan, employee involvement, and compensation had a positive and significant effect on employee productivity. Based on the finding of the study, training is imparting a specific skill to do a particular job while development deals with general enhancement and growth of individual skill and abilities through conscious and unconscious learning.

Keywords: Human resource management, employee productivity, Performance Appraisal

**Factors Affecting Non Performing Loan: The Case of Bank of Abyssinia
Eskedar Birhanu, St. Mary's University**

Abstract

The occurrences of banking financial crises as well as bank failures are usually associated with elevations in accumulation of non-performing loans. The objective of this study was to identify the factors affecting non-performance loan in the Bank of Abyssinia. For this objective, bank size, borrowers' orientation, collateralized lending, credit risk assessment, and credit monitoring were considered as independent variables. Survey was conducted with professionals engaged in the Credit Department with different positions using a self-administered questionnaire. In addition, the study used structured review of documents and records. The data analyzed through regression and descriptive analysis with diagnostics tests by using SPSS version 26.0 for window. Poor credit analysis is related to poor credit assessment this indicates that the causes for the occurrences of non-performing loans and also show a loan is poorly assessed directly affects the occurrence of NPLs while borrowers' orientation and bank size were not the causes for the occurrence of non-performing Loan in BOA. The study suggests that, the Bank should conduct intensive and adequate assessment before credit monitoring of a loan; the Bank should follow a balanced policy between profit maximization and risk taking; have adequate monitoring system which should start before giving loans by identifying the status of a borrower; and adapt pre-and post-credit risk assessment.

Keywords: *Non-Performing Loan, Credit risk assessment, Credit monitoring, Borrowers orientation*

The Effect of Internal Control on Preventing and Detecting Fraud in Banks: The Case of Abay Bank S.C Addis Ababa Branches

Eskindir Fikru, St. Mary's University

Abstract

This study aims to determine the effect of internal control on fraud detection and prevention in Abay Bank. The factors tested in this study are internal control as an independent variable and fraud prevention and detection as dependent variables. The research method used in this research is descriptive and explanatory research methods. The type of data used in this study is primary data with data collection using a questionnaire instrument. The population in this study is both managerial and non-managerial employees of Addis Ababa city branches, with 273 respondents using random sampling technique. The analytical methods used in this study are both descriptive and inferential. Data is processed using Statistical Package for Social Sciences (SPSS) Ver.26.0. The results of the study showed that internal control has a significant effect on fraud prevention and detection. The study revealed that all the five internal control components have positively and significantly affect the fraud prevention and detection practices in Abay Bank. a positive relationship between the independent variables (the five components of internal control) and the dependent variable (fraud prevention and detection) is observed. This means an increase in one component of internal control system will bring an increment on fraud prevention and detection. Moreover, collusion between internal or internal and external parties, human judgment under pressure, system error, override by management and breakdowns imply the presence of challenges in the proper implementation of internal control system in preventing and detecting fraud in AB. In order to make the control system bring the required fraud prevention and detection, the management of the Bank should communicate the employees objectives of IC and what is expected of them, identifying and assessing risks of fraud occurring on an on-going basis, establish channels of communication to report suspected breach of laws and regulations, and monitor the effective application of policies on an on-going basis. The level of fraud prevention and detection must be enhanced by effectively utilizing vigorous fraud hotline so that both internal and external stakeholders of the Bank report actual and suspected fraudulent activities within the Bank. Lastly, as no internal control system gives absolute assurance regarding fraud prevention and detection, challenges on proper implementation of internal control should be given important emphasis by management of the Bank.

Keywords: Internal Control System, Fraud Prevention and Detection

**The Effect of Advertising on Consumer Buying Behavior: The Case of
Aqua Addis Bottled Water
Eyerusalem Eshetu, St. Mary's University**

Abstract

The general objective of this study is to analyze the effect of advertisement on the consumer buying behavior of Aqua Addis bottled water. The researcher adopted both quantitative and qualitative approach to quantify respondents' evaluation. The main source for this study was primary and secondary data sources. The researcher used explanatory research design. Sample size for this study was 246 respondents. The sampling design that was employed for this study was a non-probability sampling. Both descriptive and inferential statistical techniques were employed to analyze the data. The data was analyzed using computer software, Statistical Package for Social Sciences (SPSS) version 20. Descriptive analysis is presented by using statistical tools mainly frequencies, percentages, median and standard deviation to summarize the responses. An inferential analysis is conducted by using correlation and multivariate regression to show the relationship and the significance effect between dependent and independent variables. Simple to understand and creative had significant contribution in predicting consumer buying behavior. According to correlation results there is positive and statistical significant relationship between impressive, simple to understand, attention grabbing, memorable, creative and honest advertisement and consumers buying behavior. The regression coefficients result demonstrate memorable is most contributing media advertising dimension in the prediction of consumer buying behavior. It is recommended that to create extraordinary pieces for marketing to stand out from others similar companies in order to be effective, an advertisement has to be memorable for the viewer.

Keywords: *bottled water ,consumer, consumer behavior.*

**The Effect of Talent Management Practices on Employee Retention:
The Case of BGI Ethiopia Addis Ababa Plant
Eyerusalem Tsegaye, St. Mary's University**

Abstract

The study aimed to investigate the effect of talent management on employee retention in BGI Ethiopia in Addis Ababa. A quantitative research approach with an explanatory research design was applied. The population of the study considered employees of BGI Ethiopia, of which a sample of 300 respondents was selected by using a convenient non-probability sampling technique. The primary data were collected through a self-administered questionnaire and 233 valid and usable responses from the targeted respondents. Both descriptive and inferential analysis was applied to examine the relationship between talent management and employee retention with the help of SPSS 21.0 application software. The results of the findings revealed that all four dimensions of talent management namely competence mapping, employee engagement, performance management, and career development had a positive and significant effect on employee retention. Specifically, the career development dimension ($\beta = .450$) has relatively the highest effect followed by employee engagement ($\beta = .361$). But competency mapping ($\beta = .223$) and performance management ($\beta = .176$) have relatively lower contribution to the prediction model. It can be concluded that talent management practices of the company are good predictors of employee retention. They can be taken as essential components in the process of ensuring that people acquire and enhance the skills and competencies they need to retain and keep them loyal to the organization. Managers of BGI are advised to give priority to their employees' career development based on their performance appraisal, skill, or knowledge gap to make them more committed and loyal to the company.

Keywords: *Talent Management, BGI Ethiopia, Brewery Factory, Employee Retention, Competency Mapping*

**Challenges in the Implementation of Kaizen in Manufacturing Industries under
Ethiopian Kaizen Institute**

Abstract

The purpose of the study was to assess the challenges of Kaizen implementation in manufacturing industries under EKI supervision. In addition, the objectives were to identify the bottlenecks in the implementation and sustainability of Kaizen activity, and to examine the capacity and gaps of the Ethiopian Kaizen Institute in delivering consultancy service and follow up and to suggest possible recommendation and solutions/for implementation and sustainability of Kaizen in the companies. To address the objectives, descriptive research design was used. Primary and secondary data and a mixed research methods (i. e. an approach of both quantitative and qualitative data collection methods) were used to collect data from industries' employees and managements and EKI consultants and directors. The data gathered through questionnaire were analyzed using frequency and percentage value of the respondents. Data obtained through interview were qualitatively narrated. Kaizen implementation with in the selected companies have brought some changes in minimizing work flows and in reducing time conception but there had been challenges which came up from various sources, like gaps in customization of training material, their lack technical knowledge in training and implementation; gaps in providing resources for implementation, poor commitment, interest and support of top managements, gaps in implementing recognition and rewards in the company, poor participatory approaches of managements and employees in the company, gaps in consulting and supporting consistently, lack of practical demonstration in training and sustaining methods were used. The study disclosed that there were inadequate training on the concept and application of kaizen. This has an effect on the overall activities of kaizen implementation and sustainability. Finally, the study recommended for two parties i.e. EKI and manufacturing industries. For EKI side, the Institute consultants should conduct regular supportive monitoring and follow up consulting to the industries, the duration of the training and consultancy time which the EKI provided should be increased based on the gaps of the companies, the consultants should better have a technical skill of the companies for training and manual preparation and consultancy are recommended.

Keywords: *Challenges, Kaizen, Kaizen implementation*

**Total Quality Management Practices and Its Role In Customer Satisfaction: The Case
of Nib Insurance Company, Addis Ababa, Ethiopia
Faisal Walter Collins, St. Mary's University**

Abstract

TQM is one of the well-known areas in the field of business and management that involve integration of business operation to create products/service with maximum quality. Various studies were conducted in relation to TQM mainly out of Ethiopian context. This study focuses on the practice of TQM in NIC in Ethiopia. Nib Insurance Company (NIC) is an Ethiopian insurance company engaged in providing different insurance services such as Motor Insurance, Property Insurance, Marine Insurance, Engineering Insurance, Legal Liability Insurance, Pecuniary Insurance, Life Insurance and others. Though a number of studies have been conducted in different areas on this insurance company, little is done on exploring practices, challenges and benefits of TQM of this specific insurance company. Thus, this thesis attempts to critically identify the practices, challenges and roles of TQM in NIC. In order to achieve the objective of the study, both primary and secondary data were generated by employing qualitative (using interview) and quantitative (mainly using survey questionnaires from employees & customers of the company) method. Purposive sampling techniques were used to select 112 sample participants respectively. The quantitative data was analyzed using frequency and percentage while qualitative data was used to substantiate the study. The research revealed that the company (NIC) is practicing TQM as an integral part of its management system. Similarly, due to its practice of TQM the company gained benefits in profitability, Enhancing Employee's Engagement and Productivity. Poor satisfaction of customers in the company's service quality and provisions is another major finding of this study. This study also finds challenges that affect the company from fully engaging in TQM programs. Challenges related to COVID-19 pandemic, Improper Channel of communication between employees and the management, false claims & Problems in identifying customer needs were some of the major challenges identified. Based on the findings of the study possible recommendations are also suggested.

Keywords: *TQM, COVID 19, Insurance, Customer*

**The Effect of Strategic Marketing Management Practices on Consumer Buying
Behavior: The case of Coca-Cola Ethiopia
Faiza Ahmed, St. Mary's University**

Abstract

The main objective of this study was to investigate the effect of strategic marketing management practices on consumer buying behavior. To achieve the objective of the study, the researcher developed conceptual framework by reviewing previous literature as well as collected data from target respondents in order to test the formulated hypotheses. The researcher used descriptive and explanatory research design and the quantitative research approach. The target population of the study was the consumers of Coca-Cola Ethiopia soft drink products in Addis Ababa, Lideta Sub-City. Convenience sampling was used to collect the data from the respondents. Primary data was collected from Coca-Cola Ethiopia soft drink consumers by using the five-point Likert scale whereas secondary data were collected from books, journal article, published and unpublished research, websites and others. The analysis was performed through descriptive and inferential statistics using multiple regressions with the aid of statistical package for social sciences (SPSS). The variation explained by the regression of all the predictor variables on consumer buying decision was 72.4%. The remaining is explained by other variables not included in the models. Multiple regression and correlation analysis were used to determine the relationship between the independent variables (i.e product, price, promotion and place) and the dependent variables (consumer buying behavior). The result indicates that all the marketing mix elements have positive and significant effect on consumer purchase behavior. Therefore, Coca-Cola Ethiopia Soft Drink Company should give more emphasis to marketing mix elements to attract and retain its customers to attain sustained competitive advantage.

Keywords: *Marketing mix, product, Price, promotion, place and Consumer buying behavior*

**Assessment of Training Practices:
The Case of Bless Agri-Food Laboratory Services Plc.**

Fasika Asres Kebede, St. Mary's University

Abstract

Training is highly crucial for an organization's success as it equips employees with the knowledge, skills, and abilities they require to carry out their assigned tasks effectively and efficiently. It is, therefore, vital for organizations to implement an effective training program based on planned and systematic approaches. The purpose of this study was to assess the training practices at Bless Agri Food Laboratory Services PLC (BAFLS). A descriptive research design was used. Information and data required to conduct this study was collected from both primary and secondary sources. The primary data used in this study was collected using a semi-structured questionnaires based on a five-point Likert scale, tailored with the help of available literature. The questionnaire was distributed, and data was collected from 44 randomly selected employees. IBM SPSS Statistics Version 28 software was employed for analyzing the data with descriptive statistical tools. The current study indicated that the training policy and procedure development needs to be participatory, and that sufficient budget should be allocated for training. Moreover, the training design requires improvement to equip employees with the knowledge, skills, and abilities required to conduct their job effectively and efficiently. The consistent provision of induction training to all new employees joining the organization requires attention. The training delivery techniques also require investigation to ensure the organization picks the right methods that provide employees with a better knowledge and skills. In addition, majority of the respondents believe that the training needs to follow a systematic and planned approach. However, the employees believe that the training provided indeed improved their performance. Although the overall training practices were promising, the organization should work towards overcoming its shortcomings associated to training practices to better improve employee performance and overall company success.

Keywords: *Training, employee performance, need assessment, training design, training evaluation*

Factors Affecting Employee Engagement in Commercial Bank of Ethiopia.

Fetlework Alemu, St. Mary's University

Abstract

*The main aim of this study was to examine factors affecting employee engagement in Commercial Bank of Ethiopia. A descriptive in line with explanatory research framework that incorporates quantitative research approaches was used. The research approach which was used for this study was Quantitative in Nature. The target population of this study was employees working in these 424 branches of Commercial Bank of Ethiopia in Addis Ababa area. From 442 total populations, 231 employees were selected. To undertake the study, questionnaires were distributed to 231 employees and the respondents were found valid for analysis. The results of the study indicate that the independent variables have a significant positive relationship with the dependent variable (employee engagement). Correlation analysis and linear regression was used to analyze the gathered data. There is also a significant relationship between independent variables such as job characteristics, motivation, working environment, perceived organizational support, and perceived supervisor support at ($r=.856^{**}$ $p<0.01$), ($r=.682^{**}$ $p<0.01$), ($r=.707^{**}$ $p<0.01$), ($r=.891^{**}$ $p<0.01$), and ($r=.606^{**}$ $p<0.01$) respectively with employee engagement. Thus, it can be concluded that there is strong relationship between the independent and the dependent variable. Linear regression analysis revealed that these five independent variables significantly predict the level of employee engagement, and all the dependent and independent variables were normal distribution. This was shown that amount for $r = 0.911$ which explains a strong positive relationship between predictors and Employee Engagement. Further, from the R^2 result is safe to say that Employee Engagement is about 86.2 % dependent over job characteristics, motivation, working environment, perceived organizational support, and perceived supervisor support. Discussion and conclusions are made based on the results. Finally, some recommendations are indicated for possible interventions and further study.*

Keywords: *Employee Engagement, job characteristics, motivation, working environment, perceived organizational support, and perceived supervisor support*

**Practices and Challenges of Quality Management System Implementation in Roha
Pack Manufacturing Plc.**

Feven Temesgen, St. Mary's University

Abstract

The purpose of study was assessment of Practice and Challenges of Quality Management System Implementation in ROHA Pack Plc. In this study a descriptive type of design was used to measure the characteristics described in the research question. The research approach used in this study was mixed (combination of qualitative and quantitative) research approach. The sampling technique used in this study is systematic random sampling technique, whose starting point is selected by a random process and the every nth number on the list is selected. The total population of the research was 308 employees of ROHA Pack Plc. From the population 174 samples were selected. Questionnaires & interviews are the most important means of data collection tools which are used in this study. The technic of data analysis is descriptive statistics that describes the phenomena of interest(via frequencies, mean, percentage, etc.). The data collected using the questionnaires were entered in to SPSS version 23 and presented in tables/histograms and analyzed using percentages and mean values. The major findings are that the practice has gaps in the principles of people involvement, and improvement in relation to the implementation practice of the ISO 9001:2015 QMS. The second impeding in the implementation of the QMS of the company were the management style or culture of the company, lack of communication and feedback, lack of employee participation and involvement, resistance to change, and low commitment of management in management review program. Therefore, major recommendations forwarded are improving the implementation of the QMS by designing the management style that suits to encourage employee participation and continuous communication, introduce and manage change in the culture of the company in relation to management style, employee involvement and participation, communication, and monitoring and evaluation system.

Keywords: *Quality, Quality Management, Quality Management System, Implementation practice of Quality Management System*

Assessment of Internal Audit Practices: The Case of Ethiopian Food and Drug Authority

Fikirte Haileselassie, St. Mary's University

Abstract

Applying well designed internal audit functions is believed to be one of the significant contributors to promote and maintain strong internal control system in an organization. Hence, this study is aimed to assess the internal audit practice in ETHIOPIAN FOOD AND DRUG AUTHORITY, using three major variables: Effectiveness of internal audit (with sub variable organizational independence, auditor competence, and Management support), Challenges of internal audit, and Organizational setting. The study adopted a descriptive research design and used judgment sampling technique. Of all the distributed questionnaires, 78 were collected with a response rate of 85%. Accordingly, the finding result revealed that the organization did not organize the internal audit with enough resource, has incompatible size of the department unlike the frame in structure, absence of immediate corrective action against the internal audit comments, and inadequate budget to accomplish activities per plan. Hence, to acquire better result from the internal audit functions, management of the organization should adopt these recommendations.

Keywords: *Internal audit, management support, independence*

Assessment on Employees' Job Satisfaction in Bole Sub-City Worda 3

Administration Office

Fikirte Messay, St. Mary's University

Abstract

This paper investigated employee job satisfaction in Bole Sub-city Administration Office. The study was conducted through a field survey, drawing on a sample of 171 employees and 16 managers operating in the office using stratified random sampling and convenience sampling. The research examined job satisfaction factors like supervision, work conditions, work relationship, communication, employee job safety and health, working environment, training and development, salary and benefits, overall satisfaction, and job dissatisfaction. Two different types of questionnaires were used for employees and for managers to collect quantitative data and they were analyzed by using descriptive statistics. The finding indicates that most employees are satisfied with the work relationship (79.90%) and supervision practices (65.9%). On the other hand, employees (40.8%) seem to be dissatisfied with the job safety and health management of the office. It affects employees' satisfaction negatively. The result also indicates that the employees are not satisfied with the training and development opportunity provided. This result (54.3 %) leads to dissatisfaction and decreases the organization competitive capacity. The employees are also dissatisfied with the salary and benefits package of the firms (63.7 %). Dissatisfied employees do not give proper service for clients and no longer stay in the organization. Non-managerial employees' show slightly less satisfaction than managerial professionals. The offices management needs to influence civil service HR to make recent market assessment for paying fair salary and benefit, assess the job safety and health dissatisfaction reasons regularly and take appropriate actions timely, redesign the current training and development process, and threatening each department in balance. Based on the major findings, it is recommended that the office should take corrective measures to address the major causes which make its employees dissatisfied.

Keywords: *job satisfaction, dissatisfaction, job satisfaction factors*

The Effect of Police Job Stress on Their Performance: The Case Of the Ethiopian

Federal Police Commission
Fikru Wonde, St. Mary's University

Abstract

The police profession is a very risky and susceptible job for a variety of reasons, including traumatic occurrences such as the sad death of friends, the majority of officers living in terrible weather, the use of force, and other issues. Job stress is also an increasing problem among police officers. The main purpose of this study is to evaluate the effect of job related stress and stressors on the performance of police officers in Ethiopian Federal Police Commission. In this study, quantitative research approaches with explanatory research design were employed among 369 samples of staff from federal police commission using cluster and stratified random sampling technique. Data was collected using self-administered questionnaire consisting of instrument that can measure job stress, and police performance. Data was managed and analyzed using statistical software for social science (SPSS) version 25. Multiple linear regressions were used to evaluate the effect of job stress on Police Performance and variable with P value < 0.05 were reported. The majorities were males and half of them were of age between 29-39 years. Based on the multiple linear regression, job stress (work load ($\beta = -.125$), job insecurity ($\beta = -.363$), shift work ($\beta = -.236$) and role ambiguity ($\beta = -.215$) on Police Performance case of Ethiopian federal police commission. Thus, Job stress was significantly and negatively associated with performance of the officers. Therefore, the federal police commissions should analyze and evaluate task assignment in order to prevent work overload. And it is also advisable to allocate an appropriate number of personnel and deploy technology in order to decrease work shifts. Moreover, employees must be able to recognize and thoroughly comprehend their job assignment to improve Police Performance.

Keyword: *Job stress, Police Performance, Police, Ethiopia*

The Role of Micro Finance Institution in Poverty Reduction: The Case of Addis Credit and Saving Institution at Akaki Kaliti Sub-City

Abstract

Since the 1970s, there has been a strongly growing interest in considering micro financing as a viable strategy for the poor. Similarly speaking, microfinance can be a critical element of an effective poverty reduction strategy especially for developing countries. More than ever after the success of the Grameen Bank, the system has been duplicated in the different parts of developing world. Ethiopia is also one of the countries where microfinance has been given due consideration as a safety net for the poor to help them overcome the adversities of poverty. The services provided by microfinance institutions is desired to enable the poor to smoothen their consumption, manage their risks better, build their assets gradually, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life. This study evaluates the impact of Addis credit and saving microfinance institution in the reduction of poverty. For quantitative analysis, both treatment and control respondents were drawn from 140 clients (90 treatments and 50 controls) clients using simple random sampling and purposive techniques. Descriptive statistics and econometric model were applied for analyzing quantitative data. PSM method was employed to analyze the impact of the microfinance services on poverty reeducation. Consequently, the objective of this study is to find out the impact of microfinance towards poverty with a particular reference to Addis credit and saving institution. With the above objectives in mind, the research work employed questionnaires, key informants, focus group discussions, and observations to obtain primary data. In addition, secondary sources of data have also been collected from different literature and ADCSI annual progress report. Indeed, the research is both quantitative and qualitative by its nature. The contribution of Microfinance is analyzed based on income, living condition, asset accumulation, saving, decision making power, along with the strength and weakness of the institution among others. The finding indicates that ADCSI scheme has made positive contribution to the clients in relation to observed variables. Nevertheless significantly higher number of the clients complained about the institutions high interest rate, too small loan size, repayment policy, problematic group dynamics. Therefore, as a pointer to future endeavors, the current services of ADCSI need to amend the loan size and reduce the interest rate in order to resolve the issues at hand and to fit the financial problem of the poor in the sector

Keywords: Microfinance Institutions, Microfinance, Microcredit, Empowerment, Poverty
A Comparative Study of Private Higher Education Institutes: The Case of Rift Valley

University College and Admas University

Fuad Hadi Shikur, St. Mary's University

Abstract

The study was conducted on two sample private higher education institutes in Addis Ababa which use cost, flexibility, delivery, and quality that enable them to ensure winning competitive advantage(s). Institutes which perform similar activities have a tendency to engage in competition by making one or more variables better than others. Customers also have a wider chance to shift from one institute to the other which serves better. Under such conditions, institutes strive to develop competitive positions to provide unique or better products than competitors. Comparative study is used to compare the competitive advantages of the two institutes using cost, flexibility, delivery, and quality. Purposive sampling technique is used to select the three categories of respondents- students, instructors, and administrative staffs from both institutes, and simple random sampling technique is used to select sample students and instructors through lottery method. Purposive sampling technique is used to select sample administrative staffs that have a link to academic issues. Both primary and secondary data source were used as sources of data collection. The study used questionnaire's primary data source, and secondary data was collected from journals, books, magazines and web pages. Mixed (quantitative and qualitative) methods are used to analyze the data through percentages, weighted mean and statements. A total of 337 sample respondents who comprised of 220 students, 44 instructors, and 75 administrative staffs are taken as sample respondents from both institutes. The findings show that both institutes have developed similar statuses on some variables and vary in other variables. The degree to use competition advantage variables in the two institutes is deference level: RVU mainly used cost and flexibility and AU mostly used quality and delivery in their operation of computation. The recommendation implies that by working more on those variables which created them similar statuses, either of the institutes can create additional competitive advantage

Keywords: *competitive advantage, cost, flexibility, delivery, and quality*

The Effect of Employee Motivation on Organization Performance: The Case of Ahenk Real Estate Plc.

Fuad Zakir, St. Mary's University

Abstract

Employees are the key factors for the existence and company development on the market. The performance of employees in any organization is vital, not only for the growth of the organization, but also for the growth of the individual employee. The study gives insight and more reliable data about the factors affecting the motivation of employees and it is valuable for the regulator bodies, policymakers, stakeholders and other concerned bodies. The objective of the study is to assess the effect of motivation on organizational performance in Ahenk Real Estate Plc. Descriptive cross-sectional study design was used to describe the effect of motivation on organizational performance. The representative sample was selected using systematic random sampling technique. Descriptive statistics, including frequencies mean and percentages were used to describe demographic data. Data analysis was carried out using the SPSS version 21. The overall performance in this organization was favorable, which is above the mean. Work environment, promotion, leadership, employee benefit and training respectively were listed as the main factor for performance of employees in this study. There are positive and significant relationship between performance and all measure of motivation factor such as training, work environment, employee benefit, promotion and leadership. Management should provide a better working environment to its employees, increase compensation in accordance with work experience and decided the training needs after various analyses through gathering data to compile all skill gaps.

Keywords: Performance, Motivation, Training, Work environment, Employee benefit, Promotion and leadership

**The Effect of Graphic Design, Product Availability and Competitor Performance on
Customers' Brand Preference: The Case of BGI Ethiopia
Getachew Mihiretu, St. Mary's University**

Abstract

This study was conducted with an objective of Assessing effect of Graphic Design, Product Availability and competitor's performance on product preference in the case of BGI Ethiopia. It assessed graphics design of BGI products, customer's brand preference of BGI products and customer's brand preference of competitor products. And test the relationship between graphic design, product availability, competitor's performance and customers' brand preference. This study used both descriptive and explanatory research designs. Convenience sampling methods were used. Data were collected from primary sources through questionnaire and analyzed through both descriptive and explanatory methods. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, explanatory analysis was conducted by using Pearson correlation method and linear regression method. The result indicated that competitor's performance and product availability have positive and significant effect on customers brand preference of BGI products at significance level of 0.01. On the other hand Graphics design has negative significant effect on customer's brand preference at significant level of 0.05. Competitor's performance has the highest effect and followed by product availability. Based on the findings the researcher recommends that the company has to consider competitors and do better on promotion, design on the bottle of its products and product availability.

Keyword: Graphics design, Product availability, competitor's performance, customer's brand preference

**Challenges and Opportunities of Electronic Service Practice: The Case of the Ministry
of Revenue Large Tax Payers Office
Girma Bushu, St. Mary's University**

Abstract

The main objective of the study was to assess the challenges and opportunities of electronic service practice in the Ministry of Revenue's Large Taxpayers' Office. The study used a descriptive research design. The approach that was applied was a quantitative one. The sampling method was a stratified and simple random sampling technique. A sample of 285 was selected from the total population of 690 large taxpayers. The primary data was collected through a survey questionnaire from large taxpayers. The primary data was analyzed using SPSS 20. In terms of current e-service practice, the descriptive statistics revealed that the majority of taxpayers used all MOR e-services, while 10% of large taxpayers still bring their tax files to the MOR main office in person. In terms of e-service opportunities, the study found that the most important benefits for taxpayers using the e-tax service were efficiency, reliability, and security. As a result, the e-service saves time and money for taxpayers, is more accurate than the manual approach, and keeps them safe from unauthorized access. The e-service, on the other hand, was found to be considerably less responsive. The system does not provide answers to their inquiries or inform customers what to do when their transaction is not executed. Regarding challenges, the result showed that tax payers have difficulties in the e-service due to a variety of issues, including a lack of technical support and rigid policies and procedures. As a result, the study suggested that the concerned body of MOR should propose and enhance the current level of the e-service. They should make every effort to address all of the issues that taxpayers encounter when using e-services.

Keywords: *E-service, Opportunities, Challenges, Practice, large Taxpayers.*

Factors Affecting the Growth of Micro and Small Enterprises: Evidences from Micro and Small Enterprises in Kirkos Sub City, Addis Ababa
Girma Hurgessa, St. Mary's University

Abstract

Micro and Small-sized Enterprises (MSEs) are considered the engines of growth in developing countries. In developed countries, MSEs have historically played a vital role in creating jobs, spurring innovations, and creating new products, and thus contributed to economic vitality and growth. This study aimed to investigate the key factors affecting the growth of MSEs in Kirkos sub city in Addis Ababa. In this study, mixed research methods were used followed by concurrent triangulation strategy. It also used descriptive study and explanatory research. A total of 242 micro and small sized enterprises owners and managers were sampled from the study sub city Stratified simple random sampling was used to select proportional number of samples from the study area. This comprised of manufacturing, trade, service, agri-business and others. Both primary and secondary source of data were used. To obtain the primary data, questionnaires (based on Likert Scales) were distributed to access the growth status of sampled respondents and also to examine factors affecting their growth. A pilot study was undertaken with MSEs ownersto test the reliability of the questionnaire. Using multiple regressions, this study found that entrepreneur characteristics, management and marketing skills, technology, and access to external financing and human resources capacities have a statistically significant contribution to MSEs growth. However, legal and regulatory frameworks have a statistically insignificant and negative contribution to MSEs growth. Thus, MSEs need finance technology, management and marketing skills, human resource, and entrepreneurial characteristics to enhance their business growth. However, this study concluded that many MSEs have been fed up with complicated and extensive legal procedures. Thus, this study suggests Micro and small institutions, government and other non-governmental organizations need to take note of access financing will enhance MSEs business growth. Thus, stakeholders may provide funds to adopt current technologies, access for finance, and training on management and marketing skills, human resource, and entrepreneurial characteristics. The Government on the other hand should come up with easy procedures in registration process and licensing of the MSEs.

Keywords: *Growth, Micro and Small Enterprises, Performance*

**Assessment of Risk Management in Micro Finance: The Case of Gasha Micro
Finance Share Company
Girmachew Jada, St. Mary's University**

Abstract

This paper sought to assess the risk management practice of micro finance companies in Ethiopia. The researcher used descriptive quantitative design. A purposive random sampling technique was used to select employees from risk management and Clients from branch. The total population of the study is 610. And selected sample 111 questionnaires were distributed to the respondents. The main instrument for collecting primary data was questionnaire. The data was analyzed using both descriptive statistical like mean, standard deviation and narrative methods. Narrative analysis was used to explain the qualitative results of the survey. The findings of the study were that micro finance companies has risk management practice in terms of setting risk-related objective and risk identification, risk assessment, risk response and risk control, communication and monitoring. The micro finance to a great extent practice risk management which means the respondents showed strong agreement about practice of risk management. The study pointed out that the micro finance should give attention to providing information to their employees as well as to their clients through different mechanism in order to maintain effective risk management practice.

**The Role of Credit Management Practice on Loan Performance: The Case of Hibret
Bank S.C.
Girum Tsega, St. Mary's University**

Abstract

The purpose of this study is to examine the role of credit management practice on loan performance of Hibret Bank Share Company by testing the variables including the term of credit, client appraisal, credit risk control, and collection policy on loan performance. To achieve the objectives of this study, explanatory research design was used. A quantitative methodology of descriptive type was utilized to analyze the data, and data was collected through questionnaires from a sample of 50 employees that were selected using stratified simple random method. The relationships proposed in the framework were tested using Pearson correlation, and the causal impacts were analyzed using regression analysis. Mean and standard deviation were used to analyze the responses of the respondents about the practice of credit management dimensions in their bank. The results of this study indicated that credit management practice variables such as term of credit, client appraisal, credit risk control and collection policy have positive and significant relationship with loan performance. The result also indicate that, unlike client appraisal and credit risk control the two credit management practice dimensions term of credit have positive and insignificant effect on loan performance and collection policy have negative and significant effect on loan performance. Furthermore, research findings indicated that the integrated credit management practice has strong positive relationship with correlation coefficient of ($r=0.733$) with loan performance at a significance value of 0.000. In addition the regression analysis result of aggregate credit management practice accounted for 73.3% of strong effect of the variation in loan performance. From this study we can conclude that there are other factors and other credit management practice constructs about only 26.7 % which affected the loan performance less than credit management practice constructs covered under this study. Therefore in order to achieve improvement in loan performance, the researcher recommended that the bank to give attention to credit management practice in order to be effective in loan performance and also recommend, the bank policies and procedure to be flexible incorporate and update credit management practice.

Keywords: Term of credit, client Appraisal, Credit risk control, collection policy and Loan Performance

Assessment of Customer Satisfaction on Motor Insurance Service : The Case of United Insurance S.C

Gizachew Yaregal, St. Mary's University

Abstract

This study is to assess service quality of motor insurance at United Insurance S.C. Service quality is a very important concept that companies must understand if they are to grow and remain competitive in the business environment. It is very important for companies to know how to measure these constructs from the customers' perspective to understand their needs and satisfy them. Service quality is very critical to any modern business because it contributes higher customer satisfaction, profitability, reduced cost, improved customer loyalty and retention. The main purpose of this study is to assess service quality using SERVQUAL model within United Insurance S.C working environment. Other purposes include how service are being derived in United insurance S.C customer, what are the expectation of customers from United Insurance S.C with respect to motor insurance quality service and identify which service quality dimensions are bring customer satisfaction/ dissatisfaction. A questionnaire was designed and distributed to respondents using a convenience sampling technique for United Insurance S.C customers. The analysis carried found that, the overall service quality perceived by customers was not satisfactory; means customers' expectations exceeded perceptions. This study contributes to examining service quality within United Insurance S.C using SERVQUAL model. It also provides empirical results that guide other Insurance companies on the corrective measures that lead to respective company's significant growth.

Keywords: Customer Satisfaction, Insurance Company, SERVQUAL Model

Factors Affecting the Performance of NileInsurance Company S.C
Habtamu Melsew, St. Mary's University

Abstract

Insurance is instrument for the growth and sustainability of both emerging and developing economies. It facilitates stability in the global economy for individuals, institutions and governments by taking on risk and dispersing them around the world through the global reinsurance markets. The main objective of this study is to determine factors affecting the performance of Nile Insurance Company S.C. (NIC). To achieve the main objective, primary data was used. The data was collected by means of structured questionnaires. The target population was clients, employees, and intermediaries. The sampling technique used for this study was simple random sampling. After testing the variables using SPSS program the student find out the following results: notification of the accident, brokers, risk management, competitors price, premium growth, and inspector are the most important determinants of performance of NIC.

Keywords: Performance, Risk management, competitors, Intermediaries, Brokers and Insurance

**Determination of Employees Motivation: The Case of
Addis Ababa Labor, Enterprise and Industry Development Bureau
Hailemariam Abdissa, St. Mary's University**

Abstract

Motivation is the general desire or willingness to do something and it is the result of conscious and unconscious factors such as intensity of the desire or need, incentive or reward value of the goal and expectations of the individual. These factors play a vital role to promote the individual towards the specific goal. Organizations design motivation systems not only to encourage employees to perform their best in the most efficient way. The purpose of this study is determination of employees' motivation in Addis Ababa Labor Enterprise and Industry Development Bureau. A questionnaire survey was undertaken among 200 employees of the bureau to analyze their perceptions regarding motivation and used open ended questionnaire to openly reflect views of the employees with regard to motivation at Addis Ababa labor enterprise and industry development bureau. In this study the researcher used explanatory research design with 5 Likert scale to measure variables. Data was analyzed through explanatory statistics, correlation using SPSS software. According to the study, Bureau's staff motivation was found out to be above average with the major factor for motivation identified as financial factors. With regard to relationship with motivation, all the identified financial and non-financial factors were found out to have significant association with motivation of staffs. However, work condition and financial factors were found out to be predictive for motivation. The Bureau should focus its attention on improving work condition of staff, recognition of staff and periodic revision of salary schemes based on assessment.

Keywords: *Motivation, Addis Ababa labor enterprise and industry development bureau, Employees, Work condition, financial factors.*

**Assessment of Professional Employee Turnover Intention and Its Management: The
Case of Yekabdi Agro Processing PLC
Halefom Abreham, St. Mary's University**

Abstract

This study assessed internal and external factor for turnover intention of YAP's professional employee and the Company's practice on managing professional employee turnover and retaining those employees. A descriptive research method was used to investigate major factors that affect employee turnover. To conduct this study, both primary and secondary data collection methods were used. The primary data for the study was collected from 80 existing professional employees of the Company through standard questionnaire and analyzed by using SPSS-20. Data collected from the human resource management was also analyzed. Based on the assessment result, the researcher has found that turnover intention, pay scale, employee manager relationship, work environment and job satisfaction are internal and external factor affecting professional employee turnover in the company. The study concluded that majority of the respondents has intention to turnover due to the dissatisfaction of compensation system, leadership and communication, job dissatisfaction, career development opportunity and the work environment. Therefore, the study suggests that the Company has to enhance its compensation package, create better relationship with employee, receive feedback of employee and apply talent management practice to resolve the above issue and retain those professional staffs.

Keywords: professional employee, employee turnover, employee retention

**The Effect of Media Advertising on Consumer Buying Behavior: The Case of Top
Water Company**
Hamelmal Solomon, St. Mary's University

Abstract

This study was conducted with an overarching objective to investigate the relationship between media advertisement and consumer buying behaviour of Top Water Company in Addis Ababa. Three media mediums (print media, outdoor media, and broadcast media) and five socio-economic variables were considered to analyze consumer buying behaviour. For this purpose, thirteen observed items divided into 3 media outlets and 6 items of customer buying behaviour were used. A cross-sectional data with a total of 270 sample units were used and these samples were analyzed through descriptive analysis and OLS regression. Eight regressors are included in the OLS estimation. Seven of them have been found statistically significant, whereas one regressor is found to be statistically insignificant. Sex, education, income, print media, outdoor media, and broadcast media have a positive and significant association with customer buying behaviour. However, one variable (occupation) was found to be negatively related with customer buying behaviour and another variable (age) was found statistically insignificant. Regarding socio-economic variables, found that being a female and customer buying behaviour is positively linked. And, customers who are more educated and engaged in paid-employment works tend to have better buying behaviour than their counterparts. Moreover, the results further reported that income of the consumer was found to be a determinant factor that influences customers buying behaviour. In addition, the results of our investigation verify that from eight proposed hypotheses, seven hypotheses have been accepted while one hypotheses has been rejected as it shows the significance level above 10%. The study concluded that the Company has to continue in using media advertising as it is more effective and striking in informing and persuading people. In the study, high income found to promote a positive buying behaviour. On the contrary, less income tended to have negative buying behaviour. Hence, the Company should meet the need of less income customers by producing a product that fit the size of them.

Keywords: Media Advertising, Customer, Buying Behaviour and Top Water.

Traditional Handicrafts, Creativity Art and Their Relationship with Tourism Marketing

Hana Abreham, St. Mary's University

Abstract

In a country like Ethiopia where diversified ethnic groups integrate and live together, there are a number of material traditions, arts and crafts to facilitate the day to day life activities of the people. Craft works are one of the components affecting visitor's attraction and tourism improvement will moreover be incited by development of art and crafted works generation and offer. However, creating association between the tourism industry and these traditional handicraft and creative art works have been given less attention where a huge economic benefit could have been born from this sectors in terms of creating economic benefits to these craft workers, promoting countries ancient history of craft and art to the rest of the world and adding tourism attraction packages. Hence, this study will focus on the relationship between traditional handicraft and creativity art works and tourism marketing practices, the related challenges, opportunities and counteractive measures to be taken for emphasizing positive effect of the tourism industry on this sector.

Keywords: Marketing practice, Marketing related challenges and Opportunities

**Assessment of Time and Cost Overrun in Construction Projects: The Case of
MIDROC Ethiopia Construction Plc.
Hananya Solomon, St. Mary's University**

Abstract

The main objective of the research was to assess the cause of time and cost overrun in the case of MIDROC Ethiopia construction. Mixed method approach was used to collect quantitative and qualitative data. Questionnaire, interview and focus group discussion were used as primary data collection methods. A total of 88 target population was used in this study, 74 questionnaire is distributed to consultants, clients and contractor. 7 of them participated in focus group discussion held at red cross project and out of which 3 purposely selected participant are selected for interview. Secondary data collected for eight project from monthly Report, payment, time extension letter and correspondence letters, from desk study rate of time overrun range from minimum 4.72% to maximum 270.42% of the contract amount. Relative importance index and descriptive statistics were used to analyze data in this research. The finding reveal that financial difficulties (shortage), delay of material delivery to site, poor economic conditions (currency exchanges, inflation rates, etc are top three cause of time overrun and fluctuations in the cost of building materials, cash flow and financial difficulties faced by contractors, delay in material delivery are top three cause of cost overrun. Finally, some recommendations have been delivered under this study on what actions should be taken to tackle the two major problems of schedule delay and cost overrun.

Keyword: *Time overrun, cost overrun, contractor, consultant, client*

**Factors Affecting Customer Loyalty: The Case of Meta Abo Brewery in Sebeta Town,
Oromia Region
Hawi Teshome, St. Mary's University**

Abstract

It is often argued that the extent of customer loyalty affects the level of firm performance and competitiveness. Therefore, understanding the determining factors affecting customer loyalty enables firms to devise strategies to boost their level of performance. The study is carried out to investigate the factors affecting customer loyalty in Meta Abo Brewery. To this end, data were mainly gathered via structured questionnaire from 353 customers of Meta beer. The study applied a quantitative research approach and explanatory research design. Data were processed via SPSS and analyzed through descriptive (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). The findings of the study reveal that, out of the proposed four factors, only one factor namely product quality has a statistically significant positive effect on customer loyalty. However, this study couldn't find a statistically significant effect of advertising influence and consumer's situational variation on customer loyalty. Moreover, the study reported a statistically significant but negative effect of groups influence on customer loyalty. Based on the findings of the study, it is recommended that the organization should mainly emphasize on product quality to build customer loyalty.

Keywords: *customer loyalty, advertisement, group influence, situational variation, product quality*

**The Effect of Promotional Strategy on Banks Operational Performance: The Case of
Bank of Abyssinia S.C
Helen Alemu, St. Mary's University**

Abstract

The main purpose of this study was to examine the effect of promotional strategy on banks operational performance in the case of banks. It describes how the promotional mix elements affect the banks operational performance. To achieve the objective of this study, descriptive survey research design was used. Both primary and secondary data collection instrument were used to collect data. Closed ended questionnaire survey along with interview was used for the purpose of data collection. The selection of the respondent were carried out by using purposive sampling technique. From a total of 648 population 247 samples are selected using simple random sampling method taken for this study and the Sample size was taken respectively from branch business managers, managers and employees at marketing department. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and regression analysis. Results of the study revealed that among the five promotional strategy dimension (advertising, personal selling, direct marketing, sales promotion and public relation), Advertising has the highest positive effect on banks operational performance followed by sales promotion and public relation whereas direct marketing and personal selling have relatively less but positive and significance effect on banks operation performance. As a result, the researcher concludes that promotional strategy has positive and significant effect on banks operational performance. In addition, the researcher suggests some recommendations for future studies.

Factors of Affecting Operations Performance: The Case of Modjo Dry Port Terminal

Helen Gugsu Beture, St. Mary's University

Abstract

This study aimed to assess factors affecting operations performance of Modjo dry port and terminal, East Oromia region. The survey was conducted on customers (importers, transistors, Agents/ Transporters) of the dry port to investigate their perception of the factors that influence the operations performance of the organization. To achieve the study objectives, an explanatory research design and quantitative research approaches were applied. A sample of 385 respondents was taken from customers of the company through the convenience non-probability sampling method. A self-administered questionnaire with a 5-point Likert scale was adopted to collect the primary data for analysis. Using SPSS 21.0 application software, both descriptive and inferential analyses were conducted. The results of the findings revealed that all the six factors namely freight planning, infrastructure, custom clearance, communication, public-private partnership, and good governance had a positive and significant effect on the operations performance of the dry port. Infrastructure followed by communication and good governance had relatively the highest effect whereas custom clearance and public- private partnership showed the least contribution to the betterment of the performance of the dry port operations. It can be concluded that these six major factors are good predictors of dry port operations performance. For betterment, it is recommendable that the management of Modjo dry port should invest more in infrastructure and communication systems to attain improved operations performance.

Keywords: Modjo Dry Port, Operation Performance, Hinterland Container Terminal, Multimodal Transport, Port Infrastructure.

Effect of Change Management Practice on Continuous Improvement at Awash Bank

Helina Demissie, St. Mary's University

Abstract

This research was made to examine effect of change management practice on continuous improvement at Awash Bank in light of change readiness, sustaining change and change resistance functions. The general objective of the study was to determine the individual and aggregate impacts of these factors on continuous improvement of the bank. The study design chosen to perform this study was descriptive design and the sample size taken using Solving formula was 141 of which 132 respondents appropriately responded it which result a response rate of 93%. The data was collected using a questionnaire designed in five points Likert scale. The information collected was analyzed using SPSS version 20 and the result shows that change readiness has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .384$; $p < .001$. In line with Sustaining change on continuous improvement of Awash international bank, the beta value (standardized coefficient of regression) of Sustaining change has a positive and significant effect on continuous improvement of the bank with a $\beta = .212$, $p < .001$ and Resistance to Change has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .203$, $p < .001$. In aggregate the effect of Change Management on Continuous Improvement is positive and significant with 95% confidence interval, the sum of squares of multiple correlation coefficients between predictor and outcome, with a value of 0.684 which implies 68.4% of the variance in the dependent variable can be predicted from independent variables. Accordingly it was concluded that change management has considerable impact on continuous improvement in Awash international bank. Though the bank's change management was found to be good overall the study recommends the bank was more benefited from its change management practices by giving due attention on to enhance the capabilities of change management sponsors in building awareness of need for change in its change readiness activities, making actions on integrating the change into its operation, involvement of community leaders and having public support activities to enhance effectiveness of its sustaining change function and improving the way it made organization's members knowledgeable to cope up with change and dealing with uncertainties of these members in its change resistance function.

Keywords: *change readiness, change resistance, change sustaining*

The Effect of Employee Perception of Mandatory Covid-19 Vaccine and Job Satisfaction on Employee Turnover Intention: The Case of Hilina Enriched Foods Plc.

Helina Shibeshi, St. Mary's University

Abstract

The main purpose of the study was to examine the effects of employee perception of mandatory COVID-19 vaccine and job satisfaction on employees' turnover intention of Hilina Enriched Foods PLC. Quantitative research approaches were used to collect data through the utilization of a questionnaire. Purposive sampling method was used to select the respondents from Hilina Enriched Foods PLC Company at Oromia region of Legetafo. The questionnaire design includes 6 items of demography, 12 items of employee perception of mandatory COVID-19 vaccine, 5 dimensions of job satisfaction with 19 items, and 9 items of turnover intention. Each question was utilized by five Point Likert-scales. 146 questionnaires were given out and examined among the 230 total employees. Prior to assessing the data, the validity and reliability tests were conducted. Statistical analysis of the data was carried out using SPSS version 26 and included descriptive statistics, correlation, testing of multiple regression assumptions, and regression analysis. Employee turnover intention was determined using five aspects of job satisfaction: salary, benefits and compensation, working conditions, stress levels, and career advancement. The study found that, of all the independent variables, the working environment had the strongest, most large effect on predicting the intention to leave in Hilina Enriched Foods PLC. The other independent variables: work condition, career development, perception of employee on mandatory COVID-19 vaccine and stress respectively has also significant contribution on employee turnover intention. However, salary, compensation and benefits are insignificant for contribution on predicting the employee turnover intention. Overall, it is suggested that the company employ various strategy to enhance employee awareness of the COVID-19 vaccine, as well as pay special attention to improve the overall job satisfaction variables, particularly those that have a significant contribution on turnover intention will support the company in retaining experienced employees and boost their employee's job satisfaction.

Keywords: *COVID-19 vaccine, Employee perception of mandatory COVID-19 vaccination, job satisfaction, Turnover intention.*

**Assessment on Selected Determinants of Revisit Intention by Foreign Tourists: The
Case of Addis Ababa City
Henok Aligaz, St. Mary's University**

Abstract

This study aimed to investigate the effect of selected determinants namely, destination promotion, stakeholder engagement, and country image on the revisit intention of foreign tourists in Addis Ababa City, Ethiopia. Explanatory research design along with a quantitative research approach was applied to collect and analyze the perception of foreign tourists on promotional mix practices, involvement of concerned stakeholders, and image of the country and their revisit intention. International travelers were considered as a study population, of which 385 sample respondents were drawn through the convenience sampling technique. A self-administered questionnaire was adopted to collect the data and a total of 314 usable responses were utilized for analysis. Data analysis was carried out with the help of SPSS 21.0. Descriptive statistics were used in detailing the profiles of the respondents while inferential statistics for multiple linear regression of study variables to highlight the most important predictor elements and to ascertain the correlations between them. The results revealed that, in aggregate, destination promotion has the highest effect on revisit intention. Amongst promotional elements, digital marketing and trade exhibitions are the strongest predictors. Country image has also a positive and significant effect but stakeholder engagement had the least effect. It can be indicated that destination promotion (advertising, sales promotion, digital marketing, and trade show), stakeholder engagement, and country image had a significant positive effect on revisit intention. Establishing a centralized information system to integrate marketing communication messages facilitates the involvement of all concerned stakeholders and helps the city build a positive image as well.

Keywords: Destination, Promotion Mix, Revisit Intention, Country Image, Trade Exhibition, Stakeholder Engagement

The Effect of Social Media Content Marketing On Brand Image: The Case of Ardent Coffee Export Plc.

Heran Solomon, St. Mary's University

Abstract

The study sought to investigate the effect of social media content marketing on the brand image of Ardent Coffee Export Plc. in Addis Ababa. A quantitative research approach along with an explanatory research design was applied. The targeted population of the study was followers of Ardent coffee's social media official page. A sample size of 361 respondents was selected through the convenience sampling technique, of which, 328 valid and usable responses were obtained. The primary data were collected through a structured self-administered. Using SPSS 21.0 statistical application software, both descriptive and inferential analyses were applied to carry out multiple linear regression analyses to address the intended objectives. The results of the multiple linear regression model revealed that all the five dimensions of content marketing namely relevance, enjoy ability, interactivity, updated/trendiness, and loyalty program had positive and significant relationships with brand image. Content enjoy ability relevance posted on the company's official pages had relatively the highest effect ($B = .231, p < .05$ and $B = .211, p < .05$) on brand image respectively. Whereas, updated information ($B = .126, p < .05$) and interactivity ($B = .101, p < .05$) showed lesser effect. However applicable loyalty programs ($B = .228, p > .05$) had an insignificant effect on brand image. This indicates that social media content marketing content, except for loyalty programs, had a positive and statistically significant effect on building a positive and good brand image in the minds of the customers. Further improvement in adopting loyalty programs for active and interactive followers of Ardent Coffee's social should be required to enhance brand image in the minds of the customers.

Keywords: *Social media, Content Marketing, Brand Image, Perceived Enjoyment, Interactivity, Content Marketing, Ardent Coffee Exporters*

**The Effect of Academic Staff Performance Appraisal System on Employees’
Motivation in Higher Education Institutions: The Case of Debre Berhan University
Ibrahim Zerga, St. Mary’s University**

Abstract

The success of any organization depends on the quality and characteristics of its employees. It is a fact that every employee for that matter needs something to induce them or to look forward so that they are motivated to work at the best interest of the company. Performance appraisal is one of the ranges of tools that can be used to motivate employees and manage their performance effectively. This study aims at assessing the effect of performance appraisal on motivation in academic staff of higher education institutions in Ethiopia by taking the case of Debre Berhan University (DBU). This study has two independent variables (perceived fairness and perceived accuracy) and a dependent variable (employees’ motivation). Though, perceived fairness is measured by its elements procedural justice, distributive justice and interactional justice by making the total independent variables four. Descriptive and explanatory survey research design is employed for this study. The primary data is collected from permanent academic staff of DBU by using self-administered questionnaire. 300 out of 1203 academic staff of DBU are selected by simple random sampling method. Data analysis was done using the Statistical Package for Social Sciences (SPSS) program. The results indicated that there are significant, positive and moderate relationship between the independent variables and the dependent variable. Nevertheless the independent variables- procedural justice, interactional justice, and perceived accuracy have a moderate and positive effect on the dependent variable- employees’ motivation. And the effect of the distributive justice on employees’ motivation is insignificant. The coefficient of determination value for this study is 0.322, which means that the mentioned factors of Performance Appraisal cause 32.2 % of the variation in Employees’ Motivation. This study recommends that the stakeholders should focus more on procedural justice concept and work accordingly to enhance the motivation of the academic staff.

Keywords: Perceived fairness, Perceived accuracy, Procedural justice, Distributive justice, Interactional justice, Employees’ motivation

**Assessment of the Practice and Challenges of Human Resource Development at
Huawei Technologies in Addis Ababa
Iyayu Seyoum, St. Mary's University**

Abstract

The main objective of the study is to assess the human resource development practice in Huawei Technologies at Addis Ababa branch. A mixed research approach and descriptive survey design was used. A questionnaire was used to gather quantitative data while semi- structured interview was employed to collect qualitative data. The study sample in terms of the respondents covered a census of 123 employees of Huawei technologies at Addis Ababa Branch. For qualitative strand, the study utilized purposive sampling techniques. The data collected was analyzed with the aid of descriptive statistical techniques such as mean score, while the qualitative data collected from interview was analyzed with thematic analysis. The findings of the study indicated that the company defined training and development policy and designed training and development system with directives. Training and development conducted fit to the intended purpose and objectives with the method employed. However, the Company does not give serious attention to allocate sufficient budget, resource and allotment of time for training and development. The finding also revealed that the Company, in its program, has lack of SMART training and development objectives. More so, there is limitation in terms of preparing training and development need assessment by considering the need for prospective trainees. The finding identified that lack of management support; lack of resource; lack of reward for good training and development program and new behaviors; lack of employees' motivation; lack of timely feedback and evaluation of training program; poor administration of the training and development program process; poor planning of training in terms of training content and methods; discrepancy between the provided training and the required job skills inaccurate training need analysis and lack of reinforcement are the major challenges or problems that are exist in the current practices of employees training in the company. The study recommends that the Company should give serious attention to allocate sufficient budget, resource and allotment of time for training and development program, improve its HRD needs assessment practices, promoting positive work force attitudes toward HRD and utilizing HR assessment technology to plan HRD

Keywords: *Human Resource, Training, Development, Human Resource Development*

(HRD)

An Assessment on Service Delivery Quality and Customer Satisfaction on Nefas Silk

Sub-city Kebele 12/13 Customers

Jerusalem Kebede Worku, St. Mary's University

Abstract

Service delivery quality improvement is key issue that determines the very survival of any company. The aim of this study was to assess the effect of service delivery quality on customer satisfaction in N/S/L Kebele 12/13 and to propose suggestion based on the results of the study. The study used the case study of research design and used primary data source. Primary data was collected using survey questionnaires. Through employing convenience sampling methods, the populations of this study were all customers who receive services from the kebele 12/13. Accordingly, sample size of 150 respondents is taken from kebele 12/13 which has been using its service. The study identified that reliability, responsiveness, prompt of service, behavior of employees, availability of informative material, fulfillment of promises, sincerity in solving customers' problems, personal attention to customers, and understanding the needs of the customer were key issues that were below what customers would expect from the service provider, hence also dissatisfied. It appears that customer satisfaction in the context of Kebele 12/13 is severely being affected by quite a number of factors, chief among which is the slow speed in terms of service provision and the time they take to respond to customer service issues. As a recommendation, it is advisable to Kebele 12/13 to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since Kebele 12/13 is one of the largest government sectors in Addis Ababa and most of the customers have been customers for the Kebele for long, the Kebele must use this opportunity for its efficiency and effectiveness.

**The Effect of Service Quality on Customer Satisfaction: The Case of
Commercial Bank of Ethiopia)
Kalkidan Abebayehu, St. Mary's University**

Abstract

The results of the investigation revealed that CBE's performance in providing quality service falls short of the customers' expectations. Customer satisfaction suffers as a result of poor service quality. Based on this, the researcher recommended that the Bank should prepare complaint handling systems and suitable training for its front-line personnel in order to improve its performance. The main purpose of this research is to determine the effect of service quality on customer satisfaction in five CBE branches in the Addis Ababa district. To achieve this goal, a questionnaire was created that was categorized under The SERVEQUAL model which has five dimensions. A convenience sampling approach was used to pick 193 respondents for the sample. This research utilized a quantitative research design as well as primary and secondary data. SPSS version 26 was used to analyze the information gathered. The link between dependent and independent variables was investigated using correlation and multiple regressions. The correlation results show that the characteristics of service quality and customer satisfaction have a positive relationship. The regression test revealed that providing excellent service has a beneficial impact on overall customer satisfaction. Moreover, timeliness and customer happiness have the strongest link.

Keywords: Tangibility, Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction.

**The Effect of Training on Employee Performance: The Case of Selected Branches of
Commercial Bank of Ethiopia
Kalkidan Mekonnen Wubishet, St. Mary's University**

Abstract

The purpose of this study was to examine the effect of training on employees' job performance in the case of selected branches of Commercial Bank of Ethiopia in Addis Ababa. It measured training using four dimensions such as training practice, on-the-job-training, off-the-job training, and training content. The study used primary data sources. Simple random sampling technique was used and self-administered questionnaire was distributed to 244 sample employees and collected the relevant primary data sources from 212 respondents. SPSS version 26 was used to process the data gathered. The study applied explanatory design and mixed approach. The study used descriptive statistics (frequency, percentage, mean and standard deviation) to describe the status of training and employee performance. Moreover, Correlation and regression analysis were also used to determine the cause and effect relationships between training and employees' job performance. The findings revealed that there is training practice in the Bank mainly on the job training, off the job training and rich training content and strong Pearson correlation results revealed that employee performance has positive relation with on-the-job training ($r = 0.725, p < 0.01$) and off-the-job training ($r = 0.722, p < 0.01$). The regression analysis revealed that on-the job and off-the job training have positively and significantly affected employees' job performance. Finally, it recommended that contemporary training issues and methods should be implemented in addition to empowering trainers.

Keywords: *training, on-the job training, off-the job training, training content, employee performance.*

**Challenges and Opportunities of Electronic Banking in Ethiopian Banking Industry:
The Case of CBE, Nifas Silk District
Kibrom Berhe, St. Mary's University**

Abstract

The study evaluates the adoption and development of challenges and opportunities of electronic banking technology in Commercial Bank of Ethiopia. From 74 city branches of CBE which are located within Nifas Silk, Addis Ababa, ten branches were selected. To select these branches, systematic random sampling method was employed to draw the samples from the total population of the study. Mixed research approach was used to answer the research questions that emerge through the review of related literature regarding the E-Banking system in Ethiopia. The study was statistically analyzed by using data's obtained from the survey questionnaire. To analyze data the study used descriptive statistics method. Result of the study indicated that recently the E-Banking practice is growing rapidly and CBE is also trying to support such activity by introducing different payment infrastructure including service called Card-less banking. The main challenges were organizational and environmental factors. The study also identified service and operational benefits that CBE realized by adopting and extending electronic banking. Additionally, there are internal and external motives that initiate CBE to adopt and develop E-banking technology. Internal motives were reducing transaction costs, improving customer service, improving organizational performance, and enhancing relationship with customers and external motives were covering wide geographical area, existence of high competition, and existence of legal frame works. The study also indicated existing opportunities for electronic banking adoption and growth such as rapid growth of mobile user, improvement in the banking habit of the society, late adoption of electronic-banking system, commitment of the government to facilitate the expansion of ICT infrastructure and commitment of the government to strengthen the banking industry. The study recommended CBE to facilitate proper and continuous training for its employees, increasing security for electronic-banking products, create deep customer awareness to the community while the government should support the Bank by facilitating sufficient ICT infrastructure development and issue clear and workable legal frameworks for the adoption and growth electronic-banking technology.

Keywords: E-banking, Adoption and development of E-banking technology, Challenges, Opportunities

**The Relationship between Leadership Behaviors and Employee Job Satisfaction: The
Case of MIDROC Investment Groups in Addis Ababa
Kidanemaryam Teshager, St. Mary's University**

Abstract

The goal of this research was to learn more about the relationship of leadership behavior and job satisfaction, and to know the position of leadership behavior on affecting job satisfaction, when contrasted to a number of other variables i.e. Directive, Supportive, Achievement oriented and Participative leadership behaviors. MIDROC Investment Group in Addis Ababa was selected to conduct the study. The Organizations employees Job satisfaction by the above four A number of variables are also evaluated in terms of how well they address the research goal. Data were collected through questionnaire prepared based on various scholars work. The instrument's validity was verified by experts in the field. There are 5000 non-management employees working in Addis Ababa. 370 questionnaires were distributed to the sample respondents who are located in Addis Ababa. Of the total distributed questionnaires 345 usable questionnaires were returned, which is about 93% response rate. The collected data was examined using SPSS software version 22. In addition, to analyze the collected data descriptive statistics (frequencies, means & standard deviations), and multiple regression analysis were used. According to the finding of this study indicated that job satisfaction of MIDROC Investment group employees is significantly affected by the four types of leaders behavior (directive, supportive, participative, and achievement oriented) in addition, it was discovered that supportive behavior has a negative effect on job satisfaction of MIDROC Investment group employees while the remain three behaviors (Directive, Participative and achievement oriented) had a positive effect on job satisfaction. It is also indicated that currently the most dominant type of behavior is Supportive leader behavior however the behavior that was found to contribute more to job satisfaction in MIDROC Investment group is achievement oriented leadership. As a result, the researcher made the following recommendation. The leaders in MIDROC should show a high degree of Supportive Activity in subordinates in some cases & should involve the subordinates in decisions that affect their jobs; The Company should carryout job satisfaction surveys from time to time & takes remedial action in areas where you need to improve.

Keywords: job satisfaction, leadership behavior, MIDROC Investment Group

**Factors Affecting Strategy Implementation: The Case of Armauer Hansen Research
Institute (AHRI)**

Konjit Gebrehanna, St. Mary's University

Abstract

The main purpose of this study was to examine the effect of the seven factors identified in eight 'S' model on strategic implementation at AHRI. The study adopted mixed research approach and particularly explanatory research design was applied. For this purpose, a sample of 165 employees and team leaders were drawn through simple random sampling technique and 5 management bodies, through purposive sampling technique. Self-administered questionnaire and semi-structured interview guide were used to gather data. The collected data were processed by using SPSS-Version 20. Both descriptive and inferential statistics were used for the data analysis. The descriptive statistics such as frequency, percent, mean and standard deviation were used for describing the demographic characteristics of respondents and the whole perception of respondents forwards the study variables. The inferential statistics like Pearson correlation and multiple regressions were used to show the relationship between independent and dependent variables and to determine the effect of independent variables on the dependent variable. The findings of the study indicated that, the seven factors of eight 'S' model considered in the study (the strategy, organizational structure, systems and processes, leadership, human resource/staff, resources, and organization culture) are all found to have a positive correlation with the strategic performance of AHRI. The results of Pearson correlation coefficients also indicated that, there is a positive, moderate to strong and significant relationship between all the seven factors and the strategic performance of the institution. Moreover, all the seven factors of eight 'S' model had positive effect on strategic performance at AHRI. Finally, the study recommended that, the management of AHRI should continue giving the required attention to all the seven factors of eight 'S' model studied here as they are found strongly related to the strategic performance of the institution.

Keywords: Strategy, Strategy Implementation, Seven Factors of Eight ‘S’ Model
**Assessment of Human Resource Management Practices and Challenges in the
Ministry of Peace**
Kori Abdela Rejebo, St. Mary’s University

Abstract

The main objective of the study was to assess the practices and challenges of human resource management at the Ministry of Peace. This study applied descriptive design and data were gathered through personal interview and survey questionnaires. The interview and questionnaires were used to collect data from management staff and employees of the organization to identify whether the human resource management is aligned with the overall strategic business plan or not and to assess the existing human resource management practices and challenges. The researcher used proportional stratified survey technique for selecting a sample of all of the management staff of Ministry of Peace. The result of this survey was analyzed using descriptive statistics which made use of frequency and percentages with the help of IBM SPSS version 20. Moreover, qualitative data were gathered used using an interview with principal officers and directors of Ministry of peace. The results of the study revealed that most of the management staff did not have in-depth knowledge on human resource management practices. In general, in the Ministry of Peace, there were gaps in the selected functions of HRM practices namely; recruitment and selection, training and development, performance management, team work and relation, and compensation and reward systems. Therefore, the organization should device ways of motivating employees using proper performance appraisal system, recruitment and selection techniques, training and development programs, team work and relation, compensation and reward systems.

Keywords: Human Resource, Human Resource Management, Practices, Challenge

**The Effect of Promotional Mix Elements on Brand Preference: The Case of Origin
Mineral Water Company
Leul Mulugeta, St. Mary's University**

Abstract

The main aim of this research was to investigate the influence of promotional mix on brand preference in Origin Natural Mineral Water Company in Ethiopia. This study provides idea to the marketers and can be used as a tool to assist them in pursuing their marketing objectives. Five elements of promotional mix (advertising, sales promotion, personal selling, social media, and public relation), have been kept in mind while doing the research. Questionnaires were used to collect primary data by using a self-administered data collection system from 384 respondents, out of which 384 valid questionnaires were collected and analyzed. The data were analyzed using descriptive statistics (frequency, percentage) and inferential statistics (correlation and multiple regression analysis). The finding shows that all Promotional mix variables have a significant positive effect on origin mineral water brand preference. Social media has the highest, positive and significant effect on origin mineral water brand preference followed by Personal selling and Sales promotion. This study, therefore, recommended appropriate actions for Origin Natural Mineral Water company in refining its advertising strategies as a means of overcoming the intense competition that exist in the market, so that they can increase their costumers brand preference and market share. For future studies other promotional mix tools like Public Relations and Direct Marketing should be also considered.

Keywords: Promotional mix, Advertising, Sales Promotion, Personal Selling, social media, Brand Preference, Origin Natural Mineral Water

The Impact of Social Media Usage on the Performance of Five- StarHotels in Addis Ababa, Ethiopia

Leul Solomon Alemu, St. Mary's University

Abstract

One of the most significant technical advancements in recent years has been the emergence of social media technologies, which has had a significant impact on the service providing sector. Among the number of factors that the performance of the services sector is affected, the practice of social media is one of them. The aim of this study was to examine the impact of social media usage on the performance of five-star hotels in Addis Ababa, Ethiopia. The study assesses five star rated hotels in Addis Ababa. Data was gathered through questionnaire. Based on Judgmental sampling, 72 employees were selected. From each five-star hotel, the researcher selected 9 representatives, according to their exposure to relevant information related to the topic These representatives were IT managers, marketing managers, and front desk managers. A total of 72 questionnaires were distributed and 63 of them were collected, which is 87.5% return rate. After collecting the necessary data, coding was done and distributed according to the need, and data analysis was carried out using the STATA version 15. For statistical analysis, descriptive statistics (frequency, mean and standard deviations) were used to analyze the perception of respondents towards social media usage for (Customer relations and services, Marketing and Promotion & Information Accessibility), while, correlation analysis was used to see if there is any linear relationship between the independent and the dependent variable. An econometric model is applied to evaluate the effect of the independent variables over the performance of five- star hotels in Addis Ababa, Ethiopia. The finding revealed that there is a positive effect and significant relationship between social media for marketing, social media for customer relation, social media for information accessibility and organizational performance. Therefore, based on regression result of the study, it is recommended that the five-star hotels in Addis Ababa should place a strong emphasis on social media usage for customer relations and information accessibility to gain a significant impact on sales growth and cost reduction and for overall organizational performance. Apart from that the study will also give recent insight for researchers who wish to do future research into the impact of social media on business success.

Keywords: Social media, Organizational Performance

**Assessment of Employees Turnover Intention: The Case of Addis Ababa Investment
Commission**

Leyla Ahmed, St. Mary's University

Abstract

This study intended to assess employees' turnover intention to leave the Addis Ababa Investment Commission. The study was conducted using both primary and secondary sources of information. Primary data was generated through questionnaire and interview. Research design used in this study was both quantitative and qualitative analysis method. Total population was used in this research. The targeted population was the employees of AAIC which consisted a sample size of 100 employees from 112 total population of employee. 12 employees could not participate for different reasons. The study finding suggests that staff turnover is caused by lack of the existence of good relationship between employees with each other and with managers in the organization, absence of adequate payment, working condition, lack of opportunities for training and development, not acknowledging employees' input, and lack of work challenge. The findings highlighted that when an organization loses a critical employee, there is negative impact on work load for each employee or unnecessary pressure on staff that are at work, major delays in the delivery of services to customers, too much wastage of resources when new staff settles in the organization, and reduction in work productivity or service provision. The recommendations highlighted that management should develop opportunities for career advancement in AAIC Limited.

Keywords: Employee turnover and Intention to leave

**Leadership Styles and Its Effect on Organizational Performance: The Case of
Cooperative Bank of Oromia
Lidia Endedlu Dejene, St. Mary's University**

Abstract

One of the most important factors in enhancing a company's performance is leadership. It is assumed that an organization's overall success is influenced by the type of leadership style used. The impact of leadership style on organizational performance at the cooperative bank of Oromia will be investigated in this study. It is quite useful for both practitioners and academics. On the practical side, it aims to inform managers that they can adjust their leadership behaviors or styles to improve subordinates' organizational commitment, work performance, and, as a result, increase a happy working environment. Academically, the study intends to contribute to the future development of this subject area by providing additional insights into the leadership field. The aim of this study was to examine the impact of leadership style on organizational performance at the cooperative bank of Oromia in headquarters and 2 branches around Addis Ababa City. By taking in to account the research objectives and questions, quantitative research approach and, explanatory research design were used. Target population was 55 employees of cooperative bank of Oromia which are located at head-quarters and branches at Sululta and Chancho. Quantitative data was collected through structured questionnaires that have been distributed to 55 employees of Cooperative Bank of Oromia. Out of the distributed questionnaires, 48 (87.2%) questionnaires have been returned and used for data analyses. The quantitative data were analyzed by using descriptive and inferential analysis. The findings of descriptive statistics have revealed that the mean score of leadership style variables, that is, transformational, autocratic and democratic was tended to agreement level. All independent variables have significant correlation with the dependent variable, performance where relatively transformational leadership style had a higher strong relationship with performance. Similarly, the result of multiple regressions showed that, predictor variables including transformational, and democratic leadership styles have positive and significant effect on the performance of the bank whereas, autocratic leadership style doesn't. Finally, recommendations were forwarded to the bank to exercise transformational and democratic leadership styles in combination emphasizing more on transformational leadership style.

Keywords: *Leadership, Leadership Style, Transformational, Autocratic, Democratic, Bank, Performance*

Impact of Work-Life Conflict on Employees Job Satisfaction: The Case of Maereg Business Group

Lidiya Moges, St. Mary's University

Abstract

The study was aimed to examine the effect of work life conflict on job satisfaction in one of uprising industrial organizations in Ethiopia. More specifically, the study attempts to investigate the impact of work-family conflict, family-work conflict, and work over load and job autonomy on employees' job satisfaction in Maereg Business Group. In order to investigate the study the researcher has used quantitative research methods that included a survey of employees. Pertinent data were gathered via structured questioner and processed by using SPSS version 24. The relationship between of work-family conflict, family-work conflict, work over load and job autonomy were analyzed using reveal correlation analysis. Finally, multiple regressions were done to understand the impact of work-life conflict, on employee job satisfaction. The regression result shows that there is a linear relationship between the dependent and independent variable. The result in the ANOVA confirmed the significance of p- value which is below the alpha level. The results showed that job satisfaction is negatively correlated with work-to-family interference and family-to-work interference. Job satisfaction was also found to be negatively related with work-over-load in this research. However, the correlation of job autonomy is positive and significant. From the study results the researcher recommends the organization employees to try and maintain a balance between work and family life conflict, the organization should create a policy to minimize absenteeism, lateness and turnover rates as well as improve workers loyalty, commitment and job satisfaction, more importantly the management of the organization must proactively identify and understand demographic and work related factors like age, marital status, gender, work hours/time schedules etc. that cause work life conflict.

Keywords: *work life conflict, work to family interference, family to work interference, job satisfaction, work over load, job autonomy.*

The Prospect and Challenges of Shipping Containers as Residential Unit: Alternative Housing Solution for Ethiopia

Lidya Tamiru Balcha, St. Mary's University

Abstract

The aim of this thesis is to understand the prospect and challenge of using shipping containers as a residential unit as an alternative housing solution for Ethiopia. The research is in the most urbanized city of the country, Addis Ababa. With the perception of understanding the views held towards shipping containers as an alternative housing solution, this study set out to understand peoples' opinions on socio-cultural, economic, technological, and environmental aspects of shipping container housing as a solution. It also looks into the cost comparison of the unit with other construction materials (Concrete building). The type of research designs used to do the research was explanatory research design and descriptive research design. The research approach is also both qualitative and quantitative type of approach. The surveying result shows that accepting shipping container homes as an alternative is not dependent on educational background, age, or income level. According to the survey, the result rather depends on economics (affordability) and social status issues. The cost comparison done between a residential unit of the same design yet made of concrete home and shipping container shows, container homes are more affordable than concrete homes. Regarding the result from the study, some recommendations suggested how best to deliver this shipping container alternative home regarding the socio-cultural issue stated and how the state government supporting the implementation could impact the result.

Keywords: Housing backlog, Prospect and challenges, Alternative housing solution

The Effect of Human Resource Management Practices on Organizational Performance: The Case of Yekabdi Agro Processing Plc.

Maeda Alemayehu, St. Mary's University

Abstract

This study examines the effect of human resource management - recruitment and selection, training and development, performance appraisal, reward and compensation, and employee participation on the performance of Yekabdi Agro-Processing PLC (wow water). Using descriptive and explanatory research design, data were gathered from primary sources. It has made use of primary data sources and 118 employees were selected through simple random and purposive sampling. A structured questionnaire has been used to generate the primary data from sample employees. The data was analyzed by making use of simple descriptive statistical tools with the help of SPSS software and presented by using tables, charts and graphs. Moreover, the study applied a mixed research approach and, data were analyzed via descriptive (frequency, percentage, and mean analysis) and inferential statistics (regression analysis). The results of descriptive statistics indicate that respondents have moderate or neutral perceptions towards HRM practices and organizational performance. Moreover, the results of regression analysis indicate that out of the five strategic human resource management practices, three practices namely reward and compensation; performance appraisal, and employee participation in decision making have a statistically significant positive effect on organizational performance. However, the study couldn't find a statistically significant effect of recruitment and selection as well as training and development practices on organizational performance. Thus, the management is recommended to emphasize strategic HRM practices notably reward and compensation; performance appraisal, and employee participation in decision making to improve the performance of the organization.

Keywords: Recruitment and selection; training and development; performance appraisal; reward and compensation; employee participation; organizational performance

The Assessment of Foreign Banks Entry on the Banking Industry: The Case of Ethiopia

Mahatemesilassie Bacha, St. Mary's University

Abstract

Despite the heavy pressure from globalization and the need to integrate with the global economy, the Ethiopian government continues to prohibit the entry of foreign banks to the country. In recent decades, international trade in goods and financial services has become increasingly important. To facilitate such trade, many banking institutions have also become international. The general objective of this study is to assess the impact of foreign bank entry in Ethiopia. The study is designed by quantitative research design and has collected quantitative data and used descriptive type of data analysis implying that the researcher employed a mixed approach to investigate the problem under study. The data were collected from higher officials of national bank of Ethiopia and 10 commercial banks in Ethiopia using judgmental sampling method. Then the collected data were analyzed by using SPSS statistics 2.0. The finding of this research shows foreign banks entry in Ethiopia will have significant cost and benefit on the Ethiopian banking sector. In addition, there entry has a benefits and potential risks for the general economy of the country as well as for local banks which are currently operating in this country. The potential costs include high capital outflow, high competition which result failure of domestic banks and foreign banks may not interest to work with small and medium enterprises. On the other hand, the potential benefit towards foreign banks entry in Ethiopia bank industry includes, they accelerate the economies of scale, they introduce new financial innovations they attract foreign direct investment (FDI), increase in the country stock of foreign currency, develop the financial market and improves the financial system infrastructure.

Keywords: *Banking, Liberalization, Infant industry argument, Competition, Ethiopia*

**Assessing the Promotional Practices of Tour and Travel Operators
in Addis Ababa
Mahlet Moges, St. Mary's University**

Abstract

The main objective of the study is to examine whether the mix of the promotion elements have been applied effectively by tour and travel operators. The study is descriptive in its nature and employed both qualitative and quantitative research methods. The main sources of primary data in the study were tour and travel operators. Questionnaires were used to collect data which was then coded and analyzed using descriptive statistics. The target population of the study was composed of 300 Tour and travel operators which are found in Addis Ababa and 171 respondents properly completed questionnaires. One person from each selected Tour and travel operators filled the questionnaires based on the experience and knowledge in the area. Among the findings, it was revealed that the mixes of the promotional elements are important means of communication with international tourists. Though they are not yet effectively combined to use them, the reason could be due to limited tourism product development, high package price for the existing product, poor promotional strategy and program, lack of attention and knowledge on tourism marketing and promotion strategy and limited integration among Tour and travel operators. It is recommended to customize promotion strategy and program that consists proper mixes of promotional elements to attract more tourists that best suits to tourism resources of the country.

Keywords: *International tourist, Promotion, Promotional mixes, Tour operators and Tourism*

**Assessment of Motor Insurance Claim Service Quality: The Case of Ethiopian
Insurance Corporation
Mahlet Zewdu, St. Mary's University**

Abstract

This study was aimed to assess motor insurance claim service quality in Ethiopian Insurance Corporation. In this regard, the researcher has used SERVQUAL model to assess the level of service quality. Both primary and secondary data were gathered for the study purpose. Quantitative data were gathered via structured questionnaire from 348 motor insurance customers of Ethiopian Insurance Corporation. Moreover, qualitative data were also gathered via semi-structured interview with managers of the concerned work unit. The study applied descriptive research design to assess motor insurance claim service quality. The findings of the study revealed that the aggregate mean value for motor insurance service quality was 3.105. Though this value is above the average, customers' perception about motor insurance service quality can still be regarded as relatively low. With regard to service quality dimensions, tangibility has the highest mean value ($x=3.42$) whereas responsiveness ($x=2.79$) has the lowest mean value. Therefore, the insurance corporation is recommended to improve its service quality so as to increase customer satisfaction as well as remain competitive in the insurance industry.

Keywords: *Service quality, claim service, insurance, SERVQUAL*

**The Effects of Compensation on Employee Job Satisfaction: The Case of Pure-Wood
Pulp Paper & Packaging Plc.**

Mario Sprilo Saverio, St. Mary's University

Abstract

Employees are the most important resource of any organization. It is not only legal but morally right to pay workers fair compensation that is commensurate with their performance, experience, and qualifications. Failure in planning, designing, and implementing both financial and non-financial compensation schemes end up dissatisfying staff with their job. This study sought to investigate the effect of compensation on job satisfaction taking Purewood Pulp Paper & Packaging Plc. as a case. A quantitative research approach along with an explanatory research design was adopted. The survey was conducted on employees working at Purewood Pulp Paper & Packaging Plc. in Addis Ababa and Dukem. A census was conducted on 167 targeted permanent staff of the company. Primary data were collected through a self-administered questionnaire. A multiple linear regression inferential analysis was adopted to examine the relationship between direct financial compensation, indirect financial compensation, non-financial compensation, and job satisfaction, with the help of the SPSS 21.0 Software application. The results of the findings revealed that both financial and non-financial compensation has a positive and significant effect on employee job satisfaction. Direct financial compensation has relatively the highest effect over the other compensation schemes. Investing in more Direct Financial Compensation like salary, wage, commissions, and bonuses helps staff get more satisfaction.

Keywords: Compensation Scheme, Job Satisfaction, Pulp Paper & Packaging Manufacturing, Financial Compensation, Reward and Benefits

The Effect of Talent Management Practices on Employee Performance: The Case of Commercial Bank of Ethiopia

Marta Tadesse Ayano, St. Mary's University

Abstract

The management and proper utilization of employee talent makes the difference between organizations in the face of stiff competition. The purpose of the study was to examine the effect of talent management practices (talent planning, talent engagement, talent audit and talent retention) on employee performance. To this end, the study adopted a quantitative research approach and an explanatory research design. The population of the study constitutes 92 employees of CBE at Alem Bank branch. This study adopted a census sampling technique by taking all respondents. A structured closed ended questionnaire was used to collect primary data. Data were analyzed through descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). The result of Pearson correlation indicates that there was a significant positive correlation between talent engagement and employee performance ($r=0.215$, $P\text{-value} < 0.05$). However, employee performance does not have a statistically significant relationship with talent planning and talent retention. Based on the result of regression analysis, only two dimensions of talent management practices namely talent engagement ($B=.053$, $P < 0.05$) and talent audit ($B=.218$, $P < 0.05$) have a positive and significant effect on employee performance. However, this study could not find a statistically significant effect of talent planning and talent retention on employee performance. This study concludes that talent engagement and talent audit is an essential component of organizations' talent management strategies that enhance employee performance. Engagement enhances to connect the employee with the necessary skills and knowledge required by the employees to perform their duties while audit is essential in long term employee competence performance which is also critical to overall employee performance. This study concludes that talent management systems are important to employee performance. The study recommends that programs should be designed by both managers and employees. Employees are critical component that determines the success or failure of an organization's therefore, should not be ignored.

Keywords: talent management, talent planning, talent engagement, talent audit, talent retention, employee performance

**Factors Affecting Tax Compliance Behaviour of Taxpayers: The Case of Ministry of
Revenue Small Taxpayer's Branch Office in Addis Ababa**
Martha Tilahun Kebede, St. Mary's University

Abstract

For many developing countries, tax non-compliance has posed a severe challenge to tax administration and revenue performance. Several emerging countries have primarily faced the challenge of adhering to existing tax structure. Ethiopia is also in a similar scenario. The aim of this study was to test the relationship between tax compliance and its factors in the MRST in Addis Ababa. Primary data source was used from MRST branch offices solicited response of 388 taxpayers through survey. Out of questionnaires that have been distributed, 97% were usable. The data was analyzed using quantitative approach, descriptive study (mean and standard deviation) and inferential statistics (regression analysis). The mean value of the five-point Likert scale values of the dependent and various independent variables were taken as factor affecting tax compliance behaviour of taxpayers. The analysis of the data was done with the help of SPSS. V26. The result showed that the relationship between Business Characteristics, Accounting Practice, Tax policy and electronic taxation has a positive and significant relationship with tax compliance behaviour. However, Awareness of tax rule and regulation has an inverse relationship and insignificant with tax compliance behaviour of Ministry of Revenue small taxpayers. To improve the tax compliance behaviour of taxpayers, it is the researcher's opinion that the tax office should give emphasis to tax policy awareness creation, giving tax incentives to the best compliers, improve tax rate based on annual turnover of taxpayers and to ease the taxpayment procedure to taxpayers.

Keywords: *Tax Compliance, Business Characteristics, Accounting Practice, Awareness of taxrule and regulation, Tax policy electronic taxation*

**Assessment of Banks Lending Practice to Small and Medium Enterprise (SME): The
Case of Selected Banks Operating in Addis Ababa
Medhanit Adane, St. Mary's University**

Abstract

The study's major goal was to evaluate bank-lending practices to small and medium-sized businesses in Addis Ababa. In this investigation, a descriptive survey is used. The study is conducted on randomly selected employees from each of the banks that are ranked by NBE as the most profitable and lending institutions in 2019-2020. Structured questionnaires are used to acquire primary data from respondents. The descriptive data is analyzed and presented in the report as tables, bar charts, and graphs using the Statistical Package for Social Sciences (SPSS) Version 20.0. The findings show that financial institutions, particularly banks, have a poor level of involvement with SMEs. The banks did not offer any specific lending packages that are tailored to SMEs demand. The elements that influence bank lending are discovered and classified as SME, Government, and Bank specific factors. The study indicated that banks are not providing enough loan to meet the needs of SMEs based on its results. On the SMEs' side, lack of formality and collateral that qualifies them for financing has an impact on banks' lending to SMEs. There is no government intervention to compel banks to lend to small businesses. Finally, the report proposes that the government should not impose loan quotas on public and private banks, which is known as a "mandated credit extension system." The government should provide practical assistance and advice to banks and financial institutions in order to build an effective mechanism that lowers the cost and risk of lending to small businesses.

Keywords: Bank lending, small and medium enterprise,

Assessment of the Marketing Mix Strategies of Dashen Brewery Share Company

Mehret Molla, St. Mary's University

Abstract

This study mainly focuses on the assessment of marketing mix elements for better profit of the Dashen Brewery share company. The marketing mix elements are assessed in the company. Currently, the market competition is very high, so the company needs to be competitor. The study is conducted using different methodologies including company's previous data, questionnaires, observation and interviews. Data gathering is the basic methodology by including primary and secondary data sources. In this study, descriptive research approach is applied and both qualitative and quantitative research design methods are used. The study is a descriptive type research and the selected population for this paper are consumers of the Dashen Brewer products found at the different hotels, bar and restaurants, and small liquor houses located in Addis Ababa. Since the bars and restaurants are placed at different positions of the city, random sampling technique was used. Therefore, simple random sampling method is used to distribute the questionnaires to the consumers of the products. The primary data included are interviews from management staff of the company, surveys and customer questionnaires. For this study, customers' feedback is the best primary data source. Secondary data sources include publications, books and online searches. The methods of collecting primary and secondary data differ since primary data are to be first-hand gathered, while in case of secondary data the nature of data collection work is merely that of compilation. The data collected are analyzed using SPSS software Version 23.1 and the results are summarized using tables generated by SPSS for better discussion and conclusion.

**Assessment of Logistics practices and challenges: The Case of GreenInternational
Logistics Services PLC
MekdelawitTefera, St. Mary's University**

Abstract

The general objective of the study is to describe the practices of logistics and challenges in GreenInternational Logistics Services. Specific objectives of the study are to assess the practices of logistics on green international, to assess the most critical challenges for the company to implement practices on logistics, to assess the reasons of challenges that happen in the company, to assess what treatments the company takes to solve the challenges and to assess the benefits for local economy to participate internationally on logistics sector. The study employed a descriptive type of research design. The target population for this study was 118 company employees and 331 customer respondents. Inadequate logistics management system and inadequate transportation system and climate change are the main challenges for logistics activity especially for the company. These challenges sometimes create customers' goods to delay and the company exposes for extra cost like port storage and demurrage costs. The company plays a great benefit in local economy by sources for foreign currency, let in income for the country in terms of income tax by creating job opportunity, by collecting VAT (15%) from its service users and withholding (2%) at the time of making payment for its purchasing items lastly pays profit tax (30%) from its company profit annually.

Keywords: Logistics, Transportation, Climate change, port storage, demurrage, Freight forwarding

Prospects and Challenges of Agricultural Input and Service One-Stop-Shop in Amhara National Region of Ethiopia

Mekdes Asfaw Moges, St. Mary's University

Abstract

This study was made to find out what the business prospects and challenges of the Agricultural inputs and services one-stop-shops (AOSSs) in Amhara national region. In order to find out the main challenges of AOSS both quantitative as well as qualitative research method were applied. To gather relevant data for the study, three tools were employed. One was semi structured questionnaire, the second was direct and/or indirect observation, and the other was interview. To gather the information questionnaires were sent to 48 AOSS and interviews with four public stakeholders were made. AOSSs play pivotal role in the development of agriculture sector. AOSS are recently introduced and growing in Ethiopia to complement the public provision of the inputs and services. The empirical results of this study reveal that both the internal as well as the external factors were found to be challenges for the AOSS in Amhara region. The results of the research show that seasonality of demand as the nature of most of the product demanded seasonally, lack of market demand due to low awareness of customers on products, shortage of input supply, access to finance, political instability, access to land and fierce commotion are the top seven rated challenges of AOSS in Amhara region of Ethiopia. On the other hand, the growing demand for local food production under the current global trade restrictions poses opportunity to grow the AOSS model in Amhara region as well as in the country. To minimize the challenges the following recommendations are made: availing foreign currency for agricultural input importation; facilitating more access to land; provision of technical supports; provision of financial specialized products to AOSS; provision of market linkage services; and awareness creation on the input usage to farmers and enforcing regulations. Further research is required to further investigate the factors affecting the AOSS and to build on the opportunities in the Amhara region agricultural input and services market.

Keywords: Agricultural input and service one-stop-shops, challenges, prospects, Amhara region

**The Effect of Integrated Marketing Communication on Sales Performance: A Case
Study of Selected Real Estate Companies in Addis Ababa
Mekdes Getachew, St. Mary's University**

Abstract

The aim of this study was to investigate the effect of integrated marketing communication on sales performance of selected real estate companies in Addis Ababa. Explanatory research design along with quantitative research approach was adopted. A total of 2,051 sales and marketing staff of the selected ten real estate companies were considered as a target population, of which 335 sample respondents were selected by using convenience sampling technique. Through self-administered questionnaire, 282 valid and usable primary data were collected and used for analysis with the help of SPSS. Both descriptive and inferential statistics were applied to analyze and interpret the collected data. The results of the findings revealed that Advertising had relatively the highest effect on sales performance, followed by personal selling and sales promotion. But WOM public relation and direct marketing exhibited the least effect and respectively. It can be concluded that all the five marketing communication tools had positive and statistically significant effect on overall sales performance. Advertising marketing messages should be accompanied with event organization and frequent contact of the targeted potential customers to substantiate more of the sales volume, sales target and sales growth of the respective real estate companies.

Keywords: Integrated Marketing Communication, Promotion Mix Tools, Sales Performance, Real Estate Company

**Assessing The Effect of Non-Financial Rewards on Employee Motivation: The Case of
Addis Ababa ChamberOf Commerce and Sectorial Associations (AACCSA)
Mekdes Melaku Bayaferse, St. Mary's University**

Abstracts

The study sought to assess non-financial rewards on employee motivation in Addis Ababa Chamber of Commerce and Sectorial Associations employee. It examined Perceived Job Satisfaction, Work-Life Balance, Employee Well-Being, Training, and Recognition as factors affecting employee motivation. A quantitative research approach was employed. Quantitative data was gathered using survey questionnaire and a total of 85 respondents completed the questionnaires. Descriptive and inferential statistics were used to analyze the responses to find out the relationship between the independent and the dependent variables. Pearson correlation and regression were used as the main technique of data analysis to identify factors affecting employees' motivation. The findings from correlation and regression analysis revealed that four of the selected independent variables (Job Satisfaction, Employee Well-Being, Training, and recognition) have strong positive correlation with Employee Motivation whereas Work-Life Balance has no correlation with the dependent variable. Similarly, the result form regression analysis shows that Employee Job Satisfaction, Employee Well-Being, Training, and Recognition are significant factors affecting Employee Motivation. However, Work-Life Balance is not significant positive factors affecting Employee Motivation. Finally, the study recommends that the organization and policy makers need to work hard towards improving employee's motivation by considering significant determinants factors affecting employee's motivation.

Keywords: *employee motivation, job satisfaction, employee well-being, training, employee recognition.*

**The Effect of Motivation on Employees' Performance: The Case of C&E Brothers
Steel Manufacturing
Melaku Dagne, St. Mary's University**

Abstract

Motivation, nowadays, is getting crucial for organizations to function. The situation is even more serious in developing countries where working conditions are unattractive. Employee motivation is the key factor to boost up the function of an organization. Without motivation, employees will not put up their best efforts, and the organization's performance would be less efficient and effective. Highly motivated employees are considered as a core element in running a successful organization. The primary purpose of this study is to identify employee motivation factors and their effect on employee's performance. This study adopted both descriptive and explanatory research methods. A well-structured self-administered questionnaire was used as the main tool for data collection and was administered to 86 respondents, out of which 79 were retrieved and appropriately filled. Reliability of the research instrument was calculated and the Cronbach's alpha coefficient was 0.78. The data were analyzed using both descriptive and inferential statistical tools. Moreover, the result was described using mean, frequency and standard deviation, and the researcher was also applied parametric statistical test (correlations, and multiple regression analysis to interpret and analyze the data, using Statistical Package for Social Science version. The results also revealed that extrinsic factors were considered to have more significant effects on employee's performance than intrinsic factors. From the hypotheses tested, the result indicated that employee motivation has a significant effect on organizational performance. Furthermore, this study recommended that organizations should figure out factors that motivate their employees and seek ways of ensuring their performance level. The more employees are motivated the better employee's performance will be. Finally, the study also suggested that future studies should focus on private sectors' employee motivation and improving organizational performance.

Keywords: *Employee performance, Extrinsic Motivation, Intrinsic Motivation, Recognition, working condition.*

**The Effect of Promotional Tools on Brand Image: The case of Diageo, Meta Abo
Breweries S.C
Melat Seifu, St. Mary's University**

Abstract

The research paper presents the effect of promotional tools on brand image of Malta Guinness Malt. It assesses the influence of Malta Guinness Malt's promotional elements on brand image. The study is conducted in Addis Ababa. It is assessed by conducting survey questionnaires to Malta Guinness target consumers who were selected using cluster and convenience sampling. A sample size of 290 customers' data was collected and the data was analyzed by using linear regression. This study investigated the effects of promotional tools on brand image. The promotional tools such as advertising, sponsorship and non-monetary promotion have been conceptualized to investigate the factors which can be effective for brand image. A computer program which is commonly called statistical package for social science (SPSS) was used to process the collected data. The output of linear regression model identified statistically significant positive effects amongst drivers of brand image. The result showed that advertising, sponsorship, and non-monetary promotion of the promotional tools of Malta Guinness Malt significantly influence its brand image. Therefore, it is recommended that marketers and brand managers of the company should focus their efforts on these significant factors influencing the brand image. Moreover, further investments on advertising in designing their marketing strategies in order to be proficient and build a strong brand image in the long term.

Keywords: *Brand-image, Promotional tools, Advertising, Sponsorship, Non-monetary promotion*

**Factors Influencing Employee Turnover Intention in Moha Soft Drinks Industry
Share Company
Melkam Almaw, St. Mary's University**

Abstract

The main objective of this research was identifying factors that affect employee turnover intention in Moha Soft Drinks Industry Share Company. Descriptive and explanatory research designs were used for this study. The data collection instruments were structured close ended and open ended questionnaires. The sample size of study population was 350 employees of the Moha Soft Drinks Industry Share Company from the total population of employees. Stratified sampling technique was used for this study. To analyze the data descriptive statistics and inferential statistics were used by using SPSS software version 2022. The positive correlation of work environment, employee relationship with management and compensation (salary) factors of employee turnover was founded in the study. The finding of the research indicates that there is relatively strong empirical evidence for the hypotheses stated. The result shows that independent and dependent variable are positive relationship with hypothesis result. It can also be concluded that the motivational activities are less in the Company and lack of the motivational activities has affected employee turnover by reducing initiation of the mind of an individual to do more. The researcher recommended that the management bodies of the organization should work hard to improve work environment, employee relationship with management and compensation (salary) which affect employees' turnover positively. Moreover, the organization should offer challenging jobs and responsibilities for employees or workers and give recognition and reward for an individual who has scored best performance and is role model for the others so as to help employees to increase their loyalty and commitment to their office.

Keywords: *employee turnover, factors of employee turnover,*

**Factors Affecting the Performance of Cross Border Road Freight Transport
Associations and Organizations in Ethiopia
Mengistu Meba Woldekidan, St. Mary's University**

Abstract

This study was made with the main objective of assessing factors affecting the performance of cross border freight transport service in Ethiopia taking the case of some selected associations and organization. To achieve this objective, it has used explanatory research design and employed quantitative research approach in order to triangulate the data. To collect data from respondent and other sources, this study used primary and secondary sources of data. Out of the 263 questionnaires distributed all 263 were returned back. In order to analyze and present the collected data, descriptive and inferential statistics analysis method was used. The study used multiple linear regression modules to see the effect of independent variables, which were the factors under study, on dependent variable performance of cross border freight transport system using SPSS software. The findings from hypothesis testing showed that Customs, Infrastructure, Competence, Timeliness, have positive and significant relationship with performance of cross border freight transport system. However, the findings from regression analysis coefficients of β (beta) showed that Customs have largest significant influence on the performance of cross border freight transport service followed by Timeliness, Competence, and infrastructure. Therefore, the researcher has recommended that the freight transport firms should work with different stockholders and give due emphasis to those driving factors to appropriately address performance issues.

Keywords: *Custom, Infrastructure, Competence, Timeliness*

**The Effect of Motor Insurance Claim Management on Customer Satisfaction at
Ethiopian Insurance Corporation
Meron Aklilu, St. Mary's University**

Abstract

The main aim of this study is to determine whether claim reporting, response to claim, towing damaged vehicle, damage assessment, repair handling & complaint management (motor insurance claim management process at EIC) significantly affect customer satisfaction. In this research conceptual framework, customer satisfaction is the dependent variable and motor insurance claim management processes are independent variables. The general population of the study is EIC customers holding comprehensive motor insurance cover and had claim experience found in the six districts residing in the capital city of Addis Ababa. There are 1,860 motor insurance customers holding comprehensive cover and had claim experience as of December 31, 2021. Out of this population a sample of 329 customers are selected through a proportionate stratified random sampling technique from the six districts of EIC. A mixed research design that combines both explanatory and descriptive research design is used. Data was obtained from both primary and secondary sources of data. To collect data, Survey questionnaires were distributed to a total of 329 customers'. Moreover, the six district directors of EIC were interviewed. To conduct data analysis both descriptive and inferential statistics through SPSS version 26 software and multiple regression models used. The findings from Both the correlation analysis as well as the multiple regression models have indicated that customer satisfaction is positively related to the four elements of the claim management process (towing damaged vehicle, damage assessment, repair handling & complaint management). Specifically, repair handling showed the strongest correlation as well as the highest coefficient in the regression analysis leading to the conclusion that repair handling is the most important element of the motor insurance claim management process to EIC customers. This is followed by towing damaged vehicle, damage assessment & complaint management processes, which were observed to be the second, third and fourth important element of the motor insurance claim management process with the respectively highest correlation and regression coefficients. The other two elements of the claim management process (claim reporting & response to claim) were seen to have negative relationship with customers' satisfaction & statistically insignificant predictors of customer satisfaction.

Keywords: Motor insurance, claim management, customer satisfaction, EIC

**The Effect of Training and Development On Employees’
Performance: The Case of Federal Transport Authority
Meron Taye, St. Mary’s University**

Abstract

The general objective of the study is to determine the effect of training and development on employees’ performance. Hence, the specific objective is to determine the existing training and development program, to examine the effect of training and development on employee performance, to evaluate the effectiveness of training design, to explore factors affecting in the implementation of training and development, and to assess challenge associated with implementation of training and development at Federal Transport Authority. The findings of this study have a great significance to different stakeholders of the organizations that have a great contribution in developing a systematic well trained strategy of employees. The study employed cross sectional research design and mixed research approach. The data was collected through self-administered questionnaire from 131 professional staff and semi-structured interview question employed with human resource director and training coordinator. The collected data was analyzed by using statistical tools (SPSS-Version 25). Both descriptive (central tendency) and inferential statistics (Pearson correlation coefficient(r) and simple linear regression) were used for the data analysis. The study emphasizes in the contribution of training and development for employee performance, training and development evaluation, factors that affect the implementation of training and development program, training and development design, training process and overall employee performance. The findings indicated that training and development were positively correlated and claimed statistically significant relationship with employee performance. The study's findings revealed that there were no sound and consistent training and development practices; as a result, it was revealed that the provided training and development processes were unsystematic. As a result, the researcher advised top management and other training coordinators to implement systematic and authentic training programs. In general, the study recommended that in order to fulfill an organization's desire and objective, training and development must be strategic and systematic.

Keywords: Employees’ Performance, Training Evaluation, Training Design, Training Delivery, Training and Development, Training Need Assessment and Federal Transport Authority

**Assessment of Employee Performance Appraisal Practices: A Case Study of My Wish
Enterprise Private Limited Company
Meron Tsega, St. Mary's University**

Abstract

Based on the concepts of Longenecker and Fink's (1999) system perspective and Greenberg's (1986) organizational justice theory, this study was conducted to assess and examine performance appraisal system and practices of My Wish Enterprise PLC. Both primary and secondary sources of data were employed. A questionnaire survey method was used to collect primary data from employees and managers. Semi-structured interview guide was employed to collect important primary data from HR expert. The data was analyzed by descriptive analysis methods. It is found that the performance appraisal system and practices of the target company is not perceived as bad as it could have been, but unfortunately also not as good as it could have been. Employees have positive perceptions towards many of organizational justice dimensions such as the relationships with and credibility of their supervisors, the effectiveness of system. However, the study identified areas that need a critical attention by the management, such as limited employee participation in the rating process, lack of formal appeal procedures, and absence of performance planning and subjectivity of ratings. What the company lacks most is managerial accountability and commitment. The study has also identified barriers and proposed recommendations to address them.

Keywords: *employee performance appraisal, appraisal system and practices, appraisal methods, employee perception and appraisal effectiveness*

**The Effect of Service Quality on Customer Satisfaction: The Case of Luxury Hotels in
Addis Ababa
Merry Tadele, St. Mary's University**

Abstract

The study aims to examine the effects of service quality on customer's satisfaction in luxury hotels found in Addis Ababa. To achieve the objective of the study, the researcher employed explanatory research design to examine the cause and effect relation between the dependent (customer satisfaction) and independent variables (Tangibility, Reliability, Responsiveness, assurance, Empathy) using HOLSERV model as conceptual research framework. The study identified five luxury hotels in Addis Ababa, where customers of the hotels participated in the survey. The research was conducted using primary data collected from 296 respondents. The research employed statistical data analysis tools were t-tests, correlation analysis, and regression analysis. In general, the research results lead to direct and significant relationship between quality dimensions and customer satisfactions; with the exception that responsiveness may have inversely affected customers' satisfaction. Based on the results, the management of the hotels is recommended that the luxury hotels should achieve and maintain customer-perceived service quality as an essential strategy for the successful provision of the overall customer satisfaction. Therefore, the hotels should focus on efficient service delivery as it is critical factor in the success of service oriented hospitality industries.

Keywords: *Customer Satisfaction, Service Quality, HOLSERV, Luxury hotels, Tangibility, Reliability, Responsiveness, assurance, Empathy*

The Effects of Performance Management Practices in Motivating Employees: The Case of Hibret Bank S.C

Mersha Menberu, St. Mary's University

Abstract

This study has given due attention to the effects of performance management practice in employees' motivation in one of the leading private banks in the country. The research is designed to apply explanatory and descriptive statistics by using questionnaires and document review. The study was guided by the following research objectives: to assess the of performance management practices on employee motivation; to examine the performance management practice review; and to assess the practices of performance evaluation and to analyze the purposes of performance management practice on employee motivation. The target population comprised of 546 Hibret Bank S.C. employees working at head office. Stratified sampling method was used to divide the population into 12 strata. The demographic profiles of the respondents were analyzed using percentages and frequencies. Inferential statistics such as correlation and regression analysis established the relationship between dependent and independent variables. The findings suggested that the leads to enhanced employee performance in organization. In regards to the influence of performance evaluation systems on employee motivation the findings suggested that employees can be evaluated to meet target. An effective performance review between employees and supervisors is the key to successful empowerment and performance. The study concluded that effective performance management practices gives employees opportunity to express their ideas and expectations for meeting the strategic goals of the company. Performance evaluation enables the employees to be made aware of what exactly is expected from them. The study extended its recommendation on that the Bank should conduct continuous assessment, review and evaluates its employees in a cyclic fashion by implementing performance management system. The Bank should exert more effort to improve employees' motivation by linking its evaluation system with the performance management process.

Keywords: *Performance management, motivation, Bank*

Assessment of Money Laundering and Its Consequences: The Case of Dashen Bank ShareCompany

Meseret Chernet Tesema, St. Mary's University

Abstract

The Purpose of this study was to investigate Money Laundering and its consequences by taking Dashen Bank S.C.'s performance on anti-money laundering to highlight challenges and potential consequences resulting from money laundering. Money laundering has a significant economic and social consequence for countries all over the world. It adversely affects the financial sector at international level as it is a major channel for fund transactions. There is a rapid increase of financial crime and illicit funds that are being exchanged after they are laundered mainly through banks and used to finance other illegal activities such as organized crimes. This triggered the researcher to conduct a study in the area. A descriptive survey design with both quantitative and qualitative method was adopted in carrying out this research. Purposive sampling was used during the research. Both primary and secondary data collection tools were utilized in the course of conducting this study, Questionnaire and unstructured interview and documentations were used to collect the relevant data. A sample was chosen for the sake of this assessment by using non-probability sampling technique. The collected data was analyzed using descriptive statistics, which included frequencies, percentages, numbers, tables and chart, through statistical package for social science (SPSS). The finding of the research revealed that there is a need to adhere to anti-money regulation in order to curb down money laundering consequences. Based on the findings of the study, several recommendations were provided that are geared towards challenges and potential consequences of Dashen Bank S.C.'s money laundering policy and procedure implementation.

Keywords: (Anti)Money laundering, vulnerability factors, methods of money laundering, consequences of money laundry

**Assessment of the Impact of Working Environment and Incentives on Workers’
Performance: The Case of Beautifying Sheger Project
Mesfin Abrham Nigussie, St. Mary’s University**

Abstract

The research is aimed to analyze the effect of working environment and incentives on workers performance in the case of Beautifying Sheger Project. The study adopted explanatory research design employing a purely quantitative research approach in which from questionnaires disseminated to selected 174 respondents 163 were returned and analyzed. The collected data were analyzed by SPSS version 20. Similarly Correlation analysis was used to identify the direction and relationship between variables. The correlation result for physically work place environment, reward aspects of the work and work life balance shows positive and significant effects on performance of employees. Multiple regression analysis also used for estimating the relationships among variables the result showed the presence of significant relationship between the independent and dependent variables. The overall implication of the study result is that the employees of Beautifying Sheger Project were interested by the good working environment and incentive. There is a strong and significant correlation with their performance. To keep these employees’ performance, the project management should give attention to the working environment and incentives in order to meet the overall goals of the Project.

Keywords: Psychological, Physical work environment, reward and incentive, work life balance, training and development, employee performance

An Assessment of Corporate Social Responsibility Practices of Digital Opportunity Trust (DOT) Ethiopia

Mesfin Akalu, St. Mary's University

Abstract

This paper shows the assessment of corporate social responsibility practices in the case of the Digital Opportunity Trust (DOT) in Ethiopia. DOT is an NGO that seeks to empower women and youth economically and psychologically. The descriptive research design was used to achieve the researcher's aims. The investigation used both quantitative and qualitative research techniques. The sample, which had a target population of 300, included 169 participants. For this study, a sample from the entire population was chosen using the Cochran sampling formula. Among the 169 beneficiaries and 12 DOT Ethiopia officials, 7 and 157 participants in this study correctly responded to the interview and questionnaire, respectively. This study used both primary (questionnaire and interview) and secondary (report and published documents) data collection techniques to gather information from significant sources. Simple descriptive analyses like mean, frequency, standard deviation, and percent were used to analyze the data using the SPSS statistical package for the social science program. By narrating, contextually interpreting, and describing the incident, the analysis of the interview and personal observation had been concluded. The findings of the study have shown that DOT Ethiopia has good practices in CSR activities in different aspects, such as assisting communities with education, being committed to reducing poverty, working on women's empowerment, involving youth development, and providing training opportunities to members of the local community. Furthermore, DOT Ethiopia officials participate in community empowerment by selecting the right people to manage CSR activities and developing a CSR strategic plan. Aside from that, there were CSR challenges in DOT Ethiopia, such as the high cost of implementing CSR practices, top management's lack of commitment to CSR practices, and a lack of explicit guidelines and established metrics. As a result, DOT Ethiopia should review their corporate social responsibility practices on a regular basis in order to improve community empowerment and achieve organizational goals.

Keywords: *Community Empowerment, Corporate Social Responsibility, non-governmental organization*

**Practices and Challenges of Strategy Implementation: The Case of Dejen G/Meskel
Import and Export
Mesfin Biruk, St. Mary's University**

Abstract

This study aimed at assessing practices and challenges of strategic implementation at Dejen G/meskel Import and Export. The study used quantitative research approach and has employed descriptive and casual research. Primary data were collected by using 5-point Likert- scale questionnaire distributed to employees and managers. A total of 144 questionnaires were filled and returned by the employees who were selected by census methods of sampling. The analysis is made by making use of descriptive statistics. The empirical result shows that employees' level of understanding the strategic implementation is inadequate, and the organizational structure does not facilitate the implementation. The strategy implementation has faced various challenges such as of leadership, poor communication integrations, lack of employees' motivation and sense of ownership, and poor organizational structure. Based on these findings appropriate recommendations were provided.

Keywords: strategy implementation, challenges of strategy implementation, practice of strategy implementation.

Examining the Effect of Service Quality on Customer Satisfaction in Bottled Mineral Water: The Case of Arki Mineral Water Production Company
Metasebia Kassa, St. Mary's University

Abstract

Service quality is seen as the dominant key factor and thus has got considerable attention by organizations. The general objective of this study is to examine the effect of service quality on customer satisfaction in the case of Arki Mineral Water Manufacturing Company. The researcher was initiated to conduct the research on Arki Mineral Water Company because there are no related researches done by SERVPERF scale in this Company. Knowledge gained in this study would be helpful to managers in a way that it supports in selecting an effective service quality ways for customer satisfaction. Purposive sampling technique was employed in the study with Statistical Package for Social Science (SPSS) used in the analysis. In this research, SERVPERF instrument developed by Cronin and Taylor (1992) has been applied in designing the questionnaire. Five dimensions of service quality such as tangibility, reliability, responsiveness, assurance, and empathy are used. Questionnaires were distributed to 295 customers of Arki mineral water in Addis Ababa aiming to determine the level of customer's perception towards the service quality of Arki mineral water. The results revealed that the five service quality dimensions have positive and significant effect on customer satisfaction. The findings of this study indicated that tangibility is the most important factor to have positive and significant effect on customer satisfaction on the Company, followed by assurance, and responsiveness. The result of correlation analysis indicated that there is positive and significant relationship between the dimensions and customer satisfaction. Finally, the finding further indicated that the highest relationship is found between responsiveness and customer satisfaction. In the descriptive result of rating of Arki mineral water Production Company majority, (45.8%) rates Arki as good; (30.6%) rates Arki as medium, and the rest as very good (19.2%), poor (1.7%) & very poor (2%). These indicated that majority of the respondents evaluated Arki mineral water as a good production company.

Keywords: Arki, Service quality, SERVPERF, Customer satisfaction

**Effect of Employee Empowerment on Organizational performance: The Case of
Ethiopian Air Lines In- Flight Catering Employees
Michael Getiye, St. Mary's University**

Abstract

The purpose of this research was to examine the effect of employee empowerment on the organizational performance of Ethiopian Airlines in-flight catering. To achieve the study objectives, the researcher developed and distributed questionnaires and collected and analyzed the data with SPSS version 22 tool by using descriptive analysis and inferential analysis. Using simple random techniques, 241 employees were chosen from a population of 604 strategic unit employees, and 219 questionnaires were collected, yielding a 90% response rate. The descriptive statistics results of the respondents show that employee empowerment factors (employee participation in decision making, training and development, employee information sharing, employee reward, and recognition, employee autonomy, and employee morale) were significantly and positively correlated with the organizational performance of EIC. The result of the regression analysis implies that the independent variables (employee participation in decision making, training and development, employee information sharing, employee reward, and recognition, employee autonomy, and employee morale) have accounted for 93.6 percent of the variance in the dependent variable. The study recommends that EIC management increase the level of employee empowerment because contributions by empowered employees are thought to have a significant impact on business productivity, revenue, and the overall effectiveness of the organization.

Keywords: *Employee empowerment, organizational performance, Ethiopian Airlines in-flight catering.*

**The Challenge and Prospect of Solid Waste Management logistics: The Case of
Bishoftu City Administration of Oromia Regional State
Michu Alemayehu, St. Mary's University**

Abstract

The purpose of this research is to examine the challenge and prospects of solid waste management logistics in Bishoftu City. The study is quantitative in its approach and has used descriptive and explanatory research design. There are five variables to examine the challenge and prospects of solid waste management logistics: commitment, intensity of traffic, tonnage of loading, pickup time, and volume of waste. A cross-sectional data with a total of 395 sample units were used and these samples were analyzed through descriptive analysis and OLS regression. Accordingly five factors hypothesized were accepted. The study concluded that the challenge and prospects of solid waste management logistics become better with good commitment, intensity of traffic, tonnage of loading, pickup time, and volume of waste. The result of this study reveals that commitment is one of the determinants that affect the challenge and prospects of solid waste management logistics. The commitment of waste management logistics staff is important, so skilled personnel with a passion for the job are required. In addition to this, intensity of traffic has found to be the most important factors that influence PSWML. Hence, there is no way waste management logistics can be effective.

Keywords: *Performance of solid waste management logistics, Commitment, Intensity of traffic, Tonnage of loading, Pickup time and Volume of waste*

**The Effect of ATM Service Quality on Customer Satisfaction:
The Case of Dashen Bank
Mitiku Abera, St. Mary's University**

Abstract

The aim of this paper was to look at the effect of ATM service quality on customer satisfaction at Dashen Bank in Addis Ababa. The research objective focuses on the effective of ATM service quality: tangibility, convenience, responsiveness, efficiency, reliability, assurance, security and privacy, and empathy on customer satisfaction. The study was conducted based on data collected from customers and management of the Bank through questionnaires and unstructured interview. The questions focused to evaluate the extent of customer satisfaction regarding ATM services of the Bank in eight service quality dimensions towards ATMs. To achieve the research objective the research adopted a descriptive research design using both qualitative and quantitative approach. The quantitative method was based on descriptive research design with convenience sample consisting mainly of respondents in different professions at the age of above 18 years. 300 self-administered questionnaires, which consist of demographic characteristics and survey questions, both in Amharic and English, were distributed out of which 200 Dashen Bank ATM users were considered valid. Out of 404 ATMs, 20 ATMs terminals were selected in order to reach ATM users in different parts of Addis Ababa. Primary data were collected by using 5-point Likert-Scale. To accomplish this, a questionnaire survey was conducted by taking the most important ATM service quality dimensions that were identified. The data from the questionnaires were analyzed through frequency, percentage and mean as well as through correlation and regression analysis with the help of SPSS version 21 statistical software program. According to the findings, all the eight service quality dimensions: Tangibility, convenience, security, assurance, empathy, reliability, responsiveness and efficiency dimensions are found highly important dimensions for overall customer satisfaction. Descriptive result shows that customer are highly satisfied with tangibility dimension; however, in assurance found to be lowest customer's perception that are not good enough dimensions for customer satisfaction in this study. Furthermore, the outcome of inferential statistics shows that all of the selected service quality dimensions have positive relationship with customer satisfaction with reliability the highest value followed by tangibility dimension. The researcher recommend that the Bank needs to train and equip its supporting staffs related with ATM, to have nice location for the ATMs and assure customers that pins by no means will be hacked through technology and to overcome various ATM problems that the Bank should put effective ATM management.

Keywords: ATM, Customer satisfaction and ATM service quality

Assessment of Opportunities and Challenges of the Management of Media Corporations in the Digital Age: The Ethiopian Case
Mohammed Edris Mohammed, St. Mary's University

Abstract

Digitalization is a new but a fast growing issue in media corporations. It is one of the hotspot agendas of all media corporations regardless their ownership, year of establishments or the type of media channel. The main objective of this study was to assess the opportunities and challenges of digitalization on the management of media corporations in Ethiopia. The researcher used strategic management theory, systems theory and technological determinism theory as a theoretical framework for the study. The study was conducted on three media corporations in Ethiopia, namely Ethiopian Broadcasting Corporation (EBC), Fana Broadcasting Corporation (FBC), and Amhara Media Corporation (AMC). The researcher employed a mixed research method, both qualitative and quantitative to address the basic research questions. The methods of data collection were interview and questionnaire. The researcher tried to interview five management level respondents from the three media corporations and 143 questionnaires are filled and collected to get the relevant data from the digital media affiliated media professionals. The data analysis method for the study was both qualitative and quantitative research methods. The researcher used SPSS for the quantitative analysis respectively. Based on the data, the study revealed that digitalization provides numerous opportunities and positive impacts on the media operation on one hand and there are constraints and challenges on the other hand. As a result of this, the management of media corporations tried to utilize only specific functions of the digitalization such as content production and distribution by the practitioners. This happens due to several factors and the unavailability of digital systems and strategies to manage the capacities and loopholes of digitalization; there is no compatible ground for managing the gaps created due to digitalization. Therefore, making visible transformation from the infrastructure to the intra- structure of the media corporations to turn the constraints of digitalization into potential advantages, the management of the media corporations should work intensively with their internal and external stakeholders.

Keywords: Digitalization, Media Corporations, Media Management

**The Effect Of Logistics and Supply Chain Management Practice on Organizational Performance of OK Bottling and Beverage S/C /Fiker Spring Bottled Water /
Mulugeta Belay, St. Mary's University**

Abstract

Because of the increasing complexity of supplying businesses with materials and shipping out products, logistics has evolved as a business concept. Today, this term is described by the business sector as the efficient flow and storage of goods from point of origin to the point of consumption. Logistics has now become a vital part of supply chain management that is utilized to plan, implement and control the flow and storage of goods and services in order to meet customer's requirements. It is also an important element of a successful supply chain that helps increase the sales and profits of businesses that deal with the production, shipment, warehousing and delivery of products. Moreover, a reliable logistics service can boost a business' value and help in maintaining a positive public image. The performance of a supply chain is affected by various internal and external factors. The objective of this research conceptualizes and develops five dimensions of SCM practice (strategic supplier partnership, customer relationship, level of information sharing, quality of information sharing, and postponement) and tests the relationships between SCM practices and organizational performance. Also it identify and conduct a detailed study of the major factors affecting the Logistics and supply chain performance of ok bottling and beverage Share Company /Fiker spring bottled water/. To conduct this study quantitative data was collected from both primary and secondary sources of data. To collect data, standard questionnaires were distributed for a total of 33 respondents and six department managers of the stated company was interview for further explanation. Again, to meet the stated objectives, to analyze the quantitative data, SPSS and descriptive method was employed. From the result of the analysis it is concluded that there is a strong relationship between supply chain management practices and organizational performance by using correlation and regression method. Therefore to improve supply chain management efficiency and effectiveness, the company should have to improve predictability, optimize costs, minimize working capital, moderate risk, and analyze data.

Keywords: Logistics, supply chain, strategic supplier partnership, customer relationship, level of information sharing, Quality of information sharing,postponement

Digital Marketing Practices in CANAL+ Ethiopia

Naod Rezene, St. Mary's University

Abstract

The purpose of the study is to identify the practices used in digital marketing and how these practices are implemented in CANAL+ Ethiopia. The study used qualitative and quantitative research approaches and data was collected from primary source. To oversee the objectives of the research, descriptive research design was implemented. Data was collected in the form of paper-based and online form using Google forms. A sample size of 384 customers was selected using convenience sampling. A questionnaire with three sections was distributed. The data collected from the questionnaire was then analyzed using descriptive statistics. Descriptive statistics such as percentages, frequencies, mean and standard deviation were employed to analyze the data. This research focus on digital marketing practices. These practices are Brand Awareness, Search Engine Optimization, Online PR, and Interactive Ads. The result of the study showed that most of the subscribers at CANAL+ Ethiopia have access to internet. Regarding to age, gender, and occupation the reachability of CANAL+ brand and logo was synonymous. The key findings also showed that subscribers' awareness to CANAL+ Ethiopia brand and is very accessible on online media. For interactive Ads and online PR, subscribers tend to lean to these practices because of the interactive and engaging content of this digital marketing practice. The research concluded that these digital marketing practices implemented by CANAL+ Ethiopia are very important for the company's growth to overtake the number one Pay TV services provider in Ethiopia.

Keywords: Digital Marketing, Brand Awareness, Search Engine Optimization, Online PR, and Interactive Ads

The Effect of Job Stress on Employee Performance: The Case of Equatorial Business Group Plc.

Natnael Tesfaye, St. Mary's University

Abstract

Most organizations attain high performance by saddling employees with overload of work in order to meet deadline and this has psychological and physical effects on the employees which sometimes results in something contrary to what these organizations want to achieve. Work stress has been a topic of increasing public and professional concern. Employees constant exposure to stress, if not handled effectively, can be destructive both for them in terms of the quality of their work and their physical and mental state and for the organization where they work. The purpose of this study was to find out the effect of work stress on employee performance in the case of Equatorial Business Group PLC. The study focused on four dimensions of stress; job monotony, work overload, role ambiguity, and time pressure. This study was explanatory in design with a quantitative research approach encompassing target population of 445, specifically focusing on 211 sample respondents. For this purpose, the study used primary data which was collected through a five point Likert scale questionnaire. The correlation result showed that role ambiguity has significant and weak negative relation with job performance ($r = -.225, n = 162, p < .05$). Similarly work overload has significant and moderate negative relation with performance ($r = -.440, n = 162, p < .05$). Role ambiguity also showed a statistically significant and weak negative relation with performance ($r = -.218, n = 162, p < .05$). Lastly time pressure resulted in significant and moderate negative relation with performance ($r = -.210, n = 162, p < .05$). The result from multiple regression indicated that the beta value for job monotony is ($\beta = -.249, p > .05$), for work overload ($\beta = -.949, p < .05$), for role ambiguity ($\beta = -.188, p < .05$), and for time pressure ($\beta = -.067, p < .05$). Among the four independent variables, the regression analysis showed that work overload, role ambiguity and time pressure had statistically significant relation with job performance. The regression analysis also indicated that the adjusted R^2 value is .443 which indicated that 44.3% of variance in job performance is explained by job monotony, work overload, role ambiguity, and time pressure. This study recommended basic points: EBG should authorize employees to work on their own speed and ways; start to implement job rotation to lessen monotonous tasks; and hire additional staffs specifically on front counter and workshop to reduce work overload. Lastly EBG should set logical and achievable deadlines to reduce time pressure.

Keywords: *work stress, employee performance, job monotony, work overload, role ambiguity, time pressure*

**The Effect of Training on New Employees Job Performance: The Case of
Ministry of Trade and Regional Integration
Nebiyat Aklilu, St. Mary's University**

Abstract

Training is one of the main functions of the human resource management department. Training is the process of imparting a specific skill to perform a specific job. The primary goal of training programs is to encourage the achievement of the organizations overall goals. A thorough orientation training is not available in most organizations .When employees start anew job, they are exposed to a variety of new words and practices; it can be tough to process all of the information at first. The research was undertaken generally to analyze the effect of training on new employees performance. An explanatory research design with census method is applied in this study. 76 employees with less than two years of experience were used in the study. The primary information was collected through questionnaire, then the data was analyzed with the help of Statistical Package for Social Sciences (SPSS) version 20 software. According to the research outcome, there are positive and negative outcomes. The findings of the research generally reveal that training has a great deal of impact on employee performance.

Keyword: *Training, Employees performance*

**The Effect of Compensation on Employees Job Performance: The Case of Ethio-
Telecom Contact Center Employees
Netsanet Balemi, St. Mary's University**

Abstract

This study aims to examine the effect of compensation on employees' job performance in Ethio-telecom Contact Center Employees, Addis Ababa by using the six dimensions of compensation (Salary, bonus, benefits, recognition, promotion and responsibility). In order to address the aim of the study, only primary data was collected and employed. A total of 323 questionnaires were distributed to the employees of Ethio telecom and 296 of them were properly filled and returned with, the response rate of 91.6%. Stratified sampling method was used to distribute and collect questionnaire-based survey on the five-point Likert scale. Multiple linear regression analysis was used to analyze the data and to test six hypotheses. SPSS was used for mean, standard deviation, correlation and regression analysis. The study has indicated that there was positive correlation among all dimensions of compensation and employee job performance. With regard to the effect of predictor variables on employee job performance, the study indicated that out of the six predictor variables salary and bonus were found to have significant effect on job performance of Ethio telecom contact center employees. Finally, the company is recommended to give priority to the significant dimensions of compensation i.e., salary and bonus. As a result, all the objectives of this study have been achieved.

Keywords: *Compensation, Employee Job performance, Salary, Bonus, Benefit, Recognition, Promotion, Responsibility*

**Assessment of Women Economic Empowerment Intervention by Selected NGOs
in Kore Area, Addis Ababa
Netsanet Lakew, St. Mary's University**

Abstract

This study was aimed to assess the intervention of selected NGOs' and government for women economic empowerment around Kore area, Kolfe Keranyo and Lafto sub city in Addis Ababa. The study employed mixed research approach (both qualitative and quantitative methods). A sample of 72 managers and workers of NGOs and 25 beneficiaries were taken as population for the study using non-random sampling. Data were collected through questionnaire and interview with key informants. The results of the study explicitly described the basic merits and demerits of NGOs in their effort to women economic empowerment. The research also assessed that the education, saving and training on the destitute women has a major challenges of women economic empowerment. Regarding the government support services, the study figured out Training and consultancy support, financial support and the provision of other needs of the NGOs are the dominant supports that were given by the government though it is not enough. When it comes to the constraints for the implementations of NGOs in improving the economies of destitute women, there are many crucial constraints specifically dependency, men subordination and the like are the major barriers in this regard. Based on the major findings, recommendations were forwarded to existing and potential NGOS and respective stakeholder in Lafto and Kolfe Keranyo sub cities.

Keywords: *destitute women, women economic empowerment*

**Effect of Performance Management System on Employees Motivation: The Case of
Ethiopian Air Lines in Facility Maintenance Employees
Netsanet Nega, St. Mary's University**

Abstract

The study was designed with a general objective of assessing the impact of performance management systems' effectiveness on employees' motivation. It was conducted in Ethiopian Airlines, a government owned international carrier, based in Addis Ababa, Ethiopia – with more than 11,000 permanent employees. The research approach was explanatory with a quantitative design. Quantitative type of data was collected as a primary and related literature and documents as a secondary source. Closed-ended questionnaire was distributed to a stratified sample of employees from faculty maintenance departments. A total of 77 questionnaires were collected and processed for analysis using descriptive and inferential statistics with the help of SPSS. Mean scores and standard deviation were used to assess the level agreeableness of the respondents. Relationship of the independent and dependent variables were analyzed using the correlation and regression methods. The results were then presented in the form of tables followed by discussions for further interpretation on the findings. The major findings of the research indicated that the clarity and continuous feedback variables of the PMS to have been perceived as less effective. The other four variables in communication, inclusiveness, rewarding performance, acceptability, and fairness factors were considered to be relatively satisfactory by the employees. While the view of the employees towards the determinant factors varies, the overall perception of the employees towards the PMS was positive, as 51.8% have agreed to the questions on the system. Similarly, the employees' level of motivation has a score of 57% of the employees who felt that they are motivated. The study has found out that there was a positive but weak relationship between the independent variables (the PMS) and motivation. The study has also shown that employees at different division view the PMS differently, despite their level of motivation being unaffected. Therefore, it was concluded that, the PMS requires improvement to make it more effective. In addition, it was concluded that the impact of the PMS on the level of employees' motivation was minimal. Finally, the researcher has recommended that the company strives to improve the system to make it effective in all its aspects. In addition, it was recommended that the features of the PMS to be revised so that it becomes strong in influencing the employees' level of motivation. The researcher has also recommended that the system needed to be implemented systematically in order to be equally understood by all employees regardless of their demographic background.

Keywords: employees motivation , performance management system and Ethiopian Airlines in facility maintenance.

Effectiveness of Toll Roads in Ethiopia: A Case Study of Addis Ababa-Adama Toll Road

Nigist G/Meskel, St. Mary's University

Abstract

Toll road operation is a business that involves constructing regionally indispensable roads more rapidly than would otherwise be possible, using loans to prevent road construction from being retarded due to financial difficulties in the public works budget. Ethiopia's transport system is one of the lowest in the world and is inadequate to support an efficient production and distribution system. Much of the problem of road construction and maintenance is rooted to the institutional aspects of agencies responsible for roads and the absence of a system ensuring adequate financing for road conservation. Traditionally, the Government has been the great provider of roads, constructing the road network and putting it at the disposition of all citizens and the use of roads has been largely free of charge. Unlike most other types of infrastructure, roads are neither built nor maintained by those who use them to market output or services. Therefore, this study has examined the effectiveness of toll roads in Ethiopia by showing the case of Addis Ababa-Adama express way in order to demonstrate the building of a toll road how it does bring sustainable flow to preserve the road in good condition. In order to address the stated objectives in this paper, mixed research approach was used and data were collected with the help of interviews and document analysis techniques are used. Based on the case study made on Addis Ababa-Adama toll road, results show that toll road system in Ethiopia is effectively implemented so that the vehicles operating costs are reduced which contributes to the national economy by saving extra expenses of imported items like fuel, tire and spare parts, and saving the idle time wasted by travel delay due to traffic congestion and deteriorated road. However, from the case study, it is observed that construction of toll road requires huge fund-raising, so that the public-private partnership will ensure reliable initial fund and efficient toll road management.

Keywords: *Toll Roads Road Fund, Road Construction Addis-Adama Toll Road*

Risk Management Practices in Abay Bank, Addis Ababa

Philip Z Kollie, St. Mary's University

Abstract

Risk management is the application of proactive strategy to plan, lead, organize, and control the wide variety of risks that are rushed into the fabric of an organization's daily and long-term functioning. Risk management has contribution to the achievement of the overall success of an organization. This study examines the risk management practices in Abay Bank, Ethiopia. It also makes an attempt to identify the role of risk management practices to the Bank. Moreover, challenges of the Bank while implementing risk management programs are assessed. To achieve the objective of the study, both primary and secondary data were generated by employing qualitative (using interview) and quantitative (mainly using survey questionnaires from employees of the bank) methods. The research instruments majorly used included a set of questionnaires; for the respondents. The data collected has been presented using descriptive techniques and especially frequency distribution tables, pie charts and bar graphs. Purposive sampling techniques were used to select 151 sample employees. The research revealed that the Bank has established a well-constructed risk management infrastructure and is following government (NBE) regulations. Proper risk management systems planted in Abay Bank has contributed to the overall success of the organization. Cyber security breaches, the political situation (instability) in the country are some of the challenges affecting the Bank's risk management practice. Based on the findings conclusion and recommendations were given. Recommendation has been given for other banks in Ethiopia to take the experience of Abay Bank as a role model in the practice of risk management. Security issues in the country must be guaranteed by the government. The management of the Bank needs to give a great concern for security programs that can help to reduce the threats. The Bank needs to devise a strategy to well equip its manpower with the necessary technology and training. Finally, the need for further research is given as a recommendation.

Keywords: Risk management, National Bank of Ethiopia, Cyber security

The Effect of Internal Marketing on Employees' Job Satisfaction: The Case of Golden Tulip Hotel

Rahel Teka, St. Mary's University

Abstract

The idea behind internal marketing is to earn employees' enthusiasm by creating an emotional connection to the brand. Internal marketing is relevant to all organizations and especially critical for people intensive industry such as services. The current study examined internal marketing as internal communication, pay and reward, managerial support, training & development, career development and it's the relationship between employee job satisfaction in one of the five- star hotels in Addis Ababa- Golden Tulip Addis Ababa Hotel. The research revealed the critical importance of service employees and human resource in delivery of quality services and creating employee job satisfaction. The most commonly used dimensions of internal marketing were identified and used to show its effect on employee job satisfaction. Data was collected from 103 employee's working at Golden Tulip Addis Ababa and the data interpretation is supported by (SPSS 2023) correlation analysis and further regression analysis was conducted to examine the effect of internal marketing on employee job satisfaction. The result indicates that out of five selected dimensions of internal marketing, four have significant relation with employee job satisfaction: pay and reward, training and development, managerial support and career development while internal communication did not have a significant relationship to their job satisfaction. Even if it was, the study recommended to fully implement internal marketing dimensions which are covered by this study and consider all to increase employee's job satisfaction.

Keywords: *Internal communication, pay and reward, career development, training and development, managerial support and job satisfaction*

Effect of Rewarding System on Employee Performance: The Case of Habesha Brewery, Ethiopia

Rebka Tsegaye, St. Mary's University

Abstract

Reward system is an important tool that management uses to channel employees' motivation in desired ways such as better functionality and further improve company performance. This study examined the impact of reward systems on employee performance in Habesha Brewery. The study has used descriptive and explanatory research designs which incorporated both quantitative and qualitative approaches. The study surveyed 237 employees by using self-administered questionnaire. Only 190 employees properly filled and returned the questionnaire, with 80 % of response rate. Accordingly, the study found that the proper implementation of rewarding system was limited by mishandling of fair promotion and transfer techniques but rewarding system is strongly implemented by providing well designed physical work area, brewery based rules and procedures, and creating learning brewery environment. In addition, the study found that there exist moderate positive relationship between recognition and praise, pay and bonus, training & development and work environment and employee performance. Furthermore, recognition, pay and bonus, training and work environment affects employee performance in brewery industry. This study revealed that there is a significant motivational factors difference among the employees in the brewery industry by demographic variable such as gender and work environment, education level by using independent T test. Finally, the study concluded that reward management has positive effect on the performance of employees in the study organization. Hence, this study suggests the need to work on management succession that involves hiring new executives, promotions, and transfers as well as it may enhance its manufacturing competency that entails ensuring that staff possesses the appropriate skills and knowledge to perform the service.

Keywords: *Brewery, Performance, Reward*

Business Ethics Practices: The Case Ethiopian coffee sportclub
Redieat Hailu, St. Mary's University

Abstract

In an increasing domestic and international market competition, businesses cannot ignore ethics due to the risk to their reputation and increasing internal and external pressures (Manuel G. Velasquez, 1992). This realizes the significance of the study. The study was conducted at Ethiopian Coffee Sport Club with the general purpose of examining the business ethics practices of the company. Since business ethics determines the success of the business organizations, it has to be included in their corporate values. Hence, businesses should consider at least some major ethical issues. In this study, four business ethical issues were explained and explored viz-a-viz ethics as related to product safety was dealt by determining the controlling mechanism of product's hazard to consumers by the factory. Employee health and safety program of the company was explored. Contributions of the company to local community development program were pointed out. Finally, the attitude of the company towards environmental protection and the mechanism they are using to reduce the pollution of the environment were highlighted. In the study, background of the organization was included. Concerning the above business ethical issues, related literatures were reviewed. Data were collected using questionnaire; interview and document review techniques and presented using tables and charts, and analyzed using percentage. Finally, after thorough analysis of business ethics practices of Ethiopian Coffee sport club conclusions were made and recommendations were also forwarded based on the observed gaps and problems.

**Determinates of Customers Bank Selection Decision In Addis Ababa City
Administration: The Case of Selected Commercial Bank Of Ethiopia
Robel Tarekegn Abate, St. Mary's University**

Abstract

The purpose of this study is to identify the determinant of customers' bank selection decisions criteria in some selected branches of the Commercial Bank of Ethiopia: Abinet, Lamberet, Selam Mesjid and, Wossen. To achieve this objective, the study collected primary data through the use of structured questionnaire using a sample of 384 respondents according to Cochran 1977 out of which 369 responses from the population were taken. Pearson's correlation and multiple regressions were employed as the main method of data analysis by using statistical package for social science for this study. Accordingly, the following are the major findings of the study. The coefficient of determination shows that the dependent variable customer bank selection decision was expressed by the selected factors. The correlation between the dependent variable of customer bank selection decision and the remaining independent variables (number of branches, bank reputation, E-bank and number of customer) were negatively correlated. Based on the analysis and interpreted data, the researcher summarize and put conclusion and recommendation. Based on the researcher's analysis and interpretation, convenience, bank reputation, and number of customers had significant effect on customer bank selection decision, but the remaining three independent variables: number of branches, third party influence, and E-banking were not in this model because of the significant P-values are greater than alpha values. Due to this fact, the researcher suggests that the stakeholders of the Bank must give high priority to convenience, bank reputation, and number of customers rather than the remaining three variables. In researcher's point of view and the research findings, banks must concentrate on convenience, bank reputation and number of customers.

Keyword: *customer bank selection decision, number of customers, e-bank, number of branches, convenience, third party influence, bank reputation.*

**The Effect of HRM Practice on Employee Performance: The Case of Ovid
Construction in Ethiopia
Roza Worku, St. Mary's University**

Abstract

The purpose of this research is to examine the effect of HRM practices on employee performance in the case of Ovid Construction. To achieve the study objectives, the researcher developed questionnaires, distributed them, collected and analyzed the data with SPSS version 22 tool by using descriptive analysis and inferential statistics. This study used explanatory research approach and both primary and secondary data were utilized. The primary data were collected by distributing questionnaires to 293 employees. The result from the assessment of HRM practices shows that HRM practices of the company need improvement. The correlation analysis result showed that recruitment and selection, reward management, and training and development have a strong positive relationship with employee performance. The finding of the study using a multiple linear regression analysis revealed that all the independent variables (i.e. recruitment and selection, reward management, and training and development) have positive and significant effect on employee performance of Ovid Construction. Based on the findings, the researcher forwarded recommendations and future research directions.

Keywords: *Recruitment and selection, Reward management, Training and development, and Employee Performance.*

**Assessment of Training Effectiveness: The Case of
Alisho General Trading and Transit Service
Samrawit Mengistu, St. Mary's University**

Abstract

The effectiveness and success of an organization lies on the people who form and work within the organization. Therefore, the employees, in an organization in order to be able to perform their duties and make meaningful contributions to the success of the organizational goals, need to acquire the relevant skills and knowledge. After the training programs, an evaluation is carried out to ascertain the effectiveness of the organization from the training in line with the identified need. The main focus of this study is to assess training effectiveness in Alisho General Trading and Transit Service. In this Study, the target population was all employees in the company who have undergone the job training from all departments: Transit Operation, Finance, Human Resource, and different level management parts including other level employees. The sample size for the study was 61 employees who were selected from the entire departments and distributed proportionately. Quantitative and qualitative methodology approach was employed to match with the research objectives. This study recommends that the Company's employees should see training practicing objectives, design, delivery methods, implementation and evaluation as a continuous process for organizational development and survival, and for helpful employee's performance.

Keywords: Training, Training design, Evaluation, Employee Performance

Opportunities and Challenges of Mobile Banking Service:

The Case of Dashen Bank S.C

Samson Negash, St. Mary's University

Abstract

The purpose of this study is to assess the practice of mobile and internet banking services, opportunity and challenges in Dashen Bank. A quantitative and qualitative mixed research approach was used to explore the practice in depth. Primary data was collected using questionnaire and document review was used for collecting secondary data from the literatures. The data collection instrument was developed from a synthesis of literatures that are relevant to meet objective of this study. The survey questionnaire was administered to purposively and conveniently selected Dashen Bank employees and active mobile banking users of the Bank. The data was analyzed through descriptive statics (percentage, frequency, mean and standard deviation) using SPSS version 20 software data analysis tool. The research findings revealed that Dashen Bank's mobile banking offers services like fund transfer, balance inquiry, bill payment, mini statement, checking account history, merchant payment, account information, alerts on account activity, check book request, status and payment, deposit and withdrawal by using short messaging and client based channels. From this services, the majority of customers use services like deposit, withdrawal, money transfer and checking account information, time saving, 24 hours access and physical security are the main benefits on the customers' side. The main challenges that Dashen Bank faces when using the technology, according to the finding, are network unavailability, security challenge, customers' literacy and language problem, menu navigation, understanding and difficulty in making payment are challenges on the customers' side. The existing opportunities for the service of mobile banking are high penetration of mobile phone, widening network coverage, commitment of the government to strengthen the banking industry, the level of technology, country development, etc. Furthermore, DB is recommended to intensify its marketing communication activities and introduce more services.

Keywords: Mobile Banking, Challenges , Opportunities, Practice,

**Assessment of Internal Control System Effectiveness in Fraud Prevention: The Case
of Commercial Bank of Ethiopia (CBE)
Samuel Girma, St. Mary's University**

Abstract

*The main purpose of the study was to examine the effectiveness of internal control system in fraud prevention in Commercial Bank of Ethiopia. This research used descriptive statics technique. The data was gathered from primary sources through the use of structured questionnaires. The total population was 219 employees who work at head office, districts in Addis Ababa, and branches of Commercial Bank of Ethiopia. Purposive sampling method was employed to draw the sample from the population. The components of the internal control system (control environment, risk assessment, control activities, information and communication and monitoring activities) are effective in addressing or alleviating and preventing the frequent occurrence of fraud in commercial bank of Ethiopia. The findings of the study were that the Bank has internal control practice in terms of control environment, risk assessment, information and monitoring, control activity and monitoring. The Bank has a good/high extent practice of internal control. The study points out that CBE is in a good condition on providing information to their employees through well- organized mechanisms. The forwarded recommendations were that the Bank needs to undertake a periodic assessment practice, and q-+2w/*****to produce qualified employees by availing training and workshop to the internal control staff.*

Keywords: internal control system, Fraud prevention, control environment, risk assessment, information and monitoring, control activity and monitoring activity.

**The Effect of Decision-Making for Organizational Effectiveness: The Case of
Information Network Security Administration
Saron Tesfaye , St. Mary's University**

Abstract

This study is about the effects of decision making on organizational effectiveness, in the Information Network Security Agency. It is an explanatory research in which the researcher tried to check the relation between the dependent and the independent variables. In line with this, the study has a general objective and specific objectives so as to achieve the purpose of the study. The target population of the study was taken from employees of the organization in the position of expert, team leader, division head and directors. Accordingly, the study applied systematic and scientific way of selecting a representative sample method because the population of the study was large and hard to incorporate all the study population. Accordingly, three hundred forty questionnaires were distributed and only 93% of them were returned and used for analysis which is enough to take inference from it. The study used a primary data source in which self-administered questionnaire employed during survey and after collecting adequate and enough data tabulation methods used for analysis propose and in order to generate these categorized data statistical package for social science (SPSS) IBM version 23 used. The finding from the correlation analysis indicates that the independent variables (decision making process and decision making style) are found to have positive relationship with the dependent variables that revealed from the Pearson's Correlation Coefficient. However the positive relation of the variables was weak since the cumulative effect is .414. The study also tried to analyze the regression analysis after the confirmation of the correlation result. The regression result reveals that, managers decision making process has standardized beta value of ($\beta=0.169$), and Managers decision making style ($\beta=0.288$), have insignificant and positive effect on organizational effectiveness. The study showed that in both descriptive and inferential statistics, the factors that identified in this study based on the theoretical and empirical literature becomes supported and confirmed.

Keywords: Decision making process, Decision making Style, Organization, Effectiveness
Organizational effectiveness

**Assessment of Performance Appraisal Practices on Employees' Performance: The
Case of Productive Improvement and Center of Excellence
Seblewengel Alem Chane, St. Mary's University**

Abstract

Performance appraisal, though an important function of human resource management, has not received the degree of concern it deserves. This function, if properly exercised by organizations, can serve a number of purposes, mainly administrative and developmental in nature. However, despite these intended goals, this study has tried to address each of the above and other related issues by taking productivity improvement and center of excellency. As a case study organization accordingly, samples from the company staff members (both managers and non-managers) were selected and administered. The study has used descriptive study. Random and purposive sampling techniques were used to give equal chance of participation. Questionnaires distributed to 163 employees. While the practice by productivity improvement and center of excellency has been that immediate supervisors are the people in charge of appraising employees, response from the sample respondents has indicated that others such as peers, subordinates, customers, or any combination of these should be allowed to participate if the process is expected to be more effective. It is identified that the appraisal format addresses different aspects of employee performance with traits being the dominant ones. It has also found out that the company adopts the rating scales method of appraisal. Although the existing practice of appraising employees twice a year has got the highest support among the sample respondents, some have suggested a more frequent time period for increased effectiveness.

**The Effect of Customer Relationship Management on Customer Retention:
An Empirical Study on Nib International Bank
Segen Abreha, St. Mary's University**

Abstract

This research is aimed to study the effect of customer relationship on customer retention in Nib International Bank s.c (NIB). In order to measure customer relation, the following factors have been taken in to account: communication, conflict handling practice, working environment & physical facilities, interactive management & leadership, and Knowledge and experience of employees) to figure out their relationships to customer retention. To provide adequate experimental evidence, the research was based on 2000 populations and 334 samples taken by simple random sampling techniques and self-administered questionnaires which contain demographic questions and the variables measured using Likert five point scales to collect data from the customers of the Bank. The analyzed data by multiple regression method by using SPSS shows results that indicate that is positive relationship between the customer relation variables and customer retention. Based on this, the researcher concluded that there is positive relationship between customer relationship and customer retention. Subsequently, the company is recommended to work on customer relation to ensure the company's retaining customers towards attaining its goals as well as vision .

Keywords: CRM, Corporate Level Customers

**Assessment of Employee Promotion and Compensation Practices:
The Case of Moha Soft Drink S.C /Gotera Plant AddisAbaba Ethiopia**

Seifedin Ahmed, St. Mary's University

Abstracts

The purpose of this thesis was to examine employee promotion and compensation practice using MoHA Gotera Branch plant. To meet the objective, the researcher adapted descriptive research design by using mixed data interpretation. The study used both primary and secondary sources of data. 198 questionnaires were distributed out of which 184 of them were returned. The data has been analyzed by using descriptive statistics, frequency and tables. The analysis result indicates that though there are practices of promotion and compensation in the Company, its level of practice is medium which means it is not at the expected level. Having mean score of 2.35 for the promotion and compensation practice, respondents have reservation on the promotion and compensation practice of Moha Soft Drink S.C Gotera branch. Regarding the availability of recognition and appreciation practices, the respondents' mean score is 2.03 which confirms that the practices of recognition and appreciation are at low level. Poor exchange of information, shortages of necessary inputs, lack of modern management system, and absence of performance appraisal in the Company are rated as challenging factors in the provision of compensation and promotion practices. It is recommended that assessments need to be done to know the employees' means of promotion and compensation so as to provide the identified employee promotion and compensation for the Company's development. The Company should clarify why, how, and when the employees would be promoted or compensation would be made to them.

Keywords: *promotion, compensation, salary, cost of living, demand supply of labor salary.*

The Effect of Organizational Culture Productivity: The Case of Super Doble “T” General Trading

Selamawit Alebachew, St. Mary’s University

Abstract

The study mainly focused on studying the relation between organizational culture and organizational productivity and the effect that organization culture has on productivity of Super Double T General Trading PLC (SDTGT). Therefore, this research investigates how organizational productivity can be reflected through organizational culture. The research used mixed method of quantitative and qualitative approaches. The target population of this research was 872 employees out of which 125 employees were taken as a sample using stratified sampling method, and the overall population was classified into four main strata. These strata are Rodas paint, Super fiber, Pome Marble and Administration. Proportion to population size method was used to distribute the sample in each stratum. The data was collected by questionnaires which contain 48 questions among which 8 questions are open-ended. The Data was analyzed through descriptive statics (percent, frequency, mean and standard deviation), correlation and linear regressions using SPSS (Statistical Package for Social Sciences) version 20 software. The research findings revealed that the high level of SDTGT in effective customer based service is through achieving satisfaction of employees, high performance of finance and growth and high commitment of organization. According to the result of regression analysis, the major cultural element of SDTGT was Involvement and Consistency. The effect of organizational culture on organizational productivity indicated by the level of correlation coefficient of each dimension of organizational culture the relationship with organizational productivity has been positive relationship. To increase the Company’s productivity more, the researcher recommended the leaders to more concentrate on one of the indicators of organizational productivity which is organizational commitment and under the dimensions of organizational culture.

Keywords: *organizational culture and Organizational Productivity.*

Analysis of Fleet Management Practices and Its Effect on Operational Performance of Hagbes Plc.

Selamawit Belachew, St. Mary's University

Abstract

Fleet management concerns with the management of a company's vehicles which include the purchase, maintenance, inventory, disposal and work scheduling with the main objective to achieve efficiency and productivity for the organization. The main purpose of this study was to analyze the effect of fleet management practices on operational performance of Hagbes Plc. This study attempted to see the effect of maintenance and repair, utilization, availability and replacement on the operational performance of the company. The study has incorporated both primary and secondary source of data. The primary data was collected using questionnaire and interview. Secondary data was collected from journal articles, internet website, annual report and journals. The study was done on a sample of 192 people from three divisions in Addis Ababa (head office and two branch offices), and 143 replies were obtained, representing an 80 percent response rate. The necessary data was gathered utilizing a mixed data collecting strategy, which included a questionnaire and an interview. The respondents were chosen using a simple random sampling technique. Explanatory research designs were used, and IBM Statistical Packages for Social Sciences version 20 was used to analyze the data. The data was analyzed using regression, correlation, and Cronbach alpha coefficients. Descriptive data analysis method through the use of Statistical packages for social science (SPSS) version 20.0 software was used to analyze the data. The study incorporates four independent variables in which all of them were measured on a 5-point Likert-Scale and the mean was used as a measure of central tendency. The results indicate that, operational performance of Hagbes Plc. is improving the fleet management practices using FMS (fleet management system) software. The study also found that all variables except Availability and Replacement have significant effect on operational performance of the business company. All variables Fleet utilization, vehicle repair and maintenance, Vehicle availability and replacement have positive effect on operational performance. Finally, the results on the conclusion tells us that the four research questions developed in this study were considerably rated all above average mean by the employees which actually indicates the organization fleet management practices are in a good manner. Moreover, the study recommends proper maintenance and repair, optimized usage of fleet, availability and replacement practices in order to bring effective operational performance.

Keywords: Fleet management, Repair and Maintenance, Utilization, Availability, Replacement, Operational performance, Hagbes Plc.

**Analyzing the Impact of Outsourcing on Organizational Performance: The Case of
Bank of Abyssinia
Selamawit Fikire, St. Mary's University**

Abstract

With a view to focus on core business functions and to take advantage of the benefit of specialization, organizations take outsourcing as one of the widely embraced business strategy for delivering outstanding services to customers and enhancing their business performance. The practice of outsourcing in Ethiopia is pronounced more on clerical part. This research sought to study the impact of outsourcing of security service on the performance of Bank of Abyssinia (BOA). The research objectives were to determine whether outsourcing of security services in Bank of Abyssinia affects organizational performance through its influence on Key Parameters as cost effectiveness, efficiency, service quality, trust and competitive advantage. The study employed both qualitative and quantitative (mixed) research design. The study targeted a population of 10,000 from both Bank's and outsourced staffs and a sample of 100 were selected based on stratified sampling method in a way that could represent the whole population. Data was collected from primary sources through survey method by use of questionnaires. The data was quantitatively analyzed based on research objectives. The quantitative data was analyzed through descriptive statistics and regression analysis by use of statistical package for social sciences (SPSS) software version 20. The results revealed that efficiency and competitive advantage have a significant strong positive relationship, while cost, service quality and trust turned out to have an insignificant weak relationship with organizational performance due to outsourcing. Cost and trust have positive relationship, while service quality has negative association with organizational performance although both are insignificant. Based on the study findings, the study result leads to the conclusion that the outsourcing of security service by BOA does not as such bring about a significant influence on its business performance as its association with majority of key parameters (except efficiency and competitive advantage) is turned out to be insignificant. However, the result came up with the finding that outsourcing has improved efficiency in the Bank and helped the Bank to gain competitive advantage. Thus, to bring about the desired result, BOA in the future should not outsource an activity fully until it has confirmed beyond doubt that the service provider is capable of handling the activity and has a positive influence in driving its business performance.

Keywords: *Organizational Performance, Cost, Efficiency, Service Quality, Trust, Competitive Advantage*

**The Effect of Financial and Non-Financial Rewards on Employees Motivation: The
Case of Ethiopian Construction Design and Supervision Works Corporation
(ECDSWC)**

Semhal Birhanu, St. Mary's University

Abstract

In a competitive business environment, the concept of rewards and employee motivation has become a popular point of discussion in many successful organizations. Companies need to review their reward systems in order to improve employee motivation, increase performance and stay competitive. The main purpose of this study is to investigate financial and non-financial rewards that affect the motivation of employees in Ethiopian Construction Design and Supervision Works Corporation. To conduct the study, both primary and secondary data were used. Explanatory research design was employed to carry out the study. Hence, to collect primary data, questionnaire was used. Document analysis check list was employed to extract data from secondary sources as journals, thesis works, books and from on line sources. The samples in this research involve 161 employees of the enterprise. To take the samples, this research employed simple random sampling method. The data analyses, both descriptive and inferential statistics method were used in SPSS version 20. The reliability of variables tested by Cronbach's Alpha coefficient, the average result of variables was 0.839 which is satisfactory. The findings of the study have indicated and have affirmed that both financial and non-financial rewards affect the motivation of employees and there is a direct and significant relationship between the variables on employee motivation. According to the research, many reward systems have been used in the enterprise. However, high numbers of employees are receiving some sort of financial reward that is salary and allowance and salary and allowance is very important to motivate employees of ECDSWC employees. Therefore, the researcher recommended that the top management should revise the current salary and allowance system. It is also important that the employees should be publicly recognized, so the employees may be sure, that they are the most important part of the organization. Moreover, managers need to revisit their reward package from time to time to make sure that these motivational factors are still valued or desired by employees.

Keywords: Financial rewards, Non-financial rewards, Motivation, Satisfaction and Performance

The Effect of Tax Knowledge and Penalty on Tax Compliance: The Case of Ministry Of Revenue West Addis Ababa Small Taxpayers

Senait Estifanos, St. Mary's University

Abstract

This thesis aimed to depict the effect of Tax Knowledge and Penalty on tax compliance at Ministry of Revenue West Addis Ababa Small Taxpayers' branch office. To attain the objectives of this study, explanatory research design was used. From the total population 11,815, by using convenience sampling technique, 400 participants were involved in this research. Data was collected through questionnaire from a sample of 400 taxpayers of Ministry of Revenue West Addis Ababa small taxpayer's branch office. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty have positive and significant relationship with tax compliance. Additionally, the above-mentioned general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty significantly contribute 52% to tax compliance in the branch office. Based on the findings of the study, the researcher mentioned recommendations that the branch office should employ the best practices of general tax knowledge, legal tax knowledge, procedural tax knowledge, and tax penalty and should emphasizing more on doing extensive tax education and training schedules.

Keywords: *General tax knowledge, Legal tax knowledge, Procedural tax knowledge, and Tax penalty*

Causes of Fiber Optics Damage Incident and Associated Impacts in Ethio -Telecom

Shimelis Tilahun Yimer, St. Mary's University

Abstract

Optical fiber technology has transformed the telecom landscape in Ethiopia in recent years owing to its overwhelming advantages over the traditional transmission medium. Though the technology is highly immune to electromagnetic wave, it also offers a higher capacity of bandwidth for data and voice activities. The fiber infrastructure in Ethio-telecom has experienced a lot of fiber cut incidences. And this has affected network quality delivery, increased operational expenditure and decline revenue margins of the companies. This research was carried out in Ethio-telecom as a case study, to establish the root causes and remedial actions to curb it. First, Pareto and Ishikawa analytical tools were applied to gather the primary source data for the analysis. Secondly, a purposive survey was administered to acquire additional information. It was established that activities of intentional and construction by both government sponsored projects and private developers were largely responsible for the menace due to negligence, ignorance, lack of coordination etc. In addition, based on the primary data evaluated, it was established that the total network unavailability attributed to fiber cut for the period under study, that is, from 2021 to 2022 was about 2235 hours equivalent to about (93) ninety- three days. Again, it was concluded that the organization loses tremendous amount of revenue due to this fiber cut menace spent on the operational cost incurred to restore and relocate damaged fiber cut. Therefore, it's recommended that Ethio-telecom and stakeholders embark on educational campaign to sensitize the public on optical fiber cables while the government of Ethiopia put in measures to build mandatory right-of-way with support from the private sector

Keywords: Fiber Optic, Pareto, Right-of-way, Excavation, Fiber Cuts,

**Assessment on the Effectiveness of Kaizen Practice on Organizational Performance:
The Case of Tracon Trading Plc. (Coffee Trading Business Line)
Siham Ahmed, St. Mary's University**

Abstract

The main objective of the study was to assess the effectiveness of Kaizen implementation practice in Tracon Trading PLC. For this study purpose, both primary and secondary data sources were used. In the primary data both open and close ended questions were prepared in the form of self-administered questionnaires, whereas the secondary data types were taken from written books regarding Kaizen implementation. The study used convenience sampling technique; furthermore, data was analyzed and interpreted by using SPSS software and some statics tools like percentage and tables. The study revealed that Tracon Trading PLC has been implementing Kaizen tools in its work place to improve its organizational performance and to be competitive in its dynamic and very competitive industry. Furthermore, it was concluded that the implementation of the kaizen tools in Tracon Trading Plc has contributed toward increases in productivity and cost reduction, which increases the profitability of the company. After implementing 5s framework, Total productive maintenance, 7 waste elimination practices, Just-in-Time principle, and the principles of total quality management system in the Company, there is improvement in organizational performance because of increasing Productivity and Profitability by helping Cost Reduction in the company. Finally, since the current status of the Kaizen implementation in Tracon Trading Plc is very successful and it brought a significant achievement in various activities, maintaining this success is a very important issue to ensure continuous improvement. Moreover, it was recommended for the management of the Tracon trading plc to make the implementation process inclusive and create the feeling of ownership among the employees, because this is the only way to increase the effectiveness of the Kaizen implementation in the company. Moreover, it would be advisable to provide periodic training for all employees of the company to strengthen Kaizen in the work place.

Keywords: Kaizen, organizational performance, 5s framework, Total productive maintenance, 7 waste elimination practices, Just-in-Time principle, total quality management system

**Determinants of Project Implementation Delay: The Case of Selected Projects
Financed by Development Bank of Ethiopia
Simachew Atnaf, St. Mary's University**

Abstract

Project completion within schedule is a substantial influence towards the competitive advantage of any business organization. Project implementation delay is the late completion of work as compared to the planned schedule on the binding contract. It can be minimized only when its determinant causes are identified and known. The aim of this study is to find the determinants of project implementation delay for selected projects financed by Development Bank of Ethiopia. The independent variables causing project delay are bank related delay factors, client related delay factors, consultant related delay factors, contractor related delay factors, labor related delay factors, materials and equipment related factors, other stakeholder and external environment and the dependent variable is project implementation delay measured in time deviation. The study considered 106 projects (Commercial agriculture, Agro processing and manufacturing sectors) financed by the case Bank through none probability sampling method over the last three years with response rate of 84.91%. Data was collected from purposively selected credit officers, team managers, Director of the case Bank by using structured questionnaire. The data collected was analyzed by using multiple linear regression method with the help of SPSS software version 24. According to the finding, from the eight independent variables, four of them are direct and significant relationship was observed between the dependent variable (project implementation delay). Among the four significant delays related factors (Bank, client, contractor, and external environments). Client related factors was identified and concluded as the determinant factors with the top contribution on project implementation delay. The study also recommended that the practices that lead to reduction in delay on implementation of projects financed by Development Bank of Ethiopia are use of efficient project-specific activate, assigning well trained workers for specific tasks, good project planning and controlling, monitoring and evaluation should be considered.

Keywords: *Project implementation, project delay, Development Bank of Ethiopia*

The Effect of Performance Evaluation on Employees Performance: The Case of Addis Ababa Trade Bureau

Sinework Kassahun, St. Mary's University

Abstract

The main purpose of this study was to assess the effect of performance evaluation (performance reward, performance feedback, fairness of PAS and interpersonal relationship) on employee performance in: AATB. In order to conduct the study, the research is designed as descriptive and explanatory research design, as well as qualitative and quantitative research approach. Data was collected using questionnaires and interviews. The Questionnaires were distributed to the employees of AATB and interview was also conducted with the senior administration and HR staff to gain the management's point of view. The questionnaire was designed on a five-point Likert scale to rate the effect of the factors in the questions. The collected data was summarized and analyzed by using descriptive statistics such as frequency counts, percentages, mean and standard deviations while inferential statistics such as Pearson correlation and regression coefficient analysis by SPSS version 26.0 data analysis software. The results showed that all the factors (performance reward, performance feedback, fairness of PAS and interpersonal relationship), interpersonal relationship being the stronger and main influencer one, are significant in confirming the effectiveness of employee performance. Thus the researcher recommended that the organization should take these factors (performance reward, performance feedback, fairness of PAS and interpersonal relationship) into strong consideration in order to ensure the effectiveness of employee performance and achieve the objective of the evaluation.

Keywords: performance evaluation, employee performance, interpersonal relationship, fairness of PAS, performance feedback and performance reward.

**The Influence of Organizational Change on Employee Commitment in Addis Ababa
Land Development and Administration Bureau
Sipara Tadesse, St. Mary's University**

Abstract

The purpose of this study is to identify the influence of organizational change on employee commitment at Addis Ababa Land Development and Administration Bureau. Organizational change has been taken as independent variable and employee commitment as dependent variable. Data was gathered from Central Land Development and Administration Bureau. The research used qualitative and quantitative research approach using descriptive and explanatory research method and the research used non-probability purposive sampling method to select the sample size. A five point Likert-Type scaled questionnaire was used for data collection. Descriptive analysis, Pearson correlation analysis and Multiple regression analysis techniques were used to analyze the data. The finding of the study showed that organizational change has significant and positive influence on Employee Commitment with p value < 0.05 . The study revealed that structural change, technological change and people change account for 31.9% of employee commitment. Hence, the researcher recommends that directors must work on the attitude and behavior of their employees to increase commitment of its employees towards achieving successful implementation of change.

Keywords: organizational change, structural change, technological change, people change, employee commitment

**Assessment on the Practice and Implementation of ISO 9001 Quality Management
System: The Case of ASER Construction and Rama Construction
Sofanit Mesfin Mekuria, St. Mary's University**

Abstract

This study intends to evaluate the practice and implementation of ISO 9001 quality management system at ASER Construction and Rama Construction, which are among the very few construction organizations with an ISO 9001 quality management system certification. The basic concerns and difficulties presented in this study, which are based on ISO 10006:2017 Quality Management in Projects, include comprehending the level of management accountability, resource management, and the extent of product realization in project activities. Data was collected from concerned staff members and specialists in the project environment using quantitative and qualitative methodologies to fulfill the research's aims. The data was collected from the disseminated sixty six questionnaires with an 76 percent response rate and analyzed using descriptive statistics focusing on the mean, standard deviation, and percentages, which were calculated using statistical program for the social sciences (SPSS) version 20. Content analysis was used to analyze the qualitative data, which was then triangulated with the quantitative data to summarize the findings, conclusions, and recommendations. The validity of the instrument was evaluated, and the instrument's internal consistency was measured using Cronbach Alpha, with a result of greater than 70%, indicating that the data was reliable. The findings were provided in a qualitative as well as quantitative format. The study's findings suggest that risk management, communication systems, procurement procedures, and follow-up on subcontractor performance are all performing poorly. On the other hand, management responsibility for understanding customer needs, top management commitment, empowering people, company decision-making strategy, cost management, and project resource optimization is handled very well. It is, therefore, recommended that, in order for ISO 9001 quality management system to be implemented effectively, it is important that both of the construction companies establish an appropriate degree of flexibility within the key and supporting processes and have a continued right level of leadership commitment, resource utilization and implement the right project management methodology in their systems.

**The Effect of Motivation on Employees' Performance: The Case of
Berhan Bank S.C, Addis Ababa
Solomon Motuma, St. Mary's University**

Abstract

Motivation is stated as one of the most important contributor for high performance in the bank sector. Motivation factors (reward, recognition, promotion, job security, training, working environment, fringe benefit, and salary) are motivation systems to encourage employees to perform in the most effective way. The purpose of this study was to investigate the effect of motivation on employees' performance in the bank sector, focusing particularly at Berhan Bank S.C. In the study, motivation is seen as an independent variable while employee performance as a dependent variable. For this particular study descriptive and explanatory research design was employed and quantitative research method was used. The purposive sampling technique was used to select the study area of the organization, while simple random sampling technique to select sample the target respondents. A survey is conducted by using structured close ended questionnaires which are distributed to 192 Berhan Bank employees in order to gather data relevant to the research objectives. Descriptive statistic such as percent, frequency, mean and standard deviation and inferential statistic such as correlation, multiple regression and ANOVA analysis statistical tools were used to examine the relationship between motivation and employee Performance. The data collected on the questionnaire were analyzed using SPSS (version- 28). Pearson correlation coefficient analysis was carried out to test the hypotheses. Multiple regressions analysis were performed to examine relationships between the independent and the dependent variables and to identify the influence of the independent variable on the dependent variable. The findings revealed that all motivational factors have a significant positive relationship with employee performance in the Bank. There was a positive correlation between all motivational factor described in this research and employee performance in the Bank. In descriptive statistics frequency shows that motivation is directly proportional to employee performance. This result clearly presupposes that the more motivated the workforce, the higher their level of input into work and hence increase in performance. Thus, this study recommended that Berhan Bank managers can be improving the employee performance and increasing organizational effectiveness seriously giving attention to the entire motivation factor.

Keywords: Employee, Motivation, employee performance, Employees satisfaction, Employee Management.

The Impact of Career Development on Employee Engagement: The Case of Wegagen Bank S.C

Solomon Tekletsadik, St. Mary's University

Abstract

The main objective of the study was to assess the impact of career development on employee engagement at Wegagen Bank S.C. The conceptual framework was designed by treating career development as an independent variable and employee engagement as dependent variable. Career Development was further expressed using specific dimensions such as career planning, career counseling, career specialty training and internal promotion. Explanatory survey design was used while a questionnaire was used to gather primary data. The study sample in terms of the respondents covered randomly selected employees of Wegagen Bank at head office in Addis Ababa and a sample of 146 were respondents of the questionnaire with 86.3% response rate. The data collected was analyzed with the aid of descriptive statistical techniques such as mean score. More so, multiple linear regressions were used to establish the relationship between study variables and to test the hypotheses using Statistical Package of Social Sciences Version 22. The study found that staffs of Wegagen Bank are only moderately engaged to the bank. More so, the findings of the study revealed that the combined effect of various career development practices influenced employee engagement positively. The result of regression also indicates that career development predictor variables internal promotion, career specialty training and career counseling have statistically significant contribution on employee engagement. Career planning, on other hands, did not have significant effect on employee engagement. The adjusted R^2 of 0.58.5 indicates 58.5% of the variance in employee engagement can be predicted by career development practiced of the bank. Thus, the study concluded that improved career development practices are an increasingly important weapon for improving engagement of employees. Therefore, the management of Wegagen Bank should influence these career development practices as a way of improving the engagement of employees.

Keywords: *Career Development, Wegagen Bank, Career Counseling, Career Planning, Career Specialty Training, Employee Engagement and Internal Promotion*

**Assessment of Marketing Strategy Practice: The Case of Daisy Three Star Hotel in
Addis Ababa
Tewodros Dembu, St. Mary's University**

Abstract

This study is to assess the marketing strategies of the Daisy Hotel owned by Weyeg General Trading Plc: the product, price, promotion and distribution strategies that are best for the consumers of the company. It makes marketing easy to handle and allow the separation of marketing activities from other activities of the firm and the delegation of marketing tasks to specialists. In order to achieve the stated objectives, the study has used mixed research approach. Quantitative data were collected from customers of the company. Besides, interviews were conducted with marketing managers of the company in order to substantiate the data gained through survey questioners. According to the result of the study, out of the total respondents, 123 (77.55%) of them are male customers whereas the rest 36 (22.45%) are female customers. This shows that majority of Daisy Hotel customers are males. The response from the customers shows that the company provides quality services. The company delivers food, bar and room services. From the total services delivered by the company, the majority of customers of the company like room service. The quality of the service is the main reason for the customers to prefer the company. The price of the company is affordable for most of the consumers; as a result most individual customers can handle this price. Using social media platform and watching TV are most available and comfortable for majority customers to know about the services of the company. It is highly recommended that to make promotion even if there is no problem in demand, is not good to change the price significantly, rather to make it gradually and keep the product/service as good as possible because service quality is one the customer preference.

Keywords: Marketing strategy, Hotel industry, Daisy Hotel.

**An Assessment of Factors Affecting Market Leadership In lubricant Products:
The Case of Yetebaberut Beherawi Petroleum S.C (YBP)
Tigist Befikadu, St. Mary's University**

Abstract

Marketing is a key tool by which business organizations are able to achieve corporate objective which are primarily intended to. Likewise, owning a leadership position in a certain industry needs a strong orchestration of marketing strategies in view of responding to demand outlying over the market and competitors' actions. Likewise this study is intended to identify factors affecting Yetebaberut Beherawi Petroleum S.C (YBP) in leading the Ethiopian oil industry, particularly the lubricants business segment. The Ethiopian downstream petroleum companies are composed of both multinational and indigenous firms in which the multinational companies have an upstream source serving them as one of the competitive advantages they are having over the independent local marketers. Hence, as a strong market challenger with significant share in the market, (YBP) has been sustainably securing a fourth position in an industry with fierce competition. However, pinpointing the major factors affecting YBP not to possess the leadership position is vital. Accordingly, this study is envisioned for addressing both internal and external factors preventing YBP not to own the leadership position. Thus, responses for the major customer segment of the company, namely distributor, reseller and dealers are used as an input in revealing gaps observed from the external stakeholders point of view from the major marketing mixes perspective. Furthermore, internal responses from the marketing officials in the company were addressed in pinpointing the extent to which devised marketing strategies are compatible with the level of competition outlying over the market. Secondary data is used to supplement the findings as well. As a result, areas including product availability, promotion, distributing channel, and pricing are found to be where the company is challenged most as compared to the outlying competition over the market as internally sourced gaps. In addition, price ceiling by MOT, Illegal importation of lubricants, and challenges from entrants were observed as an external gap to be further addressed by the company in its strive towards owning market leadership in the industry.

Assessment of E-Banking Service Practice in Selected Commercial Banks of

Ethiopia

Tigist Mamo, St. Mary's University

Abstract

The purpose of this study is to investigate impacts of e-banking services on customers, its relation with demographic characteristics, and major challenges in e-banking activities to satisfy the customers of the selected public commercial banks in Addis Ababa. The study used quantitative research approach by employing multiple linear regressions models for the Customers Satisfaction in Electronic Banking (CSEB) and chi-square independence test to see the relationship between demographic characteristics and satisfaction of e-banking users. Primary data were collected by using 5-point Likert-scale questionnaire and interview with branch managers and customer service supervisors of the selected commercial banks. A total of 300 questionnaires were properly filled and returned. The empirical result shows that service quality dimensions: reliability, customer support, and ease of use have strong influence on e-banking users' satisfaction level in both public and private commercial banks in Addis Ababa. Thus, management bodies of commercial banks should strive to strengthen these service dimensions. There is also a relationship between satisfaction in e-banking and age and educational level of users of e-banking. The major problem faced by commercial banks in relation to e-banking is network failure due to poorly developed telecommunication infrastructure, lack of reliable power supply, and lack of ICT knowledge from customers end. In order to sustain a reliable service for such technology, commercial banks should work with government bodies (Ethio-Telecom and Ethiopian Electric Power). They also need to increase the confidence of their customers as well as developed skills and knowledge of customers in using e-banking services.

Keywords: E-banking, Customer service

**The Effect of Organizational Culture on Organizational Performance: The Case of
Addis Ababa Transport Authority
Tinsae Getaneh, St. Mary's University**

Abstract

This research is conducted to study the effect of organizational culture on organizational performance of Addis Ababa Transport Authority in the budget year (2021/2022). In order to achieve its goal, explanatory and descriptive research design has been used. Furthermore, quantitative approach has been used. The population has covered all the staff members of Addis Ababa Transport Authority. This research preferred Tardo Yemane's formula to determine a sample size. Using this formula 113 representative number of employees was selected from the total population of 158. Simple random probability sampling technique was used to select participants of the study. This study used both primary and secondary data sources. The type of instrument used to conduct primary data from the respondents was questionnaire. The data gathered from the study were analyzed with statistical tools such as descriptive statistics and inferential statistics. The general finding of the study showed that, the type of organizational culture exercised in the authority was hierarchical type of culture. The study also confirmed that, there was a statistically significant positive relationship between organizational culture and organizational performance. Accordingly, the study concluded that organizational culture has fundamental influence on organization's performance. Therefore; the study recommends Addis Ababa transport authority to introduce clan type of culture, to focus on human development and to provide adequate attention for organizational culture.

Keywords: Organization, Culture, Performance, Organizational Culture & Organizational Performance

**The Application of National Bank Principles on Anti-Money Laundering in the
Ethiopian Private Commercial Banks: A Case Study at Bank of Abyssinia
Tiruaynet Alemayehu, St. Mary's University**

Abstract

This study aims to assess the application of National Bank principles on anti-money laundering in Bank of Abyssinia. Purposive sampling technique was chosen to get the required sample size. Data gathered were analyzed based on 57 responses and additional interviewees. Descriptive research design was employed along with qualitative research approach. The study uses percentage, frequency and means to analyze the collected data. The result indicates that even though banks have compliance departments who have relevant competence and authority to oversee the bank's Anti-Money Laundering or Combating Financing of Terrorism compliance program, they did not communicate the Anti-Money Laundering policies, procedures and manuals. Bank of Abyssinia had an internal audit function to assess anti-money laundering and sanctions and practices, but they do not have other independent third parties to audit and assess money laundering. The absence of national identity (ID) cards for customers, no renewed identity (ID) and the law concerning Know Your Customer (KYC) requirements and other preventive measures suffer difficulty and such gaps create a suitable ground for money launderers to exploit the banking system. The study recommends that banks strictly follow the National Bank policy and to implement it in their ongoing services and policies and apply it within the banks in order to build a strong Know Your Customer (KYC) department and maintain the effective use of the compliance department to identify and trace money laundry and suspicious transactions.

Keywords: *Anti-Money Laundering, Financing of Terrorism, National Bank Principles, Bank of Abyssinia*

**The Effect of Employee Satisfaction on Job Performance:
The Case of Zemen Bank S.C
Tsedeay Aklilu, St. Mary's University**

Abstract

The study aimed to investigate the effect of employee satisfaction on job performance in Zemen Bank S.C. Data were collected through structured close and open ended questionnaires from the sample of 276 permanent employees selected from head office, main branch and other branches of the Bank located in Addis Ababa through simple random method of sampling. Data were analyzed using descriptive and inferential statistics with the aid of Statistical Packages for Social Scientists (SPSS) version 20. Multiple regression analysis technique were used to explain the nature of the relationship between employee's satisfaction dimensions (salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics) and job performance. The reliability coefficient of 0.984 was computed using Cronbach Alpha formula to measure the internal consistency of the questionnaire items. The result suggest that there is significant relationship between the independent variables i.e. salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics with job performance. Regression analysis result indicated that 93.5% of the variation on job performance of the bank could be explain by the sum up measure of salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics. The response of employees revealed that most of them are unsatisfied with the bank payment structure, performance evaluation criteria, supervision, working environment, training and development, promotion and job characteristics. Based on this, the researcher recommended that, in order to enhance employee performance the Bank should effectively implement the dimensions of employee's satisfactionnamely salary and benefit, performance evaluation criteria, relation with supervisor, working environment, training and development, promotion and job characteristics.

Keywords: *Employee satisfaction, Job performance*

The Effect of Relationship Marketing on Customer Loyalty in Banking Industry: The Case of Selected Ethiopian Commercial Banks

Tsegaye Ejigu, St. Mary's University

Abstract

The purpose of this paper was to assess the effect of relationship marketing on customer loyalty in Ethiopian commercial banks. The quantitative research approach was used through primary data collected from 385 respondents. Customer loyalty, an ordered categorical variable, was regressed on relationship marketing dimensions and certain bio data variables. The respondents were selected using stratified sampling technique. Statistical analyses were performed with the data in order to test the eight main research hypotheses. An ordered logistic regression model was employed in the research because of liner transformation from ordered logit model is directly interpretable and its model specification is easier. The study used cross-sectional data collected form 376 sample respondents. The result of ordered logistic regression estimation reveled that all relationship marketing dimensions found to have positive relation with customer loyalty. The result of regression analysis also showed that 48.7% of the customer loyalty was explained by the relationship marketing practices of the banks. The main findings from results of the STATA routine indicate that, in the Ethiopian banking sector, the eight dimensions of customer relationship management has a positive relationship with customer loyalty. However, trust, commitment, empathy, communication and reciprocity have a positive and significant effect on customer loyalty in the Ethiopian commercial banks at 1% significance level. Further research is required in to the dynamic nature of customer loyalty. Therefore, it is recommendthat banks should attach more importance in creating and developing customer trust, show commitment and empathy, implement effective communication strategy, and apply effective reciprocity mechanisms in order to be winner in the competitive field in gaining loyalty of customers.

Keywords: *Customer relationship management dimensions, customer loyalty, Ethiopian commercial banks.*

**Factors Affecting Physical Distribution of Pharmaceutical Products: The Case of
Ethiopian Pharmaceutical Supply Agency
Wengelawit Seyoum, St. Mary's University**

Abstract

The purpose of this research was to find out factors affecting physical distribution of pharmaceutical products at EPSA. The study considered four independent variables. The researcher used descriptive and explanatory (casual) research design. To this objective, quantitative approach was used. The data's were collected from 125 employees who were selected using convenience sampling technique. The sample respondents, particularly which meet a certain criteria were selected. The sources of data were primary and secondary data. The method of data collection was questionnaire. Validity and reliability test were directed to check the consistency between the variables all included variables confirmed to reliable scoring with alpha value greater than 0.7. The method of data analysis was using correlation, multiple regression, frequency, table and percentages. The major findings showed that, there is significant positive relationship between independent and dependent variables. The other was linear combinations of all factors of physical distribution considered under the present study significantly contributed to the positive variation for effectiveness of physical distribution management. The researcher concluded that in the case of selected branches of EPSA, the different factors which have significant positive impact on effectiveness of physical distribution management. Finally, the researcher recommended EPSA to reexamine the warehouse practice assessment in order to make more space and buy more shelves that are necessary for pharmaceutical products in more effective physical distribution management. The agency needs to reconsider availability of vehicles in order to increase the physical distribution management effectiveness. The agency needs to update to latest technology for controlling vehicles rather than the manual way of controlling the vehicles and needs to give more emphasis to improving effective supply of medicine since it is major and mandatory in distributing medicine in the country.

Keywords: *product, physical distribution, warehouse practice, transportation, storage, product timeline and overall physical distribution of pharmaceutical products*

**The Effectiveness of Educational Leadership Practice: The Case of Nifas Silk Lafto
Sub-City Secondary School
Weynished Negussie, St. Mary's University**

Abstract

The purpose of the study was to examine the practices of government secondary school principals' leadership in Nifas Silk Lafto Sub-City Addis Ababa. The study employed a descriptive survey method and was conducted in three secondary schools. To collect the relevant data questionnaire and interviews were used during the study. Data was gathered from 51 teachers, 3 school principals, and 2 vice principals. The participants of the study were selected conveniently based on their responsibility. The review of literature focused on leadership in education within this concept, the concept of leadership, the theoretical background of leadership, leadership styles, leadership skills of leaders, and managerial functions of school leadership. The descriptive survey method was supported by a qualitative study that was employed to study the practices. To collect the relevant data questionnaire of both closed and open-ended questions was used and interviews were conducted during the study. Accordingly, a questionnaire was prepared to be filled by teachers, and interviews were administered to Sub- City principals and vice-principals. The data obtained through questionnaires were analyzed using statistical tools such as the mean. Based on these findings, principals are less effective in their leadership due to a lack of experience and qualification in the profession.

**Determinants of Fuel Supply Chain Effectiveness: The Case of Ethiopian Petroleum
Supply Enterprise (EPSE)
Wolelaw Teka, St. Mary's University**

Abstract

The demand for petroleum products in Ethiopia has increased over the past decade in parallel with the country's growth rate. As the demand for petroleum products increases, the supply chain effectiveness has become an important issue on delivering the required level of performance. This research made its main objective to examine the determinants of fuel supply chain effectiveness for the Ethiopian Petroleum Supply Enterprise. Explanatory research design was used to assess the determinants of fuel supply chain effectiveness. The study used both primary and secondary data. Primary data was collected through Self-administered questionnaires. Census and purposive sampling technique has implemented on selecting participants that have a direct involvement with the supply chain. A self-developed questionnaire adopted from respondents from the two segments (EPSE and Oil Companies) was used as a research tool for collecting data. The collected data was analyzed using SPSS V.20 software (mean, standard deviation, correlation and regression). The researcher has used the Enterprise's annual report as a source of data for the study. The main findings of the study show that, the current port EPSE is using affected the fuel supply chain. Moreover, according to the respondents the available transport infrastructure and modes of transport have negatively influenced the fuel supply chain effectiveness. In addition to the above findings, the research result shows that poor information sharing between the participants in the supply chain has affected its effectiveness. The study recommends EPSE to have additional storage and loading facility in Djibouti and other ports in the neighboring countries and to improve communication channels in the supply chain.

Keywords: *Supply chain, Supply chain management, Fuel supply chain, Fuel supply chain effectiveness.*

**The Effect of Motor Insurance Claim Management on Customer Satisfaction:
The Case of Ethiopian Insurance Corporation (EIC)
Wondyfray Tilahun Betru, St. Mary's University**

Abstract

The objective of this research was to examine the effect of motor insurance claims management process on customer satisfaction at EIC. The research identified five elements of motor insurance claim management process at EIC: claim reporting, response to a claim, towing damaged vehicle, damage assessment and repair handling. The motor insurance claim management included a sixth process complaint or dispute settlement for those raising any. Taking a sample of 123 customers selected using a convenience sampling technique from EIC customers, the research examined the relationship between the elements of the claim management process and customer satisfaction. The results indicated that there is a statistically significant correlation between customer satisfaction and motor insurance claim management processes presented in their order of Pearson correlation coefficient (repair handling, damage assessment, complaint settlement, damaged vehicle towing, claim reporting, and response to a claim). The model also identified repair handling, and damage assessment as strong predictors of customer satisfaction followed by complaint and dispute settlement. This implies that improving motor insurance claim management process could improve the overall customersatisfaction, which can also translate in to policy renewals and further recommendation to others increasing the word of mouth advertising. Prioritizing and improving elements of the motor insurance claim management process specifically 'repair handling' and 'damage assessment' followed by 'complaint and dispute settlement' should result in higher level of customer satisfaction quickly.

Keywords: *Motor Insurance, Claim Management, Customer Satisfaction*

**Assessment of Internal Control System Practice: The Case of Tsemex Global
Enterprise Plc.**

Yabel Tadesse, St. Mary's University

Abstract

The main purpose of the study was to assess the internal control system practice in Tsemex Global Enterprise Private Limited Company. The study adopted a descriptive research design which allowed the gathering of primary and secondary data through structured questionnaires, interview, and document and report review. The gathered data was analyzed with the aid of the Statistical Package for Social Sciences (SPSS) Version. The data was analyzed using descriptive statistics like mean and standard deviation and frequency table. Generally, the researcher found that the company's internal control is not effective. This conclusion is confirmed throughout the specific findings for all the assessed components of internal control. To cite some, several recent cases demonstrate that inadequate internal control led to Tsemex significant problem. Some of the deficiencies of this company are as follows: Absence of adequate management oversight and accountability, failure to develop a strong control culture within Tsemex, failure of key control activities such as segregation of duties approval, and inadequate communication of information between level of management within the Tsemex. Finally, the researcher recommends that almost all specific aspects of internal control in the company be improved, upgraded and improved. For instance, management should assess whether controls are present and functioning as is intended; the company should periodically evaluate business processes.

Keywords: Internal Control, Control Environment, Monitoring Activity, Control Activity, Information System and Risk Assessments

**The Effect of Organizational Culture on Employee Performance: The Case of
Commercial Bank of Ethiopia, Furi Branch
Yeheyise Debebe, St. Mary's University**

Abstract

The purpose of the study was to examine the effect of organizational culture on employee performance in Commercial Bank of Ethiopia, Furi Branch. The study adopted quantitative research method and explanatory research design to objectively answer the proposed research questions. The target population of the study were the whole 49 employees of the Bank who were selected by census because their number was manageable. Based on the model of Denison on organization culture traits, a structured questionnaire containing 47 statements associated with the four traits of organizational culture (involvement, consistency, adaptability and mission) was used to collect data. Statistical Package for Social Sciences (SPSS) 20 software was used to analyze the data. The data was analyzed using descriptive and inferential statistics. The study found out that all the three independent or predictive variables of organizational culture (consistency, adaptability and missions) were positively related with employee's performance. According to the result of regression analysis, it was concluded that 52.5% of the variation in employee performance was caused by the independent variables. In addition, adaptability had significant contribution and statistically significant relationship with employees' performance. However, consistency has no significant contribution and statistically insignificant relationship with employees' performance. The research Finding showed that there existed an effect of organizational culture on employee performance. Based on the research findings and research conclusions, major recommendations, such as maintaining the significant cultures, mission and adaptability, and doing a frequent cultural audit so as to perform better and be competitive in the market industry are given.

Keywords: *organizational culture, involvement, consistency, adaptability, mission and employee performance*

**The Effect of Organizational Culture on Organizational Commitment: The Case of
SYS Trading Private Limited Company
Yelfset Moges, St. Mary's University**

Abstract

The general objective of this study was to investigate culture and employee commitment levels and relationship between culture and commitment at SYS Trading plc.. In the study, mixed research approach was applied. Both qualitative and quantitative data were used. The Data were analyzed by using the statistical package for the social sciences (SPSS) software. Two types of statistics, namely descriptive and inferential statistic were utilized in methodology. Questionnaires were applied as data collection tools The total population of the study was 400 employees of SYS Trading plc. The study utilized simple random sampling techniques to draw a sample of 200 employees from the total population. The research used descriptive statistical tools such as frequency, mean, percentile and standard deviation; it also applied inferential statistics through anova, Pearson's correlations regression model analysis. Ways to cultivate employee commitment and retain skilled employees are also closely explored in this research study. The findings revealed that there is a strong clan culture highly prevalent at the company. On the second level adhocracy culture existed with a good mix of the other culture types like, market culture and hierarchy culture. Employees also strongly showed their respective wants of a market and hierarchy type of culture to cope up with changing environment. There is also a high enough level of employee commitment. This high commitment was due to improved communication, better collaboration culture aspect. In conclusion, there is a significant relationship between culture and commitment. This makes the Company a cultural oriented organization. Hence, this is a good opportunity for the Company because by nurturing culture can increase employee commitment to the needed level.

Keywords: *Organizational culture, Clan culture, Adhocracy culture, Market culture, Hierarchy culture and Organizational commitment*

Effects of Employee Engagement on Job Satisfaction: The Case of Abay Bank S.C.

Yesunesh Getachew, St. Mary's University

Abstract

The main objective of this study was to investigate the effect of employee engagement on job satisfaction in Abay Bank S.C. The study is quantitative in its approach and has been able to use descriptive and explanatory research design. To achieve its objective, data have been collected by dispatching self-administered questionnaires to 159 employees of the respective branch offices of the Bank which comprises of the four indicators of employee engagement that are expected to measure their level of job satisfaction. After 129 responses were collected, the data were analyzed using SPSS software version 25. In addition, to analyze the collected data descriptive statistics (frequencies, means & standard deviations), and inferential statistics (correlation and regression) were used. The findings of the study indicated that inspirational leadership, internal communication and career development have a positive and significant effect on job satisfaction in Abay Bank S.C. Accordingly, the researcher forwarded the following recommendations. Based on the result, inspiring leadership shows a significant relation with job satisfaction in the study. Abay Bank can make its employees' job satisfaction attained by making a good career development system in which there are regular trainings, job advancement opportunities and opportunities where employees apply their talent and expertise. To ensure maximum satisfaction for all individual members of the institution, carefully managing internal communication is essential. In addition, the Company should be conducting job satisfaction surveys continuously and taking corrective actions on areas that need improvement on issues identified as crucial and important is recommended.

Keywords: *Employee Engagement, Inspirational Leadership, Internal Communication, a Culture of Diversity, Job Satisfaction, Abay Bank S.C.*

**The Assessment of Challenges and Benefits Of Performance Management System
Implementation: The Case of Commercial Bank of Ethiopia Selected City Branches in
Addis Ababa**
Yidnekachew Fekade, St. Mary's University

Abstract

Nowadays the source of sustained competitive advantage has shifted from financial resource to technological resource and human capital. Therefore, many organizations try to rely on employees' knowledge, skills and competence to enhance organizational competitiveness. The main objective of this study, therefore, is to assess the challenges and benefits of performance management system implementation in Commercial Bank of Ethiopia selected city branches. A total of 342 samples were drawn from the target population using simple random sampling technique. 309 respondent's questionnaires were completed and returned representing a 90 percent respondent rate. Close-ended questionnaires were distributed to employees of selected city branches and structured interview forwarded to six selected branch managers. Data analysis was done through descriptive statistic, specially used mean, standard deviation, frequency and percentage. The finding show that: the employee understanding towards PMS is differ based on their demographic character, there were challenges of PMS implementation in CBE, some benefits also gained from PMS implementation and the feature of PMS implementation in CBE is not according to theoretical aspect.

Keywords: *Performance management System, Challenges, Benefits, Human Resource Management. Commercial Bank of Ethiopia*

**Packaging and Its Effect on Brand Marketing Strategy: The Case of Habesha
Breweries S.C**
Yodit Wolde, St. Mary's University

Abstract

The objective of this study is to determine the attributes of packaging that play an important role on marketing strategy. The purpose of this research is to find out the main important factors related with the packaging attributes and practicality that help the marketing strategy process. Companies in order to create the right packaging for their products must understand the marketing strategy process and understand the role and the impact of packaging as a variable that can influence the purchase decision. Therefore, by understanding, what factors influence the marketing strategy and what packaging attributes are most important will help companies make the right decisions about packaging of their products. The research identified the main variable of the study, marketing strategy, and some independent variables like packaging color, printed information, packaging material, font, printed information and innovation. The primary research data was collected through a structured questionnaire and SPSS software was used for analysis purposes. Therefore, the study tried to find out the most important factors that have an impact and influences marketing strategy.

Keywords: *Marketing strategy, Packaging attributes*

Assessment of Employee Turnover and Employee Retention Strategies:

The Case of MIDROC Construction Eth. Plc.

Yohannes Mulugeta, St. Mary's University

Abstract

Employee turnover is a significant factor that should get due attention by organizations. The general objective of the study was to assess employee turnover and employee retention strategies in MIDROC Construction ETH Plc. The study was guided by the following specific objectives: to identify the causes that lead to employee turnover in the Company; to assess employee turnover on organizations; and to assess the possible strategies of reducing employee turnover in the organization. The study employed a descriptive research design since it intends to gather qualitative and quantitative data that describe the nature and characteristics of employee turnover and employee retention strategies in organization. The target population comprised a total of 390 employees the Company at head office and terminal branches. The sampling method used in this study was stratified random sampling for quantitative data and purposive sampling for qualitative data. Primary data was collected using structured questionnaires and semi structured interview. Secondary data gathering instruments are observation and documents of the Company from HR department. Subsequently, the study found out that the majority of the respondents stated low compensation, lack of promotion, lack of training and education, and lack of recognition and appreciation are the major causes of turnover. Most respondents agreed that the organization lacks remuneration adjustments within time, did not recognize and appreciate work achievements, and didn't have career growth plan and opportunity taken as retention strategies implemented by the organization. The study recommended the organization to put competitive compensation packages, create training education and career development opportunities as a retention strategy to implement and to make its employees stay longer.

Keywords: *Employee Turnover, Costs of Turnover, Employee Retention, Retention*

Assessment of the Challenges of Coffee and Oil Seed Exporters in Ethiopia

Yohannes Negussie, St. Mary's University

Abstract

International trade, if properly managed, can contribute to a nation's economic growth. One of the reasons for international trade is the presence of the imbalance of natural resources of countries. The efficiency of a given country's international trade is highly dependent on the efficiency of the participants of in this sector. One of the main actors in international trade are exporters. The main purpose of this research was to assess the major challenges of coffee and oilseed exporters in Ethiopia. Among different barriers, this study aimed at identifying the major challenges in the area of foreign management, identifying institutional obstacles, challenges related to organizational capacity, and logistics-related challenges. From different scholars and research, major variables are self-extracted in each category and prioritize the problem of coffee and oilseeds exporters. However, these variables are also used in other research pilot studies conducted to communicate with respondents before the questionnaire was distributed for the data collection process. To get a clear picture of the challenges, non-probability sampling method called convenient sampling technique was used. The data analysis process was completed using SPSS statistical packaging software and descriptive statistics relative importance index (RII) methods of analysis was used to prioritize the challenges faced by both exporters. The findings showed that most exporters are unable to generate profit from this sector and they are doing business to get foreign currency to import different materials. Because of a high transaction cost in local and international transportation, lack of financial resources, lack of researching and market segmentation were identified as serious factors which influence this sector. Therefore, government and other concerned stakeholders should address the identified problems accordingly by considering the dynamics of the global market.

Keywords: *Coffee and oilseeds export, foreign market management, Logistics barriers, and institutional obstacles*

Employee Performance Management System: The case of Nib International Bank

Yonathan Tilahun, St. Mary's University

Abstract

The basic purpose of this study is to assess performance management system of Nib International Bank (NIB) of Ethiopia by providing practical solutions and recommendations so that the Bank can choose the best option. Performance management system is a strategic and integrated approach to delivering sustained success to organizations that focus on performance improvement and employee development. This study tried to address the basic questions of what the performance management system of NIB is, what the purpose of employees performance management system in NIB is, how performance evaluation criteria and the Bank's over all goals are aligned and employees participation in the entire system. To answer these questions, descriptive and inferential research design has been deployed by using both quantitative and qualitative research approach. There are 275 branches of NIB International Bank in Addis Ababa, and for this study simple random sampling technique was used to take 15 branches with total number of 249 employees and sample size of 154 employees to fill in the self-developed questionnaire, which is the main data collection instrument. The data gathered from the questionnaire were compiled by using SPSS software. Descriptive statistics and Inferential statistic method was used for analyzing data obtained from questionnaire and data gathered from interview. Based on this study participation of employees in the performance planning, performance execution, performance assessment and performance review stage of performance management is not across all employees of NIB. In addition, the system and objectives of performance management in NIB International Bank are not described clearly for its employees. To those and other problems investigated in the study, the forwarded recommendations were that the Bank should create a platform through which employees participate in operational planning system; the criteria presented to assess the performance of employees should take into account the specific and measurable characteristics of that measure of work related behaviour of employees. Finally, they must facilitate the use of explicit metrics, open and honest feedback to alleviate employees in the Bank's future practices of Performance management system.

Keywords: *performance management system, performance Planning, performance Execution, performance Assessment, performance Review*

**An Assessment on the Effectiveness of Project Performance Appraisal System: The
Case of Ethiopian Roads Administration
Yordanos Nigussu, St. Mary's University**

Abstract

The major objective of this study was to investigate the effectiveness of project performance appraisal system. To this end, its effectiveness has been tested by selecting three variables to show the relationship between the three independent variables and the dependent variable. The study is required to create the level at which availability of funds, stakeholders' participation, and organization leadership influence the effectiveness of the project appraisal system. Furthermore, the respondents have been selected based on their population size out of 1206 permanent employees. A total of 300 employees were taken as a sample by using a stratified sampling technique, and questionnaires were distributed proportionally. The findings indicate that the organization's project performance appraisal system is miss-formulated and also based on the selected effectiveness variables; it is observed that the project performance appraisal system is less effective across all the divisions. Furthermore, problems which hinder the effectiveness of the project performance appraisal system were identified and a comparison of their occurrences was also made. As a result, lack of participation of employees in the project performance appraisal process was identified as one of the major problems, while lack of a well-tailored measurement system and lack of well-designed procedures and processes were also identified as critical problems. Finally, this research enables us to see the effectiveness of the performance appraisal system of ERA and the gaps that exist in the project performance appraisal system. By giving extensive information about the organization's performance appraisal processes, the research intends to recommend to management of the organization a better project performance appraisal system in order to fill the existing gaps and/or take corrective action on the PAS in a way that enables it to achieve the objectives of the organization.

Keywords: *Project Performance Appraisal, effectiveness, availability of funds, stakeholders' participation, and organization leadership*

Practices and Challenges of Employees' Performance Management System:

The Case of Hibret Bank S.C

Yosef G/Aregawi Kahsay, St. Mary's University

Abstract

This study was intended to examine the practices and challenges of employee performance management system in Hibret Bank, S.C. The researcher used descriptive research design, and quantitative approach. Some of the major findings of the research were: PMS links the Bank's objectives with employees' performance. Employees have a strong understanding of the Bank's mission and strategic goals and are clear about the job components they are responsible for. Managers assist employees in identifying areas for improvement; PMS has the ability to link employee performance with the associated reward; on the contrary PMS does not assist employees in achieving their career goals in the long run; Objective setting is carried out without discussion between employees and managers, Employees believe that they do not get the training they require. They also feel that they do not get timely feedback from managers. From the major findings, the following conclusions were made: performance management system is linked to the achievement of the banks' business objectives, as it helps to track employees' performance and identify areas for improvement. This evidence suggests that PMS could be an effective tool for banks to use in order to maximize their potential and reach their business objectives. Also, the bank's performance management system is largely effective, but there is room for improvement. The data tracking system and performance management system allow managers to easily track employee performance and activities. However, employees feel that they do not participate in objective setting, and there is a need for positive enforcement. Additionally, there are several challenges that the bank has encountered in its performance management system, such as needing more objectivity and transparency in evaluating performance, providing adequate training and development, and ensuring raters are competent and have the necessary skills.

Keywords: Hibret Bank, PMS, Research Approach, Research Design, Objectives

The Effect of Leadership Style on Employee Performance: A Case Study on TVET Agency, Addis Ababa

Yoseph Kumlachew Mengesha, St. Mary's University

Abstract

The purpose of this study was to examine the effect of leadership style on employee job performance in TVET Agency in Addis Ababa, Ethiopia. This study has selected leadership styles such as supportive, participative, servant, transactional and transformational leadership as independent variables that are assumed to have direct influence on employee job performance, which is the dependent variable. In guiding this research, the researcher applied mixed research approach whereby both qualitative and quantitative approaches were used to answer the research problems. Descriptive and explanatory research designs were applied to meet the research objective. Structured and unstructured questionnaires were used to collect data from 167 respondents. The leadership styles were measured through the Multi factor Leadership Questionnaire. Moreover, qualitative data were gathered through interview. Descriptive and inferential statistical techniques were used for data analysis. Inferential statistics mainly Pearson's correlation and linear regression analysis were used to examine the relationships between the study variables. The findings show that participative leadership style is the most dominant style at the TVET agency ($x=3.0412$) while the least practiced leadership style was transactional leadership style ($x= 2.069$). The results of Pearson correlation analysis reveal that employee job performance was positively correlated with participative leadership style ($r=0.831$, $p=.001$) followed by the servant leadership style ($r=0.810$, $p=.001$), supportive leadership style ($r=.519$ and $p=.000$), transformational leadership was significant ($r=.519$ and $p=.000$). Moreover, the mean value of Employee performance is above average. The results of regression analysis indicated that all leadership style have a significant positive effect on employee performance. More specifically, participative and servant leadership styles have dominant effect on job performance. In conclusion, leaders in the case organization need to use a lot of participative and servant leadership styles to improve the level of employee job performance.

Keywords: leadership style, participative leadership, servant leadership, transformational leadership, transactional leadership, employee performance, TVET

**Effect of Motivation on Employee Performance: The Case of Abay Bank,
South & West Addis District**

Zelege Chanie , St. Mary's University

Abstract

The objective of the study was to investigate the effect of motivation on employee performance at Abay Bank, South and west Addis district head offices. The research adopted descriptive and exploratory research design with mixed research approach. Stratified sampling and simple random sampling techniques were employed for this research with 211 sample size. Both primary and secondary data that were collected through questionnaire and document review were used. Descriptive statistics, correlation analysis and infernal statistic, multiple regression analyze techniques were used to analysis the data. The finding of relationship results showed that positive relationship between the goal setting and non- monetary reward and recognition and employee performance at the Bank. However, the study revealed that well- being and monetary reward or financial incentive are insignificant determinant of employee performance .The researcher recommends that monetary incentive Abay Bank that must provide adequate incentive plan and reward system and better market based salaries and the well-being must offer conducive working environment and job security for their employees for those resist change. So change can increase employee performance in their work activities to make satisfied employees and customer. The company must assess regularly the compensation program to update with market. Abay Bank must keep healthy relationship and improve working environment to their staff to be interested in their job.

Keywords: *Motivation, Goal setting, reward and recognition, financial incentive and well being Employees' Performance*

**The Effect of Service Quality on Customer Satisfaction: The Case of Commercial
Bank of Ethiopia selected Merkato Branches
Zeray Dagne , St. Mary's University**

Abstract

Because of the significant increase of service sector in the economy, there is a tight competition in the area. Banking industry is also one of the most dominant service sectors in Ethiopia; and there is a tight competition within this sector. So the main objective of this study was to assess the overall level of service quality and customer satisfaction in CBE west district selected Markato branches and to investigate the effect of service quality dimensions on customer satisfaction under the study area. Banks tend to continually find a strategy that enables them to be competent in this tight competition. This strategy often focuses on the area of improving service quality to increase customer satisfaction to strongly compete and pool more customers because, service quality is relevant to keep up their competitive advantage and improve customer satisfaction. A conceptual model of service quality dimensions was developed. Data for this study was collected in CBE west district selected Markato branches. This study used both primary and secondary data. A total of 349 respondents taken as sample customers of the Bank were chosen and the questionnaires were distributed to these customers of the Bank during office hours. The collected data was analyzed with the help of SPSS version 20. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The findings of the study show that service quality of customer satisfaction is below average, and customers are not satisfied with the service. Based on the finding, all service quality dimensions have significant effect on service quality and customer satisfaction. The study concluded that over all service quality of the Bank is not good and customers are not satisfied with the services of the organization. So, the Bank needs to improve the quality of service to satisfy and attract the unsatisfied customers. The researcher recommended that the Bank should work hard on all these service quality dimensions to improve its service quality and customer satisfaction. And also emergence of new forms of banking channels such as Internet banking, Automated Teller Machines (ATM), phone banking and also maturing financial market and global competition have forced bankers to explore the importance of customer loyalty. Therefore, studies need to focus on the changing role of the banking system and its dynamic financial market.

Keywords: *Customer satisfaction, Tangibility, Responsiveness, Reliability, Assurance and Empathy*

**Determinants of Patients Satisfaction with HealthCare among Patients Attending
Primary Health Centers: The Case of Akaki Kality Sub-City
Zinash Kassa, St. Mary's University**

Abstract

When patients visit health facilities, they express clear wants or demands for services. However, patients may become dissatisfied if their needs are not adequately met. Studies on patient satisfaction and other aspects of the healthcare system have been done in Ethiopia; however, they are only applicable to certain regions and higher-level medical facilities. The aim of the study was to evaluate patient satisfaction with out-patient medical services in the Akaki Kality sub city and its levels and contributing factors. A quantitative research method was conducted from 7th august to 30 august 2022. A sample of 416 respondents from the target population of 10,595 was selected using simple random sampling method with a response rate of 95.2%. Descriptive statistics and multiple linear regressions were performed using computer software (SPSS 25). Approximately 89.8% of the respondents were satisfied with outpatient healthcare services. The study finding indicates that there is a strong positive and significant relationship between the independent variables with the dependent variable. Professional interpersonal quality has a positive and significant effect on patient satisfaction with a beta value (beta =.423), at 95% confidence level ($p < 0.05$), technical quality and health professional competence has positive and significant effect with (beta =.399, $p < 0.05$) but Physical facilities has no significant effect with (beta =.057, $p > 0.05$). Although majority of the respondents reported satisfaction withoutpatient services. The health center should work to improve the healthcare providers to offer adequate and regular health education and advice to their clients. And the management of healthcenter should ensure that only qualified staff provide services and the health care service spend sufficient time with their client.

Keywords: *Satisfaction, patient, interpersonal quality, technical quality and environmentalquality.*

**The Effect of Kaizen Implementation on Organizational Performance: The Case of
Peacock Shoe Factory
Abebe Degu Belay, St. Mary's University**

Abstract

Kaizen, a continuous improvement methodology, has gained popularity among organizations seeking to improve their performance. This study examines the effectiveness of Kaizen implementation on organizational performance at Peacock Shoe Factory. A mixed research approach was employed, and data were collected from 160 sample were selected from the total employees of peacock shoe factory through stratified sampling technique first and then simple random sampling technique. Structured and semi structured questionnaire and employees in- depth interview are the main data collection methods to investigate the effectiveness of kaizen implementation at peacock shoe factory. The study employed thematic content analysis to analyze the qualitative aspect of data and descriptive statics in the form of mean, frequency tabulation and inferential statistics mainly binary regression analysis methods were employed for the quantitative data analysis. The findings indicated a statistically significant positive relationship between Kaizen implementation and organizational performance. The study found that Kaizen implementation positively impacted key performance indicators such as five S, just intime, waste elimination and management commitment. The study also found that employee involvement, communication, and training were critical factors in the success of Kaizen implementation. The study concluded that Kaizen implementation can significantly improve organizational performance and recommends that organizations adopt a Kaizen culture to sustain continuous improvement.

Keywords: 5SKaizen, just in time, seven waste, management commitment, peacock shoe factory

Determinants of Sales Person Performance: The Case of Awash Wine S.c.

Abel Dagneu, St. Mary's University

Abstract

An effective sales person contributes to business's high sales volume and to its long-term survival. Cognizant of this, business organizations strive to build their sales persons through various ways. However, sales persons' performance is affected by different factors. The objective of this study was to investigate determinants of sales persons' performance of Awash Wine S.C. To this end, employing quantitative research approach; specifically, explanatory design, a total of 208 (female=120 and male=88) respondents participated in the study using comprehensive sampling technique. Data were collected using a pilot-tested structured questionnaire with a five-point Likert scale. Data analysis was conducted using SPSS version 22. Specifically, frequency, mean, standard deviation, Pearson Correlation and multiple linear regressions were applied. Findings show that sales person's performance was low in Awash wine SC in the study area because respondents scored below the average (Mean=1.621) on the majority of the items used to measure sales person's performance. Pearson correlation show that sales person's performance has significant positive relationship with selling skill ($r=0.570$, $p<0.01$), with salary and benefits ($r=0.275$, $p<0.01$), commission ($r=0.560$, $p<0.01$), with recognition ($r=0.453$, $p<0.01$) and supervisory support ($r=0.652$, $p<0.01$). Analysis of multiple linear regression showed that the predictor variables; supervisory support, salary and benefits, recognition, commission, selling skill, and role perception have significant effects on sales force performance. More importantly 65% of the variance in the model can be predicted using the independent variables or in simple words 65% of sales person's performance is explained by the constructed independent variables. Analysis of beta coefficients confirmed that supervisory support ($\beta=0.439$, $p=.000$) was the strongest predictor of sales force performance followed by recognition ($\beta = 0.375$, $p = .000$), selling skill ($\beta=0.257$, $p=.048$), commission ($\beta 0.110$, $p=0.012$) and salary and benefits ($\beta =.007$, $p=0.006$). It is recommended that much focus should be given to structures and systems for recognition of a representative's efforts which are often overlooked by manufacturing firms. Rather than more elaborate and costly systems, more simple acts of recognition need to be implemented. They may be carried out at supervisory level rather than at organizational level.

Keywords: sales person's, sales person's performance,

**Factors Affecting the Effectiveness of Performance Appraisal System in
Commercial BankOf Ethiopia
Abel Kahsay, St. Mary's University**

Abstract

The major objective of this study was to investigate the factors affecting the effectiveness of the current employee performance appraisal system. To this end, its effectiveness has been determined by selecting five major effectiveness variables. This research has a descriptive nature which describes the existing phenomenon as it exists. The population for the study was 14,436 and a sample size of 389 respondents was selected. Questionnaire and interview were used as an instrument to collect primary data for this study. Stratified random sampling was used as sampling technique for the study. The data was analyzed with descriptive and inferential analysis, and the result was presented with tables and charts. The findings show that performance appraisal planning and performance standard are significant and key factors which affect the effectiveness of performance appraisal and should be focused by the human resource managers to improve on overall organizational objectives. Furthermore, level of trust and level of communication are not as significant to impact the effectiveness of performance appraisal. From the theoretical perspective, this study helped to identify the effect of performance appraisal planning, level of trust, perceived fairness and level of communication on the effectiveness of performance appraisal. Hence, it was recommended that the organization should revisit its employee performance appraisal system and take corrective actions. For instance, alignment of the appraisal system with organization's objective, reward policy and development objectives should be maintained. Moreover, the organization also have to work a lot on the identified effectiveness variables;(level of trust, level of communication, performance standard, performance planning, and perceived fairness) to enhance effectiveness of the current performance appraisal system. Likewise, the organization have to give emphasis for employees' participation in appraisal related matters.

Keywords: *Performance Appraisal, Effectiveness, performance objective, performance standard, Communication*

**Effect of Tax Audit Practices on Revenue Collection: A Case Study of
Eastern Addis Ababa Small Tax Payers Branch Office
Abenezer Tafese, St. Mary's University**

Abstract

The purpose of this study is to assess the effect of tax audit practice on revenue collection in Eastern Addis Ababa Small Tax Payers' Branch Office. The study stands to answer how audit quality, management support, organizational independence, auditee attributes and organizational setting affect tax audit effectiveness; and in turn how effective tax audit can affect revenue collection. In light of this objective, the study adopted quantitative method of research approaches to test a research hypothesis. Purposive sampling was employed based on the situations where the researcher reaches the targeted population quickly. The study used a structured questionnaire for the collection of data from tax auditors. The collected data were analyzed using descriptive statistics and multiple regression analysis. The study used two models for analysis; the first model is that tax audit effectiveness the dependent variable is explained by audit quality, top management support, organizational setting, auditee attributes, and organizational independence. The second model is that revenue, the dependent variable, was explained by independent variable effective tax audit. The result showed that there is no statistical significant positive relationship between top management support, organizational independence and tax audit effectiveness. Besides, the results indicated that there is no statistical significant negative relationship among organizational setting and tax audit effectiveness. The researcher found that there is strongly significant positive relationship among audit quality, audit attributes and tax audit effectiveness. There is also strongly significant positive relationship between tax audit effectiveness and revenue.

Keywords: Revenue; Revenue Generation; Tax; Tax Audit; Tax Audit Effectiveness.

**The Effect of the Practices of Democratic Leadership on Organizational
Performance: The Case of Selected Public Sectors in Addis Ababa Sub- City
Abenezer Wogayehu Getachewu, St. Mary's University**

Abstract

The objective of this study is to assess the effect of Democratic Leadership practices on organizational performance in Lideta Sub-city in Addis Ababa. To achieve this objective, the researcher adopted explanatory type of research, by examining the primary data, with random sampling technique using Taro Yamane formula with these seven variables: decision making, open communication, distributions of authority, staff opinion, empowering, offering guiding and counseling, and organizational Performance. 135 questionnaires were distributed to different level of leaders which have direct involvement and composed of 39 office heads, 68 work process coordinators, and 28 team leaders. All questionnaires were collected, the results recorded, transcribed and entered into the quantitative research software, SPSS version20. The responses were expressed using descriptive statistics such as frequency, percentages, mean and standard deviation, ANOVA, regression Coefficient in terms of collinearity Statistics and correlation. Structured interview was made and the secondary data that are already available. The finding revealed that democratic leadership style was dominant in the study area. The researcher recommended that public sector organizations' leaders need to apply appropriate leadership style, prepare short, medium and long plan to training, and public sector organizations' leaders carefully implement leadership development strategies to be effective in leadership. Besides alternative methods need to be sought through rigorous research.

Keywords: *leadership style*

Determinants of Employees' Commitment: The Case of Bank of Abyssinia
Adonawit Walelegn, St. Mary's University

Abstract

The purpose of this study was to investigate the effect of Job satisfaction on employees' performance in Bank of Abyssinia. Primary data was collected from 157 employees and analysis was made on 135 respondents. This study applied a mixed research approach, that is, descriptive and explanatory research design and quantitative data were processed through SPSS and analyzed via descriptive and inferential statistics. The results showed that there is a positive relationship between job satisfaction and employee commitment. Employees who were more satisfied with their jobs were more likely to be committed to their organizations. The results of correlation analysis confirmed that the independent variables, namely, career development, compensation and benefit, work environment & Relationship with management have a strong relationship with the dependent variable (employee Commitment). The research also revealed there is a statistically positive relationship between each of the aforementioned independent variables (separately) with employee commitment though the degree varies. The study recommends the Bank to have regular career advancement opportunities, have comparable pay to that of others, and make sure that there is positive work environment in the Bank and starts giving simple recognition.

Keywords: *job satisfaction, employee commitment, Bank of Abyssinia, career development, compensation and benefit. Work environment, relationship with management.*

Assessment of Asset Quality Management Practice: The Case of Berhan Bank

Aklilu Tadesse, St. Mary's University

Abstract

This study was conducted to assess asset quality management practice of Berhan Bank. The study used primary data using questionnaire. The study population is 74 employees from Berhan Bank who are directly involved in credit processing and administering loans in head office and Addis Ababa branch managers. The data collected using questionnaires were analyzed with descriptive statistics using SPSS 23. Descriptive analyses were used to analyze the data collected. The findings of the study revealed that majority respondents agree with the practice of weak risk assessment and due diligent has an impact on asset quality of the bank. Moreover, highlending interest rate, unsecured loans and political also have an impact on asset quality of the bank. Therefore, the study recommended that the bank should give more emphasis on its risk assessment and due diligence procedure before approval of loans and also lending interest rate should be reviewed and reduces to increase asset quality of the Bank. In addition, the study recommended that unsecured loans are more risky than secured loans. Therefore, the Bank should look for collateral when granting loans. Furthermore, reduce and, if possible, eliminate all political influence involved in the giving of loans to specific political individuals and groups.

Keywords: Asset quality, risk assessment and due diligence, unsecured loan, political unrest, Berhan Bank

**Factors Affecting Deposit Mobilization in Private Commercial
Banks: The Case of Amhara Bank.
Alebachew Baye Melese, St. Mary's University**

Abstract

Deposit mobilization refers to the acquisition of capital from the general population by financial organizations like banks. Mobilization is an essential component of banking operations. Promoting customers to deposit cash with the bank or convincing new clients to have a bank account is one of the deposit mobilizations. The objective of the study is to identify the factors that affect deposit mobilization by Amhara Bank in Harar and Dire Dawa districts. The study also adopted descriptive method to obtain data useful in evaluating present practices and providing a basis for decision making. The populations of the study were managers & employees of the Bank in Dire Dawa and Harar city branches. The sample design used for this study was purposive and convenient sampling technique with an objective of insuring that only those who had operated in the Bank with their profession starting from the Bank's formation. The study used the quantitative approaches and the data collection method was by employing both questionnaire and interview. The collected data was analyzed by using descriptive data analysis method. The linear regression analysis or normal distribution model revealed that a significant influence of internal and external factors on deposit mobilization. Political stability and technology are positively significant factors whereas the negative significant factors are inflation, covid-19 and interest rate. Using SPSS version 28 the researcher make analysis on scale of data reliability, variability, validity and the correlation of variables using Pearson correlation, heteroscedasticity, multicollinearity and normality test. In light of the findings, the researcher recommended the Bank to adjust interest rate and focus on designing strategies to minimize the inflation by cooperating with government. The researcher recommends the Bank to work with government regarding inflation and interest relationships and minimizing the gap. The other one is the Bank should be introducing its unique or brand products/services and activities provide for customers through medias or other advertising mechanisms. This helps the Bank to attract depositors and to increase deposits.

Keywords: *Deposit, interest, mobilization, technology*

**Employees' Performance Appraisal System and Challenges:
The Case of Addis Ababa Abattoirs Enterprise
Almaz Berta, St. Mary's University**

Abstract

Employees' performance is the major issue in an organization. This study makes an effort to address employees' performance appraisal process and challenges in Addis Ababa Abattoirs Enterprise. How to setting performance appraisal standard, how communicating performance expectation to employee, how measuring actual performance of employees based on predetermined standards, how comparing actual performance with standards, how discussion on appraisal result and giving feedback on the employees' performance. The method of the study was both quantitative and qualitative. Data were collected by the use of questionnaires and interview from 200 employees according to sample size of target population of enterprise. Data was analyzed by using SPSS. To interpret the data descriptive (frequency, percentage and mean) test were applied. Based on finding, the employees gave higher ratings for the business strategic plan's goals and for establishing performance evaluation standards within their firm. On the other hand, the respondents' view of the challenges of performance evaluation suggested that they were below medium, including communicating the standards, measuring performance appraisal, comparing actual performance appraisal with standards, giving feedback, taking corrective action, and challenges of performance evaluation. In conclusion, the organization couldn't establish an appropriate performance appraisal system and implemented it properly. Therefore, the performance appraisal process used by an enterprise was not able to improve organizational performance by improving the employees' performance as expected. The researcher recommended that the management should do effort to make their employees aware of the role of the performance appraisal system. The results of the appraisal should be communicated to the employees and both administrative and developmental corrective actions should be applied to improve employees' performance.

Keywords: *Performance Appraisal, Standard, Rater, challenges*

The Contribution of Employees' Commitment to Organizational Productivity in Yotta Software Lab Plc.

Amanuel Birhanu Lemma, St. Mary's University

Abstract

The purpose of this study was to investigate the effect of employee commitment on organizational productivity at Yotta Software Development Lab. Target population is the employees of Yotta software development Lab. A sample of 104 employees from ten departments in the organization selected using random sampling technique participated in the study. Standardized questionnaires were distributed to the participants, and the collected data was processed and analyzed using SPSS. Correlation, regression analyses and Mediation Analysis were conducted to determine the relationships between variables, including the influence of employee commitment models on organizational productivity. The findings of the study emphasize the importance of cultivating employee commitment and provide practical insights for organizational leaders and managers to enhance commitment levels. The regression analysis revealed that employees' commitment factors and models significantly influenced the productivity of Yotta Software Development Lab. To enhance commitment levels within the organization, recommendations were made, including designing an appropriate leadership style, optimizing the organizational structure, improving the working environment, and establishing a sustainable and conducive climate for regular work.

Keywords: *employee commitment, organizational productivity*

**The Effect of Employees' Perception on Individual Decision Making: The Case of
KolfeKeranio Sub-City Administration
Amanuel Matewos, St. Mary's University**

Abstract

This study's primary goal was to investigate the effect of employees' perception on individual decision making in Kolfe Keranio Sub City. Understanding how employees feel about the change is essential to make wise decisions because they are the primary stakeholders. In order to identify and measure variables, the student researcher used the perception-based view model (PBV). Data were gathered from a sample of 198, for which the study used stratified random sampling technique from a population of 406 employees of the Sub City administration using a standardized, closed-ended questionnaire. All of the data in this study was analyzed using SPSS version 23. The data were analyzed using both descriptive and inferential analysis. The results of the regression analysis showed that the suggested variables, such as the perceived risk and the individual differences have a positive significant effect on the decision-making process while the perceived shortcut judging of others and personal biasness had no significant effect on individual decision making. On the other hand, the study showed employees' demographic traits have an effect on how they perceive things and their decision making. For instance, regardless of other factors, all employees with distinctive features like having a master's or bachelor's degree, being male or female, and being of a certain age had different ways of making decisions based on how they perceive things. The results of this study provided academics and other researchers with knowledge and information for their future work. This study provided avoiding using a uniform methods of decision making, removing those policies which promote stereotyping and bias against individuals and extending the scope of the study for future researcher as a recommendation.

Keywords: *perception, attitude, perceived risk, personal bias, beliefs, individual decision making*

**The Effect of Compensation and Benefit Practice on Employees Job Satisfaction:
The Case of Dashen Bank S.C
Anteneh Demelash, St. Mary's University**

Abstract

As the banking industry is one of the fast-growing industries in Ethiopia, all banks are focusing on branch expansion and introduction of new products/services. This paper examines the effects of compensation and benefit on employees' job satisfaction at Dashen Bank S.C. in Addis Ababa branch. It was done based on primary and secondary data sources, a self-administered structured questionnaire, descriptive and explanatory research design, mixed research method, descriptive statistics and regressions. The collected data was analyzed using descriptive statistics and regressions. This study found that all Compensation & Benefit variables had a negative relationship with employees' Job Satisfaction, while linear regression variables such as payment, bonus, and Incentive and Promotion opportunity had a statistically significant effect. Health care had a statistically insignificant effect. These findings show that the concerned bodies should have given attention to retain employees in the Bank. Based on the findings of the study, recommendations are forwarded for management of the Bank to continuously examine and improve the existing HR policy and procedure on Payment, Bonus, Incentive and Promotion that may guarantee continuous satisfaction of employees and to keep them retained in the Bank

Keywords: *Job satisfaction, Pay, Bonus, Incentive, Promotion and Health Care*

**The Effect of Service Quality on Customer Satisfaction: The Case of
Awash Bank, Habte Giorgis Dildiy Branch
Assen Mohammed Hussen, St. Mary's University**

Abstract

The main objective of this study was to examine the effect of service quality on customer satisfaction in Awash Bank and focus on five independent variables such as tangibility, reliability, responsiveness, assurance and empathy, and customer satisfaction as the dependent variable. In this study, convenience sampling technique was utilized. In addition, this study used explanatory and descriptive research design and quantitative approach. Both primary and secondary data were used as a source. In this study the researcher used 122 respondents as a sample from 15,760 target population. The researcher used questionnaire as the data collection instrument using five Likert scale method. The data analysis was conducted through statistical techniques such as descriptive and inferential statistics by using SPSS. The result revealed that customer expectation is greater than the actual perception on of the service delivery at the selected banks. From the data collected and result of the analysis, the study indicates that the five dimensions of service quality are positive and have significant relationship with overall customer satisfaction. In addition, the Bank is advised to give strong emphasis to all the service quality dimensions in maintaining and improving the service quality it provides.

Keywords: *service quality, reliability, tangibility, assurance, Customer Satisfaction.*

Effect of Customer Relationship Management Practices on Customers' Satisfaction: The Case of United Bank, Bomb-Tera Branch, Addis Ketema Sub-City, Addis Ababa, Ethiopia.

Aster Chernet, St Mary's University

Abstract

The main purpose of this study was to assess the effect of customer relationship management practices on customer satisfaction at United Bank. The study adopted mixed research approach and particularly explanatory and descriptive research design was applied. For this purpose, 301 bank customers for surveying and 5 bank management bodies (1 Branch Manager, 1 Assistance Manager, 1 Supervisor, 1 Credit division Manager and 1 International Trade division Manager) for interviews were drawn by using simple random sampling technique and through purposive sampling technique respectively. Self-administrative and somewhat guided questionnaire and interview guide were used to gather data. The data that were collected were analyzed by using SPSS- Version 20. Descriptive and inferential statistics were used for the data analysis. The descriptive statistics such as frequency distribution, percent, mean and standard deviation were used for describing the demographic characteristics of respondents and the whole perception of respondents on customer relationship management practices and customer satisfaction. The inferential statistics like Pearson correlation and multiple regressions were used to show the relationship between CRM practices and customers' satisfaction and to determine the effect of CRM practices on the bank customers' satisfaction. The findings of the study indicated that there were a positive, weak to strong and significant relationship between all the five CRM practices and the success of customers' satisfaction at United Bank, Bomb-Tera branch. The regression results indicated that 65.0 % ($R^2 = 0.650$) of the variations in United Bank, Bomb-Tera branch customers' satisfaction are determined by the five CRM practices considered in this study and all the coefficients are statistically significant at 0.05 levels. Likewise, based on the regression results, empathy is the most influencing factor followed by bonding and responsiveness. Finally, the study recommended that the bank should implement CRM practices properly; which can enable the bank to attract and retain valuable customers.

Keywords: Customer satisfaction, Trust, Empathy, Reciprocity, Bonding, Responsiveness.

**Corporate Social Responsibility and Employee Engagement:
Identifying the Link in International Community School of
Addis Ababa**

Basliel Yonas, St Mary's University

Abstract

This study is conducted to find out the link between corporate social responsibility and employee engagement in the International Community School of Addis Ababa, based on the social identity theory. Corporate social responsibility was divided into internal and external for this research. CSR initiatives that are directed towards the employees were categorized under internal CSR, while those directed towards the wide external stakeholders were categorized under external CSR. The research made use of both qualitative and quantitative research approaches. Data was collected regarding the two variables using questionnaire and interview survey methods. Simple random sampling technique was used to select respondents from among employees of ICS, for the questionnaires and two management personnel were interviewed. A correlation analysis was conducted using SPSS, to find out the magnitude and direction of the relationship between the two variables and a high positive correlation was obtained. CSR directed towards employees (internal CSR) produced the highest positive correlation with employee engagement, in comparison to the other indicators of CSR. CSR geared towards the community scored the second highest correlation with employee engagement, while low/weak correlations were observed between CSR towards the environment and CSR towards customers and employee engagement. Given these results, it is recommended that the organization increases its investment on corporate social responsibility initiatives as a proportional increment in employee engagement is expected.

Keywords: *Corporate Social Responsibility, Employee Engagement*

**The Effect of Leadership Style on Employee Commitment in a Private Higher
Educational Institution in Addis Ababa City: Case of Admas University
Beimnet Kifle, St Mary's University**

Abstract

A leader is defined as a person with the responsibility to influence one or more followers and direct them to achieve a set objective. While doing so, the leader has to be aware of the strength of each of his or her followers and identify the areas to be improved (Bruce et al., 2006). Leadership is creating and maintaining a sense of vision, culture and interpersonal relationships. Employees' organization commitment is an important factor for the sustainable and effective growth of the institution. The purpose of this study was to assess the effects of leadership style (transformational, transaction and laissez-faire) on employee organizational commitment (affective, normative and continuous) on private higher educational institution in case of Admas University. The literature provided discusses the leadership style and organizational commitment. Information was gathered from sample of 211 respondents (10 high level management, 26 middle level management and 175 employees). These items are rated using a 3 scale. Leadership style was identified as the independent variable and organizational commitment as the dependent variable. The result of the study shows employees' perception about the transformational and transactional leadership style have strong and significant, positive correlation with affective, normative and continuance commitment. But, there was no statistically significant correlation between laissez-faire leadership style and affective, normative and continuance commitment. The result of the finding indicates that there is a need for better leadership and management to realize employee commitment as well as upgrading of skills (staff career) and gearing towards results orientation and efficiency. Overall the institution's leaders should improve the level of employees' commitment through actually practicing effective type of leadership style and creating conducive environment to employees.

Keywords: Leadership Style, Transformational, Transactional, Laissez-faire, employee Commitments

The Effect of Employee Performance Management Practices on Employee Productivity: The Case of East Africa Bottling Share Company

Belay Tesfaye, St Mary's University

Abstract

This research aims at examining the impact of performance management systems on employee productivity at East Africa Bottling Share Company (EABSC). The study used a mixed methods approach with quantitative as well as qualitative research. Out of 1,378 employees working in plants located in Addis Ababa, 214 staff members were selected and primary data was collected through a questionnaire and analyzed using IBM SPSS statistics. The researcher used a simple random sampling technique to obtain a representative opinion from the population. Interview was also conducted with senior managerial staff. The study employs descriptive statistical measures, correlation, and regression analysis to assess the strength and significance of the relationships between independent variables and productivity. The results reveal a strong overall relationship where 84% of productivity variability at EABSC can be explained by these factors. The result of the regression analysis is found to be statistically significant, confirming that the observed relationships are not due to chance. The analysis indicates that prerequisites negatively impact productivity, while performance planning, employee input, ongoing feedback, performance evaluation, and performance review positively influence productivity. These findings have practical implications for management, emphasizing the importance of addressing performance-related factors to enhance productivity. The study acknowledges limitations and suggests further research to explore additional variables and gain a comprehensive understanding of productivity dynamics in the context of EABSC.

Keywords: *prerequisites of performance management, performance planning, employee input, ongoing feedback, performance evaluation, performance review and productivity*

**Challenges and Prospects of the Ethiopian Institute of Financial Studies (EIFS)
With Special Emphasis on Insurance Training
Belay Tulu Tadesse, St Mary's University**

Abstract

The main purpose of this study is to identify the key challenges and future prospects of the EIFS, with special emphasis on insurance training. The mixed research approach is selected as the data collected in this research is described both qualitatively and quantitatively. Descriptive design is used owing to its ability to describe existing situation of the EIFS like any other social science studies. Both primary and secondary data sources are used. The primary data was gathered through structured interview, questionnaire and open ended questions. In addition, web based review of the experience of selected overseas insurance institutes is used as a secondary source to comparatively examine EIFS operations. The study has indicated that, the EIFS mission and objectives are not well synchronized with current and future training development needs of the insurance sector, the training program management is effective regardless of the weaknesses in the training management system, trainees are satisfied by the trainings offered, the EIFS operations are inferior and it lags far behind its comparators. Absence of policy and strategy, weak governance and inefficient structure; absence of strong management are also identified as problems of the EIFS. The study has also identified that the EIFS has ample opportunity for future growth and expansion. In order to overcome the key challenges and to capitalize on the opportunities, the researcher recommends the EIFS should: formulate policy and define its mission and objective in line with the industry's current and future needs, install effective and up-to-date training management process, be re-established by a charter or law, strengthen its governance and management and work towards a full-fledged insurance training and education institute.

Keywords: *Mission and strategy, Training and development, Training design, Insurance Industry*

**Perceived Effect of Motivation on Employees Job Performance:
The Case of Awash Insurance S.C.
Belyou Abate, St Mary's University**

Abstract

This study was an objective to examine the effect of motivational factors on employee job performance at Awash Insurance Share Company. The study adopted descriptive as well as explanatory research design. The study collected primary data via a questionnaire from staff of Awash Insurance Share Company at head office. The study sample covered 143 employees which are randomly selected. The data was analyzed using Statistical Package for Social Sciences (SPSS). From statistical tools, descriptive statistics Pearson correlation, and multiple regressions were used to identify motivational factors affecting employees' job performance. The study results revealed that employees' job performance level was moderate. Furthermore, the result shows that the all-motivational factors (pay, bonus, stock ownership and commission, recognition, promotion opportunities and working condition) that were studied explain 80.5% of the variation in employee performance as represented by the R^2 value. According to the findings, six out of the seven identified motivational factors examined in this study, namely: pay, bonus, stock ownership and commission, promotion opportunities and working condition are significant in predicting employee performance at Awash Insurance Share Company; whereas recognition is not significantly affecting employee performance at the Company. Hence, it is recommended that the company should enhance its employee performance by financial and non-financial motivational scheme, should develop learning and career development, and create work-life balance and a good working environment.

Keywords: *Awash Insurance Share Company, Employee Performance, Motivation*

**Factors Affecting the Performance of Women Entrepreneurs in Small and
Micro Enterprises in Kirkos Subcity, Addis Ababa
Bereket Hailu, St Mary's University**

Abstract

This study identifies the major factors affecting the performance of women entrepreneurs in MSEs. Specifically, researcher tries to examine the effect of credit, the effect of saving, to determine the effect of training, to determine the impact of the social capital on the women entrepreneurs' performance. The study was designed to assess the major microfinance factors that affect the performance of women entrepreneurs in MSEs in Kirkos sub-city. To achieve this objective, the researcher employed a mixed research approach, descriptive and explanatory techniques were used. The population of the study consisted of 2244 women entrepreneurs who work in 5 sectors of MSEs. A sample of 225 women entrepreneurs engaged in 5 sectors was taken for the study using Stratified and Simple random sampling. In the process of answering the basic questions, a questionnaire that include characteristics of women entrepreneurs and their enterprises, factors that affect the performance of women entrepreneurs in MSEs and the challenges they face are designed in both closed ended , open-ended survey questionnaire, and semi-structured interview were used as data collection tools And likert scales. After the data has been collected, it was analyzed using descriptive statistics (mean and standard deviations) and multiple linear regressions were used for data analysis. The findings of the study show that, there exists multiple linear and positive significant ranging from substantial to strong relationship was found between independent and dependent variable. Moreover, the selected independent variables were significantly explaining the variations in the dependent variable at 5% level of significance. Thus, the result of the study indicates that credit access; saving mobilization and training were found to be statistically significant in contributing for women entrepreneurs' performance. These findings indicate that preparing infrastructure for easy credit access should be given due attention alongside its related orientations on how to use the credit and saving promotion among women entrepreneurs to improve their performance.

Keywords: *Women entrepreneurs', performance, credit factor, training factor, social*

factor, saving factor

**Assessment on Reward System Practice: The Case of Bank of Abyssinia- Head
Office and District Level Offices
Betelehem Tekeste, St Mary's University**

Abstract

Employees today are more concerned on the rewarding approaches in which they seek for the ground elements that should be demonstrated in accordance to ensure that one's organizational reward practice will be as effective as possible. Reward system refers to all the financial, non- financial payments that an organization provides for its employees in exchange for the work they perform. This paper assesses the reward system practices in BOA using both qualitative and quantitative analysis methodologies. The descriptive analysis of the demographic characteristics shows that most of the employees are young, male, single, have a Bachelor's degree, work in clerical positions, and have less than five years of experience. The situational analysis reveals that the reward system aligns rewards with performance, provides a variety of rewards, and sets clear and fair criteria for rewarding performance, but also has some drawbacks such as relying solely on performance appraisal results, excluding employees who score below expectation or unsatisfactory ratings, and not specifying how the rewards are determined or distributed. The mean agreement level analysis indicates that most of the employees agree on the payment reward system, are neutral on benefits and working conditions, and neutral on the work itself and management style. Finally, the researcher suggests that the Bank of Abyssinia human resource management body must revise the reward system properly to retain best performer.

Keywords: BOA, Employees, Reward Practices, Intrinsic Reward and Extrinsic Reward

**Practices and Challenges of Discipline in the Workplace:
A Case Study on Commercial Bank of Ethiopia
Betelhem Awuraris, St Mary's University**

Abstract

Employees are the life-blood of an organization. Their performance is paramount in achieving goals. It is expected that their conduct must be in tandem with the rules and policies of their organization if such an organization wants to be effective in the accomplishment of its goal and objectives. Employees will achieve work when they have the discipline and motivation to perform their job well. Disciplinary issues in CBE are being handled in a way that creates conflict and hatred in the workplace. In most cases, disciplinary measures are being used as punitive rather than corrective purpose. So the purpose of this research is to assess the workplace disciplinary practices in the commercial bank of Ethiopia. This research used both Quantitative and Qualitative research approach and Descriptive research design. Data collection is done by observation, questionnaire, and document study. The samples in this study were 370 managerial and non-managerial employees of the commercial bank of Ethiopia. A sampling method used in this research is simple random sampling for selecting employees and purposive sampling for selecting sample branches. The collected data is processed using SPSS. The study discovered that unfair management practices, impersonal and inconsistent disciplinary actions, lack of adequate supervision of employees, minimum flow of communication between managers and employees and lack of effective grievance handling procedures are the major causes of indiscipline among the staff of Commercial Bank of Ethiopia. Furthermore, it was found that the enforcement of sanctions and penalties on violators, responsive and sound supervision and giving attention to employees' needs and grievances are the most effective ways of maintaining discipline in the CBE. Based on this, the study recommended that Management may attend swiftly to the yearnings and grievances of its staff, Additionally managers can be open to communicate with their subordinates and. they may try as much as possible to create opportunities that would meet the needs of their staff. These would go a long way to spur oneness and adherence of rules and requirements.

Keywords: *Work discipline, Managerial supervision, Communication, Grievance Handling, Disciplinary Action*

**Perceived Effects of Organizational Culture on Employees Job Performance:
The Case of Berhan Engineering P.L.C.
Betelhem Seifu, St Mary's University**

Abstract

The aim of this study was to investigate the effects of organizational culture on employees' performance at Berhan Engineering plc. The conceptual framework was designed by treating organizational culture as an independent variable and employee performance as dependent variable. Organizational culture was further expressed using specific culture dimensions such as involvement, consistency, adaptability and mission. To address the objective, an explanatory survey design was used. The target population of the study was the staff members who are working in Berhan Engineering plc in Addis Ababa and the company has a total size of 93 employees at Head Office in Addis Ababa which were captured in the sampling frame. A questionnaire was used to gather primary data. The data collected was analyzed with the aid of descriptive statistical techniques such as mean score. More so, multiple linear regressions were used to establish the relationship between study variables using Statistical Package of Social Sciences Version 22. The result of regression indicates that three out of four predictor variables or organizational cultural dimensions (involvement, consistency, and adaptability) have statistically significant influence on employee performance. However, mission as one element of organizational culture dimension did not have significant influence on employee performance. The result shows that the four independent variables involvement, consistency, adaptability and mission that were studied explain 47.4% of variation employees' performance as represented by the R^2 value. The study concluded that improved organizational cultural practice is an increasingly important tool for the higher employees' performance. Therefore, the management of company should influence these four organizational cultural dimensions as a way of improving its employees' performance.

Keywords: *Adaptability, Consistency, Employee Performance Involvement, Mission, Organizational Culture, Berhan Engineering plc.*

The Effect of Service Quality on Customer Satisfaction: The Case of Four Star Hotels **Betelhem Tsegaye, St Mary's University**

Abstract

The main objective of this study was to see effect of service quality on customer satisfaction in four star hotels by using performance only measure or SERVQUAL method. The study is quantitative in its approach and has been able to use descriptive and explanatory research design. To achieve its objective, data has been collected by dispatching self-administered questionnaires to 240 customer of the Hotel customers which comprises of attributes of the five service quality dimensions and underlying variables that are expected to measure their perception of the service quality as what the study has employed was SERVQUAL method. While selecting those respondents, convenience sampling technique has been used. Thus based on the inputs obtained, the data has been analyzed by using SPSS version 21 software. Accordingly, by using various statistical tools like mean, correlation and multiple regressions the required analysis has been made in order to identify the possible relationships and the real problems at hand. The finding of the study reveals that all the five service quality dimensions, namely tangibility, reliability, responsiveness, assurance and empathy have a positive and significant relationship with customer satisfaction among which responsiveness is the one which is positively and strongly correlated with customer satisfaction that any of the other explanatory variables. The findings show, from 240 study participants, 139 (57.9) were male and 101 (42.1) were females. The reliability and liability test of Cronbach alpha total .88 and R-Square of Tangibility, reliability, responsiveness, assurance and empathy explained by 71% and 29% not include or not in this study. Besides the service quality dimensions have significantly explained 71% of the variation on customer satisfaction where the remaining 29% of its variation may be explained by other factors that were not examined in this study is facing by identifying its areas of weaknesses and improvements based on which it enables them to take corrective measures. Finally a conclusion has been made and the recommendation has been forwarded to come up with a

high quality service and which in turn has a direct influence on customer satisfaction.

Keywords: *Service quality, Customer Satisfaction, Service quality dimension,*
**The Effect of Performance Management System on Employee Motivation: The
Case of Hibret Bank ShareCompany
Bethelhem Aynalem Bekele, St Mary's University**

Abstract

The purpose of this study was to investigate the effect of performance management system on employee job motivation in Hibret Bank S.C. The study used both explanatory and descriptive research designs. A total of 210 employees participated in the study with response rate of 97.22%. The researcher drew on both primary and secondary data sources. The researcher used simple random sampling techniques. The data was analyzed using descriptive and inferential statistics. The results show that Employee motivation has been found to be more affected by performance management process. The findings show that there is a clear relationship between employee motivation and performance management process. The study also found out that performance management system of Hibret Bank have a negative effect on employee motivation due to ineffective goal alignment, poor planning, biased practices, lack of feedback, and dissatisfaction with recognition and measurement. These challenges need to be addressed to enhance the motivational aspects of the performance management system. On top of that, performance assessment is the most affecting variable in employee motivation with beta value 0.475. According to the regression analysis result, performance assessment, performance renewal, pre-requisition, performance execution and performance review has significant effect on employee motivation ($p < 0.05$). On the other hand, performance planning have no significant effect on employee motivation due to the fact that $p > 0.05$. Based on the research findings and conclusions the major recommendations are to establish clear performance standards, addressing hindering factors, ensuring fairness in the evaluation process and fostering open communication channels for feedback and concern.

Keywords: *Employee Motivation, performance Assessment, Performance management*

**Assessment of the Factors and Practice of Non-Performing Loan in
Development Bank of Ethiopia, Addis Ababa
Bethlehem Desalegn, St Mary's University**

Abstract

*This research was conducted to assess the factors and practice of non-performing loan (NPL) in Development Bank of Ethiopia, more specifically assessed bank specific factors (Credit monitoring, Credit assessment) customers related factors (loan diversion, customers orientation or attitude towards non-performing loan) and external factors (macroeconomic, marketing factors and political instability) as causes towards NPLs in DBE. The data for the study was collected from primary and secondary sources. Primary data was collected using both structured and open ended, questionnaires from seventy nine staffs and customers of the Bank at both head office and Addis Ababa district,. Secondary data of five years NPL ratio was collected from annual loan portfolio report and planning report of the Bank to illustrate the incremental rate of non-performing loan of Development Bank of Ethiopia. Descriptive statistics was used to analyze and examine the collected data. Based on the findings of secondary data from DBE **the result** indicated that the Bank's NPLs stood at 24.1% by the end of June 2019/2020; the Bank's NPLs stood at 26.13% by the end of June 2020/2021; NPL of year 2021/2022 (G.C) (2014 E.C) was 19.27. The results indicated that among the bank specific factors that accounted for the incidence of NPLs, poor credit monitoring/follow up is the major cause of NPL in DBE and Inefficient/improper customer assessment of the bank, Poor credit appraisal, and poor credit advice and consultancy of customer ranked second, third, and fourth, respectively as the cause for the occurrence of the NPL in DBE. In addition, customer's related causes that the result showed diversion of loan fund, knowledge and experience of customers about project management and weak project management capacity of the borrowers were the major factors of NPL in DBE. Moreover, other factors discussed with respondents through open ended questionnaires and found poor credit monitoring, political instability, credit culture of customer's, macroeconomic factors and marketing factors causes accumulation of bad loan. The study recommended that DBE should reduce its high non-performing loans to blow 15% by working on factors identified by this study that cause NPL such as bank specific factors and customer's related factors that causes NPL.*

Keywords: Non-performing loan, Development Bank of Ethiopia, Factors

Factors Affecting Real Estate Business Performance in Addis Ababa
Beza Lisanwork, St Mary's University

Abstract

The research was done with an objective of determining the influence of selected determinant factors particularly - Construction time, material availability and price escalation, foreign exchange rate, housing finance and land availability- on the performance of real estate businesses in Addis Ababa. As per the finding of the research, majority of the real estate firms are impacted by construction material shortage while price escalation has negative impact on the performance of the firms. The research is also found foreign exchange rate has negative impact on performance of the real estate firms and real estate firms need to work on possible solution to minimize the need for foreign exchange rate such as planning ahead on optional material sourcing and assessing risks associated with foreign exchange rates fluctuations and make proper mitigation plan. Housing finance has a strong impact on performance which implied real estate firms need to see and use of multiple financing options available and work on their market focus as majority of them focus only on middle- and higher-income classes and they need to look in to ways on how they can provide variety of project/ based on financial ability of home buyers which on the other hand means improving financial capacity & performance. Additionally, land availability and performance of real estate firms have direct relationship. It was also found that most the real estate firms don't complete the building of homes within the intended time, however, the result found showed construction time does not impact the performance of the real estate firms. The researcher concluded that the reason for this may be the imbalance between the demand and supply of housing,

Keywords: *Real estate firms, Performance, material availability, price escalation, foreign currency exchange rate, housing finance, construction time and land availability.*

**The Effect of Work Environment on Employee Job Performance: The Case
of Bank of Abyssinia
Bezawit Girma, St. Mary's University**

Abstract

The purpose of this study was to look at how the working environment at the Bank of Abyssinia Addis Ababa affects employee job performance. This study was conducted using a quantitative research strategy and an explanatory research design. The study's research objectives were addressed by collecting cross-sectional data from 315 employees using a self-administered questionnaire and probability sampling. The statistical program for social science (SPSS) version 26 was used to analyze the acquired data using descriptive statistics, correlation analysis, and regression analysis. Seven key aspects of the workplace were examined in the study, including the physical setting, compensation, democratic leadership style, work-life balance, training, workload, and discrimination. Employee performance served as the dependent variable. The research's findings highlight the importance of the physical workspace, compensation, and training have an impact on employee performance that is both positive and statistically significant, whereas workload and discrimination have an impact that is both negative and statistically significant. However, research has found no statistically significant relationship between a democratic leadership style and work-life balance and employee success. According to the study's findings, the Bank of Abyssinia management is advised to ensure that the physical work environment, including lighting, noise level, temperature, and ventilation, remains at an acceptable level. Discrimination must also be minimized at the workplace by encouraging all employees, regardless of gender, age, ethnic group, or religious belief, to participate in decision-making, as this will help to lower workplace discrimination.

Keywords: *Bank Abyssinia in Addis Ababa some district and Head office, Employee performance, working environment.*

**Factors Affecting the Performance of Wireless Telecom Projects:
The Case of Ethio telecom
Biniam Teshager, St. Mary's University**

Abstract

The focus of this study was on factors affecting the performance of wireless telecommunication network projects in Ethio telecom. The study employed a descriptive and explanatory research methodology to describe and explain quantitatively the variables influencing the performance of a wireless telecom project, including the project's characteristics, labour and material requirements, contractual arrangements, project procedures, external factors, and vendor-related variables. Frequency, mean, and standard deviation were employed for the descriptive statistics. A sample of 145 employees in four separate departments each provided information. For stratum purposes, proportionate stratified method and stratified random sampling procedures were used. Twenty-three factors were found and listed under six different groupings of variables. These categories include aspects relating to project features, personnel and materials, contractual relationships, project procedures, external environment, and vendor-related factors. The top performance factors included the availability of skilled workers, an adequate supply of materials, material quality control, a good system for communication among project participants, effective control of project activities, dealing with full contracts, vendor experience, early and ongoing vendor involvement on the project, and project characteristics. Using SPSS version 26.0, multiple regression analysis and correlation analysis were performed. Tables were used to present the results. The results showed that elements linked to labour and materials, contractual relationships, and vendor relationships are potential of having a substantial impact on the success of wireless communication projects. Therefore, it was decided to accept all five hypotheses. As a result, the report advises ethio telecom to assure labour and material, contractual relationships, and vendor-related difficulties.

Keywords: Project Performance, wireless telecom project, Ethio telecom

**The Effect of Employee Motivation on Organizational Commitment: The Case of
Elilly International Hotel in Addis Ababa
Birtukan Tuji, St. Mary's University**

Abstract

It is often contended that sustained competitive advantage relies on the firm's ability to attract and retain skilled employees to meet its current and future demands. The main objective of this study was to investigate the effect of employee motivation on organizational commitment in Elilly International Hotel which is a 5-star hotel located in Addis Ababa. The study employed both descriptive research designs with quantitative research approach. 174 participants were selected using simple random sampling methods from the Hotel. The main data gathering instrument used was questionnaire. Data were analyzed using both descriptive and inferential statistical methods (correlation and regression analysis) with the help of Statistical Package for Social Science (SPSS). The results of descriptive statistics revealed that the aggregate mean values for intrinsic motivation, extrinsic motivation and organizational commitment are 3.03, 3.71, and 3.61, respectively. This implies that the sampled employees have positively treated the motivational schemes and their commitment to their organization. Furthermore, the results of regression analysis indicated that both intrinsic and extrinsic motivation of employees have significant effect on the organizational commitment of employees in the hotel. Based on the key findings of the study, the organization is highly recommended to apply effective and sustainable motivational strategies to improve the organizational commitment of employees.

Keywords: *Employee Motivation, Intrinsic Motivation, Extrinsic Motivation, Elilly International Hotel, Affective Commitment, Continuance Commitment, Normative Commitment*

**The Effects of Cyber-Attacks on Banks Business ICT Systems:
The Case of Banks in Ethiopia
Bisrat Aimero, St. Mary's University**

Abstract

This study examines the effect of cyber-attacks on Ethiopian banks' ICT systems and explores the fundamental mechanisms for protecting against these attacks. In this, an explanatory research design within the framework of a mixed-method research approach, combining qualitative and quantitative methods, was employed to frame the research and gather comprehensive data. Both primary and secondary data are used in the study. A Census strategy is followed to gather data from banks' headquarters found in the country. Quantitative and qualitative methods of data analysis are used to give meaning to the raw data. The findings of the study indicate that malware, DDOS, and fishing attacks are the most commonly observed cyber-attacks on banks' ICT systems. Most importantly, all of the explanatory variables (Compromise of confidentiality, integrity, and availability) significantly affect the bank's ICT systems negatively. In general, the study provided valuable understanding into common types of cyber-attacks faced by Ethiopian banks, cyber security measures implemented, effect on ICT systems, vulnerability management, detection and response capabilities, and collaboration efforts with stakeholders. As a recommendation, the findings highlight the need for proactive cyber security strategies, multi-layered security controls, regular vulnerability assessments, and incident response planning.

Keywords: Cyber-attacks, Banks' ICT systems, Confidentiality, Integrity, Availability

**Determinant of Cost and Time Overrun in Construction Projects:
The Case of Hebron Construction Company
Bnorayehu Shmels, St. Mary's University**

Abstract

The study aims to identify determinants of cost and time overrun in Hebron Construction Company. This study used descriptive and explanatory research design and quantitative research approach were used and the primary sources of data were collected from 74 respondents in Hebron Construction Company. The sampling techniques used in this study were census sampling method. For data analysis Multiple Regression and Descriptive statistics were used. The result of this study indicated that sociopolitical, economical, managerial and construction techniques and design changes were identified as causes of cost and time overrun in Hebron Construction project. Finally this study recommended that Hebron Construction Company to provide a good planning and scheduling are continuing process during construction and match with the resources and time to develop the work avoid cost and time overrun.

Keywords: *Likert scale, cost overrun, Time overrun, Construction Project, Political Instability Design Change*

Assessing the Relationship between Financial Compensation and Turnover

Intention of Employees in Awash Wine Share Company

Bruk Sisay, St. Mary's University

Abstract

The aim of this study was to assess the relationship between financial compensation and the turnover intention of employees in Awash Wine Share Company. Quantitative research approach followed by correlation research design was utilized. Lottery method of probability sampling technique was employed to select the respondents. A self-developed close-ended questionnaire, with five points of Likert scale was administered for 150 respondents. Percentage, mean, standard deviation, Person correlation and multiple regression were used as data analyses techniques. The results revealed that the majority of the respondents were not sure about the presence of financial compensation policy (Grand Mean = 2.87, SD = .814), and they seemed not to have good impression toward the existing financial compensation policy as the grand mean value was slightly below neutral (Grand Mean = 2.90, SD = .839). Moreover, there is significantly negative correlation between financial compensation (base pay, overtime pay, allowance pay, commission pay, merit pay, and bonus pay) and turnover intention of employees in Awash Share Company. Furthermore, a stepwise multiple regression analyses found that the financial compensations can influence the turnover intention to an extent of 26.7 % (R square, which is statistically significant at $p < .01$). However, the regression coefficient value indicted that only two financial compensations namely, bonus pay (18.2%) and commission pay (9.8%) explain significant influence on the intention of employees to leave the case company. In conclusion, there exists significantly negative correlation between financial compensation and turnover intention of employees. Designing appropriate compensation policy which focuses on a variety of financial compensation was a forwarded recommendation so as to reduce the turnover intention of employees in the case company.

Keywords: *Compensation policy, Financial Compensation, Turnover, Turnover Intention*

**Effects of Working Environment on Employee Performance: The Case of
Kilinto Industrial Park
Dagmawi Getachew, St. Mary's University**

Abstract

The aim of this study was to investigate the effects of working environment on employee performance in Kilinto Industrial Park. Quantitative research approach with explanatory research design was adopted in carrying out this research. Cross sectional data was collected to address research objectives of the study using self-administered questionnaire from 99 employees using census method. The collected data were analyzed using descriptive statistics, correlation and regression analysis through statistical package for social science (SPSS). The study used seven major working environment factors including: physical environment, reward, leadership style, work life balance, training, workload and discrimination as predictor variables and employee performance as dependent variable. The research's findings show that while workload and discrimination have negative and statistically significant effects on employee performance, the physical work environment, rewards, and training have positive and statistically significant effects as well. However, research has found no statistically significant relationship with a leadership style and work-life balance and employee success. Based on the study's findings, management of the industrial park is advised to ensure that the physical work environment, including lighting, noise level, temperature, and ventilation, remains at an acceptable level. Discrimination at work must also be minimized by encouraging all employees, regardless of gender, age, ethnic group, or religious belief, to participate in decision-making, as this will help to reduce discrimination in the workplace.

Keywords: *Kilinto industrial park, Employee performance, working environment.*

**The Effect of Promotional Mix on Bank Operational Performance:
The Case of Dashen Bank S.C
Danawit Damtew Kibret, St. Mary's University**

Abstract

The purpose of this study was to examine the effects of promotional mix strategy on the banks operational performance in Dashen Bank S.C. The Study adopted both descriptive and explanatory research designs. Staffs of the Bank who are working in the Head Office and branches were targeted as the population of this study. This study used a purposive sampling technique to select sample respondents. Data were gathered using questioners from 316 respondents out of which 287 questioners were collected and used for further analysis. The study used both primary and secondary source of was collected by the use of survey questionnaires and related literature respectively. Correlation analysis was conducted to understand the association and its strength between the Promotional mix strategy dimensions namely: Advertising, Personal selling, public relation, sales promotion, direct marking and the bank operational performance. Multiple regression analysis was also conducted to analyse the effect of independent variables on the bank operational performance. The study showed that all the independent variables have a significant and positive effect on the operational bank performance. Finally, the research has found that the advertising is the highest significant factor that affects operation bank performance in the Dashen Bank followed by, sales promotion and public relations and the mean value of advertising, sale promotion sales, public relation, direct marketing and personal selling resulted 4.3757,4.2813,4.0894,4.0104,4.0938 respectively. Therefore, the Bank should keep on strengthening the advertising using both over and below the line that can benefit both the bank and the customers in the long run and should build its reputation, and need to be reliable to create a sustainable confidence.

Keywords: *Advertising, Personal selling, public relation, sales promotion, direct marking and the bank operational performance.*

Determinants of Workplace Conflict: The Case of Ethio Telecom Headquarters

Danayt Teazazu, St. Mary's University

Abstract

Conflict is an inevitable part of every effort. In the realm of management, conflict management is a newer concept. Individuals' actions and the conflict's outcome may be profoundly affected by these characteristics. If the manager is unable to successfully manage conflicts and find solutions, it might cause problems. This research examined intragroup conflict and strategies for resolving it in the context of management at Ethio Telecom's headquarters. According to preliminary survey data collected for this study, numerous disagreements occur at Ethio Telecom despite the presence of laws and regulations meant to prevent them. Therefore, the study's stated objective was to evaluate the elements impacting Ethio Telecom's central office's conflict management strategy. The main objective of the study is to investigate determinants of workplace conflict in Ethio Telecom head office. This study employs a quantitative methodology. The researcher employed a descriptive research strategy to complete this report. To conduct this research, we used data from all 2512 workers at Ethio Telecom's headquarters. In this study, respondents were chosen using a basic random sample method. As the population is very consistent, a random sample may be taken from it with little bias. A total of 138 workers participated in the study's sample. As the mean score was just 2.88, it may be inferred that the vast majority of respondents did not place a high priority on the interdependence dimension. All five potential categories of conflict at Ethio Telecom are positively correlated with employees' degrees of conflict management skills, the findings show (at the 0.01 level). A regression model was employed in the research to examine how much of the variation in successful conflict management may be attributed to controllable variables. The model's predictor variables have successfully explained 91.5% of the observed variance. This suggests that the model's independent variables account for more than 91.5% of the variance in the factors influencing successful conflict management at Ethio Telecom. Identifying the gap in department cooperation, Ethio Telecom should involve department heads in order to help them forge strong bonds to cooperate well with another departments, which in return facilitates effective experience sharing between departments.

Keywords: *Ethio Telecom, Interdependence, Communication, Role Conflict, Personal Characteristics, Individual Conflict, Conflict Management*

**The Effect of Reward on Employees' Motivation: The Case of Mercimoy
Industry and Commerce Plc.
Derbe Yimer Ali, St. Mary's University**

Abstract

The purpose of this study is to investigate the effect of rewards on employees' motivation at Mercimoy Industry and Commerce PLC. The study used explanatory research designs. Data were collected through structured, closed-ended questionnaires and interviews with samples of 109 permanent employees through census sampling techniques. Data were analyzed using descriptive and inferential statistics with the aid of Statistical Packages for Social Scientists (SPSS) version 26. The multiple regression analysis technique was used to explain the effect of employee rewards dimensions, both extrinsic (such as payment, promotion, and supervision) and intrinsic (such as challenging and interesting jobs and employee autonomy), on employee motivation. The findings show that the mean value of all extrinsic and intrinsic reward dimensions is above average except payment and challenging and interesting jobs, and that there is a positive and significant correlation between reward dimensions and employee motivation. The multiple regression analysis result indicated that 67.9% of the variation in the employees' motivation can be explained by the combination measures of payment, promotion, supervision, challenging and interesting jobs, recognition, and employee autonomy, and also demonstrated that payment, promotion, employee autonomy, and recognition all had a significant positive effect on employee motivation. Extrinsic and intrinsic rewards have a considerable and favorable effect on employee motivation at Mercimoy Industry and Commerce PLC, according to the results of the regression research. As a result, Mercimoy Industry and Commerce PLC management must focus on overall reward in order to improve employee motivation.

Keywords: *Reward, Motivation, Intrinsic reward and Extrinsic reward*

**Factors Influencing Profitability of Micro and Small Scale Enterprises in
Addis Ababa: The Case of Leather Products Manufacturing
Dereje Sewent, St. Mary's University**

Abstract

Micro and Small (MSSEs) play an important economic role in many countries. In Ethiopia, for example the MSSE sector contributes over 50 percent of new jobs created. The purpose of this study will be to explain in detail factors influencing the profitability of Micro and Small scales leather products manufacturing Enterprises in Arada, Gulele, and Yeka sub-city Addis Ababa City Administration, Ethiopia. The study uses explanatory research design. The study targeted Leather Manufacturing MSSEs that were based in Addis Ababa, Ethiopia. Census was used for sample determining strategy because the total population is small, primary data was collected from the study respondents using survey and questionnaires which was self-administered and others researcher administering. Data was analyzed descriptively and presenting through figures, tables, and percentages. When doing regression analysis, we determine whether or not there is a relationship between the independent variable and the dependent variable by examining the significance of the regression F statistic for the regression analysis less than the level of significance of 0.05. We reject the null hypothesis because there is positively and significantly strong relationship between the independent the capital and the dependent variable of profitability. Generally, in order to increase the profitability of leather products manufacturing in MSSEs level should need more attention. Also enterprises should improve managing time, money, decrease material wastage I recommended that firms have to improve their financial status, and technological capability on their side. On the other hand, the government has to support them by giving special incentives that promote the manufacturing industry in terms of financial accessibility, promotional support and access of raw materials easily with comfortable price for enterprises.

**The Effect of Competitive Intelligence on Marketing Effectiveness:
The Case of Ethio Telecom
Ebrahim Muhe , St. Mary's University**

Abstract

This study examines how competitive intelligence affects Ethio telecom's marketing effectiveness. Competitive intelligence which refers to gathering external and internal information about a company's environment, allows businesses to achieve a competitive advantage and compete with their competitors. This research applied deductive approach, and explanatory research design. The target population of this study was Ethio telecom's Marketing Division employees who are residing in Addis Ababa, Ethiopia. The study employed the 5 point Likert scale method of summarized ratings to determine the respondents' level of agreement and disagreement with the statements. Google Form was used to virtually distribute a questionnaire to 105 respondents, and 101 (96%) of those copies were used for data analysis. SPSS version 26 was used for data processing. Competitive intelligence has five dimensions namely Market place opportunity, competition threat, competitive risk, key vulnerability and core assumption. Descriptive statistics (frequency, percentage) and inferential statistics (correlation and multiple regressions) were used to analyze the data. The findings of the research show that there are strong and significant relationships between market place opportunity, competitor threat, core assumption and key vulnerability as dimensions of competitive intelligence with Marketing effectiveness. The results of regression analysis revealed that market place opportunity, key vulnerability and core assumption have positive effect on marketing effectiveness. However, competitor threat and competitor threat did not have statistically significant effect on marketing effectiveness. Finally, this study suggests proper steps for Ethio telecom in employing competitive intelligence as a means of winning the market's fierce competition and being effective in its marketing.

Keywords: Competitive intelligence, Marketing effectiveness, Ethio telecom.

The Effect of Social Media Usage on Employees Job Performance
The Case of Ethio Telecom
Elala Biratu, St. Mary's University

Abstract

In this time, social media can be defined as interactive digital channel which facilitate peoples to interact, connect and communicate to each other. On the other hand, many organization leaders have a threat in social media utilization of employees related with job performance and productivity. Accordingly, the purpose of the study is to investigate the effect of social media on employee's job performance at work place/work time, specially on the cases of Ethio telecom. This study uses as target population 399 managers, supervisors and employees working at company head quarter and all Addis Ababa zones. The data were collected by stratified random sampling by means of distributing questionnaire in hard copy as well as in email. Explanatory and inferential analysis has been employed to identify the influence of the variables & to evaluate the research question. Finally, the obtained positive and negative impact of social media usage in the work place coded, summarized and interpreted by using SPSS version 25 analyzing software.

Keywords: - Social media, employee job performance, Time spent on Social media, Attention diversion in case of social media or not and social media knowledge & skill acquire for my task.

Effects of Enterprise Resource Planning Implementation on Organizational Performance: The Case of MIDROC Gold Mining Plc.

Elizabeth Gebru, St. Mary's University

Abstract

The main objective of this study was to investigate effects of enterprise resource planning (ERP) system on organizational performance in MIDROC Gold. The research followed an explanatory research design as it explains the relationship between dependent variable and independent variables (used in the study). The target population for this study consists of employees who are working on ERP system in different departments at MIDROC GOLD. Eighty-one (81) respondents were targeted for the study and hence the same number of questionnaires was distributed. However, out of this number, 67 questionnaires were received out of which, 7 (seven) were carelessly or inappropriately filled and were, therefore, not used in the analysis making a response rate of 74%. The remaining 14 questionnaires were not returned back. Both descriptive and inferential statistics were used to analyse the data using SPSS version 20. Correlation was used to test the strength and direction of the relationship between the variables. Regression analysis was used to test the effect of the independent variables (ERP system) on dependent variable (organizational performance) and to test the hypotheses and the result had shown inventory management, information system, internal process and decision making positive and strong relationship with organizational performance and hence found to be identified as statistically significant factors which affect organizational performance. However, organizational business value and employee management had shown negative relationship with the dependent variable and thus found to have statistically insignificant effect on organizational performance. The researcher recommends MIDROC Gold to build on the ERP system practices (internal process, inventory management, and decision making and information system) and the organization is recommended to work hardly on the two variables/ERP system practices (organizational business value and employee management). Finally, other researchers should carry out research in other organizations that deployed ERP system as organizational business value and employee management unexpectedly have shown negative relationship with organizational performance.

Keywords: ERP system, organizational performance, dependent variables, independent variables.

**THE EFFECT OF CORPORATE SOCIAL RESPONSIBILITY ON FINANCIAL
PERFORMANCE THE CASE OF ETHIOPIAN INSURANCE INDUSTRY**
Emebet Negussie, St. Mary's University

Abstract

Companies have taken the initiative to be socially responsible over the years. In the past, the focus for companies has been on maximizing wealth. With the growth of corporate social responsibility (CSR), there have been many debates regarding its benefits. More companies are beginning to realize the value of being socially responsible and how critical it is to business function. This paper researches past studies on the relationship between corporate social responsibility and financial performance. This relationship is then tested using a reliable source of data on corporate social responsibility performance. The target population of the study was 18 insurance companies operating in, Ethiopia. Out of them, the researcher selected twelve insurance companies that have 10 year audited financial statements from year 2012 to 2022. The secondary data were collected by reviewing of financial statements and related published and unpublished materials to achieve the objective of this study. The study used panel data techniques specifically fixed effect model on the regression analysis and used STATA software. The study used two dependent variable (ROA) and (ROE), nine independent variables. In addition, the study controlled for Underwriting risk, Solvency, Liquidity ratio, gross written premium, Company size, Inflation, Interest rates, Gross Domestic product and insurance age. The relationships are tested using cross-sector/panel data time-series regressions. The findings show that corporate social responsibility has a negative and insignificant effect on financial performance, rather size, Hence, the researcher concluded that CSR is an expense with no return for now but if implemented properly and disclosed consistently the outcomes will be different. Finally, the study recommended insurances to improve in the areas of CSR disclosure, and to be proactive rather than reactive in carrying out these activities.

Keywords: *Corporate Social Responsibility, Financial Performance, Underwriting risk*

Determinants of Women's Leadership Success: The Case of Nyala Insurance

Emebet Yilma, St. Mary's University

Abstract

The purpose of this study was to find out the factors that affect women become successful in leadership positions in Nile Insurance SC. The research used socioeconomic, individual, cultural and organizational factors to investigate women leaders' success participation in leadership positions in the Company. To collect data, both primary and secondary source were used. Out of 358 employees simple random sampling was used to solicit responses from selected 178 respondents. The study used standardized questionnaires on selected supervisors, team leaders and women managers from Nile Insurance SC Addis Ababa. The study employed explanatory and descriptive analyses. An explanatory analysis was conducted using both dependent and independent variables through SPSS version 20 software. Therefore, the result showed that women are indeed under different influence in the leadership of Nile Insurance SC. There are several factors at the individual, organizational, cultural and societal levels preventing qualified women from success in their leadership position. At socioeconomic level over burden in domestic responsibility was one of the main factors that hinder Women's manager success. At an organizational level policy environment to promote women, mentors and support system, women managers to form a professional network in leadership, Implementers of the polices are less committed in applying affirmative action in practice and Implementers have minimal knowledge of policies. On an individual level women still acknowledge the world as "masculine". In addition, cultural barriers for women's not being empowered, society still believes women have less capacity for managerial positions, society believes that leadership is assigned as the role of men and society the role of women is limited to household management. Therefore, it is recommended for women leadership positions to be successful effectively some of these barriers must be removed, and suggests ways helpful to enhance women's participation in high leadership positions.

Keywords: *Women, Managers, leaders, successful participation and Nile Insurance SC*

**The Effect of Organizational Commitment on Employees' Performance:
The Case of Luna Export Slaughterhouse Plc.
Emnet Demessie, St. Mary's University**

Abstract

Nowadays, companies want to make sure that they have strong resources that can face the rapid changes in the environment. One of the most important resources is human resources. The interest of the companies to have committed employees has increased because there is a big difference between the performance of committed employees and the rest of the employees. Committed employees perform well in the organization and help the organization to grow and face the competitive environment. The main objective of this research was to investigate the effect of organizational commitment on employee performance in Luna Export Slaughterhouse PLC in Addis Ababa, Ethiopia. As a result, 203 questionnaires were collected from Luna Export Slaughterhouse PLC employees. The collected data was encoded and analyzed using Statistical Package for Social Science (SPSS) computer software program version 20. Based on the result found affective, normative, and continual commitment are positively related to employee performance separately and jointly. In addition, affective commitment ($\beta=0.663$) was found to have more strong effect on employee performance than continuous commitment ($\beta=0.189$) and normative commitment ($\beta=0.180$). This study found that three elements of organizational commitment are essential factors in the improvement of the performance of Luna Export and Slaughterhouse PLC employees. The results show that dimensions of organizational commitment independently and jointly influence the employees' performance. It means that employees are willing to devote themselves and stay in the organization to accomplish their objectives. An important implication of the study is that the management should focus on improving their organizational commitment to enhance job performance and also should speak with employees on a one-on-one in a regular basis to learn about their concerns.

Keywords: Employees, organizational commitment, affective commitment, continuance commitment, normative commitment, Employee performance.

Factors Influencing the Performance of Micro and Small Enterprises (MSES)

in Addis Ababa: The Case of Nifas Silk Lafto Sub-City

Endalkachew Seifemichael Arage, St. Mary's University

Abstract

The objective of the study was to assess the major factors influencing the performance of MSEs in Nifas Silk Lafto sub-city in Addis Ababa. The study was confined only Nifas Silk Lafto sub-city which includes five different sectors such as manufacturing, construction, trade, service, and urban agriculture. It employed descriptive research design and explanatory research design in which stratified random sampling method was used to collect data from MSEs owners (operators). Moreover, out of the total population of 696; only 248 samples were selected and distributed questionnaire, and interview were conducted with MSEs four owners (operators) and two managers of MSEs in the sub-cities. Moreover, the quantitative data was analyzed using statistical tools like descriptive statistics (mean, standard deviation, frequency and percentage) and inferential statistics (Pearson correlation, multiple linear regression by SPSS software version 20.0 & qualitative data be analyzed & Interpreted qualitatively. The findings of the study indicate that the major factors influencing the performance of MSEs in Nifas Silk Lafto sub-cities are: lack of finance, lack of working place, lack of infrastructure facilities, inaccessibility of market, technology and management problems. Finally, the study also attempted to forward possible recommendations such as the government and other stakeholders should expand financial institutions and accessibility of credit, construction of sheds and common facility centers at suitable locations, improving infrastructure facilities, enterprises should develop sufficient marketing skills and diversified their product as well as creating market opportunities, adapting production technologies that involve adequate knowledge and skill ; and the owners (operators) of MSEs should enhance their management knowledge and skills through proper training and experience sharing with other MSEs.

Key words: *performance, factors, influence, micro and small enterprises*

**The Effect of Marketing Mix Strategy on Customer Satisfaction: A Case Study
of Transition Manufacturing Plc.
Erget Hailu, St. Mary's University**

Abstract

The purpose of the study was to examine the effect of marketing mix strategy on customer satisfaction at Transsion manufacturing plc. It conceptualized and developed four dimensions of marketing mix: product, price, promotion, and distribution, and the relationships between marketing mix, and Customer satisfaction. The study used quantitative research Method and used both descriptive and explanatory research designs. Convenience sampling method was used. Data were collected from primary sources through questionnaire and 384 questionnaires is distributed and collected fully. The data was analyzed through both descriptive and explanatory methods. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, explanatory analysis was conducted by using Pearson correlation method and linear regression method. The result indicated that marketing mix has significant positive effect on customer satisfaction. Price, promotion and distribution have significant positive effect on customer satisfaction. Price has the highest effect and followed by promotion and distribution. But effects of Product have no statistically significant effect on Customer satisfaction. Based on the findings the researcher recommends that the company to take a close scrutiny in the four marketing mix elements in maintaining its customers. Specifically price of the company product is found to be a variable having detrimental effect on satisfaction of the customer.

Keywords: marketing-mix, customer and customer satisfaction.

**The Effect of Advertising on Users Purchasing Intention: The Case of
Anbessa Shoe Product
Eyerusalem Kelemework H/Mariame, St. Mary's University**

Abstract

The main aim of this study was to examine the effect of advertisement on purchase intention in Anbessa Shoe Products with in Addis Ababa. The study used explanatory and quantitative technique and describes quantitatively factors related to consumer purchase intention. Advertisement, which is the independent variable, was a further sub categorizing of understandability, memorability, credibility and originality; also the purchase intention has been identified as the dependent variable. The primary and secondary data of the study were collected from the consumers using a five point Likert scale questionnaire and books, journals, magazines, and others related published materials, respectively. A total of 384 questionnaires were distributed of which 374 questionnaires were properly filled and further analyzed. The entire 374 questionnaires were used for analysis by using of Statistically Package of Social Science (SPSS). From the total respondents, 212 and 162 are male and female, respectively. To measure the reliability and validity of the study, the researcher used to analyzed by correlational and regression methods. The Pearson correlation coefficient indicated that all the independent variables are correlated positively with the dependent variables. Originality, understandability and memorability were found to be strongly correlated while credibility is moderately correlated. Regression analysis was also applied and the results indicated that all the aforementioned variables are significant. Among the independent variables originality owned a highest beta score followed by credibility, understandability and memorability. Based on the findings, a mathematical model of regression had been put forward and it is recommended that the variables should be incorporated in advertisement campaign to design an effective advertisement. Hence, this research adds input to advertisement industry as well as to the literatures of shoe marketing.

Keywords: *Advertisement, Purchase Intention*

**Determinants of Electronic Banking Services from Employees Perspectives: The
Case of Lion Bank
Eyerusalem Wondimu, St. Mary's University**

Abstract

Many countries in the world invest a huge amount of resource to the adoption of e-banking in the banking industry because e-banking increases the comparative advantages of banks. However, the adoption of e-banking faces many challenges; particularly, in developing countries. The aim of this thesis was to depict the determinants of electronic banking services in LionBank's context. To attain the objectives of this study, explanatory research design was used. By using simple random and stratified sampling techniques, 173 participants were involved in this research. Data was collected through questionnaire from a sample of 173 employees of lion bank in Addis Ababa. The data collected from the questionnaire were analyzed using statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The results of this study indicate that, determinants of electronic banking services (technological factor, organizational factor, training programs, and demographic factor) have positive and significant relationship with electronic banking services. Additionally, the above-mentioned determinants of electronic banking services significantly contribute 38.2% to electronic banking services in Lion bank. Based on the findings of the study, the study concludes that the contribution of electronic banking services was found to be significant relationship. Therefore, it is possible to conclude that Lion Bank is improving the electronic banking services in to recover the existing electronic banking services perception towards its actual implementation and to enhance their services level accordingly. It is recommended that the Bank's branches need to work jointly with other stakeholders such as Ethiopian Telecommunications Authority and Ethiopian Electric Power Authority to facilitate the adoption of e-banking through strengthening ICT infrastructure.

Keywords: *Technological Factor, Organizational Factor, Training Programmes, and Demographic Factor*

**Factors Affecting Implementation of Balanced Scorecard: The Case of
Commercial Bank of Ethiopia
Fasika Demissie, St. Mary's University**

Abstract

The study aimed to investigate factors affecting implementation of balanced scorecard in state owned banks in Ethiopia, a case study of Commercial Bank of Ethiopia (CBE). The study adopted a descriptive and inferential research design. The study population comprised of 93 staff working at CBE. The study applied a probability sampling design: random sampling to select respondents. The data was collected through semi structured questionnaires. The study used descriptive and inferential statistics (correlation and regression) to analyze the gathered data using a Statistical Package for Social Scientists (SPSS) and the data was presented in tables. The study found out that implementation of balanced score card affected by job description, supervision, management support and financial resources. The study recommended that the management should undertake effective job analysis in order to effectively carry out employee's job description. The implementation of a BSC should always be organized as a separate project should follow the basic steps outlined by Balanced Score Card Institute.

Keywords: *Balanced score card, job description, BSC perspective, SPSS*

**The Role of Information Technology on Banking Service Delivery:
The Case of Dashen Bank
Fasika Kinfemikael, St. Mary's University**

Abstract

Information technology is integrated into our daily business activities such as accounting, finance operations management, marketing, human resource management, or any other major business function. The total population was 381 and 195 samples are taken from two departments and 16 selected branches. The two departments and branches were selected purposively based on their performance level. The collected data was analyzed by using SPSS Version 26. 0. Descriptive analysis such as mean score and standard deviation was used to find information about the present status of the phenomenon. Inferential analysis was used to investigate the relationship between Information Technology and Service Delivery. The components of Information Technology were employees' competency, hardware, network, software, and database. The overall information technology has high impact on the banks' service delivery. IT training should be given to business professionals and business training should be given to IT professionals. Since Technology is ever-changing the management should give emphasis to Hardware, Network, Software and Databases that can affect the future.

Assessment of Credit Risk Management Practices In Berhan Bank S.C.

Fekadu Assefa Kebede, St. Mary's University

Abstract

Financial institutions now place a greater emphasis on credit risk management, especially in light of how closely the financial services sector is linked to unstable business conditions. The discontent in the banking industry emphasizes the value of effective risk management procedures. By examining its rules or guidelines, credit risk management instruments, credit grant process elements, credit risk management activities carried out, risk management reporting system, and credit risk management process, this study seeks to evaluate Berhan Bank S.C.'s credit risk management practices. The researcher utilized selective (judgmental) sampling. Both qualitative and quantitative research techniques were used. In this study, both qualitative and quantitative data were employed. Both primary and secondary sources of data were used in the investigation. Most often, questionnaires are employed. In the instance of the secondary source of data, the bank's quarterly and yearly reports were scrutinized. The financial performance of the bank is covered in these reports. The study also used several theses, NBE directives, journal working papers, and other sources as reference materials. 74 employees who are involved in risk management and loan decisions provided information. The researcher employed analytical techniques like frequency, percentage mean, and standard deviation to characterize the data. The key findings were that portfolio management is an important credit risk management tactic and that the bank implemented credit risk management tools and procedures to reduce the amount of loan default, which is a significant contributor to bank failure. Following the investigation, it was determined that Berhan Bank S.C. According to the inquiry, there are management problems at Berhan Bank S.C. with monitoring and regulating, diversification, and non-performing loans (NPL). It was, therefore, suggested that the bank increase its use of all tools for credit risk management, portfolio management, diversification, credit administration, monitoring & controlling, and managing loan problems, as well as training clients on how to use loans and training staff members who directly deal with credit processes.

Keywords: Risk management, Credit risk management

**The Effect of Performance Appraisal on Employees' Performance: The Case of
Nib International Bank Share Company
Fetsum Tedla, St. Mary's University**

Abstract

The general objective of the study was to investigate the effects of performance appraisal on the employee performance with reference to Nib International Bank as study case. The study was considered the purpose, methods, process and feedback of performance appraisal influence the dependent variable employee performance. The close-ended questionnaire was used as the measuring instrument. The representative 365 respondent employees from the selected branches from each districts were selected by using non probability sampling approach, specifically convenient sampling technique. Quantitative data gathered via questionnaire was edited, coded and entered into statistical software SPSS and analyzed by both descriptive and inferential statistics. The finding of the study showed that combination of the purpose, methods, process and feedback of performance appraisal has a significant positive relationship with Employee Performance. According to the magnitude of correlation Purpose of Performance Appraisal is ranked first in its magnitude of correlation. Method of Performance Appraisal is the second highly correlated variable with Employee Performance next to Purpose of Performance Appraisal dimension in this study. Process of Performance Appraisal is the third highly correlated variable with Employee Performance next to Methods of Performance Appraisal dimension in this study and Feedback of Performance Appraisal is the third highly correlated variable with Employee Performance next to Process of Performance Appraisal dimension in this study. The results of the present study also showed that, Purpose of Performance Appraisal is the most important Performance Appraisal dimension that contributed significantly towards maintaining Employee Performance in Nib Bank. Finally, in order for Nib Bank, to be benefited the most out of the Employee Performance forwards the recommendations for the management regarding the purpose, methods, process and feedback of employees' performance appraisal and forward suggestion for other researchers.

Keywords: *Performance Appraisal, Employee Performance, Nib Bank*

**Determinants of Customer Retention: The Case of Capital Hotel
and Spa Addis Ababa**
Fikrtee Gebremariam, St. Mary's University

Abstract

Nowadays, customer retention has been the choice of many companies owing to the fact that it generates more profit by reducing the cost incurred in acquiring new customers. Moreover, customer retention plays a vital role in increasing customer base. Therefore, effort is required from companies to upgrade customer retention strategies. Hence, this study aims at assessing the determinant factors of customer retention in the case of capital hotel and investigates the relationship between service quality, customer satisfaction, customer relationship, customer loyalty and customer trust, with customer retention. A questionnaire survey was used to collect the primary and secondary data and the population of the study comprises of the individuals who are customers as well as booker of the hotel service in Addis Ababa. The sample of 203 respondents were taken using non probability technique and methodologies like correlation, multiple regression and ANOVA are used in the research. The result of correlation analysis shows relationships between customer satisfaction, customer trust, and customer loyalty with customer retention. However the multiple regression result indicates that customer satisfaction, customer trust and customer loyalty have a significant positive effect on customer retention. On the other hand the study reveals the insignificant relationship between quality service and customer relationship.

Keywords: *Customer retention, quality service, customer satisfaction, customer trust, customer loyalty*

Effect of Foreign Exchange Control on Banks Performance in Ethiopia

Firehiwot Taffese, St. Mary's University

Abstract

Foreign currency exchange control and management directive have made significant contributions to the overall management of foreign currency in private commercial banks. The government takes full ownership of foreign currency, the FX control, as a development strategy, gives a clear indication for financial institution on how to handle their foreign currency allocation and management. This study examined the effects of foreign currency exchange control on performance of banks in Ethiopia. It has mainly focused on newly implemented directive of transparency in allocation of foreign currency and foreign exchange control that has been implemented since 2016. The directive restricts allocation ratio as 10% to medicine, 50% to other priority items and 50% to non-priority item thus, the banks are not allocating foreign currency according to business focuses of the banks. The study applied qualitative and descriptive research approaches. It has included 16 private commercial banks in Ethiopia and 6 years data. As a result, the study has used panel data. Return on Asset (ROA) and Return on Equity (ROE) were used to measure performance of the banks. Allocation of foreign currency to priority and non-priority imports is measured by using percentage of the foreign currency allocated to the imports in a given year. Data was collected from NBE and by using direct interview with bank officers. The collected data was analyzed by using descriptive statistics (Regression, Correlation and others) and econometric estimations. To select appropriate panel model between random effect and fixed effect, Hausman test was conducted and random effect model was selected. This study has identified that foreign currency allocation to priority imports has positive effect on performance of the banks. Therefore, this study recommends management of the banks to allocate foreign currency by strictly addressing the NBE's control mechanism.

Keywords: Foreign exchange control, Foreign Currency Allocation, Priority and Non-Priority Imports, Private commercial banks in Ethiopia

**The Effect of E-Tax Filing Application Systems on Tax Compliance: The Case of the
Ethiopian Revenue and Customs Authority
Fitsum Getu Woyessa, St. Mary's University**

Abstract

Tax compliance is important in the sense that by paying their taxes, individuals and businesses are funding the government's tax revenue. Government tax revenue is important for a variety of reasons, from balancing the budget to providing goods and services to its citizens. This study is conducted to determine the influence of electronic tax filing system on tax compliance in large tax payers' branch office. The specific objectives of the study include examination of the impact of network connectivity and technical skills of filing concerns of e-tax filing on Tax Compliance among large taxpayers. The study used descriptive and explanatory research design in which quantitative data have been collected. Primary data had been obtained by using structured questionnaire. Respondents of this study were large taxpayers who registered in large taxpayers' branch office. A sample size of 240 respondents had been selected from registered large taxpayers at LTO and 220 questionnaires have been returned with a 91.7% response rate. Results of the research variables have been described, correlation and regression analysis had been conducted, Hypothesis and Data validity, and goodness of fit had been tested with composite reliability. Results interpreted from Regression Table using SPSS Software. This study reveals that e- tax filing system and technical skill of filing had a statistically significant effect on taxpayer compliance. But the network connectivity did not have statistically significant influence on taxpayer compliance. The researcher finally recommended that the electronic tax filing process should be simplified with clear instructions and guidelines provided on the website and the system server should be upgraded to increase on the system stability experienced. Tax consultation centers should be increased in the country where taxpayers can acquire knowledge and filing skills.

Keywords: E-tax, Tax compliance, Tax payer

**The Effect of Motivation on Employees' Performance: The Case of Moha
Soft Drinks Industry S.C
Genet Tessema, St. Mary's University**

Abstract

The main aim of this study is to undergo a research on the effect of motivation on employee performance in Moha Soft Drinks Industry at Nefas silk Plant, Addis Ababa. This enables to understand the needs of employees to their intended objectives. Motivation plays a vital role nowadays worldwide, for the organization in order to achieve their goal different motivational factor should be included to get the desired outcome. If the organization has motivated employees, it is as such easy to meet the desired objective. So it is important for the organization to create motivational program that improve motivation and consequently the performance of the organization and the employees. The primary purpose of this study was to examine the effect of motivation on employee's performance. This study adopted an explanatory research design in investigating the effects of motivation on employee's performance. The entire population of the study was chosen 20% of the total population of 926 workers from the study organization as a result the sample size determined is 186. A well-structured self-administered questionnaire was used as the main tool for data collection and was administered to 186 respondents and appropriately filled. Reliability of the research instrument was calculated and the Cronbach's alpha coefficient was 0.811. The study used the quantitative approaches the data collection method was survey method by employing questionnaire and the collected data was analyzed by using quantitative method. The multiple regression analysis model revealed that a significant influence of motivational factors on employees performance. The results revealed that financial incentives and job design are positively and statistically significant on employees' performance; whereas Job satisfaction & reward recognition had insignificant negative influence on company employees' performance. Furthermore, this study recommended that management of organizations should take appropriate measures in figuring out those factors that motivate their employees and seek ways of ensuring that they are adequately motivated in order to improve their employees' performance levels. Finally the study also suggested that future studies should focus on other industries apart from soft drink Service sector.

Keywords: *Employees performance, job satisfaction, motivational factors*

**The Effect of Balanced Scorecard (BSc) on Organizational Performance:
The Case of Sheger Mass Transport Service Enterprise
Ginbaru Bedru Fonzhe, St. Mary's University**

Abstract

The aim of this study was to identify the effect of balanced score card on the overall organizational improvements and to know the challenges in implementing the balanced score card in Sheger Mass Transport Service Enterprise. To address the study objectives, purposive and stratified sampling method was used to collect data. The data for this current study were obtained from primary source. Both quantitative and qualitative data collection methods were employed. The instrument used to gather quantitative data was Likert scale questionnaire, whereas interview was used for qualitative data. Major findings of the study include: individual and overall performance of their department is not improved after the implementation of BSC; the automation did not introduce in designing; and there is lack of top management commitment in the subject matter. Based on the findings, the researcher concludes that organizations should improve their performance after the implementation of BSC; Automation adds structure and discipline to the system and helps people make better business decisions; and for successful implementation top managers' commitment is needed. It recommends that the enterprise should create sense of ownership; the enterprise should be revising its implementation system of BSC and employees can be improved by implementing the BSC model properly in the organizations and the missing automation should be implemented soon with innovative cost-effective method.

**Determinants of Employee Motivation: The Case of Ethiopian Electric Utility South
Addis Ababa District Customer Service Centers
Goitom Melese, St. Mary's University**

Abstract

The main objective of this study was to examine factors affecting employee motivation in Ethiopian Electric Utility, South Addis Ababa district customer service centers. Quantitative research approaches and explanatory research design were used to investigate the relationship between determinant factors and employee motivation. Both primary and secondary data were collected from respondents (using questionnaire) and related literatures & books. To select representative respondents, the research used a probability sampling of proportional stratified sampling technique. Statistical Package for the Social Sciences (SPSS) version 23 was used to analyze the data and the study had 87.76% response rate. The finding shows that financial benefit has the highest mean value of 3.84. The correlation analysis also indicates that financial benefits, non-financial benefits, career development and working environment have strong positive and significant association with employee motivation. As per the regression analysis, all independent variables have strong positive and statistically significant effect on employee motivation and financial benefits has the highest standard β value of 0.506. Therefore, the managers of EEU, South Addis Ababa district customer service centers should be aware that, financial benefits is the most significant in increasing their employee motivation. In addition, the department should further work on non-financial benefits such as recognition, career development, and working environment.

Keywords: Employee Motivation, South Addis Ababa, Ethiopian Electric Utility

**The Effect of Credit Risk Management on ProfitabilityOf Addis
Credit and Saving Institution
Hailemichael Desta, St. Mary’s University**

Abstract

This study investigated the effect of credit risk management and Addis Credit and Saving Institution's profitability. The researcher employs panel data regression models with Return on Asset and Return on Equity as the dependent variables along with Non-performing loan ratio, Capital adequacy ratio, Institution Size, and Total loan total deposit independent variables. This was accomplished by gathering information from the Addis Credit and Saving Institution in Addis Ababa and their published annual report for the years 2017 to 2022. Descriptive statistical methods including mean, maximum, minimum, and standard deviation were used to examine the acquired data. Furthermore, using STATA software, multiple linear regressions were utilized to determine the cause-and-effect relationship between the study variables analysis. The non-performing loan to total loan ratio and capital adequacy ratio were found to have significant negative effects on both returnon assets and return on equity, according to the study's key findings. Moreover, Institutional size and the Total Loan to Total Deposit ratio have significantly and favorably impacts the Addis Credit andSavings Institution's profitability as assessed by Return on Asset) and Return on Equity. According to the study, it is advised that Addis Credit and Saving Institution adopt a strict policy for managing credit risk, develop a non-performing total loan management system, and create efficient collective ways for managing loan receivables. This research's expansion would be interesting to pursue withlarger sample sizes and new measures of credit risk management and performance.

Keywords: credit risk management; Profitability, Institution Size, Total loan total deposit, non-performing loan total loans, *Capital adequacy*, Return on Asset and Return on Equity.

The Effect of Human Resource Management Practices on Job Satisfaction:

The Case of Hibret Bank S.C

Haimanot Worku, St. Mary's University

Abstract

The aim of the study is to analyze the effect of HRM practices on job satisfaction at Hibret Bank S.C. The study used a quantitative approach by using survey method to examine the relationship between independent (work environment, recruitment, learning and development, employee recognition, promotion, job security, performance management, and compensation) and dependent (job satisfaction) variables. The study used a descriptive and explanatory design. The quantitative data gathered from questionnaires and qualitative data gathered from different documents. The target population involved in this study is managerial and clerical employees of Addis Ababa located branches and head office. Systematic sampling techniques are used to distribute the questioner for a sample of 366 employees and out of them 349 respondents returned the questionnaires. This study has applied descriptive statistical tools to compute the data in terms of mean & standard deviation and also inferential statistics to generate correlation and multiple regression analysis. The results show that Hibret Bank employees have a low level of job satisfaction with respect to Compensation, PMS and Promotion practices, a moderate level of job satisfaction with respect to learning and development, employee recognition and recruitment practices no correlation with respect to job security and work environment. According to the correlation and regression analysis result, there are a positive relationship between the HRM practices and job satisfaction in Hibret Bank. Finally, the study recommended that Hibret Bank should develop and implement a strategic HRM practice to enhance employee job satisfaction.

Keywords: *HRM practice, Job satisfaction, and Hibret Bank*

**Effects of Leadership Styles on Employees' Job Performance in Awash Bank
in Addis Ababa
Haleluya Workneh, St. Mary's University**

Abstract

The general objective of the study was to investigate the effects to determine the effect of leadership styles on the employee's job performance in Awash Bank in Addis Ababa. The study was considered the three leadership styles, namely transactional leadership, transformational leadership and laissez-faire leadership as the independent variables and employee job performance as the dependent variable. The study used quantitative research approach and explanatory research design. The representative 293 respondent employees from the selected branches were selected by using non probability sampling approach specifically convenient sampling technique. Quantitative data gathered via questionnaire was edited, coded and entered into statistical software SPSS and analyzed by both descriptive and inferential statistics. The finding of the study showed that, all the selected three leadership styles, namely transactional leadership, transformational leadership and laissez-faire leadership have a significant and positive impact on employee performance which implies leadership styles has indirect impact on employee job performance. Compared to other relationships considered in this study, transformational leadership is ranked third in its magnitude of correlation, transactional leadership is ranked first and laissez-fair leadership is ranked second in its magnitude of correlation. Finally, the study forwards the recommendations for the management regarding using certain leadership styles in order to increase employee performance and meeting the leadership abilities, behaviors and knowledge necessary to satisfy organizational needs and forward suggestion for other researchers.

Keywords: *Leadership Styles, Employee Job Performance, Awash Bank*

**The Effect of Leadership Style on Employee Job Satisfaction: The Case of
Awash Bank Head Office
Hana Korabza, St. Mary's University**

Abstract

The main objective of this paper is to examine the effect of leadership styles on employees' job satisfaction in Awash Bank head office. This study depends on data gathered from professional employees of Awash Bank head office using Multi-factor leadership questionnaire of job satisfaction. To achieve the objective of this study, explanatory research design was used with primary type of data. 328 questionnaires were distributed and out of which 301 were obtained and used for further analysis. And all gathered data analyzed through descriptive statistics, (mean, standard deviation), correlation, and regression analysis. The findings of the study demonstrated that there was a huge relationship amongst transactional and transformational leadership style and employees job satisfaction. On regression analysis three of them have positive effect and transformational and transactional has significant effect on job satisfaction but laissez-fair has insignificant effect.

Keywords: employee satisfaction, transformational leadership, transactional leadership, laissez-fair leadership.

**Risk Management Practices of Commercial Banks:
Evidence from Ethiopia
Hanna Chernet, St. Mary's University**

Abstract

Risk management involves a set of tool and models for measuring and controlling risk. There is a research gap in risk understanding, risk identification system, risk assessment and analysis, risk monitoring system, and risk evaluation determinants in the Ethiopian context in general and in the study area in particular. The main objective of this study is to examine determinants of risk management practice in commercial banks in Ethiopia. A quantitative research and explanatory research method are used. The data was collected using self-administered close ended structured questionnaires from 166 respondents by using non-random sample technique called convenience sampling technique. Descriptive statistics and multiple linear regressions were used for analysis. Assumptions are tested to check the appropriateness of multiple linear regressions for analysis. The descriptive statistics result of (risk understanding, risk assessment and analysis, risk monitoring system, and risk evaluation) mean score is high which is above the mean score of point 3 and risk identification system has medium value. The multiple regression analysis result revealed that the four predictors risk understanding, risk identification system, risk assessment and analysis, and risk evaluation have significant and positive coefficient of beta values indicating that they have positive effect on risk management under the study while one predictor risk monitoring system has insignificant alpha value which indicated that it has no any effect on credit risk management effectiveness under the study. It is recommended that the managers of each bank had better maintain current established risk management techniques and that employees are expected to perceive in the bank; the management of each bank also set up proper risk identification mechanism to minimize occurrence of high risk in the bank; they had better asses and analysis their related to loan and repayment performance in the bank ; each commercial bank in Ethiopia had better continue the timely evaluation of financial risks to find out measurements to be taken in order to maintain safe balance of loan in the Bank.

Keywords: *risk management practice, Risk understanding, risk identification System, risk assessment and analysis, risk monitoring system, and risk evaluation*

**The Effect of Human Resource Development on Employee Job Satisfaction:
The Case of Ethiopia Commodity Exchange
Hanna Milkyas, St. Mary's University**

Abstract

The aim of this study is to examine the role of human resource program on employee job satisfaction in Ethiopia Commodity Exchange (ECX). The study used both descriptive and explanatory research designs with qualitative and quantitative approach. In order to achieve the objective of the study, data were collected through questionnaires, interview, and document review. The population of the study was grouped in to employee and unit manager. Purposive and simple random sampling methods were employed to gather data. Purposive sampling technique was employed to gather data from HR unit manager and Simple random sampling technique used to collect data from employee of the organization. To analyse the data, semi- structured questionnaires were prepared and distributed to the employees of ECX at the head office. The study adopted both qualitative and quantitative approach and used primary and secondary data sources. The collected data were examined by using statistical tools (SPSS-Version 22) and Data were examined in tables by using frequency, percent and mean. the finding of the study revealed that training practice were positively correlated and statistically relationship with employee`s job satisfaction. Hence, it is recommended that the organization should give due attention to the HRD practice since Human resource development is a crucial and the most important block of the organization performance. Overall Trainings practice should be participatory and they should be a fair and effective communication on the policy and practice of the organization.

Keywords: *Training Need Assessment, Training Design, Training Delivery, Training Evaluation, job satisfaction*

**The Impact of Relationship Marketing on Customer Loyalty in Banking
Industry: The Case of Bank of Abyssinia
Hanna Tamrat, St. Mary's University**

Abstract

The survival of any organization depends on its customers. Customers are the source of profits to be earned by a profit-making organization. Due to the more and more fierce competition in today's business, many companies are required to build long-term profitable relationship with customers and to achieve customer loyalty. Therefore, relationship marketing has become more and more important since last decade of 20th century, especially in service industry. There are many different relationship marketing dimensions implemented for retaining customers. Therefore, this study aimed to explore the impact of relationship marketing dimensions (trust, commitment, conflict handling, and empathy) on customer loyalty, by focusing on the Bank of Abyssinia. A theoretical framework was used as a guideline to test the relationships between relationship marketing dimensions and customer loyalty. A quantitative method which is cross-sectional study with deductive approach is chosen in this research. In order to collect primary data, a self-completed questionnaire is designed and was randomly given to the customers of the Bank of Abyssinia. In addition to questionnaire, semi-structured interview questions are prepared to get information from the organization which is analyzed qualitatively. The SPSS version 16.00 for windows is used to process the primary data which is collected through questionnaire. The findings show that relationship marketing dimensions have impact on customer loyalty. All the independent variables are positively and directly related to customer loyalty particularly in Bank of Abyssinia and in general in banking industry. The relationship between relationship marketing and customer loyalty is significant. Therefore, banks should make the whole system on work with customers, not in opposite of customers. And also, they are expected to invest more on attracting new customers and retaining the existed ones with regard to relationship marketing to increase customer loyalty.

Keywords: *Relationship Marketing, Trust, Commitment, Conflict Handling, Empathy, and Customer Loyalty.*

**Assessment of Crisis Management Practices and Challenges of Tour
Operators in Addis Ababa amid Covid-19 Pandemic**
Hanna Tekalign, St. Mary's University

Abstract

The tourism industry is highly susceptible to natural and man-made catastrophes such as war, diseases, and terrorism. The purpose of this study was to assess the crisis management practices and challenges of tour operators in Addis Ababa amid COVID-19 pandemic. The study employed quantitative and qualitative research approach and descriptive research design. Pertinent data were gathered from owners, managers, supervisors and department heads of 82 actively operating tour operators using questionnaires. Owners and managers of tour operation companies were purposively selected due to their appropriateness to give the necessary data representing their organization; and interviews were made with purposively selected tourism experts from Addis Ababa culture and tourism, Ministry of Tourism and tour operators' associations. Quantitative data was processed via Statistical Package for Social Science (SPSS 26) and analyzed using descriptive statistics. The findings of the study revealed that crisis management practices of tour operators in Addis Ababa during COVID-19 were found to be practiced less. Absence of tourists, lack of preparedness and economic and marketing challenges were found to be challenges for tour operators in Addis Ababa during COVID-19. Different measures were taken by tour operation companies and rated their effectiveness. The result showed that their effectiveness were low. It was recommended that tour operators should apply crisis management practices to enhance their preparedness for any unforeseen circumstances and use different marketing strategies to survive from COVID-19 crisis, use different digital platforms to better communicate with customers. Moreover, the government has to support this sector since tourism is a big source of revenue for a country.

Keywords: *Crisis management, challenges, Covid-19, Tour operators*

**The Effect of Organizational Culture on Employee Performance in Oromia
Development Association (ODA)
Hanna Worku, St. Mary's University**

Abstract

Organizational culture is an essential component of an organization that has evoked various studies to determine and establish its relationship with employees' performance. The purpose of this study was to assess the effect of organizational culture on employee performance at Oromia Development Association (ODA). The researcher used a descriptive and explanatory research design and a mixed research approach as a research methodology. This research was conducted at the Head office of the organization, which is located in Addis Ababa. Regarding the population size, the study used census since the number of employees in the Head office is small to take representative sample. Thus, questionnaires were distributed to 114 respondents out of which 107 employees filled out the questionnaires. In addition, as a data source, the study used primary data in the form of questionnaire. The data were analyzed using SPSS 20. Descriptive and inferential statistic used to determine the strength of association between organizational culture and employee performance. This research used Denison organizational culture model to assess the relationship between the independent i.e involvement, consistency, adaptability and mission and dependent variable employee performance. The statistical data result shows that the relationship between the independent and dependent variables is strong with 0.750(R). The R Square number of 0.750 means about a 75% increase in employee performance is accounted for by the variables in the model while the remaining 25 % is accounted for by other factors not captured by the model. The finding of the study revealed that out of four independent variables three of them (involvement, consistency, and mission) had positive and significant relationship with employee performance. However, adaptability had statistically insignificant relationship with employee performance. Depending on the research findings, the researcher recommends that the organization to apply participative organizational culture which involves its employees to some extent.

Keywords: *Adaptability, Consistency, Employee performance, Involvement, Organizational culture and Mission*

**The Effect of Training on Employee Performance: The Case of
Selected Branches of Dashen Bank S.C
Hanna Zerihun, St. Mary's University**

Abstract

The purpose of this study is to provide a valuable insight in to the effect of training on employee performance in Dashen Bank S.C eight branches in four districts. Explanatory research deign was used. Convenience sampling technique was used in the study to take a sample from finite population. A quantitative research approach is chosen in this research. In order to collect primary data self-administered questionnaire were developed and distributed to 132 employees. To analyze the correlation and linear regression are used. The results revealed that employees of the Banks eight branches (Welo sefer, Ayertena, Weha lemat, Keranyo, sengatera, Bole, Arada, 4kilo) are not satisfied by the training practice of the Bank.. The findings also showed that the dimensions of training such as, Need Assessment, Training Design, Training Implement, Training Evaluation and Strategic Objective have significant relationship with employees' performance. As major recommendation, the Bank is advised to work on developing strategy in accordance with training dimension (Need Assessment, Training Design, Training Implement, Training Evaluation and Strategic Objective) because trained employees are learning new skills that can improve their work by reducing mistakes; it builds confidence in their job and increases productivity and performance. It should link Training with the overall strategic objective of the Bank and align with their real-time job. It was suggested to improve the training implementation by encouraging the employees to ask question during the training session. Finally, the study proposed future area of study in other dimensions of training.

Keywords: *employee performance, Need Assessment, Training Design, Training Implement, Training Evaluation and Strategic Objective.*

The Effects of Enterprise Resource Planning System on the Competitive Advantage: The Case of 54-FMCG Company
Hayat Anteneh, St. Mary's University

Abstract

The objective of this research is to examine the effects of enterprise resource planning system on competitive advantage in 54-FMCG Company. The research has analyzed the factors influencing competitive advantage in relation to Enterprise Resource Planning (ERP) systems. ERP plays an important role in today's enterprise management and is beginning to be the backbone of organizations. Research has been done for ERP implementations in numerous environments, but there is a serious gap in the literature regarding the benefit of ERP on competitive advantage and there a lack of study on FMCG industry in the Ethiopia context. Besides, studying ERP implementation in developing countries like Ethiopia, which has not had noticeable experiences, would be interesting for developers, vendors, consultants and ERP user companies. In doing this, the study has applied an explanatory research design within the quantitative research approach. Data was collected from 86 respondents through structured questionnaires and analyzed using descriptive statistics and multiple linear regression. The findings revealed that there is a significant positive relationship between efficiency, customer satisfaction, product quality, and inventory management with competitive advantage, while management support did not show a significant effect. Customer satisfaction was identified as having the strongest positive relationship with competitive advantage, followed by product quality, inventory management, and efficiency. Based on these results, organizations are recommended to prioritize enhancing customer satisfaction, product quality, inventory management, and efficiency to improve their competitive advantage. Further research is suggested to explore the relationship between management support, ERP systems, and competitive advantage to gain a deeper understanding of their interaction.

Keywords: *Enterprise resource planning (ERP), Competitive Advantage (CA), Fast-Moving Consumer Goods (FMCG)*

**Assessment of Performance Appraisal Practices and Its Challenges in
Dashen Bank S.C
Hayat Yesuf, St. Mary's University**

Abstract

Performance appraisal is a crucial aspect of any organization, as it helps to assess the performance of employees and identify areas for improvement. Despite its importance, performance appraisal is not always executed effectively, and there are several main problems and challenges related to its implementation. In this research, we will discuss these issues in detail. Mixed research method was used considering both quantitative and qualitative data collection. A total of 154 samples were selected from five branches of East Addis district and head office of Dashen Bank of Ethiopia. Self-administered questionnaires and in-depth interview with managers were done to collect data. The study used convenience sampling technique; furthermore, quantitative data was analyzed and interpreted by using SPSS software and some statics tools like percentage and tables, while thematic analysis is used to qualitative data analysis. The finding of the study was revealed that in Dashen Bank, Performance Appraisal process takes on place semi-annually basis and the result is reported directly to the employees by his/her immediate supervisor. The objectives of the Performance Evaluation in the Bank are human resources and employment planning, and for human capital development purpose. However, the performance appraisal practice of the Bank is not meeting its intended objectives because of the problems related to performance evaluation standards and technique put hindrances on smooth implementation of the performance appraisal system of the Bank. Design and implementing challenges in evaluation criteria, which some time does not cover all activities of the employees, and the problems related to raters' (usually immediate supervisors) consciously or unconsciously biased to the raters toward some of the staffs are some of the identified problems of performance appraisal.

Keywords: *Performance Appraisal, Challenges, Dashen Bank, Employee, Supervisor.*

Determinants of Employee Turnover Intentions The Case of Jay Jay

Textile Factory

Hayelom Ashenafi, St. Mary's University

Abstract

The rate of employees' entry and withdrawal from organizations has become a source of concern to HR managers. Turnover intention is defined as an employee's intent to find a new job with another employer or organization. Turnover intention is basically the manifestation of one's inner feeling about his or her job. The main objective of this study is to identify the major factors influencing employee turnover in JAY JAY Textile Factory PLC. To obtain information relevant to the study, Primary data were collected through the use of questionnaire to the employees. Around 320 questionnaires were distributed and almost all questionnaires were successfully collected from the respondents. The study used both descriptive and explanatory research design. In order to achieve the objective of the study and answer the research questions, mixed research approach was used (qualitative and quantitative research approaches). The study used simple random sampling techniques. Data were analyzed using a statistical package for social sciences (SPSS). The result of the findings indicated the key determinants of employee turnover intention were independent variables job satisfaction, salary and reward, leadership, peer pressure, policy and family. Salary and reward is the most significant factor that influences turnover intention. The finding also indicated the following effects of turnover including loss of young, qualified and experienced employees. Similarly it was concluded that employees are dissatisfied with salary and reward, opportunities to develop and grow, involvement in decision making In Company, Peers not encourage working hard and the policy resolve existing challenges were core factors for turnover. It was recommended that managers revise salary and reward packages, and employee to participate in the decision making process. And Job satisfaction level has a major effect to the level of turnover in the organization. So the company in order to satisfy its employee it must ensure that job placement according to skill, experience and qualification to bring organizational productivity.

Keywords: *Employee Turnover, Turnover intention, Compensation, Job satisfaction, Working environment, and Employment opportunity*

**An Assessment of the Practice and Challenges of Training and Development at
Nordic Medical Center
Helen Legese Belay, St. Mary's University**

Abstract

Training and development programs are essential for every organization to achieve its objective by enhancing the knowledge, skills, and competencies of employees. The overall objective of this study is to assess the practices and challenges of training and development at Nordic Medical Center, Addis Ababa. A sample of 126 respondents was selected through simple random sampling technique to collect data through questionnaire. A descriptive cross sectional survey was employed. The study adopted a mixed approach and used both primary and secondary data sources. The primary data collected from NMC through self-administered questionnaire for 126 selected health professionals and administrative staff. Data were analyzed and interpreted using descriptive statistics based on SPSS 24. A descriptive statistics was used for the data analysis. The descriptive statistics such as frequency and percent were used for describing the demographic characteristics of respondents. Training and development programs were usually conducted without regard to knowledge and skill gap of employees at Nordic Medical Center. Performance appraisal results were not used as a tool to identify the gap of employees' knowledge and skills. Training and development was not undertaken upon the demand of employees. Generally training and development needs assessment analysis has not conducted in the organization. The findings of the study indicated that NMC has defined training and development policy. Training and development practices are not conducted based on rule and regulation at NMC. Training and development program has not been developed in accordance with the strategic plan of the organization at NMC. Training and development need analysis is not conducted to identify performance gap of employees at NMC, NMC didn't conduct training and development needs assessment for training and development. Training evaluation didn't used to identify potential candidate for current training and future development. There is no series of attention to allocate enough time, sufficient budget and resource for the training and development. Having this in mind, the researcher recommended that NMC should clearly define training and development policy and directives and have to communicate to all employees in order to create awareness. Training and development policies and programs should integrate to the objectives of the organization. NMC should have done specific needs assessments for different positions to determine employees training needs. Since needs assessment is initial point in designing training programs at all level. NMC should give serious attention to create conducive environment for effective training and development. It should be necessary to consider the employee's future career development to motivate them by designing proper training and development program.

Keywords: Challenge, Training, Development, Practice

**Determinants of Employee Job Satisfaction: The Case of Ethiopia
Commodity Exchange
Henok Mohammed, St. Mary's University**

Abstract

The purpose of this study is to analyze the determinants of employee job satisfaction at ECX. The study has used descriptive and explanatory research design and data was collected by distributing questionnaires to 138 employees of ECX. Respondents were requested to mark their agreement level which is based on 5-point Likert Scale. A total of 120 employees participated in the study with response rate of 86.9%. The researcher used simple random sampling techniques. The data gathered was entered into SPSS in order to analyze using the statistical tools such as descriptive statistics & inferential statistics which involves percentage analysis, mean analysis, correlation and regression analysis of independent and dependent variables. The results show that all the considered variables salary and benefits, work environment, career development & performance appraisal has positive effect on job satisfaction. The study also found out that all the four independent variables together have an effect of 71.2% on the dependent variable. According to the regression analysis result, the three considered variables have significant effect on job satisfaction ($p < 0.05$). On the other hand, the remaining one which is work environment seem to have no significant effect on the dependent variable due to the fact that $p > 0.05$. Based on the research findings and conclusions the major recommendations were offered ECX should map out an equitable performance appraisal & career advancement system in addition to creating a fitter working environment and raising the income of its employees in order to increase employees' motivation and their job satisfaction.

Keywords: Job Satisfaction, Working Environment, Career Development, Salary and Benefit, Performance Appraisal.

**The Practices and Challenges of Performance Appraisal:
The Case of Digital Satellite Television
Hermela Leulseged, St. Mary's University**

Abstract

The main objective of the study is to assess the performance appraisal practice and challenge of DSTV. Both qualitative and quantitative research approaches were used to gather data required for the present study. The data which was gathered by using questionnaire, interview and secondary documents will be sorted, clarified and analyzed manually with descriptive statistics, i.e. percentages and tables in order to make valid generalization. There are a total of 284 employees from different department out of which 89 person samples was selected randomly. Sample random sampling techniques was used in order to do this research which is 89 employees where selected randomly from both core and support process. The study found out that DSTV uses PA to measure employees, job performance. The study used six of the performance appraisal process, which are the establishing performance standard, communicating standards and expectations, measuring the actual performance, comparing actual performance with standards, discussing results (providing feedback), and decision making. According to the study DSTV face problems on its performance appraisal practice and challenge, the respondents response regarding these six processes of performance appraisal, it shows that there are a lot of disagreements and uncertainties which show that there should be more follow up at DSTV on their performance appraisal. Generally, the outcome of the research confirmed that the performance appraisal practice and challenge of DSTV has problems and weaknesses that need to be improved. Since it needs improvement, possible recommendations are outlined at the end of this research.

Keywords: *Performance appraisal, PS- Performance Standard, Communication Standard, Actual performance*

**The Effects of Training Program on Employees Performance: The Case of Ethiopia
Broadcasting Corporation
Hermela Tsegaye, St. Mary's University**

Abstract

The study is designed to investigate the effect of training program on employee performance at Ethiopian Broadcasting Corporation. The study employed a quantitative research approach and applied an explanatory research design to collect, and analyze data to investigate the effects of explanatory variable (training need assessment, training objectives, delivery methods, implementation and evaluation of training programs) on the dependent variable (employee job performance). Both primary and secondary data sources are used in the study. This research used primary data collected from 170 participants through closed-ended questionnaire and reviewed secondary data collected from the organization. Both descriptive and inferential statistical analysis are used to reach at findings. The findings of the study revealed that training and development programs has a significant effect on the employees job performance in Ethiopian Broadcasting Corporation. Specifically, all of the independent variables (need assessment, objective of training, delivery method, implementation, evaluation) are statistically significant. The findings of multiple linear regression further show that employee performance is highly determined by the delivery method, and evaluation methods of training program. When deciding to improve the overall the training program at Ethiopia Broadcasting Corporation, it should consider the significant correlates between the two variables, which is a guarantee for better employee work engagement and, ultimately, an improvement in their job performance.

Keywords: Training, Need assessment, Objective, Delivery , Implementation Employee Performance

**Factors Affecting Loan Repayment Performance: The Case of Awach
Saving and Credit Cooperative
Hermela Zemedkun Abebe, St. Mary's University**

Abstract

SACCOs are very important in Ethiopia for delivering various services to large number of people who cannot afford to obtain credit service from formal financial institutions such as banks due to stringent rules and regulations of formal financial institutions. The critical problem which is facing most of SACCOs in Ethiopia is loan default. Therefore, the study sought to assess Loan Disbursement and Repayment practice and factors affecting loan repayment performance in one of the branches of Awach SACCOs in Addis Ababa. The study used descriptive and explanatory research design and sample size of 205 borrowers who were selecting stratifying random sampling. The study used the survey strategy where primary and secondary questionnaires were used to collect data. The collected data was coded, summarized and verified using SPSS computer software version 27 program. The study used a descriptive and multiple linear regression method to analyses the collected data. The findings established that most borrowers use their loans for what they want, but only a few can pay on time. This shows that the purpose for which the loan is being used is not an income generating activity. And the educational status as well as business experience of the borrowers reveals that borrowers who are relatively endowed with these factors are less likely to default. Finally, the research result assures that frequent follow up and supervision by credit analyst help the borrower not to end up being defaulter, or less likely to be a defaulter. The study recommends that the lending institutions should focus on the repayment challenges which are stated by the borrowers and take corrective actions. In order to solve the internal and external problems of the institution, the main thing might be improving the financial capacity of the institution and expand the services and upgrade the skill of loan officers in line with loan appraisal, loan monitoring and supervision.

Keyword: *Saving and Credit Cooperatives, Borrower, Loan Repaymen*

**Determinants of Employees' Job Satisfaction: The Case of BEAEKA
General Business P.L.C
Hilina Seyou, St. Mary's University**

Abstract

The purpose of this study is to investigate the determinants of employee's job satisfaction in BEAEKA General Business PLC. Simple random sampling was used for the sampling technique and 170 employees were selected from employees of BEAEKA General Business PLC. Data were collected through structured close ended questionnaires. Descriptive and explanatory research designs with quantitative research approaches were used to determine level of employees' job satisfaction. Data were analyzed using descriptive and inferential statistics with the aid of Statistical Packages for Social Scientists (SPSS) version 23.0. Multiple regression analysis technique was used to explain the effect of employees' job satisfaction determinants (working environment, salary & benefit, promotion opportunity, relation between staffs & managers, trust in leaders). The result indicates that there is a significant effect with working environment, salary, promotion opportunities, and trust in leaders with employees' job satisfaction and regression analysis result indicated that 77.8% of the variation on the employees' job satisfaction can be explained by the composite measure of working environment, salary, promotion opportunities, and trust in leaders. However, the current study showed that relation between staff and managers had not a significant effect on the job satisfaction. This is inconsistent with the existing theories; therefore, it should be clarified through further research. To increase the level of employee's job satisfaction, possible recommendation of the research, are providing competitive benefits, giving rewards and recognitions, providing promotion opportunity, creating positive work environment, engaging employees and tracing job satisfaction.

Keywords: *Job satisfaction, working environment, Salary, promotion opportunity, Trust in leaders, Relation between the staffs & managers.*

**The Effect of Organizational Culture on the Organizational Effectiveness: The Case
of Bank of Abyssinia, Central District of Nifas Silk Sub City
Hiwot Getaneh, St. Mary's University**

Abstract

Several factors affect the effectiveness of organizations in a given business undertaking. Of all these factors, the effect of organizational culture is mentionable. The manager of any business undertaking hence has the massive duty of sorting out the organizational culture for the utilization of organizational goals. The best organizational culture is expected to yield the best organizational effectiveness. The main purpose of this research, thus, is depicting the effects of organization culture on the effect of organization of Bank of Abyssinia at central district of Nifas Silk Lafto Sub City. Different literatures on the same issue were analyzed. Accordingly, definition of culture, different theories of culture and its conceptual framework is treated, from analysis of empirical evidence; certain cultural factors were identified and were made the basis for subsequent discussions. This study applied a mixed research approach, both explanatory and descriptive research design. Primary data were collected via structured questionnaire from 282 employees of the Bank all are returned. Employees were selected using stratified sampling method. A structured Likert Scale questionnaire was used to collect data. Quantitative data were processed through SPSS and analyzed via descriptive statistics. Based on the finding of the research, employees have a positive impact on BOS's effectiveness (Involvement, Consistency, Adaptability and Mission). Additionally, there is a statistically positive relationship between each of the aforementioned independent variables with the organizational culture though the degree varies. The study recommends, inter via, that the BOA should capitalize on those cultural factors that are more effective with cumulative relation with organizational effectiveness of the Bank. Moreover, organizational goal of the BOA should be clearly defined and regular reviewing of the organization culture against organizational effectiveness target standards shall be made.

Keywords: Culture, Organizational effectiveness, Organizational Culture, Impact

**Assessment of Key Aspects of Teachers' Performance Evaluation: The Case
of Selected Primary Schools In Sebeta, Oromia
Hussen Kalid, St. Mary's University**

Abstract

The goal of this study was to assess the core TPE components strengths and shortcomings in a sample of private primary schools in Sebeta, Oromia, and to make potential improvements to the TPE program that could serve as a model for other institutions with a comparable educational environment. The area of concern believed to be relevant to examine the TPE system were the purposes and criteria of TPE, the evaluation process, problems and errors associated with the current TPE. With respect to this, a descriptive survey research method was employed. Three selected private primary schools were included in the study. The subjects of this study were 130 teachers, 26 unit leaders and 3 directors. Questionnaire, interview and relevant documents were used for the purpose of data collection. The major findings of the study include: the TPE scheme of the schools hardly served the developmental purposes. It has served the administrative purposes to some extent; teachers did not participate in the formulation of the TPE criteria. Some of the criteria were found to be vague, general, and irrelevant to the actual performance of the teachers; major sources of evaluation were directors, unit leaders, peers and students. However, most of the evaluators lack the necessary knowledge, skill and commitment to evaluate teachers. Evaluations of teachers have been conducted twice a year at the end of each semester. The current TPE method has not been executed as it was intended to be, and the main issues with TPE, like the evaluators' lack of the requisite knowledge and skills and the way the whole evaluation process was managed, were encountered. To address these, it was suggested that teachers who performed poorly should receive short-term trainings, in-service training, and orientation programs; those who performed better should receive results and rewards; all evaluatees and evaluators should receive training and orientation on TPE; and the process of TPE should be regarded as one of the crucial steps in the teaching and learning process.

Keywords: *Evaluation, Evaluators, Performance, Performance Evaluation, purpose, criteria, process, evaluation errors*

**Effect of Extrinsic Reward Practice on Employee Motivation at South
Branch of Traffic Management Agency
Jalanie Chala Tefera, St. Mary's University**

Abstract

This study examines the effect of extrinsic reward on employee motivation in the south branch of the Traffic Management Agency. The questionnaires were provided based on the dimension of extrinsic rewards. To achieve the overall objective of the study, data was collected from employees of the Traffic Management Agency in the south branch. Accordingly, 170 respondents participated in the study using a simple random sampling technique. An explanatory research design was applied. The study developed five hypotheses. The study tried to process and analyze the data using different descriptive and inferential statistics such as Mean & SD, frequency, Pearson correlation, and multiple regressions. The correlation between extrinsic rewards and employee motivation is 0.34, which shows the moderate relationship between extrinsic reward and employee motivation. Regression result show that employee motivation will increase by 0.439. The results also showed that salary and job security are more important factors for employee motivation as compared to other variables like promotion, job security and working condition. TMA must be careful to increase the employee motivation of the employees by redesigning the reward system regarding the salary and other allowances. Internal work environment of TMA must be fully pleasant.

Keywords: *Reward, Employee Motivation, Extrinsic reward*

Marketing Management

The Effect of Digital Marketing on Brand Loyalty: The Case of St. George Beer S.C.

Asres Mekuriaw, St. Mary's University

Abstract

This study applied quantitative research approach. Primary data were gathered through questionnaire and supplemented by secondary data sources. The research targeted all consumers of St. George Beer in Addis Ababa above age of 21. The researcher was adopted convenience sampling of non-probability technique and Data were gathered from 235 consumers of St. George beer from 246 samples. Data were processed via SPSS version 20 and analyzed through descriptive and inferential statistics. Determining factors such as knowledge of the respondents about social media, Branding, Digital marketing, and knowledge about the St. George beer products were all taken into consideration on the questionnaire and adequate responses were given that have been analyzed on SPSS version As per the findings, all the three affecting factors which are online advertisement, social media and customer satisfaction have been shown to have a positive influence on Brand loyalty. And on overall conclusion, the research shows the relationship between Brand loyalty (dependent variable) and a digital marketing (independent variables) have positive relationship. In case of St. George beer being active on Digital marketing makes the brands noticeable at the same time, the digital marketing helps the company to have loyal consumers. In generally speaking, the regression model developed under the study was considered as a good fit or predictor of Brand loyalty of St. George beer products form their customers. The Dependent variable is Brand loyalty which can be explained by their respective beta coefficients. The individual effects of the independent variables can be explained by their respective beta coefficients, as per the regression result.

Keywords: Brand loyalty, Digital marketing, social media, Customer satisfaction andonline advertisement.

**Factors Affecting Customer Retention In Life Insurance Sector: The Case of
Ethio Life And General Insurance Company (Elig)
Behailu Kacha**

Abstract

Customer retention is more profitable strategy because keeping the existing customer is cheaper than searching for new customer. Customer retention is a very important issue for the insurance industry. It is the concern of every insurance company as each company's profitability and growth depends on the capacity of retaining their existing customers. In most cases, it is the core focus area of activity in insurance business. The main objective of this study is to identify factors that influence customer retention in the life insurance sector in the case of Ethio Life & General Insurance Company, Addis Ababa, Ethiopia. In this research, customers of life insurance sector were targeted as the population while customer service, premium, switching barriers, customer loyalty, competition, and claim trend were taken as predicting variables towards customer retention as criterion variable. The design of the study is explanatory research design as the study tries to examine the explanatory factors affecting customer retention in life insurance sector. The study used questionnaire to collect relevant data for the research questions from census respondents of 158 customers of Ethio Life and General Insurance Company. Pearson correlation and multiple regression analysis were used to examine the relationship between the independent variables and customer retention using SPSS 20.0 and the results showed that all factors contributed to explain customer retention but comparatively premium had the largest impact on customer retention than customer service, switching barrier, customer loyalty, competition, and claim trend. Thus insurance companies should design a strategy to address these factors for increment of their existing customers' retention.

Keywords: *Customer retention, customer service, Premium, Loyalty, Competition, switching barriers.*

**The Determinants of Coffee Export Business Performance in Ethiopia: Survey
of Selected Exporter In Addis Ababa
Bereket Alemayehu, St. Mary's University**

Abstract

A number of coffee exporter in global market are competing and offering the customers a plethora of coffee products. Global coffee markets are demanding more competitive coffee product and in the right time, right Place, right price from the coffee exporter. Hence, the main objective of this study is to determine Coffee Export Business Performance in Ethiopia in the survey of selected exporter in Addis Ababa. The research design used was descriptive and causal in nature. Primary data were collected through a structured questionnaire distributed to 197 customers (in which 180 was received back). Data were processed via SPSS software and analyzed through descriptive (frequency, percentage, mean and standard deviation) and inferential statistics (regression analysis). Regression analysis was used to find the effect of International Marketing (Export Policy, Global Competition, Consistency, Communication, Logistic, & Regulatory Procedure) on Ethiopian Export Performance. The result of the study showed that international Marketing has a positive and significant effect on ExportPerformance. To improve the competitiveness of the country in its coffee export according to the target markets preferences, supporting participants in the domestic coffee production, improving the exporter's capacity in exporting Policy, global competition, Consistency, Communication, Logistic and Regulatory Procedure are crucial.

Keywords: *Coffee Export, Export Performance, Exporter*

**The Impact of Social Media on Brand Awareness: The Case of
Hyatt Regency Hotel, Addis Ababa
Bethelhem Walleligne, St. Mary's University**

Abstract

Social media can be defined as a group of Internet based applications that exist on the Web 2.0 platform to enable the Internet users from all over the world to interact, communicate, and share ideas, content, thoughts, experiences, perspectives, information, and relationships . The aim of this study is to investigating the impact of social media on the effect of brand awareness in the case of Hyatt Regency Hotel, Addis Ababa. Convenience sampling technique was adopted to select sample respondents and standardized self-administered questionnaires were used to collect the primary data. A total of 329 respondent answers and usable responses were collected and used for analysis with the help of SPSS software. Thus a results of the findings show that the overall social media dimensions accounted for 82% of variation in customer brand awareness. The five dimensions of social media namely E word of mouth, customization, interaction, trendiness and entertainment affected Brand Awareness of Hyatt Regency Hotel customers. E word of mouth had relatively the strongest effect ($B = .552$) followed by customization ($B = .529$) on brand awareness. Whereas, entertainment showed very weak effect ($B = .031$). Whereas, interaction ($B = .272$) and trendiness ($B = .249$) had an average effect on brand awareness. Despite the weakest influence of entertainment on brand awareness, the other four social media dimensions are good predictors of customers brand awareness towards Hyatt Regency brand. Brand Awareness, in this case, escalates more if E word of mouth, Customization, Interaction and trendiness traits of Hyatt Regency social media improved by the company..

**Measuring the Effectiveness of Marketing: The Case of Micro and Small Enterprises (MSES) on Gullele Sub-City
Bethlehem Amare, St. Mary's University**

Abstract

In Ethiopia, Micro and small enterprises (MSEs) play critical role in the country's economic and social development and serve as vehicles for employment opportunities and ways of enhancing wealth creation by supporting the economic growth. But some of them have become a burden on the government and its causing a lot of problems due to different reasons. The extent of the obstacles varies across Ethiopian regions and cities and lack of marketing is one of the most significant factors. In the Gullele sub-city some micro and small businesses fall short of the economic goals they set for themselves as well as the country's economy. Most enterprises are executing marketing techniques without realizing it. It was expected that measuring the effectiveness of their marketing is very important. Thus, this study was carried out to measure the marketing effectiveness of Micro and small enterprises (MSEs) in Gullele Sub-city. The study descriptive research design, and studied the factors that were identified to measure marketing effectiveness by Philip Kotler which are Customer Philosophy, Integrated Marketing Organization, Adequate Marketing Information, Strategic Orientation and Operational Efficiency. The data collection method used was questionnaire; which was administered to 302 respondents. The collected data was analyzed using descriptive statistics. The Statistical Package for Social Sciences (SPSS version 20) was used. The findings revealed that the Micro and small enterprises (MSEs) in Gulele Sub City have fairly effective marketing but many enterprises fall in the category of none existing marketing to poor marketing effectiveness. According to the study, the marketing of Micro and small enterprises (MSEs) need further improvements; hence, the study recommended for more awareness to be created to the enterprises about the issue and how they can implement it.

Keywords: *Customer Philosophy, Integrated Marketing Organization, Adequate Marketing Information, Strategic Orientation and Operational Efficiency.*

**Assessing Brand Awareness and Its Effect on Consumer Purchasing
Decision: The Case of Dega Bottle Water**

Betselam Biyadglean, St. Mary's University

Abstract

The purpose of this paper is to explore the effect of brand awareness on consumer purchasing decision of DEGA bottled water consumer in Addis Ababa. The study measured four measurements of brand awareness such as recognition, recall, top of the mind and dominant to measure the purchasing decision of DEGA bottled water. The researcher uses explanatory research design, among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship variables. Bottled water consumers selected based on random convenience sampling technique. 384 bottled water consumers are selected from the total bottled water consumer in Addis Ababa. The Pearson correlation test conducted between consumer purchasing decision and brand awareness, there is a strong relationship between them. The regressions result confirmed that, the linear combination of all the components of brand awareness consider under the present study was significantly contributed to the variance. The ANOVA test result also confirmed that, the prediction power of brand awareness is found to be statistically significant. From the beta coefficient result, the researcher obtained that, recognition is found to be the most important variable in predicting the dependent variable consumer purchasing decision, followed by top of the mind, recall and Dominant. Finally, the researcher concludes that in the case of DEGA bottled water consumer brand awareness has a significant positive effect on consumer purchasing decision.

Keywords: *Brand Awareness, Recognition, Recall, Top of the Mind, Dominant and consumer buying behavior*

Assessment of Advertising Practice: The Case of Berhan Bank S.C

Biniam G/Mariam, St. Mary's University

Abstract

This research was conducted to assess advertisement practices in Berhan Bank. A total of 200 questionnaires were administered to customers of the Bank's three branches and 180 questionnaires were returned and used for further analysis. At the same time a total of 16 questionnaires were administered to employees of the bank in the head office and all were used for the analysis. Primary and secondary sources of data were used for this study. The primary data are collected through semi-structured questionnaire & interview and the secondary data were collected from books, journals, brochures, and other sources. The advertisement practice is briefly discussed with its gaps. Moreover, awareness and consumer behavior towards the bank advertisement tactic is analyzed. Descriptive research has been used to describe the position of the advertisement practice based on the responses from questionnaire and interview. From the investigation, it is concluded that since the bank does not develop any advertisement strategy document, whatever things done under the title of advertisement shall be considered as something without objective, no segmentation as well as targeting and without an image to position in the mind of the prospective and actual customer. In addition to this, the result of overall customers and employees perception about the advertisement practice of the bank is below average i.e. the majority of the respondent feel that the advertisement practice is not satisfactory. The study suggests that the bank must develop an advertisement strategy, conduct research so as to have a better understanding about customer's awareness level of the bank advertisement tactics, should understand the specific requirement of customers, should participate employees who has a direct communication with customers in making the advertisement strategy and the bank should bench mark other banks advertisement strategy in order to produce adequate advertisement strategy.

Keywords: *advertising, advertising strategy, practices, challenges*

Digital Marketing Practice in Promoting Alcohol Drinks and Prohibition Effect on Consumer Brand Awareness: The Case of BGI, Ethiopia

Blen Leulseged Yemenu

Abstract

This study was undertaken to investigate the digital marketing practice in promoting alcohol drinks & prohibition of broadcast, printing media & outdoor advertisement effect on consumer brand awareness in BGI Ethiopia. This study was based on both primary and secondary data. To collect the primary data from the consumer of the company, questionnaire has been employed. In addition to this, an interview was conducted face-to-face and questions were asked to marketing department of BGI Ethiopia. To determine the sampling technique of this study, non-probability sampling techniques was used. The target respondent was the respondent that consumes the products. The research analyzed the collected data by using descriptive statics and inferential analysis. SPSS version 20 software was employed to analyze the collected data through the statistical tools used in this study. The research findings indicate the ban advertising of alcohol drinks affect the consumer brand awareness of BGI Ethiopia. Therefore this research recommends using digital marketing effectively mostly social media and YouTube. The study concludes that the ban of promotion alcohol drinks affects the brand awareness of the consumers. This implies that marketing managers need to give more emphasis and due attention to digital marketing practices variables since they influenced by the prohibition of promotion of alcohol drinks, so that the company could create brand awareness and increase its market share and also stay in the market competitively.

Keywords: *Digital marketing, Brand awareness, broadcast media, printing media*

**An Assessment of Promotional Practice of Marie Stops International Ethiopia and Its
Effect on Woman's Attitudinal Change over Time: The Case of Addis Ababa
Bogale Dejene, St. Mary's University**

Abstract

The problem of population growth, with steady growth of economy, social services and limited resources are contributing to increasingly challenging socio-economic situation of developing countries. Effective contraception intervention is one of the recommended strategies to mitigate the challenge of population size increase. Social marketing is one of the preferred interventions to mitigate this challenge as it involves the acceptability of ideas or practices in a target group. Identifying determinants of contraceptive choice of option, assessing community awareness on contraceptives, and exploring service delivery channel are very important to have a planned population growth and never burden ground socio-economic situation of the country. This study was initiated to assess the promotion practice factors that contribute to the family planning of women and identify the relationship of promotion mix in determining the attitudinal change of societies. The study used qualitative and quantitative data; qualitative data collected through semi-structured interview and quantitative data through semi-structured questionnaire. A total of 384 respondents were selected using skip pattern sampling technique to collect the data from 5 Marie Stops clinics located in Addis. The data obtained through a client exit questionnaire was analyzed and tested using statistical models including descriptive and inferential. This study clarifies that information should additionally be delivered through Social Media (Face Book, Twitter, Telegram etc.) Which are preferred than other communication channel. The research outcome shows that mass media communication (advertising) techniques have been found to be an effective way to diffuse information about FP along with change in attitude toward practice of contraception in variety of population rather than other promotion mixes. The challenges faced by MSIE in its promotion have been identified and suggestions to improve its promotion practices and bottlenecks are indicated by research.

Keywords: *promotion, promotion mix, family planning, contraceptives,*

**Assessment on Customer Relationship Management Practices: The case of
Ethiopian Airlines**

Elias Teshome, St. Mary's University

Abstract

This study is, therefore, conducted to analyze customer relationship management practices in the case of Ethiopian Airlines in Addis Ababa, Ethiopia. To this end, the study applied quantitative research approach and explanatory design to meet the research objectives. Structured questionnaire was distributed to 384 Ethiopian Airlines customers on the six selected day shift international flights. The study used descriptive and inferential statistics (correlation and regression analyses) to analyze quantitative data gathered via questionnaire. The result of descriptive statistics indicated that customers have relatively moderate level of perception towards the airline's CRM practices (mean=3.37). Moreover, the results of regression analysis showed that the independent variable, namely customer relationship management practices has statistically significant effect on customer retention. Therefore, it is recommended that in order to boost customer loyalty and increase competitiveness, the airline should improve its customer relationship management practices.

Keyword: Customer relationship management and customer retention.

**Analyzing the Influence of Marketing Mix Elements on Customers' Passenger
Car Brand Preference: The Case of Car Dealers in Addis Ababa**
Elsabet Worku, St. Mary's University

Abstract

This study was conducted with an objective of analyzing the influence of marketing mix elements on passenger car brand preference in the case of selected car dealers in Addis Ababa. It conceptualized and developed four dimensions of marketing mix elements: product, price, place and promotion and tests their relationship with brand preference. This study used both descriptive and explanatory research designs. Based on the objective of the study 22 items were provided in a 5 point Likert scale to 323 respondents. Non Probability, Convenience sampling method was used. The data was collected through close ended questionnaire and analyzed through both descriptive and inferential statistics. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, inferential analysis was conducted by using Pearson correlation and multiple linear regression assumptions. The result indicated that marketing mix elements have significant positive effect on brand preference at significance level of 0.05. Product has the highest effect. Based on the findings the researcher recommends that dealers' Marketing professionals should pay consistent attention to these Marketing Mix Elements especially to the Product element upon designing their Marketing strategies.

Keyword: *Marketing Mix, Brand Preference, Product, Price, Place and Promotion*

**Assessment of Corporate Social Responsibility: The Case of Selected Construction
Companies in Addis Ababa
Etsegenet Merekegn, St. Mary's University**

Abstract

This study tried to examine the existing gaps, concepts, determinants, factors and effects that firm values have been contested for many years and still represent one of the most unresolved issues in corporate social responsibility, sustainability reporting, literature. The primary purpose of this study is to assess the determinant factors corporate social responsibility to value based management with the case of the selected construction firms in Addis Ababa. Accordingly a purposive sample of six construction companies has been considered with 54 participants. The quantitative and qualitative research approach was applied using a Cross-sectional case study method and the researcher employed probability and non-probability sampling technique to select the sample from each firm and to make the sample more representative of the population. The data is analyzed using Likert Scales as well as effect model. The study identified various factors play a prominent role in shaping the environmental, economic and societal impacts of constructions on the one hand, and deciding on its cost structure on the other: the property developer, the general contractor, the investor, and the future user and owner. Only if at least one of these key factors required, CSR measures are implemented. As this study revealed, the Ethiopian government should design appropriate corporate social responsibility framework and impede to all organization to adopt it as their obligation. Based on the finding the researcher recommended that for all stakeholders in the country the issue of corporate social responsibility is not in well expansion and the societies are not aware about it. Thus, awareness to leadership campaigns should be mobilized to press businesses responsible, to doing the CSR performance, and protect our environment, controlling the wastages, support the community and protect social welfare of the societies to got positive impacts, although many of the firms conceive CSR as marketing and branding effects.

Keywords: *corporate social responsibility, value based management, construction industry, core business operation, sustainability*

**Effect of Prize Linked Saving (PLS) on Deposit Growth: The Case of
Commercial Bank of Ethiopia
Fikrte Moltote, St. Mary's University**

Abstract

Commercial Bank of Ethiopia has launched PLS to improve saving practice and increase deposit of the banking by including different prizes. But customers are providing low attention to the promotion strategy. This study was conducted to identify effect of PLS on customer deposit. Based on this objective, the study has identified factors affecting intention to consider PLS for saving decision and its impact on deposit growth. It has targeted eligible customers for the qualifications of PLS; customers that has deposited minimum of 500 additional deposit from June 2021 at their saving accounts. For the study 400 customers were sampled and data was collected from 393 customers. Although they are eligible, 68 respondents were not included in the study because they do not know about the PLS, thus, 325 customers were used for the study. The study has followed quantitative approach and explanatory design and data for the study was collected by using questionnaire and it was analyzed by using descriptive and econometric methods. Probit model was adopted to analyze factors affecting intention to use PLS for saving decision and multivariate linear regression was used to identify effect of PLS on deposit growth. Two stages of regression were conducted; at the first stage factors affecting the intention was examined and probabilities were predicted for the second stage regression. the study has identified that demographic and socio-economic factors and the product features affect intention to use PLS and the PLS has significant and positive effect on deposit growth. Therefore, for the objective of increasing saving practice and deposit, it is important to effectively manage PLS of the bank.

Keywords: PLS, Deposit Growth, Commercial Bank of Ethiopia, intention to PLS

**Factors Affecting Digital Marketing Practices: The Case of Trekker's Spot
Tour and Event Organizing CompanyPlc.
Frehiwot Ewnetu Begna, St. Mary's University**

Abstract

This research examined factors affecting digital marketing practices: the case of trekker's spot tour and event organizing company. As a response to the challenges of globalization, digital marketing emphasizes crucial qualities for businesses seeking efficiency and performance, and it is seen as an appealing alternative to traditional tactics. To achieve the objectives of this study explanatory research design was used. Data were collected through questionnaire from a sample of 384 customers that were selected using Convenience sampling method of Trekker's Spot tour and event organizing company. The data collected from the questionnaire were analyzed using descriptive statistics (mean, standard deviation), correlation, and multiple regression analysis. The results of this study indicate that, factors affecting digital marketing practices (brand awareness, eWOM and social media content marketing) have positive and significant relationship with digital marketing. The results also indicate that brand awareness, eWOM, and social media content marketing have positive and significant effect of lead generation on digital marketing. The aforementioned factors affecting digital marketing dimensions explained 69.7%.

Keywords: Digital marketing, Brand Awareness, eWOM, and Social Media ContentMarketing

**Factors Affecting the Adoption of Agent Banking in Ethiopian Banking Industry:
Evidence from Some Selected Private Banks
Girum Getachew, St. Mary's University**

Abstract

This study is carried out to identify the factors affecting the adoption of Agency banking in Ethiopia. The commercial banks operating in Ethiopia are taken as Population of the study that is 18 commercial banks. Among them the research was conducted and data gathered on the three pioneers banks in agent banking service (Dashen Bank, United Bank, and Lion International Bank). So as to meet the research objective 58 questioners were distributed to e-banking department employees and structured interview were also held with E banking department managers of sampled banks. Purposive sampling method was employed to draw the sample from the population. The study statistically analyzed data obtained from the survey using Statistical Package for Social Sciences 20.0 V (SPSS) and descriptive statistics particularly data mean used for interpretation purpose. The result of the study regarding the major driving forces that initiate Ethiopian banks to adopt agency banking are: the desire to cover wide geographical area, desire to satisfy rapid change of customer needs & preferences and the desire to improve productivity and Organizational Performance. The major factors affecting the adoption of agent banking are: lack of giving proper attention to the service as its given to other conventional banking services, Board of directors, top management and staffs resistance to change in technology, Lack of proper coordination among stakeholders of the bank - in setting goals and following up the implementation process of the service and high cost of implementation of agent banking, lack of adequate public awareness and low level of customers & agents' technology literacy (mobile phones), Lack of adequate coordination between banks and other decision making centers in agent banking; Lack of adequate infrastructural facilities in the remote area; lack of strong push from the government to promote mobile and agent banking and Lack of sufficient legal frameworks,, customer fear of risk to use agent banking service; absence of common network that links different banks and lack of confidence in relation with the security aspects, Loss of Audit Trail and Users do not trust the agent banking services. The study also tried to identify various benefits from adopting of agency banking, among the benefits overcoming geographical limitations, reduction of queues in the banking hall, enhancement of productivity in the banking industry and Reduction of paper work are the leading benefit banks in Ethiopia realized from the adoption of agency. The existing opportunities for adoption of agency banking are Expansion of mobile phone users, Commitment of the government to facilitate the expansion of ICT infrastructure, Increment of educated potential customer, the relative increase of the public awareness about the service are among the leading opportunities. The study suggests a series of measures which need to be taken by commercial banks so as to address various factors affecting its adoption among them: Public awareness on the use of ICT, e-commerce and e-Payment need to be raised and enhanced. The government should also legalize the acceptance of electronic receipts as a mode of transaction confirmation. This removes the past requirement of providing paper-based receipts for cash in and cash-out transactions, in doing so the desire to use the agency banking service will rise.

The Effect of Export Banking Service Quality on Customer Satisfaction:

The Case of Zemen Bank

Hanan Nebil, St. Mary's University

Abstract

The main purpose of this study is to the effect of export banking service quality on customer satisfaction: the case of export customer of Zemen Bank. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale based questionnaires were distributed and collected from 150 respondents selected using stratified sampling from Zemen Bank customers who engaged in export. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. All explanatory except empathy were statistically significant. Hence, all explanatory variables were found to be important factors to influence customer satisfaction in Zemen Bank. From the result the researcher reveled that assurance followed by tangibility and reliability has a significant effecton customer satisfaction. Furthermore, the results generated by Export-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that Export-banking service quality has positive and significant effect on customer satisfaction. Finally based on the result the researcher recommends the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction and bringing the customers to higher level of loyalty since consumers expect more than what is being offered by other banks. This will enable Zemen bank maintain high level of competitivenessin export-banking industry.

Keywords: Zemen Bank, Tangibility, Assurance, Reliability, Empathy, Responsiveness and Customer satisfaction

Effect of Marketing Mix Elements on Customer Loyalty: The Case of

Techno Mobile

Hareg G/Medhn, St. Mary's University

Abstract

This study was intended to examine the effects of marketing mix strategy on customer loyalty in Techno mobile users in Addis Ababa. The study applied quantitative research approach and explanatory research design where questionnaire was administered to gather data from Techno Mobile users in Addis Ababa city. This study built on the Theory Research survey to explain the relationship between marketing mix elements and customer loyalty. 385 questionnaires were distributed and out of which 343 were considered for further analysis. Primary data was collected through use of questionnaires validated through a pilot study of customers. Cronbach's Alpha reliability coefficient was 0.78. The results revealed that marketing mix strategy significantly contributed to customer loyalty ($\beta=0.75$, $p=0.000$) implying marketing mix strategy initiatives increases levels of customer loyalty. Descriptive and inferential statistics (correlation and regression analyses) were used to analyze data. The collected data revealed that there has a positive effect and positive relationship among different dimensions of marketing mix elements and customer loyalty. Study concludes: marketing mix strategy contributes positively to customer satisfaction

Keywords: Customer Loyalty, Product, Place, Price, Promotion

**An Assessment of Advertising Practice and Challenges: The Case of
Lion International Bank
Heran Mulatu, St. Mary's University**

Abstract

The study assessed advertising practice and challenges of Lion International Bank S.C in Addis Ababa, Ethiopia. In the era of globalization where free-market economic system operates and extremely competitive market environment prevails in most countries of the world, advertising has paramount importance in both private and public sectors. More than ever before, advertising has become an integral part of the social and economic systems of most societies in the world. Cognizant of the importance of advertising, business organizations use appropriate advertising strategies and methods to effectively and efficiently communicate with customers in different financial institutions, including Ethiopia. The sample populations of the study were the ten branches of Lion International Bank in Addis Ababa City selected by using probability (stratified sampling method). Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 400 by applying tables. Data were collected using structured questionnaire and analyzed using SPSS 21 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast, print media & outdoor ads) have significant effect on consumers' buying behavior. The findings showed that from this result, we might deduce that the findings showed that TV has the most powerful influence on consumers' buying behavior due to the combinations of audio-visual presentations. The informative ads, geographical location, its slogan and the brand name were the imperative factors that motivated consumers to respond to Lion International Bank's media ads.

Keywords; - advertising practice, Broadcast Advertising, challenges

**The Impact of Social Media Advertising on Customer Buying Decision:
The Case of Brewery Companies in Ethiopia
Hilina Tsegaye, St. Mary's University**

Abstract

These days, social media advertising is one of the most important marketing tools. It is presumed to have a powerful effect on customer buying decision. The aim of this study is to analyze the impact of social media advertising on customer buying decision with reference to brewery companies in Ethiopia (Addis Ababa). There are 4 independent variables of social media advertising. These are attention grabbing details, celebrity endorsement, creative characteristics and emotional appeal. The target population of the study were being customers who are aware of social media and live in Addis Ababa particularly in Yeka, Bole, and Lemi Kura sub cities. Quantitative research approach, explanatory and descriptive research designs and convenience sampling technique were adapted to gather data from 312 respondents. The data were collected using structured questionnaire and analyzed using descriptive and inferential (regression) analysis. The results of the study revealed that creative characteristics, attention grabbing details and celebrity endorsement have a positive and significant effect on customers buying decision but emotional appeal didn't cause an effect on customers buying decision. Therefore, it is essential for brewery companies to pay more attention in increasing their social media advertising practice. They should focus on the relatively better result. They should pay more attention to the, social media marketing activities since there is a weakness in one of the variables they should work on the other factors. Finally, the researcher recommends to brewery Companies should strategically plan their social media advertising. So, marketing managers should manage their social media sites in order to be profitable and also for other researchers to dig out other variables and to cover the rest geographical location.

Keywords: *customer buying decision, social media advertising, creative characteristics, emotional appeal, attention grabbing details, celebrity endorsement*

**Effect of Internal Marketing Practices on Employee's Job Satisfaction:
The Case of Bank of Abyssinia
Kidist Tadesse, St. Mary's University**

Abstract

The purpose of this study was to investigate the effect of internal marketing practices on employee job satisfaction at Bank of Abyssinia's Head Office in Addis Ababa, Ethiopia. Questionnaires were used to gather information. From 13 departments, multistage stratified sampling was used to select respondents. Quantitative data was processed via SPSS 26 and analyzed through descriptive, correlation, and regression analysis. The respondents' understanding of the research variables was assessed using a five- point Liker scale. Data were gathered from 293 employees out of whom 270 were returned and used for further analysis. The result of the study revealed that gender, age, work experience, education status and marital status of employees were significantly associated with employees' job satisfaction. The Pearson correlation and the multiple linear regression analysis signify existence of statistically significant relationship between employee's job satisfaction and internal marketing practices. Explicitly, employee training, empowerment, motivation, and internal communication were positively and statistically affected employees' job satisfaction. Therefore, it is recommended that, training should be delivered in phases to provide comprehension and adaption to technological innovations, processes, and systems utilized in the financial sector on a global scale. Furthermore, bank management bodies should establish conditions that encourage their employees and recognize that all employees are unique persons who require distinct treatment based on their unique requirements and talents.

Keywords: *Job satisfaction, Internal marketing, Bank of Abyssinia*

The Effect of Advertising on Consumer Buying Behavior: The Case of DSTV In AddisAbaba

Leyla Shemsu, St. Mary's University

Abstract

This study was undertaken to investigate the effect of advertisement on consumers buying behavior in the case of DSTV in Addis Ababa. The researcher used quantitative research approach and explanatory design to explain quantitatively the effect of advertisement on consumers buying behavior. Information was gathered via structured questionnaire from a sample of 352 consumers. Advertisement was identified as the independent variable and consumers buying behavior as the dependent variable. Outdoor media, print media, broadcast media, and internet media were considered as sub-dimensions of advertisement. Data obtained from the respondents was then analyzed using descriptive and inferential statistics (correlation and regression analyses). Two-tailed correlation analysis showed that there was a strong positive relationship between outdoor media, print media, broadcast media, and internet media advertisement and consumers buying behavior. Moreover, the result of multiple linear regression analysis revealed that internet media advertisement contributes the largest effect on consumers buying behavior ($b=0.718$, $p<0.05$) followed by broadcast media ($b=0.224$) and print media ($b=0.149$, $p<0.05$). However, contrary to expectation, the study found the negative effect of outdoor media advertisement on consumers buying behavior ($b=-0.133$, $p<0.05$). Based on the result of this research, it is recommended that effective advertisement campaign which includes the aforementioned predictors should be practiced to attract more consumers and to gain competitive advantage against rivals. This research, therefore, adds a new dimension to the body of literature that will help researchers' efforts to understand the effect of advertisement on consumers buying behavior.

Keywords: *Advertisement, outdoor media, print media, broadcast media, internet media and customer buying behavior.*

Assessment of Advertisement Practice on Consumers Car Brand Preference: The Case of Automobile Car Sectors in Addis Ababa
Mahder Amsalu Abebe, St. Mary's University

Abstract

Measuring the effect of notice in buyers brand preference is exceptionally basic for each advertiser. Advertisement does not make any positive alter in consumers' brand preference; all assets such as cash, time, and exertion went through on notice will go in unsuccessful. The study points to investigate the effect of advertisement on buyers' brand preference within the car brand showcase in Addis Ababa city. The structured questionnaires were utilized to gather essential information from 384 respondents, out of which 370 substantial surveys were collected and analyzed. These respondents were chosen by utilizing stratified likelihood inspecting strategy. The information was analyzed utilizing description insights (recurrence, rate) and inferential insights like correlation and multiple regressions. The finding uncovered that there are positive and critical connections between Characteristics of the advertisements, Source of advertising media, and Celebrity Endorsement and brand preference of car. Indeed, although it has tall impact in by and large see, among publicizing media Internet is the foremost persuasive media in brand preference of lager in Addis Ababa city setting. In the long run, this consider prescribes fitting activities for companies in refining their promoting methodologies as a means of overcoming the intense competition that exist within the advertiser, hence, they can increment their deals volume and advertise share.

Keywords: Advertisement, Characteristics of the advertisements, Source of advertising media, Celebrity Endorsement, and brand preference.

**The Effect of Marketing Mix Elements on Customer Satisfaction: The Case of
Habesha Brewery Share Company
Mathias Yemane, St. Mary's University**

Abstract

It is evident that organizations use marketing as a tool not only to meet organizational objectives but also customer expectations. The purpose of this study was to examine effect of the marketing mix elements namely product, price, place and promotion on customer satisfaction in the case of Habesha Brewery. The study is motivated by the need to address the issue in Ethiopian context by providing recent and extensive evidence collected from beer consumers in Addis Ababa Ethiopia. The study applied a mixed research approach and pertinent qualitative and quantitative data were collected to meet the research objectives. Moreover, the study applied a combination of descriptive and explanatory research designs. 373 survey participants were selected to gather data for the study purpose. The study has used questionnaires, document analysis and observations for the purpose of collecting relevant information. The data obtained thorough questionnaires were processed via SPSS version 27 and analyzed using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). Thus, in order to determine those factors which, influence customer's satisfaction, four variables (price, product, promotion and placement) were taken in to consideration. The finding of the study indicated that the marketing mix elements have different degree of effect on customer satisfaction in Habesha brewery. Product, place, and promotion caused positive and significant effect on customer satisfaction; while, product price has positive and insignificant effect on customer satisfaction. Therefore, the researcher recommends that the company should take a close scrutiny in the three marketing mix elements namely product, promotion and distribution not only to satisfy but also retain its customers.

Keywords: *Marketing mix, product, price, promotion, place, customer satisfaction.*

**The Impact of Social Media Marketing on Sales Revenue: The Case of Medical
Equipment Suppliers in Addis Ababa, Ethiopia**
Melaku Hailemariam, St. Mary's University

Abstract

The purpose of this study is to The impact of social media marketing on sales revenue in case of medical equipment suppliers in Addis Ababa, Ethiopia. The study employed quantitative approaches. Questionnaire and observation were the main data gathering tools. The questionnaire distributed to 61 medical equipment suppliers which all of them filled and returned back. The respondents are owners and managers of the medical equipment suppliers and the rest are working as a sales person for their company. The summarized data is then analyzed by applying descriptive analysis method. The findings demonstrated that most of the medical equipment suppliers use a social media marketing strategy. And the main platform for this medical equipment suppliers are Telegram channels and Facebook pages. Also the result shows significant positive relationship between independent variables (content, reputation, timing connection, management and platform) and increment of sales.

Keywords: *Social media marketing, medical equipment, marketing, medical industry*

**The Effect of Working Environment on Employees' Commitment: The Case of
Education and Training Authority (ETA)
Melkamu Ayele, St. Mary's University**

Abstract

The aim of this study was to investigate the effects of work environment on employee commitment in Education and Training Authority found around Shero Meda, Addis Ababa. Quantitative research approach with explanatory research design was adopted in carrying out this research. Data was collected from thirteen directorates to address research objectives of the study using self-administered questionnaire from employees by choosing the most valuable employees by their level of positions in the authority. The collected data were analyzed using descriptive statistics, Pearson correlation and regression analysis through statistical package for social science (SPSS) version 20. The study used three major work environment factors including: physical work environment, psychological work environment and external work environment as predictor variables and employee commitment as dependent variable. The finding of the research highlights that there is strong relationship between physical work environment, psychological work environment and employee commitment while, some moderate relationship is revealed between external work environment and employee commitment. Based on the findings of study, recommendations made for the top management of education and training authority: physical work environment (in terms of work load, wage scale and recreational facilities) should be made sure that they stay at an acceptable level so as employees don't get distracted or bothered by them on their job).

Keywords: Education and Training Authority, Employee Commitment, Work Environment

**The Effect of Media Advertising on Consumer Choice: The Case of
4-Star Hotels in Addis Ababa**

Michael Demeke, St. Mary's University

Abstract

Currently, media is a means of persuading people to take a particular course of action, or to reach a point of view. This study is undertaken to investigate the effect of media advertising on consumer choice of 4-stars hotels in Addis Ababa city. This study has used descriptive design and mixed approach. The study gathered data from primary sources through questionnaire and interview. The target populations for the study were consumers of the 4-star hotels and marketing managers of the hotels in Addis Ababa City. The sample size for this study was 80 customers and 8 marketing managers of the hotels. The researcher has used both probability and non-probability sampling approach to select hotels, hotel marketing managers and customers. After the data was collected from participants, both descriptive and inferential statistical techniques were employed to analyze the data process with the help of SPSS version 26.0. Frequency, percentage, mean, standard deviation, correlation and regression analyze were the main data analysis methods employed in this study. The findings of the study indicated that social media advertising significantly affects the choice of customers of 4-star hotels. In term of usage, customers of 4-star hotels in Addis Ababa use mostly social media sources than TV channels and printed media to choose hotels and in terms of influences on decision making customers of 4-star hotels are most interested/influenced on social media sources to get information about the services and location of hotels in Addis Ababa. Relationship revealed that there is a positive effect and significant relationship between social media and consumer choice. Challenges that affect the medias for the choice of the hotels by consumer were test and explained. Based on the findings, it is recommended that the hotels should use more social media advertisements to attract consumers in to 4-star hotels in Addis Ababa and they have to reduce the challenges that affect social media usage.

Keywords: Advertisement, social media, Consumer choice.

Effect of Visual Merchandizing on Consumer Impulse Buying Behavior:

**The Case of Addis Ababa
Nahome Tesfaye, St. Mary's University**

Abstract

The main aim of the study was to determine the effect of visual merchandising on impulsive buying behavior. In the fast moving world, the competition and challenges have been increased in the retail sector. Every retailer has the aim of maximizing profit through increasing sale. Retailers are using visual merchandising as a tool to attract the attention of customer in order to sale. Visual Merchandising is a technique to visually making the brand attractive and highlights the unique features of the store. The study focuses on Six important factors of visual merchandising and the hypotheses are based on these i.e. store layout, window display, mannequin, promotional signage, Pricing & Lighting and how it influences the impulsive consumer buying behavior. This study was based on primary data which was collected through the questionnaire. Our target respondent is the respondent that consumes the product in the mall in bole sub city. Simple Random (Probability) sampling technique was used to conduct this research and a structured questionnaire was designed to collect responses. 116 individual responses were collected with their contact details to have an authentic individual feedback results. In this study we analyze the Demographic profile, Descriptive Analysis and Inferential Analysis including correlation and regression analysis. The major finding we got in this study is that the independent variable mentioned is the model has significance influence on the dependent variable (Impulse Buying).Retailer Manger should invest in improving the store environment to increase the level of impulse buying in their stores.

Keywords: Visual merchandising, impulse buying, consumer behavior, window display, store layout, Mannequin, promotional signage, Pricing and Lighting

Factors Influencing Salesperson Performance of Real Estate Companies in Addis Ababa
Natan Alem, St. Mary's University

Abstract

This study aimed to investigate factors affecting sales performance of selected real estate companies in Addis Ababa. A quantitative research approach along with explanatory research design was applied. The salesperson and marketing staff of real estate companies were targeted as a study population. A sample of 309 respondents were selected from the sampling frame through convenience non-probability sampling technique, of which a total of 282 valid and responses were collected through self-administered questionnaire. Descriptive and inferential analysis were used to investigate the relationship of sales performance with the emotional intelligence, intellectual intelligence, spiritual intelligence, and individual personality factors. The analyses were carried out by adopting SPSS 21.0 application software. The results of the findings revealed that emotional intelligence, intellectual intelligence, spiritual intelligence, and individual personality factors have a positive and statistically significant effect on sales performance. Individual personality traits had relatively the strongest contribution followed by emotional and intellectual intelligence abilities of the salespersons. However, spiritual intelligence was found to be the least contributor to sales performance. It can be concluded that emotional and cognitive knowledge with adaptive sales personality would have the opportunity to enhance the performance of sales staff in real estate companies in Addis Ababa. Therefore, management of real estate companies are advised to take proactive measures in regards to developing and motivating their sales workforce by providing relevant training and motivational scheme accordingly.

Keywords: Emotional Intelligence, Spiritual Intelligence, Intellectual Intelligence, Real Estate Companies, Individual Personality.

The Effect of Customer Based Brand Equity on Customer Satisfaction:

**The CaseOf Abyssinia Bank
Rebeka Yared, St. Mary's University**

Abstract

With the adoption of effective brand equity strategies, many companies may compete effectively and efficiently. This study, therefore, set out to investigate the influence of brand equity on customer satisfaction in banking sector. A cross-sectional explanatory design was used. The target population in this study was 384 banking customers and marketing managers and in branches in Addis Ababa. The study was conducted in the context of the private financial institutions in Ethiopia. Purposive sampling was used to select the branches and systematic sampling was conducted to select customers. Both primary and secondary data were used. Primary data were collected using semi-structured questionnaires and an interview guide. Descriptive statistics were used to summarize the properties of the mass data. Inferential statistics were derived using Pearson's correlation and multiple regression. The findings show that all the objectives of the study were significant at 95% confidence level; there was significant impact of brand awareness, perceived quality, brand loyalty and brand association on customer satisfactions. Furthermore it shows perceived quality as the most dominant factor established whose platform should be built by the other three dimension of brand equity to enable a firm to influence choice habits amongst consumers. Then, this study concluded that brand awareness, perceived quality, brand loyalty and brand association have significant effect on customer satisfactions. Accordingly, the study suggests that brand equity should be used to play a leading role among product related strategies in establishing a marketing strategy in banking services orsector.

Keywords: *Brand Awareness, Perceived Quality, Brand Loyalty, Brand Association, Customer Satisfactions*

Organizational Determinants of Employee Motivation and Customer Satisfaction: The Case of Bolloré Transport & Logistics Ethiopia
Semere Baye, St. Mary's University

Abstract

The loyalty of customers and the rate at which customers reuse logistics services is a measure of success in the field of customer care of each business. Motivation determines how hard employees are willing to work for a business and how productive a business is. Motivation is also important for attracting employees, retaining employees and general levels of productivity in a business. A business can motivate its employees through financial and non-financial methods. Although the relationship between employee motivation and customer satisfaction has been studied in many researches on various businesses cases, this study is different by its type of business nature as logistics and supply chain management is a complex issue. The purpose of the study is finding out the impact of organizational determinants of employee motivation on customer satisfaction in the case of Bollore Transport & Logistics. The study formulates 4 hypotheses that are; H1: Work environment has a significant positive effect on customer satisfaction, H2: Pay and benefits have a statistically significant positive effect on customer satisfaction, H3: management systems have a significant positive effect on customer satisfaction, H4: Organizational vision has a significant positive effect on customer satisfaction. The research implemented census on employees & customers of Bollore Transport & Logistics. It employed explanatory research design supplemented by descriptive design. Primary data was collected by using questionnaire. The research findings show that Management System and Organizational Vision have a positive impact on the Customer Satisfaction of Bollore Transport & Logistics. Based on the study's findings, the researcher makes the recommendations to improve Organizational Vision, Management System and Employee Motivation at Bollore Transport & Logistics in order to improve customer satisfaction.

Keywords: Employee Motivation, Customer Satisfaction, Work Environment, Pay and Benefits, Management Systems and Organizational Vision.

The Effect of Marketing Intelligence on Sales Performance of Private Banks in Addis Ababa

Semha Mohammed, St. Mary's University

Abstract

This study aimed to investigate the effect of marketing intelligence on sales performance of selected private commercial banks in Addis Ababa. A quantitative research approach along with explanatory research design was applied. Branch managers of Awash, Abyssinia, NIB, Dashen, and Cooperative Bank of Oromia banks in Addis Ababa were taken as a study population. A sample of 258 respondents was selected by applying the convenience non-probability sampling technique. The primary data were collected from the targeted respondents through a self-administered questionnaire, of which a total of 228 valid usable data were used for analysis. SPSS 21.0 application software was used for processing quantitative data and analyzed using both descriptive and inferential statistics. Based on the analysis, the results of the findings revealed that marketing intelligence had a positive and statistically significant relationship with sales performance. Among the five dimensions of marketing intelligence, product modification had relatively the highest effect on sales performance followed by competitor business processes and marketing information review. However, process modification and strategic competitor analysis showed the least effect on the sales performance of the private commercial banks in Addis Ababa. It can be concluded that marketing intelligence dimensions are good predictors of sales performance in private commercial banks in Addis Ababa. Therefore, the commitment of managers is required to demonstrate the marketing intelligence acquired from both internal and external sources into practice. In doing so, private banks may enhance their sales performance to a better level.

Keywords: Marketing Intelligence, Product Modification, Strategic Competitor Analysis, Business Process Modification, Commercial Bank.

Determinants of Fuel Distribution Effectiveness in Ethiopia
Serkalem Damtew, St. Mary's University

Abstract

The purpose of this study was to identify factors that affect Ethiopia's fuel distribution effectiveness. Both descriptive and explanatory research designs were used in this study. The researcher employed both quantitative and qualitative research methods. The population of the study was divided into two strata. The first stratum contained the 38 fuel distributor oil companies which perform the wholesale distribution of fuel in Ethiopia and the second stratum contained 1237 retail fuel stations found in Ethiopia. Out of the 38 fuel distributors, 10 companies that have a market share of 1% and above were selected from the first stratum by using purposive sampling technique. 110 fuel stations found in Addis Ababa were selected from the second stratum through convenience sampling technique. A structured questionnaire was employed as a primary source of data by the researcher. Out of 120 questionnaires distributed, 96 were returned which representing a response rate of 80%. To describe the extent of the relationship between the variables of interest, a correlation and regression analysis was used. Additionally, descriptive statistics (such as mean and standard deviation) and the Statistical Package for Social Scientists (SPSS) version 20 were utilized to evaluate the data. Tables and figures were also employed to present the study's findings. Integration, experience, fuel stations location and financial capacity are variables that have positive and significant impact on the country's fuel distribution effectiveness. The findings also show that the most significant influences on distribution effectiveness are due to financial capacity and integration followed by experience and fuel stations location. Disintegrated processes, lack of experience, land accessibility problem and inadequate financial capacity of the key distribution chain actors are main reasons for the country's ineffective fuel distribution system identified by the study. If the country wants to improve its fuel distribution, the study's findings suggest that integration, experience, fuel stations location and financial capacity must be prioritized.

Keywords: *integration, Experience, fuel stations location, financial capacity and distribution effectiveness.*

Assessment of Ship Chartering Practice and Challenge: The Case of Ethiopian Shipping Logistic Enterprise

Simegn Tassew, St. Mary's University

Abstract

The main objective of the study was to assess the ship chartering practices and challenges in Ethiopia Shipping and Logistics Services Enterprise. Descriptive research design was used to describe the current situation of the study area, and qualitative method was used to collect the primary data gathered through in depth interview and secondary data documents has taken from annual reports of the enterprise. The target population covered both the internal and external customers and they were selected by using expert purposive sampling method. Next to that, the demographic data were analyzed using STATA software and also the secondary and interview data were used qualitative data analysis. The result indicated that, there are three types of chartering practicing in Ethiopian Shipping and Logistics Service Enterprise such as voyage charter, time charter and the contract of affreightment. The main reasons, ESLSE to chartered vessels are because of cargo load capacity, specialization of vessels, unaffordability of ports, limited number of vessels, cargos available in ports, low liner cargo demand and not to being vessels idle. Due to having good vessel schedule with the voyage planning, provision of affordable freight rate, having better knowledge about the shipping terms and conditions, good communication, availability of international cargo suppliers and government support most of the trends of bulk cargos shipped in Ethiopia were being showed progress from year to year. On the other hand, the bad weather condition, port/birth congestion, international freight rate fluctuation, weak ICT infrastructural development, fluctuation of cargo demand and supply, taking long time in decision making and cargo/vessel delay are found to be among the most critical challenges of ship chartering in ESLSE.

Keywords: Ship Chartering Practices, Chartering Challenges, Ethiopian Shipping and Logistics Service Enterprise.

**The Effect of Brand Equity upon Customers' Service Choices: The Case of Bank
of Abyssinia S.C. in Addis Ababa
Sisay Alemu Marea, St. Mary's University**

Abstract

The purpose of this study was to examine the effect of brand equity upon customers' service choices. A sample of 400 respondents in 18 Addis Ababa Area Bank of Abyssinia was drawn using a stratified sampling approach, and 362 completely filled questionnaires were used in performing final analysis using a 5-point Likert scale. Findings support that all six brand equity dimensions were influencing customers' service choice of Bank of Abyssinia. Brand resonance is found to be the strongest relationship with customers service choice ($\beta=0.38$, $p<0.05$), brand feeling ($\beta=0.172$, $p<0.05$) and brand performance ($\beta=0.081$, $p<0.05$). However, brand awareness is found to be positive but insignificant relationship with customers service choice ($\beta=0.057$, $p>0.05$), brand judgment ($\beta=0.052$, $p>0.05$) and brand imagery ($\beta=0.034$, $p>0.05$) are also positive and insignificant relationship with customer service choice. From these, the Bank needs to prioritize its focus as per the given sequence. Correlation analysis result also shows, overall customers' service choice is found to be significantly and positively correlated with brand imagery, followed by brand feeling, brand judgment, brand performance, brand awareness and brand resonance. The findings also indicates that the overall service quality of BoA is high (above the average) and because of this reason the bank customers are satisfied with the services provided by BoA and rated its service excellence as a very good. It can be conclude that Bank of Abyssinia has to exert maximum effort on attributes associated with brand awareness, brand performance, brand imagery, brand judgments, brand feeling, and brand resonance in order to bring higher influence upon customer services choice and enhance brand equity values. Future researchers can conduct using analytical method of research with large sample size that could come up with similar or different findings on the effect of brand equity upon customers' service choices.

Keywords: *Bank of Abyssinia, Brand equity, Customer service choice, brand feeling and service Quality,*

Assessment of Marketing Strategy: The Case of Addis Gas and Plastic Factory

Sofonias G/Medhen, St. Mary's University

Abstract

This research was conducted to assess the marketing strategy of Addis Gas and Plastic Factor. The overall objective of the study was to assess impact of marketing strategy on the Factory. The research design was descriptive and Qualitative and quantitative methods of analysis were used for data analysis. To conduct this study both primary and secondary data were used. The primary data were collected by questionnaire, interview and field observation, and the secondary data was collected from company documents. In the study, samples of 50 customers were selected out of the 550 customers at Addis Ababa city using purposive sampling method. The finding of the study showed company has identified marketing mix element and target market in marketing strategies price of company's product are affordable and quality of product is accepted by costumers. On other hand the finding of the study showed that; company's product availability and accessibility were not sufficient and promotional activities of company lacks brand promotion. and also Usage of only direct channel for distribution , increasing trend in imported competitive products, high level imported inputs as raw material were cause of various problems faced the factory. Finally, based on the result of study some possible solutions were concluded and recommended to investigate its marketing strategy and to revisit current performance against problems.

Keywords: *Strategy, Marketing Strategy, Target Marketing, Market Segmentation, Positioning and Marketing Mix*

Factors Affecting Service Quality: The Case of Gandhi Memorial Hospital
Tiegist Berhanu, St. Mary's University

Abstract

Quality in health care service delivery is key in ensuring patient satisfaction since delivering quality service has a direct influence on the customer satisfaction. The general objective was to assess factors affecting service quality in Gandhi Memorial Hospital. Specifically, the study analyzed how professional competency, Medical equipment and price affect the quality of the service. The research was quantitative adopting a cross sectional descriptive research design. The target population included 338 consumers who seek medical care at GMH. The research was based on primary data acquired through an interview and questionnaire. For quantitative data, descriptive and inferential statistics were generated. Under inferential statistics correlation analysis were undertaken. Data analysis was done mainly by quantitative analysis namely descriptive and inferential statistics using SPSS 25.0. The study found out that professionals' competency, Medical equipment and price has great impact on service quality that is measured by using five dimensions namely: empathy, tangible, reliability, responsiveness and assurance.. The study recommends that Gandhi Memorial Hospital should construct other buildings in order to increase quality of service for clients. The health facilities should look for additional solution to minimize patient overload that could decrease. They also should make certain that responsible leadership is in place, one that promotes transparency and accountability.

Keywords: *competency, empathy, tangible, reliability, responsiveness and assurance*

**Factors Affecting Satisfaction of Participants in Trade Fairs: The Case of Trade Fair
Organized by Ethiopian Chamber of Commerce And Sectorial Association
Tizazu Birhane, St. Mary's University**

Abstract

Business takes part in various trade fairs among other with the aim to showcase their product or service quality to potential users, create contact with suppliers and to know more about the existing technologies and their competitors. However, their continuous participation on similar events depends on their level of satisfaction. Ethiopian Chamber of Commerce continues organizing international trade fairs every year. Accordingly, this study was carried out with the aim of assessing factors affecting Participant' satisfaction during participation in a trade fair organized by Ethiopian chamber. It will lead to identify mechanisms needed to be employed to handle factors affecting participant' satisfaction and highlights on the promotion mix needed to be deployed in the process of organizing an effective trade fair. In order to undertake the research the target population used comprises participants from the Ethiopian Chamber trade fair organized at the exhibition center in the year 2022. Per the participant's record of the Ethiopian Chamber of Commerce International Trade Fair for the year 2022 the local companies participants are 80 companies. In order to look for relationship between and among data groups descriptive and inferential analysis are used on the processed data. This study was conducted by defining dependent and independent variables. The dependent variable was participant satisfaction whereas the independent variables were information, place, facilities services, a variety of products, quality of products. Regarding correlation analysis, the dependent and independent variables were associated with each other. In similar fashion, the study sought to establish how the dimension of participant satisfaction would influence exhibitor satisfaction using multiple linear regression analysis. The scopes were: information, place, welfare facilities services, a variety of products and quality of products. The results indicate that among the dimension, information followed by place and facilities services and quality of products would have most influence on exhibitor's satisfaction. It is recommended that Ethiopian Chamber of Commerce should work in a coordinated manner on the factors influencing exhibition participants' satisfaction when organizing trade fairs and further detail studies should be conducted on the individual factors influencing participant's satisfaction.

Keywords: Satisfaction, Trade Fair, Participant (Exhibitor), Price, Product Quality, Information, Facility, Promotion

**The Effect of Marketing Strategy on Marketing Performance from Employee
Perspective Of Commercial Bank of Ethiopia
Tsiyon Seyfu, St. Mary's University**

Abstract

When it comes to marketing strategies, most people spontaneously think about the 4P (Product, Price, Place, and Promotion). Market segmentation and the identification of target markets, however, are an important element of each marketing strategy. To achieve the objectives of this study descriptive survey and explanatory research design was used. With the objective to answer the research questions, questionnaires were administered to target respondents of employees of the Bank that directly involved in formulating & implementing of the marketing strategy. Data was collected through questionnaire from a sample of 300 employees that were selected using simple random sampling method for the employees of CBE. The data collected from the questionnaire were analyzed using SPSS version 26.0 statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The finding of the study indicates also that employees were most satisfied with the marketing strategy dimension. The results of this study indicate that, marketing strategy dimensions such as (price, product, promotion and place) have positive and significant relationship with market performance. Furthermore, the results also indicate that, unlike place strategy, the three marketing strategy dimensions (price, promotion, and product) have positive and significant effect on market performance. The findings of this study revealed that the variation contributed by the four components of the marketing mix strategy (i.e., product, price, promotion & place strategy) played a considerable contribution towards the market performance of the Bank. Further the researcher concluded that this yields an average or moderate marketing program and financial performance at end.

Keywords: *product, price, promotion, and place, market performance*

**The Effect of After-Sales Services on Customer Satisfaction: The Case of
Electro-commercial S.C.Suzuki Car
Yoseph Melaku, St. Mary's University**

Abstract

Offering your customers good after-sales service shows that you want to build a long-term relationship with them, earn their loyalty, and keep their business. The primary goal of this study is to assess and analyze the effect of after-sales services on customer satisfaction with Suzuki cars. Thus, this study evaluates the relationship between after-sales services of Suzuki car and its customer satisfaction and identify the cause-and-effect relationships between after-sales service and customer satisfaction, this research adopted Explanatory research design. For this study, primary data were collected using five-point Likert scale based questionnaire that was constructed considering all the dimensions of after sales-services. Additionally, customer's perceptions were used to assess Customer Satisfaction. Samples of 90 customers were selected using systematic sampling technique, and 81 customers completed and returned the questioners. The data was analyzed using descriptive statistics (frequency, mean and standard deviation). The statistical methods of analysis included a descriptive statistic for demographic profile, and inferential statics correlation and Regression analysis processed through SPSS version 20. The result of this study shows that, out of five after-sales services dimensions; Warranty, spare parts supply and maintenance service have a positive coefficient and significant impact on customer satisfaction. However, online services and inspection services have a statically insignificant relationship with customer satisfaction. Based on the study's findings, the researcher recommended Suzuki car dealers who provide after-sales services to their customers to focus on their after-sales service and separately recognize and regulate its after-sales service components, as after-sales service is essential for customers to get service after they purchase the product as well as for sellers as a means of customer loyalty, repeat purchase, and profitability.

Keywords: *Suzuki car, Inspection, Online service, Customers, Spare part*

**The Effect of Internet Banking Service's Quality on Customer Satisfaction: The
Case of Oromia Bank
Ambaye Workineh Tola, St. Mary's University**

Abstract

The purpose of this study was to investigate the impact of the internet banking service (Oro Click) and its quality on customer satisfaction in Oromia Bank's selected branches. Based on the general objective of the research, this study applied descriptive and explanatory research designs. This study's target population was stratified individuals; a sample of 384 respondents was established, but only 311 responded completely. This study mainly used a survey questionnaire that was created using a Likert scale and was based on previous research. Questionnaires were self-administered and were dropped and picked up immediately after respondents were done filling them out. The collected data was then presented using tables and figures. The survey result was analyzed with the help of SPSS, and the major statistics used for the study were descriptive statistics like mean and standard deviation as well as inferential statistics such as correlation matrices and multivariate regression analysis. The hypothesis testing was done through ANOVA. The findings indicate that there are positive and significant relationships among service quality dimensions such as organization, user-friendliness and efficiency, availability and convenience, and customer satisfaction. In consequence, this study concluded that site organization, user friendliness, efficiency, availability, and convenience will increase customer satisfaction. Accordingly, this study suggests that banks should follow technology and customer-based relationship marketing systems.

Keywords: *Banking, Customer satisfaction, Internet Banking Service, Service Quality*

Assessment of Channel Management Practices: The Case of Abem SaopAnd Detergent Manufacturing P.L.C

Belaynesh Tefera, St. Mary's University

Abstract

The purpose of this study is to examine the assessment of channel management of Abem industrial plc. the specific aim was distribution strategy, cause of channel conflict and the important to competitors from the perspective channel member. descriptive research design with mixed approach. The data collection instrument were structured Questioners to conduct the study and 170 channel member and and interview conducted from 3 managers were used. Secondary data used. The finding of the study was discovered that while the credit facility were suitable, the profit margins and incentives were not. Communication, commitment, and trust were not adequate for the channel members due to the non- economic nature of the connection factors. While the channel members were satisfied with the quality and attitudes of the sales team .the conclusion of the study showed that the company should continue to focus on its distribution strategy, as it is a key factor in its success. The company shouldalso looking for other products in the same categories that are at risk of being de-listed and present an opportunity. Finally, the researcher recommendations that Channel design of the company should consider redesigning its channel structure to reduce the potential for conflict. This could involve creating more direct channels, or making it easier for customers to switch between channels.

Keywords: *distribution strategy, channel conflict, channel management*

**The Effect of Promotional Mix Practices on Business Performance: The
Case of Addis Ababa Pharmaceutical Companies
Betelhem Damtew Ayele, St. Mary's University**

Abstract

Currently promotional mix becomes necessary for business success. This study's goal is to examine how promotional mix practices affect business performance in the case of Addis Ababa pharmaceutical companies, An explanatory and descriptive design was used for the investigation. A mixed research technique was used to select the researcher. Explanatory and descriptive research designs, together with both quantitative and qualitative techniques, were used in the study. Unpublished data indicates that Addis Ababa had about 32,000 doctors. Additionally, one institutional factor that assisted the promotional mix technique to have a successful commercial performance was key informant interviews with a certain type of pharmaceutical company. Additionally, at a significance level of 5%, the impact of advertising has a favorable and significant impact on the growth of the business performance. Business performance and the influence of advertising have a positive and significant association at a level less than 1%, according to the results of correlation and causality regression. The pharmaceutical company's business performance improves by 37.17% as advertising impact increases by 1%. The researcher concluded by advising pharmaceutical companies to improve the look of their packaging to improve recognition. They should also use enticing stimuli during promotions and at work to influence customer perception and increase sales.

Keywords: - Business Performance, pharmaceuticals, Promotional Mix Practices, promotion

**The Effect of Marketing Communication Practices on Business Performance: The
Case of Pharmaceutical Companies in Addis Ababa
Daniel Asfaw, St. Mary's University**

Abstract

This study aimed to the purpose of the study was to examine the effect of MC practices (sales promotion, direct marketing, advertisement, public relation and personal selling) on the business performance among pharmaceutical companies in Addis Ababa. To realize the study objective, the study adopted research design with quantitative research approach. Self-administered questionnaires were used to collect the data. Descriptive and inferential statistics were used in data analysis. The findings of the study revealed that, among MC tools, public relations and sales promotion were highly practiced by used by pharmaceutical companies while advertisement (grand mean value of 2.5) was practiced to a lesser extent. Moreover, there is moderate level of business performance among companies. Furthermore, the results of regression analysis showed that all MC practices except advertising have caused a statistically significant positive effect on business performance where the highest effect resulted from public relations ($\beta=0.363$, $p<0.05$) and the lowest effect from advertising ($\beta=0.0379$, $p=0.298$). Therefore, the pharmaceutical companies in Addis Ababa should give due emphasis for sales promotion, personal selling, direct marketing and public relations in order to boost their business performance.

Keywords: *MC practice, business performance, pharmaceutical companies, Addis Ababa*

**Investigating the Effect of E-Banking Service Quality on Customer Satisfaction: The
Case of Commercial BankOf Ethiopia
Elsa Balcha, St. Mary’s University**

Abstract

The general objective of this study was to investigating the effect of e-banking service quality on the customer satisfaction in the case of Commercial Bank of Ethiopia. The study considered six constructs of conceptual model of e-banking service quality (reliability, responsiveness, ease of use, personalization, website design and security) to investigate their effect of customer satisfaction. The study sample constituted 360 respondent consumers of Commercial Bank of Ethiopia chosen from the selected branches under Arada districts in Addis Ababa by using non probability sampling approach specifically convenient sampling technique. The data were collected, edited, coded and entries were made into statistical software (Statistical Package for Social Sciences, SPSS version 20). According to the findings, all the selected six dimensions (reliability; responsiveness; ease of use; personalization; security; and website design) of e- banking service quality have a significant and positive impact on customer’s satisfaction. When compared to the impact of independent variables security is the most important factor in e- banking service quality then reliability is the second important variable and then responsiveness, ease of use, personalization and website design significantly affect customer’s perception of e- banking service quality. According to the survey results of the customers’ perspective, “security” was rated as the most significant e-banking dimension. This dimension was followed in ranking by Reliability. Finally based on the findings the researcher forwarded important implications to ensure quality services on a banking sector to retain repeat customers’ patronage that may evolve to customer loyalty.

Keyword: *E-Banking Service Quality, Customer Satisfaction, Commercial Bank Ethiopia*

The Effect of New Product Development (NPD) on Marketing Performance: The Case Of Top Bottled Water Company in Addis Ababa

Elsa W/Silase, St. Mary's University

Abstract

This study used a top bottled water company in Addis Ababa to examine the effect of new product development on marketing performance in the case of Top Water in Addis Ababa. Both qualitative and quantitative data were collected using both a descriptive and an explanatory study approach. The responders were employees of Ethiopia's Top Bottled Water SC in Addis Ababa. In this study, 461 targeted customers were chosen and 214 sampled respondents were selected based Yamane (1974) formula using stratified and random sampling techniques. Even though 214 were distributed in the study area, only 189 of them were correctly completed and returned, yielding an 88% response rate. While content analysis was used to analyze qualitative data, statistics analysis was used to analyze quantitative data, including mean and percentage calculations as well as inferential analysis (multivariate regression and correlation procedures). The results demonstrated a respectable level of market performance in new product development categories such as product quality, product branding, product packaging, and product line. This study showed that quality, branding, packaging, and product favourably and significantly affected market performance. As a result, it is advised that companies be encouraged to create new product ideas, consumer needs and wants should also be explored, and consumer complaints and other information should be documented and then turned into new product ideas.

Keywords: *Bottled, Water Market Performance, New Product Development, Product Quality, Product Branding, Product Packaging, Product Line*

Effect of Customer Relationship Marketing on Customer Loyalty: The Case of Multichoice Ethiopia, St. Mary's University

Elsabet Girma, St. Mary's University

Abstract

This study aimed to investigate the influence of relationship marketing on customer loyalty at Multichoice Ethiopia and to examine the effect of each relationship-marketing factor (i.e., Trust, Commitment, perceived value, Empathy, and Conflict Handling) on customer loyalty. The digital entertainment industry is undergoing rapid and widespread changes due to the global economy and competitive markets. Relationship marketing is an ideal strategy for creating and maintaining long-term customer relationships in this industry. Both descriptive and explanatory research design was used, and data was collected through a survey of 282 customers. Descriptive and regression analysis were used to analyze the data. The results showed that overall relationship marketing had a significant positive effect on customer loyalty. Regression analysis revealed that MCE's relationship marketing practices could explain 78.93% of customer loyalty. Three out of five relationship dimensions (Perceived value, Trust, and Conflict Handling) demonstrated a significant association with customer loyalty in Multi Choice Ethiopia, while Commitment and Empathy were statistically insignificant. Based on these findings, it is recommended that Multichoice Ethiopia prioritize creating and developing customer trust, demonstrating commitment, and implementing effective conflict-handling strategies to gain a competitive advantage in customer loyalty.

Keywords: CRM, Customer loyalty, Trust, Commitment, Perceived value, Empathy, Conflict Handling, MCE

**The Effect of Distribution Channels on Sales Performance: The Case of Pure-wood
Pulp Paper and Packaging Plc.
Enasabdurahmanoumer, St. Mary's University**

Abstract

The distinction between distribution channels is considered both for individual economic operators, i.e., groups, and for the aggregate national economy. Accordingly, this study examined the effect of distribution channel on sales performance. A descriptive and an explanatory research design were used to describe variables. The target population for this study was 850 employees at Pure Wood Pulp Paper and Packaging Plc. in Addis Ababa, where a sample of 272 respondents was established and only 234 responded appropriately. Self-administered questionnaires and face-to-face interviews were used to collect data. The collected data was then presented using tables and figures. Statistical Package for Social Sciences (SPSS) software was used to analyze the data. Descriptive and inferential statistics were used to analyze the data. In addition, it is also used to determine the frequency with which something occurs or the relationship between variables. Further, correlation and multiple regression analysis were done to identify relationship effect between dependent and independent variables. The findings revealed a positive and significant relationship between distribution intensity, distribution development, distribution coordination, and distribution technology and the manufacturing firm's sales performance, but no negative relationship between distribution conflict and sales performance. In consequence, this study concluded that distribution channel decisions are important to manufacturing firms. The study suggests that manufacturing firms should enhance the relationship between distribution intensity, distribution development, distribution coordination, and distribution technology, and they should strongly minimize distribution conflicts to reach their desired target sales performance.

Keywords: Distribution Channels, Ethiopia, Manufacturing, Private Industry, Sales Performance

The Effect of Customer Relationship Management (CRM) On Customer's Loyalty: Evidence from Dashen Bank

Fraol Bayissa, St. Mary's University

Abstract

The goal of this paper is to investigate how customer relationship management affects customer loyalty at Dashen Bank S.C. Addis Ababa. The research design employed a quantitative research methodology and was both descriptive and explanatory. A structured format was used for the survey. Using a quantitative research approach, the hypothesis was tested on a sample of 399 with a valid response rate of 100%. The questionnaire was analysed using the Statistical Package for Social Sciences (SPSS) Version 20, which also computed Cronbach Alpha, descriptive statistics, correlation, and regression. The correlation matrix revealed that every independent variable with a positive coefficient of correlation strongly correlated with the dependent variable when the relationships between the variables were examined using correlation analysis. Additional regression analysis was performed, and the results showed that the Customer Involvement, Customer understanding, Customer commitment, and Customer responsiveness are the four independent variables that contribute to a statistically significant level at (p -value = 0.001). The researcher can accept the hypothesis and all of the Customer Relationship Management service dimensions because the p -value for Customer Involvement, Customer understanding, Customer commitment and Customer responsiveness is less than 0.05 based on hypothesis testing. Finally, this study suggests that in order to improve the success of the bank, there should be a high level of focus on customer relationship management. Last but not least, it can be said that without strong customer relationship management, it is impossible to succeed in maintaining customer loyalty because it is a means by which banks ultimately succeed in maintaining the business of their existing customers.

Keywords: *Customer loyalty, Customer Involvement, Customer understanding, Customer commitment, Customer responsiveness*

Factors Affecting Customers Choice: The Case of Gift Real Estate
Kalkidan Belachew, St. Mary's University

Abstract

An understanding of customer choice is essential in planning and programming the marketing system. The objective of this study is to determine the factors that affect customer choice in the case of Gift real estate, Addis Ababa. Quantitative approach is used in considering the research objective and to gain a better understanding about the research problem. In addition to this, the research conducts a cross sectional study thus; this study only investigate the phenomenon at a particular time. The researcher has studied the effect of price, quality, location, Brand and sales personnel on customer choice of a house. The theory explained various consumer behavior models and their arguments. This study adopted descriptive and explanatory design because it allows the collection of data at one point to the other. Using probability sampling technique like simple random sampling, the study sample in terms of the respondents covered randomly selected customers of Gift real estate real estate company and a sample of 384 was administered with the questionnaire and 87.5% response rate was achieved. Descriptive frequency and percentage have been conducted to explore the demographic characteristics of the target respondents. Using Linear Regression model, this research is useful to examine the relationship between the independent variables to the dependent variable (customer choice) after meeting all the given assumptions successfully. Statistical Package for Social Science (SPSS) version 25 was used to generate the actual results. The result has identified that price, quality, location, brand and sales personnel as a basic influencing factors and examines each factor on the extent of their effect on customer choice while selection real estate. The researcher has concluded that customers mainly considered quality and location as a major factor on their house choice. Price and Brand has insignificant negative influence on customer choice. Additionally, the researcher has concluded that sales person's credibility does not matter as of the quality and location for the real estate customers when they choose a company to buy a house. Based on these findings, the researcher recommended that the management team of the Gift real estate companies to give special attention for those variables that have major impact on customer choice.

Keywords: Price, Quality, Location, Brand, Sales personnel and Customer choice.

**The Effect of Advertising on Market Share: The Case of Five-Star Manufacturing Plc.
Kirubel Dereje, St. Mary's University**

Abstract

This study investigates the effect of advertising on market share: in the case of Five-star manufacturing plc. The research used a quantitative approach and employed a descriptive and explanatory research design to examine a sample of 180 customers of Five-star manufacturing company. The study assessed the effect of broadcast advertising, print advertising, social media advertising and outdoor advertising on market share. Data was analyzed using both descriptive and inferential statistics in SPSS version 20. the Pearson correlation coefficient used in the study signifies that all independent variables (component of advertisements) and the dependent variable have positive relationships with one another r . The result from regression analysis concludes that all social media, outdoor, broadcast and print advertisement have a significant impact on market share. Based on these findings, recommendations for Five Star Manufacturing include increasing advertising spending across different media types, prioritizing social media advertising, and improving the quality of broadcast advertisements. The multiple regression model had a high R-squared value of 0.62, indicating that the model explains a significant proportion of the variance in market share. These findings provide important insights into effective advertising strategies for Five Star Manufacturing to improve its market share and remain competitive in the market.

**The Effect of Marketing Strategy on Customer Loyalty: The Case of
BGI Ethiopia, Addis Ababa
Mahelet Ketema, St. Mary's University**

Abstract

The main objective of the study was to examine the effect of marketing strategy on customer Loyalty at BGI Ethiopia Brewery S.C. For achieving the study objectives, both qualitative and quantitative research methods are used. Primary data were collected through the use of questionnaire from 360 respondents. The data were processed using SPSS software (version 26.0) and analyzed via descriptive statistics, correlation and linear regression analyses. The results of this study indicate that, all the 4Ps marketing mix elements (product, price, promotion and place) have positive correlation with customer loyalty. The finding of regression analysis also indicates that product, price, place and promotion have a strong positive effect on customer loyalty with result of ($\beta=0.161$, $p<0.05$), ($\beta=0.117$, $p<0.05$), ($\beta= 0.071$, $p<0.05$) and ($\beta= 0.239$, $p<0.05$) respectively. In terms of degree of effect, product has the strong impact on customer loyalty followed by place. Therefore, based on the findings of the study, it is recommended that BGI Ethiopia should retain its current marketing strategies because they have positive effect on customer loyalty. Also, that BGI Ethiopia should evolve other marketing strategies such as giving discounts to create and sustain customers' loyalty and create customers friendly outlets to directly keep in touch with many small customers

Keywords: *Marketing Mix, Product, Price, Promotion, Place, and Customer Loyalty.*

**Assessment of Retail Marketing Mix and Retail Environment Of Super Markets
in Addis Ababa
Meaza Mathewos, St. Mary's University**

Abstract

The purpose of this study to assess the retail marketing mix and situational factors effect on consumer buying behavior in selected retail supermarkets. Participant consumers who shop at the selected five supermarkets validate a theoretical model, indicating a significant positive relationship between marketing mix variables and consumer purchasing behavior. The retail marketing mix elements examined were product, price, shopping convenience, promotion, store atmosphere, and personnel. More qualitative research approaches were used with explanatory and descriptive research designs than quantitative ones. The data analysis was conducted through descriptive statistics such as mean, mode, standard deviation, frequency, percentile, and comparing mean analysis. The findings show that the retail marketing mix has the greatest influence on consumer purchasing decisions, followed by situational factors and individual characteristics. The study's findings also show that there is a significant difference between supermarket product consumers of various ages, educational backgrounds, and income levels in terms of product, shopping convenience, promotion, price, store atmosphere, and personnel. These findings add to the retail marketing literature and have marketing implications for increasing traffic and sales at selected supermarkets for the Addis Ababa area's targeted population. Retail supermarkets should create a comfortable buying environment, create more influencing and informative promotions, provide up-to-date training to their employees, consider the level of competition, access to transportation, availability of parking, easy accessibility, and long opening hours when deciding on a store location, maintain the right pricing decision, and carry a diverse product assortment in addition with to become a super-specialist.

Keywords: *Consumer behavior, Retail marketing mix, Situational Factors, Supermarkets*

The Effect of Marketing Strategy on Organization Performance: The Case of Hibret Bank, HQs Addis Ababa

Meseret Yohannes, St. Mary's University

Abstract

This study examines the effect of marketing strategy (7Ps) on organization performance in the case of Hibret bank, HQ Addis Ababa in Ethiopia. This study is significant to academicians by increasing the body of knowledge and filling the gap of the literature by showing the major marketing strategy (Product, Price, Place, Promotion, Process, People and Physical evidence) on organization performance in Hibret Bank. The respondents of this study are the employees of Hibret bank at HQ. The study used both stratified and purposive sampling method. Among this, the research selected 198 target population/employees who work in 10 chief division officers and Out of the 198 questionnaires, 190 (96%) respondents completed and returned the questionnaires. Data was collected through five points Likert scales of the close-ended questionnaire. The quantitative data was coded and analyzed using SPSS 23 statistical tools. The majority of respondents agreed on all of the listed marketing strategies (i.e., product, price, location, promotion, process, people, and physical evidence) that have an impact on the bank's organizational performance. All independent variables are positively and perfectly correlated at the 5% level of P value (i.e., 0.000). According to this finding, marketing strategy accounted for 90.3% percent of the variance in organization performance. The study's overall implication is that because marketing strategy (7Ps) has a positive effect on organizational performance, it is critical for the bank to gain a competitive advantage and ensure success in implementing marketing strategy while maintaining the bank's financial and non-financial performance.

Keywords: *Marketing Strategy; 7Ps; Organization Performance; Hibret Bank*

Determinants of Consumer Brand Reference: The Cases of Local Assembled Automobile

Nebiyou Elias, St. Mary's University

Abstract

This study aims to investigate the determinants of consumer brand preference in the cases of local assembled automobiles. This study tries to answer which automobile brands are more preferred and comparing the local assembled brands with other international and well-known brands. In order to find out the Consumer brand preference of automobile owners, the study considered five factors that affects the Consumer brand preference in the cases of local assembled automobiles. Those are Brand Awareness, Perceived Quality, Price of the Product, Brand Equity and Brand Personality. The research used descriptive research design and primary data was collected using questionnaire. In order to assess the determinates of consumer brand preference in the cases of local assembled automobiles the researcher uses a quantitative research approach technique and take a sample size of 266 was selected by using Non probability sampling technique with respect to convenience sampling technique. Based on the theoretical frame work and objectives of the study 28 items were provided in a 6 major points in Likert scale to the respondents. The analysis revealed that brand awareness and price of a product were the major criteria and have a strong affiliation for selecting automobiles. In addition, the rest three factors those are (brand equity, perceived quality and brand personality) dimensions are also the major influential factor and determinates of consumer brand preference in the cases of local assembled automobile. The study concludes that local assembled automobile are the least preferable brands rather than the well-known and international brands due to a lot of reasons such as lack product quality and brand awareness. Finally, the study recommend that local assembled automobile must provide automobile that are perceived to be high quality, concentrate on creating brand awareness, must improve their product quality, build their brand equity and brand personality.

**Assessment of Service Quality and Customer Retention: The Case of
Tolomart Trading Plc.**

Ruth Solomon, St. Mary's University

Abstract

Customer retention has been chosen by many businesses since it generates greater profit by lowering the expense of obtaining new consumers. Furthermore, customer retention is critical for building customer base through favorable word of mouth. This means that client retention extends beyond simply delighting and retaining existing consumers. This research aimed at finding out the effect of service Quality on Customer Retention at Tolomat Trading PLC. The target population of this research are the customers of Tolomart here in Addis Ababa, Ethiopia. In order to conduct the research conveniences sampling techniques which are a type of non-probability sampling techniques was used. The primary data were collected from customers of the company by a means of questionnaire. A total of 140 questionnaires were administered and 120 questionnaires were returned. Out of these, 92 were usable for the analysis. Descriptive statistics were used to describe the variables using percentage and inferential statistics were employed to reveal to the relationship between the elements of service quality and customer retention. The study found the independent variables, i.e. reliability, responsiveness, empathy, assurance and tangibility positively and significantly are related to the customer retention, the dependent variable are taken using purposive sampling technique and methodologies like correlation, multiple regression and ANOVA are used in the research. The result of correlation analysis shows moderate and high relationships between tangibility, assurance, responsiveness, reliability, empathy and customer retention

Determinants of Customer Loyalty towards AquaAddis Bottled Water Consumers in Addis Ababa

Samrawit Meseret, St. Mary's University

Abstract

In today's highly dynamic business environment, the ability of firms to retain their customers plays an important role in terms of ensuring sustained competitive advantage. The purpose of this study was to determine factors affecting customer loyalty on the case of Aqua Addis bottling water in Addis Ababa. The study used product quality, price, and customer satisfaction availability as independent variables and customer loyalty as a dependent variable. This research was conducted using survey through structured questionnaire with 5-point likert scale items. Explanatory and descriptive research design using cross-sectional survey was carried out at selected, super markets in Addis Ababa. Non-probability sampling techniques were employed to select study area and participants. The data were processed by using Statistical Package for Social Sciences (SPSS) version 21.0 software and analyzed through descriptive and multiple linear regression analysis. The result of the study indicates that: product Price, customer satisfaction, and Product Availability have a positive and significant effect on customer loyalty of the aqua Addis bottled water ($p < 0.05$). Product quality has no significant influence on customer loyalty of Aqua-Addis bottled water. However, this study couldn't find a statistically significant effect of product quality. Therefore, the study concluded that all determinants except product quality on customer loyalty in the study area. Thus, aqua Addis bottled water marketers should work more on the determinants in order to be competent enough in stiff market in Ethiopia. Moreover the Organization is advised to broaden its distribution plan in order to make its product widely accessible to clients and foster customer loyalty.

Keywords: *product quality, price, availability, customer satisfaction, customer loyalty*

**Factors Affecting Customers' Intention to Adopt Digital Banking Services in
Commercial Bank of Ethiopia
Selam Bahiru, St. Mary's University**

Abstract

The purpose of this research was to examine the factors that influence the adoption of online banking in Commercial Bank of Ethiopia. A descriptive and explanatory research design is adopted using quantitative study methods. The research approach which used for this study was Quantitative in Nature. From 72,799 total populations, 438 respondents were selected, to undertake the study using yemanes formula. Respondents was drawn from the sample size using conventional sampling technique to achieve the objectives of this study, data was collected through self-administered questionnaire from a sample of 304 customers. The reliabilities of the scales used in the data were checked by Cronbach's Alpha and reassured the reliability of the data. Descriptive statistics Mean Score, Standard Deviation and inferential statistics like Multiple Regression analysis are used in order to address the initial research objective of the study. Correlation analysis indicates that there is positive and strong relationship between perceived usefulness, perceived ease of use. However, there is negative and strong relationship between perceived risk and customer intention .On the other hand, there is positive and moderate relationship between customer support and infrastructure with customer intention The results of this study indicate that all independent variables except perceived risk positively influence customer adoption of online banking service. Furthermore, the five independent variables explain 62.4% of effect on customer adoption of online banking. It is recommended that, bank should take some consideration to apply online banking by delivering the information in an easiest way, provide more usefulness and benefits and also minimize the fraud as providing more security and privacy. This will help the bank to increase profit by reducing its cost, time saving and retain more potential users.

Keywords: *perceived usefulness, perceived ease of use, perceived risk, customer support and infrastructure*

The Effects of Sustainability Practices on New Product Development Success: The Case of Unilever Manufacturing Plc.

Takele Getnet, St. Mary's University

Abstract

The existing business setting globally requires companies to adopt sustainability practice to develop successful new product and gain sustainable competitive advantage with continuous innovation. The purpose of this paper is to analyze the effect of adopting sustainability practices on new product development (NPD) success in manufacturing companies specifically on Unilever Manufacturing Plc. From a triple bottom line (TBL) perspective and considering different theoretical approaches, this study hypothesizes on the effect of three sustainability practices: environmental, social and economic sustainability practices, on the success of new products. The study gathered data from primary sources through questionnaire and interview. The target populations for the study were employees of Unilever Manufacturing plc. The sample size for this study was 80 employees. The researcher has used non-probability sampling convenience and judgmental approach to employees. After the data was collected from participants, both descriptive and inferential statistical techniques were employed to analyze the data process with the help of SPSS version 26.0. Frequency, percentage, correlation and regression analyze were the main data analysis methods employed in this study. The findings of the study indicated that three sustainability practices demonstrate positive impacts on NPD success. Based on the findings, it is recommended that the company should incorporate sustainability practices to develop new product and be successful in the market.

Keywords: *New Product, Sustainability practices, New product development success*

The Effect of Social Media Marketing on Brand Awareness: The Case of Kidame Beer, Addis Ababa

Tamrat Lemma, St. Mary's University

Abstract

The major aim of this study was to examine the effect of social media marketing on brand awareness in the case of Habesha Brewery, Kidame Beer, Addis Ababa. In line with this, social media marketing variables such as social media online communities, engagement, content sharing, accessibility and credibility were investigated to find out their effect on brand awareness of Kidame beer. This study applied mixed research approach. This study adopted an explanatory research design describing every causal link in the research problem between independent (social media marketing) and dependent (brand awareness) variables. Convenience sampling method was used to choose samples based on easy accessibility in a sample or to pick Kidame beer consumers because they would be in the appropriate position at the proper moment. The sample size determination were done considering a 95% confidence interval, and a 5% sampling error, $p=.5$ (maximum variability within the population) which was 384 respondents. Based on the correlational analysis, brand Awareness is positively and significantly related with the five dimensions of the independent variables such as online communities ($r=.968$), Sharing of Contents($r = .645$), Credibility ($r = .787$), Accessibility($r = .693$), and Interaction($r = .810$) with p value < 0.05 . The regression result showed that the independent variables namely; Interaction, Sharing of Contents, Accessibility, Credibility, and Online Communities explain 95.3% variability of Brand Awareness of Kidame beer. Accordingly, Sharing of Contents does not significantly predict Brand Awareness (p value >0.05). The remaining four independent variables namely Online Communities, Credibility, Accessibility, and Interaction have been found to predict the dependent variable (P value <0.05). From the above regression table, it can be understood that online communities ($B=0.849$, $p<0.05$) has a strong positive effect on brand awareness followed by interaction ($B=0.120$, $p<0.05$), credibility ($B=0.101$, $p<0.05$) and accessibility ($B=0.043$, $p<0.05$). This study suggests, Kidame Beer marketing team to take into account integrating and creating social media websites of its own, which are a real invitation for them to develop partnerships and therefore promote their services.

Keywords: Brand Awareness, credibility, accessibility, content sharing

Assessment of Customers' Attitude toward Mobile Banking Service: The Case of Abyssinia Bank

Tsedale Zewdu, St. Mary's University

Abstract

The study assessed Customers' Attitude towards Mobile Banking Service in Abyssinia Bank, Addis Ababa. The main objective of this study was to assess customers' attitude towards mobile banking service in Abyssinia Bank. The study employed a descriptive research design and designed a questionnaire survey instrument to assess customers' attitude towards mobile banking in order to address the research question. The researcher adopts a mixed research approach. The target populations were customers of M-banking service usage of Abyssinia bank. The target populations of the study were 11473 out of which 386 were samples in the study. The researcher had used both probability and non-probability sampling techniques. The researcher used both primary and secondary data collection tools. The refined data was analyzed using descriptive statistics involving percentages and frequency distribution, tables and charts were used to give a summary of data and displayed in a meaningful manner. To analyze the collected data in line with the objective of the research undertaking, statistical procedures were carried out using SPSS software. In light of the present findings, it can be concluded that customers' have positive attitude toward mobile banking is significantly influenced by Perceived usefulness, Perceived ease use, trust and awareness towards mobile banking services. Abyssinia bank should give more attention to the awareness creation about the mobile banking service, especially to those factors reliability, perceived usefulness, perceived ease of use, and Trust, Attention should be given to the risks which could affect day-to-day transactions performed through mobile devices. Thus, in order to enhance customers, trust in the Abyssinia banking services being offered. So creating trust on the customers is having a critical value, the mobile banking authorities should necessary step in to increase the convenience benefits of using mobile banking and other pertinent recommendations were included in the study.

Keywords: Mobile Banking Usage, Customer Attitudes, Perceived usefulness

The Effect of Marketing Strategy on a Customer Focused Performance:

The Case of Safaricom Ethiopia

Wengelawit Solomon, St. Mary's University

Abstract

The main objective of this study was to investigate the effect of marketing strategy on a customer focused performance in the case of safaricom. based on 7p's marketing model. Explanatory research design along with quantitative and qualitative research approach was adopted to test the proposed hypotheses. Customers of safaricom were considered as a study population and a total of 384 sample respondents were selected using judgmental and convenience non-probabilistic sampling technique. Of which 384 valid and usable primary data were collected through self-administered questionnaires and processed via SPSS version 27. Both descriptive and inferential statistics were used to describe responses regarding the study variables and test the seven proposed hypotheses. The results of the findings revealed that price, people, process and place had positive and strong relationship with customer focused performance. Specifically, price had relatively the highest effect ($\beta=.318$) on customer focused performance followed by people ($\beta=.189$) at p -value 0.00. Whereas physical evidence demonstrated an effect ($\beta=.143$), promotion ($\beta=.117$) had relatively low effect on customer focused performance. Thus, based on the results, all proposed hypotheses were supported. It can be concluded that price, people process are determinant facts that predict the variation on customer focused performance of safaricom Ethiopia. Managements of the telecom sector should exert more effort on setting price against this background and charge acceptable and competitive service fees. While also considering service customization and better offer with customers. Finally, it is recommended that safaricom should explore other factors that may be influencing their customer focused performance but were not included in this analysis.

Keywords: Marketing strategy, Product, Price, Place, Promotion, People, Process, Physical evidence.

The Effects of Psychological Factors on Customer Buying Behavior of Cosmetic Products among Female Cosmetic Consumers in Addis Ababa

Yeabsira Tilahun, St. Mary's University

Abstract

This study investigated the relationships between motivation, perception, attitude, learning, and customer behavior in the context of cosmetic products. A survey was conducted with 232 female participants, and the data was analyzed using descriptive statistics and regression analysis. The findings showed that attitude, motivation, and perception had a significant impact on customer behavior. Specifically, attitude had the strongest positive impact, followed by motivation ($r = 0.45$) and perception ($r = 0.35$). These findings suggest that marketers and companies can influence consumer behavior by focusing on these three psychological factors. For example, marketers can emphasize the positive aspects and benefits of their products to enhance consumer attitudes. They can also address specific motivations that drive consumers to purchase cosmetic products, such as the desire to feel confident and beautiful (mean = 3.48). Finally, companies can focus on improving the perception of their cosmetic products by ensuring that they are of high quality (mean = 3.25), effective, and affordable. Overall, the findings from this study suggest that the psychological factors of attitude, motivation, and perception play an important role in influencing consumer behavior in the context of cosmetic products. By understanding these factors, marketers and companies can develop effective strategies to attract and retain customers. The study was conducted with a sample of female participants, so the findings may not be generalizable to male consumers. The study was also conducted in a specific cultural context, so the findings may not be generalizable to other cultures. Finally, the study only investigated the short-term effects of attitude, motivation, and perception on customer behavior. Further research is needed to investigate the long-term effects of these factors. The findings from this study have implications for marketers and companies that sell cosmetic products. Marketers should focus on enhancing consumer attitudes, motivations, and perceptions about their products. They can do this by highlighting the positive aspects and benefits of their products, addressing specific motivations that drive consumers to purchase cosmetic products, and improving the perception of their products by ensuring that they are of high quality, effective, and affordable. By understanding the psychological factors that influence consumer behavior, marketers and companies can develop effective strategies to attract and retain customers.

Keywords:- Consumer behavior, Cosmetic industry, Psychological factors, Marketing strategy.

The Effect of Sales Promotion on Consumer Buying Behavior: The Case of Rainbow Foam and Plastic

Yednekachw Wujira, St. Mary's University

Abstract

The study attempted to examine the effect of sales promotions on customer buying behavior for Rainbow foam and plastic. The populations studied were Rainbow foam customers and plastic in Addis Ababa. A quantitative research approach was chosen by choosing a sample size of 230. Primary data was collected using questionnaires from customers of the product, then 220 responses were collected, a descriptive and explanatory study design was used. data were collected, carefully processed, encrypted, coded using a spreadsheet and analyzed with SPSS version 26.0. The analysis results showed that the coupon, discount and premium were identified as factors that determine their buying behavior. Consistent with the existing empirical literature, the results of this study confirmed the well-known relationship between the consumer buying behavior and sales promotions. The result of the study showed that coupon, price discount and premium(gift) have a significant connection with the consumer buying behavior, whereby depending on the result, the premium(gift) sales promotion system has the strongest positive connection with consumer buying behavior, while price discount have the second largest sales promotion tools that have a positive effect on customer buying behavior. With these insights, the study provides several conclusions to increase the consumer buying behavior of Rainbow foams and plastics and recommends the company to intensify the use of sales promotion activities as customers have shown great interest and are strongly influenced by the sales promotion activities.

Keywords: *Sales promotion, coupon, price discount, premium (gifts), and Consumer buying behaviour*

Opportunities and Challenges of Labor Outsourcing: The Case of Heineken Ethiopia **Yilakl Woubshet, St. Mary's University**

Abstract

The study's overarching goal is to identify the opportunities and challenges of labor outsourcing in the context of Heineken Breweries Share Company. The research problem is that, while the company has reaped numerous benefits from outsourcing, there are also issues and challenges that come with labor outsourcing for agencies. The study is a descriptive study that used a quantitative research approach to collect data from respondents via questionnaire and interview. The information was gathered from 150 employees of Heineken Breweries Share Company. Furthermore, interviews were conducted with the human resource manager as well as the other two unit managers who supervise the outsourced labors. To determine the sample size of the study, the student researcher used a non-probability sampling approach for the customer population under study, as well as a convenient or accidental sampling technique. The questionnaire was distributed to employees via convenient or accidental sampling, and the data collected was analyzed using mean, frequency, table, grand mean, and standard deviation and descriptive statistical methods. According to the study's findings, the company has benefited from labor outsourcing in terms of lowering overhead and operational costs, improving quality, focusing on other core functions, and assisting them in focusing on strategic issues. Despite all of these opportunities, the company has faced some challenges as a result of outsourcing labor to agencies. The main challenges or problems are a loss of full control over outsourced employees and an office divide that causes discrimination against outsourced employees, resulting in a negative workplace. The findings revealed that labor outsourcing positively contributed to cost efficiency and positively contributed to improved productivity, but that there is inconsistency with employees and an unpleasant work environment through outsourced employees, as well as a feeling of lack of motivation and belongingness and a communication gap between outsourcing employees and the agency are the major problem figured out. Finally, the researcher has forwarded some recommendations to address the organization's current labor outsourcing issues. The most important thing is that both the agency and the company have to communicate at all times in order to solve the problem with overall output. If the organization is able to implement the recommendations, it is expected to benefit in reducing the challenges of labor outsourcing in the organization. The research has limitations because it was conducted in a Heineken Addis Ababa, Ethiopia. The research findings highlight conclusions about why organizations prefer outsourcing, as well as the challenges and risks associated with outsourcing services. These are the reasons for outsourcing, for the opportunities, to focus on core competencies, for flexibility, to knowledge transfer, and to value for money.

Keywords: *Outsourcing, Labor, Opportunity, Challenges, HBSC*

Master of Arts in Social Works

The Effect of Digital Marketing on Brand Loyalty: The Case of St. George Beer S.C.

Asres Mekuriaw, St. Mary's University

Abstract

This study applied quantitative research approach. Primary data were gathered through questionnaire and supplemented by secondary data sources. The research targeted all consumers of St. George Beer in Addis Ababa above age of 21. The researcher was adopted convenience sampling of non-probability technique and Data were gathered from 235 consumers of St. George beer from 246 samples. Data were processed via SPSS version 20 and analyzed through descriptive and inferential statistics. Determining factors such as knowledge of the respondents about social media, Branding, Digital marketing, and knowledge about the St. George beer products were all taken into consideration on the questionnaire and adequate responses were given that have been analyzed on SPSS version As per the findings, all the three affecting factors which are online advertisement, social media and customer satisfaction have been shown to have a positive influence on Brand loyalty. And on overall conclusion, the research shows the relationship between Brand loyalty (dependent variable) and a digital marketing (independent variables) have positive relationship. In case of St. George beer being active on Digital marketing makes the brands noticeable at the same time, the digital marketing helps the company to have loyal consumers. In generally speaking, the regression model developed under the study was considered as a good fit or predictor of Brand loyalty of St. George beer products form their customers. The Dependent variable is Brand loyalty which can be explained by their respective beta coefficients. The individual effects of the independent variables can be explained by their respective beta coefficients, as per the regression result.

Keywords: Brand loyalty, Digital marketing, social media, Customer satisfaction andonline advertisement.

**Factors Affecting Customer Retention In Life Insurance Sector: The Case
Of Ethio Life And General Insurance Company (Elig)
Behailu Kacha**

Abstract

Customer retention is more profitable strategy because keeping the existing customer is cheaper than searching for new customer. Customer retention is a very important issue for the insurance industry. It is the concern of every insurance company as each company's profitability and growth depends on the capacity of retaining their existing customers. In most cases, it is the core focus area of activity in insurance business. The main objective of this study is to identify factors that influence customer retention in the life insurance sector in the case of Ethio Life & General Insurance Company, Addis Ababa, Ethiopia. In this research, customers of life insurance sector were targeted as the population while customer service, premium, switching barriers, customer loyalty, competition, and claim trend were taken as predicting variables towards customer retention as criterion variable. The design of the study is explanatory research design as the study tries to examine the explanatory factors affecting customer retention in life insurance sector. The study used questionnaire to collect relevant data for the research questions from census respondents of 158 customers of Ethio Life and General Insurance Company. Pearson correlation and multiple regression analysis were used to examine the relationship between the independent variables and customer retention using SPSS 20.0 and the results showed that all factors contributed to explain customer retention but comparatively premium had the largest impact on customer retention than customer service, switching barrier, customer loyalty, competition, and claim trend. Thus insurance companies should design a strategy to address these factors for increment of their existing customers' retention.

Keywords: *Customer retention, customer service, Premium, Loyalty, Competition, switching barriers.*

**The Determinants of Coffee Export Business Performance in Ethiopia: Survey
of Selected Exporter In Addis Ababa
Bereket Alemayehu, St. Mary's University**

Abstract

A number of coffee exporter in global market are competing and offering the customers a plethora of coffee products. Global coffee markets are demanding more competitive coffee product and in the right time, right Place, right price from the coffee exporter. Hence, the main objective of this study is to determine Coffee Export Business Performance in Ethiopia in the survey of selected exporter in Addis Ababa. The research design used was descriptive and causal in nature. Primary data were collected through a structured questionnaire distributed to 197 customers (in which 180 was received back). Data were processed via SPSS software and analyzed through descriptive (frequency, percentage, mean and standard deviation) and inferential statistics (regression analysis). Regression analysis was used to find the effect of International Marketing (Export Policy, Global Competition, Consistency, Communication, Logistic, & Regulatory Procedure) on Ethiopian Export Performance. The result of the study showed that international Marketing has a positive and significant effect on ExportPerformance. To improve the competitiveness of the country in its coffee export according to the target markets preferences, supporting participants in the domestic coffee production, improving the exporter's capacity in exporting Policy, global competition, Consistency, Communication, Logistic and Regulatory Procedure are crucial.

Keywords: *Coffee Export, Export Performance, Exporter*

**The Impact of Social Media on Brand Awareness: The Case of
Hyatt Regency Hotel, Addis Ababa
Bethelhem Walleligne, St. Mary's University**

Abstract

Social media can be defined as a group of Internet based applications that exist on the Web 2.0 platform to enable the Internet users from all over the world to interact, communicate, and share ideas, content, thoughts, experiences, perspectives, information, and relationships . The aim of this study is to investigating the impact of social media on the effect of brand awareness in the case of Hyatt Regency Hotel, Addis Ababa. Convenience sampling technique was adopted to select sample respondents and standardized self-administered questionnaires were used to collect the primary data. A total of 329 respondent answers and usable responses were collected and used for analysis with the help of SPSS software. Thus a results of the findings show that the overall social media dimensions accounted for 82% of variation in customer brand awareness. The five dimensions of social media namely E word of mouth, customization, interaction, trendiness and entertainment affected Brand Awareness of Hyatt Regency Hotel customers. E word of mouth had relatively the strongest effect ($B = .552$) followed by customization ($B = .529$) on brand awareness. Whereas, entertainment showed very weak effect ($B = .031$). Whereas, interaction ($B = .272$) and trendiness ($B = .249$) had an average effect on brand awareness. Despite the weakest influence of entertainment on brand awareness, the other four social media dimensions are good predictors of customers brand awareness towards Hyatt Regency brand. Brand Awareness, in this case, escalates more if E word of mouth, Customization, Interaction and trendiness traits of Hyatt Regency social media improved by the company..

**Measuring the Effectiveness of Marketing: The Case of Micro and Small Enterprises (MSES) on Gullele Sub-City
Bethlehem Amare, St. Mary's University**

Abstract

In Ethiopia, Micro and small enterprises (MSEs) play critical role in the country's economic and social development and serve as vehicles for employment opportunities and ways of enhancing wealth creation by supporting the economic growth. But some of them have become a burden on the government and its causing a lot of problems due to different reasons. The extent of the obstacles varies across Ethiopian regions and cities and lack of marketing is one of the most significant factors. In the Gullele sub-city some micro and small businesses fall short of the economic goals they set for themselves as well as the country's economy. Most enterprises are executing marketing techniques without realizing it. It was expected that measuring the effectiveness of their marketing is very important. Thus, this study was carried out to measure the marketing effectiveness of Micro and small enterprises (MSEs) in Gullele Sub-city. The study descriptive research design, and studied the factors that were identified to measure marketing effectiveness by Philip Kotler which are Customer Philosophy, Integrated Marketing Organization, Adequate Marketing Information, Strategic Orientation and Operational Efficiency. The data collection method used was questionnaire; which was administered to 302 respondents. The collected data was analyzed using descriptive statistics. The Statistical Package for Social Sciences (SPSS version 20) was used. The findings revealed that the Micro and small enterprises (MSEs) in Gulele Sub City have fairly effective marketing but many enterprises fall in the category of none existing marketing to poor marketing effectiveness. According to the study, the marketing of Micro and small enterprises (MSEs) need further improvements; hence, the study recommended for more awareness to be created to the enterprises about the issue and how they can implement it.

Keywords: *Customer Philosophy, Integrated Marketing Organization, Adequate Marketing Information, Strategic Orientation and Operational Efficiency.*

**Assessing Brand Awareness and Its Effect on Consumer Purchasing
Decision: The Case of Dega Bottle Water**

Betselam Biyadglean, St. Mary's University

Abstract

The purpose of this paper is to explore the effect of brand awareness on consumer purchasing decision of DEGA bottled water consumer in Addis Ababa. The study measured four measurements of brand awareness such as recognition, recall, top of the mind and dominant to measure the purchasing decision of DEGA bottled water. The researcher uses explanatory research design, among the various quantitative methods, the researcher used explanatory study, where emphasis is given on studying a situation or a problem in order to explain the relationship variables. Bottled water consumers selected based on random convenience sampling technique. 384 bottled water consumers are selected from the total bottled water consumer in Addis Ababa. The Pearson correlation test conducted between consumer purchasing decision and brand awareness, there is a strong relationship between them. The regressions result confirmed that, the linear combination of all the components of brand awareness consider under the present study was significantly contributed to the variance. The ANOVA test result also confirmed that, the prediction power of brand awareness is found to be statistically significant. From the beta coefficient result, the researcher obtained that, recognition is found to be the most important variable in predicting the dependent variable consumer purchasing decision, followed by top of the mind, recall and Dominant. Finally, the researcher concludes that in the case of DEGA bottled water consumer brand awareness has a significant positive effect on consumer purchasing decision.

Keywords: *Brand Awareness, Recognition, Recall, Top of the Mind, Dominant and consumer buying behavior*

Assessment of Advertising Practice: The Case of Berhan Bank S.C

Biniam G/Mariam, St. Mary's University

Abstract

This research was conducted to assess advertisement practices in Berhan Bank. A total of 200 questionnaires were administered to customers of the Bank's three branches and 180 questionnaires were returned and used for further analysis. At the same time a total of 16 questionnaires were administered to employees of the bank in the head office and all were used for the analysis. Primary and secondary sources of data were used for this study. The primary data are collected through semi-structured questionnaire & interview and the secondary data were collected from books, journals, brochures, and other sources. The advertisement practice is briefly discussed with its gaps. Moreover, awareness and consumer behavior towards the bank advertisement tactic is analyzed. Descriptive research has been used to describe the position of the advertisement practice based on the responses from questionnaire and interview. From the investigation, it is concluded that since the bank does not develop any advertisement strategy document, whatever things done under the title of advertisement shall be considered as something without objective, no segmentation as well as targeting and without an image to position in the mind of the prospective and actual customer. In addition to this, the result of overall customers and employees perception about the advertisement practice of the bank is below average i.e. the majority of the respondent feel that the advertisement practice is not satisfactory. The study suggests that the bank must develop an advertisement strategy, conduct research so as to have a better understanding about customer's awareness level of the bank advertisement tactics, should understand the specific requirement of customers, should participate employees who has a direct communication with customers in making the advertisement strategy and the bank should bench mark other banks advertisement strategy in order to produce adequate advertisement strategy.

Keywords: *advertising, advertising strategy, practices, challenges*

Digital Marketing Practice in Promoting Alcohol Drinks and Prohibition Effect on Consumer Brand Awareness: The Case of BGI, Ethiopia

Blen Leulseged Yemenu

Abstract

This study was undertaken to investigate the digital marketing practice in promoting alcohol drinks & prohibition of broadcast, printing media & outdoor advertisement effect on consumer brand awareness in BGI Ethiopia. This study was based on both primary and secondary data. To collect the primary data from the consumer of the company, questionnaire has been employed. In addition to this, an interview was conducted face-to-face and questions were asked to marketing department of BGI Ethiopia. To determine the sampling technique of this study, non-probability sampling techniques was used. The target respondent was the respondent that consumes the products. The research analyzed the collected data by using descriptive statics and inferential analysis. SPSS version 20 software was employed to analyze the collected data through the statistical tools used in this study. The research findings indicate the ban advertising of alcohol drinks affect the consumer brand awareness of BGI Ethiopia. Therefore this research recommends using digital marketing effectively mostly social media and YouTube. The study concludes that the ban of promotion alcohol drinks affects the brand awareness of the consumers. This implies that marketing managers need to give more emphasis and due attention to digital marketing practices variables since they influenced by the prohibition of promotion of alcohol drinks, so that the company could create brand awareness and increase its market share and also stay in the market competitively.

Keywords: *Digital marketing, Brand awareness, broadcast media, printing media*

**An Assessment of Promotional Practice of Marie Stops International Ethiopia and Its
Effect on Woman's Attitudinal Change over Time: The Case of Addis Ababa
Bogale Dejene, St. Mary's University**

Abstract

The problem of population growth, with steady growth of economy, social services and limited resources are contributing to increasingly challenging socio-economic situation of developing countries. Effective contraception intervention is one of the recommended strategies to mitigate the challenge of population size increase. Social marketing is one of the preferred interventions to mitigate this challenge as it involves the acceptability of ideas or practices in a target group. Identifying determinants of contraceptive choice of option, assessing community awareness on contraceptives, and exploring service delivery channel are very important to have a planned population growth and never burden ground socio-economic situation of the country. This study was initiated to assess the promotion practice factors that contribute to the family planning of women and identify the relationship of promotion mix in determining the attitudinal change of societies. The study used qualitative and quantitative data; qualitative data collected through semi-structured interview and quantitative data through semi-structured questionnaire. A total of 384 respondents were selected using skip pattern sampling technique to collect the data from 5 Marie Stops clinics located in Addis. The data obtained through a client exit questionnaire was analyzed and tested using statistical models including descriptive and inferential. This study clarifies that information should additionally be delivered through Social Media (Face Book, Twitter, Telegram etc.) Which are preferred than other communication channel. The research outcome shows that mass media communication (advertising) techniques have been found to be an effective way to diffuse information about FP along with change in attitude toward practice of contraception in variety of population rather than other promotion mixes. The challenges faced by MSIE in its promotion have been identified and suggestions to improve its promotion practices and bottlenecks are indicated by research.

Keywords: *promotion, promotion mix, family planning, contraceptives,*

**Assessment on Customer Relationship Management Practices: The case of
Ethiopian Airlines**

Elias Teshome, St. Mary's University

Abstract

This study is, therefore, conducted to analyze customer relationship management practices in the case of Ethiopian Airlines in Addis Ababa, Ethiopia. To this end, the study applied quantitative research approach and explanatory design to meet the research objectives. Structured questionnaire was distributed to 384 Ethiopian Airlines customers on the six selected day shift international flights. The study used descriptive and inferential statistics (correlation and regression analyses) to analyze quantitative data gathered via questionnaire. The result of descriptive statistics indicated that customers have relatively moderate level of perception towards the airline's CRM practices (mean=3.37). Moreover, the results of regression analysis showed that the independent variable namely customer relationship management practices has statistically significant effect on customer retention. Therefore, it is recommended that in order to boost customer loyalty and increase competitiveness, the airline should improve its customer relationship management practices.

Keyword: Customer relationship management and customer retention.

**Analyzing the Influence of Marketing Mix Elements on Customers' Passenger
Car Brand Preference: The Case of Car Dealers in Addis Ababa**
Elsabet Worku, St. Mary's University

Abstract

This study was conducted with an objective of analyzing the influence of marketing mix elements on passenger car brand preference in the case of selected car dealers in Addis Ababa. It conceptualized and developed four dimensions of marketing mix elements: product, price, place and promotion and tests their relationship with brand preference. This study used both descriptive and explanatory research designs. Based on the objective of the study 22 items were provided in a 5 point Likert scale to 323 respondents. Non Probability, Convenience sampling method was used. The data was collected through close ended questionnaire and analyzed through both descriptive and inferential statistics. The descriptive analysis was conducted by using mean and standard deviation. On the other hand, inferential analysis was conducted by using Pearson correlation and multiple linear regression assumptions. The result indicated that marketing mix elements have significant positive effect on brand preference at significance level of 0.05. Product has the highest effect. Based on the findings the researcher recommends that dealers' Marketing professionals should pay consistent attention to these Marketing Mix Elements especially to the Product element upon designing their Marketing strategies.

Keyword: *Marketing Mix, Brand Preference, Product, Price, Place and Promotion*

**Assessment of Corporate Social Responsibility: The Case of Selected Construction
Companies in Addis Ababa
Etsegenet Merekegn, St. Mary's University**

Abstract

This study tried to examine the existing gaps, concepts, determinants, factors and effects that firm values have been contested for many years and still represent one of the most unresolved issues in corporate social responsibility, sustainability reporting, literature. The primary purpose of this study is to assess the determinant factors corporate social responsibility to value based management with the case of the selected construction firms in Addis Ababa. Accordingly, a purposive sample of six construction companies has been considered with 54 participants. The quantitative and qualitative research approach was applied using a Cross-sectional case study method and the researcher employed probability and non-probability sampling technique to select the sample from each firm and to make the sample more representative of the population. The data is analyzed using Likert Scales as well as effect model. The study identified various factors play a prominent role in shaping the environmental, economic and societal impacts of constructions on the one hand, and deciding on its cost structure on the other: the property developer, the general contractor, the investor, and the future user and owner. Only if at least one of these key factors required, CSR measures are implemented. As this study revealed, the Ethiopian government should design appropriate corporate social responsibility framework and impede to all organization to adopt it as their obligation. Based on the finding the researcher recommended that for all stakeholders in the country the issue of corporate social responsibility is not in well expansion and the societies are not aware about it. Thus, awareness to leadership campaigns should be mobilized to press businesses responsible, to doing the CSR performance, and protect our environment, controlling the wastages, support the community and protect social welfare of the societies to got positive impacts, although many of the firms conceive CSR as marketing and branding effects.

Keywords: *corporate social responsibility, value based management, construction industry, core business operation, sustainability*

**Effect of Prize Linked Saving (PLS) on Deposit Growth: The Case of
Commercial Bank of Ethiopia
Fikrte Moltote, St. Mary's University**

Abstract

Commercial Bank of Ethiopia has launched PLS to improve saving practice and increase deposit of the banking by including different prizes. But customers are providing low attention to the promotion strategy. This study was conducted to identify effect of PLS on customer deposit. Based on this objective, the study has identified factors affecting intention to consider PLS for saving decision and its impact on deposit growth. It has targeted eligible customers for the qualifications of PLS; customers that has deposited minimum of 500 additional deposit from June 2021 at their saving accounts. For the study 400 customers were sampled and data was collected from 393 customers. Although they are eligible, 68 respondents were not included in the study because they do not know about the PLS, thus, 325 customers were used for the study. The study has followed quantitative approach and explanatory design and data for the study was collected by using questionnaire and it was analyzed by using descriptive and econometric methods. Probit model was adopted to analyze factors affecting intention to use PLS for saving decision and multivariate linear regression was used to identify effect of PLS on deposit growth. Two stages of regression were conducted; at the first stage factors affecting the intention was examined and probabilities were predicted for the second stage regression. the study has identified that demographic and socio-economic factors and the product features affect intention to use PLS and the PLS has significant and positive effect on deposit growth. Therefore, for the objective of increasing saving practice and deposit, it is important to effectively manage PLS of the bank.

Keywords: PLS, Deposit Growth, Commercial Bank of Ethiopia, intention to PLS

**Factors Affecting Digital Marketing Practices: The Case of Trekker's Spot
Tour and Event Organizing CompanyPlc.
Frehiwot Ewnetu Begna, St. Mary's University**

Abstract

This research examined factors affecting digital marketing practices: the case of trekker's spot tour and event organizing company. As a response to the challenges of globalization, digital marketing emphasizes crucial qualities for businesses seeking efficiency and performance, and it is seen as an appealing alternative to traditional tactics. To achieve the objectives of this study explanatory research design was used. Data were collected through questionnaire from a sample of 384 customers that were selected using Convenience sampling method of Trekker's Spot tour and event organizing company. The data collected from the questionnaire were analyzed using descriptive statistics (mean, standard deviation), correlation, and multiple regression analysis. The results of this study indicate that, factors affecting digital marketing practices (brand awareness, eWOM and social media content marketing) have positive and significant relationship with digital marketing. The results also indicate that brand awareness, eWOM, and social media content marketing have positive and significant effect of lead generation on digital marketing. The aforementioned factors affecting digital marketing dimensions explained 69.7%.

Keywords: Digital marketing, Brand Awareness, eWOM, and Social Media ContentMarketing

**Factors Affecting the Adoption of Agent Banking in Ethiopian Banking Industry:
Evidence from Some Selected Private Banks
Girum Getachew, St. Mary's University**

Abstract

This study is carried out to identify the factors affecting the adoption of Agency banking in Ethiopia. The commercial banks operating in Ethiopia are taken as Population of the study that is 18 commercial banks. Among them the research was conducted and data gathered on the three pioneers banks in agent banking service (Dashen Bank, United Bank, and Lion International Bank). So as to meet the research objective 58 questioners were distributed to e-banking department employees and structured interview were also held with E banking department managers of sampled banks. Purposive sampling method was employed to draw the sample from the population. The study statistically analyzed data obtained from the survey using Statistical Package for Social Sciences 20.0 V (SPSS) and descriptive statistics particularly data mean used for interpretation purpose. The result of the study regarding the major driving forces that initiate Ethiopian banks to adopt agency banking are: the desire to cover wide geographical area, desire to satisfy rapid change of customer needs & preferences and the desire to improve productivity and Organizational Performance. The major factors affecting the adoption of agent banking are: lack of giving proper attention to the service as its given to other conventional banking services, Board of directors, top management and staffs resistance to change in technology, Lack of proper coordination among stakeholders of the bank - in setting goals and following up the implementation process of the service and high cost of implementation of agent banking, lack of adequate public awareness and low level of customers & agents' technology literacy (mobile phones), Lack of adequate coordination between banks and other decision making centers in agent banking; Lack of adequate infrastructural facilities in the remote area; lack of strong push from the government to promote mobile and agent banking and Lack of sufficient legal frameworks,, customer fear of risk to use agent banking service; absence of common network that links different banks and lack of confidence in relation with the security aspects, Loss of Audit Trail and Users do not trust the agent banking services. The study also tried to identify various benefits from adopting of agency banking, among the benefits overcoming geographical limitations, reduction of queues in the banking hall, enhancement of productivity in the banking industry and Reduction of paper work are the leading benefit banks in Ethiopia realized from the adoption of agency. The existing opportunities for adoption of agency banking are Expansion of mobile phone users, Commitment of the government to facilitate the expansion of ICT infrastructure, Increment of educated potential customer, the relative increase of the public awareness about the service are among the leading opportunities. The study suggests a series of measures which need to be taken by commercial banks so as to address various factors affecting its adoption among them: Public awareness on the use of ICT, e-commerce and e-Payment need to be raised and enhanced. The government should also legalize the acceptance of electronic receipts as a mode of transaction confirmation. This removes the past requirement of providing paper-based receipts for cash in and cash-out transactions, in doing so the desire to use the agency banking service will rise.

**The Effect of Export Banking Service Quality on Customer Satisfaction:
The Case of Zemen Bank
Hanan Nebil, St. Mary's University**

Abstract

The main purpose of this study is to the effect of export banking service quality on customer satisfaction: the case of export customer of Zemen Bank. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale based questionnaires were distributed and collected from 150 respondents selected using stratified sampling from Zemen Bank customers who engaged in export. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. All explanatory except empathy were statistically significant. Hence, all explanatory variables were found to be important factors to influence customer satisfaction in Zemen Bank. From the result the researcher reveled that assurance followed by tangibility and reliability has a significant effecton customer satisfaction. Furthermore, the results generated by Export-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that Export-banking service quality has positive and significant effect on customer satisfaction. Finally based on the result the researcher recommends the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction and bringing the customers to higher level of loyalty since consumers expect more than what is being offered by other banks. This will enable Zemen bank maintain high level of competitivenessin export-banking industry.

Keywords: Zemen Bank, Tangibility, Assurance, Reliability, Empathy, Responsiveness and Customer satisfaction

Effect of Marketing Mix Elements on Customer Loyalty: The Case of

Techno Mobile

Hareg G/Medhn, St. Mary's University

Abstract

This study was intended to examine the effects of marketing mix strategy on customer loyalty in Techno mobile users in Addis Ababa. The study applied quantitative research approach and explanatory research design where questionnaire was administered to gather data from Techno Mobile users in Addis Ababa city. This study built on the Theory Research survey to explain the relationship between marketing mix elements and customer loyalty. 385 questionnaires were distributed and out of which 343 were considered for further analysis. Primary data was collected through use of questionnaires validated through a pilot study of customers. Cronbach's Alpha reliability coefficient was 0.78. The results revealed that marketing mix strategy significantly contributed to customer loyalty ($\beta=0.75$, $p=0.000$) implying marketing mix strategy initiatives increases levels of customer loyalty. Descriptive and inferential statistics (correlation and regression analyses) were used to analyze data. The collected data revealed that there has a positive effect and positive relationship among different dimensions of marketing mix elements and customer loyalty. Study concludes: marketing mix strategy contributes positively to customer satisfaction

Keywords: Customer Loyalty, Product, Place, Price, Promotion

**An Assessment of Advertising Practice and Challenges: The Case of
Lion International Bank
Heran Mulatu, St. Mary's University**

Abstract

The study assessed advertising practice and challenges of Lion International Bank S.C in Addis Ababa, Ethiopia. In the era of globalization where free-market economic system operates and extremely competitive market environment prevails in most countries of the world, advertising has paramount importance in both private and public sectors. More than ever before, advertising has become an integral part of the social and economic systems of most societies in the world. Cognizant of the importance of advertising, business organizations use appropriate advertising strategies and methods to effectively and efficiently communicate with customers in different financial institutions, including Ethiopia. The sample populations of the study were the ten branches of Lion International Bank in Addis Ababa City selected by using probability (stratified sampling method). Quantitative research approach and probability sampling method (simple random sampling) had been adopted in selecting a sample size of 400 by applying tables. Data were collected using structured questionnaire and analyzed using SPSS 21 and descriptive research design was used. The results of the study revealed that media ads were the most important sources of information; and the types of media ads (broadcast, print media & outdoor ads) have significant effect on consumers' buying behavior. The findings showed that from this result, we might deduce that the findings showed that TV has the most powerful influence on consumers' buying behavior due to the combinations of audio-visual presentations. The informative ads, geographical location, its slogan and the brand name were the imperative factors that motivated consumers to respond to Lion International Bank's media ads.

Keywords; - advertising practice, Broadcast Advertising, challenges

**The Impact of Social Media Advertising on Customer Buying Decision:
The Case of Brewery Companies in Ethiopia
Hilina Tsegaye, St. Mary's University**

Abstract

These days, social media advertising is one of the most important marketing tools. It is presumed to have a powerful effect on customer buying decision. The aim of this study is to analyze the impact of social media advertising on customer buying decision with reference to brewery companies in Ethiopia (Addis Ababa).there are 4 independent variables of social media advertising. These are attention grabbing details, celebrity endorsement, creative characteristics and emotional appeal. The target population of the study were being customers who are aware of social media and live in Addis Ababa particularly in Yeka, Bole, and Lemi Kura sub cities. Quantitative research approach, explanatory and descriptive research designs and convenience sampling technique were adapted to gather data from 312 respondents. The data were collected using structured questionnaire and analyzed using descriptive and inferential (regression) analysis. The results of the study revealed that creative characteristics, attention grabbing details and celebrity endorsement have a positive and significant effect on customers buying decision but emotional appeal didn't cause an effect on customers buying decision. Therefore, it is essential for brewery companies to pay more attention in increasing their social media advertising practice. They should focus on the relatively better result. They should pay more attention to the, social media marketing activities since there is a weakness in one of the variables they should work on the other factors. Finally, the researcher recommends to brewery Companies should strategically plan their social media advertising. So, marketing managers should manage their social media sites in order to be profitable and also for other researchers to dig out other variables and to cover the rest geographical location.

Keywords: *customer buying decision, social media advertising, creative characteristics, emotional appeal, attention grabbing details, celebrity endorsement*

**Effect of Internal Marketing Practices on Employee's Job Satisfaction:
The Case of Bank of Abyssinia
Kidist Tadesse, St. Mary's University**

Abstract

The purpose of this study was to investigate the effect of internal marketing practices on employee job satisfaction at Bank of Abyssinia's Head Office in Addis Ababa, Ethiopia. Questionnaires were used to gather information. From 13 departments, multistage stratified sampling was used to select respondents. Quantitative data was processed via SPSS 26 and analyzed through descriptive, correlation, and regression analysis. The respondents' understanding of the research variables was assessed using a five- point Liker scale. Data were gathered from 293 employees out of whom 270 were returned and used for further analysis. The result of the study revealed that gender, age, work experience, education status and marital status of employees were significantly associated with employees' job satisfaction. The Pearson correlation and the multiple linear regression analysis signify existence of statistically significant relationship between employee's job satisfaction and internal marketing practices. Explicitly, employee training, empowerment, motivation, and internal communication were positively and statistically affected employees' job satisfaction. Therefore, it is recommended that, training should be delivered in phases to provide comprehension and adaption to technological innovations, processes, and systems utilized in the financial sector on a global scale. Furthermore, bank management bodies should establish conditions that encourage their employees and recognize that all employees are unique persons who require distinct treatment based on their unique requirements and talents.

Keywords: *Job satisfaction, Internal marketing, Bank of Abyssinia*

The Effect of Advertising on Consumer Buying Behavior: The Case of DSTV In AddisAbaba

Leyla Shemsu, St. Mary's University

Abstract

This study was undertaken to investigate the effect of advertisement on consumers buying behavior in the case of DSTV in Addis Ababa. The researcher used quantitative research approach and explanatory design to explain quantitatively the effect of advertisement on consumers buying behavior. Information was gathered via structured questionnaire from a sample of 352 consumers. Advertisement was identified as the independent variable and consumers buying behavior as the dependent variable. Outdoor media, print media, broadcast media, and internet media were considered as sub-dimensions of advertisement. Data obtained from the respondents was then analyzed using descriptive and inferential statistics (correlation and regression analyses). Two-tailed correlation analysis showed that there was a strong positive relationship between outdoor media, print media, broadcast media, and internet media advertisement and consumers buying behavior. Moreover, the result of multiple linear regression analysis revealed that internet media advertisement contributes the largest effect on consumers buying behavior ($b=0.718$, $p<0.05$) followed by broadcast media ($b=0.224$) and print media ($b=0.149$, $p<0.05$). However, contrary to expectation, the study found the negative effect of outdoor media advertisement on consumers buying behavior ($b=-0.133$, $p<0.05$). Based on the result of this research, it is recommended that effective advertisement campaign which includes the aforementioned predictors should be practiced to attract more consumers and to gain competitive advantage against rivals. This research, therefore, adds a new dimension to the body of literature that will help researchers' efforts to understand the effect of advertisement on consumers buying behavior.

Keywords: *Advertisement, outdoor media, print media, broadcast media, internet media and customer buying behavior.*

Assessment of Advertisement Practice on Consumers Car Brand Preference: The Case of Automobile Car Sectors in Addis Ababa
Mahder Amsalu Abebe, St. Mary's University

Abstract

Measuring the effect of notice in buyers brand preference is exceptionally basic for each advertiser. Advertisement does not make any positive alter in consumers' brand preference; all assets such as cash, time, and exertion went through on notice will go in unsuccessful. The study points to investigate the effect of advertisement on buyers' brand preference within the car brand showcase in Addis Ababa city. The structured questionnaires were utilized to gather essential information from 384 respondents, out of which 370 substantial surveys were collected and analyzed. These respondents were chosen by utilizing stratified likelihood inspecting strategy. The information was analyzed utilizing description insights (recurrence, rate) and inferential insights like correlation and multiple regressions. The finding uncovered that there are positive and critical connections between Characteristics of the advertisements, Source of advertising media, and Celebrity Endorsement and brand preference of car. Indeed, although it has tall impact in by and large see, among publicizing media Internet is the foremost persuasive media in brand preference of lager in Addis Ababa city setting. In the long run, this consider prescribes fitting activities for companies in refining their promoting methodologies as a means of overcoming the intense competition that exist within the advertiser, hence, they can increment their deals volume and advertise share.

Keywords: Advertisement, Characteristics of the advertisements, Source of advertising media, Celebrity Endorsement, and brand preference.

**The Effect of Marketing Mix Elements on Customer Satisfaction: The Case of
Habesha Brewery Share Company
Mathias Yemane, St. Mary's University**

Abstract

It is evident that organizations use marketing as a tool not only to meet organizational objectives but also customer expectations. The purpose of this study was to examine effect of the marketing mix elements namely product, price, place and promotion on customer satisfaction in the case of Habesha Brewery. The study is motivated by the need to address the issue in Ethiopian context by providing recent and extensive evidence collected from beer consumers in Addis Ababa Ethiopia. The study applied a mixed research approach and pertinent qualitative and quantitative data were collected to meet the research objectives. Moreover, the study applied a combination of descriptive and explanatory research designs. 373 survey participants were selected to gather data for the study purpose. The study has used questionnaires, document analysis and observations for the purpose of collecting relevant information. The data obtained thorough questionnaires were processed via SPSS version 27 and analyzed using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics (correlation and regression analysis). Thus, in order to determine those factors which, influence customer's satisfaction, four variables (price, product, promotion and placement) were taken in to consideration. The finding of the study indicated that the marketing mix elements have different degree of effect on customer satisfaction in Habesha brewery. Product, place, and promotion caused positive and significant effect on customer satisfaction; while, product price has positive and insignificant effect on customer satisfaction. Therefore, the researcher recommends that the company should take a close scrutiny in the three marketing mix elements namely product, promotion and distribution not only to satisfy but also retain its customers.

Keywords: *Marketing mix, product, price, promotion, place, customer satisfaction.*

**The Impact of Social Media Marketing on Sales Revenue: The Case of Medical
Equipment Suppliers in Addis Ababa, Ethiopia**
Melaku Hailemariam, St. Mary's University

Abstract

The purpose of this study is to study the impact of social media marketing on sales revenue in case of medical equipment suppliers in Addis Ababa, Ethiopia. The study employed quantitative approaches. Questionnaire and observation were the main data gathering tools. The questionnaire distributed to 61 medical equipment suppliers which all of them filled and returned back. The respondents are owners and managers of the medical equipment suppliers and the rest are working as a sales person for their company. The summarized data is then analyzed by applying descriptive analysis method. The findings demonstrated that most of the medical equipment suppliers use a social media marketing strategy. And the main platform for this medical equipment suppliers are Telegram channels and Facebook pages. Also the result shows significant positive relationship between independent variables (content, reputation, timing connection, management and platform) and increment of sales.

Keywords: *Social media marketing, medical equipment, marketing, medical industry*

**The Effect of Working Environment on Employees' Commitment: The Case of
Education and Training Authority (ETA)
Melkamu Ayele, St. Mary's University**

Abstract

The aim of this study was to investigate the effects of work environment on employee commitment in Education and Training Authority found around Shero Meda, Addis Ababa. Quantitative research approach with explanatory research design was adopted in carrying out this research. Data was collected from thirteen directorates to address research objectives of the study using self-administered questionnaire from employees by choosing the most valuable employees by their level of positions in the authority. The collected data were analyzed using descriptive statistics, Pearson correlation and regression analysis through statistical package for social science (SPSS) version 20. The study used three major work environment factors including: physical work environment, psychological work environment and external work environment as predictor variables and employee commitment as dependent variable. The finding of the research highlights that there is strong relationship between physical work environment, psychological work environment and employee commitment while, some moderate relationship is revealed between external work environment and employee commitment. Based on the findings of study, recommendations made for the top management of education and training authority: physical work environment (in terms of work load, wage scale and recreational facilities) should be made sure that they stay at an acceptable level so as employees don't get distracted or bothered by them on their job).

Keywords: Education and Training Authority, Employee Commitment, Work Environment

**The Effect of Media Advertising on Consumer Choice: The Case of
4-Star Hotels in Addis Ababa**

Michael Demeke, St. Mary's University

Abstract

Currently, media is a means of persuading people to take a particular course of action, or to reach a point of view. This study is undertaken to investigate the effect of media advertising on consumer choice of 4-stars hotels in Addis Ababa city. This study has used descriptive design and mixed approach. The study gathered data from primary sources through questionnaire and interview. The target populations for the study were consumers of the 4-star hotels and marketing managers of the hotels in Addis Ababa City. The sample size for this study was 80 customers and 8 marketing managers of the hotels. The researcher has used both probability and non-probability sampling approach to select hotels, hotel marketing managers and customers. After the data was collected from participants, both descriptive and inferential statistical techniques were employed to analyze the data process with the help of SPSS version 26.0. Frequency, percentage, mean, standard deviation, correlation and regression analyze were the main data analysis methods employed in this study. The findings of the study indicated that social media advertising significantly affects the choice of customers of 4-star hotels. In term of usage, customers of 4-star hotels in Addis Ababa use mostly social media sources than TV channels and printed media to choose hotels and in terms of influences on decision making customers of 4-star hotels are most interested/influenced on social media sources to get information about the services and location of hotels in Addis Ababa. Relationship revealed that there is a positive effect and significant relationship between social media and consumer choice. Challenges that affect the medias for the choice of the hotels by consumer were test and explained. Based on the findings, it is recommended that the hotels should use more social media advertisements to attract consumers in to 4-star hotels in Addis Ababa and they have to reduce the challenges that affect social media usage.

Keywords: Advertisement, social media, Consumer choice.

Effect of Visual Merchandizing on Consumer Impulse Buying Behavior:

**The Case of Addis Ababa
Nahome Tesfaye, St. Mary's University**

Abstract

The main aim of the study was to determine the effect of visual merchandising on impulsive buying behavior. In the fast moving world, the competition and challenges have been increased in the retail sector. Every retailer has the aim of maximizing profit through increasing sale. Retailers are using visual merchandising as a tool to attract the attention of customer in order to sale. Visual Merchandising is a technique to visually making the brand attractive and highlights the unique features of the store. The study focuses on Six important factors of visual merchandising and the hypotheses are based on these i.e. store layout, window display, mannequin, promotional signage, Pricing & Lighting and how it influences the impulsive consumer buying behavior. This study was based on primary data which was collected through the questionnaire. Our target respondent is the respondent that consumes the product in the mall in bole sub city. Simple Random (Probability) sampling technique was used to conduct this research and a structured questionnaire was designed to collect responses. 116 individual responses were collected with their contact details to have an authentic individual feedback results. In this study we analyze the Demographic profile, Descriptive Analysis and Inferential Analysis including correlation and regression analysis. The major finding we got in this study is that the independent variable mentioned is the model has significance influence on the dependent variable (Impulse Buying).Retailer Manger should invest in improving the store environment to increase the level of impulse buying in their stores.

Keywords: Visual merchandising, impulse buying, consumer behavior, window display, store layout, Mannequin, promotional signage, Pricing and Lighting

Factors Influencing Salesperson Performance of Real Estate Companies in Addis Ababa
Natan Alem, St. Mary's University

Abstract

This study aimed to investigate factors affecting sales performance of selected real estate companies in Addis Ababa. A quantitative research approach along with explanatory research design was applied. The salesperson and marketing staff of real estate companies were targeted as a study population. A sample of 309 respondents were selected from the sampling frame through convenience non-probability sampling technique, of which a total of 282 valid and responses were collected through self-administered questionnaire. Descriptive and inferential analysis were used to investigate the relationship of sales performance with the emotional intelligence, intellectual intelligence, spiritual intelligence, and individual personality factors. The analyses were carried out by adopting SPSS 21.0 application software. The results of the findings revealed that emotional intelligence, intellectual intelligence, spiritual intelligence, and individual personality factors have a positive and statistically significant effect on sales performance. Individual personality traits had relatively the strongest contribution followed by emotional and intellectual intelligence abilities of the salespersons. However, spiritual intelligence was found to be the least contributor to sales performance. It can be concluded that emotional and cognitive knowledge with adaptive sales personality would have the opportunity to enhance the performance of sales staff in real estate companies in Addis Ababa. Therefore, management of real estate companies are advised to take proactive measures in regards to developing and motivating their sales workforce by providing relevant training and motivational scheme accordingly.

Keywords: Emotional Intelligence, Spiritual Intelligence, Intellectual Intelligence, Real Estate Companies, Individual Personality.

The Effect of Customer Based Brand Equity on Customer Satisfaction:

**The CaseOf Abyssinia Bank
Rebeka Yared, St. Mary's University**

Abstract

With the adoption of effective brand equity strategies, many companies may compete effectively and efficiently. This study, therefore, set out to investigate the influence of brand equity on customer satisfaction in banking sector. A cross-sectional explanatory design was used. The target population in this study was 384 banking customers and marketing managers and in branches in Addis Ababa. The study was conducted in the context of the private financial institutions in Ethiopia. Purposive sampling was used to select the branches and systematic sampling was conducted to select customers. Both primary and secondary data were used. Primary data were collected using semi-structured questionnaires and an interview guide. Descriptive statistics were used to summarize the properties of the mass data. Inferential statistics were derived using Pearson's correlation and multiple regression. The findings show that all the objectives of the study were significant at 95% confidence level; there was significant impact of brand awareness, perceived quality, brand loyalty and brand association on customer satisfactions. Furthermore it shows perceived quality as the most dominant factor established whose platform should be built by the other three dimension of brand equity to enable a firm to influence choice habits amongst consumers. Then, this study concluded that brand awareness, perceived quality, brand loyalty and brand association have significant effect on customer satisfactions. Accordingly, the study suggests that brand equity should be used to play a leading role among product related strategies in establishing a marketing strategy in banking services orsector.

Keywords: *Brand Awareness, Perceived Quality, Brand Loyalty, Brand Association, Customer Satisfactions*

Organizational Determinants of Employee Motivation and Customer Satisfaction: The Case of Bolloré Transport & Logistics Ethiopia
Semere Baye, St. Mary's University

Abstract

The loyalty of customers and the rate at which customers reuse logistics services is a measure of success in the field of customer care of each business. Motivation determines how hard employees are willing to work for a business and how productive a business is. Motivation is also important for attracting employees, retaining employees and general levels of productivity in a business. A business can motivate its employees through financial and non-financial methods. Although the relationship between employee motivation and customer satisfaction has been studied in many researches on various businesses cases, this study is different by its type of business nature as logistics and supply chain management is a complex issue. The purpose of the study is finding out the impact of organizational determinants of employee motivation on customer satisfaction in the case of Bollore Transport & Logistics. The study formulates 4 hypotheses that are; H1: Work environment has a significant positive effect on customer satisfaction, H2: Pay and benefits have a statistically significant positive effect on customer satisfaction, H3: management systems have a significant positive effect on customer satisfaction, H4: Organizational vision has a significant positive effect on customer satisfaction. The research implemented census on employees & customers of Bollore Transport & Logistics. It employed explanatory research design supplemented by descriptive design. Primary data was collected by using questionnaire. The research findings show that Management System and Organizational Vision have a positive impact on the Customer Satisfaction of Bollore Transport & Logistics. Based on the study's findings, the researcher makes the recommendations to improve Organizational Vision, Management System and Employee Motivation at Bollore Transport & Logistics in order to improve customer satisfaction.

Keywords: Employee Motivation, Customer Satisfaction, Work Environment, Pay and Benefits, Management Systems and Organizational Vision.

The Effect of Marketing Intelligence on Sales Performance of Private Banks in Addis Ababa

Semha Mohammed, St. Mary's University

Abstract

This study aimed to investigate the effect of marketing intelligence on sales performance of selected private commercial banks in Addis Ababa. A quantitative research approach along with explanatory research design was applied. Branch managers of Awash, Abyssinia, NIB, Dashen, and Cooperative Bank of Oromia banks in Addis Ababa were taken as a study population. A sample of 258 respondents was selected by applying the convenience non-probability sampling technique. The primary data were collected from the targeted respondents through a self-administered questionnaire, of which a total of 228 valid usable data were used for analysis. SPSS 21.0 application software was used for processing quantitative data and analyzed using both descriptive and inferential statistics. Based on the analysis, the results of the findings revealed that marketing intelligence had a positive and statistically significant relationship with sales performance. Among the five dimensions of marketing intelligence, product modification had relatively the highest effect on sales performance followed by competitor business processes and marketing information review. However, process modification and strategic competitor analysis showed the least effect on the sales performance of the private commercial banks in Addis Ababa. It can be concluded that marketing intelligence dimensions are good predictors of sales performance in private commercial banks in Addis Ababa. Therefore, the commitment of managers is required to demonstrate the marketing intelligence acquired from both internal and external sources into practice. In doing so, private banks may enhance their sales performance to a better level.

Keywords: Marketing Intelligence, Product Modification, Strategic Competitor Analysis, Business Process Modification, Commercial Bank.

Determinants of Fuel Distribution Effectiveness in Ethiopia
Serkalem Damtew, St. Mary's University

Abstract

The purpose of this study was to identify factors that affect Ethiopia's fuel distribution effectiveness. Both descriptive and explanatory research designs were used in this study. The researcher employed both quantitative and qualitative research methods. The population of the study was divided into two strata. The first stratum contained the 38 fuel distributor oil companies which perform the wholesale distribution of fuel in Ethiopia and the second stratum contained 1237 retail fuel stations found in Ethiopia. Out of the 38 fuel distributors, 10 companies that have a market share of 1% and above were selected from the first stratum by using purposive sampling technique. 110 fuel stations found in Addis Ababa were selected from the second stratum through convenience sampling technique. A structured questionnaire was employed as a primary source of data by the researcher. Out of 120 questionnaires distributed, 96 were returned which representing a response rate of 80%. To describe the extent of the relationship between the variables of interest, a correlation and regression analysis was used. Additionally, descriptive statistics (such as mean and standard deviation) and the Statistical Package for Social Scientists (SPSS) version 20 were utilized to evaluate the data. Tables and figures were also employed to present the study's findings. Integration, experience, fuel stations location and financial capacity are variables that have positive and significant impact on the country's fuel distribution effectiveness. The findings also show that the most significant influences on distribution effectiveness are due to financial capacity and integration followed by experience and fuel stations location. Disintegrated processes, lack of experience, land accessibility problem and inadequate financial capacity of the key distribution chain actors are main reasons for the country's ineffective fuel distribution system identified by the study. If the country wants to improve its fuel distribution, the study's findings suggest that integration, experience, fuel stations location and financial capacity must be prioritized.

Keywords: *integration, Experience, fuel stations location, financial capacity and distribution effectiveness.*

**Assessment of Ship Chartering Practice and Challenge: The Case of Ethiopian Shipping
Logistic Enterprise**

Simegn Tassew, St. Mary's University

Abstract

The main objective of the study was to assess the ship chartering practices and challenges in Ethiopia Shipping and Logistics Services Enterprise. Descriptive research design was used to describe the current situation of the study area, and qualitative method was used to collect the primary data gathered through in depth interview and secondary data documents has taken from annual reports of the enterprise. The target population covered both the internal and external customers and they were selected by using expert purposive sampling method. Next to that, the demographic data were analyzed using STATA software and also the secondary and interview data were used qualitative data analysis. The result indicated that, there are three types of chartering practicing in Ethiopian Shipping and Logistics Service Enterprise such as voyage charter, time charter and the contract of affreightment. The main reasons, ESLSE to chartered vessels are because of cargo load capacity, specialization of vessels, unaffordability of ports, limited number of vessels, cargos available in ports, low liner cargo demand and not to being vessels idle. Due to having good vessel schedule with the voyage planning, provision of affordable freight rate, having better knowledge about the shipping terms and conditions, good communication, availability of international cargo suppliers and government support most of the trends of bulk cargos shipped in Ethiopia were being showed progress from year to year. On the other hand, the bad weather condition, port/birth congestion, international freight rate fluctuation, weak ICT infrastructural development, fluctuation of cargo demand and supply, taking long time in decision making and cargo/vessel delay are found to be among the most critical challenges of ship chartering in ESLSE.

Keywords: Ship Chartering Practices, Chartering Challenges, Ethiopian Shipping and Logistics Service Enterprise.

**The Effect of Brand Equity upon Customers' Service Choices: The Case of Bank
of Abyssinia S.C. in Addis Ababa**

Sisay Alemu Marea, St. Mary's University

Abstract

The purpose of this study was to examine the effect of brand equity upon customers' service choices. A sample of 400 respondents in 18 Addis Ababa Area Bank of Abyssinia was drawn using a stratified sampling approach, and 362 completely filled questionnaires were used in performing final analysis using a 5-point Likert scale. Findings support that all six brand equity dimensions were influencing customers' service choice of Bank of Abyssinia. Brand resonance is found to be the strongest relationship with customers service choice ($\beta=0.38$, $p<0.05$), brand feeling ($\beta=0.172$, $p<0.05$) and brand performance ($\beta=0.081$, $p<0.05$). However, brand awareness is found to be positive but insignificant relationship with customers service choice ($\beta=0.057$, $p>0.05$), brand judgment ($\beta=0.052$, $p>0.05$) and brand imagery ($\beta=0.034$, $p>0.05$) are also positive and insignificant relationship with customer service choice. From these, the Bank needs to prioritize its focus as per the given sequence. Correlation analysis result also shows, overall customers' service choice is found to be significantly and positively correlated with brand imagery, followed by brand feeling, brand judgment, brand performance, brand awareness and brand resonance. The findings also indicates that the overall service quality of BoA is high (above the average) and because of this reason the bank customers are satisfied with the services provided by BoA and rated its service excellence as a very good. It can be conclude that Bank of Abyssinia has to exert maximum effort on attributes associated with brand awareness, brand performance, brand imagery, brand judgments, brand feeling, and brand resonance in order to bring higher influence upon customer services choice and enhance brand equity values. Future researchers can conduct using analytical method of research with large sample size that could come up with similar or different findings on the effect of brand equity upon customers' service choices.

Keywords: *Bank of Abyssinia, Brand equity, Customer service choice, brand feeling and service Quality,*

Assessment of Marketing Strategy: The Case of Addis Gas and Plastic Factory

Sofonias G/Medhen, St. Mary's University

Abstract

This research was conducted to assess the marketing strategy of Addis Gas and Plastic Factor. The overall objective of the study was to assess impact of marketing strategy on the Factory. The research design was descriptive and Qualitative and quantitative methods of analysis were used for data analysis. To conduct this study both primary and secondary data were used. The primary data were collected by questionnaire, interview and field observation, and the secondary data was collected from company documents. In the study, samples of 50 customers were selected out of the 550 customers at Addis Ababa city using purposive sampling method. The finding of the study showed company has identified marketing mix element and target market in marketing strategies price of company's product are affordable and quality of product is accepted by costumers. On other hand the finding of the study showed that; company's product availability and accessibility were not sufficient and promotional activities of company lacks brand promotion. and also Usage of only direct channel for distribution , increasing trend in imported competitive products, high level imported inputs as raw material were cause of various problems faced the factory. Finally, based on the result of study some possible solutions were concluded and recommended to investigate its marketing strategy and to revisit current performance against problems.

Keywords: *Strategy, Marketing Strategy, Target Marketing, Market Segmentation, Positioning and Marketing Mix*

Factors Affecting Service Quality: The Case of GhandiMemorial Hospital **Tiegist Berhanu, St. Mary's University**

Abstract

Quality in health care service delivery is key in ensuring patient satisfaction since delivering quality service has a direct influence on the customer satisfaction. The general objective was to assess factors affecting service quality in Gandhi memorial Hospital. Specifically, the study analyzed how professional competency, Medical equipment and price affect the quality of the service. The research was quantitative adopting a cross sectional descriptive research design. The target population included 338 consumers who seek medical care at GMH. The research was based on primary data acquired through an interview and questionnaire. For quantitative data, descriptive and inferential statistics were generated. Under inferential statistics correlation analysis were undertaken. Data analysis was done mainly by quantitative analysis namely descriptive and inferential statistics using SPSS 25.0. The study found out that professionals' competency, Medical equipment and price has great impact on service quality that is measured by using five dimensions namely: empathy, tangible, reliability, responsiveness and assurance.. The study recommends that Gandhi memorial hospital should construct other buildings in order to increase quality of service for clients. The health facilities should look for additional solution to minimize patient overload that could decrease. They also should make certain that responsible leadership is in place, one that promotes transparency and accountability.

Keywords: *competency, empathy, tangible, reliability, responsiveness and assurance*

**Factors Affecting Satisfaction of Participants in Trade Fairs: The Case of Trade Fair Organized by Ethiopian Chamber of Commerce And Sectorial Association
Tizazu Birhane, St. Mary's University**

Abstract

Business takes part in various trade fairs among other with the aim to showcase their product or service quality to potential users, create contact with suppliers and to know more about the existing technologies and their competitors. However, their continuous participation on similar events depends on their level of satisfaction. Ethiopian Chamber of Commerce continues organizing international trade fairs every year. Accordingly, this study was carried out with the aim of assessing factors affecting Participant' satisfaction during participation in a trade fair organized by Ethiopian chamber. It will lead to identify mechanisms needed to be employed to handle factors affecting participant' satisfaction and highlights on the promotion mix needed to be deployed in the process of organizing an effective trade fair. In order to undertake the research the target population used comprises participants from the Ethiopian Chamber trade fair organized at the exhibition center in the year 2022. Per the participant's record of the Ethiopian Chamber of Commerce International Trade Fair for the year 2022 the local companies participants are 80 companies. In order to look for relationship between and among data groups descriptive and inferential analysis are used on the processed data. This study was conducted by defining dependent and independent variables. The dependent variable was participant satisfaction whereas the independent variables were information, place, facilities services, a variety of products, quality of products. Regarding correlation analysis, the dependent and independent variables were associated with each other. In similar fashion, the study sought to establish how the dimension of participant satisfaction would influence exhibitor satisfaction using multiple linear regression analysis. The scopes were: information, place, welfare facilities services, a variety of products and quality of products. The results indicate that among the dimension, information followed by place and facilities services and quality of products would have most influence on exhibitor's satisfaction. It is recommended that Ethiopian Chamber of Commerce should work in a coordinated manner on the factors influencing exhibition participants' satisfaction when organizing trade fairs and further detail studies should be conducted on the individual factors influencing participant's satisfaction.

Keywords: Satisfaction, Trade Fair, Participant (Exhibitor), Price, Product Quality, Information, Facility, Promotion

**The Effect of Marketing Strategy on Marketing Performance from Employee
Perspective Of Commercial Bank of Ethiopia
Tsiyon Seyfu, St. Mary's University**

Abstract

When it comes to marketing strategies, most people spontaneously think about the 4P (Product, Price, Place, and Promotion). Market segmentation and the identification of target markets, however, are an important element of each marketing strategy. To achieve the objectives of this study descriptive survey and explanatory research design was used. With the objective to answer the research questions, questionnaires were administered to target respondents of employees of the Bank that directly involved in formulating & implementing of the marketing strategy. Data was collected through questionnaire from a sample of 300 employees that were selected using simple random sampling method for the employees of CBE. The data collected from the questionnaire were analyzed using SPSS version 26.0 statistical tools such as mean, standard deviation, correlation, and multiple regression analysis. The finding of the study indicates also that employees were most satisfied with the marketing strategy dimension. The results of this study indicate that, marketing strategy dimensions such as (price, product, promotion and place) have positive and significant relationship with market performance. Furthermore, the results also indicate that, unlike place strategy, the three marketing strategy dimensions (price, promotion, and product) have positive and significant effect on market performance. The findings of this study revealed that the variation contributed by the four components of the marketing mix strategy (i.e., product, price, promotion & place strategy) played a considerable contribution towards the market performance of the Bank. Further the researcher concluded that this yields an average or moderate marketing program and financial performance at end.

Keywords: *product, price, promotion, and place, market performance*

The Effect of After-Sales Services on Customer Satisfaction: The Case of Electro-commercial S.C.Suzuki Car

Yoseph Melaku, St. Mary's University

Abstract

Offering your customers good after-sales service shows that you want to build a long-term relationship with them, earn their loyalty, and keep their business. The primary goal of this study is to assess and analyze the effect of after-sales services on customer satisfaction with Suzuki cars. Thus, this study evaluates the relationship between after-sales services of Suzuki car and its customer satisfaction and identify the cause-and-effect relationships between after-sales service and customer satisfaction, this research adopted Explanatory research design. For this study, primary data were collected using five-point Likert scale based questionnaire that was constructed considering all the dimensions of after sales-services. Additionally, customer's perceptions were used to assess Customer Satisfaction. Samples of 90 customers were selected using systematic sampling technique, and 81 customers completed and returned the questioners. The data was analyzed using descriptive statistics (frequency, mean and standard deviation). The statistical methods of analysis included a descriptive statistic for demographic profile, and inferential statics correlation and Regression analysis processed through SPSS version 20. The result of this study shows that, out of five after-sales services dimensions; Warranty, spare parts supply and maintenance service have a positive coefficient and significant impact on customer satisfaction. However, online services and inspection services have a statically insignificant relationship with customer satisfaction. Based on the study's findings, the researcher recommended Suzuki car dealers who provide after-sales services to their customers to focus on their after-sales service and separately recognize and regulate its after-sales service components, as after-sales service is essential for customers to get service after they purchase the product as well as for sellers as a means of customer loyalty, repeat purchase, and profitability.

Keywords: *Suzuki car, Inspection, Online service, Customers, Spare part*

Integrating School Social Workers with Guidance and Counselors in Schools' Student Support System: The Case of Lemi Kura Sub-City Two Secondary Schools
Addis Siyum, St. Mary's University

Abstract

The importance of social workers in the academic context at schools is not known and practiced in countries like Ethiopia. Their roles were shaded and addressed by school teachers, directors, GCs, parents, homeroom teachers, monitors and other school staff members. The purpose of this study was to examine the school student support services and identifying the services that are not addressed by GCs and indicating the importance of integrating school social workers in school student support teams in Beshale & Andode Secondary Schools in Lemi Kura Sub-City, Addis Ababa. To collect and analyze the relevant data, a qualitative research method was used. The depth interview included 22 males and females; students, guidance and counselors, directors, homeroomteachers and parents, while the focus group discussion included: 7 females and males. In-depth interviews and focus groups, as well as observation techniques, were employed to collect data. Purposive sampling technique used to select the schools and participants. The finding of the study indicated that, the main role of Guidance and Counselors such as consultation, assessment, direct intervention with children and parents in individual, group, and family modalities and assistance with program development are not addressed by guidance and counselors in those selected government high schools. In relation to this, the study recommended that the availability of social workers at schools could bring a solution to the overall social, behavioral and educational problems in government secondary schools.

**Effect of Divorce and the Psycho-Social Well-Being of Children in
Addis Ababa City Administration: The Case of Yeka Sub-City
BayushGidisa, St. Mary's University**

Abstract

Divorce is the dissolution of a marriage by judgment of a court or by accepted customs. It can also be called a total separation. It is a serious experience that affects the whole family system through its effect; particularly children are the sole victim of it. Thus, the main objective of the study was to assess the effect of divorce on children's psychological and social well-being, in Yeka sub city, Addis Ababa. To attain the objective, this study employed exploratory research design and qualitative research approach. Both primary and secondary data sources were used and the primary data about the children's psychosocial wellbeing and parent-child relationship in a broken family were gathered through IDI and KII from 21 custodial parents and 5 key informants who have been selected purposively and snowballing. The gathered data were reviewed, cleaned, categorized and finally analyzed thematically based on the specific objectives of the study. The study findings revealed that parental divorce came to be associated with children's social disposition; social stigma, living arrangement, relocation and low income are greatly influencing both parent and a child's social wellbeing. Pertaining to parental divorce influencing the children's psychological state; sadness, grief, lack of confidence, depression, anxiety, stubborn, attention seeking, lack of motivation are significant psychological disadvantage of children. Finally, the study found out that in post-divorce situations, parents were usually occupied with responding to stressful events that made them lose their sensitivity, care and affection to their children which resulting emotionally alienation of child from parents. Parental divorce is negatively influencing child's relationship with both parents. It is recommended that parents should set up a routine to spend time with their children and understand their feelings and challenges that they encounter. Government organization such as family courts, justice office, women's and social affairs institutions should also work together to ensure whether all divorced couples should take their parenting responsibility and respect children's right.

Keywords: Effect, divorce, children, Psychological, social, wellbeing

A Phenomenological Analysis on the Continued Abuse of Tramadol among Youth in Piassa Cathedral Area: Implications for Youth Drug Addiction Rehabilitation

Bethlehem Jambo, St. Mary's University

Abstract

Social workers play a vital role in the lives of vulnerable children and youth, particularly those struggling with addiction. This qualitative study aimed to investigate the factors that contribute to young people's abuse of tramadol, a highly addictive pain medication that has become a growing concern in our communities. This study's design was qualitative and followed an interpretive phenomenology tradition with a focus on understanding the lived experiences of those who have struggled with tramadol addiction. A snowball sampling technique was used to identify and recruit a total of 20 participants who met the study's inclusion criteria. Data were collected through interviews, non-participant observation, and focus group discussions. Interpretative Phenomenological Analysis (IPA) was used to analyze the data. The results of the interpretive phenomenological analysis containing seven themes indicated for the continues abuse of tramadol drug among youth were triggers of abuse, abuse for pleasure, favorable physical impact, availability (easy access), unwanted effect, Desire to quit and Help Seeking behavior and barriers to accessing help. Based on the finding of the study, it was recommended that the involvement all segments of society and health care centers is imperative to provide holistic support for the youth. The findings suggested of all the actor's family plays the initial and most important role in this battle of addiction.

Keywords: Phenomenological analysis, Tramadol abuse, Youth, Drug Addiction, Rehabilitation

**Effects of Self-Help Group on Women Economic Empowerment: The Case of Self-Help Groups
of Adama Town, Oromia Regional State
Darek Yibeltal, St. Mary's University**

Abstract

The purpose of this study was to investigate the SHGs' effects on women's economic empowerment in Adama town. The promotion of the concept in Adama Town, Oromia Region, was hindered by a knowledge vacuum caused by insufficient study in the field. In undertaking the study, the researcher uses the study population, which is drawn from the registered women in the SHGs, community leaders, kebele officials, and project coordinators in Adama district. From 25 SHGs members 53 participants were selected through systematic random sampling: 3 community leaders, 3 kebele officials, and 2 project coordinators were purposively selected. The study used a semi-structured questionnaire for SHG members and an in-depth interview for eight respondent members. The quantitative data was analyzed using descriptive statistics (frequency and percentage) and inferential analysis (regression) and presenting using tables and figures. The study found that participants are motivated by loan access, saving, and income generation activities by taking part in SHG. The respondents were more easily able to obtain revolving project loans and a larger loan amount than they would have been able to under the previous loan security system. In addition, the findings of the regression analysis suggested that SHGs have a significant effect on new income source training, entrepreneurial and business skill training, micro financial loans, saving, and infrastructural arrangements of road network accesses to markets for women's economic empowerment, but SHGs have a negative effect on women's microenterprise development and access to health, clean water, and electricity. Although having proven that SHGs have increased the knowledge of Adams Town women in numerous disciplines, the majority of them still have low awareness of government programs and financial literacy.

Keywords: Self-Help Group, women empowerment, economic empowerment,

**Family Experience of Coping and Adaptation for Having Children with Autism
Spectrum Disorder: The Case of Joy Autism Centre
Emebet Gebre, St. Mary's University**

Abstract

The research study focuses on family experience of coping and adaptation for having children with autism spectrum disorder the Mary Joy Autism Center. The study adapted the qualitative approach and the research design adopted for this study was phenomenological research. To achieve the objective of the study from the total populations 89 families out of those, 15 responses were valid for analysis. The samples of the study were selected through none probability sampling method with purposive sampling was used for the study. In-depth interview, open ended questionnaire and observation were used to obtain primary data collection and thematic analysis was used to analyze the data. The results of the interpretive phenomenological analysis containing nine themes indicated that those families' perceptions towards the cause of autism were based on spiritual explanations such as devil spirit and evil eye possessions. All of the families were not aware of autism before receiving the diagnosis and most of the perceptions of families were influenced by family members, neighbors and friends. The main challenges of families found in this study were psychological problems, difficulty to manage the family unit, economic strains, social stigma and labeling and lack of access to facilities and services for their children. Multifaceted social stigma and labeling, lack of facilities, services and lack of formal and informal support systems were the most pressing issues that impacted on the psychosocial and financial wellbeing of the families which aggravated their challenges in taking care of their children with autism. Based on the finding of the study, it was recommended that the involvement all segments of a society and the government is imperative to provide holistic support for families, their children and the whole family.

Keywords: *Family, Autism, Joy Autism Center, challenges.*

**The Role of NGOs in Empowering Community in Local Development Programs and
the Challenges Faced: The Case of Faith-Based NGOs in Addis Ababa**
Liben Tsegaye, St. Mary's University

Abstract

This study investigates the role of faith-based NGOs in community empowerment in local development programs in Addis Ababa, Ethiopia. It examines the roles and contributions of three selected faith-based NGOs in three aspects of community empowerment programs: microfinance service, capacity building, and self-reliance. It also examines these programs from the perspective of beneficiaries and NGO staffs and identifies the challenges and opportunities for faith-based NGOs in empowering communities. The study adopts a mixed methods approach, using surveys, interviews, focus group discussions, and secondary data analysis. The findings reveal that faith-based NGOs have a positive impact on the psychological and economic empowerment of beneficiaries, but less impact on their political and social empowerment. The study also highlights the importance of technical support, advice, seed money, and self-help groups provided by faith-based NGOs in enhancing the well-being and resilience of beneficiaries. The study concludes with implications for policy and practice, as well as directions for further research on this topic.

Keywords: *Microfinance, capacity building, self-reliance, community empowerment, community development*

**The Perception of Street Children towards the Community and Social Events Organized by
the Community Members in Fenote Selam Town, Amhara Region
Melaku Workineh Tebikew, St. Mary's University**

Abstract

This study has described the perception of street children towards the community and social events organized by the community members in Finote Selam Town, Amhara region. Cross-sectional research design and qualitative research approach was used utilizing case study research strategy. The data sources were both primary and secondary data sources. For this study, a total of 21 street children and 6 key informants were included. Thus, 12 street children and 6 key informants has participated in Focus Group Discussion held in three separate groups. 9 street children were participated in semi structured interview. Systematic non-participant observation and focus group discussion with two groups of twelve street children was also done. Data was analyzed manually using thematic analysis. The major finding of this study reveals that the perception of street children towards different groups of people and various events in the community varies based on the nature of treatment they receive from them. Recommendations include that the Ethiopian government should vehemently work on the prevention of violation of basic human rights that are being committed by members of the law enforcement agency against street children, establish juvenile detention centers with all the necessary infrastructure and personnel for children who committed crime, the community should be actively participating to bring a favorable changes in the perception of street children towards the community, the labor and social affairs bureau and bureau of women, children, and youth affairs need to heavily invest in changing the living conditions of families of street children and street children themselves .

**Experience of Family Vulnerability and Resilience among Women Affected by
Leprosy: The Case of Kolfie Keraniyo Sub City, Woreda One
Meselech Desta, St. Mary's University**

Abstract

The purpose of this study was to explore the experience of family vulnerability and resilience among women affected by leprosy and to investigate the risk factors of vulnerability for families living with women with leprosy. The study followed a qualitative approach and the research design adopted for this study was descriptive research. To achieve the objective of the study 15 participants were selected. The participants were selected through a purposive sampling. For the purpose of the study, open ended questionnaire were used to obtain both primary and secondary data from Kolfie Keraniyo sub city woreda one. In-depth Interview focus group discussion and observation were employed to collect the data and descriptive analysis was used to analyze the data. The findings of the study showed that families who lived with leprosy come with loss of sensation, wound, deformity and negative reaction to their disability. They also encountered anxiety and depression. Socially, they have problems of interaction, stigma, discrimination and marital relationship. In conclusion, the mental, financial and social needs of sickness sufferers especially women casualties in kolfie keraniyo sub city woreda one were comparable to those of sickness sufferers in other sub city. Desires for self-acceptance, social acknowledgment and Individuals with sickness see their life and the way in which they conceptualized the infection is unequivocal variables for their levels of mental wellbeing Participants used different coping mechanisms such as hiding their health status, using traditional treatment, migration, going to spiritual places, institutional support and begging. Hence, stakeholders including the government intervention strategies have to address the welfare of the leprosy affected families.

Keywords: *Vulnerability, Resilience, Leprosy, Social exclusion, Social Marginalization, stigma and discrimination*

Assessment on Effectiveness of Service Delivery to Disadvantaged Children: The Case of Mary Joy- Ethiopia.
Meseret Sisay Tadesse, St. Mary's University

Abstract

The purpose of this study was to assess the effectiveness of service delivery to disadvantaged Children: the case of Marry Joy- Ethiopia in Addis Ababa. The target group of the study forced to lead miserable lives due to lack of basic needs. The study employed qualitative and quantitative a mixed research approach. The researcher employed descriptive research design. Simple random sampling of random sampling was applied to children participants while the purposive sampling technique was employed to select key informants. A total of 50 children and 5 key informants participated in the study. Primary and secondary data collection methods were through interviews, observation and documents analysis. The finding of this study showed that the organization provided effective service delivery in education, health, psychosocial support, food consumption and shelter support. There were challenges from internal and external which required planned and organized remedial solutions. The researcher recommended the need of comparative study in service delivery of NGOs, social workers and organizers involvement in more in-depth research in the area of resources mobilization to reduce the suffering support needy children.

Keywords: service delivery, source of funds, challenges the organization face

Assessment of Sexual Violence Trauma, Social and Economic Strain in Armed Conflicts: The Case of Girls and Women Survivors of Conflict in Tigray
Mhret Gebrekristos Kidane, St. Mary's University

Abstract

The study sought to assess the nature of armed conflict, sexual violence trauma, social and economic strain experienced by girls and women in conflict of Tigray, northern region of Ethiopia. Both qualitative and quantitative (mixed - convergent parallel) research approaches were applied. Descriptive research design was adopted to analyze the qualitative data regarding the nature of their traumas due to the gang rape by armed groups. While, the quantitative data were used for identifying the nature of the psychological post-traumatic outcomes (post traumatic growth or post-traumatic stress disorder) and level of social acceptance of the society based on survivor's perception. A sample of 50 respondents, of which 23 girls and 27 women survivors participated in the survey. A structured questionnaire was used to collect the quantitative data while, among them, 14 respondents were selected purposively to conduct the in-depth interview to collect the qualitative data. The analysis focused on the traumas in terms of physical, psychological, social stigma and social acceptance of sexual violence along with economic strain and humanitarian aid intervention by different stakeholders. Descriptive statistics were applied to analyze the primary data with the help of SPSS 22.0. The results of the findings revealed that the survivors experienced a life-threatening physical abuse by armed groups results in ruptured anal and genital organs, pelvic pain, fistula, bleeding, and sexual transmitted diseases including HIV and Hepatitis. The majority of the respondents also suffered from posttraumatic stress disorder as they were facing ethnic slur as well as exposed to atrocity committed on their families, friends and relatives. Nonetheless, some have developed positive posttraumatic growth emanated from their personal strength and religious believes. Despite the occurrence of frequent and perpetuated sexual violence against civilians during the conflict, the victims were still suffered from high social stigma. However, they admitted they have seen social acknowledgement towards the sexual violence. The economic strain of the victims was also aggravated due to lack of sufficient humanitarian aid intervention. It can be concluded that the sexual violence traumas of the survivors of conflict in Tigray were brutal atrocity against humanity. Mobile and outreach medical services with sufficient supply logistics are required for immediate relief of basic necessities.

Key Words: Sexual Violence Trauma, Armed Conflict, Gang Rape, Posttraumatic Stress Disorder, Posttraumatic Growth, Social Stigma, Social Acceptance Questionnaire.

**The Causes and Consequences of Youth Unemployment: The Case of
Arada Sub-city, Addis Ababa, Ethiopia
Million Tesfaye, St. Mary's University**

Abstract

The purpose of this study is to explore the condition of youth unemployment in Arada sub-city. With this objective, the problem statement of the study was for the better understanding of urban unemployment in Arada Sub city Administration and for comprehensive actions aimed at improving the problem. The study used a descriptive research design with both qualitative and quantitative data analyzed for the sake of examining the cause and effect of unemployment on youths of Arada sub-city. Moreover, the study used inductive approach with quantitative dominant research method was applied and since the population was clearly defined and countable, Yemane's formula was used for this study. The method of data analysis was data from the closed ended questions were coded and entered to SPSS for analysis and summarizes the data descriptively using tables, percentages and frequency. Based on the stated objectives, the findings of the study implies that, population growth, skill mismatch between the education system and employers' expectations; lack of quality education were the main causes of youth unemployment in Arada sub-city. In other words, people living on the country side are trying to escape the lower standard of living in rural areas to find employment and a better life in urban centers. This then leads to an over-supply of labor on the job market in urban areas. Based on the findings of the study, the following workable recommendations are forwarded. Government and other stakeholders should improve the education system, properly control the rural-urban migration and provide entrepreneurship skill for youths in their early age sin order to reducing youth unemployment in the country actually serves this purpose.

Keywords: *Arada Sub-city, Causes, effect, Unemployment.*

**The Effect of Parenting on the Psychosocial Development of Children:
The Case of South West Academy
Miriam Seble Yosef, St. Mary's University**

Abstract

The purpose of this study is to provide a valuable insight in to the effect of parenting on the psychosocial development of children the South West academy. This paper looks into various kinds of parenting styles followed by families. Explanatory research deigns was used. Probability-sampling technique specifically simple random sampling techniques were used for this research to identify participants of study. A quantitative research approach is chosen in this research. In order to collect primary data self-administered questionnaire (31 questions) were developed and distributed to 256 high school students were participated. To analyze the collected data multiple regression and correlation are used The findings of this study showed that a significant relationship between parenting styles and psychosocial development. The correlation between parenting styles and psychosocial development was computed through Pearson's correlation coefficient (r). The study found relationship between authoritative parenting style and children's performance was significant where $r = 0.57$ consequently Permissive parenting have moderate relationship $r=0.59$, Uninvolved parenting style have high relationship $r= 0.68$ finally Authoritarian and Psychosocial development have high relationship $r= 0.78$ The findings of the study indicate that there was a strong positive Correlation between parenting style and psychosocial development. The regression analysis clearly shows that 61.2% of variance in psychosocial development of children is explained by parenting dimensions. The study revealed neglectful parenting style has negative effect on psychosocial development of a child. Hence, it is reasonable to conclude, on this evidence, that psychosocial can be reinforced and improved by parenting styles aimed at building child who can socialize with others, who cares about other option, can explain their own opinion. The research limitation is the data analyzed were collected from one school in Addis Ababa; more studies are required before general conclusions can be drawn.

Keywords: *permissive, authoritative, uninvolved and authoritarian, parenting style, South West academy*

Effects of Sexually Abused Boys and Their Copping Mechanisms: The Case of Integrated Family Service Organization

Rebecca Getahun, St. Mary's University

Abstract

This study is about the effects and coping mechanisms of sexually abused boys in Integrated Family Service Organization /IFSO/. To achieve the overall objective of the study, data was collected from children survivors of sexual abuse, counselors, social worker, care giver and the organizations of management using questionnaire and interview. Accordingly, 33 child survivors of child sexual abuse and all management and counselors of the centre were selected using census method and purposive sampling. The data was analyzed using descriptive statistics and inferential statistics and major discussions were provided in to two major parts, In the first part, the study discussed data collected from child survivors of sexual abuse while in the second part the interviews conducted with the counselor and management were presented. The findings revealed that there are some factors that affect Children sexual abuse and coping mechanisms in the organization. There are some gaps that should be improved to minimize the effects of sexual abuse on Children in the organization. In order to ensure the privacy and confidentiality of the clients, it is important to pay due attention to a standard separate counseling room. This will avoid disturbances and provide friendly and comfortable environment both to clients and their parents/guardians.

Keywords: Male Child, Sexual Abuse, Effect of Abuse, Coping Mechanisms

**The Relationship of Social Media on Student Academic Performance: The Case of Kokebe
Tsibh Secondary School at Yeka Sub-City, Addis Ababa
Ruth Afework, St. Mary's University**

Abstract

The general objective of this research is to investigate the relationship social media has on students' academic performance in Kokebe Tsibha General Secondary School, at Yeka sub-city, Addis Ababa, Ethiopia. The study was conducted using a mixed methods research design employed. Researcher conducted both correlation and descriptive research design. Non-random convenience sampling method technique was used to select a sample from the the study population at the school centre during the study period the sample size was calculated at the maximum allowable error of 5%, and the calculated sample size was 316. The researcher, hence, used both primary and secondary sources of data to gather relevant information. Primary data was collected using closed-ended questionnaires, interview and observation. Data was analysed using both correlation and descriptive analysis with the help of statistical software program: Statistical Package for Social Sciences (SPSS) version 27. The correlation coefficient of -0.328 between an hour of usage of Social media and academic performance suggests a negative relationship between these two variables. The study findings suggest that there is a negative correlation between the amount of time spent on social media and academic performance. This implies that as the number of hours spent on social media increases, academic performance tends to decrease. One possible explanation for this relationship is that excessive use of social media can lead to distractions and a lack of focus on academic tasks.

Keyword: *Social Media, Academic Performance, Secondary School*

Practice, Challenges and Opportunities of Quest - Business for Promoting Sexual and Reproductive Health Information in Addis Ketema Sub City, Woreda 7 And 8
Semenhe Fekadu, St. Mary's University

Abstract

Providing quality and sustainable reproductive health information and education and services to adolescents and youth will significantly and positively impact their lives by preventing unwanted pregnancies, sexual and gender-based violence, HIV/AIDS, and other related health problems. The objective of the study was to assess the Practice, Challenges and Opportunities of Quest -Business model for the promotion of Sexual and Reproductive Health information. This study aimed to assess the practice, challenges and opportunities of a project implemented in Addis Ketema sub-city a qualitative research approach has been used and a total of 18 interviews done. The data gathered from the Interview has been transcribed, classified, summarized and organized through direct quotation narratives. The study revealed that the approach has been properly managed and sufficient budget allocated it manages to fulfill the provision of SRHR information for young people. The approach found to be an easy method, not complicated, cost efficient and youth to youth approach. There are a lot of opportunities that exist for the smooth implementation of the project and for future scale up in other areas. The project has been implemented in a meaningful manner and it helped the students in acquiring the necessary SRHR knowledge that will keep them healthy and help them to focus on their education and fulfill their dreams. The funding landscape for Adolescent and Youth Reproductive Health is becoming fertile and high interest and willingness of young people to be trained and have the capacity and confidence to decide on their health is an opportunity. The Paper recommends concerned bodies those working in the school should promote youth's participation. Government and other donors should work to scale up this approach and Families of students should be included in the project.

Keywords: *HIV/AIDS, Sexual and Reproductive Health and Rights*

**Assessment of the Challenges of Persons with Physical Disabilities in the Work Places: The
Case of Selected Ministries in Addis Ababa
Sisay Tilahun, St. Mary's University**

Abstract

Examining the issues that people with physical disabilities face in particular selected ministries in Addis Ababa was the main objectives of the study. Its specific objectives were to:(1) examine the infrastructure of governmental organizations to see whether it enables people with physical disabilities to access services and live comfortably; Data collection and analysis for the study used both quantitative and qualitative research methodologies. Two ministries' infrastructure conditions were examined using document reviews and site visits. Additionally, information from 21 adults with physically disabilities was gathered through interviews and questionnaires. These methods were also utilized to gather information from 50 individuals DPO members, 64 civil servants without impairments, 10 directors, and 5CEOs of the organizations. Based on the findings, the infrastructures of seventy five per cent (75%) of governmental organizations were found to be present but insufficient. Eighty five (85%) per cent of the infrastructure was difficult or impossible for individuals with physical impairments to access, whereas thirty five per cent (35%) and twenty five per cent (25%) of the infrastructure overall were in average or bad condition. The study also indicated that supporting assistive equipment were generally insufficient. As a result, it was advised that the government and other interested parties take particular care and precautions to accommodate people with physical disabilities in governmental organizations.

**Implementation of Inclusive Education for Children with Visual Impairments
from the Individual Education Rights Perspectives in Ethiopia Primary
Schools: The Case of Atse Tewodros Primary School Addis Ababa
Tewodros Salemot, St. Mary's University**

Abstract

This thesis focuses on the implementation of inclusive education for children with visual impairments, in the case of Atse Tewodros Primary School. While previous literature has focused on the general disabilities of children and the accessibility of inclusive education, this study places particular emphasis on the educational rights of children with visual impairments. The study was informed by the individual educational rights model, with a specific focus on the adaptability and acceptability of educational resources for children with visual impairments. To conduct this study, a mixed research approach was employed with a philosophical stance on pragmatism. The study employed a mixed-methods research design, utilizing both quantitative and qualitative research approaches to gather data. Specifically, an explanatory sequential design was used. A total of 53 respondents completed the questionnaire, and five selected interviewees participated in the key informant interview. The data collected from the field using multiple methods were analyzed using a combination of quantitative and qualitative methods of data analysis to arrive at comprehensive conclusions. This involved combining numerical and textual data to provide a more comprehensive understanding. The study revealed that students with visual impairments still encounter challenges in accessing equal educational opportunities. These challenges include the absence of specialized educational resources, inadequate classroom desks and chairs, and insufficient natural light in classrooms. Furthermore, there is a lack of specialized training for both special needs and regular teachers, inflexibility of the curriculum, and a shortage of assistive technologies. The thesis recommends that schools should take important steps to ensure that visually impaired students receive a high-quality education. This includes designing classrooms to meet their unique needs, providing specialized training for teachers, and adapting educational resources to meet their needs.

Keywords: *Human right, Inclusive Education, Children with visual impairment, Acceptability, Adaptability.*

**Assessment of Job-Related Psychosocial Challenges of Health Care Professionals
and Their Coping Mechanism: The Case of Zewditu Memorial Hospital
Wengelawit Wubshet Dereb, St. Mary's University**

Abstract

Health care professionals who work in health care facilities face a variety of psychosocial challenges. The psychosocial challenge can have a significant impact on the personal, family, and professional lives of health professionals. This study explores the psychosocial challenges faced by health care professionals at Zewditu Memorial Hospital. The study used a qualitative method approach and exploratory case study design. A purposive sampling method was used to select fifteen health care professionals working in Zewditu memorial hospital. The study used in-depth interview, one FGD, interview three key informant to examine psychosocial challenges and coping mechanism of the health care professionals. This study was employed thematic qualitative method of data analysis. The findings of this study revealed that the psychological challenges reported by the study participants were stress, emotional exhaustion, and moral distress, and depression, post traumatic symptoms such as depression, anxiety and insomnia. The major social challenges indicated by study participants were work life imbalance, interpersonal conflict, low salary, political instability, lack of social support. The coping mechanism used by the professional were emotional oriented, task oriented and avoidance oriented coping mechanisms. This study was concluded that the psychosocial challenges of health professionals need a scientific strategies and support systems in order to solve the challenges of health professionals successfully.

Keywords: *psychosocial challenges, coping mechanism, health care professionals*

Quality & Productive Management

Quality Assurance in Ethiopian Air Lines Ground Support Equipment and Facilities Maintenance

Abdella Siraje, St. Mary's University

Abstract

Maintenance quality and safety specifically in aircraft Ground handling operations and related support activities is the primary issue for the industry. Various international regulatory bodies assess these service providers directly /indirectly. The aim of this paper is to identify factors affecting Quality assurance in equipment and facility maintenance that could have potential impact for decertification of the air line and cause restriction from getting permit due to non-compliance to safety standards. This was mainly because of the repetitive reports from internal micro Audit report by the strategic business units Quality assurance sections. The findings indicated that some equipment serving at the air sides were found with overdue maintenance schedule, missing safety items, which could hamper the operational dependability and on time performance. The research method used included literature review, data collection, interviews and observation. A total number of 105 questionnaires were distributed. The collected 95 questionnaires replies were analyzed. Factor analysis was used in determining the significance of the variables collected as per the Likert scale. Relative importance index was also computed to identify the most important factors. The study noted that improve the quality assurance for maintenance service requires policy & strategic objectives, to elevate employees' role and participation through the formation of quality team that ultimately contribute for the development of organizational culture and maintenance quality. Also re reward and recognition of employees performance measurement techniques and methods need to formulated better way that addresses quality. Quality assurance department dedicated to the maintenance section that independently audit the quality assurance for internal customers for the ground handling support services is part of the recommendation.

Keywords: Quality assurance, GSE Maintenance, Ethiopian air lines

**Analyzing the Effectiveness of the Design and Implementation of the
Components of Quality Management in Selected Manufacturing
Companies, Ethiopia**
Abel Zewde, St. Mary's University

Abstract

In today's competitive economic climate, higher-quality items from outside Ethiopia have presented a threat to Ethiopian manufacturing enterprises. As a result, many businesses have responded to the concerns by implementing wide quality management aspects. The primary purpose of this research is to uncover the critical quality management components that are important for every organization's success. Also, look at the difficulties of establishing critical quality management components. In addition, explore the practicality of using these components in certain manufacturing businesses. A mixed research design (triangulation design) research approach was used to assess the efficacy of the design and implementation of quality management components in selected manufacturing organizations. Closed-ended survey questionnaires and interviews were used to collect data. The survey questions were made available online at abelzewde.blogspot.com. The survey questionnaire data were analyzed using SPSS Statistics 22, while the interview data were analyzed using Nvivo 11 Plus software. Each of the selected manufacturing organizations is confronting obstacles related to staff competency, management & employee dedication, lack of training, and other quality management challenges. Additionally, documentation, lack of communication, regulatory & statutory criteria, availability of raw materials, and Lack of awareness of quality management are the major factor for the ineffective implementation of quality management. The research finding demonstrated that the practicality of quality management components in selected manufacturing companies was found to be low throughout all tents, including quality planning, quality control, quality assurance, and quality improvement, according to an analysis of the quality management components self-assessment report evaluation.

Keywords: *Components of quality management, manufacturing sector, design and implementation*

**Assessment of Service Quality on Customer Satisfaction: The Case of Ethiopian
Commodity Exchange
Addis Chala, St. Mary's University**

Abstract

Quality is an important source of competitive advantage in service sector. Service quality is used to differentiate and add value to service offerings and as a way to win strategic competitive advantage. Customer satisfaction and Service quality are important concepts to academic researchers studying consumer evaluations and to practitioners as a means of creating competitive advantages and customer loyalty. The main objective of the study is to examine the service quality provided by Ethiopian commodity exchange and its effect on customer satisfaction using SERVPERF model (tangibility, assurance, responsiveness, empathy & reliability). A quantitative method has been applied to analyze the data collected from the service recipient in Addis Ababa. Descriptive statistics such as frequency mean and correlation analysis techniques are applied to analyze background information of respondents. Respondents' perception on service quality and satisfaction as well as relationship between service quality dimensions and customers satisfaction are also analyzed under descriptive statistics. Besides, regression analysis technique is applied to investigate the impacts of service quality dimensions on satisfaction and at the same time test the hypothesis developed. The finding of the study shows that customers are satisfied on tangibility, empathy and assurance while they are dissatisfied on reliability and responsiveness. The finding on the base of correlation analysis also implies that the relationship between service quality dimensions and customer satisfaction result shows all service quality dimensions have positive and significant relation with customer satisfaction. The finding also confirms the service quality dimensions have an impact on customers' satisfaction implying that the higher the quality of service, the higher is the level of customers' satisfaction. From this finding, it is recommended that ecx can improve its service by mostly focusing on reliability and responsiveness service quality dimensions.

Keywords: *services, service quality, customer satisfaction*

Evaluation of Quality Management System Implementation in Healthcare Service:

A Case of St. Paul Hospital Millennium Medical College (SPHMMC) Bethelhem Kedir, St. Mary's University

Abstract

This research has been conducted to evaluate the quality management system implementation in healthcare service in the case of St. Paul hospital millennium medical college (SPHMMC). The research has adopted a qualitative and quantitative approach. A descriptive research approach was employed using a questionnaire and interview to get primary data from employees of SPHMMC and the secondary sources of data were the literatures available and the documents related to QMS. The data were collected with a response rate of 100% from the distributed one hundred sixty seven (167) questionnaires and analysed using descriptive statistics focusing on the mean, standard deviation and percentages, which is calculated using statistical package for the social sciences (SPSS) version 26. The research work has identified lack of employee's commitment, lack of resources allocation, insufficient training about QMS implementation as a challenge to implementation of Quality Management System in the Organization. The benefits of the SPHMMC from implementation of QMS practices also listed in this study such as, increase patient and employee' satisfaction, reduce medical error, competitive advantage. This study finally recommended that all potential problems identified in the implementation of QMS to be given a due attention and appropriate preventive and corrective actions planned ahead during the planning and development stage of the system.

Keywords: *Quality Management System, SPHMMC*

**Practice and Challenges of Kaizen Implementation In Selected
Manufacturing Industries in Ethiopia
Chali Imiru, St. Mary's University**

Abstract

Several manufacturing industries in Ethiopia have been trying to use Kaizen approaches to achieve high productivity and excellent quality standards to make them more competitive in the global market. Despite the benefits of implementing Kaizen and the successes of many companies that have been documented in many studies, have been challenging to achieve the goals of Kaizen events in their organizations. The objective of this study was to assess practices and challenges of kaizen implementation in selected manufacturing companies in Ethiopia. The researcher selected four companies, those actively practicing Kaizen, namely Anbessa Shoe S.C, Horizon Addis Tyre PLC, Belayab Cable Manufacturing and Sino-Ethiopia Associate Africa PLC. For this research, descriptive research design was employed, so as to have clear picture of phenomenon on which the researcher wish to collect data. Questionnaires were used to obtain data from the 120 respondents in the four companies. Analysis was done by using SPSS and Microsoft excels to compute mean, frequency and percentage. Additionally, the researcher was conducted direct observation by using checklists. The results on contribution of kaizen implementation of the four companies' verified that the companies have gained many benefits including increased sales volume, reduced costs, higher quality, increased productivity, greater employee satisfaction and a safer work environment, although the degree of their benefit is differing from company to company. The research finding found that Kaizen training, motivation and education and Kaizen three pillars are implemented on the four manufacturing companies at moderate and satisfactory level. The research finding shows that the companies were faced challenges of kaizen implementation by weak culture of work, lack of management support and misconception about kaizen. All the four companies have been challenged by employees' weak culture of work. Hence, all the four companies have gained various benefits, implemented kaizen at a different level and faced various challenges throughout kaizen implementation.

Keywords: *Kaizen, Implementation, Challenges, Kaizen Three Pillars*

**The Effect Of Iso 9001:2015 Quality Management System Implementation On
Organization Performance: The Case of Addis Ababa Chamber of Commerce and
Sectorial Associations**

Degu Desta Teshale, St. Mary's University

Abstract

This study assessed the effect of ISO 9001 QMS implementation on organization performance, the case of AACCSA. ISO 9001 QMS is the independent variable, while quality service delivery is the dependent variable. ISO QMS is measured in terms of customer focus, leadership, and engagement of people while service delivery is measured in terms of customer satisfaction, revenue, market share, efficiency and effectiveness. The issue which was being dealt with in this study is whether ISO 9001 can have a positive effect on an organization's performance. The entire approach of this study was adopting descriptive research method. In the course of analyzing the problems qualitative research methods was essentially introduced. The main tools of data collection were photography, document analysis, working formats, FGD, observation, and interviews. Totally 5 well-structured interview questions are presented to managerial, non-managerial staffs, membership departments and directors of AACCSA and other staff members who are working in the organization. The interview which was conducted in this research was used as primary data. Purposive sampling technique is the most suitable sampling method in the qualitative approach because they align the best across nearly all qualitative research design. Based on the data collection tools, the researcher were collected data by using different methods. This study was used qualitative research approach, and the type is descriptive. The collected data was analyzed and some of the major findings were recorded. The major findings are; the gap when the change of quality manager, digitalized networking, inadequate budget allocation with regards to quality, ICT infrastructure, untraced quality policy, and unequal understandable of system in all level. The study has assured that the implementation of ISO 9001 has positive effects on the organization performance. There is an effect of quality management system on performance of Organization.

Keywords: *QMS, organizational performance, ISO 9001, Implementation effects*

**Corporate Social Responsibility (CSR) Perception and Practice in Packed Minerals
Milks Companies in Addis Ababa: The Case of Mama Milk, Family Milk, Shoal Milk,
and Innate Milk**

Dese Chamasa Ashango, St. Mary's University

Abstract

The purpose of this study is to investigate *Corporate Social Responsibility Perceptions and Practice in packed mineral milks, Companies in Addis Ababa: the case of mamma milk, shoal milk, family milk and innate milk. To accomplish, the overall objective, the study specifically focused to address basic study areas such as, companies' practice of CSR, rule and regulations impact of CSR, and assistances of companies in applying CSR. To address those basic study parts applicable data were collected from employee and management bodies using structured questionnaire, and interview. Accordingly 241 participants out of 800 total populations were selected using systemic sampling technique to Build on the collected data the study were analyzed using descriptive data analysis methods. In this regard, the finding implied that, however, companies of packed milks, tried to exercise CSR, the implementation of the activities are not guided by well-organized rule and regulations. So, all of the studied companies have not developed a CSR policy: strategies and CSR is not operated on a formal basis. In addition to this company's shareholders, managements and employee level of knowledge about CSR are still limited. As a result most of the companies' stockholders were not encouraged in focused on CSR: so as to receive a reasonable profit through building the company's image and standing. For the way forward, based on the findings by the study, recommendations were made to have a permanent and focused approach to the broad issues raised about CSR. Lack of coordinated awareness-raising program was identified as a reason to why the prevalent limited perception of CSR happens. In this regard, there needs an implementation of awareness-raising program for the major influencers of the organizations, these are: the senior managements, employees and shareholders. In addition, it is recommended to develop a comprehensive framework of sector- specific legal guidelines so as to facilitate the strategic implementation of CSR, therefore, the study advised that, it is better to design rules and regulations to implement CSR accordingly.*

**Productivity Improvement through Optimum Utilization of
Resources: A Case Study of Derba Cement
Fisaha Teklu, St. Mary's University**

Abstract

This study is conducted by aiming to sightsee a way higher productivity can be achieved through optimum resource utilization in cement manufacturing industries. To scrutinize the influence of optimum resource utilization in improving productivity Derba cement is taken as a case. Intended for computing partial productivity labor, machine, energy, materials and capital are selected. The result of partial productivity discloses a decline in labor, energy, and machine productivity in 2019, 2020 and 2021. Material productivity shows an increase while capital productivity lacks consistence increment in those years. In 2019 the total factor productivity in Derba cement used to be 3.87, 3.58, in 2020 and 3.39, in 2021. Between the year 2019 and 2020 productivity is declined by 7.5%. The rate amongst a year 2020 and 2021 confirms another decline in productivity by 5.3%. This study further looks into the current status of resource utilization in the company. For this reason a work sampling study of a 20 days was conducted starting from March 3, 2022 to March 23, 2022. The result of the work sampling study designates that Derba cement utilization rate is 43.5%. This result is a way below the utilization rate uttered by cement research business which is 60% to 70%. Loses during mechanical repair, electrical repair, lunch break or shift changes are the major contributors. The survey conducted to identify the factors that influence optimization of resource utilization discloses that. Luck of top management commitment, little awareness about optimization, inadequate maintenance, unsatisfactory teamwork, insignificant employee engagement, inattentive incentive scheme and poor exploitation of capital resources are the major factors that influences the utilization of resources for planned activities. Energy and material resources are identified as vital resources that contributes a larger stake in cement production cost. Improvement in energy resources can be allocated separately since it have little causal relation with other inputs. Material resources optimization could be achieved if and inly if the utilization of machine and labor resources are optimized. This study further recommends centering on the improvement of all influential factors identified are meant for optimized utilization of resources for planned activities thus ultimately results higher productivity. An introduction of modern problem solving technique is also strongly recommended.

Keywords: *Productivity, Productivity Improvement, Resource Utilization, Optimization*

**Practice and Impact of Balanced Scorecard on the Performance of Ethiopian
Agricultural Businesses Corporation (EABC)
Habtamu Yohannes, St. Mary's University**

Abstract

This study seeks to identify and analyze a set of advantages and contributions derived from Balanced Scorecard implementation (BSC) towards the corporate performance. The focus is on BSC Practice, Impact, Existing performance evaluation system using Balanced Scorecard. The data for this study was obtained through a questionnaire that was distributed to 309 employees of Ethiopian Agricultural Businesses Corporation working at the head office and Branches. 260 questionnaires were fully completed and returned. The sources of data were primary and secondary. The study has been conducted by designing open-ended, five-point likert scale questionnaires and structured and unstructured interview questions. The employees were selected based on stratified random sampling. The data collected was analyzed using SPSS version 20 software. The findings of the study indicated that BSC practice brings improvements on Financial, Internal Business and customer perspectives. On the other hand the impact related to BSC implementation (are the performance evaluation system in Ethiopian Agricultural Businesses Corporation) does not satisfy the evaluation of employees and fails to differentiate effective performer from non-performer. The rewarding system is not linked to individual performance and the benefit package of the Organization is not attractive, so the employees' commitment and motivation is low. Besides, due to inadequate training program given to employees, their level of understanding about BSC is limited. In addition to this working environment is not suitable for career development and improvements. Based on the findings of the study the researcher tried to forward some recommendations so that this will give the organization an insight to the practice and its associated problems of Balanced Scorecard Implementation in Ethiopian Agricultural Businesses Corporation.

Keywords: *Balanced Scorecard, Practice, Impact, Perspectives, Performance Evaluation System, Perspectives target, Key Performance Indicator.*

An Assessment of the Practices and Challenges of Occupational Safety and Health Act (ISO 18001) Program at East Africa Bottling Share Company (EABSC) Addis Ababa Plant
Hailu Terefe, St. Mary's University

Abstract

Human Resources is the most important element in the company and in the implementation of the business process, therefore the company should pay attention to maintaining Occupational Safety and Health (OSH) the employee, contractors, and surrounding Community. The purpose of this study to find out the practices of implementation Occupational safety and health Act OSHA (ISO 18001) and its challenge in the case of East Africa bottling Share Company. The study also tried to correlate implementation of OSHA on the performance of employee and then the company. A survey questionnaire was used to collect data. Descriptive statistics was used to evaluate the extent of implementation of OSHA and the challenges during implementation. Performance measures correlated against the set of practices under OSHA practices to evaluate the relationship between the two. A descriptive statistics and correlation model was used to evaluate the overall association between OSHA implementation and employee performance then company. The results from the study show that OSHA implementation have varying degrees of implementation in East Africa bottling share company, from the perception of Policy and leadership commitment , employee commitment and involvement , analysis of work place to identify hazards , hazard prevention and control to protect workers and safety and health training .The contribution of OSHA implementation for the business were measured using variables reduction on work place injuries and illnesses, decrease in the number of absenteeism, reduction of related costs and improve of compliance local and international laws and finally improve image of company . On challenges faced OSHA implementation, safety and health training, using of the necessary personal protective equipment to protect workers were foundbit challenging. The greatest opportunity was top management commitment and policy. Results from the descriptive statistics and correlation analysis show that implementation of OSHA in East Africa bottling Share Company is positively correlated significantly to employee performance and company.

Keywords: *Accident Hazard Occupational injury Occupational safety Occupational safety and health act*

The Practice of Internal Quality Assurance in Private Higher Education Institutions (PHEIs) in Addis Ababa

Hassen Mohammed Dawud, St. Mary's University

Abstract

The purpose of this study was to examine the practices of internal quality assurance in private higher education institutions in Addis Ababa. To conduct the study, descriptive survey design was employed. Purposive sampling technique was used to select the sample universities among PHEIs in Addis Ababa. From the sample universities: 7 deans/vice deans, 13 department heads, 3 internal quality assurance heads, 8 internal quality assurance members, and 2 Higher Education Relevance and Quality Agency's (HERQA) officials were participated in the study. Questionnaire was the main data gathering tool for this study. An interview was also conducted to enrich the quantitative data. As a result, 6 internal quality assurance heads or directors and 2 HERQA officials were interviewed. Quantitative data was collected through questionnaire and analyzed using mean score and percentage. The data gathered through interview was discussed in line with the questionnaire. Consequently, the main findings from this study were: the implementation of IQA were in the target universities, IQA was insufficiently implemented and little variations were observed among them ; lack of staff capacity, motivation, engagement and commitment affected the implementation of IQA practices; the role of HERQA is considered as an enabler for quality assurance mechanism across the sample universities. The extent to which the top management strategies to assist IQA practitioners were insufficient. They also didn't gain enough support from HERQA to improve IQA practices. On the other hand, there were many challenges; such as lack of relevant trainings; lack of professional knowledge of IQA units; trained professionals turn over because of lack of incentives. Finally, to minimize or solve IQA related problems, the following recommendations were drawn; all target universities are urged to hire qualified and competent professionals; capacity building programs focused on QA trainings, workshops and seminars should be organized in participant's educational institutions. They are also recommended to implement these quality assurance models such as TQM, ISO: 90001 and EFQM.

Keywords: *Quality, Quality Assurance, Private Higher Education, Internal Quality Assurance*

**Determination of Mycotoxin Levels in Paprika Powder/Red Pepper for Consumption and
Export Purposes in Addis Ababa City Administration
Kaleelias Agmuas, St. Mary's University**

Abstract

Red pepper is one of the most widely distributed food plants in the world and its infection by fungi can result mycotoxin contamination during the growing, harvesting, storage, transporting and processing stages. It is widely produced in Ethiopia and is even regarded a national spice. However, aflatoxins can degrade this cereal crop, resulting in negative health effects in humans and cattle who consume aflatoxin-contaminated food. Both locally consumed and export red peppers were collected from the market and exporters site respectively. Using the HPLC technique with a method of AOAC Official Method 2005.08, this study was conducted experimentally to quantify the degree of Aflatoxin (AFB1, AFB2, AFG1 and AFG2) contamination in both domestically eaten and exported standard red pepper samples acquired from the Addis Ababa Administration. The calibration curve of standard solution aflatoxins in the range of 5-100ppb showed good linearity, with regression coefficient (R²) values of virtually > 0.998. The results of the study indicates that the total and individual aflatoxin concentrations are high in both locally consumed and export red peppers. The average results also show that locally consumed red pepper samples were more infected than export red pepper samples. The contamination of red peppers by aflatoxins need to be controlled by regulations to protect consumers.

Keywords: *Aflatoxins, Mycotoxins, Red pepper, HPLC*

**Assessment of Service Quality for Improved Customer Satisfaction in Ethiopian
Coffee Quality Inspection and Certification Center: Customers' Perspective
Meron Belayneh, St. Mary's University**

Abstract

The study was conducted on assessment of service quality for improved customer satisfaction in the case of Ethiopia Coffee Quality Inspection and Certification Center (CLU). The study investigated the relationship and effect of service quality dimensions on overall service quality and overall customer satisfaction with suggestion for improvement on service quality dimensions from the case of CLU customers. Primary data were collected from randomly selected 70 sample CLU inspection and certification service customers. The study applied the modified SERVPERF Model. Besides the five SERVPERF functional dimensions (empathy, reliability, tangibles, responsiveness and assurance), one technical service quality dimension (Consistency), according to Grönroos Model, was also considered. The study incorporated descriptive and inferential statistical analysis using SPSS Version 20 addressing the six independent variables. The findings showed that CLU is providing good quality service that satisfied its customers. All service quality dimensions were found to have direct and significant moderate to weak association with overall service quality and customer satisfaction. From all service quality dimensions, only consistency was found as a statistically significant aspect impacting customer satisfaction while tangibility and interaction of tangibility with empathy were also found to have significant impact on overall service quality. For improved customer satisfaction, it has also been found that while maintaining the quality of the other dimensions; CLU needs to improve the empathy and tangibility dimensions by providing modern service with modern physical facilities and equipment and by assigning employees that give individual attention for customers. Moreover, it was also found that studies on inspection and certification service quality need to incorporate additional sector specific technical and functional service quality dimensions that would also impact customer satisfaction. In this regard, for CLU customers' perspective, service quality dimensions efficiency, transparency, fairness/impartiality, and agility were suggested for consideration.

Keywords: Service quality, Customer Satisfaction, Technical service quality dimension, inspection and certification service, SERVPERF, CLU

Evaluation of the Impact of Quality Management System on Operational Performance: The Case of EastAfrica Bottling Share Company
Mikias Worku, St. Mary's University

Abstract

The purpose of this study was established the correlation between Quality management system implementation and organizational performance improvement in the case of East Africa bottling share company. It also required to find out the extent of Quality management system implementation in this institute as well as the challenges faced by institute in implementation. A survey questionnaire was used to collect data. Descriptive statistics was used to evaluate the extent of implementation of Quality management system practices and the challenges during implementation. Performance measures were regressed against the set of practices under Quality management system to evaluate the relationship between the two. A correlation and regression model was used to evaluate the overall association between Quality management system implementation and organizational performance improvement. The results from the study show that Quality management system have varying degrees of implementation in East Africa bottling share company. from the perspective of Quality management system Top management, customer focus, process approach, fact based decision making, continuous improvement and supplier involvement; from the perspective of Operational performance Customer satisfaction, Quality of product, profitability and firm competitiveness having the Very good extent of implementation and on the other hand Employee involvement and Employee satisfaction under Quality management practice and operational performance respectively are good level of implementation. On challenges faced in Quality management implementation, employee's quality culture, understanding, financial budgeting lower employee satisfaction, gaps in communication and resistance to change are considered. The greatest opportunity was top management commitment and support. Results from the descriptive statistics, correlation and regression analysis show that implementation of Quality management system in east Africa bottling Share Company is significantly related to organizational performance improvement

Keywords: Quality management and Organizational Performance.

**Assessment of the Impact of Food Safety Management System
Implementation: The Case of MOHA Soft Drinks Industry S.C.
Summit Pepsi Plant
Mulugeta Yimer, St. Mary's University**

Abstract

When Food manufacturing organizations seek to enhance the safety of food products and to meet the requirements put forward by customers and markets they are compelled to adopt various Food Safety Management Systems (FSMS) that conform to global, international, national, private and proprietary standards. In this study 'Multiple Food Safety Management Systems' (MFSMS) describes the situation in which one organization has adopted and implemented more than one FSMS standard. The paper presents an assessment of the impact of food safety management system implementation case study of a beverage manufacturing industry located in Addis Ababa Summit which has implemented FSMS, with the aim to analyse the motivations for the adoption of FSMS and the consequences of that adoption in the management system and the organization. The study notes that the key motivations for implementing FSMS were a management commitment to improve food quality and safety, compliance with regulations, market requirements, customer requirements, external funding, marketing tools, brand image, requirements of retailers and commercial pressure. The study also notes that the major consequences of FSMS were a duplication and complexity in management document and record systems, a need for additional resources, a development of new departments to implement and maintain management systems, an inability to focus on the implemented standard, ineffective internal audits and management reviews, additional time needed for management system activities, increased man-days allocated to external audits and a higher cost of the certification process. The findings of the study highlight some important issues with implications for the policies of food processors, developers of standards, benchmarking bodies and customers insisting on special stipulations.

Keywords: *Food Safety, Food safety management system*

**Practices and Challenges in Implementation of Quality
Management System/ISO-9001:2015: The Case of Agro-Food
Industries in Addis Ababa
Yosef Mengistu, St. Mary's University**

Abstract

This thesis is aimed at analyzing the Practices and challenges faced in implementation of ISO 9001:2015 standards in agro food companies of Addis Ababa Ethiopia. The study has employed a quantitative and qualitative research approach. Both primary and secondary data sources have been used. The primary data were collected from seven conveniently selected ISO 9001 certified agro food companies selecting 136 employees in a systematic random sampling way and from seven conveniently selected noncertified companies selecting 33 management members with a systematic random selection technique of sample respondents. A self-administered questionnaire was used as data collection method. The qualitative data collected through face to face interviews and FGD from key informants analyzed and interpreted. The study confirmed that there is a slow trend in using this standard as mechanism of improvement in agro food companies. The other major findings are: Lack of promotion and awareness, lack of coordination among national quality infrastructure bodies and lack of policy framework and economical background of the country are articulated. On the other hand, the presence of weak quality infrastructure across the country, Lack of support from the government (incentives, promotion, award, enactment. etc), Business priority issues of the companies, Lack of awareness in benefits of QMS and Lack of understanding in the QMS process requirements executions were being identified as the main difficulties for the agro food companies not to implement ISO 9001. Companies which make attempt to get certified to ISO 9001 standard has been surging during the past years and for those already registered seem to face some challenges in implementing it. The findings are lack of corrective action and preventive action, involvement of people and lack of continual improvement. Moreover, the weakness of the main enablers for the success of matured quality system like national widened quality promotion, national quality infrastructure, lack of enactment of legislation and policies and shortage of technology and skills has got a big impact on the gap that is presented in both trend and challenge of QMS. Hence, working on the enablers, on the identified challenges and on the main inhibitors is a recommendable issue. For future by adding some values on the prevailing researches to exhaust the benefit of QMS through impact and effect by enlarging the scope both in sector and geography is also a recommendable point.

Keywords: *Trend, Challenge, Quality Management System, ISO, Agro food Companies*

**The Effect of Manufacturing Wastes on Operational
Performances of Bottled Water Manufacturing Industries:
The Case of Asku PLC
Addisalem Wale, St. Mary's University**

Abstracts

The study is aimed at investigating the effect of manufacturing wastes on the operational performance of bottled water industries in Ethiopia taking the case of Asku plc. To validate data through cross verifications, a triangulated measurement systems were employed including survey questionnaire, semi structured interview, observation and archival data collection. Both qualitative and quantitative methods of data collection were used. And also, reviewing documents and Interviews methods were applied to collect data. Out of 110 questionnaires distributed to employees of Asku plc using purposive sampling technique a total of 88 were returned. The finding of the study revealed that the all eight lean manufacturing wastes, were present in various forms within the company under examination. It is imperative for the company to take action and address these issues to remain competitive in today's market. The correlation analysis conducted has revealed a strong relationship between manufacturing waste and the operational performance of the company. The results of the regression analysis indicate that defects, overproduction, transportation, and excess inventory have a significant impact on at least one of the operational performance measures. It is clear that the manufacturing process and the management of waste have a direct effect on the overall performance of the company. By identifying and addressing the areas of waste, such as defects and overproduction, the company can improve its operational performance and ultimately increase its profitability. In conclusion, the correlation and regression analyses conducted have provided valuable insights on the effect of manufacturing waste on operational performance. Furthermore, the analysis of secondary data obtained from Asku plc Archives reveals a concerning trend of high material rejection rates within the company, currently standing at 9.3%. This high rate of rejection is indicative of a significant amount of manufacturing waste, resulting from defects in the production process. Upon further examination of the data, it becomes clear that the company is experiencing significant downtime due to a variety of factors with 80% of this downtime being attributed to blower machine breakdowns. The company's performance in the most recent budget year was recorded as 41.9%, 37.3%, and 34.6% on the three production lines. These figures highlight the significant impact that waiting due to material, power, and machine availability has on the company's operational performance and overall efficiency. In order to address these issues and improve operational performance the researcher has suggested both short term and long-term sixes that would dramatically lower the eight manufacturing wastes.

Keywords: *Lean Manufacturing, Operational Performance, Manufacturing Wastes*

The Effect of Quality Management Practice on Organizational Performance:

The Case of Awash Wine Share Company Fikadu Kebede, St. Mary's University

Abstract

Organizational performance reveals how well be the firms accomplish their goal in terms of customer satisfaction, operational improvement, employees' satisfaction and delivery quality product. The main aim of conducting this research was to study the effects of quality management practices in the organizational performance the case of Awash wine S.C. Top management commitments, customer focus and continuous improvement has been used as independent variable to determine the relationship and effects on the organization performance that has considered as independent variable. the study used primary data which was collected by self-administered research questionnaire sampled from 171 respondents and 133 respondents were filled correctly and returned, thus the overall response rate was 77.7% and also the researcher reviewed the relevant documents regarding to quality management practice records that the company had. the data was analyzed using descriptive statistic by applying SPSS and the result presented in the tables form. the findings based on the fact, that the research analysis results showed a positive significant association between customer focus and organizational performance in Awash Wine S.C. The continuous improvement also had a significant relationship with the organizational performance in Awash wine S.C and the continuous improvement allover the company leads the increase of organizational performance. The other findings indicated that top management commitment variation was the factors that affects performance and has the positive significant relationship with organizational performance in Awash wine S.C. The study recommended that the top management to consider how much their commitments are important in improvement of organizational performance through provide employees with the required resources and permit them to participate and engaged in making decisions on quality issues and provide opportunity to act with responsibility and accountability. The study also recommended that the organization focus on identifying customer needs and expectations as a critical factor for their organizational performance enhancement and attempt to meet them. The research study also recommends that, as a manufacturing firm, the company focuses on continuous improvement of the system and process in order to gain benefits from the quality management practices through delivering trainings to employees based on the gap assessment, focused on the technological improvement to enhance the qualities of products and service and improving management systems as per needs and expectation of customers and employee's satisfaction in AWSC .Finally, the study recommends that similar research to be conducted focusing on the additional variables that may affects organizational performance of AWSC was not addressed in this research and it could be addressed by the future research.

Keywords: *Awash wine Share Company, Quality management practices, organization performance*

**Practice and Challenges of Quality Improvement in Coffee Roasting:
The Case of Melange Coffee and Eliana Coffee Roasters Companies
Hana Engdawork, St. Mary's University**

Abstract

This thesis examines the understanding of practice and challenges of quality improvement in the context of roasted coffee companies from the perspectives of Top management, customers and suppliers. The research findings indicate that the company demonstrates a good understanding and awareness of quality improvement, as reflected in a mean value of 3.59. The company regularly measures customer satisfaction and needs, with over 80% of customers confirming this practice. Furthermore, 90% of customers reported that their opinions are seriously considered, and more than 70% stated that the company responds promptly and positively to customer complaints. These results highlight the company's well-established communication channels, as attested by over 80% of customer respondents. A majority of respondents demonstrated a positive belief in quality improvement, indicating the company's overall commitment in this area. The understanding of customer needs was rated highly, with a mean value of 3.5, enabling the company to produce the desired products. Effective customer needs assessment facilitated the identification of critical points and problem-solving in quality issues. Respondents also indicated that their companies have quality objectives to enhance competitiveness and attract new customers. Clear quality improvement policies served as strategies for enhancing product quality and ensuring consistency. Some of the challenges faced by the company in distributing raw coffee to customers included a limited number of farmers producing high-quality raw coffee and difficulties in identifying and solving defects in green coffee. Analyzing visual inspections of green coffee also posed challenges. Following the quality standards of raw coffee and grading accordingly were identified as the least frequently encountered challenges. In conclusion, this research highlights the company's strong understanding and awareness of quality improvement from both customer and supplier perspectives. It underscores the company's dedication to measuring customer satisfaction, promptly addressing complaints, and producing quality roasted coffee. Furthermore, it emphasizes the importance of customer needs assessment, setting quality objectives, and building trust with suppliers and customers. By identifying and addressing challenges in the distribution process, the company can continue to improve its product quality and maintain its competitive position in the market.

**Assessment of Quality Management Practices in Cadila Pharmaceuticals
(Ethiopia) Manufacturing Plc.
Jenberu Getachew, St. Mary's University**

Abstract

This study has been conducted on the assessment of practices in quality management at Cadila Pharmaceuticals (Ethiopia) Manufacturing PLC. A descriptive research approach was employed using a questionnaire and interview to get primary data from employees of CPEL and secondary data from self-observation. Key principles of quality management practices such as customer focus, leadership or management commitment, engagement of employees, continuous improvement in the company, evidence-based decision-making, and relationship management were used as independent variables accompanied by different measurement instruments under each variable to measure organizational quality management. The data were collected with a 100% response rate to the distributed principle of QMS questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation, and percentages, which are calculated using the statistical package for the social sciences (SPSS) version 23. The validity of the instrument was checked, and the internal consistency of the instrument was measured using Cronbach's alpha, and the result was greater than 0.7, which signifies that the reliability of the data was very good. The results of this study show that the majority of the employees agree that Cadila Pharmaceuticals (Ethiopia) is practicing all these QMS principles. The research work has identified lack of employee commitment, difficulty in performing internal auditing, lack of financial resources or currency, lack of sufficient or consistent training about QMS implementation, organizational structure limitations, and documentation problems as challenges to the implementation of a quality management system in the Organization. The benefits of the CPEL from the implementation of QMS practices are also listed in this study, such as, improvement in productivity, improvement in efficiency, reduction in cost and waste, competitive advantage, increase in sales and market share, good customer relations, and increased customer satisfaction. This study finally recommended that all potential problems identified in the implementation practice of QMS be given due attention and appropriate preventive and corrective actions planned ahead during the planning and development stages of the system.

Keywords: *Assessment, Practices, Quality Management, Quality Management System.*

**ISO 45001:2018 Occupational Health and Safety Management System
Implementation Practice and Challenge in the Construction Industry:
The Case of Mesay Oli Construction Plc.
Meron Daniel Araya, St. Mary's University**

Abstract

This research focuses on investigating the implementation practice of ISO 45001:2018 in the construction industry, specifically using Mesay Oli Construction as a case study. The aim of this study is to identify and analyze the key challenges faced by Mesay Oli Construction during the implementation process, and propose effective strategies to overcome these challenges. ISO 45001:2018 is an international standard for occupational health and safety management systems, and its successful implementation is crucial for ensuring worker safety and minimizing workplace accidents in the construction industry. By conducting interviews, surveys, and analyzing relevant data, this research will provide insights into the specific hurdles encountered by Mesay Oli Construction, which may include compliance issues, resource constraints, lack of employee engagement, and resistance to change. Furthermore, strategies and best practices will be explored to offer practical recommendations for Mesay Oli Construction and other companies in the construction industry to optimize ISO 45001:2018 implementation processes. The findings of this research are expected to contribute to a better understanding of ISO 45001:2018 implementation challenges and provide practical solutions for successful adoption in the construction industry, ultimately enhancing safety and well-being for workers.

Keywords: occupational health and safety, construction, standards, accidents, challenges, practices

Assessing Critical Success Actors in Implementing Total Quality Management in Mechanical Engineering Service Providing

**Company:
The Case of Berhan Engineering
Shewamene Bejital, St. Mary's University**

Abstract

This research has been conducted to assess critical success factors in implementing total quality management system in the mechanical engineering service sector in the case of Berhan Engineering which is certified by ISO-9001-2015 Quality management System. A descriptive research approach was employed using a questionnaire and interview to get primary data from employees of Berhan Engineering. The data were collected with a response rate of 79.1% from the distributed forty three (43) questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation and percentages, which is calculated using Microsoft excel. The validity of the instrument was checked and internal consistency of the instrument was measured using Cronbach's Alpha and the result was 0.93, which signifies that reliability of data was good. The results of this study identify CSFs in implementing TQM the case of Berhan Engineering. Among the five CSFs identified in the literature Supplier management and employee training and education were critical problem in implementing TQM. The research work has identified lack of employee's commitment and willingness for quality service, lack of effective supervision, suppliers were not willing to deliver recommended raw materials and products, lack financial resources, Insufficient knowledge about QMS, lack of QMS training, lack of proper equipment and tool available for use, and lack of a quality assurance team and documentations problem were the challenges in implementing QMS in the company. The benefits of the company from implementation of QMS practices also listed in this study such as, the company achieves improvement in productivity and efficiency, reduction in cost and waste, strength cooperation and team work between employee, builds good customer relations and increase customer satisfaction, Internal communication between departments and personnel's increase. Finally this study recommended that the company has to deliver organized training and education programs to employee, work on supplier management and all the challenges identified in the implementation of QMS to be given a due attention.

Keywords: *Critical Success Factors, assessment, Total Quality Management*

Project Management

**Assessing Project Risk Management Practices in Construction Projects: A Case
Study of Ayat S.C.
Abdulkdus Saad, St. Mary's University**

Abstract

In Ethiopia, it is known that both foreign and local construction companies are operating on grand projects across the country and one area of this is real estate mainly in the Capital Addis Ababa. Issues related to cost and time overruns are the main factors that affect performance of the projects and risk related to this factors and other unforeseen areas. With this area as a main driver, this study set major objectives of risk assessments and mitigation practice of Ayat Real Estate Company. The Study adopted both quantitative and qualitative research approach as it tries to explore the possible causes and their effect on the overall performance of the project related to risk and its practical use in the project tries to identify any weak area that that could be enhanced for best performance and successful project.

**Cash Flow Management Challenges and the Role of Commercial Banks
in the Construction Sector**
Abdurehim Hussen, St. Mary's University

Abstract

This dissertation presents the contribution of the banks in the capacity building as well as project financing of the domestic construction firms which are involving in the infrastructure development activities of the country. The challenge of cash flow for contractors is well documented. Besides management related challenges, lack of capital, limited access to credit, payment delays and lack of proper regulatory framework has bedeviled the capacity of contractors to have sustainable cash flow. The main objective of this paper is to assess the significance of banks in relation to contractors' cash flow problems in construction projects in Ethiopia especially in capacity building and project financing of the domestic construction firms in Ethiopia. The study took 17 construction firms under BC, WWC, Road construction and GC where a structure questionnaire was administered to 17 firms and 8 bankers. The study employed a descriptive research design in order to meet its objective. The study found that cash flow challenges were more significant at mobilization and implementation phase and to an extent at closure. It was also established that cash flow challenges have a direct bearing on project performance given their impact on project operations such as project delays, defaulting payments and declining new contracts. The study recommended enactment of necessary policies, laws and regulations geared towards increased allocation of financial resources to construction firms in order to fully support growth through easy access. Strategies to lower lending rates to what other developed countries have been explored. Furthermore, to improve the contribution of one party to the problem of the other, they should work together to enhance the relationship between contractors, banks, and occasionally the employer.

Keywords: *Cash flow, Financing, Contractors, Commercial Banks*

**Assessment of Delay Factors Affecting Building Construction Project Performance in
Addis Ababa: The Case of Grade 1 Building Contractors and Consultants
Abel Teshome, St. Mary's University**

Abstract

Building projects in Addis Ababa are suffering a wide range of performance challenges. The goal of this study was to evaluate the delay factors that impact the performance of building construction projects. Through a thorough analysis of the literature, eighty-one (81) project delay factor characteristics were found. A structured questionnaire survey was undertaken among stakeholders, including consultants and contractors on selected building projects, to obtain their perspectives on the factors of project delays. This study classified delay factors into four categories: consultant-related, contractor-related, client-related, and external-related, and then examined their influence on delay using the relative importance index (RII) as a foundation for analysis. Primary data was acquired from 87 respondents through questionnaire. Relative importance index (RII) was utilized for analysis to identify important delay factors impacting project performance of building construction projects. The RII was computed for each delay factor and set of categories in order to rank the factors. Slow decision making, unanticipated surface and subsurface circumstances (such as soil, high water table), inefficient project planning and scheduling, and periodic work stoppage owing to cash flow restrictions and escalation of local material prices were among the study's findings. According to the study, the client related category had the most influence, followed by external related, contractor related, and client related had the least impact. The study also recommended a series of actions that directly resolve the issues raised for each stakeholder as well as the external related delay factors such as clients should collaborate closely with other stakeholders to improve project site delivery timeliness, contractors provide enough work planning and scheduling, as well as skilled site management and monitoring and consultants should ensure that proper site investigations are carried out both during the feasibility study and the conceptual design to guarantee that necessary procedures are taken during the detailed design to avoid work suspension during the construction phase to resolve design difficulties.

Keywords: Project Performance, Delay factors, Building Construction project

**Assessment on Factors Affecting the Effectiveness of Monitoring and Evaluation
Practices of Government Development Projects:
The Cases of National Biogas Program of Ethiopia**

Abiy Girma Abebe, St. Mary's University

Abstract

Monitoring and evaluation have been critical performance management tools for project milestone planning, decision making, and implementation. The NBPE has faced significant challenges in adequately achieving the program objective and meeting the conditions required for the success of these projects. Inadequate personnel with project management skills, technology, leadership as well as insufficient financial resources, are some of the challenges that NBPE faces. The purpose of this study was to conduct research on the factors that influence the effectiveness of government development project monitoring and evaluation. The following objectives and variable have guided the researches i.e., Stakeholder participation, competency of staff handling, organizational leadership, budgetary allocation, and technology development and utilization. The descriptive and explanatory research designs were used in the study, there are approximately 110 NBPE employees, the research is conducted using a census survey method with total of 76 respondents were chosen. The descriptive statistics used in the study were generated using Statistical Packages for Social Sciences (SPSS) version 21. The study discovered that listed above factors have a positive and significant impact on the effectiveness of the M&E system in NBPE, and the study discovered that all variables have a positive and significant impact on the effectiveness of the M&E system in NBPE. Staff competency and organizational leadership were found to have the greatest impact on the effectiveness of NBPE M&E practice for government development organizations, followed by stakeholder participation and technology development and utilization. The study also discovered that each independent variables have a significant impact on the effectiveness of project monitoring and evaluation. In conclusion, the study recommends that orienting and training middle management for M&E functions, as well as rotating them into different jobs, should be part of the organization's human resource development policy.

Keywords: *Factors affecting M&E practice, Effective Monitoring & Evaluations system*

Assessment of the Practices and Challenges of Implementing Earned Value Management System in Selected Ethiopian Megaprojects
Aklog Shiferaw Mihrete, St. Mary's University

Abstract

This research explored the practices and challenges of implementing earned value management system in selected Ethiopian megaprojects. It assessed on the benefits realized as a result of both implicit and explicit use and implementation of earned value management system by the megaprojects in Ethiopia. It also attempted to highlight the software solutions available for implementing earned value management system. This research also attempted to discover the extent that earned value management system is implemented in Ethiopian Information Technology projects such as in Ethio telecom projects. To meet these research objectives, both qualitative and quantitative research methods were employed. A structured questionnaire and interviews, a thorough literature review and document analysis were also employed. The simplified version of the 32 earned value management system criteria defined by ANSI/EIA-748 was used to assess the practices of earned value management system in Ethiopian megaprojects. Author's slightly modified version of Kim's et.al, (2003) earned value management implementation model was applied to assess the challenges of implementing earned value management system in Ethiopian megaprojects. Literature reviews were applied to design the questionnaire on the benefits that could be realized as a result of implementing EVMS in Ethiopian megaprojects, and the same was employed to find information on currently available software solutions for earned value management system implementation. A total of 50 respondents from 12 selected megaprojects were expected to be participated in completing the questionnaire including four open-ended questions, only 20 respondents from 9 selected megaprojects who also have participated in a number of other road, railway and hydroelectric power generation projects informed this research with Cronbach's alpha value of 0.944 reliability. The questionnaire designed also collected data from the open-ended questions and a few other interview sessions provided information including from program managers in Ethio telecom multi-site megaprojects. The findings of the research pointed that practices of earned value management system in Ethiopian megaprojects, with the measure of 32 criterion in five categories such as organization, planning, scheduling and budgeting, accounting, analysis, and revision, have a relatively low score in organization and accounting system criteria, and a relatively higher score in planning, scheduling and budgeting, analysis, and revision criterion. This indicated that because of compounding factors on project activity and management issues, the practice is yet poor that it requires comprehensive move towards implementing earned value management system at full scale; however, megaprojects currently have practiced some elements of earned value management system and their current project management practices have features that resemble earned value management system but not as 'hard facts'. In the same view however, megaprojects through the lens of author's slightly modified Kim's et. al., (2003) earned value management system implementation model, faced significant challenges with factors related to the acceptance, performance and use and in that order. Moreover, it was found that Ethiopian megaprojects could be benefited from a full scale and comprehensive implementation of earned value management system and the prominent software solutions currently available for Ethiopian megaprojects to implement EVMS are Primavera from Oracle and Microsoft Project and Portfolio Management from Microsoft Inc.

Keywords: *Earned Value Management System Practices, Challenges and Benefits, Ethiopian Megaprojects,*

**Assessment of the Practices and Challenges of the Implementation of Addis Ababa
Integrated Housing Development Program: The Case of 20/80 Condominium House
Construction in Addis Ababa
Alula Terefe Desta, St. Mary's University**

Abstract

The main objective of this study is to identify why all the stakeholders are unable to deliver better quality houses, more job opportunity and slum reduction, while repeated major and minor construction defects are observed in completed housing units and households are subject to unexpected maintenance costs, despite the Office's (AAHDPO) efforts to promote them, and to draw conclusions about what needs to be able to improve their capacity. This research involves both qualitative and quantitative approaches for data collection and analysis. To gather quantitative data, five survey questionnaires was administered to HDPO, contractors, MSEs, consultant and house occupants. For qualitative approach, in-depth interviews were carried out to purposefully selected respondents. In addition, observation was used. Lastly, data were collected from documents such as policy documents, reports and contract documents. The main activities in the research design are core problem identification, research objective to tackle the problem, operationalize the variables through intensive literature review, identify population, data collection and data analysis and conclude the research. The selected project site is Yeka Tafo and Goro Silasie, project -4. The findings concerning the support programs indicate that the office itself (HDPO) should have to change its culture that has been implemented with scientific practices, since the study indicated that the practices are in lack of proper management practice, quality control practice, lack of strict supervision, and lack of testing mechanism, lack of technical and managerial knowhow. In general, improper implementation of project management knowledge area and project management tools and techniques. The study also aimed to identify major and minor defects in the newly constructed houses. The objective is addressed through research questions that are formulated to find out the effect of the capacity building schemes, to assess the practices and challenges of the implementation of the project (AAIHDP). Finally based on the findings the researcher recommends that special attention need to be given to HDPO, Consultants, small-scale contractors and MSEs in order to improve their capacity. In spite to this alternative construction materials of low-cost housing systems should be further studied to minimize the escalation of conventional construction materials. In addition, the whole construction management process should be improved then real cooperation between stakeholders, strict inspection of construction materials and inspection of works should be practiced; otherwise, with this working culture, the system might no longer fulfill the housing shortage in the near future.

Keyword: Practice of project management process, project management tools and technique, project management knowledge area, quality

Assessment of User's Level Satisfaction On Addis Ababa Light Railway Project

Aman Degu, St. Mary's University

Abstract

In the world in any organization or sector the main ultimate goal and objective is to gain profit but the company before to think get profit first to check themselves how to the customer satisfied on product or services. This is maybe due to the fact that managers sometimes do not really know of what actually goes on in a customer's mind. As such, this difficulty has provided as a challenging task to most business companies that places strong weight on customer satisfaction. Addis Ababa, Ethiopia light rail transit service practices the service to overcome problems of the transportation system in the city. When implemented the light rail transit, it was expected to serve the residents with potential benefits and criteria of reduced cost, safety, reliability, comfort, environmental friendliness, efficiency and attractiveness for residents. However, unlike these expectations currently, the light rail transit service is characterized by train waiting time, train passengers behaviors, crowdedness in the train and travel information are significantly the most dissatisfied. The general objective of this study is to determine the level satisfaction of the passengers on AALRT. The survey method containing closed-ended and open-ended questionnaires were used to identify the level satisfaction of the passengers on light rail transit services. The Questionnaires distributed to 396 passengers and 375 questionnaire returned and the survey questionnaire was distributed randomly that used the train on selected 7 stations. The sample size was calculated using Taro Yamane formula based on the number of passengers traveled per day on each selected seven station. Additionally, simple random sampling techniques from the selected stations of the East -West line of the rail was used randomly. The collected questionnaire survey data were analyzed using SPSS version 25. The results showed that the train speed, transport price, station cleanness, sense of safety and inside cleanness most passengers were satisfied. While the passengers dissatisfied with train waiting time, train passengers behaviors, crowdedness in the train and travel information so AALRT may be improve train waiting time, train passengers behaviors, crowdedness in the train and travel information.

Keywords: SERVQUAL, tangibility, reliability, responsiveness, assurance, empathy and Passenger's satisfaction

**Assessment of Project Management Practices in Civil Society
Organizations: The Case of Plan International Ethiopia,
Addis Ababa Regional Office
Amanuel Ermias Akalu, St. Mary's University**

Abstract

Application of best project management practices is of critical importance for organizational performance. Project management is believed as an effective and resourceful method for achieving a goal that is better than the other available methods, processes, and techniques. Hence, this study aimed to assess the project management practice of Plan international Ethiopia by using the five process groups defined by (PMI). The research used a mixed approach and adopted a descriptive research design. The primary data collection was done by using an interview and questionnaire instruments from employees involved in project work selected in the census survey and as secondary data; related books, articles, journals, and publications from the project office were reviewed. Percentages and mean values were used lyse the data collected. Accordingly, the findings of the research showed a moderate level of project management practice within the organization. Also, the study revealed that the levels of initiation and execution practice are higher than the other process groups in the organization while the project closure process group has the lowest practice level according to the project management practice level standards. Furthermore, the study identified that the level of practice of activities related to risk, procurement, project control, cost, and time is low. Thus, the study recommends that the organization should give more emphasis or considerable attention to processes related to project control, risk, procurement, cost, and time, during the implementation of each process group in order to strengthen the practice of project management in Plan international Ethiopia.

Keywords: *Project management, Project management Process groups, Project management practices*

**Assessment of the Practices and Challenges of Project Monitoring and
Evaluation in Ethio Telecom: The Case of Fixed Network Projects
Azebdesalegn , St. Mary's University**

Abstract

Monitoring and evaluation of projects is one of the key processes of project management through the gathering of information and assessment of it to determine whether progress is being made towards pre-specified goals and objectives and to highlight whether there are any unintended (positive or negative) effects from a project and its activities. The purpose of this study is to assess the practices and challenges of monitoring and evaluation of ethio-telecom, in the case of fixed network projects. A descriptive type of study with purposive sampling technique; based on the criteria of their prior knowledge, capacity and experience of monitoring and evaluation and quantitative research design to collect data was used to assess monitoring and evaluation practices. A total of 36 respondents were drawn from different levels, which included the officials in Ethio-telecom fixed network project. Questionnaires have been used as data collection tools, data analysis was done through a special program known as Statistical package for social Science (SPSS) and Microsoft excel,2022 findings of this study showed that the current M&E practices applied in Ethio-telecom had a good practice in M&E planning but also indicates the existence of poor motivation scheme for personnel participating on the M&E activity to improve effectiveness of M&E and Stakeholders perform their responsibility is ineffective. The effectiveness of the project due to monitor and evaluation practices were affected by that lack of having effective project in planning, lack of expertise for monitoring and evaluation, lack of stakeholder engagement on monitoring and evaluation, lack of management support, unavailability of funding for M&E, inaccuracy in data collection, failure to process and analyze data, percent failure to have appropriate evaluation design .Therefore, based on the findings, it is suggested that training, motivation should be provided to enhance the stakeholders in the M&E practices This is important to have a common understanding across the stakeholders since in a project different stakeholders involve too and further help to conduct effective project M&E.

Keywords: *Evaluation, fixed network project, Monitoring, project management, Stakeholders*

**Factors Influencing Local NGO's Project Performance In Addis Ababa: The Case of
Projects Implemented by Orthodox Tewahdo Church Development and Inter- Church
Aid Commission (EOTC/DICAC)
Balemlay Wale, St. Mary's University**

Abstract

The purpose of this study was to investigate the effect of human resource factors, organizational culture, organizational leadership and resource allocation on project performance in EOTC/DICAC. The study employed a mixed research approach and explanatory and descriptive research design. A five-point Likert scale-based questionnaire was used to collect data for the assessment from 69 chosen respondents (project managers, project team members, support staffs and project coordinators) from EOTC/DICAC. Analyses were performed using four project explanatory variables – human resource factors, organizational culture, organizational leadership and resource allocation. The findings of the regression analysis revealed that all of the independent variables (human resource factors, organizational culture, organizational leadership and resource allocation) had a statistically significant and positive effect on project performance. It implies that an increase/decrease in human resource factors, organizational culture, organizational leadership and resource allocation will result in a proportional increase or decrease in project performance. The total effect of the independent variables in the model resulted in a 51 percent variations in project performance. This implies that these variables are needed to be considered in any effort to boost project performance in EOTC/DICAC. Finally, the study suggests that the organization should ensure that human resource policies are implemented and followed to ensure project performance, revise employee remuneration to ensure that it matches their responsibilities, develop coaching and mentoring programs to ensure professionalism and enhance staff skills and competence, and develop resource allocation policies to guide the management and allocation of limited resources.

Keywords: *Human resource factors, Organizational culture, Organizational leadership, Project Performance, Resource allocation*

Project Implementation and Management Practices of Financial Institutions:

The Case of Awash Bank

Biniyam Biruk, St. Mary's University

Abstract

The purpose of this study was to investigate the effect of project management practices on IT project implementation in Awash Bank. The study employed a quantitative research approach, an explanatory and descriptive research design. A five-point Likert scale-based questionnaire was used to collect data for the assessment from 45 chosen respondents (project managers, project team members, support staffs and project coordinators) from Awash Bank. Analyses were performed using four project management practices – fund management, stakeholder management, monitoring and evaluation and risk management. The findings of the regression analysis revealed that two of the project management practices (fund management and risk management) had a statistically significant positive effect on IT project implementation. It implies that an increase/decrease in fund management and risk management will result in a proportional increase or decrease in IT project implementation. The total effect of the independent variables in the model resulted in a 32.4 percent variations in IT project implementation. This implies that these variables are needed to be considered in any effort to boost IT project implementation in the banking industry. The study recommends that the management should seriously identify risks involved in a proposed project throughout the project life cycle and develop an appropriate mitigation plan accordingly. Furthermore, the management of the bank should enhance its cash management in such a way that complements IT project success.

Keywords: *Project Implementation; Fund management; Awash Bank*

**Cause of Delays in Transmission Projects in Ethiopian Electric Power:
The Case of the Addis Ababa Transmission and Distribution
Rehabilitation and Upgrading Project
Biniyam Zewdu Girum, St. Mary's University**

Abstract

Efforts to reduce the delay by mitigation or eliminate the delay by acceleration are measures that depend on the projects being considered for those measures. Based on the general objective of the research to find out the causes of delay in the Addis Ababa Transmission and Distribution System Rehabilitation and Upgrading Project, this study addressed three specific objectives, the magnitude of the causes of delay and project delay, by using descriptive analysis, and also carried out investigation the influence of causes of delay in project life cycle phases by utilizing multivariate regression model. Project life index and multivariate regression diagnostic tests were also carried out. The target population for this study was 452 individuals stratified based on the surveyed project actors where a sample of 212 respondents was established and only 171 responded. Questionnaires were self-administered and were dropped and picked immediately respondents were done filling them. Data collected was then presented using tables and figures. Statistical Package for Social Sciences (SPSS) software was used to analyze data. The findings revealed that the most project delay is towards execution project life cycle followed by planning phase. In addition, it is found out that the occurrence of project delay was rated as high. Lack of communication due to internal project influences has been the top project delay source. Further, this study revealed that the most project delay is towards inadequate resources, poor project planning, lack of communication, lack of monitoring and evaluation and client dissatisfaction across each the project life cycle respectively. The study concluded that pitfalls in project life cycle have been a source of transmission project delay. Finally, towards maintaining and improving late execution of the project as compared to the planned completion period and these delays are often as a result of miscommunication, the study recommends: leading, integrating people, and taking decisions to make a project a success and building trust and relationships among team members, as well as propagate desirable personal behaviors and clear communication rules by implementing the identified respective approaches for action.

Keywords: Causes, Delay, Project, Power, Transmission

Assessing the Risk Management Practice of TollRoads Expansion Projects in Ethiopia
Daniel Aragaw, St. Mary's University

Abstract

Building projects are extremely complicated, involving sophisticated technology and structures that are plagued with danger and uncertainty. As a result, having a well-articulated and experienced risk management technique is critical for project success, not just in terms of reducing negative outcomes but also in terms of maximizing opportunities. The goal of this study was to evaluate the project risk management practices of the Ethiopian toll roads Enterprise expansion building construction projects using the five project risk management processes identified through literature review: risk management planning, risk identification, analysis, response and controlling. The study employed a descriptive research design and a qualitative research approach, with semi-structured interviews serving as the primary data source and documentation analysis serving as the secondary data source. As a data collection tool, the study used semi-structured interviews and purposive sampling as a sample technique. This study revealed the significant weaknesses in the project's real risk management practice based on the analysis. This project work is not included on impact scales, risk appetite and tolerance limits, and frequency of risk management activities and reporting which needs further research on future.

Keywords: risk, project risk management process, Ethiopian toll roads Enterprise

Factors Affecting Project Implementation Delay: The Case of Selected Projects

**Financed by Wegagen Bank S. Co.
Dawit Fere sew, St. Mary's University**

Abstract

Timely completion of projects within the predetermined schedule and cost has a competitive advantage for all stakeholders involved under projects. Project implementation delay refers to the late completion of works compared to the pre-planned schedule. The study assumes, project implantation delay can be rectified and eased when major affecting variables are identified. With the aim of discovering these factors, the researcher identified variables based on different literatures and published materials and aims to filter out and investigate the effect of Project appraisal and approval process, Promoters change request, Project monitoring and follow- up, Project implementation, Project planning, External environment conditions versus project delay under selected Wegagen Bank s.co financed projects that founds at Corporate Head-office level. With the aim of assessing the effect of the mentioned factors, research hypothesis was formulated to explore major factors that affect project implementation. Therefore, the above mentioned variables identified to be independent variables and the dependent variable identified to be project delay. With the aim of testing the proposed hypothesis, the research identifies 75 projects through purposive sampling method and data collected from professionals under credit cluster namely from credit analysts, relationship managers and Loan workout officers. Primary Data were collected from selected credit professionals and the collected data analyzed using linear regression method. Following proper checking, coding and encoding of responses in to SPSS V.26 data analysis software The findings infer that there is a strong positive and significant relationship among all the mentioned factors namely; Project appraisal and approval process, Promoters change request, Project monitoring and follow-up, Project implementation, Project planning, External environment conditions and from these unfavorable variables, external environment condition founds to have the strongest influence on project completion delay. Furthermore, after checking indicated variables are free from collinearity or the level of collinearity is within acceptable range, the researcher conducts multiple regression test and results have shown if the bank control and manipulate these factors, the bank can reduce delays from reducing a minimal 17% delay in time up to 200+ percent reduction of delay time. Therefore, the bank shall take a due consideration undermentioned variables before rendering any type of project financing and the bank shall halt financing before adequate risk mitigation mechanism is in place.

Keywords: *Project Appraisal and Approval, Project M&E, Project planning, Project Implementation, External environment condition, and Promoters change request.*

**Practices and Problems of Condominium Housing Construction Projects: The
Case of Lideta Sub-City Housing Construction Development
Projects in Addis Ababa
Demewoz Erkiyhun, St. Mary's University**

Abstract

The study was conducted aiming at assessing the practices and problems of condominium housing construction in Lideta Sub-City in Addis Ababa. The research design was descriptive in nature and the quantitative method supported by qualitative approach. Data was generated via questionnaire, interview and document analysis. Accordingly, the data was collected from 194 sample respondents out of the total of populations 613. First construction project sites were selected based on judgmental sampling techniques whereas, the AAHDPO and the staff, the LHDPO with their staff, contractors, consultants and SMEs members were selected based on both judgmental and convenient sampling techniques as well. The data obtained through questionnaire, were analyzed using statistical package for social sciences/SPSS/ using statistical tools such as frequency, count, percentage, mean score and waited mean. On the other hand the data obtained through interview, observation and document analysis were analyzed qualitatively to substantiate the result of the quantitative analysis. The findings of the study showed that a significant number of respondents were relatively qualified in the position they hold currently. The findings also indicated that there was a high level of need to conduct close supervision, monitoring and serious evaluation. Besides this the resource provision and management, project planning, capacity building, lack of stakeholder involvement, infrastructural issues were the major problems of the project activities. Realizing the fact to the great mismatch between the demand for and the supply to housing, introducing alternative housing approach is unquestionable. Moreover, the housing policy of the government should consider multi directional approaches. Such as: Participative planning and implementing campaign that build up understanding and cooperation between the concerned stakeholders is very important. Maintain proper monitoring and evaluation systems and take as early corrective actions for a variation from the bench mark. Applying alternative low cost durable local material and technology and encouraging different actors involved in the construction of condominium housing is indispensable to address the targets of IHDP.

Keywords: *housing, household, housing shortage, overcrowding, slum, squatter settlement, kebele*

Performance Assessment of Public Construction Projects in Addis Ababa: The Case of Kolfe Keraniyo Sub-City Construction Office

Elizabeth Teshome Esheta, St. Mary's University

Abstract

Construction industry is complex in nature because it contains large number of project parties as clients, consultants, contractors, shareholders and regulators. Construction projects investigated in this study include administrative buildings, school buildings, medical centers, communication facilities and shades. The general objective of this study is to performance assessment of public construction projects in Kolfe keraniyo sub-city construction office. The results were analyzed, discussed to obtain the most performance indicators. The relative importance index method (RII) was used here to determine cost, time and quality factor of the relative importance of the key performance indicators. Cost factor, quality factor, and time factor were considered the first, second and third respectively with RII has effect on public construction of public construction projects. Quality is an essential component and one of major factor for public construction project while lack of quality assurance training and follow up have contributed to the public construction project. Time is one of major factor for public construction project while contractor is factor of project and all these factor are affect time performance cause RII is above financial problems, subcontractor, site management, construction methods, improper planning, mistakes during construction, Inadequate contractor experience, Shortage of material, labor supply problem and labor productivity, consultant absence of consultant' s site staff, lack of experience on the part of the consultant, contract management problem and quality assurance. The cost factor of the performance public construction project while fluctuations in the cost of materials, project materials monopoly by some suppliers and design changes. To carry out the project activities of a public construction project, the government should prioritize the selection of capable consultants and dependable contractors. Clients are recommended to consider appropriate inflation factor during cost estimation process. Contractors should be very strong in bidding for the project so that they estimate the exact cost rather than low cost in order to win the bid, collect the advance payment, and then disappear. Consultants are recommended to hire qualified technical personnel to manage and improve the projects achievement timely with its cost and quality.

Keywords: *public construction project, RII, time, quality, cost and performance*

**Assessment on the Causes and Effects of Road Construction Project Delay:
The Case of Addis Ababa City Road Authority
Ellene Dejene Demerew, St. Mary's University**

Abstract

Delays of a construction project can be defined as the late completion of works as compared to the planned schedule or contract schedule.. Delay in completion of road construction projects are the most common and frequent problem in Addis Ababa city as well as in Ethiopia in general. The objective of this study is to identify the causes and effects of delay causing factors in Addis Ababa City Road Authority road construction projects. The study adopted a descriptive research design. A purposive sampling method was used in this study. The study was carried out based on literature reviews, questionnaire survey and document review of projects. 37 potential delay causes and 13 effects were selected from the reviewed literature and the causes were divided in to 5 as client related factors, consultant related factors, contractor related factors, material and equipment related factors and external related factors. These factors were ranked using the Likert scale by a total of 56 professionals and analyzed using Relative Importance Index (RII). The study indicates that the top major causes of delay in road construction are Cost of materials, Shortage of foreign currency, Delay in approving documents by consultant, Delay due to Sub-contractors, Delay of payment by the client, Shortage of construction material, Improper planning and scheduling, Reworks, Lack of modern technology equipment and Low bid by contractor. The study further determines that the major effects of delay are Time Overrun, Cost Overrun, Poor quality, Compromised Quality, Low Profit, Disputes, Negotiations, Court Cases, Litigations, Abandonment, Revocation, Arbitration and Bad reputation. In order to avoid/minimize the road construction project delay in the city, the study recommends the payments to be made on time by the client, the design documents should be reviewed and approved by the consultant on time and the contractor should select an experienced sub-contractors and work hand in hand to complete the project with the allocated budget and time.

Keywords: *Delay, Road Construction, Causes of Delay, Effects of Delay, Addis Ababa City Road Authority*

**Challenges Associated with the Administration of Educational Programs
Implemented by Selected Non- Governmental Organizations in Addis Ababa**
Elsabet Aynalem, St. Mary's University

Abstract

This study aimed to identify the most significant challenges associated with the management of educational projects implemented by non-governmental organizations in Addis Ababa. Six school principals, and twenty-one teachers from the target schools, as well as twenty-seven project experts and officials from implementing NGOs were selected using random and purposive sampling techniques. For data collection, questionnaires and interviews were used, while percentages were used for data analysis. Similarly the qualitative data that was extracted through transcription methods and mainly relies on meanings and words. Technical issues, such as lack of project M & E experts, lack of training, and problems with motivation; lack of support; little or no attention to M & E were identified as the most challenging aspects of project management. As a result, it was determined that the issues could have a negative effect on the effectiveness and efficiency of the education projects' management, resulting in a diminished capacity to achieve the projects' goals. It was suggested that the NGOs running the projects should be as effective and efficient as possible by properly identifying and planning education projects, establishing good relationships with the education bureau and the donor agencies, and involving concerned community members and other stakeholders at all stages of the projects as well as staffing qualified monitoring and evaluation officers. The Department of Education, the donor organizations, and the umbrella organizations should provide supervision and assistance.

Keywords: Education project, Monitoring and Evaluation, NGOs

The Challenges of Enterprise Resource Planning Project Implementation:

The Case of Awash Wine S.C.

Elshaday Tsega, St. Mary's University

Abstract

ERP systems increase both backbone and front-end functionality. ERP systems offer real and intangible benefits and strategic advantages. Organizations must overcome challenges and drawbacks to realize ERP's benefits. ERP's benefits are usually seen after complete pre- and post-implementation actions. Awash wine S.C. implemented an ERP system by modifying and applying the SYSPRO ERP to the company's structure, policies, procedures, internal processes, and other essential aspects. Due to non-involvement of stakeholders, comprehensive end-user requirements were not gathered, causing go-live confusion and erroneous reporting. This research focuses on Awash Wine ERP implementation difficulties such data cleansing & migration, security concerns, employee capability, change management, project Team, initial requirements, and project execution strategies. The goal is to examine Awash Wine S.C.'s ERP Project Implementation problems and suggest solutions. This research employed a descriptive research approach to examine and characterize the problems of installing ERP utilizing management support, data migration, data security, infrastructure preparedness, and project team capacity. This study uses hybrid research to reach its goal. This study includes all relevant populations. This study's participants are Awash Wine SC ERP users. 93 Active users from the 3 branches.. The company has created training materials that cover the ERP system's modules and characteristics. There is a vacuum in senior management's support for the successful adoption of ERP in Awash Wine S.C. Lack of top management support, inadequacy of training, lack of effective project management methodology, unclear strategic direction and vision for the use of ERP, misunderstanding of (resistance to) change requirements, and user-friendly system are major factors affecting ERP implementation in Awash Wine S.C. The firm might use their success factors problems to strengthen the second part of the project.

Keywords: ERP, Employee Engagement, Implementation Strategy, Infrastructure Readiness, Change Management

**The Practice of Communication Management of Construction Projects: The
Case of Ethiopian Toll Roads Enterprise
Ermas Kibru Kerala, St. Mary's University**

Abstract

At the time where project management becomes a norm for many organizations, research suggests that communication management is one of the key areas in project management. This research, therefore, examines the current practice of communication management in construction projects in the case of the Ethiopian toll roads enterprise. In this descriptive study, questionnaire (survey) through physically distributed for all the six departments with a total of 41 samples by census survey which directly and indirectly involve in construction projects with experts/engineers, team leaders and managers and descriptive research design is adopted. The finding of the study indicates that the current practice of communication management in the study areas shows a gap with respect to the benchmark practice of Project communication principles outlined by PMI. In addition, the communication skills of team leaders and managers have been found as satisfactory and a few levels conflict, has been observed between the study organization and its stakeholders such as vendors and consultants. The communication channel, commonly used by the organization, was a telephone and verbal communication that has limitations in project management processes. Finally, the level of intention /focus given to communication management by the study organization was also enough with respect to what it should have been. Accordingly, this result the study organization is recommended to use more formal communication instead of informal, enhance the communication management process to follow communication processes outlined by PMI.

Keywords: *Project management, Communication Management, Project Communication.*

**Assessment of Environmental Sustainability Practices The Case of Addis Ababa 40/60
Condominium Buildings**

Eyob Tesfaye, St. Mary's University

Abstract

This initiative aims to evaluate the status of environmentally sustainable practices of Addis Ababa condominium structures. The researcher has attempted to uncover some of the ecologically friendly methods practiced before, during and after construction based on the opinions of the respondents based on data acquired through questionnaires and interviews. The questionnaire was given to 100 employees at the head office, and 70 of them completed it and returned it. The questionnaire was disseminated to employees using simple random selection depending on the respondents' desire to participate and collaboration. The study used a descriptive research design using a qualitative and quantitative approach. Data was studied with statistical methods such as frequency, percentage, and mean; moreover, data acquired from interviews and document analysis was analyzed in narrative form to supplement the quantitative findings. On the topic of natural resource extraction, the data collected was examined using SPSS software, and it was discovered that the condominium project did not take adequate steps to limit natural resource extraction. The existing water usage and conservation system was also deemed to be insufficient, as there was no water management system in place to maximize sustainable water use and conservation. Waste minimization was another significant topic that the researcher wished to learn more about.

Keywords: *Sustainability, assessment, environment, change orders, sustainability indicators;*

**Determinants of the Effectiveness of Monitoring and Evaluation System in
TVET Project Implemented by Selected NGOs in AddisAbaba
Eyuel Nigussie, St. Mary's University**

Abstracts

Monitoring and evaluation of projects has great importance to various players including project sponsors and it goes further to ensure similar projects replicated elsewhere and not only revolving around a few areas. An effective monitoring and evaluation system is fundamental if the goals of a project are to be achieved. The study aims to assess determinants affecting the effectiveness of monitoring and evaluation in TVET project implemented by NGOs. The study is conducted on the four determinants of effectiveness monitoring and evaluation such as availability of fund, stakeholder participation, organization leadership and technical capacity. The study used quantitative research approach with descriptive and exploratory research design. Quantitative type of data gathered from primary and secondary data source for the primary data the study targeted 108 employees of TVET Projects from the study organizations. The response rate was 85% the questioner item were measures based on 5 point Likert scale and the questioner was tested for validity and reliability of the items cronbanch's alpha was used to measure reliability. Also the collected data was edited, sorted and analyzed using SPSS (statistical package for social science) version 20. The regression result shows that organization leadership (sig 0.008) and availability of funds (sig 0.005) has a positive and significant influence on the effectiveness of monitoring and evaluation system whereas stakeholder participation (sig 0.092) has a positive but not significant influence on the effectiveness of monitoring and evaluation system and technical capacity (sig 0.101) has a negative insignificant influence on the effectiveness of monitoring and evaluation system. Finally, the study recommends that organizational leadership greatly influence on effectiveness of monitoring and evaluation system, however; the organization policy should support the M&E system and the leaders should always communicate M&E results with the staff.

Keywords: *effectiveness, stakeholder, leadership, technical*

Assessment of Factors Influencing Enterprise Resource Planning/ERP/ Project Implementation Process; Project Management Perspective: The Case of Ambasel Trading House

Ezedin Naser Umer, St. Mary's University

Abstract

In today's world, Enterprise Resource Planning (ERP) systems have emerged as prevalent software that integrates the functional areas of a company or organization into a single system providing real time solutions and seamless communication in business processes. Studies done on ERPs successes have acknowledged that top management Support is a Critical Factor for the success of an ERP Project. The goal of this study was to examine factors influencing the implementation of enterprise resource planning in Ambasel Trading House Plc and the prospects for success from project management perspectives. The study was guided by five objectives; to examine the influence of project risk management on implementation ERP project; to examine the influence of Project Monitoring and Evaluation on ERP implementation success; to examine the influence of staff commitment on ERP implementations; to examine top management support influence on ERP implementation and; to examine the influence of stakeholder's commitment against ERP implementation success in Ambasel Trading House Plc. Employees of the organization who use Enterprise Resource Planning in various departments make up the population of this study. A purposive sampling methodology was preferable in conducting this study. this sampling method aids in the identification of elicited responses from people who have a strong understanding of ERP. As a result, the study made use of 90 people who were actively participate during the implementation process. Respondents who are ERP users were targeted. Data was gathered from both primary and secondary sources and Both quantitative and qualitative data analysis methodologies were used in this study. descriptive statistics such as mean, percentage, and frequency tables, research questions were utilized. The validity of the instrument was checked and internal consistency of the instrument was measured using Cronbach Alpha and the results are statically acceptable. Descriptive statistics based frequency tables were used to provide information on the variables. The results are investigated in terms of descriptive statistics followed by inferential statistics on the variables. According to the study's findings, the overall Ambasel's ERP deployment was successful. Top management support was remarkably successful compared to the other four determinants. In terms of the degree of influence against ERP implementations, with exception of stakeholder's engagement which has moderate extent, the other four variables, project risk management, monitoring and evaluation, top management support, staff commitment have been found in great extent to influence the successful outcome of ERP. Eventually the study provides suggestions in order to improve the project outcome. the top management of the company is found to be the backbone for the successful implementations and significant influential factor. Hence, highly accountable to accommodate all other variable to be in that same page as well. so more efforts are still expected from the company's top management in order to gain the paramount attribute of ERP system.

Keywords: *Enterprise resource Planning, project management variables, implementations.*

**Assessing the Risk Management Practices in Adwa Zero Kilometer Mega
Construction Project, Addis Ababa, Ethiopia**
Fasil Neguse, St. Mary's University

Abstract

The purpose of this study was to assess the Adwa Zero Km Museum construction project's project risk management practices using the five project risk management processes identified through literature review: risk management planning, risk identification, analysis, response planning, and monitoring and controlling. The study employed a descriptive type and used a quantitative analysis. A survey was conducted using 50 semi-structured, closed-ended questions, and an interview was conducted with the project manager. Participants who were involved in completing the question were selected using purposive sampling. Descriptive statistics were used to summarize the quantitative data compiled by SPSS 25. The data were summarized using tables and percentages. Using the above-listed methods, the researcher found out that project risk management was not given enough attention in the Adwa Zero Km mega construction project, where there are many uncertainties. The project surveyed was generally recording poor performance in most crucial parts of the risk management process. However, risk was planned ahead of time, and cause and effect were assessed in a systematic manner. The study also reported that even though there was no training to develop employees' knowledge regarding risk, a responsible person or department was not assigned to handle it. The risk identification process in the project was one of the better-performed activities that was identified at the initial stage of the project. No enough attention is given to risk getting to channel the risk analysis, response, and monitoring and controlling concurrently with the project plan and objective. The study recommended that the project team members receive consistent training in project management knowledge areas, especially risk management, and their application. Continuous improvement based on lessons learned needs to be encouraged. In addition to improving risk management oversight and project risk management processes, ensuring the establishment of effective risk management standards, and involving key stakeholders during the planning and necessary phases, collecting and compiling project data for future reference.

Keywords: Risk management, and Adwa zero kilometer project

**The Practices and Challenges of Teammate Audit Software Implementation:
The Case of Commercial Bank of Ethiopia
Ferehiwot Fekadu, St. Mary's University**

Abstract

The purpose of this study is to assess of the practices and challenges of implementation of Team mate audit software at Commercial Bank of Ethiopia. This study uses a quantitative and qualitativemixed research approach to explore the practice in detail. As a result, The Sample size was determined from the total 279 population size to conduct the study using the formula developed byTaro Yamane (1967). Thus, the sample size of the study was 74 individuals who were selected frominternal audit department and Team mate audit project. The researcher used balanced stratified sampling from probability and purposive (judgmental & Quota) sampling from non-probability technique sampling to get a representative of needed sample from total population of project employees. Data collected from target group by means of questionnaires and interviews including observation. The collected data was analyzed using SPSS (Statistical Package for the Social Sciences) version 26 Presentation, interpretation and discussion also concluded using table, percentage, mean to get sufficient findings. The researcher has used descriptive research method. Consequently, the paper focused on the practices & challenges. Regarding the practice effectively across the audit department of the bank where the software is implemented although problem auditsoftware in remote area it not functional, risk assessment module not working, some audit manager resistances to accept audit software identified while implementing Team mate project were the major one encountered. Based on the result, it is recommended that before implementing single application, the bank should pay great attention to make different testing techniques for technicalchallenges and check stakeholder requirements.

Keywords: *Team mate, Teammate Practice; Teammate challenges.*

**Leadership Skill impact for the Execution of Project towardsustainable
Development: A Case Study of a ‘Project for Establishing Comprehensive Support
System for Enhancing Firm Competitiveness in the Federal Democratic Republic
of Ethiopia**

Fetene Getachew, St. Mary’s University

Abstract

Purpose of this study is to identify and assess the impact of project managers leadership skill :communication, interpersonal, coordination, team building and delegation, problem finding, analyzing, solving skills on project success while concurrently assessing the impact of team work as moderating variable on association between project mangers’ soft leadership skills andproject success. This study gathered views of 30 individual associated with in organizations related to projects. Non-probability convenience sampling technique was used for drawing samples from population. Descriptive statistics analysis was used to analyze the data. This study indicates that a statistically significant positive relationship exists between each of identified softleadership skills and success of project and moderation impact of team work on soft leadership skills. The study amply highlights the importance of project mangers’ coordination skills and problem finding, analyzing and solving skills. It is hoped that results of this study will provide organizations and individual’s related to projects with key skills especially soft leadership skills to focus and successfully execute the projects.

Keywords: *Leadership Skills, Project Success,*

**Assessing Practices of Project Monitoring and Evaluation: A Case
Study in Commercial Bank of Ethiopia
Gelila Tilahun, St. Mary's University**

Abstract

The purpose of this study is to assess the current practices of monitoring and evaluation at CBE. This study uses descriptive research design, a mixed research approach to explore the monitoring and evaluation practice in detail. Purposive sampling technique is used to determine sample, and the sample size was 38. Concerning planning of M & E, there are good practices of M & E except the absence of separate budget for monitoring and evaluation. In the process of M & E, finance, activities and schedule are checked at least once in month. The most challenges in M & E are lack of the right performance indicators, lack of expertise, and inaccuracy in data collection, failure to prepare appropriate data collection and failure to process and analyze data. The study recommends that there should be separate budget for monitoring and evaluation of all projects. Because the monitoring and evaluation plan have problem in design, ideas should be forwarded and there should be a committee who can evaluate and revise the plan. The plan should provide the appropriate evaluation design and appropriate performance indicators. The monitoring and evaluation plan should also be given to experts who have both technical skills and experience. These experts shall have the skill on data collection and processing and analyzing the collected data. Further researches are also recommended.

Keyword: *monitoring, evaluation plan, implementation, practice, challenges*

**Causes of Change Orders and Their Impact on Construction Cost: The Case of
Addis Ababa Design And Construction Works Bureau
Girum Haile, St. Mary's University**

Abstract

This research has been conducted to make assessments on causes of change orders and their effect on project cost, the case of Addis Ababa Design and Construction works Bureau. The research adopted a casual/ explanatory model on top of a descriptive research provided. Emphasis was given on the identification of the causes of change orders and 21 causes were analyzed. A closed ended questionnaire was designed and distributed to the employees and contractual stakeholders of AADCWB. Respondents were selected using a statistical formula. From the 60 questionnaires were distributed and 55 were returned with a response rate of 91.6%. The result was analyzed in SPSS version 26 using descriptive statistics and regression analysis. As a result, the most common causes of change orders were identified as; Errors and Omissions in design, Change of design, and conflict between contract documents. The study concludes that change order is a significant predictor for the performance of cost. Therefore, if there are a high number of change orders in a project, the cost overrun will be significantly higher. Finally, the theses recommend for adaptations of critical planning and prevent change order from happening by further scrutinizing design documents together with all contractual stakeholders and to involve further market studies to minimize indirect cost effects.

Keywords: *Construction Projects, change orders, cost of a project.*

**Causes of Project Delays in Grade One Construction Companies: The Case
of Yotek Addis Ababa**
Habtamu Aregay, St. Mary's University

Abstract

The purpose of this study was to study Causes of Project Delay in Grade One Construction Companies: the case of Yotek Addis Ababa. Both descriptive and explanatory research designs were used for this study. Cross-sectional data were collected to address the research objectives of the study using a self-administered questionnaire for 65 employees using a stratified sampling and simple random probability sampling technique. The collected data were analyzed using descriptive statistics, and inferential (correlation and regression) analysis through the statistical package for social science (SPSS) version 16. The study used three major Causes of Project Delay factors including monitoring and evaluation, material-related factors, and project management-related factors as predictor variables, and successful project completion as the dependent variable. The finding of the research indicated that monitoring and evaluation, material-related factors, and project management-related factors have a positive and statistically significant impact on successful project completion. Finally, based on the findings of the study, recommendations were made for Construction Companies of Yotek: The most significant and influential variable affecting project completion time was found to be monitoring and evaluation, hence the project managers and clients should give their priority to improve the monitoring and evaluation strategies and techniques they use.

Keywords: *Causes, project, delay*

The Effect of Job Assignment on Employee Performance inEthiotelecom

Hagos Gebreigzabher Kahsay, St. Mary's University

Abstract

This study was conducted at Ethiotelecom aiming to assess the effect of job assignment on employee performance and its effect on the companies planned performance. The study used both descriptive and explanatory research method. In conducting the study, both primary and secondary data are collected using structured survey questionnaires, interview and other published materials. Random sampling technique was used to select representative sample of 120 participants from the total population of 328 found at south Addis Ababa zone and some other zones. Descriptive statistics such as measures of frequency and mean values were also employed to analyze the data gathered. The findings of the study clearly showed that though inEthiotelecom specially in employees of south Addis Ababa zone are not satisfied with the job they have now due to the improper assignment of job with correct time and qualification. Manyof the participants are not motivated with their job assignments due to the reason that they have assigned to the job not at the wright time with the wright qualification and the wright working time they have to. The study also came up with a result of lowest performance on employees and this yields lower target achievement on the company. The study also showed that there is a mismatch in allocating resource for employees to perform their task to achieve the targeted goal of the company organizational objectives of Ethiotelecom has not been augmented with the employees capacity, interest, qualification working age and qualification due to unclear criteria of job assignment in the company. Failure of properly use of feedbacksfrom employees also lead to lower employee satisfaction and as well performance of Ethiotelecom. Considering this and other problems the study recommended the company to bench mark best practices in the sector, provide clear job assignment strategy, align organizational objectives with employees capacity, effectively make use of the results for the identification of employee weaknesses, strengths and proper job assignments so that it could retain the existing and attract competent employees of the sector.

Keywords: *Job Assignment, Employee Performance, Company performance*

**Examining Stakeholders' Engagement in Project Implementation: The Case
of Integrated Agro Industry Park (IAIP), Amhara Region, Ethiopia
Haregewoin Gochel, St. Mary's University**

Abstract

This study examines the stakeholder's engagement in project implementation in the case of Integrated Agro-Industry Park (IAIP) initiative in Amhara Region, Ethiopia. A mixed research approach has been followed mainly using a qualitative analysis with some supportive quantitative data analysis from primary and secondary sources. 24 stakeholders were sampled to understand stakeholder's desired and current engagement using a stakeholder's assessment matrix and an additional of 51 stakeholders were included in the study to collect further detail through questionnaires. The result clearly demonstrates that the engagement of stakeholders in the pre-feasibility assessment practice of IAIP initiative was very restricted to some sectors and minimal while a large number of key stakeholders has not been aware of the presence of pre-feasibility assessment. The study also found that there is a gap in the desired and current level of stakeholders' engagement where most key stakeholders from the agricultural sector, cooperatives agency and unions, potential investors and investors signed agreement with the RIPDC falls under unaware, resistant and neutral categories although the desired level of their engagement is to be supportive of leading the initiative. Apart from these, the major strengths stakeholders' engagement in the implementation of IAIP project in the region are identified to be the presence of well documented stakeholders list to engage them in the implementation process while the observed key weakness is the lack of clearly designed stakeholder's engagement plan. In line with these, it is recommended there should be a peer to peer discussion programs with key stakeholders considering the current status of stakeholder engagement; and prepare a clear and participatory stakeholders' engagement plan considering the multi-stakeholders demand of the IAIP initiative.

Keywords: IAIP, Stakeholders, engagement, Assessment Matrix, Agro-Industries, Project

Factors Leading to Construction Project Delays in Addis Ketema Sub City Government Construction Office

Hawi Mekonnen, St. Mary's University

Abstract

The number of building construction projects is increasing from time to time. However, it becomes difficult to complete projects in the allocated cost, budget, time, resource and others. Taking this into consideration, delay is one of the major problems in the building construction projects. Therefore, this research is carried out to make assessment on the factors leading to construction project delay in Addis Ketema Sub City Construction Office. This study conducted on the whole Addis Ketema Sub City Construction Office stakeholders. The research takes all Engineering teams, finance teams, contractors and consultants who are actively participating found in Addis Ketema Sub City Construction Office. Both primary and secondary data are collected to achieve the intended research objectives. Questionnaires were distributed to the whole employee of the office and actively participating contractors and consultants8 project sites. The data were analyzed using SPSS. The finding of this study indicate that the top major factors that leads to construction project delay in Addis Ketema Sub City Construction Office were inflation in currency rate, payment is not provided on time for contractors and consultants, design change, conflict of the drawing and specification mistakes and delay in producing design documents and small number of architect and structural designer.

Keywords: Construction, Project, Construction Project, Design, Project Delay

**Assessment of Project Cost Management Practices: The Case of Selected Real Estate
Companies in Addis Ababa
Henok Habtamu Shita, St. Mary's University**

Abstract

The objective of the study was to assess the project cost management practices of real estate development companies in Addis Ababa. Existing cost management practices related with resource planning, cost estimating, budgeting and cost controlling were assessed in view of identifying shortcomings and limitations associated with each function. A mixed research approach and descriptive survey design was used. A questionnaire was used to gather quantitative data while semi-structured interview was employed to collect qualitative data. The study mainly targets four real estate companies in Addis Ababa currently undertaking various real estate development projects. These are: Sunshine Real Estate, Noah Real Estate, Pluto Real Estate and Jambo Real Estate. The study covered a census of 88 project team members of the four sample projects who were working in four construction projects in Addis Ababa. The data collected was analyzed with the aid of descriptive statistical techniques such as frequencies, percentages and mean score. Based on the analysis, this study identified the major gaps in the actual cost management practice of the project. The study found that despite the fact that all sample real estate companies were undertakes the resource planning, cost estimating and cost budgeting task as part preparing the overall project management plan, there were gaps in terms of using all the required inputs during the resource planning, cost estimating and budgeting. Most of sample projects did not establish cost control plan and did not timely measuring and reporting of the cost variances from the baseline. There was also limitation in terms of using more advanced project resource planning, cost estimating, cost budgeting and cost controlling techniques and tools and the traditional method of intuitive judgment is still very much in evidence. The study also found the application of the traditional or standard estimating method for cost estimating is dominant. The results further revealed that the cost control system fails to indicate/identify activities or operations which are being carried out uneconomically together with the underlying reasons. Moreover, it is not carried out in a way which provides feedback to the estimating process. The study also concluded that that there was deviation between estimation and actual costs in this project. Finally, recommendations forwarded such as prepare cost control plan, improving and expanding the scope of company's cost controlling system, integration of the estimating formats and techniques with those used for budgeting and cost controlling purposes and embed cost management practice in daily project activities using appropriate tools and techniques

Keywords: *Project cost Management, resource planning, cost estimating, budget, cost overrun, cost control, real estate development project*

**Determinants of Project Delay: A Case Study on Selected 40/60 Condominium
Housing Development Projects in Lemi-Kura Sub City
Hilina Solomon, St. Mary's University**

Abstract

Project implementation delay can be minimized only when its determinants are identified. The major aim of this study was identifying the major determinant factors delay in condominium building construction projects. The study was conducted on Addis Ababa city on Lemi-Kura sub city administration 40/60 condominium project sites and the total of 105 samples were selected from the sample population and Data were collected from randomly selected project managers, site engineers, contract administrator and supervisors using structured questionnaire and secondary data were also used. Data were analyzed using multiple regression model with statistical software of SPSS version 26. According to the findings, a strong, positive and significant relationship was observed. This means the predictive variables (independent variables) such as (Project related, Client related, Contractor related, Consultant Related problems and External factors) jointly determine the dependent variable which is project delay. The study further suggests that mitigation measures to the above mentioned problems should be considered such as trainings, reducing work load, improving bidding techniques, improving due date delivery of tasks, better monitoring and evaluation techniques.

Keywords: Regression, Delay, Projects, Lemi-Kura, construction

**Assessment of Project Management Practice and Challenge of
Construction Project: A Case Study of Yotek Construction Building
Project
Jemila Wassie, St. Mary's University**

Abstract

The goal of this research is to carry out assessment of project management practice and challenge of construction project in YOTEK construction building project in Addis Ababa. The primary goals of this project are as follows: first, to investigate project management practices during the project's initiation, execution, monitoring and controlling, and closing phases; second, to identify the major project management challenge; and third, to describe the solution to the project Management Challenge. Employees of the company was involved in the sampling, and all information gathered, reviewed, and formalized from the literature review was collected, reviewed, and formalized. For this study, a mixed quantitative and qualitative approach was used, and a structured questionnaire was distributed to the Construction Engineer, Office Engineer Division head, Office Engineer, Site Engineer, Quantity Surveyor, and Resident Engineer on the Consultant side, as well as additional documented sources, including interviews. Primary data needed for the study was collected from 37 respondents which are selected used Purposive sampling obtain key informants considered knowledgeable about, and central to, project management that best may represent building Construction. The collected data was analyzed with the help of SPSS version 20.0. Then the data presented quantitatively using descriptive statistics with the help of table, frequency and percentage. Semi-structured interview was also conducted with respondent, and analyzed qualitatively by integrating secondary data obtained from Yotek construction reports. The findings of their search is analyzing the practices of project management in building construction projects undertaken by Yotek Construction from the phase starting projects up to closed out which is indicated by Average mean for the project management practice in initiation, planning ,executing, monitoring and control and closing phase is about 3.89,3.86,3.68, 3.0239 and 3.62 respectively, it is recommended that the project manager should understand project goals and objectives, check the statements that related to the practices of project management in each phases of the project such as initiation, planning executing, monitoring and control and closing. In addition to this the project manager and the project team should manage the ten knowledge area to meet the project successfully.

Keywords: Project management practices, project management challenges, Project management knowledge area

**Effectiveness of Market System Development (MSD) Approach in Improving
Livelihood of Women and Youth: The Case of Livelihood Improvement for Women
and Youth programs in Addis Ababa.**

Kalkidan Yemane Kassa, St. Mary's University

Abstract

Many development actors and donors are shifting their project/program implementation approach from conventional type to market system development approach (MSD). MSD differs from much conventional development cooperation and aid in its emphasis on identifying the underlying causes of market system dysfunction. Market systems approach is a valid one for promoting economic development, improved access to services and poverty reduction. Different MSD programs have been implemented in Ethiopia with especial focus on rural context. Nevertheless, no studies have been conducted to investigate its and effectiveness in urban context. Therefore, this study aims to examine the and effectiveness of MSD approach in employment creation and income increment of women and youth in Addis Ababa. Besides, systemic and behaviors changes of partners, roles of partners, challenges and lessons from MSD program implementation were examined. Qualitative descriptive study and case study research strategy were used. Five target groups, 5 consortium partner staff and 4 implementing partners were selected using purposive sampling. Data were collected through key informant interview, focus group discussion, non-participatory observation and secondary sources review. The study has used thematic data analysis. The findings of the study clearly revealed that MSD approach is feasible and effective in creating employment and increasing income opportunities of women and youth target groups in Addis Ababa. However, the impact of conventional ways of project implementations and lack of awareness and skills on MSD, affected MSD project/program implementations. In most of the interventions, there are a couple of signs for sustainability and this have been ensured through the effective partnership with different local market actors. Even though there are challenges to this newly practiced approach; the research concludes that with a maximum effort in awareness creation, capacity building of actors and practice of adaptive management; MSD approach could bring changes in system, create employment and income opportunities for target groups (poor women and youth). Finally, hence the goal of MSD is benefiting the poor; it is aligned with current Ethiopian government priority of unemployment reduction. For that reason, the researcher recommended that donors, development practitioners and implementing partners to shift their traditional ways of project implementations to MSD approach.

Assessment on Health and Safety Practices in Ethiopia Electric Power Construction Projects

Kasahun Tsehay Jemaneh, St. Mary's University

Abstract

The construction business has long been regarded as one of the most dangerous. This is due to the industry's low performance in terms of health and safety when compared to other industries around the world. Every country's labor law states that it is the employer's responsibility to ensure that every employee is working in a satisfactory, safe, and healthy environment. The construction industry in Ethiopia is characterized by high incidents rate of accidents. The objective of this research is Assessment of Health and Safety Practices in Ethiopian Electric Power Construction Projects. Accordingly, survey research design was used to accomplish the objectives of the study. Mainly a five point Likert scale questionnaire was distributed to engineers and professionals who are working in Ethiopian Electric Power construction projects as a project manager, site engineer and office engineer to may help collect the data for knowing the levels of health and safety conditions in Ethiopian Electric Power Construction Projects. Activities used SPSS (Statistical Package For Social Science) software, Microsoft Excel spreadsheets tools, and descriptive statistics were used to identify the importance and relative significance of the health and safety factors that were ultimately utilized to develop the proposed health and safety framework or health and safety model. The results show that the health and safety practices in Ethiopian Electric Power Construction Projects are classified as unsafe practice and required high improvement that is due to a major five causes factors of accidents on the response failure to use Personal Protective Equipment's (PPE), Lack of health and safety training, lack of top management commitment in health and safety programs,, Lack of education, Negligence & carelessness, Inadequate management of work environment, and ineffectiveness of current health and safety policies. And Most of construction projects don't have continues health and safety training, safety meeting, safety policies, safety officer, medical and first aid facilities and reporting system. Moreover, the roles of government towards health and safety are almost minimal under implementation of Occupational Health and Safety rules.

Keywords: Health and Safety management, Construction project, Employee/Worker, Accident,

Determinates of Timely Completion of Road Projects: The Case of Addis Ababa

City Road Authority Lot One Projects

Keriat Mohamedawol, St. Mary's University

Abstract

The construction industry is dynamic in the environment due to the growing uncertainties technology, budgets, and development processes. The main aim of this study was to assess determinates of timely completion of road projects the case of Addis Ababa city road authority Lot one projects. To this end, the descriptive and explanatory research design was conducted on 226 respondents taken based on probability sampling specifically stratified sampling method, and data were gathered through questionnaire and interviewee, the validity of the research instruments was confirmed by expert review, while the reliability of the tools was found 0.909 based on Cronbach's alpha. The data were analyzed using descriptive analysis, inferential statistics, regression analysis and correlations involving SPSS version 22. The major findings of the study show that funding, procurement bureaucracy and misappropriations of project funds were factors influencing completion construction projects. The study also revealed that there is an influence of stakeholder participation on the completion of projects. The study found there was a statistically significant and positive relationship between the fund, project management, and leadership skills, stakeholder involvement and contract duration and completion of construction projects. The study concludes that adequate resource allocation, strong project leadership and stake holder involvement are essential elements in timely project delivery. Finally, the study recommends project managers should hold stakeholder engagement sessions in the lifetime of the project; contractors should employ the right professional for the right position related to work, consultant of the project should have to collect sufficient data and detail site investigation and design should be done before tender to avoid future variations and cost estimator should have to consider appropriate risk and factors.

Keywords: *fund, leader's skill, stakeholder involvement, and contract duration*

**Factors Influencing Time Overrun in Construction Projects Implemented
by the Ministry of Health
Kidist Kebebe, St. Mary's University**

Abstract

The goal of this research was to look at the factors that impact project time overruns in the Ministry of Health. A descriptive research design was used for the investigation. The target population consisted of 70 respondents. To ensure complete participation, 70 respondents were chosen using census sampling. Structured administered questionnaires with both closed and open-ended questions were used to obtain primary data. The information gathered was evaluated quantitatively using (SPSS) version 25. According to the research findings, 67 of the 70 targeted respondents replied, giving a 95.71 percent response rate judged acceptable to form a foundation for valid conclusion. According to the study's findings, political goodwill has a major effect on project completion rates. Politicians choose the amount of money to be distributed to various projects, the time it takes for this money to reach project implementers, the project site/location, priority projects, and many other factors. The research also found that financial allocations had a substantial impact on project execution and completion. Furthermore, the study indicates that the MOH's structures have a major impact on project completion rates. Finally, the study believes that contract management has a major impact on MOH project completion rates. The laws, rules, and regulations that determine who is granted contracts, who is awarded contracts, who is engaged in the contractual process, and the time limitations for paying contractors are critical in deciding when projects are finished. The report suggests that additional research be conducted in other governmental offices in the to see whether the characteristics mentioned above also impact project completion rates.

Keywords: *Budgetary allocations, Contract management, Political goodwill, Organization structures.*

Assessment of the Effectiveness of Construction Materials Quality Management on Building Construction Projects: A Case Study on Selected FDRE's General and Building Grade-1 Construction Companies in Addis Ababa

Kiyan Tilahun Midekssa, St. Mary's University

Abstract

Quality is the symbol of human civilization and with the progress of human civilization, quality control plays an incomparable role in construction business. Construction projects are extremely complex processes involving wide range participants. There are plenty of factors affecting the quality of construction material such as design, materials, machinery, methods of operation, management system and so on. This research deals with the assessment of the effectiveness of the construction material quality management system on the project as a general quality controller in some selected FDRE's General and Building Grade I construction companies in Addis Ababa which carried out mostly on the building construction materials to be used directly on the construction. Also new and existing project quality management system indicators are assessed. Through the research, the function and importance of quality were learnt and some suggestions for the quality management and control of construction material were given. The finding of the study clearly showed that most of the grade I construction companies apply the quality management system to manage their quality for each of their projects. The result indicated that majority of the contractors (63.45%) implement the material quality management system on construction projects and the system applied in the company"s shows effective outcome according to the responses of the respondents. Therefore, it could be concluded that the practice of the quality management system is effective resulting from the factors that are identified for the assessment to collect the data. The study recommended that the sampling of research is limited to the Grade I construction companies, so that construction companies in different level may have different results because their managing culture their employees commitment and environment are different.

Keywords: *construction industry, construction material management, practice, quality management, quality management measures*

**A Study of Construction Contract Administration in Addis Ababa City Residential
Building Projects: The Case of Ajamba Condominium Project Site
Lemi Teferi, St. Mary's University**

Abstract

The study examined the practice of construction contract administration in Addis Ababa city residential building projects: the case of Ajamba condominium construction site. Questionnaires are primary data collection instruments which were distributed to the contract administration officers and the management members of Ajamba construction project and followed by descriptive and exploratory research design and Secondary data's were collected from the reviewed literatures, journals and, Addis Ababa Housing Project Office: Project six office. Interpretation and discussions were made on the basis of results from SPSS24 software analysis. The result shows that the qualitative research came up with a finding that principal or owner commitment, competence & experience of the contract administrator, understanding contract documents, communications, regular quality assurance and & control, adequate human resource capacity and & appropriate choice of contract delivery method had a significant impact in the execution of the projects with regard to the contract administration of the expansion projects. Based on the finding it is recommended that giving more concern to contract formulation which is significant for an effective contract administration skilled personnel for contract administration. Also applying appropriate choice of contract delivery methods had a positive impact for project execution with regard to the contract administration.

Keywords: *Contract Administration, contract document, Effective contract administration, contract delivery methods*

Assessment on Delay and Consequence of Delay of Housing Construction in Addis Ababa: The Case of 20/80 Condominiums Project Koye Feche Site
Lidiya Tibebu, St. Mary's University

Abstract

Many projects around the world continue to fail, resulting in the loss of millions of dollars for the organization due to delaying projects. Construction project completion delay can be defined as late completion of work compared to the planned schedule. Construction project completion delay can be improved by schedule practice assessment. This study was conducted with an objective of examining schedule practice of 20/80 condominiums housing construction project at Koye Feche site in Addis Ababa that are under construction. Descriptive research design was adopted to identify these schedule practice and its consequences by using both quantitative and qualitative approaches. The target populations of the study are all contractors, consultants, clients, and small enterprise of the 20/80 condominium housing construction project. The selection of respondents was made by stratified random sampling techniques, 187 questionnaires were distributed to stakeholders and make key informant interviews of clients and consultants for balance. Descriptive analysis such as mean, frequencies, and factors analysis were used to analyse the data and the analysis was conducted by using SPSS version 26. Based on the findings the following schedule practice were identified: financial problems, highly bureaucratic organization, delay in raw material supply to site, delay in payment, absence of consultant's site staff, poor inspection, low productivity, planning and scheduling project work, rework due to quality, and lack of strong organizational structure. The rest schedule practice that relate with micro small enterprise and external schedule practices are indicated. It is recommending that all parties in the project need to coordinate and communicate all their efforts for the construction of quality and timely on its time frame house for the better and developed housing delivery.

Keywords: *client, consultant, contractor, micro and small enterprise*

**Assessment of Project Management Practices in High-Rise Building: The Case
of CBE Headquarter Building Project
Mahider Asrat Zewdu, St. Mary's University**

Abstract

High-rise building construction projects are very major part of construction industry which have important roles for growth of the nation. The challenges and risk factors in high-rise construction projects are high. Even though since recently high-rise building projects have been undertaken in Addis Ababa, very little studies were carried out on regarding the challenges and practice of managing high rise building projects. Accordingly, the study mainly aimed to assess the project management practices of the high-rise building construction in Addis Ababa with specific reference of CBE high-rise building project. The study used descriptive case study research design and qualitative research approach where field observation and semi-structure interview was used as primary source of data and documentation analysis as secondary source of data. The study used purposive sampling technique. Hence, the interview included one project manager, one contract administrator, and six project team members who were believed to know the area or subject matter very well. Different kinds of secondary data were also greatly used as triangulation mechanism. The qualitative research came up with a finding that DB project is becoming effective in meeting its project cost though there were some changes in cost were made due change in scope, however, the project is not effective in its time schedule as it has having significant time delay so far and the quality assurance is not certainly known though significant follow-up and supervision were made to ensure that project was in accordance with the details stated in the contract. The study identified the outbreak COVID-19, a lack of construction materials, a language barrier, a lack of certain norms and regulations, a shortage of qualified labor and contractor claims as major challenges of project. The study also identified that the project could have provided a significant opportunity for learning capacity and transferring technology and knowhow related with high-rise building projects. The study concludes that having skillful experts, documenting every project instruction in written form, providing discrete authority to the contractor with full responsibility (empowerment), harmonization of stakeholders, back-to-back evaluation with continuous progress review meetings were identified as how effective project term managed can be used to bring the project finally to be completed based on the experience of the case study.

Keywords: *High-rise building, Design-Build Project, Project, Project Management, Commercial Bank of Ethiopia (CBE)*

**The Role of Project Risk Management Practices for Project Success: The Case of
Projects in Nib International Bank
Meba Tesfaye, St. Mary's University**

Abstract

The study is about The Role of Project Risk Management Practices for Project success by taking different sample projects from projects practiced in the NIB Bank. Therefore, project team members working on those projects implemented in the NIB Bank were contacted to collect data. Questionnaire survey was conducted to collect data from the respondents that consisted of project managers, supervisors, and other related respondents. The study uses purposive or judgmental sampling to select respondents that have adequate knowledge and significant role in the projects. The applications used to analyze and examine the hypotheses were the Statistical Package for Social Sciences V.21. The descriptive statistics was used to describe the general result of the variables. In addition, correlation analysis was done to check the correlation between the dependent variable and the independent variables, while regression analysis was used to test the hypotheses developed following the conceptual framework developed from the literature. The finding of the study indicates that effective implementation of project risk management element (Risk planning, Risk Identification, Risk analysis and Risk control and Response) has significant effects on project completion within the scheduled time and budgeted cost. But the impact of riskmanagement practices on project completion with the promised quality is not clear from the finding of the study. But, in the projects taken as a sample, project risk management is not practiced to the level needed and gap is seen between what should be theoretically applied and what is being practiced in the projects. Therefore, this study recommends that project risk management (proper risk identification) should be practiced throughout project life cycle and should involve project team members.

Keywords: *Project Risk Management, Project Success, Project Time, Project Cost, Project Quality.*

**The Effect of Risk Management Practices on Productivity: Perspective from
Government on Various Malt Barley Projects
Mekias Belhu, St. Mary's University**

Abstract

Managing risks and uncertainties in the agriculture sector is crucial as it affects productivity and other sectors of the economy. The target population for this study was 420 employees of appropriate government staffs from selected federal government offices in Addis Ababa. It employed 178 sampled respondents to investigate the effect of risk management practices on productivity based on government perspective on various malt barley projects in Ethiopia. Multivariate regression diagnostic tests were also carried out. Questionnaires were self-administered and were dropped and picked up closely after respondents were done filling them out. The data collected was then presented using tables and figures. Statistical Package for Social Sciences (SPSS) software was used to analyze the data. The findings reveal that the most significant malt barley productivity are innovativeness, diversification, saving and contract farming. Among them, contract farming is an essential risk management strategy for malt barley production in Ethiopia. Thus, the study concluded that consequences in malt barley improvement will be facilitated by innovativeness, diversification, saving and contract farming. Finally, this study recommends: malt enhancement projects should mainly focused on contract farming and stakeholders may continually provide risk management awareness program and they may include risk management strategies in their projects.

Keywords: *Productivity, Malt Barley Projects, Risk Management Practices*

**The Contribution of Non-Governmental Organizations In Assisting Primary
Education: The Case of Three Sub- Cities in Addis Ababa
Mekonnen Molla, St. Mary's University**

Abstract

In Ethiopia, basic education has received a lot of attention and emphasis. NGOs are vital in supporting the country's growth. For this reason, the researcher assessed the role of NGOs in three sub-cities (Nifasilk Lafto, Kirkos and Akaki Kaliti). The role of local NGOs in promoting elementary education was studied using both qualitative and quantitative methodologies. Purposive sampling was used to choose ten cluster schools from three sub-cities. The questionnaire interviews were conducted with 30 school principals, 180 teachers, 30 cluster supervisors, 9 Wereda education specialists and 1 Addis Ababa Education Office expert. Document analysis and questionnaires were used to acquire primary data. For example, providing quality education, raising community awareness of the importance of schooling, meeting material needs of children, especially girls, supplying educational materials and providing early grade students with supplementary reading books were all mentioned by these sampled schools. The research indicates critical areas for improvement, such as limited community participation in project identification and evaluation. There are various problems encountered during the project intervention. One is a lack of grassroots capacity to assist project implementation. The district education office also highlighted concerns about project delays and timely reporting. However, as a result of these local NGOs' project, students' involvement in general, and females' participation in particular, improved. To ensure project sustainability, the community should be included in project identification and evaluation, and school-based vocational training should be institutionalized.

**Assessment of Project Time and Cost Overrun: The Case of Projects at
Ethiopian Ministry of Mines
Melaku Tesfaye, St. Mary's University**

Abstract

In Ethiopian project management, time and cost have been major issues. In general, most projects, particularly in the mining industry, are experiencing time and cost overruns. As a result, doing research in this area was critical in understanding the causes and effects of cost and time overruns in mining projects overseen by the Ministry of Mining of the Federal Democratic Republic of Ethiopia. The purpose of this study is to assess 3 projects in the Ministry of Mining of the Federal Democratic Republic of Ethiopia in terms of time and cost overrun. The study has adopted both quantitative and qualitative research approach. Data on project duration and cost was gathered via a desk review of various Progress Reports and Project Completion Reports. The second phase was used a questionnaire survey were developed to identify and score the effects of time and expense overruns, as well as control measures, using a Likert scale. A total of 50 questionnaires were distributed and 100% or 50 questionnaires were obtained valid which were used for analysis that shows the existing project time and cost management practices look like in the ministry as well as identifying the main Factors Influencing Time and Cost overrun in mining projects managed by Ethiopian ministry of mining. A related literature review was used to develop a list of factors relevant to the complete study.

Keyword: Assessment of project time and cost performance, time overrun, cost overrun

**An Assessment on the Practices and Challenges of Project Planning and
Implementation: The Case of Federal Technical and Vocational
Education Training Agency (FTVETA) Office Building Expansion Project
Mengistu Ashenafi, St. Mary's University**

Abstracts

This research assessed the practice and challenges of project planning and implementation in FTVET Agency office building expansion project. The objectives of the research were to assess the extent of project management knowledge area implemented during the planning process construction project, and identify the level of use project management tools and techniques during planning stage of construction project in the organization, finally to identify the major problems frequently encountered in the planning and implementation process in the organization project. Different literatures were reviewed to show the significance of project planning knowledge in the construction project. To achieve the objective of the research, the study used a mixed approach as both Qualitative and quantitative data were collected and analyzed. Both primary and secondary source of data were used. Both close ended and open ended questions were included on the questionnaires while the interview was used in the form of structured and semi-structured, these two were used as a primary source of data. For the purpose of data collection, the population size of 84 project planning members was selected to participate in survey questionnaires and interviews. The data obtained through questionnaire has been analyzed quantitatively using descriptive statistics namely frequency and percentages through SPSS version 20. In addition, the data obtained using interviews has been analyzed qualitatively. The data gathered were analyzed and brought to a discussion where major challenges of project planning and Implementation, and knowledge-based project planning practices were identified as Lack of decision of risk -making process, Lack of budgeting, Improper procurement management, Lack identification, inadequate skills for the project, Insufficient uses of project management tools and also Lack of integration. As a result, the research recommended special attention must be given for managerial decision-making process, cost estimation plan, project risk plan, procurement plan and budget allocation, which has been delivered under this study on what actions should be taken to tackle the factors affecting the project planning.

Keywords: Project plan, project plan practices, project Tools and techniques

**Determinants of Capital Structure Decision: Evidence from Commercial
Banks of Ethiopia**
Meseret Engda Goshu, St. Mary's University

Abstract

The aim of this study is to examine the determinants of capital structure decision by evidence in Commercial Bank of Ethiopia. The study is an explanatory type of research which adopted quantitative methods of research approach by using secondary panel data of sixteen commercial banks from year 2013 to 2020. The research used panel model in examining the regression model specifically fixed Effect model on the regression analysis and used EView8 software. This research examined explanatory variables that are: specific industrial factor (tangibility, profitability, Bank size, age, liquidity, growth opportunity, Non-debt tax shields, efficiency rate) and external factors (that are exchange rate and interest rate) related to the leverage ratio. The result of the study shows that growth opportunity and Bank size have significant and positively affect leverage ratio, interest rate has significant and negatively affect leverage ratio. Whereas, tangibility age liquidity, Efficiency ratio, Non-debt tax shields and exchange rate have negatively and profitability has positively affect leverage ratio but the result was insignificant. Finally the study recommended the investors; the shareholders or the managers (decision makers) should be focus on the bank size and growth opportunity and external factor of interest rate in order to decide the capital structure.

Keywords: *capital structure decision, CBE,*

**Factors Affecting the Performance of Local Contractor on Road Projects in
Ethiopia**
Mihret Yai, St. Mary's University

Abstract

Most of construction projects delivered in Ethiopia, as evidences depict, were not successfully executed. Several important participants in the construction industry have a significant impact on national economies, to raise social living standards while also developing the construction sectors. Contractors, consultants, and owners are among the participants. Factors affecting every area of a construction project have an impact on each player's project performance. This study discovered and categorized a variety of parameters that influence contractor performance on road project. A well-structured questionnaire was used to harness information from construction stakeholders. The most common factors were evaluated by using the data collected through a survey conducted on construction project consultant, engineers, contractors, and owners. Everyone had unique thoughts on the subject, which enhanced the questionnaire. Data was analyzed using mean score and single factor analysis of variance. Most respondents agreed that financial difficulties faced by the contractor, labor shortages (of skilled, semi-skilled, or unskilled labor), and excessive owner change orders are the leading factors directly affecting contractor performance on construction projects. Changes in government regulations and laws, contractor violations of safety rules, and modifications to materials specifications ranked among the least important factors. Data from a survey of construction project, consultant engineers, contractors, and owners, were used to analyze the most prevalent reasons. Everyone had his or her own perspective on the issue, which added to the value of the survey. The majority of respondents believed that the contractors' financial issues, labor shortages (of qualified, semi-skilled, or unskilled workers), and excessive owner change orders are the most significant variables affecting contractor performance on construction projects. Changes in government regulations and legislation, contractor safety infractions, and material specification changes were among the least important reasons.

Keywords: Contractor performance; road construction projects; ERA, Capital, Management skill, Organizational culture, Technical skill,

**The Effect of Monitoring and Evaluation on Project Performance: The Case of Addis
Machine and Spare Parts Manufacturing Industry (AMSMI)
Kizen Implementation Project
Misrak Kassahun, St. Mary's University**

Abstract

The aim of the study was to analyze the effect of monitoring and evaluation on project performance in the case of AMSMI. The study used explanatory and descriptive research design. The research used mixed (qualitative and quantitative) research approach. Purposive sampling technique is used for selecting the sample size .the sample size of the study was 78employess of the organization. The study used primary source of data. Primary data was gathered through the use of self-administered questionnaires. The statistical package for social science (SPSS) version 20 was used to analyze the data obtained from primary sources. Out of the total questionnaires 76 were returned back, which is about 96% of the total distributed. The study found that evaluation has a significant effect on project performance. Monitoring also has a strong positive significant effect on project performance. It is recommended that mangers/leaders at AMSMI to make monitoring practice more feasible to have better project performance. It is also recommended that mangers/leaders at AMSMI to practice evaluation. Policy makers at the bank level and/or the national bank level should consider developing the M&E practice of the organization to have better project performance.

Keyword: *monitoring, evaluation and project performance*

The Effect of Occupational Safety and Health Practices on Organizational Performance: The Case of Grade-1 Construction Companies, Addis Ababa
Mohammed Nasir, St. Mary's University

Abstract

The aim of this study was to investigate the effect of occupational safety and health management practices on organizational performance in the case of selected Grade-1 building construction companies in Addis Ababa. Quantitative research approach along with explanatory research design was applied to examine the relationship between occupational safety and health variables and organizational performance. Employees of the selected construction companies were considered as target population, of which a total of 272 usable and valid responses were obtained through convenience non-probability sampling technique. The data set obtained from private building construction enterprises through self-administered questionnaire were analyzed by multiple linear regression model with the help of SPSS 21.0. Both descriptive and inferential statistics were adopted to investigate the relationship of the stated variables. Results of the findings revealed that such occupational safety and health management practices as safety procedures and risk management, safety and health rules, first aid support and training, and organizational safety support had a positive effect on organizational performance. Moreover, it was seen that safety occupational safety support and safety procedure & risk management positively and strongly affect organizational performance. It can, thus, be concluded that all the five dimensions of occupational safety and health practices had positive and statistically significant effect on the performance of construction companies in Addis Ababa.

Keywords: Safety and Health Practices, Occupational Organizational Performance, Building Construction, Safety and Health Support.

Assessment of Operational Challenges of Preventive Car Maintenance and Wash Services

Provided by MOENCO: Addis Ababa Bole Branch

Nigest Getachew Demissie

Abstract

The main purpose of this research is to assess the operational challenges of preventive cars maintenance and wash services provided by MOENCO Ethiopia: Bole branch in Addis Ababa as per the objectives of this particular study. The key objectives of this study have essential role to prepare tools to collect important data/information for the accomplishment of the study as per the scheduled time stated the proposed time. Also, the related literature stated and reviewed to extract and widen the strength of the study to meet the objectives of the research. Quantitative and qualitative methods were applied for making analyses based on the collected data. Descriptive statistical design applied hence the number total population is difficult to count/specify and Cochran equation was applied in order to determine the sample population to the number of respondents/participants who provide important data/ information for the research. Questionnaires (for 405 customers or car owners) and semi-structured interview (for two managers working in facility department and technical department) were prepared and distributed to the participants to collect data. The results were demonstrated that there would be perceived positive/negative implications, which might strengthen or need project interventions in the future as per the major findings of the study. Finally, the research forwarded project interventions based on positive/negative implications regarded the assessment of operational challenges of preventive car maintenance and wash services in MOENCO, Ethiopia; Bole branch in Addis Ababa as recommendations, which might be helpful to pay attention optimum maintenance service provision by considering the project interventions pointed by the researcher.

Keywords: *Challenges of operational maintenance, preventive car maintenance*

**Assessing Challenges and Practices of Monitoring and Evaluation in Projects:
A Case Study of Catholic Relief Services
Rahel Amanuel, St. Mary's University**

Abstract

This study aimed to assess the monitoring and evaluation practices and challenges in Catholic Relief Services (CRS) food aid distribution projects. A descriptive research design was used in the study. Stratified random sampling determined the population sample that was involved in the study. Joint Emergency Operations Program consortium members were identified as stratified. Primary data was collected using a structured questionnaire. Descriptive statistics such as severity index and relative important index were applied for M & E challenges and practices respectively along with frequencies, mean, percentages and standard deviations was used for ease of interpretation. The data was then analyzed using descriptive statistics and Statistical Package for Social Sciences (SPSS) software was used to analyze the report. This study was expected to be of significance to the NGOs managers and other stakeholders in various sectors to understand those roles of M&E practices that shape NGOs businesses and ensure successful project implementation hence improve the performance of the organization. Thus, this study found that there is best monitoring and evaluation practices including having well organized policies and procedures with high level of stakeholders' involvement in monitoring and evaluation in Catholic Relief Services (CRS) Ethiopia. The top four possible challenges of monitoring and Evaluation in Ethiopia, specifically in Catholic Relief Services (CRS) included irrelevant training, inadequate skilled human resource, Unavailability of data gathering and analysis tools and improper M&E Approach, Selection of Tools and Techniques Thus, this study concluded that CRS enforces humanitarian principles and building a culture of trust among communities. Finally, this study suggest that M & E needs continues improvement as it is a never-ending process in which people are continuously working to improve the performance, speed and number of features of the humanitarian services.

Keywords: *Catholic Relief Services, Challenges, Practices, Monitoring and Evaluation*

Impact of New Banking Product and Service Development Projects on Organizational Performance: A Case Study on Hibret Bank S.C
Rediet Welday Belay, St. Mary's University

Abstract

The purpose of the study was to examine new banking product and service development projects and its impact on organizational performance in banks with reference to Hibret bank S.C. The study adopted a cross-sectional survey design approach. Explanatory research methods was employed and both qualitative and quantitative data analysis was used the population of the study comprised of (52) fifty-two managers and employees working in the research and development department, IT department, marketing department, and districts managers while 36 responded in this study. The study used both primary and secondary data. Primary data was collected with the aid of a self-administered semi-structured questionnaire. Secondary data was collected by use of desk search techniques from published reports and other relevant documents. The research had seven independent variables (price, ergonomics/ease of use, marketability, manufacturability, quality, functionality, performance of new product service) and one dependent variable that is organizational performance. The results indicated the bank introduced new product/service very often agreeing that introduction of new product/service affected the bank's performance. In the regression analysis performance of new product and service, price and marketability has high impact on organization performance. It is also found that organizational Strategy and goals, organizational culture, competition with other banks, and the need to sustain performance are factors that affect new product/service development in Hibret bank. From the study findings, it concluded that new product/service development projects affected the banks performance positively. From the findings, the study recommends that banks should consider increasing the level of new product/service development projects as it has a big effect on performance. Organization strategy and goals should always be tailored to promote new product/service development projects. The study also recommended for further research that there is need to replicate the study and to use other variables to assess the Impact of new banking product and service development projects on organizational performance.

Keywords: *new product/Service performance, ergonomics/ease of use, price, quality, marketability, manufacturability, functionality, and organizational performance*

The Practice and Challenges of Development Cooperation Project Management: The Case of Meseret Humanitarian Organization (MHO)

Samrawit Bogale Dememe, St. Mary's University

Abstract

This study deals with the practice and challenge of development cooperation project management in Meseret Humanitarian Organization (MHO). Project management body of knowledge developed by project management institute (PMI) considered knowledge areas to check the effectiveness of the project. In fact, among the nine knowledge areas, this study considered only the four core knowledge areas; these are cost management, scope management, quality management and schedule management since they are the four basic constraints which are base for the other knowledge areas. The aim of this study is to assess the effectiveness of the existing project management practices in development cooperation particularly the case of MHO. The research used both primary and secondary data sources. The primary data was collected using in-depth interview among 41 individuals from about 25 employees; who are fully engaged in the project. Reports and related articles act as secondary data sources. The questionnaires were distributed to 28 employees but only 25 of them (1 executive director, 2 program coordinators, 2 project finance officers, 6 social workers, 3 psychologists, 2 nurses, 3 project officers, 2 project coordinator, 4 SA(social accountability) experts) properly filled the information. Purposive sampling was adopted as the sample would be taken according to the objective of the study. The research considered descriptive research and only qualitative research design. According to the collected data, 22 of the respondents were women; most of them were young enough range between the age of 19-40; and more than half of them were above 4 years of experience. The researcher concluded as: the scope, schedule and quality management were done well but not the cost management; the challenges faced by the organization were both internal and external. Internal challenges faced by the organization were Shortage of staff and implementing capacity, security problem at project implementation areas, lack of adequate project budget and delay in releasing project budget by some of donor organization. And the external challenge, which is beyond the capacity of the organization and the project team member were brought from the current political instability of our country and foreign countries.

Keywords: Project management, Project management practice, schedule management, cost management, quality management, scope management

Factors Contributing the Delay of Construction Projects: The Case of Plan International Samrawit Habtemariam, St. Mary's University

Abstract

Construction industry has complexity in its nature because it involves large number of parties as clients, contractors, consultants and others. Construction projects suffer from many problems and complex issues in performance such as cost, time, scope and quality. The same is true for Plan International construction projects and it is important to minimize the existing time over run issue in by knowing who are responsible for main identified factors and provides possible recommendations. Therefore, this thesis tries to identify and evaluate the main factors affecting that contribute to the delay of construction projects in the organization. A questionnaire survey was conducted using forty one identified factors which are categorized into four groups. 66 Questionnaires were distributed, and 55 questionnaires were returned: 9 (90%) from owners and 46 (82%) from contractors. The results were analyzed using relative importance index method (RII) to determine owners and contractors' perceptions toward the identified delay factors in construction projects. From the results it was found that more than 90% of the construction projects suffered delays. Accordingly, the top most important factors agreed by both parties were: Political instability (eg. Security issues), Inadequate Contract duration, Price fluctuations (inflation/escalation), Shortage in material/equipment/tool on site, Poor skill and experience of labor/technical staff, Inadequate planning and scheduling of work, Delay in finance and payments of completed work, unexpected surface and subsurface conditions, delay in delivery of material on site and leaders commitment to provide the required resources to implement performance management system were ranked the top ten most important performance factor by contractors and owners.

Keywords: *Delay, Time overrun, Plan International, Construction projects, Contractors, Owners*

**The Effectiveness of Project Management Process on the Performance of
Jambo Construction Plc.
Saron Gelana, St. Mary's University**

Abstract

Project management is an administration process for the planning and control of services or the implementation of a project. Project management is a method of managing change by designing activities that meet specific objectives while involving stakeholders and teamwork to achieve successful implementation. Literature shows that applying project management practices offers organizations the means to be completed within the time frame, budgeted cost and required quality. However, unfortunately many projects take longer time to complete, cost more than necessary. The general objective of this study is to assess the effectiveness of project management process on the performance of Jambo construction. Mixed research approach has been adopted to carry out the study. A total of 70 questionnaires were distributed. The collected data was analyzed with the help of SPSS version 20.0. Then the data presented quantitatively using descriptive statistics with the help of table, frequency and percentage. The research result revealed that stakeholder management, communication management, Human resource management and integration management processes were applied effectively in Jambo construction. But On the other hand factors that challenges the construction project in this study includes scope management, quality management, risk management, time management, cost management and procurement management. Based on these research findings the researcher concluded that planning process from the process group and Quality, Time, Cost, Communication, scope, risk, procurement and integration management processes from the subject group are effective in realizing success of a project. Emphasis should be given to have well prepared procurement planning with much detail, quality management plan, risk management plan, scope management plan, time management plan and Cost management plan in order to deliver successful projects.

Keywords: *Project management, Construction project, project management Effectiveness, Project management knowledge area, Jambo Construction.*

Determinants of Financial Performance in Ethiopian Micro-financial Institutions

Samrawit Siltan G/Meskel, St. Mary's University

Abstract

The study investigated the determinant factors on financial performance of micro financial institution in Ethiopia. Basically, micro financial institution's financial performance can be determined by both internal and external factors. The study measured the determinant factors to what extent affects the financial performance from the period of have been studied. The study used secondary panel data for the year 2009-2019 from audited annual financial statements of MFIs included in the sample, annual report of National Bank of Ethiopia to assess the effect of determinant factors on MFIs performance. Purposive sampling was used to select ten MFIs out of more than 35 MFIs on the basis of having full set of data on the range of year from 2009-2019. Besides sampling method, the data analysis tools that have been used in this research work were descriptive statistics as well as econometric model. Fixed effect Model have been applied for the model with dependent variables ROA and Six internal and external to MFIs Variables has used as independent variables such as Capital adequacy ratio (CAR), Gearing Rate (GR), Operational efficiency (OE), Size or Total asset (SIZE), Saving mobilization (SM) and Real gross domestic product (RGDP). The major finding of the study shows that gearing ratio and saving mobilization have significant effect on ROA with positive relationship. Operational efficiency has negative significant relationship with ROA. However both size or total asset and real gross domestic product have positive insignificant relationship with ROA. Finally capital adequacy ratio has negative insignificant effect on ROA.

Keywords: Financial performance, Determinant factors, Micro financial Institutions.

**Practice and Challenges of Project Portfolio
Management: The Case of Ethio-Telecom Infrastructure Expansion Project**
Selome Tilahun Belete, St. Mary's University

Abstract

A project's success depends on its management. The unlimited market need should be compromised with the limited resource through an application of proper project portfolio management technique. Throughout all the phases of PPM (formation to execution, updating and closing) the management team takes care of the time, cost and quality constraints of a project. This study was conducted to assess the practices and challenges of project portfolio management on ethio telecom's infrastructure project. A descriptive research design was employed for the study. 45 employees working in the various sub-departments of PMO of Ethio telecom were taken considered for the research. Mixes of both qualitative and quantitative approaches were implemented to collect the primary data from respondents. The study examined how PPM is practiced including the challenges faced at Ethio telecom. According to the findings of the study, the case organization has a major problem of information exchange, resource sharing, strategy linkage and balancing of different project characteristics in the formation stage and the execution process of portfolio management i.e. communication of the strategic direction, continues monitoring and comparison of projects in the program as well as the performance visa vis the schedule, resource sharing of projects was also found to be conducted poorly. Finally, looking at the findings as well as various literatures, recommendations such as establishment of well-organized PMO to handle different issue of PPM, fixed communication platform along with practical implementation were suggested by the student researcher.

Key words: Project management, project portfolio management, Portfolio Balancing

**Assessment of Quality Improvement Project Implementation Practices at
Addis Ababa Public Hospitals
Shemsedin Omer Mohammed, St. Mary's University**

Abstract

To achieve better health outcomes at the societal level, it is important to emphasize quality across the spectrum of health systems from the sub-national to the national and across primary, secondary and tertiary levels of care. The quality issue in Ethiopian health system was given high prominence in Health Sector Transformation plan (2015/16-2019/2020). The objective of this study was to assess the quality improvement (QI) project implementation in Addis Ababa Public Hospitals. Cross sectional descriptive study design with quantitative approach was used. Self-administered structured questionnaire was used to collect primary data electronically from 12 Addis Ababa Public Hospitals. Out of 72 study participants for whom the questionnaire was sent 60 have responded making the response rate 83.3%. The questionnaire internal consistency was checked using Cronbach's alpha. The data was analyzed using SPSS version 20 software. All 12 hospitals have started at least one new QI project while more than half of study participants (56.7%) have reported that their hospitals had graduated at least two QI projects within 12 months prior to the study. The QI team members have least influence on preparing project goal and resource allocation. The descriptive analysis shows that there is high perceived competency on QI implementation, QI team have positive attitude toward QI project, there is high level of team work on QI, there is gaps in using generated evidence for decision making and sustaining gains. The hospital leader's and physician engagement on QI project implementation as well as resource allocation for QI project are sub optimal. The hospital management is recommended to further empower QI team, maximize use of evidence for decision making, improve resource allocation, sustaining gain from QI project implementation, and work to enhance physician engagement. Lastly encouraging new ideas, actively monitoring the QI project implementation and facilitating cross learning among employees were recommended as a means to improve leadership engagement.

Keywords: *QI project implementation, Leadership, team work, Attitude, staff competency*

**Assessment of Factors Affecting Project Implementation: The
Case of Selected Overpass Bridge and Approach Road Project
Addis Ababa City Road Authority
Shimeles Biru, St. Mary's University**

Abstracts

AACRA (Addis Ababa Road Construction Authority) is one of the governmental organizations in the city administration of Addis Ababa. The mission and responsibility of the organization is constructing asphalt roads, bridges, drainages and other access roads according to the defined design with different resource materials by itself, in addition to constructing road projects using local and foreigners contractors by outsourcing the projects. Unfortunately project implementation process is challenging for the organization because of several reasons. Available evidence indicates that a lot of challenges with project implementation process particularly on out sourcing road projects. Most out sourced projects not completed with the desired goal of the organization objective. The reporting data on the archive of the organization documentation center clearly shows that, the challenging has been continued. The objective of this study is to investigate factors affecting project implementation and to address the integrated solution and fill the gap of project implementation by the outcome of the study. Explanatory research will be conducted in the study by using different literature reviewing about the subject matter and collocating relevant data which used for computation of the performance evaluation indicator with mixed use qualitative and quantitative method. The study's sample will be drawn using basic random sampling. All concerned body participates in the study are taken as a frame sample.

Keywords: Project implementation, project managers competency, Project equipment, Project fund, project integration

**Causes and Effects of Construction Delay in Koye Feche Condominium
Houses in Addis Ababa: Project 08 Branch Office
Simeon Abera, St. Mary's University**

Abstract

Delay is one of the biggest problems often experienced on construction project sites. Delays can instigate negative effects such as increased costs, loss of productivity and revenue, many lawsuits between owners and contractors and contract termination. The aim of this project is to investigate the causes and effects of construction delay in Project 08 Branch Office. Among 13 projects branch office sites of condominium houses in Addis Ababa, Project 08 Branch office housing development construction was chosen purposively for this study because it is the most delayed project compared to its baseline plan, which was planned to be completed in 18 months but it has already taken 96 months with 99.01% performance. A structured questionnaire in Likert scale was used in data collection. 114 project team members filled the questionnaire and 6 of them took part in the interview. It was done based on descriptive and explanatory type of research. The research adopts both mixed methods research approach. This research categorized the causes of delay under six main groups of client related, consultant related, contractor related, labor and equipment related, material related and external related and then the data obtained were analyzed using descriptive statistics and multiple linear regression methods. Descriptive statistics of frequency mean and percentage tables are used to present the results of the study. Based on result, out of the top six major causes of delay in construction 3.24 of problems were materials related causes, 2.89 of problems were client related causes and 2.37 of problems were Contractor related problems. This indicated that the majority of construction delay occurred due to materials, client and contractor related causes. In addition, the top major effects of delay were; time overrun and cost overrun of the project were the most significant effect of delay in this project 08. And 88.3% of the variance on effect of construction delay had been significantly explained by client, contractor, consultant, materials, equipment's, labor and external related causes of construction delay in project 08 branch office.

Keywords: delay in construction, causes of project delay, effects of project delay.

**Impact Assessment of the Riverside Development Project in Addis
Ababa: The Case of Atlas
Sitota Kebede, St. Mary's University**

Abstract

Riverfront development is one of the city's mega-structure projects that refer to any development along a riverside or bodies of water. Water contamination from industrial wastewater disposal is becoming a major environmental hazard in Addis Ababa and its surrounding regions. The study's goal is to look at the project's social, economic, and environmental elements. Riverside projects provide various advantages, including improved environmental and water quality, tourism prospects, improved social services, and more social engagement in society. The study used a qualitative research method. Structured open-ended and close-ended purposeful interviews, secondary data, and observations were employed in the study. Purposive sampling is used to pick 50 respondents from several concerned sectors. As a result, the purpose of this research is to assess the project's social, environmental, and economic elements and to make suggestions for the project's future. This study concludes with various future research proposals. The well-being of society is a significant value for one country in these sorts of mega-structure projects. The local government must respect the demands of citizens by not moving but rather offering standard living space; transferring people destroys the community's history, identity, and well-being. Related literature research was done to compile a list of factors pertinent to the entire investigation.

Keywords: *Riverside, Riverside development*

**Assessment of Project Management Practices And Challenges: Evidence from
Selected Projects at the Ministry of Agriculture
Solomon Gizaw Desta, St. Mary's University**

Abstract

Development organizations cannot be successful unless they implement a project management methodology that is applicable to their projects in consistent and predictable manner. The main purpose of this study is to assess whether and the extent to which the application of project management processes is consistent with existing theory or not based on the data collected from target Programs/Projects. Purposive sampling method was used to sample respondents. A blend of quantitative and qualitative research tools were used to collect data. About 38 respondents were completed the survey questionnaires, and key informants interviews were done with few experts. SPSS (20) was used for statistical data analysis and descriptive results were presented in the form of percentage, median, tables and figures. The result showed that among the 10 Project Management knowledge areas, about 6 knowledge areas were found widely used practiced, Whereas Project Quality, Risk, communication and Stakeholders management were poorly practiced. Concerning the assessment of project management challenges, result showed that scheduled delay beyond plan, lack of quality check at satisfaction level, lack of strict quality evaluation measure, risk management process on failure to manage expectation of risk event with no effective response, lack of communication plan and lack of effective communication with stakeholders, and low commitment of stakeholders were identified as challenges. It is suggested that properly applying the standard project management guidelines taking into account local context is required if projects needed to succeed. Furthermore, project team members should be acquainted with Project management knowledge areas which are very vital processes in the project management that drastically reduces risk and uncertainty if they are properly practiced as per needed.

Keywords: *Project, Project management, Project management practices, Challenges*

**Practices and Challenges of Stakeholder Management: The Case of
Covid-19 Emergency Response Project
Tedela Tefera, St. Mary's University**

Abstract

The purpose of this study was to assess the practices and challenges of stakeholder management in Covid-19 Emergency Response Project. The study employed a quantitative research approach and descriptive research design. A five-point Likert scale-based questionnaire was used to collect data for the assessment from 51 chosen respondents (project managers, project team members, support staffs and project coordinators). The study's findings show that the project has an institutionalized stakeholder management framework. In addition, the project stakeholder identification, planning, and communication methods were excellent. However, there was a gap in the analysis, engagement of all stakeholders, and management of their expectations. The findings show that significant stakeholders were not identified at the outset of the project and their interests were not adequately assessed. Understanding the unique characteristics of each stakeholder group, creating empathy among stakeholders, defining stakeholders' power and influence, managing expectations of stakeholders effectively are the major challenges concerning stakeholder management in Covid-19 Emergency Response Project. The study also revealed that intra-organizational communication and trust were identified as important components for both internal and external relationships. Inter-organizational communication and trust, as well as long-term business, were also essential factors in external partnerships. Finally, it is advised that all stakeholders understand the project goals and objectives, and that the project has strong engagement and analysis methods in place, as well as an effective conflict resolution strategy in place for future projects. It is also suggested that project managers must consider both IRM and ERM. They must also pay attention to many areas of relationship management.

Keywords: *External Relationship Management, Internal Relationship Management, Stakeholder Management.*

Assessment on the Relationships between Stakeholders Management and Project Performance: The Case of Ethio Telecom-TepProject
Tigabu Hirpa, St. Mary's University

Abstracts

Stakeholder engagement in project management plays a vital role in project performance. In Ethiopia Ethio telecom launched huge Telecom Expansion Projects dividing it to different vendors for the whole country to enhance the network type, coverage and service quality: This has involved a number of stakeholders, the general objective of the study was to assess on the relationship between stakeholder management and ICT project performance in Ethio telecom. The study adopted quantitative method and the descriptive research design. For the proper accomplishment of the study, the primary data were collected using Likert scale type questionnaire by distributing to and collecting from project management office in Ethio telecom. The collected questionnaires were cleansed and analyzed using SPSS Version 25 and Microsoft excel. The analysis includes descriptive, correlation, regression and ANOVA. The major finding of the study indicated that the relationship between factors affecting stakeholder management, stakeholder management practice and attributes of stakeholder management with project performance is positive. However, project monitoring and evaluation on required specification are practiced poorly. Hence, to proactively avoid the challenges of poorly practiced project management variables, the researcher recommends to use project management tools and techniques, provide a good communication channel and support between stakeholders and higher officials, involve user throughout the project implementation and use a good project follow up and monitoring methods.

Assessment of Monitoring and Evaluation: The Case of ASER Construction

Tihut Bayeligne, St. Mary's University

Abstract

The purpose of this study is to assess monitoring and evaluation performance of ASER Construction aiming to determine whether progress could be made for meeting the objectives and goal of the organization. Literature about planning, monitoring and evaluation was reviewed. The study used a quantitative and qualitative mixed approach to explore the influence in detail. The primary data was collected from interview, questioner. Purposive sampling technique is used to determine sample, and as a result the sample size was 33 and the targeted population of this study were the staff the project managers and project coordinator. After collecting adequate information, data table presentation was used for analysis generated with Excel Microsoft. The research engaged tables, frequency, percentage and excel Microsoft software. Concerning planning of M & E, there are good practices of M&E but the absence of monitoring and evaluation is seen. Regarding monitoring tools, Physical progress monitoring technical monitoring and quality monitoring are applied on projects but assumption monitoring is not applied on projects. Concerning techniques of evaluation, the performance indicator used was only formative evaluation as the M&E tools and techniques applied. Regarding to information, any information are provided to the project managers directly and the data are needed for decision making. Regarding M&E training is not continuously given to the staff during the gathering and reporting period of the system is also a problem. Therefore, the firm should prepare a framework and guidelines for the M&E system. Hence results in the neglect and the less attention given to the monitoring and evaluation of the entire project implementation process leads to unorganized system which focuses on employee to ensure the successful completion of projects.

Keywords: *Construction Industry, monitoring and evaluation, monitoring on construction projects, performance*

Assessment of Quality Management System in Real Estate Construction in Addis Ababa: The Case of Gift Real Estate

Wongel Awoke, St. Mary's University

Abstract

This study aims to assess the practice and implementation of quality management system at Gift real estate projects, which are among a very few construction company certified for ISO-9001-2000 Quality management system. To attain the objectives of the research, data were collected using quantitative and qualitative methods from concerned personnel's and experts in the project environment. The data were collected with a response rate of 83% from the distributed sixty (60) questionnaires and analyzed using descriptive statistics focusing on the mean, standard deviation and percentages, which is calculated using statistical package for the social sciences (SPSS) version 20 and Excel . For analyzing the qualitative data content analysis were conducted and it is triangulated with the quantitative data to summarize the findings, conclusion and recommendations. Results of the findings were presented both in qualitative and quantitative manner. The research finding showed that most respondents were familiar with the concepts of quality and quality management but its application was relatively low and finding of the study tells that the performance regarding to quality planning process, lack of continues QMS training , or target dates for their provision, contractors and consultants performance were found to be achieved under poor performance. On the contrary the management responsibility in understanding the customer needs and commitment of the top management and optimization of project resources is carried out in a good manner. Thus it is recommended that for a quality management system to be practiced and implemented effectively it is important to give more quality assurance training ,have separate quality management policy in order to undertake complete project quality management process, have a documented quality plan and implementing the right project management methodology in their system.

Keywords: *quality Management, gift real estate, Project Management, Gift real estate Construction Project*

The Practice and Challenges of Achieving Competitive Excellence (ACE) as a Process Enrichment System: The Case of Ethiopian Airlines Group

Yonatan Daniel, St. Mary's University

Abstract

Process enrichment is an essential function of any growing firm. Process development tools are the approaches and procedures that organizations employ to improve their processes. The main objective of this study was to assess the practice and challenges of Achieving Competitive Excellence (ACE) as a process enrichment system in Ethiopian Airlines Group Maintenance, Repair, and Overhaul division. To be successful in study three basic questions were raised. The research design employed in the study was a descriptive survey. The research method was both quantitative and qualitative approaches employed. The sampling techniques employed were purposive, and Stratified sampling was used for quantitative analysis in this study. In order to analyze, interpret and present the data captured via questionnaire, Statistical Package for the Social Sciences (SPSS) was used. The sample size was 245 employees chosen from seven departments. The data gathering tools were a questionnaire, focus group discussion, and interview as well as document analysis. The participants of the interview and focus group discussion were ACE managers, ACE team leaders, and Ex-ACE agents. The questionnaire was administered to 245 employees but 219 of them properly filled and returned. In doing that, according to the descriptive analysis, though Ethiopian MRO implements ACE as an operating system the actual practices are poor due to the training inconsistent. In addition, ACE is not fully utilized as a working language, and the company standard operating procedure is not strong enough to enhance appropriate ACE implementation, besides training lack of commitment shown. ACE tools in general have relatively better awareness among respondents in six ACE tools: Visual Control (5s+1), Total Productive Maintenance (TPM), Market Feedback Analysis (MFA), Quality Clinic Process (Q C P C), and Mistake Proof (MP). But the detailed knowledge and practical experience lack in Process Management, Root Cause Corrective Action (RCCA), and Decision Making. To overcome the challenges encountered, recommendations have been forwarded. These include orienting or training the employee ahead of time on the overall contents of Achieving Competent Excellence (ACE), motivating the employee to willingly take on more responsibilities in the implementation process, using measurement and feedback methods to confirm improvements, establishing a consistent technique for closing the gap, and properly utilizing the ACE tool.

Assessment of Health and Safety Performance and Challenges at The Butt and Cutt Line Construction Project of Japan Tobacco International Ethiopia

Yonatan Wondemagegnehu Mekuria, St. Mary's University

Abstract

The construction industry is a significant component of many countries' economies and is frequently regarded as a driver of economic growth, particularly in developing countries. Construction work employs a diverse range of skilled, semi-skilled, and unskilled individuals due to its relatively labor-intensive nature. Despite its importance, the construction industry is regarded as hazardous, with frequent and high accident rates, as well as health issues affecting workers, practitioners, and end users. However, there is a lack of understanding in Ethiopia about how health and safety risks are managed on construction sites. As a result, the goal of this study is to learn about the current state of health and safety management in a Hawassa-based construction firm. A quantitative research method was used in the study. Project data was gathered. A quantitative research method was used in the study. Data was gathered from members of the project management team, site engineers, safety officers, and casual and contracted workers. The information was presented in charts and tables, and it was analyzed with descriptive statistical tools like frequency and percentages. Working at height, falls and trips, and tools and machinery were found to be the leading causes of incidents. The study also discovered that while health and safety management on the construction site is adequate, there is still much room for improvement. The major issues and challenges confronting the construction sector's health and safety performance are a lack of enforcement of existing rules and regulations, resistance to change, particularly among supervisors, a lack of employee involvement, and a lack of authority follow-up. According to the major findings, the country's construction health and safety rules, as well as regulation by health and safety and local authorities, should be strengthened. Creating a workplace safety culture would also be critical, given that Ethiopia is new to the concept.

Keywords: Construction projects, health and safety hazards, risk management, health and safety management, health and safety management challenges, health and safety training.

Assessment on the Project Management Practices of Selected Business Membership Organizations (BMOs) in Addis Ababa
Abenezer Tadesse, St. Mary's University

Abstract

This study aims to assess the project management practices of Business Membership Organizations (BMOs) in Addis Ababa. The study used a descriptive research method with both quantitative and qualitative approaches to provide a comprehensive analysis of project management practices within the BMOs. Primary data were gathered from employees involved in project work and internal documents, while secondary data were used from related journals, articles, books, and project publications. The study included the entire population of 40 BMOs in Addis Ababa, of which 25 met the study requirements. The study targeted 25 respondents, and 22 completed and returned the questionnaires, resulting in an overall success rate of 88%. The study found that many BMOs lacked a separate project management department and had limited access to PM training. The main challenges faced by the BMOs were lack of sufficient resources and external factors. In terms of project management knowledge areas, the study found that the BMOs had a lower mean score in project quality management plan, project schedule management, project risk management, and other knowledge areas. The study also found that some of the knowledge areas were not well managed, and there were problems with defining activities, documenting policies and procedures, and resource utilization. Overall, the study suggests that BMOs in Addis Ababa need to focus more on project management best practices, especially in areas where they are lacking. The study recommends that BMOs should invest in project management training, establish a separate project management department, and use appropriate procedures and tools to manage different projects effectively.

Keywords: *Project management, Business membership organization, Project management practices, Project management knowledge areas*

**Assessing Project Practices and Challenges Case Study of on selected
IT Related Projects at Wegagen Bank S.C
Abeslom Derege, St. Mary's University**

Abstract

The purpose of this study is to assess the project management practice and challenges of selected IT Projects at wegagen bank S.C. The research purposefully takes the IT personals of the selected projects who are involved in the management process including the two project managers. The primary data were collected through self-developed Likert scale structured questionnaire on which the project life cycle groups ,the project knowledge areas and Questionnaire for major challenges of applying project management life cycle and its knowledge areas on IT related projects were distributed among forty employees in t h e IT cluster. The sample population of the study was determined by non-probability sampling or convenient sampling technique. The research focuses on HRIS and Thune's Money transfer integration projects. The respondents were asked whether each project have been implemented accordance with project management life cycle and knowledge areas and on the challenges each projectsface during project implementation. Data were analyzed using SPSS and interpreted for mean and standard deviation. The findings are divided in three parts the project management life cycle, project management knowledge areas and the challenges that affect the implementation of project with formal project management practices. During the project life cycle the projects have conducted some activities however from the project initiation to the closing stage there where issues such as formal project management plan documentation which includes the detailed project time, cost, quality, communication, risk, where not developed continues monitoring and evaluation of scope changes where not updated. some of the challenges that affect this process are lack of formal project planning, frequently changing business requirement, organizational commitment for adapting and expecting project management practices and the stakeholders assumption that IT projects are highly dependent on IT technical lead to the poor application of project management practices .the research finally conclude and recommended IT projects should be managed and controlled with proper project management practices and project management software tools to be used and dedicated experienced project managers manage and control the projects. Project management offices can be benefited from employees with project management education and training background and a separate project manager for technical IT activities and project management practices.

Keyword: *project management practices, Information Technology, HRIS, Thune's, Project management practices challenges, PMO.*

**The Effects of Variation Order on Construction Project Performance
at MCG Construction Plc.**

Abiy Bekele, St. Mary's University

Abstract

The study aims to investigate the effects of variation order on construction project performance and identify the major effects of variation order related to the owner's, contractors, and consultant's changes. The study also aims to determine the scope at which lack of communication among stakeholders effects variation order and suggest strategies to minimize variation order effect. The author developed questionnaire to assess the perceptions of Engineers, contractors, and consultants on the relative importance of factors causing variation order on Construction Road projects. A total of 20 potential variation effects were selected from previous studies and grouped into two categories, financial related factors, and technical factors. The findings of the analysis of the data gathered through these approaches are provided in the paper.

Keywords: variation order, Effects, road construction projects

**Analysis of Project Management Practices Of World Bank Financed Projects:
The Case of Mojo Dry Port
Abnet Tarekegn, St. Mary's University**

Abstract

Donor-funded projects in Ethiopia have evolved from simple activities to complex integrated initiatives that require careful implementation to avoid operational failures. Despite the large number of projects implemented by the public sector in Ethiopia, many have not been effectively and efficiently executed. Some projects are struggling to maintain their relevance, while others have outright failed. This highlights the need for improved project management practices and a focus on ensuring successful implementation and long-term sustainability. There is a need to study and understand why infrastructure projects, such as the Mojo Dry Port in Ethiopia, have faced implementation challenges. Specifically, the focus should be on assessing the project management practices of the World Bank Financed Project to identify areas for improvement and address the issues that have led to project failures. This study established the role of project planning, stakeholder involvement, monitoring and risk management practices and how they associated the projects management practices. In this study, 177 questionnaires were returned at the end of the data collection although a total of 207 questionnaires were distributed to a sample of employees from targeted organizations, which gave the response rate of 86 per cent. The study concluded that while planning, monitoring, and stakeholder involvement were identified as best practices in project management, the level of risk management was found to be unsatisfactory. As a result, the study recommends that the project team should establish an integrated risk management system and utilize a project tool to aid in the implementation of risk management practices. This would help improve the overall project management practices and ensure better project execution. The project plan should align with the county's mission and vision statement, specifying the goals and objectives of the project accordingly.

Keywords: Monitoring, Project Management Practices, Project Planning, Risk Management, Stakeholders Involvement

Assessment on Performance of Government Precast Technology Housing Projects in Addis Ababa: The Case of Kirkos Sub-City Woreda 06 Kasanchis Building Project
Abrham Nega, St. Mary's University

Abstract

The purpose of carrying out this study was to assess the performance of government precast technology housing projects in Addis Ababa using the case of the case of Kirkos Sub-City Woreda 06 Kasanchis Building Project. Descriptive research design and mixed approach were employed as a methodology for this study. The project performance was assessed in terms of the PMBOK knowledge areas of the project process groups using project quality and time management. The study used primary and secondary data sources. Primary data has been collected through in-depth interviews and observation. Structure and unstructured interviews were administered to all 24 key personnel from all three parties involved in the Kirkos Sub-City Woreda 06 Kasanchis Building Project. The findings of the study showed that even though project performance in terms of project quality management and project time managementspecifically as it pertains to the government funded housing projects using precast technology in Addis Ababa was very promising in terms of adhering to the fundamental principles of project management, it was still faced with an array of challenges that were quite similar to those housing projects using the conventional type of construction methods. Generally, the researcher concluded that, the performance of project using the aforementioned technology had a better result in terms of quality management but had various issue when it comes to time management and attaining a poor performance as a result. Finally, this study suggested to all the project implementers at each level, that although there were significant challenges faced with regards to the performances of the project in case in terms of quality and time and even though implementing such project won't render a quick fix to the housing problems in Addis Ababa, there are plenty good experiences of that can be taken on board to help serve as a learning curvefor future endeavors.

Keywords: *Project, Project management, Project performance, Quality management, Time management*

**Assessing the Practice and Challenges of Monitoring and Evaluation: A Case Study of
Metal and Engineering Corporation Of Ethiopia
Ammanuel Abera, St. Mary's University**

Abstract

The general objective of this research is to assess the practice and challenges of project monitoring and evaluation practice in the case of Ethiopian Metal Engineering Corporation of Ethiopia. To achieve this objective descriptive survey was used as a research design and mixed research approach (Qualitative and quantitative) was followed. To collect the relevant data primary data collection means; questionnaire and interview were used. The research employed purposive or judgmental sampling techniques to select 93 respondents involved in this research. The primary data gathered through the questionnaire was analyzed using the SPSS-25 and the results were presented using tables, frequencies and percentages. There is somehow an established Monitoring and evaluation System and plan in the Bishoftu automotive manufacturing industry offices it is an industry which I selected to study on. The industry does implement Result based management however there is also challenges that the faces such as bureaucratic, political and technical challenges to implement Monitoring and evaluation. Know a day's Metal and Engineering Corporation of Ethiopia (METEC) have changed its name to Ethio Engineering Group and the industry is in a big reform but still the employees complain on lack of proper implementation of monitoring and evaluation tools in the organization. The study recommends that the enterprise develop proved monitoring and evaluation system, employ skilled personal or provide trainings for the existing Mechanical staff and build capacity and expertise.

**Assessment of Fuel Depot Construction Project Planning, Monitoring and Evaluation
Practice at Ethiopian Petroleum Supply Enterprise (EPSE)
Ayalneh Medagnaw, St. Mary's University**

Abstract

Using project management best practices is essential to organizational performance. Project management is considered to be a more efficient and resourceful method to achieve goals than other existing methods, processes and techniques. Construction project management includes many different phases, including planning, monitoring and evaluation. It can be used to help create an easy-to-understand overview of a project's progress and status, and it can help resolve issues sooner, reduce cost changes, realize benefits expected benefits and complete the project within the agreed period. Therefore, the purpose of this study was to evaluate the project planning, monitoring and evaluation activities of the Ethiopian Petroleum Supply Enterprise. The study applied mixed approach and used descriptive research design. Primary data was collected using interviews and questionnaires. Data were analyzed using percentage, standard deviation and mean. As a result, the research results show a low level of project management practice in the organization. Research also shows a higher level of planning practice in the organization than in other process groups. In addition, the study revealed a low level of practice in terms of risk, procurement, communication, project control, cost, time, and documentation. Therefore, the study recommends that the organization emphasize or pay more attention to the processes related to project control, risk, procurement, communication, cost, time, documentation, usage. Project management standards and disseminate lessons learned during the implementation of each process group to strengthen project management practices at the Ethiopian Petroleum Supply Enterprise.

Keywords: Project management, Project management standards, Project management life cycle

**The Contribution Of Monitoring And Evaluation on Project Performance: A Case Study
of East Africa Migration Route Project
Ayalnes Girma, St. Mary's University**

Abstract

Project monitoring and evaluation is an integral part of the project cycle and of good management practice. An effective monitoring and evaluation system is fundamental if the goals of a project are to be achieved. The main objective of the study was to assess the contribution of monitoring and evaluation on project performance of EAMR project in Addis Ababa. Specific objectives were to: To assess and examine the influence and contribution of monitoring and evaluation technical expert, planning for M&E and M&E stakeholder involvement on project performance of EAMR project in Ethiopia. The study used a mix of both quantitative and qualitative research approach (mixed approach). A cross-sectional survey was conducted. In this study, data were collected from the entire program staff workers. A descriptive survey design was employed. With a total population of 22 respondents with the response rate of 100 % i.e. the sample is census sampling was conducted on all population. Data was collected through questionnaires and analyzed using descriptive statistics. Planning process have a weak correlation with project performance with a value of 0.387 and stakeholder involvement and technical expert have a moderate correlation with project performance of 0.409 and 0.629 respectively. The study recommended that the utilization of M&E plan, M&E technical expert and M&E stakeholder involvement is central to the performance and sustainability of a project.

Keywords: M&E plans, M& E Technical expert, stakeholder involvement and Project Performance

**Causes of Delays in Sewerage Projects: The Case of Addis Ababa Water &
Sanitation Infrastructure Development Division Office
Bedru Aliy Jemal, St. Mary's University**

Abstract

Delays in the public construction industry are a global phenomenon, and WSIDDO sewerage construction projects are no exception. The objective of this study is to identify factors that cause delays in the construction of sewerage projects. The study used a descriptive research design and a quantitative research approach. A questionnaire survey was conducted to identify the causes of delay from the Client, Consultants, and Contractors. The survey had 47 respondents. The data was analyzed using multiple linear regression. Following that, this study identified the most important causes of delay from a list of different causes of delay and made recommendations to reduce the delay. The most significant causes were right-of-way (ROW) issues, difficulties in accessing Letters of credit/LC, delays in procurement management processes, delays in obtaining permit approval from municipalities, slow decision making, and slow decision making process. To overcome the delays and difficulties caused by ROW issues, the office works with stakeholders and lobbies the Addis Ababa City Government to change its compensation package for displaced citizens. To order to have an effective procurement planning system and efficient construction planning, the implementer devises a mechanism besides the physical and financial plans has to be translated properly and implemented according to the plan. Delays in obtaining permit approval from municipalities, as well as the majority of other delay factors, the client first prepare the work site and appropriate design to ensure proper permission and effective communication with the considered stakeholder. Furthermore, structural responsibility has considered in the organization. Owners have improved make decisions quickly. Waiting for someone, somewhere to make a decision that is preventing the entire project from moving forward. Coordinating actions and approving items quickly can keep construction jobs on time or even ahead of schedule and, in some cases, under budget.

Keywords: Sewerage Construction projects, Project Delay Factors, Causes of project delay.

**Assessment of Construction Safety and Health Practice in AddisAbaba City Road
Authority Road Projects
Bersabeh Debebe, St. Mary's University**

Abstract

This study focuses on assessment of construction safety and health practice in Addis Ababa City Road Authority road projects. Safety and health are the decisive concerns of a particular construction project and it gives an opportunity to define the overall success and performance of the project outcome equally to the cost, time and quality aspects. Thus, to examine the case of Addis Ababa City Road Construction Projects, a questionnaire survey was designed by including the current practice of safety and health practices in the aforementioned projects, causes that results an accident in the construction site, and the ways to improve this safety performance. The sample size was determined by subjective method using conventional approach that is taking the average of sample size of different other studies. Therefore, 65 questionnaires were distributed and 59 interpretable responses were gained from the construction officials (contractor, consultant and the client). The collected data from respondents were rated with various terms related to the type of question and further analyzed by quantitatively descriptive statistics Microsoft excel & SPSS. This study was conducted in a relatively potential construction working area. However, it was revealed the safety and health practices of Addis Ababa Road Construction Projects are below standards irrespective of their operating budgets. The causes of accidents are mainly lack of personal protective equipment, lack of top management commitment, lack of technical guidance, a reluctance to allocate resources for safety, workers physical exhaustion, lack of insufficient supervisory inspection, lack of awareness of written safety policy rules and standards are the principal factors for unsafe working conditions on the Addis Ababa City Road construction sites. To improve these insufficient performances, providing adequate safety equipment, improved personal behavior, responsible top management, good communication between management and workers and surveying worker's safety perception and give expert advice and trainings are considered as the key solutions.

**Assessing Construction Materials Price Escalation Of Building Projects: The Case of
Selected High Rise Building Projects in Addis Ababa
Bethlehem Admasu, St. Mary's University**

Abstract

The aim of this study is to identify the major factors of prices escalation of construction materials, its effect on building project and assessing the current price escalation management practice. This study employed a multiple case study and focused on four selected high rise building projects. Taking into account the nature of the objectives and research questions, the study used descriptive case study design and qualitative approach. This study investigated using primary and secondary data. Focus group discussion, interview and document study was performed to collect qualitative data. Qualitative analyses mainly content analyses were used to interpret, summarize the data and to find the implications of the result. The result indicated that the major determinants/factors to price escalation of construction materials are inflation, devaluation of local currency, Monopoly and unethical practices of suppliers, Political instability, high costs of fuels, and shortage of dollars, lack of proper planning, scarcity of building material and Over-dependence on imported building materials. The impacts of escalation on project involves higher project cost, project delay, profit loses, project abandonment, delay payments to contractors, investment return is delayed and high rental cost. The major challenges in price escalation and adjustment practice were: not applying price adjustment clauses for projects contract duration not exceeding 18 months, timely recorded data were not available, non-consistency in market price, Contractors failure to follow the proper contractual procedures for requesting Price Adjustment and the Clients` resistance in honoring the escalation clauses in special condition of Contract. It's recommended that CSA and PPPAA to set up a suitable data base for regularly record, updating, and disseminating monthly price indices for the main building materials.

Keywords: Price escalation, price adjustment, construction materials, contract form, building project, Ethiopia

**Assessing the Practices and Challenges OfThe Implementation of Credit Card Projects:
The Case of Awash Bank Share Company
Biruk Merage Negate, St. Mary’s University**

Abstract

The main objective of this study was to describe the implementation practice and challenges of credit card project in Awash Bank. In order to achieve this objective, the researcher used descriptive research design and mixed approaches. Accordingly, questionnaire, interview and document analysis were used as data collection instrument. The data obtained through questionnaire has been analyzed quantitatively by using descriptive statistics: frequency, percentage, mean and standard deviation. Moreover, the data obtained by using interviews has been analyzed qualitatively. The population of the study was all employees of credit card project of Awash bank a total of 30. The target population used to collect data was project manager, team leaders and team members of the project. The findings of the study revealed that the major challenges in the implementation of credit card were lack of efficient time management, adequate and frequent training, lack of credit card department manager involvement, staff and customers lack of literacy about financial system and credit card, lack of skills of customers about technique and managerial knowledge of credit card, lack of government support and continuous technological changes. The implementing of credit card system is affected by implementation practice, organizational, individual and environmental factors. Hence, the researcher has recommended that the company should consider project implementation practice, organizational and individual factors that influence the implementation of credit card, The bank should train project team members, staffs and customers in preparation for implementation of project to be successful, and each department who have direct relationship with any projects should have to fully participated, awareness creation should be conducted, National Bank of Ethiopia should have to prepare and implement rules and regulations that are mainly focus on credit card.. Finally, the researcher also recommended that it is very essential more research case studies of credit card implementation should be conducted in Ethiopian organization to strengthen the findings of implementation challenges and adaptability of the system advantage.

Keyword: Challenges of credit card, Project implementation, Organizational, Individual factors, Environmental factors

**Assessing the Practice of Monitoring and Evaluation Of E-Banking Products:
The Case of Abay Bank S.C.
Brhanu Misganaw, St. Mary's University**

Abstract

The banking system of Ethiopia is shifting from conventional banking to electronic banking by adopting state-of-the-art technology. Abay Bank S.Co, one of the private banks in the sector has implemented several products and strategies to mobilize resources from different sectors. The study emphasizes on Assessing the Practice of Monitoring & Evaluation on E-banking Products. The following major questions were addressed in this study, what are the basic challenges the bank faces while monitoring and evaluating products, how does the Monitoring and Evaluation practice of Abay Bank S.Co looks like, and how effective is the practice of Monitoring and Evaluation in Abay Bank S.Co. Census sampling method was used and the target population of this research is all the e-banking department staff of Abay Bank s.co. A questioner is distributed to all members of the e-banking department and Abay bank staff. Finally, 24 out of 26 respondents filled in and returned the questioner properly. This research employs descriptive research design for acquisition of data. The data is analyzed using Excel and interpreted in percentage, and frequency. The findings of this study reveal that: the bank doesn't have experienced and permanent monitoring and evaluation staff and there is project monitoring and evaluation system and separate budget is not allocated for monitoring and evaluation activities. In addition, majority of the subjects confirmed that, challenges such as lack of expertise, inaccuracy in data collection and Failure in planning and appropriate evaluation design while monitoring and evaluating e-banking products. This study in general shows that the bank has not developed good M&E practice and faces numerous challenges when implementing M&E.

Keywords: Monitoring and Evaluation (M&E), Share Company (S.Co)

**The Effects Communication Management on Project Performance Applying the
Communication Technology AsA Mediating Role: A Study on Selected Building
Construction Companies in Addis Ababa
Cherinet Wolde, St. Mary's University**

Abstract

The main objective of the study is to examine the EFFECTS of communication management on project success mediated by technology adoption by taking selected five building construction companies as case. Explanatory research design along with quantitative research approach was applied in this study. The professional staff, specifically project managers, finance managers, engineers, planners and quality controllers were considered as study population. A multistage sampling technique was applied as a sample of 298 respondents were selected through convenience non-probability sampling technique from the five randomly selected grade-1 building construction companies. Of which, 278 valid and usable primary data were collected by distributing a structured self-administered questionnaire scaled with a 5-point Liker scale. Both descriptive and inferential statistics were applied for analysis with the help of SPSS 22.0. The findings of the study revealed that all the independent variables namely project management competence; communication planning, teamwork and channel clarity had positive and significant EFFECTS on project performance. Project manager's communication competence showed the highest contribution on project performance followed by channel clarity. Whereas, communication planning and teamwork had relatively the least effect. The technology adoption had also a mediating role on the relationship between communication management and project performance. It can be concluded that planning and managing communication as part of project management enhances the success of building construction projects. Therefore, the information technology managers of the construction companies are advised to integrate functional departments with clear communication channels - along with incorporate modern communication tools into their projects.

Keywords: Building Construction, Communication Management, Technology Adoption, Project Performance, Channel Clarity.

**Assessment of Human Resource Development Practices: The Case of
Ethiopian Electric Utility
Daniel Fikadu, St. Mary's University**

Abstract

The objective of this study is to evaluate the human resource development strategies employed by the Ethiopian Electric Utility (EEU), a government-owned electricity provider in Ethiopia. The research employs a descriptive research methodology to examine the degree to which the EEU allocates resources to the development of its human capital, the efficacy of its programs and initiatives for human resource development, and the resulting effects on employee performance. The study also investigates the challenges and impediments to human resource development in the Ethiopian Electric Utility (EEU). The present study employed a mixed-methods approach, incorporating both quantitative and qualitative methodologies for data collection and analysis. The data obtained from the study participants underwent statistical analysis to detect patterns and trends, whereas the qualitative data were thematically analyzed. The study's results revealed that participants held the perception that the human resource development (HRD) practices implemented by the corporation exhibited an unfair emphasis on specific work units. The respondents expressed discontent regarding the promotional prospects and the acquired knowledge resulting from their engagement with the Corporation. Furthermore, a significant proportion of participants expressed the belief that the Corporation is not the optimal environment for personal growth and development. In a broader context, in addition to fulfilling the human resources requirements of the organization, it is imperative for HRD practices to prioritize the individual and address their aspirations for professional advancement and personal development. The focus of HRD extends beyond solely delivering training programs, as its objective should encompass aligning the HR requirements of the organization with the individual aspirations for career advancement and personal development. Additionally, it is imperative for HRD practices to prioritize individuals, as the development of teams and the organization as a whole relies on the cultivation of individual employees.

Keywords: Human Resource development, Human Resource development Program, Organizational Performance, and Employee Satisfaction

**Assessing the Project Management Practice in NGO Projects: The Case of
Good Neighbors Ethiopia
Eden Moges Ayimeku, St. Mary's University**

Abstract

The main objective of this study was assessing the project management practice in NGO projects the case of Good Neighbors Ethiopia. In order to achieve this objective, the researcher used descriptive research design and Quantitative research approach. Accordingly, questionnaire and document review were used as data collection instrument. The data obtained through questionnaire has been analyzed quantitatively by using descriptive statistics: frequency, percentage, mean and standard deviation. The data was collected from 43 employees of the organization who are fully engaged in project work through purposive sampling. The target population were project managers, team leaders and team members of the project. The study reveals the highest maturity levels in project management in Schedule, Procurement, Cost, and Stakeholders, moderate in Resource, Integration, Quality, Scope, and Risk Management, and lowest in Communication. From the finding, it can be understood that out of the ten knowledge areas of the project management, the project integration management, project schedule management, project cost management, project quality management, project communication management, project stakeholder. project human resource management, project risk management and project procurement management are effectively practiced and only project communication management is not well practiced. This paper suggests the organizations to implement different projects based on project management knowledge areas and using each knowledge area processes too.

Keywords: *Project Management, Project management knowledge areas, NGOs*

**Assessment of Project Risk Management Practices In Ethio Telecom:
The Case of LTE Advanced Project
Eyerus Gezahegn, St. Mary's University**

Abstract

This study sought to determine the practice of project risk management practices such as risk planning, risk identification, risk analysis, risk response strategies, risk monitoring and control and risk management as knowledge base regarding Ethio – telecom in the project of LTE advanced . Hence, the study was used descriptive designed and mixed approach. Primary data including survey questionnaire and semi structured interview were used for the purpose of the study; and its validity and reliability were then evaluated. The gathered information was analyzed using SPSS version 27.1.0. The questionnaire was distributed to 36 participants and collected for quantitative analysis.. Descriptive statistics in the form of percentages and mean score were used to analyze the quantitative data ; the open ended questionnaire analyzed qualitatively. Findings from the study revealed that risk management practices have been applied moderately in the sample projects. While the study findings encourage project executives to develop knowledge bases for risk management in the sample projects, as well as the corresponding tools. The findings of the practice indicated that risk management plan tools like expert judgment, meetings or others and relevant stakeholders were involved for risk planning. The risk identification process revealed that methods like information gathering and assumption analysis were used to identify project risks. Results in risk analysis process imply that risk characteristics were considered, All the risk response were not exercised moreover, there was not well-developed strategy that considered factors such as budget, schedule and resources and quality while responding to risk. The practice of risk monitoring and controlling was not effective because project performance was not evaluated against risk. There was not transparent communication, periodic review and response audit of the project risk. The overall outcome of the study indicates it was proved that risk planning were effectively applied in the project. risk identification and risk analysis were the moderately risk management practices in the company. whereas risk response and risk monitoring and controlling were considered as the least used practices. Finally, due to the low application of risk management practices as well as there is a gap between the theory of project risk management and the actual practice that is performed in the projects , the study concluded that there should be a need to create more awareness on project risk management practices.

Keywords: *project risk management practice, knowledge management, IT project.*

**Assessment of Practices and Challenges of Project Quality Management:
The Case of Gift Real Estate Addis Ababa.
Feven Solomon Negash, St. Mary's University**

Abstract

Quality is a highly prevalent idea that has gained significance in numerous organizations. The real estate industry has been growing rapidly, and quality management has become increasingly important in ensuring the reliability and credibility of real estate companies. However, little is known about the practice and challenges that real estate companies, such as Gift Real Estate, face in implementing quality management systems. To assess the practices and challenges of Project quality management in Gift Real Estate Addis Ababa, Ethiopia cross-sectional study was conducted among 31 participants who fulfilled the inclusion criteria and were selected using purposive sampling technique. A structured questionnaire was used to collect data. The data was entered to SPSS versions 25 for analysis. Mean, standard deviation, frequency, percentage was done to present the result. The study achieved a response rate of 90.3%, with a majority of male participants (78.6%) and a mean age of 31.25 years. The average years of experience were 7.18 years. Quality planning, assurance, control, and top management commitment were deemed important in quality management. Seventeen prevalent problems were identified and acknowledged, while two problems had mixed responses. Only one problem, related to raw material shortages due to inflation, was disagreed upon. The organization utilizes trend analysis, statistical sampling, inspection, quality audits, flowcharting, and benchmarking for quality management. The usage of inspection, Pareto diagrams, and benefit/cost analysis received mixed responses. In conclusion, the study revealed a high response rate and identified key components of quality management, including planning, assurance, control, and top management commitment. Prevalent problems were acknowledged, while some received mixed responses, indicating areas for further investigation. The organization utilizes various tools and techniques for quality management, although the usage of certain tools received mixed responses. Based on these findings, it is recommended to address the identified problems, further investigate the mixed responses, and ensure consistent implementation of quality management tools and techniques throughout the organization. This can contribute to enhancing overall quality performance and organizational success.

Keywords: Quality, quality management, quality planning, quality assurance

The Role of School Feeding Program on Students' Academic Performance and Dropouts: The Case of Addis Ketema Sub-City Public Schools
Firehiwot Kassu, St. Mary's University

Abstract

The purpose of this study was to assess and describes the roles of student feeding program on Students' academic performance and dropout rate in Addis Ketema primary public schools. This study mainly employed qualitative data. A non-probability sampling in the form of a purposive sampling technique is employed in selecting the schools and was used to get better information about the roles of school feeding. For this research, teachers, parents, school principals, and Addis Ketema education office officers were considered in the sampling. The information was accumulated from the questioners, interview, report audit, and observation from open essential schools within the Addis Ketema sub-city. The finding indicates that the feeding program decrease the dropout rate of students in 2022, the role of feeding in school begin by reducing latecomers and absence from class. Moreover, the study indicates the positive roles of the School Feeding Program on the academic performance of students. In conclusion, the number of students who becomes late and the number of student absences reduce year to year after the feeding program is begun. The feeding program has its role in student attendance and enrolment as well it has a role in the mitigation of hunger by providing food in the school. On the bases of these findings and recommendations forwarded are; establishing an office in each school that conducts research and identifies the need of the students, strong checking and controlling mechanism from the government as well as from each sub-city education office related to the feeding program.

Keywords: *student feeding program, student performance, student dropout*

**Assessment of Monitoring and Evaluation Practice on Rural Water Development
Projects: The Case of Oromia Water Resource
Development and Energy Bureau**

Fita Oli Wakejira, St. Mary's University

Abstract

The research carried on Oromia water development and Energy Bureau give attention on Monitoring & Evaluation practice of rural water development projects. Currently the Bureau develops and administered different water projects in all areas of the region. The main reason for making this research study was the delay of water resource projects started at different time but still not hand over to the community. According to the discussion made with Bureau staff and written internal reports starting from 2011 GC until 2022, 134 projects were not completed according to their scheduled time. This research tries to answer the questions on how the monitoring and evaluation practice of the Bureau was taking place, and fill the gaps that shown on project handling of the bureau. Descriptive research design was chosen for the study, in order to describe the monitoring and evaluation practice. Both qualitative and Quantitative data analysis approach was used in the study. By using the Non –Random sampling technique all 100 employee working on water development projects were chosen. The data for the study were obtained from primary sources with the help of structured questionnaires and Interviews. Some of the structured questioners were provided in the form of Likert scale in order to know the feeling and attitude of employees toward the M&E practice. Secondary data were collected from reports bulletins and magazines of the organization. 69 male and 28 females' respondents were participated on answering the research questions. The response from the respondents coded and analyzed by using SPSS 20 and Excel. The finding of this study shows that the presence of weak Monitoring and Evaluation practice, so that it was recommended that the Bureau has to utilize its employs efficiently by giving appropriate training, using the modern project implementation tools like the logical Frame work Approach, giving more attention for external factors that hinder the fulfillment of project success and more over the management has to give attention to monitoring and evaluation system.

Keywords: Monitoring and Evaluation, Logical Frame Approach, Performance Indicators

**Project Management Maturity in Addis Ababa: The Case of housing
Corporation 40/60 and 20/80 Project Offices
Frehiywot Demes, St. Mary's University**

Abstract

The main objective of this research is to assess the level of project management maturity in the housing sector particularly 40/60 and 20/80 housing projects in Addis Ababa through assessing the ten project management knowledge areas and based on this identified the least and highly matured knowledge areas related to the issue under studied.. To achieve this purpose, the research first provided a review of the common project maturity models upon which project management solutions model was selected for this study. Moreover,, questionnaire was distributed to 219 housing expansion projects employees participated in the implementation of these projects using simple random sampling techniques,. Apart from survey questionnaires, an interview was conducted with project managers to get the required information to enrich the study. Besides, document reviews were also conducted. Finally, the collected data are analyzed using descriptive statistics by applying SPSS. The overall project management maturity of the company is at level 2.46 approximately 2 on a relative scale of 1(lowest)to5(highest).The most mature knowledge areas are project procurement management, project risk management and Human resource knowledge areas approximately leveled at maturity level and the least matured knowledge areas are the project time management and project cost management approximately leveled at maturity level .The findings suggests that basic project processes exist in the company but are not considered an organizational standard and management supports the implementation of projects management but understanding and involvement is not consistent / applied to all projects.

Keywords: *Project, Project Management, Maturity, Maturity Level, Maturity Model*

Assessment on the Impact of Inflation on the Performance of Construction Sectors over the Last 4 Years in Addis Ababa
Gasahwu Chanie, St. Mary's University

Abstract

This research paper explores the impact of inflation on the construction industry in Addis Ababa, Ethiopia, over the last four years, using a variety of construction performance metrics. The study looks at how inflation affects things like material costs, housing affordability, finance, currency depreciation, consumer spending, property values, and job availability. A mixed methods approach is used to ensure a thorough analysis, incorporating qualitative and quantitative data collection and analysis procedures. The selection technique employed in this study was convenience sampling, in which participants were chosen based on their accessibility and desire to participate rather than using a random or systematic sampling approach. The convenience sample method was chosen for its practicality and ease of data collection from individuals representing diverse industries pertinent to the building construction industry in Addis Ababa. Data was collected over a 45-day period from 10 sub-cities in Addis Ababa, using a sample of people from various industries related to the construction industry. Contractors, architects/engineers, government workers, economists, bankers, real estate developers, construction material suppliers, and college/university students were among those that took part. The SPSS program version 25 was used for quantitative data analysis. To characterize the variables, descriptive statistics were used, which provided metrics such as mean, median, standard deviation, minimum, and maximum values. Partial correlation analysis was used to analyze relationships between variables when data was not normally distributed. In addition, ordinal regression analysis was used to investigate the associations between inflation-related independent factors and the dependent variable reflecting construction sector performance. The questionnaire was completed by 396 people, offering significant information into the impact of inflation on the Addis Ababa building construction industry. The participants' different backgrounds and expertise contributed to a complete understanding of the industry's issues and potential. According to the findings, inflation, combined with currency depreciation, has resulted in lower consumer spending, lower property prices, and higher import costs for construction supplies. The paper proposes strategies to mitigate the impact of inflation on the construction sector based on these findings. These efforts include lowering material prices, increasing access to affordable housing, encouraging collaboration between the government and industry partners, and promoting sustainable construction practices. The study offers light on the impact of inflation on the Addis Ababa building construction industry during the last four years. The combination of quantitative data analysis methodologies and a large participant sample improves the findings' validity and comprehensiveness. The paper identifies the issues that construction firms confront and suggests strategies to alleviate the negative effects of inflation, thereby promoting a more sustainable and resilient construction sector.

Key words: Inflation, Construction industry, SPSS software, Currency devaluation, Impact and Currency devaluation

**Contribution of Monitoring and Evaluation on Project Performance: The Case of
Danish Refugee Council, Addis Ababa
Gedion Worku, St. Mary's University**

Abstract

Project monitoring and evaluation is a continuous management function to assess if progress is made in achieving expected results. Well planned M & E promotes a better understanding of the population or target audience's needs, by assessing previous projects through the use of M & E, the performance of future projects is greatly enhanced. This study sought to determine the contribution of monitoring and evaluation on project performance in DRC Addis Ababa. The general objective of the research was to assess the contribution of monitoring and evaluation on the project performance of Danish Refugee Council. The study used a mix of both quantitative and qualitative research approach (mixed approach). A cross-sectional survey was conducted. In this study, data were collected from the entire program staff workers. A descriptive survey design and correlation design was employed. With a target population of 24 respondents with the response rate of 100 % and a census was conducted. Data was collected through questionnaires and analyzed using descriptive statistics. The study findings showed that all independent variables significantly and positively influenced project performance of DRC. The study found out that contribution of monitoring and evaluation plans on project performance of Danish Refugee Council Addis Abeba, Ethiopia had an average mean of 4.06. It was discovered that generally the contribution of monitoring and evaluation training on project performance of Danish refugee council had an average mean of 3.57. It was also found out that the average mean of contribution of data quality on project Performance was 3.77. A Pearson correlation showed a positive significant correlation coefficient of 0.787, 0.729, and 0.768 for monitoring and evaluation plans, monitoring and evaluation training, and monitoring and evaluation data quality with project performance respectively. The study recommended that the utilization of M&E plan, M&E training and M&E data quality is central to the good performance and sustainability of a project.

Keywords: M&E plans, M&E training Data quality, Project Performance

Assessment of Quality Performance on the Housing Construction project in Addis Ababa City Administration: The Case of Jemo Condominium Houses in Addis Ababa
GemechuAyeno, St. Mary's University

Abstract

In Ethiopia construction performance quality is evident in the construction of condominium houses. The main objective of this study is to identify why the quality of housing constructions struggle to deliver good quality houses despite the AAHDP Office's efforts to promote them and to draw conclusions about what needs to be improved for them to be able to improve their performance. This research involves both qualitative and quantitative approaches for data collection and analysis. In addition, observation, film and data were collected from documents. The main activities in the research design are core problem identification, research objective to tackle the problem, operationalize the variables through intensive literature review, identify population, data collection and data analysis and conclude the research. The findings concerning the support programs indicate that HDPO provides capacity building schemes to small-scale and MSEs. The findings further reveal that the training provided to both small-scale contractors and MSEs is too short and only means introducing them into the program. Thus, the training has major effect on improving the performance of small-scale contractors and MSEs during executing their tasks. The research finally analyses the constraints that could contribute to the poor performance of small-scale contractors and MSEs. The main constraints identified are technical incapability of MSEs and managerial incapability of both small-scale contractors and MSEs. Besides more constraints related to stakeholder management, culture, material, environment and equipment are identified.

Keywords: *MSEs, Small-Scale Contractors, AAHDP, Construction Performance, and Defects and Capacity Building*

**The Effect of Procurement Management Practice on The Project Performance: Dan
Energy Research and Development Plc. Addis Ababa
Girum Zegeye, St. Mary's University**

Abstract

The aim of this study is to investigate the effect of procurement management practices on project performance at Dan Energy Research and Development PLC. The research utilized a quantitative approach with an explanatory research design, and data was collected through a structured questionnaire. The study included 40 out of 45 employees, resulting in a valid response rate of 88.9%. The questionnaire data was analyzed using Statistical Package for Social Sciences (SPSS) V.27, which computed Cronbach Alpha, descriptive statistics, and correlation & regression. The highest mean score was observed in project procurement supplier sourcing practices (3.7969), signifying its importance in achieving value for money, quality improvement, risk reduction, and on-time project completion. Correlation analysis showed positive and strong correlations between the independent variables and the dependent variable. Furthermore, regression analysis revealed that project procurement management, suppliers, and contract management significantly contribute to project performance (p -value = 0.001). Hypothesis testing confirmed that project procurement practice, conducting, and monitoring have a significant effect on project performance ($p < 0.05$). These findings provide valuable insights into areas of focus for improving project procurement management practices at Dan Energy. Implementing these practices effectively is recommended to enhance project performance.

Keywords: *procurement management practices, project performance, supplier sourcing, contract management, inventory management.*

The Effects of Project Managers Interpersonal Skill on Project Performance of Building Construction Sites, in Addis Ababa.
Hana Tilahun, St. Mary's University

Abstract

The objective of this study is to assess the effect of project manager's interpersonal skill on project performance of building construction sites, in Addis Ababa. The researcher went through different literature on the subject matter to understand about the factors of project interpersonal skill on project performance and decided to apply descriptive research design employing qualitative and quantitative research approaches. Sampling method was used random sampling since all the respondents were selected purposely considering they have a direct involvement and pertinent information that can help the researcher. Descriptive analysis was applied in order to get the percentage frequent and mean of the respondents data. The likert scale ranging from strongly disagrees to strongly agree questionnaires were processed and analysis using SPSS V25 and presented in a narrative form by using tables. In this research selected 50 members of the study, I got the response from 45 surveys were came back at the face-to-face non-public conferences, and online survey, this means the selected members 90% of the response is came back, and the remaining 5 response replied from electronic submissions . A gap analysis was used to compare the reviewed material vs. interpersonal competencies. This research concluded that project management interpersonal transferrable skills are the ones that will be most highly sought in selected project performance in Addis Ababa city. The interpersonal skills named communication, leadership, negotiation, adaptability, and diligence will need to concentrate on those competencies within performance of project success this research should help construction project manager and engineers to be aware of interpersonal skills that they need to possess to improve their performance. Finally the framework provides a sound foundation for future studies that focused on project managers interpersonal skills.

Keywords: project management; interpersonal skills; competency models

Effect of Service Quality and Customer Satisfaction in Ethiopian Housing Construction

Project: The Case of Ayat 2 40/60 Condominium Project

Hanna Aschalew Bekele, St. Mary's University

Abstract

This study aimed to investigate the quality of service and the level of customer satisfaction in Ayat 40/60 Condominium Project in Addis Ababa. The study adopted descriptive as well as explanatory research design. SERVQUAL model with five dimensions was used. The study collected primary data from randomly selected 155 Condo housing winner in Ayat 40/60 Condominium Project in Addis Ababa. The data was analyzed using Statistical Package for Social Sciences (SPSS). From statistical tools, descriptive statistics Pearson correlation, and multiple regressions were used to investigate the relationship among the variables. The result revealed that customers' satisfaction level towards project service delivery of Ayat 40/60 Condominium Project in Addis Ababa was low. In line with this, the result showed that more than three-fourth (77.6%) of respondents were dissatisfied with the agency overall service delivery; 72.4% of respondents were dissatisfied with the house interior partition and other finishing work; 67% of respondents were dissatisfied with the quality of house; 60.9% of respondents were dissatisfied with the design of house. The result from correlation shows that there are positive and high correlation between the four service quality dimensions (tangibility, reliability, responsiveness, and assurance) and condo housing winner satisfaction in Ayat 40/60 Condominium Project in Addis Ababa. In addition, the result from regression revealed that the combined effect of various service quality dimensions significantly influenced customer satisfaction positively. The value of adjusted R² is 0.731 tells that the five service quality dimensions can account for 73.1% of the variation in the overall condo housing winner satisfaction in Ayat 40/60 Condominium Project in Addis Ababa. In terms of individual effect, four out of the five service quality dimensions (tangibility, reliability, responsiveness, and assurance) are significant in predicting condo housing winner satisfaction in Ayat 40/60 Condominium Project in Addis Ababa; whereas empathy was not significant in predicting condo housing winner satisfaction in Ayat 40/60 Condominium Project in Addis Ababa. Thus, the study concluded that service quality has a positive and significant effect on condo housing winner satisfaction in Ayat 40/60 Condominium Project in Addis Ababa. Therefore, the Addis Ababa Saving Houses Development Agency should influence these services quality dimensions as a way of ensuring its housing service customers get the satisfaction.

Keywords: *Service Quality, Customer Satisfaction, 40/60 Condominium Project.*

**The Effectiveness of Project Quality Management Practices and Their
Challenges in Bole Airport Expansion Project
Heran Mamo**

Abstract

This study aimed to assess the effectiveness of project quality management practices and their challenges in Bole Airport expansion project. to select participants for the study. The descriptive research design allowed the researchers to gather detailed information about the variables under investigation, while the quantitative data collection approach provided numerical data for statistical analysis. Additionally, the purposive sampling design helped ensure that participants with specific characteristics relevant to the research objectives were included in the study. The quantitative data were collected from 60 participants using a structured questionnaire The data were analyzed using descriptive statistics. Frequency and percentage were done to present the result. The result revealed that from the 7 variables, respondents agreed on their importance of the five variables, whilst the respondents neither agree nor disagree in their importance of the two variables. The two variables are involvement of top management and client's involvement. The findings revealed that the project quality management practices in Bole Airport expansion project were highly effective. The study also identified same challenges that affected the project quality management practices, such as lack of clear understanding of quality and low in implementation of quality assurance and control. In conclusion, the study revealed a high response rate and identified key variables of quality management, including the quality management processes. The project quality management practices in Bole Airport expansion project need to be improved by addressing the identified challenges. Based on these findings, it is recommended to ensure consistent implementation of quality management practice throughout the organization.

Keywords: *Quality, quality management, quality planning, quality assurance, quality control*

Causes and Consequence of Delay in the Construction Project of Private Real Estate and Its Effect on the Project Implementation: The Case of Noah Real Estate
Hewan Teklu, St. Mary's University

Abstract

The purpose of this study was to assess the causes and consequence of delay in construction projects of private real estate and its effect on project implementation in the case of Noah real estate, Figa site. It is not known how and to what extent the construction of the project houses is not completed all agreed project budget and time. This research used both primary and secondary data and also involved quantitative research design. In light of these objectives, the study employed descriptive statistics. The target population of the study selected a sample of 92 individuals from 120 populations, the researcher was distributed structured survey questionnaires to clients, consultants, contractors, and those who are working in Noah real estate, Figa site project. The questionnaire had a list of delay causing factors of which the respondents were asked to rank each according to the 5 point Likert scale. Based on the research findings the following result were identified. late payment and order changes, inadequate planning and wrong budget estimation, improper planning and schedule, Inadequate experience and skills of contractors, bureaucracy and policy changes, inflation of material prices, material shortages, utility unavailability, and others. In addition, the top major effects of delay in the construction of real estates were time overrun, cost overrun, dispute, litigation, total abandonment and arbitration. The correlation analysis result indicated that client, contractor, consultant related causes of delay have a positive relationship with effect of delay in construction project. The findings suggested that Noah real estate should improve owners prioritize timely payments to contractors and minimize changes in project order clients should invest in comprehensive project contractors, prioritize investing in professional development and training to enhance their skills and knowledge, engage experienced professionals for budget estimation, and ensure sufficient resources are allocated, consultants should focus on meticulous project planning, including realistic scheduling and efficient resource allocation, stakeholders should to conduct thorough risk assessments, develop contingency plans, and establish robust supply chain management systems.

Keywords: *Construction delay, the effect of delay, consultants, clients, contractors, and owner*

**The Role of Project Management Office (PMO) in the Success of Payment System Project:
The Case of Premier Switch Solution S.C.
Hiwot Hunde Gebisa, St. Mary's University**

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.

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

The Effect of Variation Due to Design Change on Building Project Performance in Addis Ababa Delta Engineering Construction Plc.

Jerusalem Johnson, St. Mary's University

Abstract

The construction industry contributes significantly to any nation's economy by creating jobs and wealth. In terms of cost and time, many projects performed very poorly. Variation due to design change is one reason for this low performance. This is due to the fact that project costs, schedules, and time can be affected by design change. Due to internal and external factors, one or more parties initiate the design change, which delays and increases costs in construction projects. Therefore, this research is to identify the effect of variation due to design change on construction project performance in Addis Ababa Delta Engineering Construction Plc. Explanatory quantitative research designs were used to achieve the research objective. Data gathered through a questionnaire the research methodology engaged a questionnaire survey about the effect of variation due to design changes during the building construction, which are distributed to the project managers, client and the Engineers. The purpose of this research is to determine how a design change affects the performance of a construction project in AddisAbaba. A sample of 111 respondents from the client, design consultant, supervision consultant, and contractor sides were also used to test the hypotheses. Statistical Package for the Social Sciences (SPSS) Version 26 was used to conduct descriptive and inferential statistics on the data. Frequency, mean, and standard deviation were used for descriptive statistics. In order to answer the research objectives, correlation and multiple regression were used for the inferential statistics. The relationships that exist between the variables were examined using correlation analysis; The correlation matrix showed that every independent variable's coefficient of correlation was positive and strongly correlated with the dependent variable. The four independent variables (client-related, design consultant-related, supervision-consultant-related, and contractor-related design change factors) affect construction project performance, as revealed by additional regression analysis in addition to correlation analysis. It was determined that consultant-related factors the major factors affecting project performance. Consultants should give a brief explanation of the design document with the respective professional appointed by the client. And giving awareness about the consequence of design change in the construction phase, and also Consultant's supervisors should have collective experience about construction project.

Keywords: *design, design change, variation, project performance; building construction project*

**Assessment of Project Management Practices in Core Consulting Engineers:
The Case of Denbecha-Sekela Road Project
Kalkidan Gezu Tilahun**

Abstract

This study assesses the project management practices Core Consulting Engineer's Plc in the case of Denbecha-Sekella Company that provides engineering services in various sectors. The assessment is based on the ten-knowledge areas of project management, as defined by the Project Management Institute. This research uses a quantitative research approach. The researcher collected both primary and secondary data. The primary data was collected from 70 professionals at core consulting engineers using a self-administered questionnaire through simple random sampling technique and analyzes it using descriptive statistics. The collected data were analyzed by using statistical tools (SPSS-Version 25). Descriptive statistics such as frequency, percent, mean, and standard deviation were employed to describe the demographic characteristics of respondents and variables for project management practice. The results show that core consulting engineers perform well in project integration management, schedule management, cost management, communication management, quality management, procurement management, risk management and stakeholder management but struggles with project scope and recourse management. The paper also suggests that the company should provide sufficient training for its project management personnel and staff. The paper concludes that the project management practice of core consulting engineer's plc is in reasonably good status, but can be enhanced by implementing the suggested recommendations.

Keywords: Project management, project management practices, Project success

Project Risk Management Practices and Challenges: The Case of Addis Ababa City Road Construction Projects

Kiduse Fikiru

Abstract

This research focus on the study of project risk management Practices and challenges on road construction Projects in Addis Ababa city. The objectives of the research are assessment of project risk management challenges, identifying the Probability of occurrence of project risk factors in Addis Ababa city road construction projects and investigating their impact on cost, time project goals their response method for each risk factor. A structured questionnaire survey comprising 47 potential risk factors was distributed to a statistically representative sample of contractors and consultants. Mean scores and ranking mechanism are used to rate the probability of occurrence of various risks and their impact on cost and time. Based on contractors and consultants view, the prevalent trend of attitudes towards project risk management challenges and risk response factor is investigated, quantified and expressed as a percentage, based on the number of respondents who selected a specific option, in relation to the total number of respondents. This research work revealed that inflation is the highest significant risk factor along with defective design and payment delays, which are ranked second and third respectively. The outcomes further show that risk avoidance, risk transfer, risk mitigation, risk acceptance and risk share are most frequently used response method for high impact risk factors. In addition the research revealed that lack of policy and procedures, lack of proper risk models, lack of practical experience, were the top three challenges faced in the implementation of project risk management practice. Generally based on the findings the research concluded that risk identification should be considered as the single most significant activity of the risk management on a project and should be tackled in a systematic way. The identification and analysis of risks, as well as the enhancement of the processes for managing road projects and the efficient use of resources, are all advantages of the risk management process. in an effort to handle uncertainty and unforeseen events efficiently and successfully complete projects, risk analysis and management are still a key component of project management for road construction project. The study recommended that, Periodic training programs offered by construction firms to technical personnel to keep them informed of the latest technology available for improving the quality level of the workforce, may yield considerable savings in time, efforts, and costs associated with the project. Having in place a well-documented procedure for risk identification and management should be a one stop solution to all threats that are likely to occur during project life cycle. Implementing effective policies and programs that increase accuracy and proper identification and management of risk can assist in risk reduction and management.

Keywords Construction project, Risk, Risk identification, Risk analysis and Risk response

**Assessment of the Ethiopian Electronic Regulatory Information System (ERIS) Project:
The Case of the Ethiopian Food and Drug Authority
Laekemariam Dibabu, St. Mary's University**

Abstract

The study sought to assess the practice and challenges of implementing an electronic regulatory system project in the case of the Ethiopian Food and Drug Authority. For this study, the researcher used both a Mixed Approach as well as a Descriptive Design. The researcher used primary data collection tools such as structured questionnaires and semi-structured interviews. Of the 186 employees, who use the shared portal (eRIS), the researcher took 127 professional permanent employees as a sample size for this study using a simple random sampling technique. The findings revealed that the Ethiopian Food and Drug Authority's practice of electronic Regulatory Information System project implementation was good when measured from the perspectives of electronic Regulatory Information System practices such as efficiency, security/privacy, fulfillment, and system availability. The project site's service performance was successful on the first request; the site provided prompt service and can be retrieved quickly enough; the project site was tailored to each user's needs and was compatible with their preferred browser. Additionally, the website included up-to-date information and was user-friendly and well-organized. The study came to the additional conclusion that when viewed from the perspective of challenges like the inconvenience of downloading or uploading data on the site forms, ease of accessibility, and a lack of necessary knowledge to address user inquiries, the practice of electronic Regulatory Information System project implementation was in a good position. This conclusion was drawn from the fact that the project did not experience any significant issues concerning employees' capacities for eliciting confidence and trust, their inability to exhibit a sincere interest in resolving users' issues, their promptness in responding to users' queries, and their provision of unnecessary data for authentication. Regarding technology and infrastructure, the project didn't face any significant obstacles. The project's implementation, however, was challenged by stakeholder resistance to change and unwanted data produced by site visitors. The study recommends that management should implement the necessary corrective actions to raise awareness among its important stakeholder groups, including businesses and government authorities. Additionally, it is recommended that the management should understand the reasons and effects of unintentional data shared by site visitors and take proper action in response.

Keywords: *eRIS (electronic Regulatory Information System), e-service, e-government, portal*

**Assessment of Project Quality Management Practices In La Gare Mixed Use
Development Project
Mahlet Mulugeta, St. Mary's University**

Abstract

The construction industry is a key contributor of economic growth of countries in the world. Quality is one of the most critical problems for construction industry and leads to huge losses in country. The quality management practices such as; quality planning, quality control, quality assurance and quality improvement should be applied in any project specially in a construction project to make sure the project is a success. This study primarily aimed at analyzing the quality management practices of La Gare mixed use development project. The study identified the perception of the contractors and consultant who have direct relation with quality. The study focused on assessing quality management practices implementation and assessed whether these practices: quality control, quality planning, quality assurance were applied. The study also identified 8 major factors that affect quality management implementation. The identified 8 major factors were lack of management commitment and support, project staff resistance to adopt quality systems, too much documentation, and inadequate internal communication, lack of proper training and education, lack of skilled labors, problems due to contractor's performance and problems due to consultant's performance. Based on the quality management practices a questionnaire was developed and surveyed to stakeholders who participate in La Gare mixed use development project. For the data analysis descriptive statistics was used and it also used both primary and secondary data to collect the data needed for the study. The collected data were analyzed using SPSS (version 25). The results have shown that the project implements the quality management practices and lack of skilled labor, lack of management commitment and support were the main factors identified that affect the implementation problems. The recommendation forwarded will build up a capacity of the contractor, develop a strategy to give training and education for employees, strengthen top management support and develop a skilled labor.

Keywords: *factors affecting quality management implementation, La Gare mixed use development, building construction*

**Effects of Project Risk Management Practices on the Success of Building
Construction Project in AddisAbaba: The Case of Bamacom Engineering P.L.C
Mekdelawit Alemayhu, St. Mary's University**

Abstract

This study is sought to establish the extent of application of project risk management practices such as risk identification, risk analysis and ranking, risk response and monitoring and use of risk management tools on Bamacom engineering construction projects and the Influence of these practices on the success of these projects. This study adopted the case study of the Bamacom engineering plc. Which has implemented 15 projects which constituted this study's targeted population. Primary data were collected for the purpose of this study. It was collected using self-administered structured questionnaires and also secondary data were used. Descriptive statistics were used to analyze the data by way of percentages, means, variance, standard deviation, correlation analysis and multiple regression analysis. The regression analysis showed that the variables risk identification, risk analysis, risk ranking, risk response and monitoring, and risk monitoring tools and techniques have a significantly influence on the project success. Findings from the study revealed that, risk management practices have been applied in projects. From the analysis of the data collected, it was proved that risk management has a positive correlation with project success. When used consistently, risk management practices increased the chances of project success. Due to the moderate application of risk management practices on uncertainty projects the study concluded that, there's need to create more awareness on project risk management practices. The finding revealed that risk management practices are applied to the projects. Additional tools and risk management practices need to be developed and tested to determine which tools works best under different scenarios and environments. This will ensure that risk management improves project performance and success.

Keywords: *identification, analysis, prioritization, response and monitoring, tools and techniques, success factor.*

Assessing Practices and Challenges of Breakdown Maintenance Project Works and Its Effect on Productivity: The Case Study of East Africa Bottling S.C., Addis Ababa Plant

Melesse Abate, St. Mary's University

Abstract

Breakdown maintenance management needs attention and strategic approach as it happens without plan. In this study, due to equipment breakdown alone the company has lost a volume of 1.5 Million cases of product in 2021 a revenue of 450 Million birr has been lost. Most of the breakdowns happen several times indicating there was lack of attention to detail to the nature of breakdown. Descriptive research has been used and a mixed approach of data collection has been utilized to conduct the study. The population size was 33 and a census of the population was used. Maintenance of equipment assures the sustainability of productivity in a manufacturing facility. Corporate companies like East Africa Bottling require well-structured and organized maintenance teams to meet business goals at large. Related to productivity and efficiency of production lines, it is necessary to ensure that equipment within the production lines is properly maintained. There are several factors which affect the availability of lines to sustain productivity. One of the factors that affect the availability of a production line is breakdown of machinery. In this paper, the effect of equipment breakdown on plant productivity at the Addis Ababa plant of East Africa Bottling has been analyzed. In the analysis, several equipment breakdowns have been seen to be redundant and the 5% breakdown standard has not been met, though the set standard was to meet an equipment breakdown of less than 5%. Using qualitative and quantitative methods, the challenges of maintenance practice have been assessed. Some of the challenges include proper tool provision, lack of proper information sharing between maintenance teams, training provision based on technical skill gaps and information acquisition of past breakdowns and cost of breakdown has been challenging. Having an experience of more than 20 years in the beverage industry in Ethiopia, the company has rich potential in maintaining equipment and could be a bigger source of export to export skilled manpower to group member companies in other African countries and be a source of foreign currency for the country and the company by organizing the maintenance practice and managing the maintenance operation.

Keywords: productivity, maintenance, breakdown maintenance, breakdown standards

**Assessment on Risk Management Practice on Project OfWater Supply Constructions:
The Case of Addis Ababa Water Supply and Sewerage Authority (AWSSA)
Meraf Abuye, St. Mary's University**

Abstract

The thesis aims to contribute to the improvement of water supply construction projects in Addis Ababa by providing recommendations for enhancing risk management practices. By doing so, the study hopes to ensure the success, safety, and reliability of future water supply construction projects undertaken by AAWSA. Descriptive survey research design was used in this study. Primary source of data was collected through questionnaires and interview. Secondary source of data was gathered from various research works and documents of the organization. The total population size of the study was 370. These questionnaires were distributed to the respondents and returned and filled appropriately. Simple random sampling techniques were used for the questionnaire where as a case study approach were used to assess risk management practice of water supply projects. The researcher used a semi-structured questionnaire. SPSS- version 20 is used to organize and analyze the data captured from the respondents. Descriptive statistics was used to explain the current knowledge practices in the organization. The researcher use correlational analysis, standard deviation and frequency distribution. The findings of the study were, the risk management procedures and policies of the organization were insufficient. The project teams also lacked the necessary risk management experience, weren't motivated, and couldn't access the recorded risk register from earlier projects that would have enabled them to follow a structured risk management procedure. As a result, project risk management became poorly practiced. For future projects, Addis Ababa Water Supply and Sewerage Authority (AWSSA) must modify its risk management procedures. Finally, the researcher tries to recommend, such as, all project stakeholders should participate in the risk planning, Training and development have to be given for project team in project risk management, for effective project risk management; relevant inputs, tools and techniques should be applied in the process of risk planning.

Keywords: *Risk, Project Risk Management, Addis Ababa water supply and sewerage authority (AWSSA)*

**The Effects of Management Communication On Project Success: A Case Study of Alson
Fromsa Construction
Merhawi Tsegay, St. Mary's University**

Abstract

This study investigates how project Management communication influences project success in Alson Fromsa construction. The aim of this study was to identify the impact of management communication, communication method, communication channel, and communication barriers on project performance. The study used an explanatory research design and a quantitative approach. Primary data were collected from project team members using questionnaires. Out of a sample size of 107, 87 respondents (a response rate of 81) have responded timely . Data analysis was done using descriptive and inferential data analysis techniques. The results of the study revealed that management communication, communication method, and communication channel had a positive and high level of significant effect on project success. Communication barriers like absence of trust among project team members, inadequate line of communication and lack of information disclosure by the project managers had a negative and significant effect on project performance. Oral communication method was the most commonly used compared to others. Bottom-up information flow was the dominant pattern of communication flow followed by horizontal (lateral) information flow. It is recommended that project management communication and communication methods should be strengthened; top-down communication in the project should be encouraged; and barriers to effective communication should be avoided by revising the established line of communication and building trust among employees.

Keywords: *Management Communication, Project Success*

**Factors Affecting the Performance of Telecommunication Network Equipment
Procurement: The Case of Ethio Telecom
Mesekerm Feleke St. Mary's University**

Abstract

The main purpose of this study was to examine the factors affecting performance of Telecommunication Network Equipment Procurement in Ethio Telecom. The research approach was quantitative. Descriptive and explanatory type of research design was used to explain the factors of Telecommunication Network Equipment Procurement that influence Ethio Telecom procurement process and describe the existing procurement practice of the company. The research samples were 70 including managements, experts and administrative employees of Ethio telecom. The primary data was collected using questionnaire. The secondary data was collected using literature. The analysis was done using descriptive and inferential analysis method such as percentage, frequency, correlation and regression. The researcher adopted ten different variables of interest; these are Performance Management, Technology Standard, Price, System Integration, Top Management Support, Security, Supplier Process/Time, Change Management, and Relationship with supplier and Risk as factors/ Independent variable for the study as derived from different literature reviews. Major findings include EthioTelecom fail to provide form all training related to project and project procurement management. The company considers make-or-buy analysis, expert judgment, and market research ,past project procurement documents, and activity and cost estimation for planning project procurement. Associated risks and mitigation plan as well as overall procurement need of the project are identified. The company also follows separate project procurement procedure. EthioTelecom prepares standardize procurement document to obtain bid/proposal from suppliers. The company uses pre-defined proposal evaluation criteria and prefers to conduct preliminary screening before making detail evaluation the received proposals. The company is financially dependent on its suppliers for procuring foreign products and services. Ethio Telecom uses tight monitoring and controlling system for products arrived at regional and central warehouse but fail for products arrived directly at project site. As a recommendation company need to provide adequate training, arrange pre-proposal visit especially for its large procurement decisions in order to view the capability of the market site, production factory, and technical and managerial capability of pre identified potential suppliers. Company not to neglect and consider their risk management practice as well as check how they redistribute in satisfactory manner the company should develop tight monitoring and controlling system on those products directly arrived at project site.

Keywords: *Successful Procurement, Telecommunication Network Equipment, Procurement Practice.*

Assessment of Project Management Practice: The Case of Bunna Bank PMO It Projects Meseret Getu, St. Mary's University

Abstract

Certain universally acknowledged project management practices improve project management effectiveness regardless of the organization or project type. Hence, the main purpose of this study is to assess IT Project Management Practices in Bunna Bank using the ten project management knowledge areas defined by PMBOK. The Primary data collection for this study was done by close ended questionnaire from employees involved in project work selected in census survey who are project coordinators, project managers, project members and support staffs at Bunna Bank in IT projects. Accordingly, descriptive research design and quantitative approach were employed in this study. Number, percentages and mean were used to analyze the data obtained. The findings of the study showed that, except project procurement management practice the remaining project management practices are poorly practiced across the ten knowledge areas in Bunna Bank. Addressing the identified deficiencies by enhancing project integration, scope management, scheduling, budgeting, quality control, resource allocation, communication planning, risk management and stakeholder engagement will contribute to more successful project outcomes. This research study concludes by recommending specific actions and strategies for Bunna Bank to enhance its IT project management practices. These recommendations include implementing standardized project management processes, providing training and development opportunities for project managers and team members, fostering a culture of collaboration and accountability, and leveraging project management tools and technologies to streamline project execution.

Assessing the Practice and Challenges of Project Quality Management:

The Case of Horra Real Estate Company in Addis Ababa

Mikias Negussie, St. Mary's University

Abstract

Implementing of quality management system, in today's challenging and competitive construction project area, helps to increase organizational performance and success in their overall activities. However, very few construction companies are seen in Ethiopia that have conducted quality management in their projects. This research study intended to Assessing the practice and challenges of project quality management at Horra real estate projects in Addis Ababa. In order to understand the extent of management responsibility in conducting and practice in projects activities were the major question and points looked in this research study. In order to achieve the objectives of the research, necessary data was collected by using qualitative and quantitative methods the respondents were selected using purposive sampling and it includes project experts in the project environment. Also both primary and secondary data were used and primary data included questionnaires' and interviews. The data were collected with 86.7% response rate from the distributed 30 questionnaires' and the response were analyzed using Statistical Package for Social Scientists version 25 (SPSS) for descriptive statistical analysis. The finding of the study shows that the company's practice regarding to communication, use of quality management tools for the projects, material and equipment quality control and the aid of top management to the employee. On the contrary the company didn't give QMS training for all employees, a lack of non-stop supervision, trend of giving swift solutions for different quality related challenges is not adequate and the quality operation or management practice is not adequate. It is therefore recommended that in order for a quality management system to be implemented and practiced effectively it is mandatory for the real estate construction company to provide a Quality management system related training for the employee, improve the practice of non-stop supervision, and focus on customer satisfaction.

**Motor Insurance Service Quality and Customer Satisfaction: The Case of Abay
Insurance S.C.
Mulugojjam Mekonnen, St. Mary's University**

Abstract

The aim of this research is to examine the impact of service quality on customer satisfaction in the Abay insurance S.C. The study was conducted based on a descriptive study. For the purpose of this study, a sample of 300 respondents (clients of the company who are motor insurance policy holders) were drawn, using simple random sampling from branches resided in the capital city (Addis Ababa) where majority of the total population of the study is found by using primary data and the data were analyzed by SPSS tools of Crombach alpha correlation regression and data were presented thought tabulation , frequency, mean, percent the majority of the respondents demography were found the age range of 36-45 age, male respondents were used motor insurance than the female, with college diploma. They were earning medium income salary majority of the respondents were motor insurance service delivery was done by agents or third party. Low experience, and claim three and above the insurance have up-to-date equipment's but less technological by tangibility, as reliability service were not given as promised at firsttime as responsiveness Employees were not proved information easily to it's the customer. As assurance lowest mean valve scored The employees understand the specific need of their customers Abay insurance S.C employee were less knowledge of documents such as policies, endorsements, proposals in addition in adequate guidance to its customer during clams, low quality code dressing. The researcher advised to deliver superior service quality to its customer in order to stay in the competitive market, strong emphasis to all the motor examination insurance for tangibility and claim facility by developing new supported technology and easymechanism during clam.

Keywords: SERVIQUAL, Underwriting, Claims, Engineering Survey Service, Expected and Perceived Service, Motor insurance customer Satisfaction

**Assessment of the Use of Safety Measure in Building Construction: The Case of
SunshineConstruction Plc.
Naol Dereje, St. Mary's University**

Abstract

This study assessed the health and safety measures that are implemented in the construction of high-rise buildings in Addis Ababa by sunshine construction plc. The study focused on health and safety issues that have been neglected by the building industry. A descriptive research design was used in this study. The research method employed in this study was a data from questionnaire. The example company distributed the questionnaires and received responses from 83.6 percent of them. The sample size for this study was 67 employees who worked at the example company. The survey data was analyzed using descriptive statistics to summarize and present the findings. The data analysis was performed using SPSS software, which allowed the researchers to export the results to Excel for further manipulation and visualization. The research revealed that construction workers on high-rise building projects in the study area lacked adequate safety and health training on how to handle risks and hazards on site. The study also found that senior managers in construction projects did not prioritize the implementation of safety training for construction workers on high-rise buildings in the study area. Furthermore, there was no effective monitoring system to ensure that safety training was conducted on construction sites. The safety training program also did not have a regular schedule as other high-rise building project activities. The researcher stated that every real estate company should implement an effective health and safety policy that covers all aspects of their operations. The policy assign roles and responsibilities to designated personnel, provide appropriate facilities and personal protective equipment (PPE) for all workers on the job site, and incorporate health and safety duties in contracts with outside contractors. The client of the project should not only focus on completing their project on time and within budget, but also on protecting their construction workers from any hazards that may cause serious injuries or fatalities.

Keywords: *Construction industry, Health and Safety, Health and Safety Management, High rise Building Projects, Safety equipment*

**Causes of Cost Over-Run in Construction Projects: The Case of Accommodation
and Training Center Construction Project of The Kaizen Institute
Nardos Bekele, St. Mary's University**

Abstract

The purpose of this research was to identify the major causes of cost overrun and their effects on construction project performance in KAIZEN Institute. Cost overrun is pointed out as one of the major reasons that lead to poor construction project performance. The research was explanatory, and the research design was survey design. A quantitative research approach was adopted, and the hypothesis was also tested. A Likert scale questionnaire was designed and distributed to the Institute. Since the target population was small, a census survey was used. Out of 30 questionnaires, 30 were able to be retrieved with a response rate of 100%. The data gathered using the questionnaire was analyzed with the help of Statistical Package for Social Sciences (SPSS version 20) using descriptive statistics and regression analysis. The descriptive analysis was done to identify major causes of cost overrun which is distinguished into internal and external. The findings showed that from the internal causes Poor contract Management, Procurement process is ambiguous & without planning are the majors one which cause the institute to face cost overrun and from the external factors Escalation of Material price, Escalation of exchange rate are the major causes. Regression analysis was also conducted, and the result revealed that cost overrun has a significant effect on project with a p-value of <0.05 and regarding the hypothesis, the alternative hypothesis was accepted. The study concludes that cost overrun is a statistically significant predictor of project construction and represents the value change in project performance is associated with a unit change in cost overrun. The research finally recommends that all process which cause the construction to face cost overrun should be planned properly and take the necessary response.

Keywords: Cause, Cost Overrun, Construction Project, Facto

Assessing the Effectiveness of Income Generation Activities Funded by Sheger Child and Family Development Charitable Society
Nebiyou Ameha, St. Mary's University

Abstract

Income-generating activities have been highly popular in governmental and non-governmental organizations over the last two decades as they strive to find out how the population is involved and how to keep them engaged in income-generating activities. This rate is higher in urban than rural areas. In order to minimize the economic and social costs of high urban unemployment rate and raise the income of people living under poverty, the government has adopted income generating schemes through promoting Micro and Small Enterprises. The study examined the role of such Income Generation Activities for improving the income (via expenditure approach), saving, and improvement of acceptance and social interaction in the community in Gulela sub-city, Addis Ababa by taking Sheger Child and Family Development Charitable Society and using quantitative and qualitative methods. There are 642 total populations and from this a sample of 247 respondents has been taken. Data has been collected through interview, questionnaire and observation and the research has taken Descriptive Survey method. The Findings show that the major types of Income Generating Activities are urban agriculture, Hen farming, house bread bakery, Gultit, Tea coffee, Washing clothes, Selling chips, Sewing clothes, Weaving, food and beverage. Of those who are engaged in Income Generating Activities, 77.9% are women whereas 22.1% of those engaged are men. This shows that women are more into Income Generating Activities that perpetuate their roles in Income Generating Activities. Findings show that participation has brought significant improvement in living condition on the respondent 45.5% have big improvement, 48.9% have small improvement, and 5.5% which have no change in the living condition. Income Generating Activities has also contributed to improving participants' improvement of acceptance and social interaction in the community.

Keywords: IGA, Addis Ababa, financial asset, improvement

Factors Affecting the Performance of Road Construction Projects: The Case of Addis Ababa

City Roads Authority

Samson Tesfyaie Woldegiorgis, St. Mary's University

Abstract

The aim of this research is to identify the factors that affect the performance of road construction projects in the Addis Ababa City Roads Authority. The study specifically focuses on the relationship between project time management activities, project cost management activities, project quality management activities, project scope management activities, project stakeholder management activities, and performance of road construction projects. A causal research design was adopted, and a mixed research approach was used with a sample population of 157. The study used purposive sampling. The quantitative data were analyzed using IBM SPSS and consisted of a structured survey with 157 closed-ended questions distributed to the AACRA, as well as interviews to triangulate the results. The study employed descriptive and multiple regression statistical tools to examine the relationship between the factors affecting road construction project performance and project performance indicators such as cost, time, quality, scope, and stakeholder satisfaction. The results of the regression analysis indicate that project time management activities, project cost management activities, project quality management activities, project scope management activities and project stakeholder management activities significantly affect the performance of road construction projects in the Addis Ababa City Roads Authority. As a result, the research recommends that AACRA improve project management processes and ensure efficient and effective project delivery through the adoption of comprehensive cost management plans, prioritization of resource planning, emphasis on stakeholder engagement and communication, and prioritization of quality control and procurement procedures. These measures will have a positive impact on the performance of road construction projects in the Addis Ababa City Roads Authority and contribute to the overall success of the road construction industry.

Keywords: *project time, cost, scope, quality, stakeholder management activities, road project performance, Addis Ababa City Roads Authority.*

**Assessment on the Practices Project Governance Framework by Selected Mega
Projects Implementing Offices in Addis Ababa
Samuel Wondifer, St. Mary's University**

Abstract

This paper assesses the project governance framework practices in selected mega projects. The study aims to identify the practices of project governance frameworks in these projects. The research has followed descriptive design and a non-probability sampling which is judgmental or purposive sampling technique. For conducting the study both quantitative and qualitative data are used involving a comprehensive literature review and case study analysis of mega projects from different industries and regions. Both primary and secondary sources of data are used. For collecting self-administered survey questionnaire employed stakeholder management case study for secondary data annual report from both published and unpublished sources are used. By using a computer software tool SPSS version 20 the quantitative data were statistically examined. The study found that project governance frameworks are essential for the success of mega projects and that their implementation can lead to improved project outcomes, including increased efficiency, better risk management, and improved stakeholder engagement. However, the study also identified several challenges in the implementation of project governance frameworks, including lack of clarity in roles and responsibilities, inadequate communication, and resistance to change. The study proposes several recommendations to address these challenges, including the need for effective leadership, stakeholder engagement, and continuous monitoring and evaluation. The assessment found that having a clearly defined board structure and process for improving individual trustee effectiveness is important for project governance. Additionally, the assessment highlighted the importance of effective community engagement and communication to ensure successful project delivery.

Keywords: *project governance framework, risk management, mega projects*

**Stakeholder Management in Public Private Partnership (PPP) Projects in Ethiopia:
The Case of Dicheto Solar Project
Seblework Tariku Tamiru, St. Mary's University**

Abstract

Ethiopia has resorted to the use of PPPs as a strategy to deal with its deeply rooted infrastructure problems. PPP projects create a grid of multiple stakeholders with varying interests and expectations from projects. These stakeholders play a pivotal role in PPP projects as far as in determining their outcomes. Therefore, managing these multiple stakeholders and their interests is vital in ensuring the success of the PPP projects. In this study an attempt is made, to assess how stakeholders are managed in one of PPP pipeline projects namely the Dicheto Solar project by analyzing the policy, the legal and institutional frameworks adopted and investigating the practice thereof. In conducting the research, a mixed approach with a Descriptive research design was employed. Accordingly, the study has revealed that stakeholder management has received little attention during the adoption of PPP policy and the legal instruments. The policy document is not supported by a strategy document setting PPP implementing frameworks across different sectors of the economy and government contracting authorities. Moreover, the PPP proclamation is not reinforced by other subsidiary directives and/or guidelines related to public interest, stakeholder consultation, and public disclosure requirements which brought failure in its full implementation. Furthermore, with weak institutional framework that lacks transparency, institutional framework and capacity, inadequate skills and knowledge regarding PPP schemes, strict foreign currency regulations and rigid financial policies and delay in decision making brought the termination of the Dicheto solar PPP Project even before it reach a contract signing stage, hence become unsuccessful PPP Pipe line project. Based on the finding the research recommends that stakeholder management and engagement should be included in PPP policy as well as legal frameworks and issuance of subsequent regulations and guidelines is vital. There is also need to apportion a separate stakeholder management structural unit; to place from the earliest possible stages a well-designed and appropriate communication plan; and build and strengthen the institutional as well as personnel capacity of the contracting authorities.

Keywords: PPP projects, policy frameworks, legal frameworks, institutional frameworks, stakeholder management.

Practice of Monitoring and Evaluation on the Case of OBM Construction Share Company

Sebreen Abdalnaser, St. Mary's University

Abstract

A good Monitoring and Evaluation is key aspect for the success of projects. The objective of the study was to examine the practice of project monitoring and evaluation in OBM Construction Share Company. Descriptive research design and mixed approach were employed as the methodology in the study. The study used primary and secondary data sources. Primary data was collected through a questionnaire and interview. Structured questionnaire were administered to 50 employees who were directly or indirectly involved in the practice of monitoring and evaluation in the organization and interview was conducted with the CEO, head of Building & Road and head of Water Supply, Dam & Irrigation Construction Departments. Percentages using frequency distribution table were used to analyze the data obtained. Data analysis was done using SPSS while the data acquired from the interview was analyzed qualitatively. The findings of the study showed that, majority of the respondents assured that failure in selecting the correct performance indicator, poor monitoring and evaluation planning, failure in evaluation design, inadequate financial resource and less involvement of employees as the five major challenges encountered during monitoring and evaluation. In general this study shows that not having a separate monitoring and evaluation department contributed to projects not to be satisfactory as expected in practicing monitoring and evaluation. Allocating an adequate budget, scheduling monitoring and evaluation early on in the planning stage, selecting the right indicators, and training all management staff for project monitoring and evaluation activities are some of the suggested solutions for the issues that exist. It is recommended that there should be at full scale engagement while conducting monitoring and evaluation activities.

Keywords: Project, Project Management, Project Monitoring and Evaluation, Challenges of Monitoring and Evaluation

**The Cause of Cost Overrun on Construction Project: The Case of International
Rescue Committee, Ethiopia Country Program
Shimelis Dagima, St. Mary's University**

Abstract

The study aims to identify the cause of cost overrun on donor funded construction project: A case study in International Rescue Committee. To achieve the “general and specific objectives” the study was look the cause of cost overrun in the concept of contractor related cause, Contract management process cause, client related cause, external related cause and level of compotator are the major cause for the occurrences of cost overrun. This study also used to explanatory/ descriptive research design and quantitative research approach were used and the primary sources of data were collected from 149 respondent who involved on construction project in International Rescue Committee . The sampling techniques used in this study were purposive sampling methods. However, the sample was selected from employees of the organization that has direct or indirect involvement on construction project at different field office. The regression analysis result showed that the five major cause of cost overrun namely, the cause of cost overrun in the concept of contractor related cause, Contract management process cause, client related cause, external related cause and level of compotator , explained 50.8%of the variance in the cause of cost overrun. This indicates that these five major cause areas are vital for project managers to focus on if they want to reduce the cost overrun. Finally, this study recommended that in donor funded construction project the concerned body shall be provide a good planning and scheduling are continuing process during construction and match with the resources and time to develop the work to avoid cost overrun. All the stakeholders shall revise the bid document such as technical specification during bill of quantities development and the design of the project in a good way.

Keywords: *Cost Overrun, Contractor, External related cause, Procurement process managementand level of compotator*

Assessing the General Education Quality Improvement Program through Early Reading Skills: Evidence from Selected Primary Schools in Addis Ababa
Sintayehu Dugassa, St. Mary's University

Abstract

Integrating quality with access is a main challenge globally, notably in low income countries such as Ethiopia. The government in Ethiopia has put a special emphasis on addressing issues of quality of education and is supporting its efforts. A large body of literature has recently been developed concerning quality in educational settings, there is no commonly agreed and accepted definition of this concept. Quality education is a dynamic concept that changes and evolves with time as well as in the social, economic, and environmental contexts of place. There is no question that Ethiopia experienced massive improvement in access to education which can be taken as extraordinary achievements in terms of increasing enrolment, but education quality still remains a challenge. The purpose of this research was to investigate the children's reading skills in the context of the GEQIP and the rapidly changing primary school environment through early grade reading assessments in selected primary schools in Addis Ababa. The study was employed a quantitative and qualitative approaches. Data that were gathered through questionnaire from the 240 respondents were analyzed by descriptive and regression analysis using the statistical package for social science (SPSS 26) program. As revealed from the study over about 10% of sampled students in both Grades 1 and 2, were non-reader in Grade 1 and Grade 2 (9.94%) and 11.6%) respectively and the proportion of students designated high in programmed school, the high percentages of students who lacked basic reading skills signifies both the need and potential for improvement.. The proportion of students who read fluently more than doubled from Grade 1 to Grade 2 in both schools and the number of children reading with fluency grew markedly with slight increase in program school. Regarding students zero scores were low on aggregate in many ERGA subtasks, in program implemented school than non-programmed one. Moreover the percent correct of total for both grades were exceeds above 50% for all grades and a little rise in the programmed schools for Oral Reading Fluency. In sum, students participated in this study are actively trying to read and, in particular, to perform higher-order reading tasks like comprehension, Similarly, reading performance varied substantially by grades in both study schools. Moreover, Student age, gender differences, Students who attended preschool tended, students who reported being absent from school tended to perform less well on the Oral Reading subtask than their peers who had not missed school, class materials (e.g., reading textbook) - and students who did have their textbook were associated with reading performance have a statistically significant association with oral reading fluency. Whereas, several background variables that are typically associated with greater reading performance, such as parental literacy and household SES, were not linked to better reading outcomes in this study. Correspondingly, teacher experiences and qualification were found to have a statistically significant relationship with reading performance on the ORF portion in both schools. Recommendation based on findings are presented and discussed,

Keywords: *Quality, Quality Education, GEQIP, Early, Reading skills, EGRA*

Factors Affecting Schedule Performance of Kality- Tuludimtu (Kt) Road Construction Project

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Abstract

In order for a road construction project to be considered successful with regards to its schedule performance, the project must be completed within the proposed time frame or even earlier. Schedule performance measures how well the project is performing in terms of meeting the pre-determined timelines and milestones that were established in the project plan. Based on the general research goal of identifying the reasons behind the kality-tuludimtu (KT) road construction project's delays, this study focused on five specific goals, including estimating the size of the delays and project delay using regression analysis and examining the impact of schedule performance delays on the project. 75 professionals who have worked on kality-tuludimtu (KT) road construction projects made up the study's participants, and 68 of them responded. Self-administered questionnaires were picked up and dropped as soon as respondents finished filling them out. Tables and graphics were used to present the data that had been gathered. Data were analyzed using the Statistical Package for Social Sciences (SPSS) version 20 program. The results showed that client related, contractor related and material and equipment -related issues cause the majority of project delays. The regression result shows that client related factor, contractor related factor and material and equipment related factor has a positive and significant influence on the schedule performance delay whereas consultant related factor has a positive but insignificant influence on the schedule performance delay, external related factor has a negative insignificant influence on the schedule performance delay. Finally, study came to the conclusion that client-related, contractor related and material and equipment related factors have been a source of schedule performance delay, and it makes the recommendation that the client and contractor work closely together and to avoid delays brought on by a lack of materials, contractors should always keep an inventory of the number of materials on site to determine when they need to be replaced. Therefore, before using any products, contractors should make sure they are constantly present.

Keywords: Causes, Delay, client, consultant, contractor, schedule, performance

The Role of Monitoring and Evaluation on Project Performance: The Case of Tezetaw, Elias and Tesfaye(T.E.T) Construction
Sofiya Amare, St. Mary's University

Abstract

This study assesses the Role of Monitoring and Evaluation on project performance: the case of Tezetaw, Elias and Tesfaye (T.E.T) construction. The study objectives included: assessing the organization's monitoring and evaluation practice ways, identifying the tools used while monitoring and evaluation, learning the role of monitoring and evaluation on their project's performance and determining the challenges faced when practicing monitoring and evaluation. Descriptive research methodology is used, and both quantitative and qualitative data were collected using questionnaires that included both closed- and open-ended questions. The questionnaire survey conducted involved 51 participants that were selected using purposive sampling and the data collected through the questionnaire survey was analyzed using SPSS version 26. The research revealed that the monitoring and evaluation practices are distributed over the organizational entities; there is no team for performing monitoring and evaluation. Regarding M&E tools, Tezetaw, Elias and Tesfaye (TET) construction uses performance measurement indicators. Information of M&E in the organization is utilized to provide clear and enough information for stakeholders and following up of their project's progress. However regarding to the challenges faced, absence of M&E team, insufficient funding and budgetary and improper documentation of the information gathered are the major ones in the organization. Therefore, in order to strengthen the M&E practice Tezetaw, Elias and tesfaye (TET) construction, this study recommends that the unit responsible for M&E should be created and receives training and guidance properly. The organization should consider other monitoring types because it will be helpful to their project.

Keywords: *monitoring and evaluation, construction projects, project performance*

The Effect of Ten Project Management Knowledge Areas on the Delay of Expansion Projects: The Case of Habesha Breweries

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Abstract

The expansion program in a brewery requires the coordination of various knowledge areas such as project stakeholder, scope, time, cost, quality, resource, communication, risk, procurement, and integration management to ensure timely completion of the program. Any delay in the expansion program not only results in increased project costs but also impacts the bottom-line of the organization. This research aims to investigate the effect of 10 project knowledge area on the delay of the expansion program in the case of HBSC. To achieve the research objectives, this study applied explanatory research design and quantitative research methods. An online survey questionnaire has been used to collect the data. A total of 203 respondents were selected using a stratified and random sampling technique from the case brewery. The data analysis was done using descriptive statistics such as standard deviation, mean and frequency analysis. Furthermore, inferential statistics such as correlation analysis and regression analysis were conducted to determine the relationship between the independent variables which are the 10-project knowledge area and the dependent variable which is delay of expansion program. The six knowledge areas were found to have a significant effect on the delay of the expansion program, namely, project stakeholder, time, cost, resource, communication, and procurement. The regression analysis result showed that the six knowledge areas namely, project stakeholder, time, cost, resource, communication, and procurement, explained 55.9% of the variance in the delay of the expansion program. This indicates that these six project knowledge areas are vital for project managers to focus on if they want to reduce the delay in expansion program. The result show that the remaining project knowledge areas namely, scope, quality, risk, and integration have no significant effect on expansion projects delay. The finding opens a window for further in-depth studies to identify other factors that can cause delays in the expansion program. future research could focus on the impact of external factors such environmental, political and economic and others that may have a relationship with the expansion program delay.

Keywords: *Project knowledge areas, Expansion program delay, Habesha Brewer, Regression Analysis,*

**Assessment of the Causes and Impacts of Claim in Building Construction Project
Management of Local Contractors: The Case of Commercial Bank of Ethiopia in Addis
Ababa City
Tensaye Melka, St. Mary's University**

Abstract

The purpose of this study is to assess the project management practices in causes and effect of claim in Commercial Bank of Ethiopia building construction Office. On this study a descriptive case study design was adopted. While the sampling technique is quota sampling technique, Participants of the study are all project management team members of the organization, contractor and consultants that have been involved on different projects owned by the organization and data is collected through interview, and questionnaires. The analysis is done qualitatively by relating the results with literatures and quantitatively using percentage, frequency and mean. For the mean value the researcher adopted previous literature style in order to categorize the mean value. The findings of the study revealed that among knowledge area assessment almost all of them are at low level of mean value except project qualitymanagement. In light of other knowledge areas the organization perform project quality management in a better way. The main objective of this study is to assess the main causes and effect of clam and how it could be mitigated or reduced or even avoiding claim in building construction projects. Lack of suitable project management methodology, interference and late decision making by the top managements and lack of project management practices are the major challenges that the organization face during the assessment. Therefore, to alleviate these prevailing implementation challenges the organization should adopt a standard Project Management (PM) methodology for its projects, decision on basic matters on time that hardly affects the project progress, diversify funding partners, and conduct need assessment of beneficiaries.To conclude the main reason for claim in project construction management is poor site coordination. The main internal factors that lead to price escalation in CBE were found to be engineering and construction complexities, lack of proper procurement methods, unclear contract terms, project schedule changes and inaccurate estimation, the high global demand for construction materials, focal concerns and requirements and currency change rate fluctuation are found to be major external factors. The main impact of claim in CBE are design and work order changes, to prevent this, its suggested that any design ,schedule and other issues should be specified in the contract before the project begins to ensure a clear understanding between the parties.

Keywords: *project management, project claim management*

**Effect of Project Risk Management in Construction Projects: The Case of City
Government of Addis Ababa Mega Project Construction Office
Tinsae Semahegn, St. Mary's University**

Abstract

The aim of the research is, to assess building constructing project risk management in Addis Ababa towards consulting and constructing firms. Participants of the study, located in Addis Ababa, were grade-one contractors and consultants. To achieve its objective, in this study, mixed method research approach deployed. Around 264 questionnaires were distributed and almost all questionnaires were successfully collected from the respondents. All the data was gathered from the respondents were analyzed using Statistical Package for Social Science (SPSS) versions 21. Survey questionnaire implemented for collecting data. Simple Random Sampling Technique used, which ensures representativeness of the sample to the population. The collected data analyzed with Descriptive Analysis using Statistical Package for Social Science SPSS 24 through statistical tools such as frequency, percentage, mean, and standard deviation, etc. and the results are presented using tables, and charts, etc. The research findings indicated that five critical risk factors identified based on an assessment of their probability of occurrence in building construction projects. These were high inflation rate, delayed payment by clients, poor resource management, risk of response, and economic instability that have influence on project objectives. Risk evaluation is, as the most significant risk category recognized by participants. Due to unexpected nature and changes that occur during implementation of building construction projects, risk becomes a prevalent phenomenon. Hence, the two critical possible risks identified were time overrun and cost overrun. It also indicated that for effective risk alleviation, risk transfer and risk reduction measures were the major strategies recognized by participants. In this study, lack of knowledge and practice of risk planning, which needs to be improved, revealed from further investigation of opinions of participants. The study concluded that a complete understanding and identifying of risk factors could enable the practitioners to execute early responses to possible risks. Therefore, consultants and contractors, including other stakeholders, should work together as a team on projects to systematically identify critical risk factors, analyze and respond to risks with appropriate strategy to achieve project objectives of time, cost, & quality.

Keywords: risk; evaluation; construction risk response; risk analysis; project performance, risk planning

Assessment of Factors Affecting Project Quality Implementation in Addis Ketema Sub City Health Centers

Tsion Alemayehu, St. Mary's University

Abstract

The Objective of this study is to assess factors affecting project quality implementation in Addis Ketema Sub City Health Centers. The study design used for this was a descriptive research design with quantitative research approach. The target population for this study was staff working in Addis Ketema sub city health centers. This study used a stratified sampling method to select 137 study participant out of three health center in Addis Ketema sub city. Out of 137 study participants for whom the questionnaire was sent 130 have responded making the response rate 95%. The data was analyzed using SPSS version 23 software. The Quality Improvement team members have least influence on preparing project goal and resource allocation. The descriptive analysis shows that there is high perceived competency on Quality implementation, quality improvement team have positive attitude toward Quality improvement project, there is high level of team work on Quality improvement, there is gaps in using generated evidence for decision making and sustaining gains. The research shows that Leadership commitment, Staff competency, positive The Leadership commitment emerged as a significant factor followed by positive Attitude toward Quality improvement implementation. Finally, Leadership commitment jointly predicted by Staff competency positive Attitude toward Quality improvement implementation and Team Work on Quality Improvement Project Implementation while Team Work on Quality Improvement Project Implementation contributed more for the variation in attitude and the reducing the burden health centers, improving quality relations. The Addis ketema sub city health centers is recommended to work on standardize it through strengthening supportive follow up and Close follow up of Quality improvement project implementation is very important factors.

Key Words: *QI project implementation, Leadership, team work, Attitude, staff competency*

**The Effects of Quality Management on Project Performance: The Case of Selected
Building Construction Companies in Addis Ababa
TSION TAKELE HAILE, St. Mary's University**

Abstract

The adoption and application of Total Quality Management is likely to enhance the performance of a business. The relationship between TQM and organizational performance, and marketing performance in many industries has thus been the subject of extensive research. The impact of TQM on project performance, however, is not well understood in the context of Ethiopian construction enterprises. The main objective of this study was, thus, to investigate the connection between total quality management and project performance in selected building construction enterprises in Addis Ababa. The Baldrige Criteria was served as the basis for a total quality management model, and the project performance dimensions were created using a literature assessment of prior research. 236 valid replies to questionnaires with Grade -1 (BC-1) building construction companies were used to compile the data. SPSS 21.0, the Statistical Package for Social Science, was used to analyze their associations. The correlation between total quality management and project performance was examined using Pearson's correlations and a multiple regression analysis. The results of the findings revealed that all the five total quality management variables had positive direct effect on project performance. Specifically, top management support had the highest effect on project success. Corporate culture and leadership had also positive contribution to the performance of the projects. Nonetheless, training and teamwork had relatively the least effect. It can be concluded that total quality management techniques were somewhat connected with the success of the selected building construction companies' projects. Thus, in collaboration with HR managers, project managers are advised to continuously monitor and improve the effective utilization of human and material resources for the betterment of the project accomplishment.

Keywords: Leadership Style, Building Construction, Organizational Culture, Project Success

**Project Management Practices and Challenges Of Forever Family Project:
Selamta Family Program
Yanet Wondimu: St. Mary's University**

Abstract

The current study sought to describe the project management practices and the general challenges while practicing project management of a selected NGO called Selamta Family Program. Though there are three ongoing projects under this program, the Forever Family project is the specific project selected for the study for its longevity and accessibility. The study used a mixed research approach and primary data sources were obtained through questionnaires, interviews, and document reviews. A total of 21 respondents were selected using purposive sampling technique and the selected participants for the survey questionnaire have all responded. And a total of 5 respondents at the top management level that participated in the survey questionnaire were also selected for the interview. The survey data obtained through Google Forms was logged into SPSS and analyzed using descriptive statistics that include frequency distribution, percentages, and measures of central tendencies (mean), and standard deviation. On the other hand, the interview responses were narrated based on the results of the quantitative survey for elaboration. The study findings indicated the majority of the project management knowledge areas like project integration, time, cost, quality, and stakeholder management areas are practiced at full scale with higher mean results and supportive qualitative results. Project communication and HR management had also positive quantitative results but the qualitative outcomes and the researcher's judgment indicated that the two areas of project management were not practiced at full scale. In addition, both the quantitative and qualitative outcomes implied that project procurement management is practiced on an average level. On the other hand, with low mean result and supportive qualitative analysis the research found out risk management and scope management practices were not implemented at all. Regarding project management challenges, low project management knowledge is indicated within the team and project management technical skills and the level of attention given to the technical practices are challenging the project at moderate level. Finally, the study suggested that the project management team provide or set up an ongoing training on technical components of project management to increase the level of practices of communication, HR, and procurement management and start implementing scope and risk management processes as well.

Keywords: NGOs, project management practices, project management knowledge areas

**Assessment of Causes & Consequences of Road Project Delay: A Case Study of
Addis Ababa City Road Authority)
Zerihun Aytenfisu, St. Mary's University**

Abstract

Road construction is a difficult operation that involves a large amount of people, machinery and technical as well as financial resources, despite the fact that many stakeholders are involved. High traffic volumes, utility conflicts and relocations, and in urban area building have all presented challenges to road construction projects in overcrowded urban areas. The primary goal of this study was to assess the causes and consequences of road projects delays on selected ongoing road construction projects in Addis Ababa City Road Authority. This study was carried out to identify the major causes and consequences of road projects delay for road construction projects. Thirty two (32) project delay attributes were identified through detailed literature review and experts support & five (5)-delay effect. The study adopts quantitative & qualitative methods with the help of primary and secondary data. Primary data was collected using self-administered questionnaires on selected respondents from clients, consultants and contractor. Secondary data was collects through reviewing of related materials such as road construction project contract documents and project completion reports. Based on the findings, from 32 causes of delay to reduce to ten causes of delay includes right of way, lack of coordination with the utility supplier, difficulties in financing the contractor's, land acquisition, resettlement and compensation-related causes; inaccurate site investigation by the consultant; shortage of contractor materials on site, local authority-related causes; inadequate planning and scheduling of work by the contractor; poor site management and supervision by the contractor. On the other hand, time and budget overruns, quality difficulties, this is done based on wide literature review. Findings of this journal will help clients, contractors, consultants and any other concerned bodies to consider and give priorities for better road construction performance in the future. The researcher recommended for client before offer the project to contractor first clear the site free from right of way problem, land acquisition, resettlement, and compensation-related causes and with local authority make smooth work sprit, the contractor mange properly the financial problem & deliver materials properly at right time and consultant proper site investigation and ready the design document at right time.

Keywords: *Causes of delay road project, Right of way problem, Lack of Coordination with Utility suppliers, Relative Importance Index*

Sociology

**Causes of Children’s Streetism and Its Intervention Strategies in Kirkos
Sub City of Addis Ababa City Administration
Tadesse Aredo, St. Mary’s University**

Abstract

This study is attempted to explore the causes of children’s streetism and interventions strategies in selected areas of Kirkos sub- city of Addis Ababa particularly, Filwuha and “Legehar” areas. The thesis has three objectives: to assess the main reasons leading children to streetism; to identify the efforts that have been done so far to restore street children; and to identify measure that should be taken and intervention strategies designed to ease the problem of streetism. To achieve these objectives, the research focused on exploratory research design and qualitative research approach. A combination of data collecting methods, with a comprehensive interview that established through a written interview guide for data collection was employed. Concerning the sources of data, the study used data from both primary and secondary sources. The primary source included, identified street children, experts of governmental organizations working on street children’s issues, community elders and members involved in different occupations and faith-based organizations representatives in the sub-city. The secondary data gathered through document review and analysis, including books, journals, legal documents, conference papers and annual the total of 35 respondents selected through the use of both snowball and purposive sampling technique, out of which 15 of them were street children, 20 participants are from concerned government experts, community elders, community members engaged on different occupations, and FBOs representatives. The study found that the number of children on the Street of Filwuha, and Leghar areas, in Kirkos Sub-City of Addis Ababa, increased from year to year. Regard to this as the report from the sub-city social protection desk indicates the numbers of children mobilized from the area to rehabilitation centers in 2021, 2022 and 2023 were counted to 1005, 1408 and 1570 respectively. In addition, the findings revealed the causes for the number of children on the street increase, and the life of streetism expansion, are mainly as due to socio-cultural, Socio - economic, and other related factors. Related to socio-cultural matters, the family size, family disintegration, reorganization of family system, and death of parents and also peers pressure identified. In respect to Socio-economic factors, family poverty and hope for better life highly contributed. Other factors as well related to city life attraction, false information about city life, tribal conflict and neighbor violence stated. The life of streetism was very challenging, harsh and unable them to meet basic necessities, of food, cloth and sleeping places, and exposed to different types of exploitations. On other hand the government, nongovernment organizations (NGOs) and different faith-based institutions have made remarkable efforts, though cannot resolve the challenges. To this respect, the study commends to establish an intervention strategy with a workable policy that closely deals on the root cause of the problems, in improving city centered policies, encouraging the participation and strengthen the cooperation among all concerned parties mainly of the local administration and the community members.

Keywords: *Streetism, Family Poverty, Rehabilitation centers, tribal conflict, City centered, NGOs, local administration, faith-based organization,*

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