ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

ASSESSING THE PRACTICES AND CHALLENGES OF THE IMPLEMENTATION OF CREDIT CARD PROJECTS: CASE STUDY ON AWASH BANK SHARE COMPANY.

BY

BIRUK MERAGE NEGATE

ID: - SGS/0352/2014A

JULY, 2023

ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED TO SCHOOL OF GRADUATE STUDIES OF ST. MARY'S UNIVERSITY IN PARTIAL FULFULIMENT OF THE REQUIRMENT FOR THE AWARD OF MASTER OF BUSINESS ADMINSTRATION IN PROJECT MANAGEMENT

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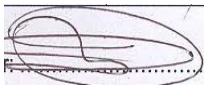
Dejene Mamo (Ph.D.)	
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DECLARATION

I, the undersigned, declare that this thesis 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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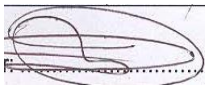
Signature 

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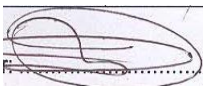
ENDORSEMENT

This is to certify that Biruk Merage Negate has carried out his research entitle Assessing the Practices and Challenges of The Implementation of Credit Card Projects: Case Study on Awash Bank S.C. Under my supervision as university advisor. And I hereby certify that his work is original in nature and is suitable for the submission for the reward of MBA in Project Management.

Advisor: Dejene Mamo (Ph.D.)



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LIST OF ABBREVIATIONS

ATM	Automated Teller Machine
LOC	Line of Credit
POS	Point of Sale
S.C.	Share Company

LIST OF TABLES

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

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

These days profit making companies work in a multifaceted and changing environment that significantly improves and manipulates their growth and expansion (Kumar et al., 2006) To cope with this changing environment, banks use or bring new products to enable them to attract customers and maximize their profit.

Ethiopia's banking sector is arguably underdeveloped compared to the banking sector operating in developed countries, so it will initiate capacity-building measures and apply the latest state-of-the-art technologies to modernize the banking system. Is needed. Used all over the world. As the number of import-export companies grows and international trade and international relations expand, the current banking system is no longer able to provide efficient and reliable services (Gardachew, 2010).

One of the new products in our country is Credit Cards. A credit card is a sort of credit facility that banks offer to consumers to enable them to borrow money up to a pre-approved credit limit (Evans and Richard, 2000). It makes it possible for customers to buy goods and services. The credit card issuer establishes the credit card limit depending on variables including income and credit score, which also establishes the credit limit.

The use of credit cards in banking has been a widely adopted practice for several decades (Worthington, 2001). The first credit card, the Charge-It, was introduced by Western Union in the 1950s, but it wasn't until the 1960s that the first widely accepted credit card, the Bank of America's BankAmerica (later to become Visa), was introduced.

Mitchell and Mickel (1999) define credit cards as a source of money that enables the customer to make payments later. The advancement of technology has made credit cards a convenient mode of the transaction (Phau and Woo, 2008). John Biggins, a consumer credit specialist introduced the concept of a credit card. The credit card was introduced as a credit plan called “Charge-It” in

the year 1946. This was in a form of scrip which facilitated customers to make payments to the merchants or traders. After the transaction, the scrip was deposited in the bank and the payments were advanced to the trader (Gnanapushpam, 2007). The credit card serves the function of making precautionary money easily available to customers for transactions, and since credit cards have a "grace period", customers can make the payment of the balance at the end of the month (Brito and Hartley, 1995). It was just a matter of time before such credit facility was made available to individuals through credit cards.

The implementation of credit cards in banks has brought several benefits, including increased consumer spending and greater convenience for customers (Monis & Pai, 2023). Credit cards allow customers to make purchases without having to carry large amounts of cash, and they also provide a way for customers to build a credit history, which can be helpful in obtaining loans or other forms of credit in the future(Latino & Union, 2013).

In addition to the benefits mentioned above, the implementation of credit cards in banks has also impacted the banking industry. The use of credit cards has created new revenue streams for banks, as they earn money from interest charges associated with credit card use. This has led to increased competition among banks to offer consumers the most attractive credit card.

Banks have also been using credit card data to gain insights into consumer spending patterns and preferences. This data can be used to tailor marketing campaigns and develop new products and services that better meet the needs of their customer's implementation of the Credit Card system suffers significant overruns of cost and time estimates, which are common while implementing a system.

The researcher was identifying the practice and major challenges that hinder the implementation of the Credit Card system at Awash bank S.C. and suggest possible recommendations as to how to properly handle the implementation of the Credit Card system.

1.2. Statement of the Problem

Today Banking as a business has grown tremendously and transformed itself from only a deposit-taking and loan-providing system to an institution that provides an entire range of products and services under a wide umbrella (Kumar et al., 2006). But the card banking system in Ethiopia depends only on the debit card but as an expansion strategy Awash Bank starts the

Credit card system as a pioneer in the banking business. In modern times, these traditional banknotes and metal-based currencies have been replaced by "plastic money" in forms such as credit and debit cards (Adelowo, 2010). The credit card issuer may also grant cardholders a separate cash line of credit (LOC), enabling them to borrow money in the form of cash advances that can be accessed through bank tellers, ATMs, or credit card convenience checks(Financial, 2019). Such cash advances typically have different terms, such as no grace period and higher interest rates, compared to those transactions that access the main credit line. Issuers customarily pre-set borrowing limits, based on an individual's credit rating. A vast majority of businesses let the customer make purchases with credit cards, which remain one of today's most popular payment methodologies for buying consumer goods and services((Financial, 2019)).

Research conducted on implementing credit card schemes addresses several issues related to infrastructure requirements, demographics, consumer education, and consumer perceptions. Suarez (1991) states that one of his ways of starting the implementation process is to develop infrastructure resources, select processors, determine reissue cycles, determine card costs, and meet member or consumer needs. Establish policies and standards, and minimize market and risk. Operational procedures and implementation schedules. In his study of Barclays Bank, Kenya, VALERY F (2011) found that one of the main challenges banks faces in meeting competition in the credit card business is adopting and implementing new technologies and developments. Pointed out that it is an exorbitant cost for

In different parts of the world, various research studies have been conducted on Credit card system implementation since the concept is new to the Ethiopian banking industry there are no previously done research on credit card implementation practice and its challenges Thus, the researcher is motivated to examine challenges and implementing the practice of credit card project by addressing the following research question.

1.3. Basic Research Questions

The major research questions to be addressed within the domain of the study are:

- Is the project implementation is in line with the planned scope, time, cost and quality?
- What organizational-related aspects of the Awash Bank Credit Card system are influencing its implementation?

- What individual aspects have an impact on Awash Bank's decision to implement the credit card system?
- What environmental aspects have an impact on Awash Bank's decision to implement the credit card system?

1.4. Objectives of the Study

1.4.1. General Objective

The main objective of this study is to identify the challenges encountered while implementing a Credit card system in AWASH Bank SC.

1.4.2. Specific Objectives

The specific aims of the study are:

- To examine the scope, time, quality and cost of the project.
- To outline organizational elements that influence how the credit card system is implemented at Awash Bank.
- To outline individual elements that have an impact on Awash Bank's adoption of the credit card system.
- To outline environmental elements that have an impact on Awash Bank's adoption of the credit card system.

1.5. Significance of the study

The study will have a variety of importance for different bodies concerned. It will be significant for banks to look at the main areas of problems and document them as a lesson learned for similar projects or aspects similar to this project. And also, it will provide basic information on the key challenges or gaps and practices in the implementation of the credit card system as well as will provide possible solutions for alleviating the major challenge. The study will also be important to the government in that it will point out areas to be improved to provide banking services specially to address credit for all of society. The study will also use as a reference for further research for those who want a further investigation in the area and explore major issues related to implementation challenges and practices as a base and make it available for academic reference.

1.6. Scope of the study

The study was focused on the challenges of the Credit Card system project implementing stage exclude service delivery of Credit Card. The scope of the study has been limited to Credit Card system project in awash bank Share Company particularly banking project department.

1.7. Limitations of the study

Due to time restrictions, only the employee perspective was included in the study. In addition, it was extremely challenging to find secondary data and literature in this field from a national viewpoint due to the early stage of credit card services offered in Ethiopia.

1.8. Organization of the Paper

This research paper is organized into five chapters. The first chapter contains an introduction to the study which consists of a background of the study, a statement of the problem, research questions, an objective of the study, the scope of the study, and the organization of the paper. The next chapter which is chapter two contains an assessment of different kinds of literature in the area which discusses various theories and concepts on the credit card system and related empirical reviews about the company's actual situation. And in chapter three the research methodology and design will be detailed. Then, chapter four presents all the collected data in a clear manner and the analysis accordingly. And finally, the last chapter is about the conclusion and recommendation, which will have the summary, conclusion, and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1. Introduction

The purpose of this chapter is to discuss relevant literature and topics related to project implementation practices and credit card challenges. A number of studies have also theoretically and empirically investigated credit card practices and challenges in project implementation. The review has three sections. The first section contains a theoretical review. The second section provides an overview of previous empirical research on implementation practices and credit card challenges, and the final part summarizes gaps in the empirical literature.

2.2. Theoretical Literature

2.2.1. Definition of Project

A project is a brief undertaking with the goal of developing a special good or service. It is transient in that its beginning and finish are clearly defined. According to Briner et al. (1996), a project is unique if the service or product offered is distinct from all other services and products. Projects are frequently used by organizations to respond to demands that fall outside of their typical purview. A project's size and duration can range from one person to thousands, and it can last anywhere between a few weeks and more than five years (PMI, 2004).

A project comes to an end when the goal has been achieved when it is obvious that the goal cannot be achieved, or if the necessity for the project is no longer present. To ensure that the experiences gained from the project may be used in subsequent projects, documentation of lessons learned is prepared after a project is terminated (Antvik & Sjoholm, 2007). A project's brief nature does not imply that its outcome will be similarly transient. Most projects are started with the intention of producing a permanent outcome (PMI, 2004).

Because the exact same service or product has never been offered before, a project's outcome is distinctive. The conditions for each individual building are different from one another, thus even if the project is to construct a building that has been done to comparable buildings thousands of times, it will still produce a unique result (PMI, 2004).

2.2.2. Project Management

Application of knowledge, expertise, tools, and procedures to project activities in order to meet project criteria is how the PMI defines project management. The project management procedures of initiating, planning, executing, monitoring and controlling, and closing are applied and integrated to complete a project (PMI 2004, p. 8).

According to PMI (2000), the project team controls the work that goes into the creation of the goods. This work frequently entails Competing demands for scope, time, cost, risk, and quality Stakeholders with varied needs and expectations Known requirements It is crucial to remember that a lot of project management methods are iterative in nature. This is a result of a project's existence and requirement for increasing elaboration across the project life cycle (PMI, 2000).

2.2.3. Project Management Process Groups

A process is a way of carrying out an action. As was already noted, there are five processes that are used to manage projects, according to the PMI (2004). To put it another way, initiating comes first, followed by planning, then executing, monitoring, closing, and so on. Replanning is used when a project deviates from its original direction, and if a project is determined to be really troubled, it might even need to go all the way back to the initiating process to be restarted. The control system is then in use during each and every procedure.

Most of the time, project members are entirely preoccupied with the current task and completely overlook process difficulties. To the exclusion of how it is being done, this is a concern for what needs to be done. The problem is that task performance will always be impacted by process problems (James, 2008).

1. **Initiating**

Once a project has been decided upon, it needs to be started or launched. This is connected to a lot of activities. Every project begins with a concept for a good or desirable service or product. The project's nature and scope are then decided by the starting process group. It is doubtful that the project will be successful in satisfying the needs of the business if this stage is not performed successfully (James, 2007).

The processes, activities, and abilities required to precisely define a project's beginning are included in the initiating process category. The foundation for future success throughout all project stages is laid by putting all necessary permissions, authorizations, and initial work orders in place to ensure efficient and logical development of initial project operations. For any project to get off to a successful start across industries, it is essential to establish distinct phases for the work to be done, establish teams, and have the budget in place before work begins (Antvik & Sjoholm, 2007).

At this point, the project has to be accurately specified. Although this phase may be brief, it is crucial for a thorough grasp of the project context. According to Cobb (2012), the project commencement stage is when the major players come together to establish the general parameters of the project. Establishing a shared understanding of the project's intended output and determining the necessary resources is a key goal of this stage. It is important to note that the initiation stage can enlighten businesses and result in an evaluation of whether a project aligns with the organization's financial objectives or business strategy (Cobb, 2012).

2. Planning

Planning is the road map that connects objectives to activities via a project's work breakdown structure (James, 2007). The project is planned with the necessary amount of detail when it is launched. The major goal is to successfully manage risk throughout project execution by planning time, cost, and resources in an efficient manner. The project management plan has a record of all of this information. The project's likelihood of success is decreased by inadequate planning, just like with the initiating process group (Maylor, 1999).

The planning process group outlines the procedures required to establish the project's scope, create strategic plans to maximize workflow, start compiling priority lists, and determine team requirements. The project infrastructure required to meet all project goals within the time and financial limits is put in place by this process group, which also deals with a more detailed description of all project goals and expectations (Antvik & Sjoholm, 2007).

After the project has been defined and the stakeholders have a clear understanding of its context, creating the project plan is undoubtedly the next stage. Statements of expected action, whether formalized or not, must be created and revised during the planning stage (Maylor, 1999).

Organizations must consider the project's timeline, do a critical evaluation of the project's results, and establish an implementation strategy. In another setting, Cobb (2012) added that at this stage, pay attention to how the project tasks would be distributed over the project's life cycle and mapped onto a project timetable.

Before any work really starts, the primary stakeholders must approve the blueprints. In light of this, it is asserted that if an organization uses this method of management, it will improve the effective and efficient use of its resources. Planning, when done rationally and properly, promotes effective working and operation, as Lock (2007) found. So a well-planned project has a much better chance of finishing on schedule and under budget. Planning, it is suggested, could have a significant role in cost efficiency and profitability.

3. Executing

Implementing the project plan is another definition of execution. It is amazing to discover that teams frequently spend time planning a project, just to scrap the strategy as soon as they run into problems. Once they do this, they will lose all control over the task because control cannot exist without a plan. The important thing is to either take corrective action to return to the original plan's course or rewrite the plan to reflect the project's current status and move ahead from there (James, 2007).

The executing process group is responsible for successfully leading teams, organizing timetable expectations, and achieving benchmark objectives. When dealing with team issues or other complicated scenarios related to finishing the task on time and within budget, project managers that use this set of abilities will exhibit a high degree of organization and communication skills (Antvik & Sjoholm, 2007).

In this phase, responsibilities are assigned to project team members, and the majority of the effort is focused on maintaining the project's direction once it has begun (Cobb, 2012). Leaders must, however, keep an eye on and maintain control over the project's pace, costs, and performance standards while collaborating with the project team (Lock, 2007).

It is critical to stress that employing this strategy could aid in maintaining support from external stakeholders, ensuring the smooth flow of project resources, and minimizing but adjusting to pressures, disruptions, and changes (Cobb, 2012). The project team members must be guided and

coordinated in order to complete the tasks outlined in the approved project plan. According to Antvik and Sjoholm (2007), executing processes, also referred to as implementation processes in other texts, focus on maintaining resources' and employees' attention on the task at hand.

4. Monitoring and controlling

Although technically speaking, these are two distinct processes, they are viewed as a single activity because of their interdependence. Control is conducted by comparing project work's current location to where it should be, then corrective action is taken if there are any deviations from target. The plan now specifies where the work should be done. Control is impossible by definition without a plan because you don't know where you should go (James, 2007).

The fundamental skills and competences included in the monitoring process group include handling change orders, taking care of ongoing budget concerns, and mitigating unforeseen circumstances that may influence a team's ability to meet initial project expectations. Experienced managers maintain momentum and prevent project stalling by actively tracking progress, anticipating problems, and acting quickly to resolve them (Antvik & Sjoholm, 2007).

Furthermore, tracking progress is a way to keep track of where you are. Using the instruments appropriate for the type of work being done, an evaluation of the amount and quality of work is made. The outcome of this assessment is compared to the level of work that was anticipated, and if the actual level is higher or lower than anticipated, action will be taken to bring progress back in line with the forecast. Unless they exceed a predetermined threshold or exhibit a tendency to veer further off course, naturally modest deviations are always present and disregarded (James, 2007).

The project management and monitoring process group is in charge of these tasks. Rapid identification of potential issues enables the team to take appropriate corrective action. For this, the project management plan is employed. The managing procedure involves keeping an eye on the project. Monitoring a project's progress toward its goals and taking appropriate action to make sure that deviations from the plan do not negatively impact the project's outcomes are both essential components of project control (James, 2007).

5 .Closing

Work on projects might be stopped for a variety of reasons. For some people, it is as a result of the project's goals being met. Some projects are abandoned by their sponsors as a result of shifting needs or subpar project performance, while others, as evidenced by Bangkok's skyline, fail for lack of funding (James, 2007).

It takes a lot of work to successfully complete a project on schedule and on budget. The group responsible for the closure process focuses on the completion of the effective project management techniques used throughout the various associated stages that led the project. Like all other skills and processes, following through to complete all components of the process and submitting required documents on time are equally crucial. A successful conclusion generates positive evaluations and can boost future word-of-mouth recommendations.

At this point, the client receives the project's final products, services, and other results (Cobb, 2012). This level calls for appropriate managerial and leadership commitment. The groups must reevaluate the project's cost, timeline, and quality. Does this correspond to the project's original plans? It's critical to reflect critically on the projects overall management and scope. This will presumably serve as management's manual for handling upcoming initiatives. As a result, it is crucial that businesses always include this in their overall goals and plans (Lock, 2007).

2.2.4. Mapping of project management processes

The following picture is not intended to be exhaustive but rather to provide a general overview of how the project management processes relate to the various project management process groups and knowledge areas (PMI, 2000, p. 38).

Table 2. 1 Mapping of project management processes to the core management process group

Knowledge areas are Process group	Initiating	Planning	executing	Controlling	closing
Project integration management		Project plan development	Project plan	Integrated change control	

			execution		
Project scope management	Initiation	Scope planning Scope definition		Scope verification, Scope change control	
Project time management		Activity definition Activity sequencing Activity duration estimating Schedule development		Schedule control	
Project cost management		Resource planning Cost estimating Cost budgeting		Cost control	
Project quality management		Quality planning	Quality assurance	Quality control	

Source: PMI (2000)

2.2.5. Project Risk Analysis

The main goals of project risk management are to enhance the likelihood and impact of favorable project outcomes and minimize the likelihood and impact of unfavorable project outcomes. Risk management includes planning for risk management, risk identification, qualitative and quantitative risk analysis, planning for risk response, and monitoring and controlling risk (PMI, 2004).

Every endeavor has unknowns that could either be an opportunity or a risk. Where management lacks sufficient knowledge of the existing situation, uncertainty frequently arises. Many uncertainties can be transformed into opportunities rather than risks by employing good management techniques (Antvik & Sjoholm, 2007). When there is little information available in a number of areas early on in a project, risk analysis is frequently conducted. As more and more

information becomes clear to the management team throughout the project, the analysis must be revised in order to manage risks and opportunities successfully (Kululanga & Kuotcha, 2010).

Table 2. 2 defined conditions for impact scales of risk on major project objectives

Project objective	Relative or numerical scales are shown				
	Very low/ .05	Low / .10	Moderate/ .20	High / .40	Very high/ .80
Cost	Insignificant cost increase	Less than 10% cost increase	10-20 % cost increase	20-40% cost increase	Greater 40% cost increase
Time	Insignificant time increase	Less than 5 % time increase	5-10 % time increase	10-20 % time increase	Greater than 20 % time increase
Scope	Scope increase barely noticeable	Minor areas of scope affected	Major areas of scope affected	Scope reduction unacceptable to sponsor	Project end item is effectively useless
Quality	Quality degradation barely noticeable	Only very demanding applications are affected	Quality reduction requires sponsor approval	Quality reduction unacceptable to sponsor	Project end item is effectively useless

Source: PMI (2004)

The goal of a risk analysis is to take control of the project's uncertainties. Therefore, it is crucial to design a strategy as soon as risks are discovered in order to respond to them (PMI, 2004). A response plan can be to reduce a risk's likelihood or impact, or it can be to accept it and factor in

a possible increase in cost if it materializes (Kululanga & Kuotcha, 2010). Estimating the likelihood and impact of a risk is a popular and efficient method of risk analysis. Once the aggregate value of all the risks is taken into account, the risk response is based on the magnitude of the risk itself (Briner et al., 1996).

2.2.6. Factors That Affect Credit Card Implementation

(Musyoka, 2010) According to his study's findings, service quality, technology, marketing, human resources, pricing, finance, and research and development were key success factors in the banking sectors that were found to be very important in influencing customer use of banks' products and services. The study also found that credit card issuers in Kenya used these factors in their 25 credit card banking sectors and strategies.

Organizational factors

2.2.6.1. Organizational factors

According to Jeyaraj a. Et al. (2006), the organizational factor includes the business scope of the company, the organizational culture, top management support, the complexity of the organizational structure as measured by centralization, vertical differentiation, and formalization, the caliber of the human resource, and size-related issues like specialization and internal slack resources. Organizations' preferences to accept technological advancements are influenced by a variety of factors, including company size, top management support, financial resources, and human resources, according to Jacovou (1995) and Grover (1993).

The necessary physical tools are provided on schedule.Each of these project-required resources will be needed at the time when the necessary tools or expertise are needed (PMBOOK, 4th Ed.).

- **Human Resources**

In any industry, human resources are a critical success factor. Any organization's core is its human resources because they produce its products and provide its services. An organization must hire the greatest talent and keep them productively competitive in order to sustain its human intellectual capital. Lynch (2003) believes that this is a particularly crucial topic that affects all organizational actions. It is focused on the processes associated in hiring, managing, developing, and rewarding staff members inside the organization.

For employees to be open to new ideas and knowledge expansion, organizations need to foster a culture of learning and development. Human resources provide the leadership necessary for a strategy's successful implementation, ensuring that the organization is unified and focused on achieving its objectives. (Pearce and Robinson, 1988).

- **Service Quality**

It has been acknowledged that service quality has the potential to bring about strategic benefits, such as higher customer retention rates, while also improving operational effectiveness and profitability. (Cronin, 2003). Services are by nature intangible and simple to replicate. High-touch and high-tech services can be distinguished from one another. While high-tech services are mostly reliant on the utilization of automated systems, information technology, and other sorts of physical resources, high-touch services are primarily dependent on people in the service process producing the service. (Gronroos, 2000).

Quality can vary and is influenced by what customers demand. As a result, it's essential to define, rank, and include customer expectations in a process for raising service standards. (Gronroos,2000) While service providers are the best assessors of the message's content, customers may be in the best position to assess the quality of delivery. So, the gap between what customers expect from a service and what they actually receive can be characterized as service quality. Customer discontent happens if perceived quality is subpar and expectations are higher than performance. (Parasuraman et al., 1985)

- **Marketing**

Marketing is the method by which businesses pique the interest of consumers in their goods or services. It produces the plan that serves as the foundation for sales tactics, business communications, and business development. Companies use an integrated approach through which they develop solid client connections and add value for both their clients and themselves. A customer's identity, retention, and satisfaction are all achieved through marketing. (Kotler, 1991)

Mc Carthy and Perrault, (1993) the promotion of financial services is a distinct and highly specialized area of marketing. When compared to the business of selling consumer packaged

goods, cars, electronics, or other types of commodities or services, the practice of marketing, advertising, and selling financial products and services is in many respects significantly more complex. The process of marketing financial services is growing more difficult and specialized as the marketplace for goods and services becomes more competitive. The distinctive qualities of the products they promote present a daily challenge for financial services marketers.

- **Pricing**

Price refers to the process of figuring out what a business will get in return for its goods and services. Market size, level of competition, state of the market, and product quality all affect pricing. One of the most crucial choices in the marketing of financial services is pricing. Price plays a variety of characters. First and foremost, price stands for the company's sole source of revenue and, therefore, its financial objective. Pricing aids financial institutions in recouping their costs through revenue from the sale of the financial services they provide. It is crucial to recognize the significance of price as well as to make sure that one's costs are set at the right levels. (Dolan 1996)

Price supports a product's positioning by ensuring consistency with the other elements of the marketing mix. The identity, positioning, and ambitions of an organization are thereby communicated to the market through the pricing of the product. Price reductions or an increase in premiums could indicate a change in marketing tactics to rival businesses and cause them to take action. This finding emphasizes the strategic importance of price and the significant role that it has been discovered to play in influencing the power dynamic between rival financial services suppliers. (Dolan 1996)

- **Service Distribution**

Distribution or place is one of the marketing mix's four components. Making a good or service available for people to use or consume is the procedure. As a result, distribution is concerned with the facilities' geographic positioning for the goods and services. (Kotler 1991). For the majority of businesses, location is crucial since it affects how easily customers can access them. The ease with which customers can move or travel great distances to get the service or product is referred to as flexibility of consumption. The location might not be so important if consumption

is very variable. Factors like the customer's age and consumption habits may have an impact on consumer flexibility.

- **Research and development**

Research and development are the methodical creative labor done to add to the body of information, including the body of knowledge about people, culture, and society, and the utilization of this body of knowledge to create new applications. Most of the time, the creation and development of new products is essential to a company's survival. In a field that is undergoing rapid change, businesses must constantly update their product design and range. This is essential due to ongoing technological advancement, rival competitors, and shifting consumer preferences. A marketing-driven system prioritizes the requirements of the consumer and only develops products with a track record of success. Market research is done to determine what is required. Selling what can be made is the only option if technology is driving the development. The product line is created with the goal of making the production processes as effective as possible and the products technically superior, giving them a clear competitive advantage. (Organization for Economic Co-operation and Developments fact book, 2008)

- **Finance**

Financial management comprises making plans for a company's future in order to maintain a healthy cash flow. The management and upkeep of financial assets are included. Moreover, the process of recognizing and controlling risks is covered under financial management. The assessment, not the methods of financial quantification, is the main issue of financial management. Often, the goal of finance is to increase a company's financial value. (Robinson, 1997). For an organization to succeed in the long run, it is necessary to compare unit revenues and unit costs as well as funding. Growth in the banking industry is determined by how much money is made. Organizations require sufficient funding in order to expand. Firms must increase their return on capital employed by creating more income in order to be appealing to the majority of equity investors. The goal of financial management is to help institutions decide where and how to invest as well as the sources of funds.

2.2.6.2. Environmental factors

According to Chiteli (2013), companies need to establish new ways of working because the previous competencies they have acquired are swiftly eroding as a result of changes in both the internal and external environment. Organizations must adapt to environmental changes if they are to avoid becoming obsolete because they cannot escape the innovation that keeps them alive. Organizations must build the capability and capacity to manage dangers and quickly seize emerging opportunities if they want to secure their survival and success. This calls for the creation of a competitive strategy, which is the positioning of a company to maximize the value of the qualities that set it apart from its rivals. For instance, a number of changes have occurred in the Kenyan business environment, including internationalization, privatization, increased competition, accelerated economic reform implementation, increased customer demands, privatization and commercialization of the public sector, price decontrols, and liberalization of both domestic and foreign markets.

- **Technology**

Science-related discoveries, the development of new products, and advancements in the automation of processes, information technology, and machinery all include technology. It also incorporates a variety of ideas, facts, and knowledge related to money, research, and development, all of which have a significant impact on how customers use products and services. (Murungi 2003). Recent advances in technology have created a surge in "technology-based self-service" (Dabholkar, et al.2003). Such advancements are altering how service providers and customers interact, and they are posing numerous scientific and practical concerns about the provision of e-service. E-service plays a bigger role in deciding the success or failure of internet commerce than ever before. (Yang 2001), but also in giving customers a better interaction with the interactive flow of information. Dabholkar (1994) believes that there is greater control when the customer is in direct contact with the technology, like with Internet banking. Yet, it is expected that the consumer will experience less control during the transaction if there is no direct contact, such as with telephone banking (because the technology itself is not visible to customers who can only input digits on their telephone keypad).

In order to maintain client loyalty and grow market share, traditional banking services are now frequently delivered using customer-friendly technology (such as menu-driven automated teller

machines, telephone, and Internet banking services). With technology, traditional brick and mortar banks are able to compete with online banks while also lowering the cost of services that were previously only provided by bank employees. (Joseph, 2003).

2.2.6.3. Individual factors

To complete the duties allocated, the project needs employees with the appropriate expertise, knowledge, and abilities. Resources like bricks and cranes are often needed for construction projects. Certain jobs call for specialist subcontractors with expertise not present on the project team. Due to a lack of understanding of the financial advantages to the bank and the economy as a whole, level of awareness and training are regarded dangers (Titus, 2014). These are societal factors that affect behavior intention, such as whether a mobile device is acceptable and whether a wireless application is culturally appropriate. These are major considerations for the wireless market. Irura and Munjiru (2013) investigated the difficulties of adopting agency banking in Kenya's Kaka Mega County and discovered that fraud, literacy levels, technology concerns, and liquidity issues may all be attributed to the implementation's difficulties.

According to (Sein et al., 2006), training outcomes include the knowledge and skills a trainee can acquire about a certain technology tool by the end of a training course, as well as the training technique and delivery mode, which refers to the manner in which the training material is given to learners and the individuals who do so. Training procedures range from instructor-led to self-based, and the style of delivery is from conventional (fixed scheduling, fixed place) to online training. User: categorizing people based on a range of elements, including employment rolls and learning preferences. Learning content is made up of the various learning tools that make up the training materials.

2.2.7. Credit card implementation impacts on Banks

(Kinuthia, 2008) The results of the study demonstrated that credit cards did, in fact, contribute significantly to the overall retail bank company revenue over the previous five years, demonstrating that credit cards unquestionably have a significant impact on the expansion of the retail banking industry. The majority of those polled who responded said there were "cross-seir prospects from credit cardholder base to retail bank business with an encouraging success rate" lent more support to this. Also, the calculation of the "linear Correlation coefficient (r)" revealed

that all the banks that answered had a significant correlation during the previous five years between the number of retail bank accounts and credit card usage. Furthermore, the majority of respondents concurred that credit cards did, in fact, have an impact on the expansion of the retail bank companies. It was also important to notice that annual credit card usage was rising at a promising rate, which may be a sign that many retail banks are starting to provide credit cards(Monis& Pai, 2023) The credit card industry has grown consistently, as seen by the portfolio's continued expansion, the number of active cards in use, and customer transactional activity. Credit card expenditure is expected to increase quickly and reach 15 lakh crore, or 2.5 times what it was in 2019, by 2024, according to analysts. India is still a largely untapped market for credit cards when compared globally. The concept of co-branding is expanding swiftly, e-commerce is developing, and various payment methods are interconnected, which is why the credit card industry is always expanding. Credit cards are here to stay, giving the industry a huge potential to expand among lenders and delve deeper to tap into the untapped market across the country.

2.3. Empirical Review

All most all of the researches done related to credit cards are mainly focus on fraud detections, and advantage and disadvantage of using credit card which are out of the scope of this research but there are some researches which are done on implementation challenges. Emmanuel (2014), in a study on "Ghana's Credit Card System" states in a study on why credit cards are not widely used in Ghana and how they can be made more popular, credit card issuers should engage stakeholders, particularly retailers, healthcare and hospitality, to They should be involved in the early stages of planning. Issuing unique customer identification numbers is a major obstacle for Ghanaian credit card companies. The output of well-trained technicians, considering interest rates. In order to effectively and efficiently implement credit card schemes, payment systems need common and effective operating rules that are understood and supported by all stakeholders. Payment systems should foster economies of scale while encouraging competition (Smith, 2008). Public and private regulators also effectively manage the stability and security of payment networks, prevent fraud, and mitigate credit and financial risks that could undermine consumer confidence in new and existing electronic payment systems. concern should be managed (Smith, 2008).

In our country Ethiopia there is one research done on CREDIT CARD PAYMENT SYSTEM introduction IN ETHIOPIA. Specifically, (Adhena, 2008) conducted research on the POTENTIALS and challenges of credit card in Ethiopia. The aim of his study was to make a survey on 'what if?' Ethiopian banks introduce electronic payment systems specifically credit card payment system. The author conducted a survey on the existing operating style of banks and trying to identify what is the prerequisites to introduce credit cards, the potentials for the introduction of credit card and possible challenges that might be faced with introduction of credit. According to (Adhena, 2008) , The findings of his study indicate that the level of skill and knowledge of Ethiopian bank employees currently employed, the economic (financial) capacity of Ethiopian banks and merchants, and the capability of banks to maintain electronic accounts of merchants and consumers are the potential opportunities to introduce credit cards in Ethiopia. Low levels of consumer and merchant awareness, weak infrastructure (lack of immediate authorization, financial literacy initiatives, a well-established credit bureau, and merchant-required infrastructure), a lack of skill on the part of both parties, consumers' limited economic capacity, an unclear legal system, and the absence of consulting firms that can assist consumers in managing their finances are potential barriers to the introduction of credit cards in Ethiopia. Credit cards were also discovered to provide possible advantages and disadvantages for the three stakeholders (banks, customers, and businesses).

2.3.1. Summary of Literature gap

In line with the above theoretical as well as empirical review, it can be concluded that it is of dominant importance of credit card system towards increase alternatives of payment system and also have advantages for financial institutions and encouraging economic development of the country. Credit card is a new technology for Ethiopia. the implementation of credit card system faces a numerous challenges and credit card project since its new technology, as far as the researcher`s knowledge concerned, the previous researcher is investigated on the potentials and challenges of introducing credit card system in Ethiopia banking and there are no researches done on practice and challenges of implementing credit card system. Thus, the study will bridge the gap to find out challenges facing in the implementation of credit card project in Awash Bank Sc.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter presents the research methodology applied for the study specifically, the research design, research approach, target population, source of data, data collection methods, and method of data analysis, at the end. The research's ethical consideration was presented.

3.2. Research Design

According to Sekaran and Bougie (2013), the research design serves as a guide for gathering, measuring, and analyzing data based on the study's research questions. This study's goal is to outline the difficulties with credit card implementation in Awash Bank S.C. To accomplish his goal, the researcher used a descriptive study design. Descriptive researches are those studies that are concerned with describing the characteristics of a particular individual or group and it includes surveys fact findings enquire of different kinds (Sakaran, 2013). To communicate the contemporary phenomena of a scenario and to describe the fundamental research topics, this design was chosen.

3.3. Research Approach

To achieve the specific and general objectives of the study, both qualitative and quantitative (mixed) research approaches used. According to Creswell (2009), The study's overall strength is better than that of either qualitative or quantitative research because both methodologies were

used in tandem. According to Creswell (2009), qualitative research is a means for exploring and understanding the meaning of a phenomenon from the view of participants. On the other hand, the quantitative approach employs strategies of inquiry such as experiments, and surveys and collects data on predetermined instruments that yield numeric data that can be analyzed by using statistical procedures.

3.4. Target Population of the Study

A target population according to Ngechu (2004) is the specific population about which information is desired. For this study, the target populations were all staff of Awash Bank who are engaged in credit card projects such as the project manager, team leader, and team member of the credit card implementation project. The total population of engaged people in the project are thirty (30).

3.5. Source of Data

The study used both primary and secondary sources of data. The primary data are those which are collected for the first time (Kothari, 2003). In this study, the primary data was collected through interviews and structured questionnaires prepared by the researcher.

3.6. Data Collection Techniques

The main data collection techniques used for this research is questionnaire and interview. To complement the findings of a questionnaire, additional approaches were used in this case, including observation and document analysis. to gather primary data for this study, an open-ended and closed-ended questionnaire is the preferred method for doing so. (Negesse & Mekonnen, 2019) It enables the researcher to gather data from a variety of sources, including facts and attitudes. Additionally, it is one of the most crucial tools for guiding the respondent because it presents distinct options for them to consider. To gather information from the sample respondents, English-language closed-ended questionnaires with Likert scale distribution are created. Likert scale with the following ratings: Strongly agree (5), agree (4), neutral or don't know (3), disagree (2), and strongly disagree (1). To provide respondents with a sense of ordinal scale measurement and to produce data appropriate for some quantitative analysis, the numbers were indicated in the questionnaire. The main problem with the claim that Likert scales produce ordinal data is that it is impossible to determine whether the differences between the scale's various points are truly equivalent and that an ordinal scale's points are not always evenly spaced

as they must be in order for it to be considered an interval scale. (Hole, 2011). Interview with one project manager also be used as a means of getting additional information.

3.7. Reliability and Validity of the Instrument

According to Creswell (2009) in all types of reserves, it should be mentioned that the instrument's validity is crucial, and the acceptance level greatly depends on the researcher's logical reasoning skills, professionalism, and familiarity with the various quality control methods. It refers to the representativeness of the items in the questionnaire. The relevant literature was used to guide the design of the constructs and the items that go with them in this study. In order to ensure that respondents are comfortable understanding the true purpose of the questionnaire, the validity of the instrument was checked by an advisor. According to item clarity, phrasing, and format, the adviser checked and review the surveys and decide whether or not the statements were true. According to the advisor's feedback, worthwhile improvements were implemented and irrelevant ones were eliminated. The instrument for the project team member's questionnaire was pilot tested for a reliability check. The alpha coefficient value of this study was 0.779. According to Getachew (2016) cited Hair and others (1992) the reliability of all the constructs exceeds the recommended cut-off value (0.7).

Table 3. 1 Reliability Result of the Constructs

No.	**Variables**	**Cronbach's Alpha**	**No. of Items**	**Scale**
1	Credit card Project implementation	0.77	5	1-5
2	Organizational factors	0.74	6	1-5

3	Individual factors	0.75	6	1-5
4	Environmental factors	0.71	6	1-5

3.8. Method of Data Analysis

Blumberg et al. (2014) Data analysis as the process of collecting, modeling, and manipulating data with the goal of locating relevant information, offering hypotheses, and assisting in decision-making. Once after the raw data was collected, data analysis was done using both quantitative and qualitative methodologies. A descriptive statistical analysis approach was applied, especially with the quantitative data gathered from the questionnaire. In order to conduct a descriptive analysis of the data utilizing frequency, percentage, mean, and standard deviations in tables, the gathered closed-ended questions were entered into the SPSS version 25 program. The data obtained by interviews has been analyzed qualitatively.

3.9. Ethical Issues

The research adheres to the organization's policy regarding any intellectual property rights that belong to the organization. The responses of the respondents are totally secret and exclusively used for academic reasons with regard to their privacy. Accessing some of the organization's private records is not ethical. So, without materially affecting the study's conclusions, the organization's code of ethics is taken into consideration. Regarding references, all the information's sources and resources are correctly cited.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1. Introduction

This chapter deals with the data presentation and analysis and it contains five parts. The first part deals with the demographic profile of respondents second, the implementation practice of the credit card system third, the organizational factors of the credit card system project implementation analysis fourth, individual factors of the credit card system project implementation analysis and finally environmental factors of credit card system implementation analysis. Then the data were analyzed by using statistical instruments called descriptive statistics with the help of SPSS application version 25.

In order to make the data analysis data was collected using a questionnaire and interview designed and prepared in English language. A total of 30 questionnaires were distributed and of 30 questionnaires, 27 were properly filled and usable for further analysis. Accordingly, the researcher tried to interpret the frequency, mean, and standard deviation of the data points. The researcher tried to triangulate and complement the result obtained from the interview and open-ended questions with the results obtained from the Likert-type statements pertaining to similar variables.

4.2. Descriptive Statistics

4.2.1. Demographic Profile of Respondents

The respondents of the survey questionnaire have different personal information. The demographic profile of respondents participated in the study are shown in the Table 4.1.

Table 4. 1 Respondents' demographic profile

Variable	**Variable classification**	**Frequency**	**Percent**	**Valid percent**	**Cumulative Percent**
Gender	Male	12	44.4	44.4	44.4
	Female	15	55.6	55.6	100.0
	Total	27	100.0	100.0	
Age	21-29	14	51.9	51.9	51.9
	30-39	11	40.7	40.7	92.6
	40-49	2	7.4	7.4	100.0
	Total	27	100.0	100.0	
Educational level	holder First-degree	18	66.7	66.7	66.7
	Master's degree	9	33.3	33.3	100.0
	Total	27	100.0	100.0	
Work experience	0-2	4	14.8	14.8	14.8
	2-5	6	22.2	22.2	37.0
	5-10	11	40.7	40.7	77.8
	Above 10	6	22.2	22.2	100.0

	Total	27	100.0	100.0	

Source: Source: Survey result, 2023

As shown in Table 4.1, the respondent's gender profile indicates that the majority of the respondents are female which accounts for 55.6% of the sample respondents whereas male respondents account for 44.4% of the sample respondents. This indicates that the overall staffing composition of the company is highly dominated by female employees. Concerning age status, 51.9% of the employees are between the ages of 21 and 29, and the other 40.7% are between 30 and 39. Furthermore, 7.4% of the employees are at the age of 40 or above. This indicates that the company is staffed with young and energetic employees. In other words, most of the employees are belonging to the productive age group.

Regarding the educational level of employees of the company, 66.7% of the employees are first-degree holders and the other 33.3% of the employees have specialization at a master's degree level and above. Therefore, the majority of the employees have at least a first degree and we can say that the human resource profile of the company in terms of educational background is in very good status. Concerning to work experience of employees 14.8% of the employees had served between 0 to 2 years, and 22.2% of the employees had served between 2 to 5 years, and 40.7% of the employees had served between 5 to 10 years and the rest 22.2% of the employees had served their respective institutions above 10 years. This portrayed the fact that employees engaged with the credit card project had enough experience in the banking sector and adequate attention given to staff assignment in relation to this new venture so as to make the business up and run smoothly.

4.2.2. Credit card project Implementation

A total of 5 questions on credit card project implementation were asked to indicate the extent to which each respondent agrees to correspond closed-ended statements rated on a five-point Likert type scale ranging from "1" "Strongly Disagree" to "5" "Strongly Agree". Where: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Table 4.2 revealed that summary of the statistical results for all the variables, including the number of frequencies, the mean, and the standard deviation of the data points.

Table 4. 2 Credit card project Implementation

No	Description	Frequency & Percentage	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SD)	Std. Deviation	Mean
1	Credit card projects are delivered within agreed timelines.	Frequency	2	2	3	10	10	1.219	2.1111
		Percentage	7.4	7.4	11.1	37.0	37.0		
2	Credit card projects are delivered within the set budget.	Frequency	3	9	5	7	3	1.238	3.074
		Percentage	11.1	33.3	18.5	25.9	11.1		
3	Quality of credit card projects is attained at delivery	Frequency	7	9	4	4	3	1.340	3.48
		Percentage	25.9	33.3	14.8	14.8	11.1		
4	The company's credit department manager is in full control of the project parameters	Frequency	1	4	4	7	11	1.2311	2.148
		Percentage	3.7	14.8	14.8	25.9	40.7		
5	Credit card projects are delivered as per the defined scope.	Frequency	6	4	3	10	4	1.43918	2.925
		Percentage	22.2	14.8	11.1	37.0	14.8		
							Average mean		2.75

Source: Source: Survey result, 2023

Table 4.2 showed majority of the respondents 37.0% were disagree and 37.0% were Strongly disagree and 11.1% neutral the statement related with Credit card projects are delivered within agreed timelines. On the other side, 7.4 % of the respondents strongly agree and 7.4%of the respondents agree that Credit card projects are delivered within agreed timelines. As indicated in table 4.2 above the mean value is 2.11 and the standard deviation is 1.219. This implies that majority of the respondents are disagreed about the statement meaning the credit card projects are delivered within agreed time line and it is a challenge for implementation of credit card project.

The question related with Credit card projects are delivered within the set budget majority of the respondents 33.3% were agree and 25.9 %were disagree. On the other side18.5 % and 11.1% of the respondents neutral and strongly disagree respectively that Credit card projects are delivered within the set budget. The remaining 11.1 % of the respondents goes to strongly agree. As indicated in table 4.1 above the mean value 3.07 and the standard deviation is 1.23. This suggests that the majority of respondents have a neutral opinion of the claim that the project was completed within budget, which indicates that there aren't many budgetary concerns relative to the project's timeline.

The statement related with the Quality of credit card projects is attained at delivery majority of the respondents 33.3% were agree and 25.9% were strongly agree. On the other side, 14.8 % and 11.1% of the respondents goes to disagree and strongly disagree respectively. The remaining 14.8% of the respondents goes to neutral that the Quality of credit card projects is attained at delivery. As indicated in table 4.2 above the mean value 3.48 and the standard deviation is 1.340. This indicates majority of the respondents agree the statement meaning the in the implementation of credit card project Quality of credit card projects is attained at delivery.

With respect to the statement saying the company’s credit department manager is in full control of the project parameters majority of respondents i.e., 66.6% of them expressed their level of disagreement and out of which 40.7 % of them strongly disagreed and 25.9% of them disagreed to such specific variable on credit card. On the other hand, 14.8% of the respondents agree and 3.7% of the respondents strongly agree and 14.8% of the respondents neither of the two. Table 4.2 indicates that the mean value is 2.148 and standard deviation is 1.2311. Therefore, most of the respondents asserted that the company’s credit department manager is not fully controlled the project parameters.

The majority of the respondents 37.0% and 22.2% were disagree and strongly agree, respectively, the statement related with Credit card projects are delivered as per the defined scope. On the other side, 14.8% of the respondents agree and 14.8% of the respondents strongly disagree that the Credit card projects are delivered as per the defined scope. The remaining 11.1% of the respondents goes to those who belong to neither agree nor disagree. As indicated in table 4.2 above the mean value 2.925 and the standard deviation are 1.43918 The fact that the first draft of the project's scope had certain limitations since there was unclear information and

understanding of credit cards suggests that the majority of respondents had neutral input regarding the project's scope. This information was also gathered from interviews.

Table 4.2 showed the summarized statistical results on the variables under credit card implementation including the number of frequencies, the mean, and standard deviation of the data points. The mean tried to tell the average where the data points fall for each specific variable while the standard deviation column showed the variability of the data points for each variable under consideration. The major credit card implementation factors highly stated by the respondents are projects are not delivered by the agreed timeline and the credit department of the bank is not fully participated with mean value of 2.11and 2.14 respectively. On the other hand, the quality of the credit card, project completion within stetted budget and project delivery as of communicated scope of the credit card implementation project with the mean value of 3.48,3.07 and 2.925 are not stated by the respondents as implementation factors of credit card project.

4.2.3 Organizational factors

A total of 6 questions on organizational factors of credit card project implementation were asked to indicate the extent to which each respondent agrees to correspond closed-ended statements rated on a five-point Likert type scale ranging from "1" "Strongly Disagree" to "5" "Strongly Agree". Where: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Table 4.3 revealed that summary of the statistical results for all the variables, including the number of frequencies, the mean, and the standard deviation of the data points.

Table 4. 3 Organizational factors

No	**Description**	**Frequency & Percentage**	**5 (SA)**	**4 (A)**	**3 (N)**	**2 (D)**	**1 (SD)**	**Std. Deviation**	**Mean**
1	Top-level management is committed to implementing new technology.	Frequency	14	11	0	2	0	0.838	4.37
		Percentage	51.9	40.7	0	7.4	0		
2	IT personnel is skilled in	Frequency	0	8	0	19	0	0.931	2.59

	implementing technological innovation of credit cards.	Percentage	0	29.6	0	70.4	0		
3	The required physical equipment is delivered timely	Frequency	4	14	5	3	1	1.005	3.62
		Percentage	14.8	51.9	18.5	11.1	3.7		
4	The time management of project efficient	Frequency	3	1	5	8	10	1.310	2.22
		Percentage	11.1	3.7	18.5	29.6	37.0		
5	The training facility and its coordination effective	Frequency	4	2	3	8	10	1.441	2.33
		Percentage	14.8	7.4	11.1	29.6	37.0		
6	The participation of intended users or employees is encouraged in the implementation of the credit card.	Frequency	10	10	4	3	0	1.000	4.00
		Percentage	37.0	37.0	14.8	11.1	0		
							Average mean		3.19

Source: Source: Survey result, 2023

Table 4.3 showed that majority of the respondents 51.9% and 40.7% were strongly agree and agree, respectively, the statement related with top management are committed and supportive in the implementation of credit card project. The remaining 7.4% of the respondents goes to those who disagree. As indicated in Table 4.3, the mean value 4.37 and the standard deviation are 0.838. This implies that majority of the respondents agree the statement meaning top managements are highly committed and gives adequate support for the implementation of credit card project and it is not a challenge for implementation of credit card project.

The question related with IT personnel are skilled in implementing technological innovation of credit card majority of the respondents 70.4 were disagree that IT personnel are not skilled in the implementing technological innovation of credit card project and the remaining 29.6% were goes to agree that IT personnel are skilled in the implementing technological innovation of credit card project. As indicated in table 4.3 above the mean value 2.59 and the standard deviation is 0.931.

This implies that majority of the respondents disagree the statement meaning IT personnel are skilled in the implementation of credit card project which means there was a huge skill issue and it was a challenge for the implementation of the project.

The statement related with the required physical equipment's are delivered timely in the implementation of credit card project majority of the respondents 51.9% were agree and 18.5% were neither agree nor disagree. On the other side, 14.8 % of the respondents strongly agree that there is required physical equipment's are delivered timely and 3.7% of the respondent goes to strongly disagree. The remaining 11.1% of the respondents goes to those who belong disagree. As indicated in table 4.3 above the mean value 3.62 and the standard deviation is 1.005. This indicates majority of the respondents agree the statement meaning the required physical equipment's are delivered timely in the implementation of credit card project and it is not a challenge for implementing the project.

With respect to the statement saying "time management of project efficient," majority of respondents 37.0% were strongly disagree. On the other hand, 29.6% of the respondents disagree and 11.1% and 3.7% of the respondents are strongly agree and agree and the remaining 18.5% respondents are goes to neutral. Table 4.3 indicates that the mean value is 2.222 and standard deviation is 1.31. This implies that there was a common understanding by the respondents for this specific variable under consideration. Therefore, most of the respondents asserted that there is a time management issue on the implementation of credit card project.

Regarding the statement table 4.3, 37.0 % of the respondents were strongly disagree and 29.6% of the respondents disagree that the company doesn't has effective training facility and its coordination on credit card project implementation. On the other side 7.4%and 14.8% of the respondents agree and strongly agree respectively. And the remaining 11.1% were goes to neither agree or disagree. As indicated in Table 4.3 above the standard deviation was 1.441 and the mean is 2.33 and there was general consensus by the respondents for this specific variable under consideration. Therefore, majority of the respondents asserted that quality training facility and coordination is challenge for credit card system implementation and the company should consider this variable

The question saying the participation of intended users and team members are encouraged in the implementation of credit card majority of the respondents which is 37.0% and 37.0% strongly agree and agree respectively the statement saying the participation of intended users and team members are encouraged in the implementation of agency banking. On the other hand, 14.8 % of the respondents neither agree nor disagree states that the company encouraged the participation of intended users and team members in the implementation of agency banking. The remaining 11.1% of the respondents disagree on this idea. Table 4.3 above shows that the mean value is 4.00 and standard deviation is 1.000. This implies that there is encouragement of intended users and initiatives and allowance of team members.

Table 4.3 showed the summarized statistical results on the variables under organization factors including the number of frequencies, the mean, and standard deviation of the data points. The mean tried to tell the average where the data points fall for each specific variable while the standard deviation column showed the variability of the data points for each variable under consideration. The major organizational factors highly stated by the respondents are lack of skills to implement the credit card project, lack of efficient time management of project, lack of effective training facility and its coordination in the implementation of credit card with mean value of 2.59, 2.22 and 2.33 respectively. On the other hand, Top level management's commitment and support, timely delivery of required physical equipment's and encouragements of participation of intended users and team members in implementing technological innovation of credit card with the mean value of 4.37,3.62 and 4.00 are not stated by the respondents as organizational factors of credit card project.

4.2.4 Individual factor

A total of 6 questions on individual factors of credit card project implementation were asked to indicate the extent to which each respondent agrees to correspond closed-ended statements rated on a five-point Likert type scale ranging from "1" "Strongly Disagree" to "5" "Strongly Agree". Where: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree. Table 4.4 revealed that summary of the statistical results for all the variables, including the number of frequencies, the mean, and the standard deviation of the data points.

Table 4. 4 Individual factor

No	Description	Frequency & Percentage	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SD)	Std. Deviation	Mean
1	Team members are skilled in technical and managerial knowledge to implement credit card systems.	Frequency	0	9		15	3	1.086	2.555
		Percentage	0	33.3	0	55.6	11.1		
2	Staff are adequately prepared for the adoption of the new system.	Frequency	9	16	0	2	0	0.786	4.185
		Percentage	33.3	59.3	0	7.4	0		
3	customers are willing to use the credit card	Frequency	7	14	4	2	0	0.854	3.962
		Percentage	25.9	51.9	14.8	7.4	0		
4	staff and Customers of the bank are fear to use a credit card due to fraud issues.	Frequency	7	10	1	8	1	1.282	3.518
		Percentage	25.9	37.0	3.7	29.6	3.7		
5	staff and customers are literate about the financial system and credit cards.	Frequency	0	7	0	14	6	1.102	2.296
		Percentage	0	25.9	0	51.9	22.2		
6	Staffs and team members get adequate and frequent training and support about credit cards.	Frequency	2	4	1	11	9	1.282	2.22
		Percentage	7.4	14.8	3.7	40.7	33.3		
							Average mean		3.12

Source: Source: Survey result, 2023

Table 4.4 revealed that majority of the respondents 66.7.6% of the respondent express their level of disagreement out of which 55.6% were disagree and 11.1% were strongly disagree on the statement related with team members are skilled in technical and managerial knowledge to implement technological innovation of Credit card project. On the other side 33.3% of the

respondents agree that there are team members are skilled in technical and managerial knowledge to implement technological innovation of credit card. As indicated in table 4.4 above the mean value 2.555 and the standard deviation is 1.086. This implies that majority of the respondents disagree the statement means team members are lack of technical and managerial skills to implement technological innovation of credit card and it is a challenge for implementation of credit card project.

The degree to which respondents agree to the statement saying staff are adequately prepared for the adoption of new system. Majority of the respondents which is 59.3% and 33.3% agree and strongly agree respectively the statement saying staff are adequately prepared for the adoption of new system. The remaining 7.4 % of the respondents disagree on this idea. Table 4.4 above shows that the mean value is 4.185 and standard deviation is 0.786. This implies that there was general consensus by the respondent's staffs are adequately prepared for the adoption of new system and it is not a challenge for the implementing credit card project.The majority of the respondents 51.9% and 25.9% were agree and strongly agree respectively the statement related with customers are willing to use credit card of the bank. On the other side, 14.8% of the respondents neutral about the variable staff and customers are willing to use the credit card. The remaining 7.4% of the respondents goes to disagree. As indicated in table 4.4 above the mean value 3.962 and the standard deviation of 0.854. This implies that majority of the respondents agree the statement means customers and staff are willing or having willingness to use system of credit card and it is not a challenge for implementation of credit card project.

The degree to which respondent's state of agreement to the statement staff and customers of the bank is fear to use credit card system due to fraud issue, majority of respondents which is 37.0% and 29.6%of the respondents agreed and disagree respectively that staff and customers of the bank is fear to use credit card system due to fraud issue. On the other hand, 25.9% and 3.7% of respondents strongly dis agree and strongly agree and that the staff and customers of the bank is fear to use credit card system due to fraud issue. The remaining 3.7% is neither of the two sides. As indicated in table 4.4 above, the mean value is 3.518 and standard deviation is 1.282. This implies that majority of the respondents agree the statement that staff and customers are fear to use credit card system due to fraud issue, it is a challenge of the bank credit project implementation.

The majority of the respondents 51.9% and 22.2% were disagree and strongly disagree, respectively, the statement related with staff and members are literate about the financial system and credit card. The remaining 25.9% of the respondents agree that there are staff are literate about the financial and credit card system. As indicated in table 4.4 above the mean value 2.296 and the standard deviation are 1.102. This implies that majority of the respondents disagree the statement means staff and team members are not literate about the financial and credit system and it is a challenge for implementation of credit card project.

The majority of the respondents 40.7% were disagree and 33.3% were strongly disagree the statement related with staff and team members get adequate and frequent training and support about credit card. On the other side, 14.8% of the respondents agree and 7.4% of the respondents strongly agree that staff and team members get adequate and frequent training and support about credit card. The remaining 3.7% of the respondents goes to those who belong to neither agree nor disagree. As indicated in table 4.4 above the mean value 2.22 and the standard deviation is 1.282. This indicates majority of the respondents disagree the statement meaning staff and team members are not get adequate and frequent training and support about credit card in the implementation of credit card project and it is a challenging factor for implementing the project.

Regarding to the variables under individual factors table 4.4 indicated that major individual factors highly stated by the respondents are staff and team members of the bank get adequate training, staff and customers are literate about the financial and credit card system and team members are skilled in technical and managerial knowledge to implement technological innovation of credit card system with mean value of 2.22,2.29 and 2.55 respectively On the other hand, staff and customers of the bank are fear to use credit card due to fraud issues, customers are willing to use credit card and staff are prepared for the adoption of the new system with the mean value of 3.518, 3.962 and 4.185 respectively. are not stated by the respondents as individual factor of credit card project.

4.2.5 Environmental factor

A total of 6 questions on environmental factors of credit card project implementation were asked to indicate the extent to which each respondent agrees to correspond closed-ended statements rated on a five-point Likert type scale ranging from “1” “Strongly Disagree” to “5” “Strongly Agree”. Where: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree.

Table 4.5 revealed that summary of the statistical results for all the variables, including the number of frequencies, the mean, and the standard deviation of the data points.

Table 4. 5 Environmental factor

No	Description	Frequency & Percentage	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SD)	Std. Deviation	Mean
1	ICT infrastructure of the bank well developed	Frequency	6	12	1	6	2	1.282	3.51
		Percentage	22.2	44.4	3.7	22.2	7.4		
2	The quality of the ICT infrastructure of the bank well developed	Frequency	3	8	0	9	7	1.441	2.66
		Percentage	11.1	29.6	0	33.3	25.9		
3	Appropriate card banking channels are available in remote of the country (like hotels, shops etc)	Frequency	13	8	2	2	2	1.255	4.03
		Percentage	48.1	29.6	7.4	7.4	7.4		
4	Continuous technological change affects credit card system implementation	Frequency	7	**10**	1	9	0	1.219	3.55
		Percentage	25.9	**37**	3.7	33.3	0		
5	Existing regulatory guidelines and legal frameworks on credit cards affect the implementation of the credit card system.	Frequency	0	4	2	21	0	.7415	2.37
		Percentage		14.8	7.4	77.8			
6	Government support for the credit card system is adequate	Frequency	0	3	7	14	3	0.838	2.37
		Percentage	0	11.1	25.9	51.9	11.1		
							Average mean		3.08

Source: Source: Survey result, 2023

Table 4.5showed majority of the respondents 44.4% were agree and 22.2% were strongly agree the statement related with ICT infrastructure of the bank well developed. On the other side, 22.2 % of the respondents disagree and 7.4% of the respondent strongly disagree that ICT infrastructure of the bank well developed. The remaining 3.7% of the respondents goes to those who belong to neither agree nor disagree. As indicated in table 4.5 above the mean value 3.51 and the standard deviation is 1.282. This indicates majority of the respondents agree the statement meaning ICT infrastructure of the bank well developed in the implementation of credit card project and it is not a challenge for implementation of the project.

Statement related with the quality of the ICT infrastructure majority of the respondents 33.3% were disagree and 25.9% were strongly disagree the. On the other side, 29.6% of the respondents agree and 11.1% of the respondent strongly agree that the quality of the ICT infrastructure of the bank is well developed. As indicated in table 4.5 above the mean value 2.66 and the standard deviation is 1.441. The mean value of 2.66 suggests that, on average, the respondents' opinions regarding the quality of the ICT infrastructure of the bank tend to be neutral. This means that the respondents neither strongly agree nor strongly disagree with the statement.

The question related with the availability of appropriate card banking channels in the implementation of credit card majority of the respondents 48.1% were strongly agree and 29.6% were agree. On the other side, 7.4% of the respondents disagree and 7.4 %of the respondents strongly disagree that the availability of appropriate card banking channels in the implementation of credit card. The remaining 7.4% of the respondents goes to those who belong to neither agree nor disagree. As indicated in table 4.5 above the mean value 4.03 and the standard deviation is 1.255. This indicates majority of the respondents agree the statement meaning appropriate card banking channels are available in remote of the country. Therefore, customer in remote area of the country is get other opportunity channels like ATM, POS etc. and in the implementation of credit card project it is not a challenge.

Majority of the respondents 37.0% were agree and 25.9% were strongly agree the statement related with continuous technological change affect credit card implementation. On the other side, 33.3% of the respondents disagree continuous technological change affect credit card implementation. The remaining 3.7% of the respondents goes to those who belong to neither

agree nor disagree. As indicated in table 4.5 above the mean value 3.55 and the standard deviation is 1.219. This indicates majority of the respondents agree the statement meaning continuous technological change affect credit card implementation project and it is a challenge for implementing of the project.

The degree to which respondents agree to the statement saying existing regulatory guidelines and legal frame works on credit card affect the implementation of credit card project. Majority of the respondents which is 77.8% and 14.8% disagree and agree respectively the statement saying existing regulatory guidelines and legal frame works on credit card affect the implementation of credit card. The remaining 7.4% of the respondents neither agree nor disagree on this idea. Table 4.5 above shows that the mean value is 2.37and standard deviation is 0.7415. This implies that there was general consensus by the respondents existing regulatory guidelines and legal frame works on credit card doesn't affect the implementation of credit card project and it is not a challenge for the implementing project. Also, from the interview when the project was implemented there was no rules and regulations which is specific to local credit cards.

Majority of the respondents 51.9% were disagree and 25.9% were neutral the statement related with adequate government support on credit card system. On the other side, 11.1% of the respondents strongly agree and 11.1 %of the respondents disagree that adequate government support on credit card system. As indicated in table 4.5 above the mean value 2.37 and the standard deviation is 0. 838.This indicates majority of the respondents agree the statement meaning lack adequate government support on credit card system in the implementation of credit card project and it is a challenging factor for implementing the project.

Finally, Table 4.5 showed above major environmental factor highly stated by the respondents are Government support for the credit card system is adequate and Continuous technological change affects credit card system implementation with mean value of 2.37 and 3.55 since continuous technological change affects credit card have negative meaning the its mean value is positive. On the other hand, ICT infrastructure of the bank well developed, the quality of the ICT infrastructure of the bank well developed, Appropriate card banking channels are available in remote of the country (like hotels, shops etc) and Existing regulatory guidelines and legal frameworks on credit cards affect the implementation of the credit card system with the mean

value 3.51, 2.66, 4.03 and 2.37 are not stetted by the respondent as environmental factor of agent banking project

Table 4. 6 Summary of the Challenges Ranked by Mean

Statements	Mean	Rank by mean	Std. D
Credit card projects are delivered within agreed timelines.	2.111	1	1.219
The company's credit department manager is in full control of the project parameters	2.148	2	1.2311
The time management of project efficient	2.22	3	1.310
Staffs and team members get adequate and frequent training and support about credit cards.	2.22	3	1.282
Staff and customers are literate about the financial system and credit cards.	2.296	4	1.102
The training facility and its coordination effective	2.33	5	1.441
Government support for the credit card system is adequate	2.37	6	0.838
Team members are skilled in technical and managerial knowledge to implement credit card systems.	2.55	7	1.086
IT personnel is skilled in implementing technological innovation of credit cards.	2.59	8	0.931
Continuous technological change affects credit card system implementation	3.55	9	1.219

Source: Source: Survey result, 2023

Table 4. 6showed that the summary of the factors based on their mean rank. The data was sorted by the mean in ascending order showing rank of factors. Among all the variables, the variable with the lowest mean score was “Credit card projects are delivered within agreed timelines.” having mean value of 2.11, For most respondents, lack of timely delivery of the credit card project implementation were the critical factors.

The second most ranked challenges that the statement saying “The company’s credit department manager is in full control of the project parameters” having mean value of 2.148. The credit department of the banks were not fully participated or controlled the project while it’s implemented. The 3rd most ranked challenges of credit card implementation were lack of efficient time management of project having mean of 2.22 and inadequate training and support about credit cards. having mean of 2.22.

The 4th, 5th and 6th ranked challenges “staff and customers are literate about the financial system and credit cards, The training facility and its coordination effective and Government support for the credit card system is adequate" having mean 2.296,2.33,2.37 respectively. Continuous training and awareness creation of the card also will increase the effectiveness and efficiency of the project and can be used as a means of profit maximization.

Ranked 7th,8th and 9th, were the challenges stated as “Team members are skilled in technical and managerial knowledge to implement credit card systems, IT personnel is skilled in implementing technological innovation of credit cards and Continuous technological change affects credit card system implementation “having mean value of 2.55,2.59 and 3.55 respectively

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary of Major Findings

The study has conducted detail interview, questionnaire, and document reviews and finally described a number of factors that challenges the implementing of credit card project. This part of the research summarizes the major findings of the study from the implementation process, organizational, individual and environmental factors.

Analysis of the data based on research questions is given below result. Credit card project Implementation with an average mean score of (2.75), Organizational Factors with an average mean score of (3.19), Individual factors with an average mean score of (3.12), and environmental factors with an average mean score of (3.08). The mean value of all factors shows a neutral value but variables under each factor shows the major challenges.

The study found that out of the credit card project implementation practices majority of the respondent believed that timely delivery of the project is not meted, the credit department manager doesn't have full participation in the implementation of the project these two practices are considered as challenges also. On the other side project delivery budget, quality of the project and project delivery scope are considered as a good project implementation practices.

The study found that out of the organizational factors in the implementing of credit card system, majority of the respondents believed that lack of efficient time management of project is the most influential challenging factor for credit card system implementation. The second most pressing organizational factor that the research spotted out on facing credit card system implementation was lack of skill of IT personnel. Lack of effective training facility and its coordination were considered as the 3rd organizational factors of credit card system implementation.

On the contrary majority of the respondents believed that top management support and commitment, encouragements of participation of intended users and team members. And timely delivery of physical equipment's are not considered as a challenge for credit card system implementation.

Regarding to individual factors, majority of the respondents believed that lack of Team member's skill in technical and managerial knowledge to implement technological innovation of credit card is the most influential factor for credit card system implementation. Lack of literacy about the financial and credit card system is the second individual factor of the project.
Lack of adequate and frequent training and support about credit card to staff and team members is the 3rd individual factor of credit card. Fear to use the card due to fraud issue is the 4th individual factor of credit card are other individual factors that affect credit card system implementation.

On the contrary majority of the respondent's beloved that adequately prepared for the adoption of the new system and willingness to use credit card system are not considered as a challenge for credit card system implementing.

Concerning the environmental factor, Lack of adequate government support on credit card system and continuous technological change were environmental factor that affect banks credit card system implementation. On the contrary majority of the respondents believed that lack ICT infrastructure, quality of the ICT infrastructure, appropriate card banking channels and Existing regulatory guidelines and legal frameworks are not a challenge for credit card system implementation.

5.2. Conclusions

The primary objective of this study was to describe the challenges facing in the implementing of credit card system the case of awash bank sc. The findings of the study revealed that the major challenges that affect the implementing of credit system grouped in four variables called project implementation practices, organizational factors, individual factors and environmental factor.
Concerning project implementation practices the major issues was lack of timely delivery of the project and lack of full participation of credit department manager of the bank.

Under organizational variable the researcher found that major challenges on the implementation of the system are lack of efficient time management of project, lack of skill of IT personnel. And lack of effective training facility and its coordination are addressed in depth.

Concerning the individual variables, the researcher found that lack of Team members skill in technical and managerial knowledge to implement technological innovation of credit card, Lack of literacy about the financial and credit card system, lack of adequate and frequent training and support about credit card to staff and team members, fear to use the card due to fraud issue is the addition to problems under the organization variable for the well implementation of the system.

Regarding to environmental factors that affect the implementation of credit card system are lack of adequate government support on credit card system and continuous technological change are identified from the response of the respondents.

The finding of the study revealed that the major challenges facing credit card project implementation in awash bank under four variables are lack of timely delivery of the project ,lack of full participation of credit department manager, lack of efficient time management of project, lack of skill of IT personnel, lack of effective training facility, lack of Team members skill in technical and managerial knowledge to implement technological innovation of credit card ,Lack of literacy about the financial and credit card system ,lack of adequate and frequent training ,support about credit card to staff and team members ,fear to use the card due to fraud issue ,lack of government support on credit card project implementation and continuous technological changes are factors that have a bearing on credit card system.

In general, the implementing of credit card system is challenged by organizational factors, individual factors, environmental factors and its implementation practices. Barriers identified in this study while implementing the credit card project may help to indicate the best alternative course of actions to enhance its development.

5.3. Recommendations

As explained earlier, the main objective of the study is to describe challenges facing the implementing of credit card project at Awash Bank S.C. Depending on the finding, the researcher recommends the following suggestions:

To ensure a successful credit card implementation, the development of comprehensive training programs is paramount. Banks should allocate resources to design and implement training initiatives that cover all critical aspects of the credit card system. These programs should be tailored for project team members and staff, equipping them with the necessary knowledge and skills to navigate the implementation process effectively. Training sessions can include technical aspects of the credit card system, such as understanding the infrastructure, transaction processing, and security protocols. Moreover, customer service training can empower staff to provide exceptional support to cardholders and address their concerns promptly and efficiently. By investing in comprehensive training, banks can ensure that their personnel are well-prepared for the challenges associated with credit card implementation.

In addition, fostering interdepartmental collaboration is vital to overcome knowledge and information gaps. Banks should encourage active participation and collaboration among all departments that have a direct relationship with credit card projects. This can be achieved by establishing regular communication channels, organizing project meetings, and creating cross-departmental teams. By facilitating effective communication and sharing of expertise, these initiatives ensure that all relevant departments are aligned in terms of project goals and objectives.

Furthermore, creating awareness campaigns is recommended to address literacy issues among staff and customers. Banks can undertake promotional activities, such as advertising campaigns, symposiums, and community engagement initiatives, to educate and inform the target audience about the benefits and proper usage of credit card systems. These campaigns can be tailored to the specific needs and preferences of the local community, ensuring that information is disseminated effectively. Door-to-door community awareness programs can also be implemented to reach individuals who may not have access to traditional forms of communication. By increasing awareness and understanding of credit card systems, banks can empower both staff and customers to make informed decisions and fully utilize the features and benefits of the credit card system.

Moreover, it is advisable for other Ethiopian organizations, particularly those in the financial sector, to consider the critical factors identified in this study as inputs for managing their credit card projects. Learning from the experiences and best practices of existing implementations can

significantly enhance their chances of success. By leveraging the lessons learned and insights gained from previous implementations, these organizations can avoid common pitfalls and adopt effective strategies and methodologies.

Additionally, the National Bank of Ethiopia plays a crucial role in ensuring the success of credit card implementation. It is recommended for the central bank to prepare and implement rules and regulations specifically focused on credit card systems. These regulations can serve as guidance for financial organizations planning to implement credit card systems in the future. By providing a clear regulatory framework, the central bank ensures a standardized and secure approach to credit card implementation, benefiting both financial institutions and their customers.

5.4. Further studies

Finally, the researcher recommends conducting more research case studies on credit card system implementation within Ethiopian organizations. These studies would involve in-depth analyses of real-world implementation practices, challenges faced, and the adaptability of the system. By conducting such research, organizations and policymakers can gain valuable insights into the local context, identify specific challenges, developing conceptual frameworks, and develop tailored strategies for credit card implementation. This continuous research and analysis contribute to the overall improvement and advancement of credit card systems in the Ethiopian financial landscape.

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APPENDIX A:

QUESTIONNAIRES AND INTERVIEW

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

Dear Sir/Madam

My name is **Biruk Merage, an MA** student in the Department of Project Management at St. Mary's University. The aim of this questionnaire is to Assess the practices and Challenges of the implementation of credit card projects: Case Study on Awash Bank Share Company**.** You have been chosen purposely to provide information on problems with the implementation of Credit Card service. I would like to seek your cooperation in answering the questions in the questionnaire. Your information, views, and opinions will be kept **confidential**. **If you have any queries, pleased on the state to contact me.**

Email: brookmerage@gmail.com

Mobile: +251934997356

Thank you for your time and participation in this research

General Instruction

Please tick your response in the space provided. If you have comments or if you want to provide further explanations, please use the space provided at the end of the questionnaire.

Section I: Demographic profile of respondents

Please indicate the following by ticking (√) on the spaces in front of the response options:

1. **Gender**: Male ☐ Female ☐

2. **Age**: 21-29 ☐ 30-39 ☐ 40-49 ☐ Above 50 ☐

3. **Educational level**: Diploma ☐ holder First-degree ☐

Master's degree ☐

4. Work experience in the Bank

0-2 years ☐ 2-5 years ☐ 5-10 years ☐ Above 10 years ☐

Section II: Questionnaires Related to Assessment of implementation practice and Challenges of credit card projects in awash bank S.C.

Instruction: Below are lists of statements pertaining to the implementation of credit cards. Please indicate whether you agree or disagree with each statement by ticking (√) on the spaces that specify your choice from the options that range from "strongly agree" to "strongly disagree". Each choice was identified by numbers ranging from 1 to 5.

Note: SA- Strongly Agree, A- Agree, N- Neutral, DA- Disagree, SD- Strongly Disagree

5= SA 4 = A 3= N 2= DA 1= SD

Questionnaires related to practice and challenges in credit card implementation.

No	Credit card project Implementation	5	4	3	2	1
1.	Credit card projects are delivered within agreed timelines.					
2.	Credit card projects are delivered within the set budget.					
3.	Quality of credit card projects is attained at delivery					
4.	The company's credit department manager is in full control of the project parameters					
5.	Credit card projects are delivered as per the defined scope.					
Organizational Factor						
6.	Top-level management is committed to implementing new technology					
7.	IT personnel is skilled in implementing technological innovation of credit cards.					
8.	The required physical equipment is delivered timely					
9.	The time management of project efficient					
10.	The training facility and its coordination effective					
11.	The participation of intended users or employees is encouraged in the implementation of the credit card.					
Individual factor						
12	Team members are skilled in technical and managerial knowledge to implement credit card systems.					
13.	Staff are adequately prepared for the adoption of the new system.					

14.	customers are willing to use the credit card					
15.	staff and Customers of the bank are fear to use a credit card due to fraud issues.					
16.	staff and customers are literate about the financial system and credit cards.					
17.	Staffs and team members get adequate and frequent training and support about credit cards.					
	Environmental factor					
18	ICT infrastructure of the bank well developed					
19.	The quality of the ICT infrastructure of the bank well developed					
20	Appropriate card banking channels are available in remote of the country (like hotels, shops etc)					
21	Continuous technological change affects credit card system implementation					
22.	Existing regulatory guidelines and legal frameworks on credit cards affect the implementation of the credit card system.					
23.	Government support for the credit card system is adequate					

If there is any other problem that you observed in relation to Credit card implementation, please write down _____

_____

_____

Thank you for your time and participation!

Key-Informant Interview with project management

Interview Checklist Questions

1) What are the major challenges facing the implementation of credit card projects?

2) What are the Organizational related factors that affect the implementation of credit card projects?

3) What are the environmental related factors that affect the implementation of credit card projects?

4) What are the Individual related factors that affect the implementation of credit card projects?

5) Any ideas and comments of your experience on this project