



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF EMPLOYEES' WORK ETHICS AND
CULTURE IN COMMERCIAL BANK OF ETHIOPIA ON
KIRKOS DISTRICT, ADDIS ABABA, ETHIOPIA**

BY

MEKDES GETAHUN

ADVISOR Dr. Jenberu Haile

February, 2024

ADDIS ABABA, ETHIOPIA

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ID: SGS/0076/2014B

**THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL
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REQUIREMENT FOR THE DEGREE OF MASTERS OF
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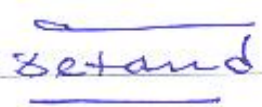

ADDIS ABABA, ETHIOPIA

STMARYS UNIVERSITY
SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSSINES

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AND CULTURE IN COMMERCIAL BANK OF ETHIOPIA
KIRKOS DISTRICT, ADDISABABA

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DECLARATION

Declaration I, the undersigned, declare that this thesis entitled “Assessment of Employees’ Work Ethics and Culture in Commercial Bank of Ethiopia, Kirkos district” Submitted by me to undertake a research in partial fulfillment of the requirements for the award of the Degree of Master of Business Administration (MBA) to the School of Graduate Studies, St. Marry University, is my original work, has not been presented for degree in any other university and that all sources of materials used for the thesis have been duly acknowledged.

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Endorsement

This Thesis has been submitted for examination with my approval as University supervisor.

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LIST OF ACRONYMS

CBE	Commercial Bank of Ethiopia
CVF	Competing Value Framework
OCAI	Organizational Culture Assessment Instrument
SPSS	Statistical Package for Social Scientists

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ABSTRACT

The main objective of the study was to assess employees' work ethics and culture in commercial bank of Ethiopia Kirkos district. To achieve this objective this paper focuses on employees' work ethics and ethical culture of the organization. The study used descriptive research design for collecting the necessary data; A Random sampling technique was used in selecting the sample size of 120 employees and managers of CBE at Kirkos district. The data was collected through questioner and observational studies; to analyze the quantitative data gathered used descriptive statistical techniques such as frequency, percentage, mean and standard deviation through SPSS version 29. The result of the finding shows that there is core ethical values exist in commercial bank of ethiopia Kirkos district .CBE have written ethical standards & provide appropriate training to its employees this implies CBE employees' in Kirkos district have good ethics and the leadership in the organization was ethically sound which indicate the ethical culture of the organization is high. Result of finding also shows that the Leadership style of the management, mission, vision and core values, working environment, communication and size or organizational characteristics high impact on affecting organizational culture of CBE in Kirkos district. On the other hand significant number of CBE employees has negative perception on elements of the organizational culture. So, the top management should pay attention to these elements and take steps to improve the organizational culture and also strategic emphasis of the organization was balanced approach to strategic planning and execution. So, the organization needs to focus on strategic execution to achieve the organization's goals.

Key word: Work Ethics, Organizational Culture, ethical culture,

CHAPTER ONE

INTRODUCTION

This chapter covers the background of the study, statement of the problem, research questions, objective of the study, significance of the study, scope of the study; limitations of the study and organization of the study.

1.1. Background of the Study

Work ethics is an important concept in organization to increase operational efficiency productivity and profitability of a company. Employees who behave ethically follow the rules and policy of the organization entailing that they complete their work with honesty and integrity. Moreover, they aim to achieve the goals of the organization and maintain high standards of quality in their work, which can boost the company's image for quality products and services. (Dr. PK Agarwal and W. Urgessa 2017).

Ethics is the rules and systems that the society in which we function provides us with; and serves the individual as guiding principles and values. In any organizations small or large; Organization's programs, policies and decisions are guided by a code of ethics with a set of principles. Organization's ethical philosophy can have an impact on its reputation, productivity and profit. The ethics of leaders and managers can influence the morale and loyalty of employees in an organization, when leaders have high ethical standards; it encourages workers in the organization to meet that same level. Ethical leadership also boosts the company's image in the financial market and the community. A good reputation for ethics and integrity in the community can help the company's business (Luanne Kelchner, 2008).

Organizational culture is driving force for work ethics, to improve employee performance. A positive and good culture increase employee motivation and productivity in the organization (Anton G, Ward 1988). Organizational culture is a set of common values, beliefs and assumptions that influence how employee's think, feel, and act in the work place. It is the deep structure of the organization that differ one organization to the other. On the other hand; Individual's

characteristics are tools that enable people to recognize and acknowledge each individual's behavior. Similar to human beings, organizations possess characteristics. These allow the masses to determine the characteristics of an organization. This trait is known as organizational culture. Each ethnic group culture possesses a system of values and norms in regulating members and outsiders. Therefore, the organization possesses a culture that governs how its members act (L. Bere, etal. 2019).

Every organization has a predefined culture which makes the way employees behave vary from a positive to a negative attitude towards their jobs. Understanding the basics of culture is necessary to understand official and unofficial behavior of employees. Organizational culture shapes its values; these values guide the actions of the people who belong to the organization. The aim of organizational culture is to enhance employee performance. Organizational culture consists of fundamental beliefs that a specific group discovers, invents, or develops to deal with external challenges. The organization also needs to maintain internal cohesion by teaching and implementing these beliefs to new members as the right way of perceiving, thinking, and interacting (L. Bere, etal. 2019, Scain in Lako, 2004).

Commercial Bank of Ethiopia (CBE) is the largest commercial bank in Ethiopia, more than 60,000 employees in the bank and has Ten districts in Addis Ababa: thus are Bole, Kirkos, Nifasilk, Arada ,Gulele, Merkato, Yeka, Megenaga, Kolfe and Kality district. The purpose of this study is to asses employees work ethics and culture in Commercial Bank of Ethiopia ,Kirkos district. The study has both theoretical and practical benefits. Theoretical benefit is to the provision of theoretical knowledge on work ethics and organizational culture. On the other hand, the practical benefit is to offer input and suggestions for the district office to improve its organizational management.

1.2. Statement of the problem

Unethical practices such as conflicts can demoralize workers and might be major cause to reduce their productivity. To deal with work ethics and related issues, one should know how to manage conflicts in the workplace. Unethical behaviors and conflicts could be triggered by stress, unwritten organizational culture, and low morale. So, proper management of these issues is important in the work place which needs the call for work ethics.

Improper ethics in the organization can reduce employee motivation, losing of customer trust; damage the reputation of the organization and financial loss to the company. Employees have been demanding better ethics in the workplace and organizations have started to change their ways of managing ethics in the workplace. Organizational Culture can also influence ethical standards by shaping values, aspiration and behavior of employees.

Many researches have been done on employees' work ethics and organizational culture. However, most of the studies were focused only on employees' work ethics or organizational culture separately. But work ethics and organizational culture are interrelated concept which goes from one another; In addition the other researchers did not study factors influencing work ethics and culture of the organization and also ethical culture of the organization. This study investigates ethical issues, unethical behavior among employees, and organizational culture in commercial bank of Ethiopia (CBE), Kirkos District. The research aims to identify & understand ethical standard, work ethics and organizational culture of CBE, exploring the values, beliefs and ethical practice of the organizations by identifying the factors that influence CBE's organizational culture. The challenge for such an investigation could be lack of references as there aren't many studies conducted on the topic in this organization to identify the problem of unethical practice.

Therefore, the researcher was conduct an assessment study on CBE organizational culture with regard to employees' ethics to compare the findings with the few studies conducted so far in the CBE and the existing literature and other related similar studies. Furthermore, these studies contribute to bridging the gap between theoretical frame works and practical implementation by analyzing the ethical culture and factors influencing CBE's organizational culture.

1.3. Research Questions

1. What is the existing work ethics practice in CBE?
2. What is the existing organizational culture of CBE?
3. What are the factors influence work ethics of employees in CBE?
4. What are the factors influence organizational culture of CBE?
5. What are the ethical cultures of the organization?

1.4. Objectives of the study

1.4.1 General Objective

The general objective of this study is to assess employees' work ethics and culture in Commercial Bank of Ethiopia, Kirkos district, Addis Ababa.

1.4.2 Specific Objective

- ❖ To assess the work ethics of employees' in CBE
- ❖ To assess the organizational culture of CBE
- ❖ To describe factors influences work ethics of employees in CBE
- ❖ To describe factors influence CBE's organizational culture
- ❖ To examine ethical culture of the organization

1.5. Significance of the study

Assessing the ethical and organizational culture, this study is believed to benefit specifically the CBE management of Kirkos district as to harmonize its organizational culture with the desired workflow. It is for this to happen that this study was conducted with an aim to understand the level of workers' ethical behavior and its influence on their organizational culture. These studies provide empirical evidence to the development of appropriate policies and regulations that are shaped by ethics and to outline a strategy for implementation. The study also serves as a reference for further research.

1.6. Scope of the study

This study examines the work ethics and organizational culture of Commercial Bank of Ethiopia in Kirkos district. The study involves senior staff from the bank management division and other CBE employees in this district as the target population. The study design is cross-sectional and the period spans from March 2023 to Jan 2024 that covers the data collection and report writing stages of the study.

1.7 Limitation of the Study

This research is cross sectional study and only focuses on Commercial Bank of Ethiopia Kirkos District. Due to time consideration it does not include other districts in CBE and the findings might not be inferred for the overall district branches at CBE and also the research was conducted on Addis Ababa and it does not include other districts outside Addis Ababa.

1.8 Organization of the Study

This study is organized in five chapters. The first chapter includes background of the study, statement of the problem, research question, objective of the study, significance of the study, scope of the study, limitation and organizations of the paper. The second chapter discusses review of related literature. The third chapter includes research approach, research design, sample size & sampling technique, method of data collection and methods of data analysis. The fourth chapter data analysis, findings and interpretation are included. In the last chapter conclusion of the overall study result and recommendation are presented

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This unit deals with theoretical review that explains the concept of work ethics & organizational culture: definition, characteristics, theories, type and relationships between work ethics & organizational culture, factors affecting organizational, empirical review from previous related work and conceptual frame work.

2.1 THEORETICAL REVIEW

2.1.1 Ethics

Ethics are moral standards that explain what is right or wrong, good or bad and what is appropriate or in appropriate in various setting. (Trevino 2011). “Ethics is the collection of values and norms functioning as standard for assessing integrity of individual behavior” Hubert et al (2007). “Ethics refers to the principle that defines the behavior of employees as true and proper” (Sunda 2018).It is taking about the most appropriate ethical course of action (Durbin 2013).

According to Pojman (1990) ethics is defined in four concepts: Actions the act (right or wrong) consequences (good or bad), character (virtuous or vicious) and motive (good will or evil will). Ethics can be differing from morality. Morals are our own principle where as ethics refers to the rules that a social system provides us with.

2.1.2 Work ethics

Work ethics is social moral values and principles an employee’ use in their working environment. Work ethics is essential to built personal attitude. It encourages employees to take full responsibility on their job (Nizam et al., 2016). “Work ethics are standers of employees’ behavior in their job and in relation with customer, fellow workers and other economic agents” (Gaur & Guta, 2021). Work ethics may include Punctuality, honesty, teamwork, professionalism or pursuing new skills, integrity, cooperative, organizational skill and productivity. Employees with good work ethics in organization have greater responsibility and can be selected for better position.

2.1.3 Characteristics of Good work ethics

- ❖ **Integrity:** refers the quality of employees' behavior doing Wright things, at all time even if no one is watching in accordance with the rules and obligations of the organization. Lastthuizen (2008). Integrity means taking action with responsibility, honesty, respect, trust, fairness & encourages in any activity with working environment.
- ❖ **Honest:** refers respecting other peoples, follow rules and regulation, keep promises and tells the truth. Employees with strong work ethics free from lying or cheating and being responsible for their own work.
- ❖ **Values Diversity:** Employees with good work ethic understand the importance of diversity. Diversity refers to variety regardless of ability, age, gender or race .Diversified work place create employees more creative, better problem solving and increase productivity.
- ❖ **Respect others:** one of the key charactestics of work ethics is respecting others. Employees in work must always be supportive and respect other coworkers, and customers
- ❖ **Cooperative:** The ability to work effectively and respectfully with other members of employees or teams .employees' with good work ethics became cooperative with others.

2.1.4 Theories of Ethics

Ethical theories are pillar for decision making .There are four basic ethical approaches. These are: Virtues, Deontology, Utilitarianism, and Consequentialism (Kaptein & Wempe, 2002)

Deontology Theory

It states that “People should adhere to their obligation & duties”. It indicates all people have certain obligation and thus obligations are not negotiable. If an action is good because of some characteristics of the action itself not on the consequence an action. According to Kant (1804) Deontology theory based on individual duties & obligation and judges people regardless of actual consequence. There is consistent decision making in this theory.

Utilitarianism Theory

Utilitarianism is based on individual ability to predict the effects of an action. It determines right or wrong based on outcome. Scott (2022) .There are two types of utilitarianism approach: act utilitarianism & rule utilitarianism. Act utilitarianism is based on act that benefit individual regardless of personal feeling or societal constraints. Rule utilitarianism is based on laws and is concerned with fairness Chonko (2012).

Consequentialism

States that morality of an action is based on consequence of action. It includes universal values such as: freedom, life & property....., e.t.c. According to Scott (2022) Consequentialism focuses on consequence. Consequentialism is based on two main points: the outcome of an action determines whether it is Wright or wrong: 2) only the act that is ultimately more effective is considered to be superior (Reza et.al, 2014)

Virtue

States that morality of an action is based on intention behind the action .It is concerned with traits or character essential to human being & judges an individual by character rather than an action. Dugan (2023). Virtue ethics focuses on the individual's characteristics' as they have an effect on their behavior when faced with difficult situation (Kaptein & Wempe, 2002).

2.1.5 Importance of Work Ethics

Work ethics is very important for organization to increase efficiency, productivity & to achieve organizational goal.

Increase Productivity: Employees who have strong work ethics are productive lot who work in fast paced manner. They can do more work in short period of time than those with bad work ethic.

Promotes cooperation: cooperative work has a lot of importance, and employees who have a strong work ethic understand this. They understand the importance and utility of teamwork. Such individuals are usually team players, they are incredibly flexible, and they have the ability to gel and communicate with others in a respectful and productive manner, regardless of whether the other individual has a bad work ethic.

Improved Work place Culture: Organization act responsibly & ethically, leaders and employees are expected to follow suit. This will greatly improve the work place culture of the organization.

2.1.6 Organizational culture

Organizational culture is the set of fundamental assumptions that are shared by each members of an organization. Organizational culture is essentially made up of two main assumptions: values and beliefs. Values are the assumptions made by the organizations' leaders and are considered to be ideals that are shared by all members of an organization .beliefs are generalizations of the truth that are derived from experience (Mullock, 2014)

Organizational cultures are shared values, beliefs that developed in the organizations (Soedjono, 2005). Organizational culture is guide line used to carry out organization activities. It is a tool to unite every individual to conduct activities together (Beach, 1993).

According to Robbins and Judge (2008) organizational culture represents common values, beliefs and perception of the members of the organization. Every organization has its own culture. Organizational culture is a system of shared meanings that differ one organization from other. According to Luenburg and Ornstein (1991) organization culture is shared beliefs, feelings, behaviors, assumptions, expectations, attitudes, norms, and values.

Organizational culture influence the perceptions of its employees about their organization and how they relate to it .Therefore it is important for leaders to study the types of culture in their organization in order to achieve organization goal

2.1.7 Competing Value Framework

The “Competing Value Framework” is one of the most important and widely applied models to examine organizational culture. It was introduced in 1983 by Robert Quinn and John Rohrbaugh. This frame work consists of four competing value that correspond with four types of organizational culture

The CVF is organized in two major dimensions

- ❖ Internal focus and integration versus External focus and differentiation

❖ Stability and control versus Flexibility and discretion

To the left of the graph, the organization focused internally and integration and to the right of the graph, the organization focused externally and differentiation. At the top of the graph, the organization desires flexibility and discretion and at the bottom of the graph the organization desire stability and control.



Figure 1 Competing Value Framework

2.1.8 Types of Organizational Culture

According to Robert and Cameron, organizational culture divided in to four types: clan culture, adhocracy culture, market culture and hierarchy culture.

Clan Culture

The organizational culture is based on the feeling that the company is like an extended family, employees share a lot of information in such work place, which is typically quite pleasant. Cooperation, consideration, justice and social equality are among the core ideals. Loyalty and tradition are highly valued and managers are viewed as mentors. Teamwork, participation, open

communication, employee development and consensus all aspects of clan culture (Demissie & G.Egziabher, 2022).

Clan culture is mainly characterized team work &empowering employees (Cameron & Quinn, 2011). It has an employee oriented leadership, & flexible work environment. Cohesion and employee satisfaction are important in these organization (Aichouche et al., 2022)

Adhocracy Culture

The organizational culture focused on innovation and risk taking. Organizations with this culture tend to define themselves as dynamic and entrepreneurial. The company place high value on creativity and empowering employees to identify and solve problems (M.Zaninelli, 2023).employees taking large risk to achieve target or organization goal and managers encourage thinking creatively and broadly suggesting different idea.

Market Culture

Market culture is result oriented and focused on finishing the job. Employees are competitive and goal oriented. The leaders are hard drivers, producers and competitor (Tyler, 2018). Organization with this culture emphasizes stability while simultaneously focusing on external environmental factors such as customers, regulators and suppliers to improve efficiency and profitability.

Hierarchy Culture

The organizational culture based on rules and regulations for the management of organizational activities. It is highly structured & process oriented. The values of hierarchy culture are clear communication, consistency and stability. These cultures establish internal stability & organizational control (Aichouche et al., 2022). The organization focused on long term goals include stability, predictability, and efficiency. The organization is a structured and formalized work place.

2.1.5 Characteristics of Organizational Culture

According to Robbin (2005) organizational culture has seven main characteristics. These are:

- ❖ **Innovation and risk taking:** the degree to which employees are encouraged to be creative and take risks. This will empower employees and inspire to think more creatively
- ❖ **Attention to detail:** the degree to which employees' are expected to be accurate in their work. Employees will expect to undertake their duties with perception. Attention to detail is the key success for organization
- ❖ **Outcome orientation:** the degree to which management focuses on results or outcomes rather than on the techniques and process used to achieve those outcomes.
- ❖ **People orientation:** the degree to which management decision take in to consideration the effect of outcomes on people within the organization.
- ❖ **Team orientation:** the degrees to which work activities are organized around teams rather than individuals.
- ❖ **Aggressiveness:** the degree to which employees" are aggressive and competitive rather than easy going.
- ❖ **Stability:** the degree to which organizational activities emphasizes maintaining the status quo in contrast to growth.

2.16 Factors Influencing Organizational Culture

Organizational culture is common values, beliefs, assumption & norms that influence the behavior of individual & functions of an organization. Organizational culture differs from one organization to the other. There are several factors which can influence organizational culture thus are: leadership style, mission, vision & core values, working environment, communication& organizational characteristics (Kumar, 2023)

Leadership Style

Leadership is one of the most factor influencing organizational culture. The type of leadership within an organization shapes its cultural setting, the behavior of its employees and organization performance.

Leaders are role model for employees and they set an example for how to behave in the work place. The way leaders act, make decisions, communicate, and treat employees reflects the type of culture they want to create.

Mission, Vision & Core values

The organization vision, mission & values often used as a map that guides its culture. They describe why accompany exist, what it hopes to achieve & the principle it up holds. If a company likes to explore new ideas & take risks, it will likely create a culture that helps creativity & experimentation. In contrast if accompany prioritizes stability & even performance. It may improve a culture that emphasize following strict rules and policies and avoiding risks.

Organizational Characteristics

Organizational characteristics have major effect on culture development .Attribute such as size, complexity; formalization & history affect organizational culture. Larger organizations have higher specialization, formalized policies, procedures and roles while smaller ones have more flexible, family-like culture, with direct contact and union. This leads to a culture in which standardization and process improvement are highly valued (Kumar 2023).

Communication

The way every one communicates can influence employee to employee, employee to management and employee to customer interactions. It also shows how employees exchange information and demonstrate accountability. It could also be played out in day to day life situations.

Working environment

It refers to the physical structure of the organization in which employees perform the required tasks (Jan & Kaur, 2014). It is the type of work place in which employees work and interact with their colleagues. People work individually, but at the same time, they communicate with others in a shared work environment, which requires different work arrangements. The work environment is directly related to employees and the dynamics of inter personal relationships that

arise in the shared work environment in which individuals shape personal and professional interconnections (Kusaku, 2020).

2.17 Ethics & Organizational Culture

Organizational culture & ethics are interrelated concept. Organizational culture reflects the moral values and ethical principles that guide how people should act and interact with others. It is important to determine employees' ethics. Organizational culture sets the tone for ethical conduct and provides the foundation for ethical decision making process (Ibrahimoglu et. al, 2014). Organizational culture promotes ethical behavior by encouraging open communication and trust. Employees' are encouraged to speak openly and honestly, they are more likely to feel valued and appreciated, which can lead to increased motivation and productivity. Ethical culture is set of beliefs, assumption and expectation of employees about how the organization prevent them from acting un ethically and encourages them to act ethically (Mansoor,2020). Ethical culture within an organization can help to create a culture of transparency, accountability, fairness and integrity.

Transparency: is the practice of sharing information about the Organization's activities to its staff with the intent to create trust between leaders and employees among colleagues, within the organization as a whole. (Mitsis, 2021)

Accountability: refers take responsibility for your own actions and are accountable for decisions. Accountability in the work place demonstrates respect for co workers and superiors.

Fairness: is the quality of treating everyone equally or in a way that is right or reasonable. Everyone in organization has an equal opportunity for equal benefit. Employees' who perform the same job duties with the same level of knowledge and experience should receive the same compensation regardless of gender, race, ethnicity, religion or other personal characteristics. This principle promotes fairness and equality in the workplace, as well as preventing discrimination and bias.

Ethical leadership: An ethical culture requires ethical leadership at all levels of the organization, with leaders modeling ethical behavior and decision-making. Ethical leadership promote promotes trust, integrity, and accountability.

2.2 EMPEIRICAL REVIEW

Many studies have been conducted on the Employees Work ethics and organizational culture. Abera (2019) Conducted on “Assessment of organizational culture in the case of CBE” The aim of this study was to asses and analyze organizational culture of commercial bank of Ethiopia. Based on the finding that dominant organization culture such as shared vision, policies & strategies , clarity of objectives, shared procedures, rules and regulation are slightly stronger However, Negative cultural values such as strong subjectivity, highly centralized values, weak working relationships and mistrust are existing in the CBE.

Tesema (2017) also conducted study on “Assessment of organizational culture in the case of CBE” The purpose of the study was to assess the role of organizational culture on employee commitment at CBE. Based on the finding the existing culture of CBE has small contribution on increasing employees’ commitment and internal communication; and its existing decision making culture is unfair and opaque.

Agarwal & Urgessa (2017) conducted a study on Assessing Employee ethics in an Ethiopian bank which focused on CBE Wolaita Sodo Branch. The aim of the study was to asses’ employee ethics in CBE Sodo branch. Based on the finding the majority of employees have awareness about ethical values like honesty, integrity, accountability & positive attitude According to Gaura& Gupta (2019), Ethical norms in organization influence individual behavior and also the organization integrate ethical values & culture. Racelis (2009), Explore relation between ethics& particular culture. Based on the finding organizational values are associated with organizational members of perception ethics.

Israel (2020) conducted study on “Assessment of Employees work ethics and Culture in Ethiopian road and authority” the aim of the study was to asses’ wok ethics, un ethical practice and culture of the organization. Based on the findings un ethical practice such as favoritism, abuse of power and discrimination are highest. Being late, absenteeism, unethcal communication, being irresponsible and dishonesty exist in different levels,

2.3 CONCEPTUAL FRAMEWORK

Organization has various cultural characteristics, individual values & ethical perception that interact with value system. Every organization develops and maintains a unique culture, which provides guidelines and boundaries for the behavior of the members of the organization. A strong organizational culture is a powerful level for guiding behavior of employees (Deal & Kennedy, 1982). Strong culture provides employees who are united, honest, transparency in communication, accountable, fairness, harmonious and more productive in their work (Brown, 1998). This research is mainly aimed to assess employee work ethics & culture of CBE.

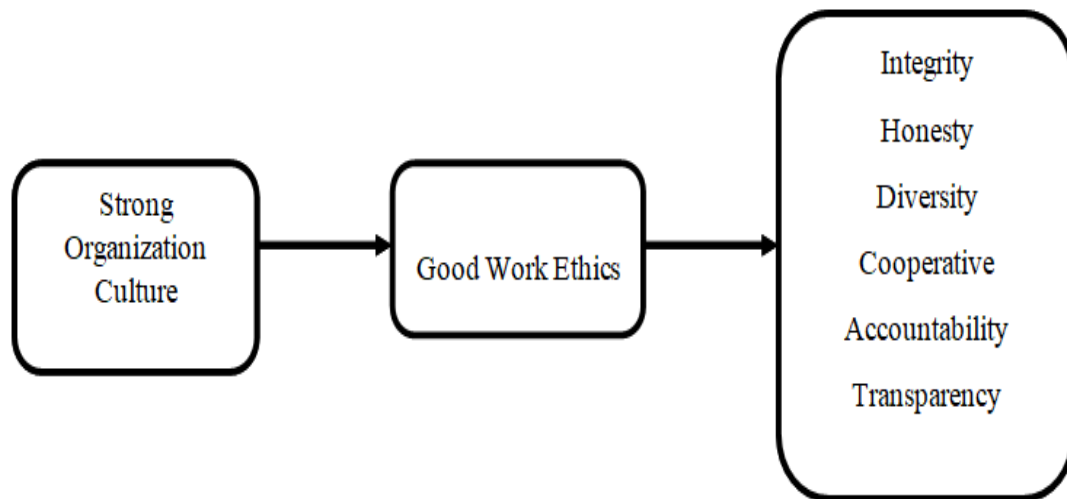


Figure 2 Conceptual Frame Work

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter discusses the research approach, research design, methodology used; sample size and sampling techniques, data gathering tools, methods of data analysis and ethical consideration are included.

3.1 Research approach

This research examines the assessment of employees' work ethics and organizational Culture in CBE on Kirkos district. The purpose of the research is to assess the current ethical scenarios and the organizational culture of CBE. The study implements mixed research approach to generate valuable data and findings. The quantitative approach is applied to depict the current situations, while the qualitative approach focuses on the subjective evaluation and the attributes of the sampled employee in relation to the target population.

3.2 Research design

This research uses descriptive research method which involves the collecting of both qualitative and quantitative data using techniques like surveys and observational studies. Questionnaire is used for primary data collection and investigation reviews, references to books, journals, literatures, and research frameworks is used for secondary data collection.

3.3 Sample size and sampling technique

In this study random sampling method is used. The total population of CBE Kirkos district branches including managers and employees on average 350. The sample size for this study was determined by using the Cochran (1977) formula as a standard method of randomization and identify limit of error considered as the most important item in the survey.

The formula is:

$$n_i = \frac{NZ^2pq}{d^2(N-1) + Z^2pq}$$

Where- n_i =Initial sample size

N = the total population

Z = the degree of confidence at the 95% level = 1.96

P = Population proportion/Prevalence = 0.5

$q = 1-p = 0.5$

d = Margin of error (5%) = 0.05

n_f = Final sample size after correction factor

Therefore, substituting the respective values:

$$n_i = \frac{350 \times (1.96)^2 \times (0.5)^2}{0.05^2 \times 349 + 1.96^2 \times 0.5^2}$$

$$n_i = 183.4 \rightarrow n_i/N < 0.05 \rightarrow \frac{183.4}{350} = 0.524 > 0.05$$

So using the correction factor, $n_f = n_i / (1+n_i/N)$ if $N \leq 10,000$

$$\rightarrow n_f = n_i / (1 + \frac{n_i}{N}) = 183.4 / (1 + \frac{183.4}{350})$$

$$\underline{n_f = 120}$$

From total Population of 350 employees & manager the target population was 120

3.4 Data collection Instruments

In this study both questionnaire and observation have been used to collect data. The senior staff from the bank management division and other CBE employees at Kirkos district used to respond the questionnaire regarding the work ethics and organizational culture. Observation has also used to get information about visible organizational culture of CBE.

3.4.1 Questionnaire

Questionnaires have the benefit of being easy to administer, allowing for the conduct of courses, requiring no prior research training, and guaranteeing anonymity. Due to its ability to be used by a vast number of people, questionnaires are an important tool for data collection. To protect the responders' anonymity, a permission agreement is given (F.Galton, 2021).

The purpose of a questionnaire is to collect information from employees about their attitudes, experiences, and opinions. Gather quantitative and/or qualitative data with questionnaires. Open or closed questions can be found in questionnaires, and occasionally both types are used (F.Galton, 2021). Answers to open-ended questions can be as detailed or as general as the respondent chooses. Respondents have a selection of predefined responses to pick from while answering closed questions. In this study Organizational culture assessment instrument (OCAI) is used to identify the organizational culture profile based on the core values, beliefs, assumptions, interpretations and approaches that characterize organizations (Cameron& quinn,1999).This instrument is to identify the current & preferred culture of CBE.

Symmetric Likert scale used to organize the questions which give freedom for participants to select among the given responses in a fair and symmetrical manner in either direction. Two stages make up the Likert scale: In the first step, the assertion is put to the test to see if anyone agrees or disagrees. After then, the second stage queries the respondent's level of apprehension regarding the response to the assessment of ethics and organizational culture in CBE. Questionnaires will be provided for these reasons; using a Likert scale to analyze a questionnaire is regarded as one of the finest ways. The Likert scale comes in a five and seven point format. According to the needs of the research, the scales might be employed. A five-point Likert scale will be employed in this study. A frequency indicator and a severity indicator will be employed, respectively.

Table 1: Likert scale for frequency

Category	Rarely	Sometimes	never	Often	always
Rating	1	2	3	4	5

Table 2: Likert scale for severity

Category	Strongly disagree	Disagree	neutral	agree	Strongly agree
Rating	1	2	3	4	5

3.4.2 Observation

Observation is a method for gathering data on visible organizational patterns and various artifacts. Dress codes and the general cleanliness of the workplace are artifacts that tell something about the organization's culture (Schein, 1992).

3.4.3 Secondary data

Secondary data will also be used as a source of information. The information gathered through research papers, books, journal articles and other websites that are relevant to this topic.

3.5 Data Analysis

Descriptive analysis techniques will be used to analyze and interpret the findings. The processed data will be presented in absolute terms using descriptive statistical tools such as frequency distribution, mean, standard deviation and percentage form. The data collected will be compiled, sorted, edited, and classified, coded into a coding sheet and analyzed using SPSS data analysis package (Wiersma,2000).The collected data systematically displayed using tables and text which are helpful to show the raw data in an organized.

Mean Score	Level
1-2.33	Low
2.34-3.67	Moderate
3.68-5	high

3.6 Ethical Consideration

The researcher will ensure the confidentiality and privacy of the research activities, which are essential for obtaining relevant and appropriate data. Any information collected through the data collection instruments will be used only for academic purposes and will not be disclosed to anyone. The data and documents will be protected during the research and stored safely. The research inputs and outputs will be backed up and archived

CHAPTER FOUR

DATA PRESENTATION ANALYSIS AND INTERPRETATION

This Chapter covers: Response rate of respondents, demographic information of respondents, ethical perception of respondents, analysis and interpretation of the collected data.

4.1 Response rate of respondents

The questionnaires were distributed to senior staff from the bank management division and other CBE employees at Kirkos district. For these 120 questionnaires are distributed from which 114 questionnaires were returned which is 95% response rates.

4.2 Demographic information of respondents

This section includes Demographic information of respondents by age, sex, education level and work experience as shown below.

Table 1 Respondents distribution by Gender

Gender	Frequency	Percent
Male	61	53.5%
Female	53	46.5%
Total	114	100%

According to the data presented in **Table1**,outofthe total number of respondents, **61 (53.5%)**were males and **53 (46.5%)**were females and from the data male respondents are slightly higher than female respondents in Kirkos district of CBE.

Table 2 Distribution of respondents by Age

Age	Frequency	Percent
20-25years	38	33.3%
26-35years	70	61.4%
36-45years	5	4.4%
46and above	1	0.9%
Total	114	100%

Table 2 shows that 38(33.3%) of respondents were between 20-25 years, 70 (61.4%) of respondents were between 26-35 years, 5(4.4%) of respondents between 36-45 years and 1(0.9%) of respondents above 46. The data suggests that the majority of employees in Kirkos district of CBE fall within the age range of 26-35 years, which is considered young.

Table 3 Education Level of respondents

Educational Level	Frequency	Percent
Diploma	16	14%
Degree	44	38.6%
Masters	54	47.4%
Total	114	100%

The data on educational level of the respondents indicated in Table 3 showed that 16 (14%) of respondents were diploma holders, 44 (38.6%) of respondents were degree holders, and 54 (47.4%) of respondents were master's degree holders. The data suggests that the majority of employees at Kirkos district of CBE hold a master's degree.

Table 4 Work experience of respondents

Work Experience	Frequency	Percent
0-5years	65	57.0%
6-10years	27	23.7%
11-15years	11	9.6%
Above16 years	11	9.6%
Total	114	100%

According to the data presented in **Table4**, out of the total number of respondents, **65 (57.0%)** had work experience between 0-5years, **27(23.7%)** had work experience between 6-10Years, **11 (9.6%)** had work experience between 11-15 years, and **11 (9.6%)** had work experience above 16 years. The data suggests that majority of the employees in Kirkos district of CBE have work experience between 0-5 years.

4.3 Ethical perception of employees

Table 5 Ethical perception of employees in Kirkos district of CBE

Questions(items)	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
CBE employees 'prioritizes the customers interest before their own interest	11	9.6	1	0.9	11	9.6	43	37.7	48	42.1	4.02	1.197
CBE employees' avoid conflict of interest	2	1.8	16	14.0	5	4.4	58	50.9	33	28.9	3.91	1.027
CBE employees' properly use company working time	1	0.9	5	4.4	5	4.4	54	47.4	49	43.0	4.27	0.812
CBE respect the diversity in your organization	1	0.9	11	9.6	1	0.9	48	42.1	53	46.5	4.24	0.944
CBE has written ethics policy					11	9.6	49	43.0	54	47.4	4.38	0.657
Written code of ethics is available for employees	2	1.8	2	1.8	5	4.4	48	42.1	57	50	4.40	0.738
CBE offer training in business ethics for employees			5	4.4	6	5.3	49	43.0	54	47.4	4.33	0.772
CBE treat employees' with respect & human right	2	1.8	20	17.5	1	0.9	76	66.7	15	13.2	3.72	0.964
leaders in CBE act ethically	4	3.5	27	23.7	22	19.3	45	39.5	16	14.0	3.37	1.099
leaders in CBE are honest	5	4.4	11	9.6	27	23.7	38	33.3	33	28.9	3.73	1.115

Source: Own survey, December2023

From the data presented on table 5 concerning the item "CBE employees 'prioritizes the customers interest before their own interest", 9.6% of respondents were strongly disagreed,0.9%

of respondents disagreed, 9.6% of respondents were neutral, 37.7% of respondents agreed and 42.1% of respondents strongly agreed. Accordingly, most of the respondents agreed or strongly agreed with this statement. Besides, the mean value for this statement was 4.02 which implies that the respondents believe that CBE employees prioritize the interests of their customers.

For the item “*CBE employees avoid conflict of interest*”, 1.8% of respondents strongly disagreed, 14% of respondents disagreed, 4.4% of respondents were neutral, 50.9% of respondents agreed and 28.9% of respondents strongly agreed. Consequently, most of the respondents agreed or strongly agreed with this statement and this means that the respondents believe that employees of the Commercial Bank of Ethiopia (CBE) should not engage in activities that could compromise their ability to act in the best interests of the bank and its customers. Conflict of interest arises when an employee’s personal interests or activities interfere with their professional duties and responsibilities. From the mean value of the study result (which is = 3.91) we can also understand that respondents have high view on employees avoid conflict of interest. By avoiding conflicts of interest, CBE employees can maintain the trust of their customers and ensure that the bank operates in a fair and transparent manner.

For the item “*CBE employees’ properly use company working time*”, 0.9% of respondents strongly disagree, 4.4% of respondents disagree, 4.4% of respondents neutral, 47.4 % of respondents agree, 43.0% of respondents strongly agree. The mean value of 4.27 indicates that the majority of respondents either agree or strongly agree with the statement which implies that the respondents have a very high view of CBE employees properly using company working time.

Properly using company working time means that employees are using their time effectively and efficiently to complete their work tasks and responsibilities. This can include on time arrival, taking appropriate breaks, and avoiding distractions that can interfere with productivity. By properly using company working time, employees can help ensure that they are meeting their job requirements and contributing to the success of the organization.

For the item “*CBE respect the diversity in your organization*”, 0.9% of respondents has strongly disagreed, 9.6% of respondents disagree, 0.9% of respondents neutral, 42.1% of respondents agree and 46.5% of respondents strongly agree. The mean value is 4.24 which implies that the

respondents have very high view of CBE respecting diversity. The result showed that majority of respondents either agree or strongly agree with the statement which sums a total of approximately 89%.

Respecting diversity means valuing and embracing differences in people, including differences in race, ethnicity, gender, age, religion, sexual orientation, and physical ability. By respecting diversity, organizations can create an inclusive environment where everyone feels valued and supported. This can lead to increased employee satisfaction, better decision-making, and improved organizational performance. It is encouraging to see that the respondents have a positive view of CBE's efforts to respect diversity.

For the item "*CBE has written ethics policy*", 9.6% of respondents neutral, 43 % of respondents agree and 47.4% of respondents strongly agree. The mean value of this statement is 4.38 which indicated that the respondents have very high view of CBE having a written ethics policy. Based on the study result, majority of respondents either agree or strongly agree with the statement with about 90%. Having a written ethics policy is important for organizations as it provides a framework for ethical decision-making and behavior. It outlines the values and principles that guide the organization's actions and helps ensure that employees are aware of their responsibilities and obligations. By having a written ethics policy, CBE can demonstrate its commitment to ethical behavior and transparency, which can help build trust with its customers and stakeholders

For the item "*Written code of ethics is available for employees*", 1.8% of respondents strongly disagree, 1.8% of respondents disagree, 4.4% of respondents neutral, 42.1% of respondents agree and 50% of respondents strongly agree. The mean value of 4.40 this indicates respondents have very high view on written code of ethics is available for employees in CBE. As clearly seen from the result, majority of respondents either agree or strongly agree with the statement with an approximate value of 92%. Having a written code of ethics is important for organizations as it provides a framework for ethical decision-making and behavior. It outlines the values and principles that guide the organization's actions and helps ensure that employees are aware of their responsibilities and obligations. By having a written code of ethics, CBE can demonstrate its commitment to ethical behavior and transparency, which can help build trust with its

customers and stakeholders.

For the item “*CBE offer training in business ethics for employees*” 4.4% of respondents disagree, 5.3% of respondents neutral, 43.0% of respondents agree and 47.4% of respondents strongly agree. A mean value of 4.33 indicates that the majority of respondents either agree or strongly agree with the statement and this implies that the respondents have very high view of CBE offering training in business ethics for employees. Providing training in business ethics is important for organizations as it helps employees understand the ethical standards and principles that guide the organization’s actions. It can also help employees to develop the skills and knowledge needed to make ethical decisions and act with integrity in their work. By offering training in business ethics, CBE can demonstrate its commitment to ethical behavior and transparency, which can help build trust with its customers and stakeholders

For the item “*CBE treat employees with respect & human right*” 1.8% of respondents strongly disagree, 17.5% of respondents disagree, 0.9% of respondents neutral, 66.7% of respondents agree and 13.2 % of respondents strongly agree. The mean value of 3.72 indicates that the respondents’ overall perception of how CBE treats its employees with respect and human rights is high and this implies that respondents have a positive view of how CBE treats its employees with respect and human rights.

For the item “*Leaders in CBE act ethically*” 3.5% of respondents strongly disagree, 23.7% of respondents disagree, 19.3% of respondents neutral, 39.5 % of respondents agree and 14.0% of respondents strongly agree. The mean value of 3.37 indicates that the respondents’ overall perception of the ethical behavior of leaders in CBE is high. It means that they perceive the ethical behavior of leaders in CBE positively.

For the last item “*leaders in CBE are honest*”, 4.4% of respondents strongly disagree, 9.6% of respondents disagree, 23.7% of respondents neutral, 33.3% of respondents agree and 28.9% of respondents strongly agree. The mean value is 3.7 this implies respondents have high view on leaders in CBE are honest and it seems that respondents have a positive view of the honesty of leaders in CBE.

4.4 Employees Perception about Organizational Culture of CBE

Table 6 Organizational Culture in Kirkos district of CBE

Dominant Characteristics in CBE	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
CBE is a very personal place. It is like an extended family. people seem to share a lot of themselves	11	9.6	32	28.1	22	19.3	33	28.9	16	14.0	3.10	1.234
CBE is a very dynamic and entrepreneurial place	16	14.0	6	5.3	38	33.3	38	33.3	16	14.0	3.28	1.201
CBE is result oriented	16	14.0	11	9.6	11	9.6	43	37.7	33	28.9	3.58	1.369
CBE is a very controlled and structured place	5	4.4	16	14.0	11	9.6	49	43.0	33	28.9	3.78	1.143

Source: Own survey, December2023

According to the data presented in Table 6 of a study on the organizational culture of the Commercial Bank of Ethiopia (CBE), for the item “CBE is a very personal place. It is like an extended family. People seem to share a lot of themselves”, 9.6% of respondents strongly disagreed, 28.1% of respondents disagreed, 19.3% of respondents were neutral, 28.9% of respondents agreed and 14.0% of respondents strongly agreed. The mean value of 3.1 indicates that the respondents have a moderate view on this item.

Regarding the item “CBE is a very dynamic and entrepreneurial place” as indicated in Table 6, 14% of respondents strongly disagreed, 5.3% of respondents disagreed, 33.3% of respondents were neutral, 33.3 % of respondents agreed and 14.0% of respondents strongly agreed. The mean value is 3.3 indicates the respondents have a moderate view on the statement CBE is a very dynamic & entrepreneurial place.

Based on the data presented in Table 6 of a study on organizational culture for the item “CBE is result oriented”, 14% of respondents strongly disagreed, 9.6% of respondents disagreed, 9.6% of respondents were neutral, 37.7% of respondents agreed and 28.9% of respondents strongly agreed with the statement “CBE is result oriented”. The mean value of 3.58 indicates that the respondents have a high view on this item.

For the last item “CBE is a very controlled and structured place” 4.4% of respondents strongly disagreed, 14.0% of respondents disagreed, 9.6% of respondents were neutral, 43.0 % of respondents agreed and 28.9% of respondents strongly agreed. The mean value is 3.78 this implies respondents have high view on CBE is very controlled & structured place.

Table 7 Organizational Leadership in Kirkos district of CBE

Leadership in CBE	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
The leadership in CBE is generally considered mentoring, facilitating or nurturing	6	5.3	27	23.7	16	14.0	49	43.0	16	14.0	3.37	1.146
The leadership in CBE is generally considered innovation & risk taking	5	4.4	49	43.0	22	19.3	27	23.7	11	9.6	2.91	1.110
The leadership in CBE is generally considered coordinating, organizing, or smooth running efficiency	5	4.4	22	19.3	22	19.3	49	43.0	16	14.0	3.43	1.089
The leadership in CBE is generally considered to exemplify nonsense, aggressive, results oriented focus	11	9.6	27	23.7	33	28.9	38	33.3	5	4.4	2.99	1.068

Source: Own survey, December 2023

According to the data presented in Table 7 of a study on the organizational culture of CBE for the item “*The leadership in CBE is generally considered mentoring, facilitating or nurturing*”, 5.3% of respondents strongly disagreed, 23.7% of respondents disagreed, 14.0% of respondents were neutral, 43.0% of respondents agreed and 14.0% of respondents strongly agreed with the statement “The leadership in CBE is generally considered mentoring, facilitating or nurturing”. The mean value of 3.37 indicates that the respondents have a high view on the leadership in this organization mentoring, facilitating or nurturing.

For the item “*The leadership in CBE is generally considered innovation & risk taking*”, 4.4% of respondents strongly disagreed, 43.0% of respondents disagreed, 19.3% of respondents were neutral, 23.7% of respondents agreed and 9.6% of respondents strongly agreed. The mean value 2.91 indicates that the respondents have a moderate view on this point of the assessment.

For the item “*The leadership in CBE is generally considered coordinating, organizing, or smooth-running efficiency*”, 4.4% of respondents strongly disagreed, 19.3% of respondents disagreed, 19.3% of respondents were neutral, 43.0% of respondents agreed and 3.43 % of respondents strongly agreed. The mean value is 3.43 and this indicates that the respondents have high view on the organization coordinating and organizing leadership.

According to the data presented in Table 7 of a study on the organizational culture of CBE as per the item “The leadership in CBE is generally considered to exemplify nonsense, aggressive, results oriented focus”, 9.6% of respondents strongly disagreed, 23.7% of respondents disagreed, 28.9% of respondents were neutral, 33.3% of respondents agreed and 4.4% of respondents strongly agreed with the statement “The leadership in CBE is generally considered to exemplify nonsense, aggressive, results oriented focus. The mean value of 3.0 indicates that the respondents have moderate view on this item of assessment.

Table 8 Management of Employees in Kirkos district of CBE

Management Style in CBE	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
The management Style in CBE is characterized by team work, consensus,& participatory	11	9.6	16	14.0	16	14.0	39	34.2	32	28.1	3.57	1.296
The management style in CBE is characterized by individual risk taking, innovation, freedom ,& uniqueness	6	5.3	44	38.6	16	14.0	32	28.1	16	14.0	3.07	1.203
The management style in CBE is characterized by security of employment, conformity, predictability and Stability	2	1.8	27	23.7	32	28.1	42	36.8	11	9.6	3.29	0.993
The management style in CBE is characterized by hard driving competitiveness, high demands, and achievement	2	1.8	27	23.7	16	14.0	58	50.9	11	9.6	3.43	1.013

Source: Own survey, December 2023

From the data presented on table 8 concerning the management style in CBE “*The management Style in CBE is characterized by team work, consensus, and participatory*”, 9.6% of respondents strongly disagreed, 14.0% of respondents disagreed, 14.0% of respondents were neutral, 34.2% of respondents agreed and 28.1% of respondents strongly agreed. The mean value is 3.57 and this indicates that the respondents have high view on the management style of CBE characterized by team work, consensus and participatory.

For the item “*The management style in CBE is characterized by individual risk taking, innovation, freedom, & uniqueness*”, 5.3% of respondents strongly disagreed, 38.6% of respondents disagreed, 14.0% of respondents were neutral, 28.1% of respondents agreed and

14.0% of respondents strongly agreed. As clearly seen from the result, majority of respondents either disagreed or strongly disagreed with the statement. The mean value of 3.07 for this statement also indicates that the respondents have a moderate view on the management style of CBE characterized by individual risk taking, innovation, freedom, and uniqueness.

According to the data presented in Table 8 for the item *“The management style in CBE is characterized by security of employment, conformity, predictability and Stability”*, 1.8 % of respondents strongly disagreed, 23.7% of respondents disagreed, 28.1% of respondents were neutral, 36.8% of respondents agreed and 9.6% of respondents strongly agreed. The mean value of 3.29 implies that the respondents have high view on the management style in this organization characterized by security of employment, conformity, predictability and stability.

For the item *“The management style in CBE is characterized by hard-driving competitiveness, high demands, and achievement”*, the result showed that 1.8% of respondents strongly disagreed, 23.7% of respondents disagreed, 14.0% of respondents were neutral, 50.9% of respondents agree and 9.6% of respondents strongly agreed. The mean value of 3.43 indicates that management style in CBE is highly characterized by hard driving competitiveness, high demands, and achievement.

Table 9 Strategic Emphases in Kirkos district of CBE

Strategies	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
CBE emphasizes human development, high trust, openness & participation persist	4	3.5	27	23.7	27	23.7	40	35.1	16	14.0	3.32	1.093
CBE emphasizes acquiring new resources and creating new challenges	5	4.4	11	9.6	27	23.7	60	52.6	11	9.6	3.54	0.952

CBE emphasizes competitive action and achievement	3	2.6	11	9.6	16	14.0	68	59.6	16	14.0	3.73	0.915
CBE emphasizes permanence and stability. Efficiency, control and smooth operations are important.	4	3.5	27	23.7	16	14.0	56	49.1	11	9.6	3.38	1.059

Source: Own survey, December 2023

From the data presented on Table 9 concerning the strategies of CBE; “CBE emphasizes human development, high trust, openness & participation persist”, 3.5% of respondents strongly disagreed, 23.7% of respondents disagreed, 23.7% of respondents were neutral, 35.1% of respondents agreed and 14.0 % of respondents strongly agreed. From the result we can see that respondents who agreed or strongly agreed on this statement are below 50% of the total respondents. Moreover, the mean value of this assessment is 3.3 and this indicates that the respondents have moderate view on this point.

Regarding “CBE emphasizes acquiring new resources and creating new challenges” as shown in Table 9 above, 4.4% of respondents strongly disagreed, 9.6% of respondents disagreed, 23.7% of respondents’ were neutral, 52.6% of respondents agreed and 9.6% of respondents strongly agreed. The mean value is 3.5 and this implies that respondents have high view on CBE’s emphasizes acquiring new resources and creating new challenges.

For the item “CBE emphasizes competitive action and achievement”, as presented in Table 9, 2.6% of respondents strongly disagreed, 9.6% of respondents disagreed, 14.0% of respondents neutral, 59.6% of respondents agree and 14.0% of respondents strongly agree. The mean value of 3.7 for this statement also indicates that the respondents have a high view on CBE emphasizing competitive action and achievement.

For the last item of Table 9, “CBE emphasizes permanence and stability. Efficiency, control and smooth operations are important”, 3.5% of respondents strongly disagreed, 23.7% of respondents disagreed, and 14.0% of respondents were neutral, 49.1% of respondents agreed and 9.6% of respondents strongly agreed. As a result, majority of respondents either disagreed or strongly disagreed with the statement that CBE emphasizes permanence and stability. Efficiency,

control, and smooth operations are important. The mean value of 3.4 for this statement also indicates that the respondents have a moderate view on this point.

4.5 Employees Perception about Ethical Culture of the Organization

Table 10 Ethics & Organizational Culture in Kirkos district of CBE

Ethics & Organizational Culture	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
Organizational culture determine employee ethics	5	4.4	11	9.6	16	14.0	33	28.9	49	43.0	3.96	1.167
Organizational culture promote ethical behavior	5	4.4	11	9.6	11	9.6	38	33.3	49	43.0	4.01	1.148
Organizational culture supports ethical descion making	5	4.4	11	9.6	5	4.4	60	52.6	33	28.9	3.92	1.057
Ethical cultures create integrity, fairness.			11	9.6	5	4.4	71	62.3	27	23.7	4.00	0.820
Ethical culture crate accountability & transparency in all operations	2	1.8	5	4.4	11	9.6	70	61.4	26	22.8	3.99	0.815
Ethical culture create ethical leadership at all Levels of organization	3	2.6	11	9.6	5	4.4	62	54.4	33	28.9	3.97	0.982

Source: Own survey, December 2023

From the data presented on table 10 concerning Ethics & Organizational Culture of CBE for the item “Organizational culture determine employee ethics”, 4.4% of respondents strongly disagreed, 9.6% of respondents disagreed, 14.0% of respondents were neutral, 28.9% of respondents agreed and 43.0% of respondents strongly agreed. The mean value of 3.96 (high) indicates that respondents have high view on organizational culture determine employee ethics.

Regarding “*Organizational culture promotes ethical behavior*”, 4.4% of respondents strongly disagreed, 9.6% of respondents disagreed, and 9.6% of respondents were neutral, 33.3% of respondents agreed and 43.0% of respondents strongly agreed. The mean value of 4.0 indicates that respondents have a high view on organizational culture promote ethical behavior.

For the item “*Organizational culture supports ethical descion making*”, 4.4% of respondents strongly disagreed, 9.6% of respondents disagreed, 4.4% of respondents were neutral, 52.6% of respondents agreed and 28.9% of respondents strongly agreed. The mean value is 3.92and this implies that respondents agree on organizational culture supports ethical decision making.

For the item “*Ethical cultures create integrity, fairness.*” 9.6% of respondents disagreed, 4.4% of respondents were neutral, 62.3% of respondents agreed and 23.7% of respondents strongly agreed. The mean value is 4.0 this implies ethical cultures create integrity, fairness in CBE.

For the item “*Ethical culture crate accountability and transparency in all operations*”, 1.8% of respondents strongly disagreed, 4.4% of respondents disagreed 9.6% of respondents were neutral, 61.4% of respondents agreed and 22.8% of respondents strongly agreed. The mean value is 4.0 and this implies that ethical culture crate accountability and transparency in all operations.

For the last item “*Ethical culture create ethical leadership at all Levels of organization*”, 2.6% of respondents strongly disagreed, 9.6% of respondents disagreed, 4.4% of respondents were neutral, 54.4% of respondents agreed and 28.9% of respondents strongly agreed. The mean value is 3.97 this implies respondents have high view on ethical culture create ethical leadership at all Levels of organization.

4.6 Employees Perception about Factors influencing Organizational Culture

Table 11 Factors influencing Organizational Culture in CBE , Kirkos district

Question	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Mean	S.D
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%		
Leadership style of the management can influence organizational culture of CBE	11	9.6	16	14.0	11	9.6	33	28.9	43	37.7	3.71	1.355

Mission, Vision, & Core values of an organization can influence organizational culture	5	4.4	22	19.3			49	43.0	38	33.3	3.82	1.216
Working environment can influence organizational culture	5	4.4	5	4.4	6	5.3	60	52.6	38	33.3	4.06	0.980
Communication can influence organizational culture of CBE			11	9.6	5	4.4	60	52.6	38	33.3	4.10	0.872
Size or organizational characteristics can influence organizational culture of CBE	1	0.9	5	4.4	11	9.6	65	57.0	32	28.1	4.07	0.795

Source: Own survey, December 2023

From the data presented on table 11 concerning Factors influencing Organizational Culture of CBE for the item “*Leadership style of the management can influence organizational culture of CBE*”, 9.6% of respondents strongly disagreed, 14.0 % of respondents disagreed, 9.6 % of respondents were neutral, 28.9% of respondents agreed and 37.7% of respondents strongly agreed. The mean value is 3.7 and this implies that respondents have very high understanding on Leadership style of the management can influence organizational culture of CBE.

For the item “*Mission, Vision, & Core values of an organization can influence organizational culture*”, 4.4% of respondents strongly disagreed, 19.3 % of respondents disagreed, 43.0% of respondents agreed and 33.3% of respondents strongly agreed. The mean value of 3.8 indicates that respondents have very high view on the Mission, Vision, and Core values of an organization can influence organizational culture and this suggests the respondents believe that the mission, vision, and core values of an organization can have a significant impact on its culture. The core values are those beliefs that guide actions, decisions, and behaviors and these core values help employees to balance tensions between what is right for themselves, customers, and the organization. Organizations with stated core values achieve better business outcomes and studies have found that the more employees enact their organization’s values, the more likely they are to stay. Core values inform a purpose-driven strategy, enabling organizations to reshape their value proposition, unify the organization, motivate stakeholders, and broaden their impact.

For the item “*Working environment can influence organizational culture*”, 4.4% of respondents strongly disagree, 4.4% of respondents disagree 5.3% of respondents neutral, 52.6% of respondents agree and 33.3% of respondents strongly agree. The mean value is 4.0 this indicates respondents have very high view on working environment can influence organizational culture and this suggests that respondents believe the working environment can have a significant impact on the culture of an organization. A work environment that possesses organizational culture is driven by purpose and clear expectations. This motivates and inspires employees to be more engaged in their work duties and interactions with others. It also leads to high levels of workforce engagement, which drives productivity. By creating a positive work environment, organizations can attract and retain top talent, increase employee satisfaction, and improve overall business performance.

For the item “*Communication can influence organizational culture of CBE*”, 9.6% of respondents disagree 4.4% of respondents’ neutral, 52.6 % of respondents agree and 33.3% of respondents strongly agree. The mean value is 4.1 this indicates respondents have very high view on this point which imply the respondents believe that communication has a significant impact on the culture of an organization. These values have a strong influence on employee behavior as well as organizational performance. Nevertheless, the way we communicate is influenced greatly by culture, which in turn has an undeniable impact on how efficient and effective communication is. By being mindful of cultural differences when communicating, it is possible to ensure effective communication between stakeholders.

For the last item “*Size or organizational characteristics can influence organizational culture of CBE*”, 0.9% of respondents strongly disagree, 4.4% of respondents disagree, 9.6% of respondents neutral, 57.0% of respondents agree and 28.1% of respondents strongly agree. The mean value is 4.1 and this indicates that size or organizational characteristics influence organizational culture of CBE. According to various studies, organizational size can have a significant impact on organizational culture. As organizations grow larger, they tend to become more complex in their nature which can lead to a more formalized culture. This can result in a culture that is more focused on rules and procedures, rather than innovation and creativity. On the other hand, smaller organizations tend to have a more informal culture, which can be more flexible and adaptable to change.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RCOMMENDATION

This chapter contains the summary of the major findings, conclusion of the research and recommendation.

5.1 Summary of Findings

The study aims to assess employee's work ethics and culture in CBE, Kirkos district. To achieve this objective; used descriptive research design that collects both qualitative and quantitative data through questionnaires and observational studies. The quantitative data collected and analyzed using descriptive statistical techniques such as frequency, percentage, mean, and standard deviation through SPSS version 29. In the course of the study an attempt was made to answer the following research questions:

1. What is the existing work ethics practice in CBE?
 2. What is the existing organizational culture of CBE?
 3. What are the factors influence work ethics of employees in CBE?
 4. What are the factors influence organizational culture of CBE?
 5. What are the ethical cultures of the organization?
- The work ethics of employees was assessed using various elements of ethics to understand their overall ethical views. Finding showed that CBE employees have good ethics that can be attributed to CBE has written ethics policy, code of ethics, provide appropriate trainings to its employees and also the leadership in the organization is ethically sound. The aggregate mean value of 4.0, with a standard deviation of 0.95, is also an indication that ethical culture of the organization is high level.
 - The organizational culture was evaluated based on various characteristics such as whether CBE is a dynamic and entrepreneurial workplace, whether it is result-oriented, whether it is innovative and risk taking, whether it is a controlled and structured environment, management style and strategies. Aggregated mean and standard deviation value of this assessment showed 3.3 and 1.5 which is an indication that the organization is at medium level.

- Strategies emphasis of the organization was moderate level. This suggests that the organization has a balanced approach to strategic planning and execution. It is neither too aggressive nor too passive in its approach. The organization is likely to have a clear vision and mission, but may need to focus on improving its strategic execution to achieve its goals.
- Factors' influencing organizational culture of CBE was evaluated through several questions which include leadership style of the management, mission, vision, and core values, working environment, communication and size or organizational characteristics. The aggregated mean and standard deviation of respondents were 3.95 and 1.0, respectively. This indicate high level of agreement among the respondents for thus factors influencing organizational culture
- The ethical culture of the organization was assessed using various elements of ethics such as ethical culture creates a culture of transparency, accountability, fairness and integrity. Aggregated mean and standard deviation value of this assessment showed 39.7 and 0.99, respectively. This indicates that respondents have high view on ethical culture of the organization.

5.2 Conclusion

From study results, we have clearly seen that there are strong and weak points in terms of work ethics and culture of the organization and the following conclusions are drawn from the assessment:

- The employees of CBE at Kirkos district have good understanding of the ethical elements of the organization. As a result, the ethical culture in the organizations seems sound due to the fact that CBE has a written ethical policy and code of conduct which is supported by provision of appropriate trainings to its employees
- The leadership in the organization is ethically sound which is a positive indication of the ethical culture of the organization.
- Significant number of employees has negative perception in some elements of the organizational culture where attention should be given by the top management of CBE for further improvement

- The strategic emphasis of the organization was balanced approach to strategic planning and execution. This is an area where CBE might need a focus to improve especially in the strategic execution to achieve organization's goals.
- CBE employees have good understanding on the factors that influence the organizational culture. This means that employees have a comprehensive knowledge of the elements that shape the work environment and values of the organization.

5.3 Recommendation

- ✎ The research result suggests that a significant number of CBE employees have a negative perception of elements of the organizational culture. The top management of CBE should pay attention to these elements and take steps to improve them. Improving the organizational culture can lead to higher employee satisfaction, productivity, and innovation. The top management can make further improvement of such issues by conducting further survey, communicate with employees to understand their concerns, provision of trainings, lead by example and demonstrate the desired behaviors and values, reward positive behavior that aligns with the desired organizational culture etc
- ✎ The study result suggests that CBE is following a balanced approach to strategic planning and execution. However, there is a need to focus on strategic execution to achieve the organization's goals by developing a strategic execution plan, align resources with strategy, establishing clear accountability, monitoring the progress and provision of trainings for its employees.
- ✎ From the result of study, employees of CBE at Kirkos district have a good understanding of ethical culture and the factors affection organization culture. So, the management has to use this advantage to encourage employee participation in the development of the organization's ethical culture. This can be done by creating forums, reward employees who contribute to the development of the ethical culture, provide training to employees on the importance of ethical culture and how it affects the organization's performance etc.

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APPENDIX .1

Questionnaire

St. Mary's University

School of Graduate Studies

Masters of Business Administration Program

Questionnaire to be filled by CBE Staffs

Dear Respondents

The purpose of this questionnaire is to collect data from managers and employee's of CBE for conducting Master's of Business Administration (MBA) thesis on the title "**Assessment of employees' work ethics& culture in CBE on Kirkos district**" The information you provide will be used only for academic purpose and kept confidential. Therefore, I kindly request you to provide reliable information for the quality of the research work.

If you require further clarification or have any problem in filling this questionnaire please contact me with the following address

Mekdes Getahun

Cell phone: +251986587713

Email:mekdigetch16@gmail.com

General Direction

No need to write your name

Read each question and put (X) on the given space/ box

Demographic Information

1. Sex/ Gender: Male Female

2. Age: 20- 25 years 26-35 years 36-45 years 46 and above

3. Educational level: Diploma Degree Masters

4. Work experience: 0 - 5years 6 -10 years 11 -15 years above 16 years

Please put “X” mark in a box corresponding to a scale which best reflect your level of agreement. The scales are interpreted as follows: 5=Strongly Agree; 4=Agree; 3=neutral; 2=Disagree; and 1=strongly disagree

Personal Ethical Question

S.No	Item	Scale				
		1	2	3	4	5
1	CBE employees prioritizing the customers interest before your own interest					
2	CBE employees avoid conflict of interest					
3	CBE employees properly use company working time					
4	CBE respect the diversity in your organization					

Organizational Ethical Question

S.No	Item	Scale				
		1	2	3	4	5
1	CBE have written ethics policy					
2	Written code of ethics is available for employees					
3	CBE offer training in business ethics for employees					

4	CBE treat employee's with respect & human right					
5	Leaders in CBE act ethically					
6	CBE leaders show favoritism in work					
7	Leaders in CBE are honest					

Organizational Culture of CBE

This part of the questionnaire consists of items taken from the Organizational Culture Assessment Instrument (OCAI).

S.No	Dominant characteristics in CBE	Scale				
		1	2	3	4	5
1	CBE is a very personal place. It is like an extended family. people seem to share a lot of themselves					
2	CBE is a very dynamic and entrepreneurial place					
3	CBE is result oriented					
4	CBE is a very controlled and structured place					
Organizational Leadership						
1	The leadership in CBE is generally considered mentoring, facilitating or nurturing					
2	The leadership in CBE is generally considered innovation & risk taking					
3	The leadership in CBE is generally considered coordinating, organizing, or smooth running efficiency					

4	The leadership in CBE is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus.					
Management of Employees						
1	The management Style in CBE is characterized by team work, consensus,& participatory					
2	The management style in CBE is characterized by individual risk taking, innovation, freedom ,& uniqueness					
3	The management style in CBE is characterized by security of employment, conformity, predictability and Stability					
4	The management style in CBE is characterized by hard-driving competitiveness, high demands, and achievement.					
Strategic Emphases						
1	CBE emphasizes human development. high trust, openness and participation persist					
2	CBE emphasizes acquiring new resources and creating new challenges					
3	CBE emphasizes competitive action and achievement					
4	CBE emphasizes permanence and stability. Efficiency, control and smooth operations are important.					

Ethics & Organizational Culture of CBE

S.No	Item	Scale				
		1	2	3	4	5
1	Organizational culture determine employee ethics					
2	Organizational culture promote ethical behavior					
3	Organizational culture supports ethical descion making					
4	Ethical culture create integrity, fairness					
5	Ethical culture crate accountability & transparency in all operations					
6	Ethical culture create ethical leadership at all Levels of organization					

Factors influencing Organizational Culture of CBE

S.No	Item	Scale				
		1	2	3	4	5
1	Leadership style of the management can influence organizational culture of CBE					
2	Mission, Vision, &Core values of an organization can influence organizational culture					
3	Working environment can influence organizational culture					
4	Communication can influence organizational culture of CBE					
5	Size or organizational characteristics can influence organizational culture of CBE					

