ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

FACTERS AFFECT OF E-BUSINESS PROJECT IMPLIMENTATION IN THE CASE OF ANBESA INTERNATIONAL BANK AT HEAD OFFICE

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February, 2025
Addis Ababa Ethiopia

ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES DEPARTMENT OF PROJECT MANAGEMENT FACTERS AFFECT OF E-BUSINESS PROJECT IMPLIMENTATION

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ID No: SGS/0111/2015B

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A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFILLMENTTHE REQUIREMENTS FOR THE MASTER OF PROJECT MANAGEMENT

February, 2025
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APPROVED BY BOARD OF EXAMINERS

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DECARATION

I, Aster Getnet, hereby declare that the thesis proposal work entitled, factors affecting E- Business project implementation in the case of Anbea international Bank at head office selected ǁ is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestions of my research advisor. This study submitted by me for the award of the degree of Master of project Management in St. Mare University at Addis Ababa Ethiopia, is original work and it hasn‘t been presented for the award of any other Degree, Diploma, Fellowship or other similar titles of any other university or institution.

Declared by; Aster Getnet

Signature: .....

Date: .....

CERTIFICATION

This is to certify that Aster Getnet has properly complete his research work entitled, factors affecting E- Business project implementation in the case of Anbea Bank at head office. In with my guidance through the time. In my suggestion, task is appropriate to be submitted as a partial fulfillment of requirements for the award of Masters of project Management.

Research Adviser; Muluadam Alemu (Phd

Signature;  Date 08/01/2025

ACKNOWLEDGEMENT

First all price goes to the almighty God and his mother who helped me to accomplish this proposal successfully. I am deeply indebted to many people for their contributions in diverse ways towards the successfully completion of this thesis proposal. Second my deepest thank goes to my advisor Muluadam Alemu (Phd) for his attentive follow up, advise kindly approach, comments and finally I want to forward my heartfelt acknowledgment to my family and my best friends for their patience moral and support during the past two years.

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ABSTRACT

The Research Focuses on Examining Factors Affecting on E-Business Project Implementation In the case of Anbesa Bank at head office, the study constricted three Independent variables such as organizational capabilities, IT Capability and Knowledge Capability included. Data gathered from 104 employees of Anbes Banks at head offices, to test the effects between the research models constructs using a Descriptive analysis, Model summary and multiple linear regression tested. Findings: From the model factors of this study, the results highlight that Organization Capability, Knowledge Capability and IT Capability were significant that shape and affect the E- business Project Implementation. The results of previously e-business has a huge component of the digital economy as the business market landscape is now based on digital competition. E- business assists with national development through the creation of jobs and import tax, however, despite these challenges, this study aimed at understanding the factors influencing e-business adoption in developing countries.

***Key Word**: Organization Capability, Knowledge Capability, IT Capability and E-Business*

CHAPTER ONE
INTRODUCTION

The Chapter Consists of Background of the study, Statement of the problem, Research question, General and Specific of the study, Significant of the study, Scope of the study, Limitation of the study, Definitions of key words and finally Organization of the study.

1.1. Background of the Study

The Business market landscape has transformed from brick and mortar to digital based competition due to the Industrial Revolution demand and the presence of new and advanced technologies. Businesses and economies are now dependent on technology to survive and thrive due to this digitalization. Digitalization is the process of integrating and using digital technologies (also known as information and communication technologies (ICTs) to enhance a business model and create new opportunities for producing goods and services and adding value. ICTs have enhanced many aspects in various industries including a reduction in production and labor costs in the manufacturing industry and improved productivity and operational efficiency (Andreoni, 2021).

E-business could help boost the transformation toward national sustainability including sustainable circular economy. It can provide accurate and fast data and information, appropriate waste technology, make selections accessible, and promote effective service and process optimization, waste reduction, longer life product promotion, and cost minimization (Kurniawan, 2022).

According to McKinsey and Company, (2016), stated that the e- business Project implementation is the methodological play of crucial role in facilitating the adoption of innovation within organizations. By providing structured frameworks and processes for planning, executing, and controlling projects, these methodologies offer a systematic approach to managing innovation initiatives. The adoption rate of innovation tends to be relatively high due to factors such as advanced infrastructure, well-established markets, and a culture that values technological advancement.

The widespread of e banking used in the region, little is known on how firms could leverage their organizational capabilities to generate business values from technology investment. While the

characteristics of the technologies such as e-banking systems by themselves could serve as competitive Weapon, firms need to assemble these resources to create organizational capabilities, since competitorsmay easily duplicate the IT resources by purchasing the same hardware and software. Most organizations have technologies such as inventory control, administrative and financial control systems that store and retrieve data or facts, yet many do not capture the softer information, (Martin and Matlay, 2003).

According to Lee (2007), the role of certain organizational capabilities in the successful implementation of e-business. Organizational capabilities are constituted by organizational learning capabilities and knowledge capabilities. The first include training availability, technical expertise and knowledge level, while the latter include knowledge accumulation, firm size, knowledge application and "knowledge sharing. Moreover, other significant factors implementing e- business or e- commerce activity.

Ideas generated by workers are often quickly forgotten, although they are possibly to be captured through explicit narratives stored electronically for future reference, generating organizational knowledge, which are rare, valuable, imitable and scarce. This organizational knowledge, which emerges from organizational learning, has increasingly become the strategic resource in today's dynamic competitive environment. Moreover, developing organizational learning and knowledge are viewed as an effective and efficient means of successful technological innovation, (Raymond and Blili, 2000).

IT has a fundamental role in enabling organizations to develop new capabilities and skills that otherwise would be impossible to accomplish. An integrated IT encompasses several elements: high speed communication networks, facilitating a closer relationship with customers and commercial transactions through the Web; shared data bases, disseminating information through an easily accessed repository; decision support systems, aiding managers to respond to the market; automatic product identification and tracking, crossing such information with purchasing patterns and developing customized offerings; balanced scorecard, monitoring company goals,(Borges, Hoppen and Luce, 2009).

1.2. Statement of the problem

The organizational structure of manufacturing and service organizations differ greatly in comparison and these sectors have different motives for implementing e-business.

A manufacturing organization is more concerned with getting their product out in the market for consumers and need to research, develop, and promote a quality product that has premium after purchase warranties along with good customer service. Collaborative planning between the manufacturer and the supplier, distributor and retailer is an essential part of the manufacturing strategy.

While a service organization is concerned with advertising their competence and abilities and service sector lacks the tangible products that a manufacturing firm possesses; therefore, they must create their name through exceptional customer service, For this reason, the use of collaborative tools in manufacturing organizations has increased with the introduction of the Internet and e-business applications.

the banking industry in Ethiopia is underdeveloped and therefore there is an all immediate need to embark on capacity building arrangements and modernize the banking system by employing the state of the art technology being used anywhere in the world. With a growing number of import export businesses, and increased international trades and international relations, the current banking system is short of providing efficient and dependable services and therefore all banks operating in Ethiopia should recognize the need for introducing electronic banking system to satisfy their customers and meet the requirements of rapidly expanding domestic and international trades, and increasing international banking services.

Anbesa International Bank have invested heavily to leverage the Internet and transform their traditional businesses into e-businesses in the last ten years. Anbesa banks like their international counterparts have increasingly resorted to e-business to capitalize on the opportunities of business efficiencies. This bank adopted the e-business model to increase market share, offer better customer service and to reach out to customers at greater geographic distances. Companies need to focus on technological, organizational, and people dimensions within and outside a company. Today many firms are still at the early stages to fully utilize the business opportunity and improvements offered by the internet technology.

Though the effect of selected E- business project implementation has been a widely researched area,

insufficient numbers of studies are conducted within the context of Ethiopian service industries and within the banking sector but there is no any study conducted on lion international bank with regard to this topic. Therefore, this study is intended to fill this specified gap and seeks to work out factors affecting E- business project implementation; in the case of lion international bank with the three specified factors therefor organization capability (organization size, organization readiness), Technology capability (IT knowledge, IT readiness), and Knowledge capability (level of education, training availability) those are independent variable of the study.

1.3. Research Questions

Based on the research problems, the study addresses the following research questions:

1. What is the effect of the organization capability on e- business implementation?
2. How does the effect of knowledge capability on e- business?
3. What is the effect of Technology capability on e- business implementation?

1.4. Objectives of the Study

The study has the following general and specific objectives:

1.4.1 General Objective

The general objective of this study is to examine and understand Factors Affecting E-Business project Implementation: in the case of Anbesa International Bank Head Office.

1.4.2. Specific Objectives

The specific objective of the study has includes:

1. To assess the effect of organization capability on e- business implementation.
2. To investigate the effect of knowledge capability on e- business implementation.
3. To examine the effect of technology capability on e- business implementation.

1.5. Significance of the study

This research focuses on factors affecting E- Business project implementation in the case of Anbes international bank at head office and, therefore, it has a great importance for the organization under study and the different banks in the banking industry to know coping mechanisms to be implemented at each stage. The researcher initially was the first beneficiary from the research to gain masters of project management and use the document as initial and guiding tool to develop work E- Business research related management guideline and provide consultations in the subject area. Finally, the study was an input and reference document for other researchers who would like to conduct further researches in the area. In addition, it was benefit to enhance and practice the

ability and creativity of the researcher in the area of its field.

1.6. Scope of the Study

Geographical scope of the study is Lion Introduction Bank Head office Addis Ababa. The conceptual scope of this study is select on factors affecting of e- business project implementation in views of that the study comprise three major affecting factors in e-business project implementation are include therefor; organization capability, knowledge capability and technology capability and. the geographical area coverage the study is limited to employees of lion international bank at head office in adds Ababa. Methodologically this study uses cross- sectional serve. Hence, Data is collect from the sample respondents select through simple random sampling technique at the same time at one point in time and the respondent involves in the study is 120 employees select randomly at the company.

1.7. Limitation of the Study

This study focuses only on employees of lion international bank head office and the study is concerned with the independent variables, organization capability, knowledge capability and technology capability. However, various factors can affect the e- business project implementation. The results obtained in the study may not be similar in other organizations so other researches should be conducted in other organizations.

1.8. Organization of the Study

This thesis paper is organized in five successive chapters. chapter one discusses the introduction part in contain the Background of the study, It also includes statement of the problem, research question, research objective, as well as significant, scope, limitation and organization of the study are includes in this chapter. Chapter Tow consist the theoretical, empirical and conceptual framework of the study. Chapter Three it also includes research approach, research design, sampling design, target population, sampling size determination, sampling techniques, data collection instrument, data collection procedure, methods of data analysis, Inferential statics, data analysis and presentation, instrument validity and reliability, data analysis and ethical considerations are consisting in this chapter. Chapter four includes data presentation and analysis and discussion of findings. In this chapter .The last chapter incorporates, conclusion, recommendations of the study as well as directions for future research

CHAPTER TWO
LITERATURE REVIEW INTRODUCTION

Introduction

In this chapter, the researcher reviews relevant literature on theoretical, empirical reviews and conceptual framework issues; which are found to be essential to the research inquiry thus; the first section discusses theoretical framework related to study variable, the second section to present empirical study of related to this study and finally conceptual framework of the study.

2.1. Theoretical Related Literature Review

2.1.1. Definition of E- Business

E-Business could be defined as commercial or administration transactions conducted using the Internet infrastructure (Moodley, 2003, Wang and Cheung 2004). Electronic commerce, a dynamic idea and a course of action that has fundamentally changed the way companies portray themselves (Nanehkaran, 2013), occurs through the telecommunication infrastructure, specifically the internet. It is also claimed that e-commerce encompasses the full system of electronically based institutional acts that support a company's market interactions, including business records. Moreover, e-commerce is continuously growing and comes with benefits missing in conventional offline business practices, (Ramdansyah and Taufik, 2017).

The implementation of information technology applications such as e-business has resulted in the creation of huge volumes of data, leading to information overload. Only firms that possess the ability to develop the information into useful knowledge, which could be shared efficiently and effectively, will be duly rewarded. While organizational learning and knowledge management capabilities serve as important elements for successful e-business implementation, little empirical evidence exists to support this contention, (Ali, 2006).

E-business applications include e-procurement, customer relationship management and Enterprise Resource Planning The utilization of e-commerce applications, which interface with sales, marketing and service functions, could facilitate firms to build deeper and more profitable long term relationships with customers by enabling them to capture, sort and interpret customer information, (Porter, 2001).

According to Lin, (2007).

Instead, the implementation of e-business entails them to engage in intensive learning. Firms may face substantial barriers in conducting e-business due to lack of knowledge that are required to understand, use and resolve problems relating to the technology, specifically at the early stage of implementation (Purvis, 2001). Hence, firms must undertake an intensive learning process to bridge their knowledge gap. The organizational learning is also interrelated with knowledge management practice, as learning is required for the firm to possess new knowledge (Meso and Smith 2000).

Organizational learning can promote information technology development in which it motivates employees to accept any challenges, difficulties in adopting the innovation. Employees in a strong learning organization would also have more effective training programmer that facilitate users to increase their computer efficacy leading to improved performance and satisfaction (Hasan, 2006). Since e-business application is considered as complex innovations, the adoption of such technology does not only rely on IT a sound IT infrastructure (Fichman and Kemerer, 1997).

Knowledge management involves a range of strategies, processes and practices utilized by a firm to identify, capture, structure, share and apply an individual or organization's knowledge to attain competitive advantage and create sources for sustainable growth (Davenpot and Prusak, 1998). Knowledge management capability of a firm can be viewed from three perspectives namely knowledge acquisition, knowledge application and knowledge sharing (Lee, 2007). While information technology such as e-business offers immense potentials, firms may not be able to leverage their organizational competitiveness without developing a culture that encourage the acquisition, creation, and sharing of knowledge across organizations (Bharadwaj, Martin and Matlay, 2003).

2.1.2 Concept of project implementation

Project is a temporary endeavor, which had a connected sequence of activities and a range of resources, are designed to achieve a specific objective and results, which operates with in time, scope, cost and quality constraints and often introduce changes, (Lake, (1997). According to Wang, Kunc and Bai, (2017), Project implementation is the completion of the arrangements of exercises that are intended to accomplish the points of the task. At the point when the actualized project does not work or convey inside the predetermined parameters, failure is said to happen inside the system.

It is essential to consider that use requires some energy, usually more than it is arranged, autonomously from the idea of the task, and that numerous outer limitations can appear that should be considered at the beginning of the implementation step, (Dhir, Kumar and Singh, 2019).

The most important project implementation is a highly competent project team and effective monitoring of project progress and project managers. Usually, the administration must take control of the main partner and the head of the company, which is often used or linked by the main partner. Company management must have an experienced and reliable administrative framework adapting to current needs and changing circumstances, because companies are rarely updated exactly as stated in the main contract, (Ered, 2013).

Several factors are considered in the implementation of E- business or E- banking projects. These factors include; economic, technological, environmental, social aspect of transactions, being aware, attitude regarding change, trust in services provided by the bank, suitability of the service. Economic variables consist of marketing strategies, service costs, access to mobile phones, and alternative accessibility. Technological considerations include reliability and service accessibility, safety and privacy provision, user friendliness, network availability, mobile phone operating capability and service readiness on various mobile networks (Venable Telecommunications, 2008).

2.1.3. Project management

Project management involves the activities needed to identify the people, group, or organization that could affect or to be impacted by the project. Project managers are bombarded with data budgets, timelines, and resource allocation making it difficult to identify optimal solutions. Traditional methods often rely on intuition and experience, which can be subjective and prone to error. Risk management is another hurdle. Complex projects are susceptible to unforeseen events, and identifying potential risks early and prioritizing them effectively is crucial. However, this often requires sifting through mountains of data, a task that can be time consuming and resource intensive, (Weng, 2024).

- **Project scope management**

According to Pmi, (2017), stated that the activities needed to ensure that the project includes all the work required, and only the work required, to complete the project successfully is called project scope management.

The following activities are expected in the project scope management; Creating scope management plan that shows how the project scope will be defined, validated, and controlled, Prepare user requirement specification, Determine and define project scope, Prepare work breakdown structure, Determine and define acceptance criteria, Manage and monitor project scope to the scope baseline.

- **Project time management**

Project time management refers to all the procedures and activities that must be completed for the project to be completed on time. The activities are : Establishing the procedure and documentation for planning, developing, managing, executing, and controlling the project schedule, Identify and document the specific action to be performed to produce the project deliverables, Identify and document the relationship among the project activities, Estimate the number of work periods needed to complete individual activities with the estimated resource, Analyze the activity sequence, durations, resource requirements and schedule constraints to create project schedule model for project, Monitor the status of the project to update the project schedule and manage the changes to the schedule baseline, (Pmi, 2017).

- **Project cost management**

Project cost management involves the activities of planning, estimating, budgeting, financing, funding, managing, and controlling expenses for the project to be completed within the allocated budget. The activities which are required during this stage are: Define how project cost will be estimated, budgeted, managed, and controlled, develop an approximate of monetary resource needed to complete the project work, Aggregate the estimated cost of individual activities and establish an authorized cost baseline, Monitor the status and update the project costs and manage changes to the cost baseline, (Pmi, 2017).

- **Project resources management**

According to Pmi, (2017).Defining as how to estimate, acquire, manage, and utilize physical and team resource, Estimate team resource, type and quantities of material, equipment, and supplies necessary to perform project work, Obtaining team members, facilities, equipment, materials, supplies, and other resource necessary to complete project work, Improve competence, team member interaction, and the overall team environment to enhance project performance, Track team member performance, providing feedback, and resolving issues and manage team changes to optimize project performance, Ensure that the physical resource assigned and allocated to the project are available as planned, as well as monitoring the planned versus actual use of resources, and perform corrective action as necessary

- **Project communication management**

Effective communication between team members and stakeholders bridges the distance between them and creates channels for exchanging ideas and viewpoints. The processes required to ensure timely and appropriate generation, collection, distribution, storage, retrieval, and ultimate disposition of project information. Although all areas of knowledge are vital in projects, communication may be the most significant because it informs all aspects of the project (Pmi, 2017).

- **Project risk management**

According to Larson, (2011), project risk management focuses on recognizing which risks may have an influence on documenting the project's features, ranking risks for further analysis or actions, and prioritizing risks for further analysis or actions. Risk factors should be dealt with in the early phases of a project if risk management is to be effective. By measuring and integrating the likelihood of occurrence, Project risk management entails a few steps, including risk management planning, identifying, assessing risks, and implementing risk management controls. Project risk management deals with the processes of ensuring a proper risk identification, analysis, and control during different phases of project (Pmi, 2017).

- **Project integration management**

Project integration management comprises the processes and activities for identifying, defining, combining, unifying, and coordinating the numerous processes and project management activities. Several project management control and processes are included in project integration management, including developing project charters, developing project management plans, directing, and managing project work, monitoring, and controlling project work, performing integrated change control, and closing project phases. Within the project management process categories, (Pmi, 2017).

2.2. Factors affecting of E- Business Project Implementation

2.2.1. Organizational Capabilities

- **Organization Size:**

Size is an important determinant facilitator of E-business implementation. Larger firms are more likely to achieve economies of scale that would bring faster returns on their investment. Firms have more resources with which to bear the risks associated with the uncertainty of e-business investment. Firms are found to have greater resources and can more easily allocate resources to try innovations. Although some articles have found a positive relationship between size and the

adoption of new technologies (Palvia, 1994).

Firm size is one of the main determinants of adopting information and communication technologies (ICTs). Small and medium sized enterprises show different levels of adoption of e-business to large firms. Larger firms will be more likely to use e-business because they have larger resources. It is also found that large firms are the only ones that carry out a real business transformation (Teo and Pian, 2004). Firm size is one of the most commonly studied determinants of IT adoption (Lee and Xia 2006). Large firms are more likely to undertake innovation. Three major arguments support the positive role of firm size in determining IT adoption. The greater availability of funds and the quicker capture of economies of scale. However, larger firms have multiple levels of bureaucracy and this can impede decision-making processes about new ideas and projects. Moreover, IT adoption often requires close collaboration and coordination that can be easily achieved in small firms

- **Organizational readiness**

According to Chang (2009) defines organizational readiness as the availability of financial and human resources. Kwon and Zmud (1987), the implementation of an Information System can only be successful when sufficient resources exist and are managed wisely. These resources include sufficient numbers of employees, sufficient funding, and sufficient technical skills. According to Molla and Licker (2005), such availability leads to successful e-business adoption. The elements of organizational readiness that will be adopted by the firm size.

An organization readiness is a degree to which available resources seem to be equal to the available resources desirable to adopt real innovation and sustain that specific innovation for long. Organization's readiness has to do with the technological, human, and financial resources that companies acquire, install, and integrate with their business processes. Organizations with higher levels of IT human

resources will adopt more information management practices and integrate their IT innovations, and provide employees with a higher level of IT knowledge, (Grandon and Pearson, 2004).

2.2.2. Knowledge Capabilities

- **Level of education**

Knowledge level is defined as the degree of a firm's employees' familiarity with a technological innovation (Lee, 2007). There are various empirical studies justifying the importance of employees' familiarity and understanding of an innovation in technology adoption (Zhu and Kraemer, 2003; Gibbs and Kraemer, 2004; Lin and Lin, 2008). Employees with greater levels of e-business expertise would have positive attitudes towards the technology, and are more likely to be able to interact with their trading partners over the Internet more efficiently, leading to successful technology implementation.

Knowledge application is described as the business processes through which effective storage and retrieval mechanisms enable an organization to access knowledge effortlessly (Lee, 2007). Some scholars argue that knowing the most does not necessarily translate into improved organizational performance, yet more importantly, firms need to know how to utilize what they know effectively (Bierly, Kessler and Christensen, 2000). It can be implied that after an organization acquires knowledge, they are not only required to use it efficiently and effectively, but to share the knowledge. Lin (2008) suggested that a knowledge sharing culture is the main organizational condition for successful knowledge management and exploitation. (Jones and Price, 2004).

The knowledge of non-IT workers is another organizational factor that may help to conduct e-business. Implementing and understanding the importance and benefits of e-business technologies is resource intensive, so SMEs may be unable to invest in them (Johnston, 2007). The level of education of employees has been used as a metric for human infrastructure and skills. Because the adoption of ICTs is a complex process, having highly educated employees makes it easier to train them for the use of these new systems and would increase their awareness of ICT benefits, (Premkumar and Roberts, 1999).

- **Training availabilities**

Training availability is described as the amount of education made available to technology adopters or users within a company; and that the level of training endured by a company' employees is positively related to successful implementation. Since e-business could be considered as innovation to the adopting firms, its implementation requires firms to change the organizational structure and business process, which may be complex and difficult to accomplish to (Landry, Mahesh and Hartman, 2005). Includes skills to integrate front-office customer service and back-office system (Lee, 2007). Firms with high- level technical expertise are expected to be well versed in the technical aspects of e-business, which would facilitate them in realizing the potential values of the technology, as compared to those with lower levels of technical expertise (Bharadwaj, 2000).

2.2.3.Technology Capabilities

- **TI capability**

According to Das, (1991) commented that technology has emerged as a flexible and versatile information attainment and processing capability which is essential to reduce the response time required by a company. In the context of E-business application the technology, provide the essential capabilities and process applications. This may be reflected in terms of value management about processing; provision of electronic exchange capabilities, and management of database (Croteau, 2001).

Hsu and Dunkle (2004), refers to the sophisticated level of information systems usage in companies. Companies with sufficient level of information technology resources have increased their chances to successfully adopt E-business. Within the banking sector, we need to focus on the ways of conducting transactions and provide services. Additionally, emphasis is to be laid on how to process and coordinate information within the bank and its partners, alongside tools that companies should use to support the applications that can be used in collaboration with E-business on the front and back end.

There is evidence that embracing technology can result in competitive advantage in the marketplace (Levitt, 1983). Internet technologies offer opportunities for instant international market access, as well as improve domestic market performance for companies (Keogh, 1998; Caviello and McAuley, 1999; Ian, 2004).

- **IT knowledge**

Information Technology knowledge is an important factor in the adoption of new technologies and increases the levels of a firm's technology adoption. The level of IT knowledge among employees is a key factor that drives the adoption of e-technology. Firms that have an e-business specialist are more likely to adopt IT innovations because they could develop their own website or use specific technologies for a better management of the value chain (Lin and Lee, 2005).

Technology readiness is described as the combination of IT infrastructure and IT human resources and both assets are required if an organization would like to use e-commerce in their small business. Likewise, technology readiness is among the first issues businesses should address before adoption. Information technology and the human skills of employees are two significant factors that can affect the technological level of an organization. In a similar context, the internet skills of the employees and IT infrastructure are also considered as significant predictors in e-commerce usage. Therefore, the influence of IT infrastructure and IT human resource expertise as a combination on the use of ecommerce, (Kuan, Chau, Gale and Abraham, 2005).

2.3. Empirical Evidences

Different researchers in different parts of the world conduct some related studies. However, there are limited numbers of studies conducted in Ethiopia on the adoption of technological innovation. Specifically,

According to Gardachew, (2010), conducted research on the opportunities and challenges of E-banking in Ethiopia. The aim of his study was focused on analyzing the status of electronic banking in Ethiopia and investigates the main challenges and opportunities of implementing E-banking system. The author conducted a survey on the existing operating style of banks and identifies some challenges of using E- banking system, such as, lack of suitable legal and regulatory frame works for E-commerce and E- payments, political instability in neighboring countries, high rates of illiteracy and absence of financial networks that links different banks.

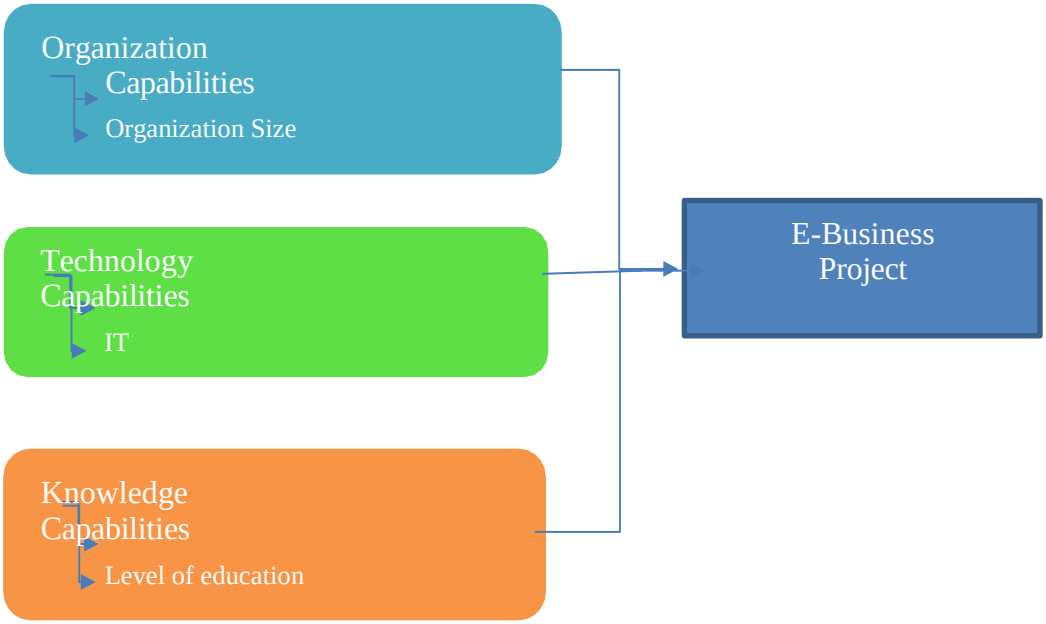
Wondwossen and Tsegai (2005) also studied on the challenges and opportunities of E-payments in Ethiopia; their objective was studying of E-payment practices in developing countries, Africa and Ethiopia. The authors employs interview and on site observation to investigate challenges to E-payment in Ethiopia and found that, the main obstacles to the development of E-payments are, lack of customers trust in the initiatives, Unavailability of payment laws and regulations particularly for E-payment, Lack of skilled manpower and Frequent power disruption.

The other descriptive case study analysis conducted by Khalfan ,(2006) on Factors influencing the adoption of internet banking in Oman, aimed to identify the main potential factors or impediments that are currently inhibiting the incorporation or adoption of E-commerce applications in the Omani

Banking sector. Data, used in their study were collected using semi structured interviews and survey questionnaire as well as reviewing some bank documents. The results of their study provide a Pragmatic picture about the adoption of E-Commerce applications in the core financial sector domain of Oman. One of the main findings is that security and data confidentiality issues have been a major barrier. The banking sector was reluctant to use E-commerce applications as they felt that transactions conducted electronically were open to hackers and viruses, which are beyond their control.

2.4. Review of Conceptual Model

A conceptual framework is a set of broad ideas and principles taken from relevant fields of inquiry and used to structure a subsequent presentation. There are a number of factors that can affect e-business project implementation but this study considered major factors and the conceptual framework shows the study variables in the following manner. The dependent variable in this study is e- business project implementation and Independent variables are the factors that affect e-business project implementation including; organization capability, technology capability and knowledge capability.



Source own construction from reviewed literature

CHAPTER THREE
METHODOLOGY

Introduction

In this chapter, the researcher informed about the research methodology. that are including, research approach, research design, sampling design, target population, sampling size determinant, sampling techniques, data collection instrument, data collection procedure, instrument validity and reliability, data analysis and ethical considerations are consisting this chapter.

3.1. Research Approach

According to Creswell (2009), there are three basic research approach; quantitative, qualitative and mixed approach. Quantitative approach is an approach in which the researcher determines what to study asks the respondent close-ended questions, gather numeric data from the respondent, and analyses this numbers using statistics Creswell (2005). The aim is be to Examine Factors Effect of E-Business Project implementation and for this purpose both quantitative and qualitative examination of status of the factors and the dependent variable and independent variable, correlation analysis to study degree of association and regression analysis to measure the extent of influence of the factor on the dependent variable is crucial.

In order to achieve study objective, the researcher applied quantitative research approach. A research strategy that emphasizes quantification in the collection and analysis of data. It means quantitative research denotes amounting something. This research method attempts to investigate the answers to the questions starting with how many, how much, to what extent (Rasinger, 2013). In addition, generally as the title indicates the research clearly needs to examine to three major factors of affecting E- business project imp mentation. It analyze data collected from the bank employee by using close-ended questionnaire. This is make quantitative approach not only appropriate approach to use but also a must to use approach for the analysis of interest. With regard to primary data collecting procedure, the structured questionnaires which consisted of close-ended questions are distribute to the sample employees of the Bank. The research method that is apply is quantitative and qualitative. In the quantitative method survey, design is used.

3,2 Research Design

According to Kothari (2004), A research design is the conceptual structure with in which research is conducted and It constitutes the blue print for the collection, measurement and analysis of data. The objective of this study was to examine the factor effecting e- business implementation in the case of Anbesa international bank head office to achieve this objective both descriptive and explanatory research design is used. Descriptive research design will be used to describe the practice of e-business project implementation and Explanatory research design was attempts to clarify on an analysis of a situation or a specific problem to explain the relationship between tow aspect and variable. Ranjit (2014), It helps to understand the nature of the relationship between the independent and dependent variable the purpose of using explanatory research is to know the cause and e-business project implementation. It is therefore justify in view of the above definitions. Descriptive and explanatory survey is the most suite and appropriate design for this study.

3,3 Sampling Design

A sampling design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure the resource would adopt in selecting items for the sample (Kothari, 2004).

3,3.1 Target Population

The population is the entire masses of observation, which is the parent group from which a sample is to be, formed (Pandey, 2015). A targeted population is a group of respondents in which the researcher intends to generalize. The population is the total collection of individuals to be studied and from which a sample is drawn. The target population of the study staffs from managerial and non-managerial positions of Anbesa bank head office are randomly included excluding those who are working in various fields where construction of Railway Infrastructure is undertaking, **352** employees.

3,3.2 Sampling Size Determination

In this study conduct are Anbesa bank Addis Ababa as the study area with total number **352** employees at head office Addis Ababa in the determination of sample size. According to Gerard (2010), stated Sample size estimates are based upon assumption that might not always be met in practice but the above-mentioned estimates should be adequate for most purposes. However, they do not guarantee the result. The numbers of collected needed to be tested statistically once the

sample is completed by comparing sample variables. There arises some sampling error, which can be controlled by selecting a sample of adequate size researcher will have to specific the precision that he wants in respect of his estimates concerning the population parameters (Kothari, 2004).

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{352}{1+352 \times (0.5)^2} = 187$$

Where: n is the sample size, N is the population size and e is the error of the sampling. For this study the error of sampling is set at **0.5,** we can see from the result above that the sample size is **187,** from the total study population of **352** To maintain a **95%** confident interval

3,3,3 Sampling Technique

This study aimed to gather actual information about Factor affecting of E-Business project in the case of Anbesa bank heed office.

From the sources of the population of Anbes bank appropriate sample for questionnaire administration are determined by using stratified random sampling technique, so that every member of all groups get equal opportunity to be select using simple probability. Before applying the probability sampling technique, stratification is, undertake to ensure that both Head quarter employees are involve. In addition to that, stratified random sampling technique is accurate, easily accessible, and divisible into relevant strata and it enhances better comparison hence representation across strata.

After stratification probability, sampling techniques are applied to give equal opportunity for the target population in the strata. Respondents would be randomly select with probability sampling design simple random sampling techniques under this sampling design every item of the universe has an equal chance of inclusion in the sample.

3,4 Data Collection Instrument

For this study both primary and secondary sources of data is used. Kothari (2004), we collect primary data during the course of doing experiments. In an experimental research and then we can obtain primary data either through observation or through direct communication with respondent in one form or other or through performer interviews.

Secondary data refer to the data, which have already been collect, and analyses by someone else. The study questionnaire as major instrument for collecting perform data. Kumar (2014), stated questionnaires is a write list of question. The answers to which are records by respondents. Thus, respondents read the question. Interpret what expect and then write down the answers. Questionnaires the most common approach to collecting information is to send the questionnaires to prospective respondents.

Although a questionnaire has several advantage it is, free from the bias of the interviewer. It is low cost even when the universe is large and respondents have advantage time to give well throughout answer respondent who are not easily approachable can also be reach conveniently large samples can be made use of and thus the results can be made more dependable or reliable in view of the advantage and the need together more information questionnaires are administered to employees and to solicit their views concerning

the factor effecting e- business implementation in the case of anbesa international bank head office. The study used close-ended questions. This is because close-ended questions are often good for surveys. Because one can get higher responses, rates besides answers to close-ended questions can easily be coded and analysis makes them.

In this study questionnaire classified in two parts the first section consisting respondent demographic part and the second parts are dependent and independent items which includes, Organizational Capabilities, Knowledge Capabilities**,** Technology Capabilities are the study developed in addition to use seconder data has collect from different published material like reporter annual, book, magazine, journal, article websites research findings and other concerned bodies used to extract any story of essential information to strengthen the study findings

3,5 Data Collection procedure

Primary Data is collected through the administration of questionnaires to employees of Anbesa banks. Before the full-scale survey. Pilot survey will be undertaken for a sample of respondents. The objective of the pilot survey is to check whether the desires result using the questionnaire is obtain or not and to identify and exclude potential problems association with content in the question and wordings. During the full-scan survey. The questionnaires is administers to the target population through personal contact by the research respondents are kindly request to full the questionnaires organization and staffs permissions to do this will be sough and approval is receives.

3,6 Method of Data Analysis

Multiple regression analysis refers to the analysis concerning relationship between the dependent and independent variables; with the multiple regressions equation describing the relationship (Kothari, 1990). This approach was used in this study to analyses factor of affecting e-business project implementation. The empirical model along with the estimation of the multiple regression equation to be tested is specified in this section. The dependent variable (e- business project implementation) and the independent variables as follow, organization capability, knowledge capability and technology capability.

$Y=B0+B1X1 + B2X2 + B3\ x3+ e$

Where Y = E-Business project

B0 = constant term

X1 = Organization capabilities X2 = Knowledge capabilities X3= Technologies capabilities e = Error term

Besides on indicates constant which shows the magnitude or the value of satisfaction when the coefficient for the above three explanatory variables become zero. Whereas, the coefficient 1, 2, 3 are familiar with the extent of change in the dependent variable when the explanatory variable changes by one unit, citrus paribus.

3,7 Descriptive Analysis

Descriptive analysis was used to interpret a variable which deals with background or demographic of the respondents and mean score of independent and dependent variable. The results are presented in tabular, frequency distribution and percentage. This is employed through the computation of means and standard deviations of data gathered for the variables.

3, 8 Inferential Statistics

Inferential statistics was used to show the relationship between the variables and to analyze factor affecting of E- Business project implementation. As stated in Kothari (1990), amongst the measures of relationship, Karl Pearson‘s coefficient of correlation is the frequently used measure in case of statistics of variables.

Field (2006), states that the output of correlation matrix can be the correlation coefficient that lies between -1 and +1 within this framework, a correlation coefficient of +1 indicates a perfect positive relationship, and a correlation coefficient of -1 indicates a perfect negative relationship; whereas a coefficient of 0 indicates no linear relationship at all. Therefore, inferential statistics was used to identify the factors affecting of E-business project implementation.

3,9 Data analysis and presentation

The data are collected from the respondents is analyze by used descriptive statistics such as mean, percentage and standard deviation and inferential statistics such as Pearson correlation and regression analysis. In order to know the strength of relationship between independent and dependent variable correlation test is employed. Finally, to test the hypothesis, regression and analysis of variance is employed. In analyzing the data, the researcher has used SPSS version 27 software package.

3,10 Instrument Validity and Reliability

3.10.1. Instrument Reliability

The Reliability test is a tool to measure a questionnaire's internal consistency. One researcher to be sure about the correctness of his questionnaire consistency, reliability test is very crucial. Questioners said to be reliable if answer of a person to questions are consistent or stabilized over time. It can be conducted by using SPSS software. Many scholars agreed that a construct or variables said to be reliable if it is providing value Cronbach Alpha value is greater than

0.70. The Cronbach alpha coefficient is an indicator of internal consistency of the scale.

The value of each variable was computed and then the reliability was checked based on the values.

Table 1: Cronbach Alpha coefficient of variable

No	Variables	Cronbach's Alpha	N of Items
1	E- Business	.772	6
2	Organization Capability	.756	5
3	Information Technology	.822	5
4	Knowledge Capability	.805	7

Source: Researchers computation, 2025.

Source: SPSS Analysis Researchers Computation 2025The survey result shown in table above, the variables have Cronbach Alpha a value above 0.7, which means that they are Reliable.

10.1.2. Instrument Validity

According to Kothari (2004), validity aims at establishing the results, which are linked with the condition. It is concerned with the extent that the scale accurately represents the construct of interest. In order to assure the validity of the measurement instrument of the study is conducted based on the literally accepted conceptual framework that clearly indicate the theoretical construct and associated with the measurements valid to evaluate factor affecting of E-Business project implementation.

3.1.3 Ethical consideration

After communicating the significance of the study's findings to the enterprise is administrative staff the researcher does his best to address ethical considerations of confidentiality and privacy. All of the study subjects are informed of the studies objectives, and their verbal agreement is obtaining. Prior data collection, participants are also informing of their full right to withdraw from or decline participation in the study.

CHAPTER FOUR
DATA PRESENTATION AND ANALYSIS

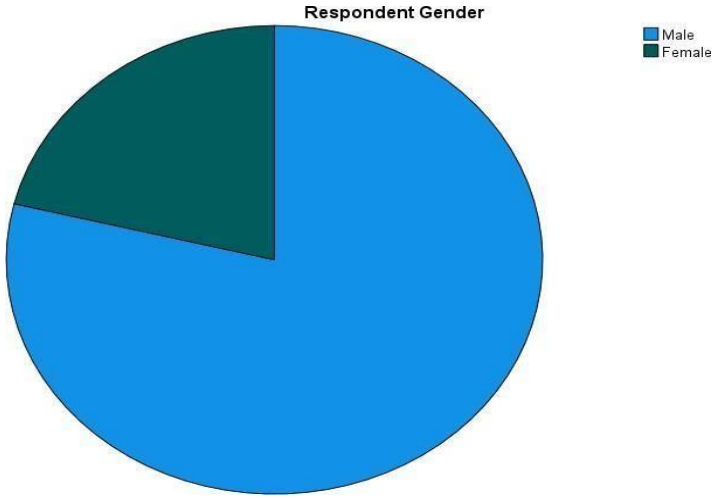
4,1 Overview of the Data Analysis

The study considered One Hundred twenty (120) questionnaires to the respondents as stated from the computed sample size gotten from the target population number, However, out of one hundred twenty (120) distributed questionnaires only One Hundred Four (104) were duly returned and thirteen (16) questionnaires were not returned.

4.2. Analysis of Respondent Demographic Data

In this Part of analysis presented the Respondent Demographic Data which included, Gender, Age, Education level, service year and work position were considered.

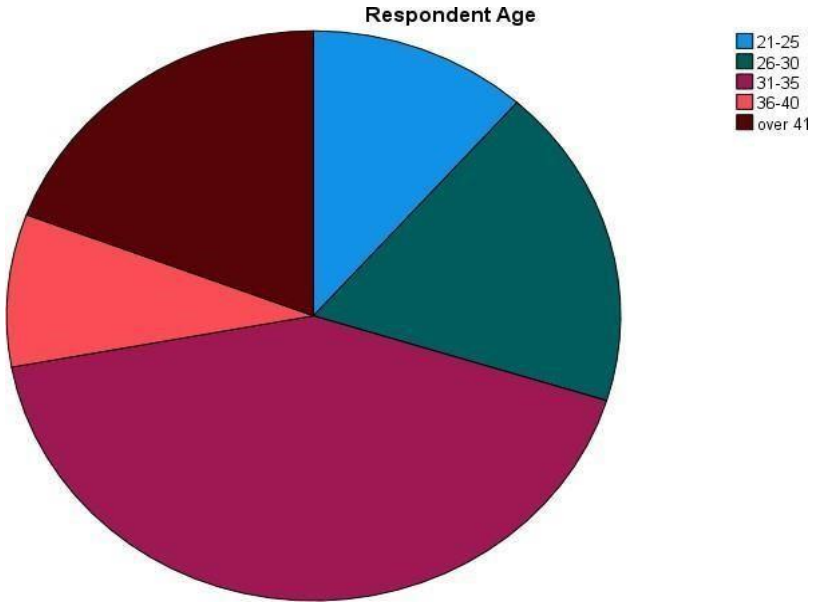
Figure 2. Sex Distribution of Respondents



Source: Researchers computation, 2024.

From the gender distribution of the sampled respondents it was shown that 71(68.3%) respondent are Male and the remaining 33(37.7%) are female. This indicates that the number of Male (71), respondents is more than the Female (33), respondents. the result does not have affect as the research because is not gender based.

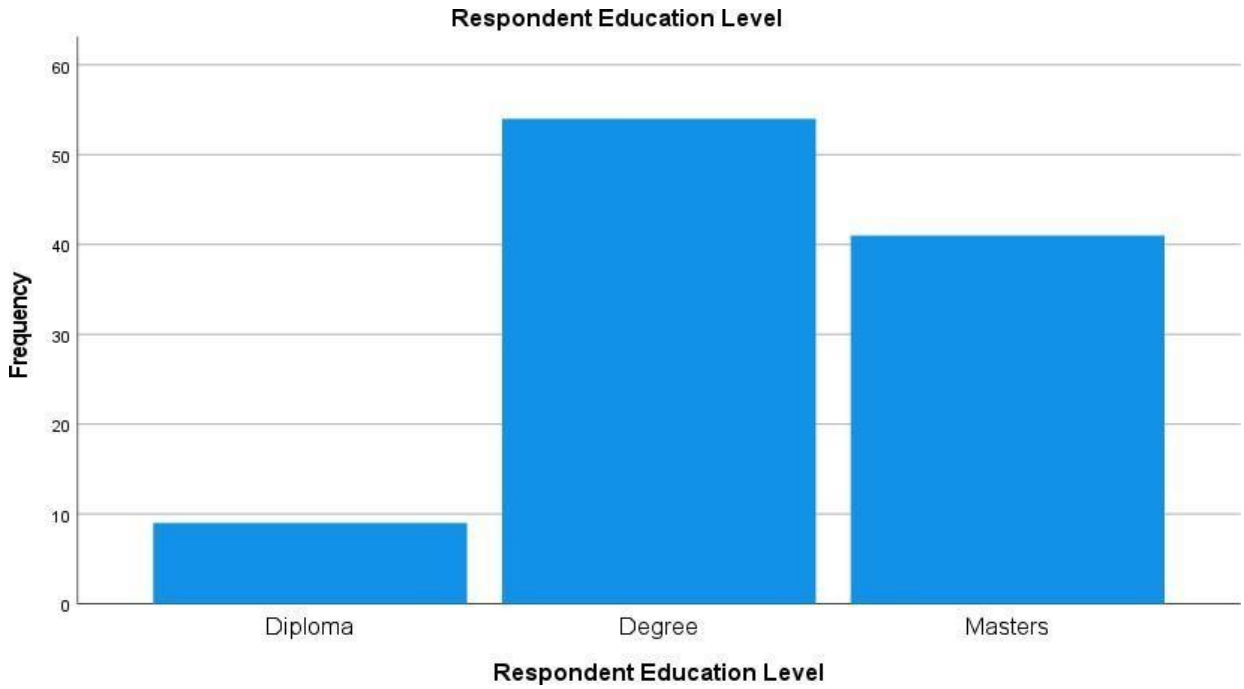
Figure 3. Respondents' Age



Source: Researchers computation 2024.

As indicated in Figure 4.2, the distribution of the sampled respondents shows that 12 (11.5%) of the respondents are of the age group of less than 21-25 years, 19(18.3%) of the participants are also in the ages 26- 30 years, 44 (42.3%) of the respondents are the age group of 31-35 years, 9(8.7%) of the respondent are the age group 36-40 years,20 (19.2%) of the respondent are the age group > 41 years. the result does not affect as the research because is not age based.

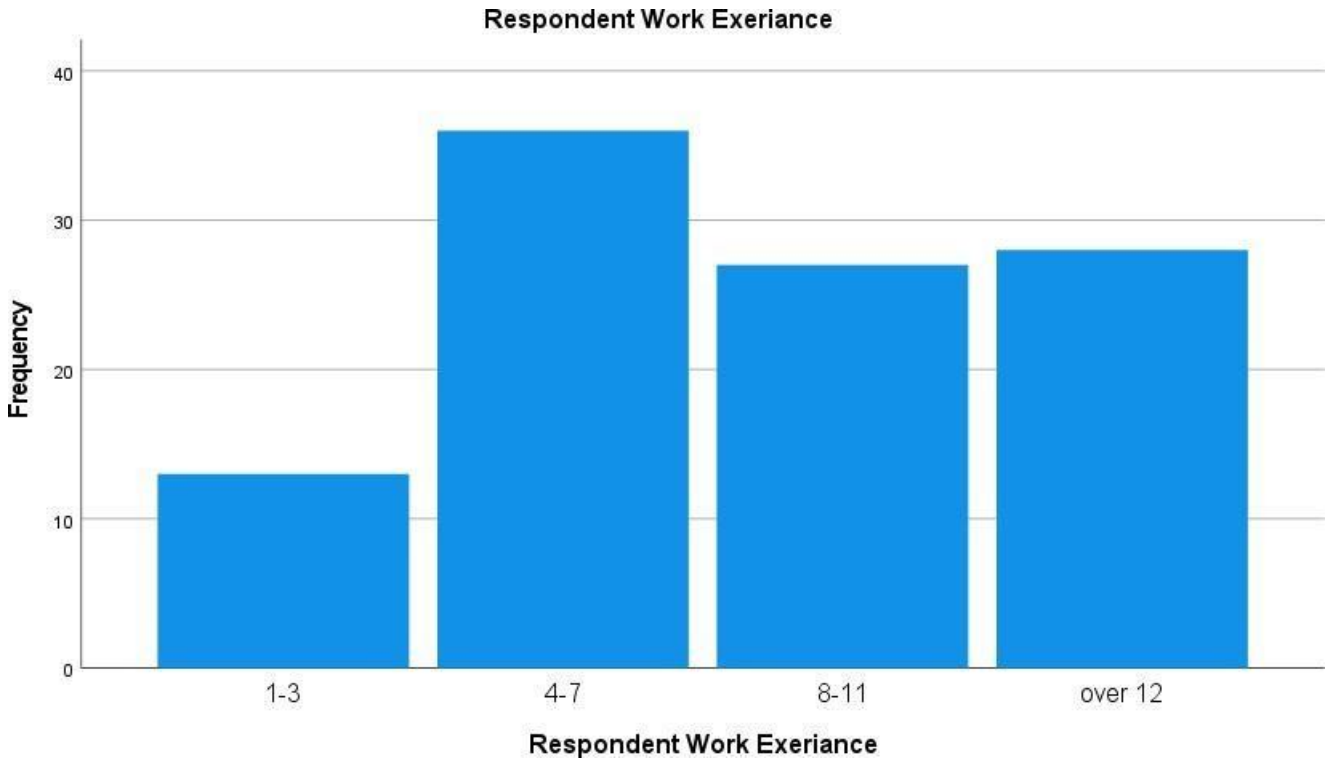
Figure 4. Respondents' Education Level



Source: Researchers computation 2025.

From the respondent of level of education among distributions it was shown that nine (8.7%) of the respondents had Diploma level, 54 (51.9%) of the respondents had Degree level, 41 (39.4%) of the respondent had master's level, the result does not affect as the research because the research is not respondent education level based.

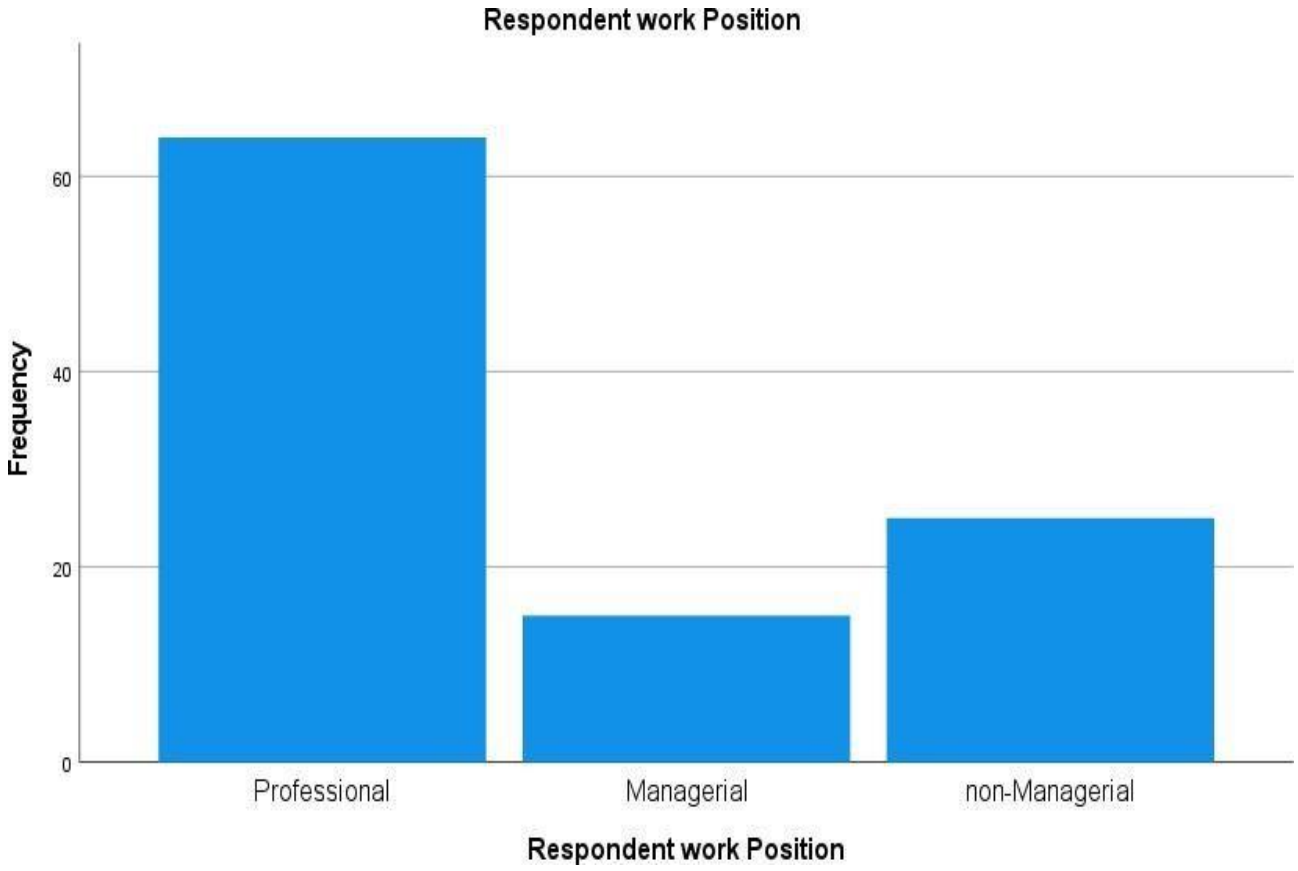
Figure 5. Respondents' Work Experience



Source: Researchers computation 2025.

From the respondent service year the result shows that 13(12.5%) of the respondents were 1-3 years worked on the bank, 36(34.6%) of the respondents were worked 4-7 years on the bank, 27(26.%) of the respondents were 8-11 years worked on the bank, 28(26.9%) of the respondents were > 12 years worked on the bank. the result does not affect on the research because is not service year based.

Figure 6. Respondents' work Position



Source: Researchers computation 2025.

From the respondent work position, the result shows that 64(61.5%) of the respondents were worked on professional level, 15 (14.4%) of the respondent were worked on managerial level, 25(24%) of the respondent were worked on non-managerial level. the result does not affect on the research because is not respondent work position based.

4.3. Analysis of Structural Questions

1, Research Question One: What is the effect of the Organization Capability on E-Business implementation?

Table 2: Descriptive statistics the effect of the Organization Capability on E-Business implementation

Items	N	Minimum	Maximum	Mean	Std. Deviation
Our bank Web applications are integrated and serving different functional areas.	104	2.00	5.00	3.7308	.82710
Implementing the changes to work procedures initiated by the adoption of e-business is compatible with the beliefs and values in our firm	104	2.00	5.00	3.7788	.73678
Using reachable central database for various applications gives the bank more flexibility	104	2.00	5.00	3.9519	.93870
Implementing the changes caused by the adoption of e-business is compatible with existing operating practices	104	3.00	5.00	4.0192	.57422
The telecommunications infrastructure in your bank is good.	104	2.00	5.00	3.5673	.83334
Valid N (list wise)	104				

Source: Research computation 2025

The results of the study survey on item one, Table 1, indicate that the bank's Web applications are integrated and serving different functional areas. The respondents resolute that agreed with a general mean response of 3.7308 and a standard deviation of .82710, that the second item Implementing the changes to work procedures initiated by the adoption of e-business is compatible with the beliefs. The respondents that agreed with a general mean response of 3.7788 and a standard deviation of .73678. In relation to the third item, the research survey found that using reachable central database for various applications gives the bank more flexibility. The respondents agreed, with a general mean response of 3.9519 and a standard deviation of .93870, that this training is beneficial. The fourth item showed that implementing the changes caused by the adoption of e-business is compatible with existing operating practices.

The general mean response was 4.0192, with a standard deviation of .57422, indicating agreement among the respondents. Regarding the fifth item, the research survey revealed that the telecommunications infrastructure in your bank is good. The respondents agreed, with a general mean response of 3.5673 and a standard deviation of .83334, the survey results indicate that respondents agree on the effectiveness of E- business implementation provides every organization and every business professional with new prospects and challenges. An electronic business information system is a device, method or business method, which uses hardware, software, network, and brain ware technology in order for different business activities between organizations to interact, transact and exercise without being restricted by time and place.

In order to achieve business success on a national and global level, e-business information systems are an important component for organizations. In order to support the functions of companies, such as accounting, production, marketing, finance and human resources, electronic information systems are necessary. The information system consists of an accounting information system, a production information system, a marketing information system, a financial information system and an information system for human resources. E-Business presents five advantages, namely: efficiency (reduction in operational costs); efficiency (improvement in the quality of service); reach (expanding company scope and movement); structure (change in business form and type); and opportunity (opening opportunities for businesspeople to innovate to create new products or services).

In addition, according to the results of the study, organizational learning capabilities seemed to be the first to give attention and come up with improvement for e-business implementing companies. These findings are in line with previous research that proposed the importance of the learning organizational capabilities and practices in e-businesses and e-business implementation processes, suggesting that the organizations must be always learning, and the employees have to be constantly trained to acquire knowledge and new skills in order to be capable of prosperously accomplishing their responsibilities causing a better organizational performance**.**

2, Research Question Two: What is the effect of Technology Capability on E-business implementation?

Table 3: Descriptive statistics the effect of the Technology Capability on E-Business implementation

Items	N	Minimum	Maximum	Mean	Std. Deviation
IT employees are highly specialized and Knowledgeable of e-business functions.	104	2.00	5.00	3.6250	.81476
The adoption of e-business is compatibility with existing IS infrastructure	104	2.00	5.00	3.6154	.65815
I think that our partners are satisfied of using our extranet	104	1.00	4.00	3.3750	.84976
The bank has intention to increase involvement in e-commerce	104	2.00	5.00	4.1731	.90781
The bank has best information Technologies infrastructure	104	2.00	5.00	3.6442	.98452
Valid N (list wise)	104				

Source: Research computation 2025

The study's survey yielded results that are summarized in Table 2. The findings indicate that IT employees are highly specialized and knowledgeable of e-business functions. The mean response for this item was 3.6250, with a standard deviation of .81476 on the Likert scale. This signifies agreement among the respondents, suggesting that they believe the system is effective. Similarly, the research survey revealed that the adoption of e-business is compatibility with existing IS infrastructure. The general mean response for this item was 3.6154, with a standard deviation of .65815, indicating agreement on the Likert scale. Furthermore, the survey discovered that I think that our partners are satisfied of using our extranet. The mean response for this item was 3.3750, with a standard deviation of .84976, representing agreement on the Likert scale.

Moreover, the survey findings indicate that the bank has intention to increase involvement in e-commerce. The mean response for this item was 4.1731, with a standard deviation of .90781, again signifying agreement on the Likert scale. In addition, respondents agreed that the bank has best information Technologies infrastructure. The mean response for this item was 3.6442, with a standard deviation of

.98452, denoting agreement on the Likert scale. The results of the present study indicate that an e-business has to be capable of functioning within and beyond its organizational framework.

Therefore, the study resulting implications have had a major role in transforming such sectors and have affected the economic-development process in developing, the banking sector is an example in which information technology infrastructures have had implications on the economic development of many banks in the developing world. It is important to note that the banking industry was one of the very first to utilize information technology and has thus a record of influencing the development process through technology. There are many examples of information technology applications in the banking sector that have helped build new markets and fuel the economy. For example, automated teller machine (ATM) technology adoption has increased community efficiency, which led to a reduction in costs, improvement of quality, and increase in the added value to customers. However, some of the implementations of information technology in the banking sectors reduce transaction costs per customer and enable banks to provide.

3, Research Question Three: How is the effect of knowledge capability on E- business? Table 4: Descriptive statistics the effect of the Knowledge Capability on E-Business implementation

Items	N	Minimum	Maximum	Mean	Std. Deviation
The bank's employees have sufficient knowledge how to implement online processes	104	2.00	5.00	3.7500	.78518
The training courses will increase their awareness about new updates in e-business field	104	2.00	5.00	4.0385	.68156
The bank benefit too much extent using an intranet and extranet	104	3.00	5.00	3.7981	.76805
Bank employees are aware of e-business functions	104	2.00	5.00	3.8269	.75611
I think that our bank affected by positivity E-Banking system	104	2.00	5.00	3.6635	.79575
The bank use e-business system to support customers on-line	104	3.00	5.00	3.9327	.62728
our bank will lose its competitive advantage if does not transfer to e-business	104	2.00	5.00	4.0096	.97039
Valid N (list wise)	104				

Source: Research computation 2025.

According to the survey results presented in Table 3, it was observed that the bank's employees have sufficient knowledge of how to implement online processes. The respondents agreed that this system plays a significant role in various aspects. For item one, the general mean response was 3.7500 with a standard deviation of .78518 this indicates that the respondents agreed on the importance of the training courses will increase their awareness about new updates in the e-business field. Item two showed a general mean response of 4.0385 with a standard deviation of .68156. This suggests that the bank benefits too much extent using an intranet and extranet. The general mean response for item three was 3.7981 with a standard deviation of. 76805. This indicates that the respondents agreed that the Bank employees are aware of e- business functions. For item four, the general mean response was 3.8269 with a standard deviation of .75611.

This implies that the respondents agreed that I think that our bank is affected by the positive E-Banking system. Item five had a general mean response of 3.6635 with a standard deviation of. 79575.This implies that the respondents agreed that the bank use e-business system to support customers on-line. Lastly, for item six, the survey results showed a general mean response of 3.9327 with a standard deviation of .62728. The findings suggest that our bank will lose its competitive advantage if does not transfer to e-business. For item seven, the general mean response was 4.0096 with a standard deviation of .97039. Overall, the survey results highlight a consensus among respondents regarding the significance and efficacy of the Knowledge capability affecting E-business adaptation.

The study results indicate that the human factor (Knowledge capital) has a central role in successfully transforming every company into a modern digital organization. After all, the technology may be there, employees of all organizational levels are the ones responsible for exploiting its advantages and developing a competitive advantage. Therefore, the bank managers should fully understand that a successful e-company is, first of all, a learning organization. Employees in such an organization should be trained on a continuous basis, so they can acquire additional knowledge and technical skills. Employee development should enhance organizational knowledge and improve both technical skills that needed for successful e-business implementation. Additionally, highlight the significance of knowledge Capability in the e-business implementation process. Such a finding indicates that bank managing intellectual and social organizational capital is crucial in meeting the objectives and requirements of e-business. Bank Managers should build a coherent knowledge infrastructure,

E-Business Project (Dependent Variable)

Table 5: Descriptive statistics for Dependent Variable of the study

Items	N	Minimum	Maximum	Mean	Std. Deviation
In near future the bank has Intention to expand on line business	104	2.00	5.00	4.1442	.64489
the bank focus on e-commerce for business development	104	2.00	5.00	3.8173	.69344
E-business is useful to provide a better mode of transaction communication	104	2.00	5.00	4.5192	.60709
E-business is useful to provide more timely and accurate information for decision making	104	3.00	5.00	4.4327	.57055
E-business is useful to expand market for existing products/services	104	3.00	5.00	4.3077	.59246
E-business is useful to improve coordination with trading partners	104	3.00	5.00	4.2981	.57251
Valid N (list wise)	104				

Source: Research computation 2025

The survey results in table 4, indicate that in terms of the first dependent variable, it was found that In near future the bank has Intention to expand on line business, with a general mean response of 4.1442, and a standard deviation of .64489, signifying agreement among respondents. Similarly, for the second dependent variable items, it was discovered that respondents agreed that their bank focus on e- commerce for business development, with a general mean response of 3.8173, and a standard deviation of .69344. The survey also revealed that for the third item of the dependent variable, respondents agreed that E-business is useful to provide a better mode of transaction communication, with a general mean response of 4.5192 and a standard deviation of .60709.

In addition, the survey found that E-business is useful to provide more timely and accurate information for decision, as indicated by a general mean response of 4.4327, and a standard deviation of .57055. For the fourth item. Furthermore, respondents agreed that the E-business is useful to expand market for existing products/services, with a general mean response of 4.3077,

and a standard deviation of .59246 for the fifth item. Finally, for the sixth item, respondents agreed that they E-business is useful to improve coordination with trading partners, as indicated by a general mean response of 4.29813, and a standard deviation of .57251.The statistical analysis of the study examined this fact among organizational learning capabilities, knowledge management capabilities and IT capabilities, E- business is causing organizational transformation and building competitive advantage in case the implementation process is well understood and utilized within the organization. The results of previously conducted studies confirm that successful ebusiness implementation is expected to understand the importance of organizational capabilities, knowledge capability and their e- business project implementation.

4,4 Hypothesis Test

Hypothesis one: Organization Capability has positive and significant effect on E-Business Project Implementation

Table 6: Mode Summary for Hypothesis One

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.410[a]	.168	.160	.38542	1.463
a. Predictors: (Constant), Organization Capability					
b. Dependent Variable: E-Business Project					

Table 7: Hypothesis One ANOVAa

Model		Sum of Squares	df		Mean Square	F	Sig.
1	Regression	3.069		1	3.069	20.661	.000[b]
	Residual	15.152		102	.149		
	Total	18.221		103			
a. Dependent Variable: E-Business							
b. Predictors: (Constant), Organization Capability							

Table 8: Hypothesis One Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF

1	(Const ant)	3.086	.260		11.884	.000	2.571	3.601		
	OC	.306	.067	.410	4.545	.000	.173	.440	1.000	1.000
a. Dependent Variable: E-Business										

As it is shown in the table 6, organizational Capabilities have positive and significant paths (p <0.000) leading to e-business implementation success. The Organizational capabilities have the most contribution to e-business implementation success with a β value of 0.410 which indicates that it is a strong predictor of e-business successful implementation. To add more, a large absolute t value (11.8 and 4.54) and p-value shows that the predictor variable has contribution to the criterion variable.

The value of coefficient of determination (R^2), the beta, t-statistic and the sig. (which is known as p-value) were calculated. The value of multiple correlation coefficient (R^2) is 0.168, which indicates a strong positive relationship between organizational capabilities and e-business successful implementation. Coefficient of determination indicates the change in the dependent variable caused by the change in independent variables. Thus, these organizational capabilities account for 16.8% of the variance of the e- business successful implementation. The adjusted (R^2), is 0.160, indicates the generalizability of the model. It allows generalizing the results taken from the respondents to the whole population.

Hypothesis Two: Knowledge Capability has positive and significant effect on E-Business Project Implementation

Table 9: Mode Summary for Hypothesis Two

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.496[a]	.246	.239	.36701	1.718
a. Predictors: (Constant), Knowledge Capability					
b. Dependent Variable: E-Business					

Table 10: Hypothesis Two ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.482	1	4.482	33.279	.000[b]
	Residual	13.739	102	.135		
	Total	18.221	103			
a. Dependent Variable: E-Business						
b. Predictors: (Constant), Knowledge Capability						

Table 11: Hypothesis Two Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	2.723	.268		10.175	.000	2.192	3.254		
	KC	.396	.069	.496	5.769	.000	.260	.533	1.000	1.000
a. Dependent Variable: E-Business										

The results of model and summary Anova as it is shown above, Knowledge Capabilities have positive and significant paths ($p < 0.000$) leading to e-business implementation success. The Knowledge capabilities have the most contribution to e-business implementation success with a β value of 0.494 which indicates that it is a strong predictor of e-business successful implementation. To add more, a large absolute t value (10.17 and 5.76) and small p-value shows that the predictor variable has contribution to the criterion variable.

The finding value of coefficient of determination (R^2), the beta, t-statistic and the sig. (which is known as p-value) were calculated. The value of multiple correlation coefficient (R^2) is 0.246, which indicates a strong positive relationship between Knowledge Capabilities and e-business successful implementation. Coefficient of determination indicates the change in the dependent variable caused by the change in independent variables. Thus, these Knowledge Capabilities account for 24.6% of the variance of the e- business successful implementation. The adjusted (R^2), is 0.239, indicates the generalizability of the model.

It allows generalizing the results taken from the respondents to the whole population.

Hypothesis There: IT Capability has positive and significant effect on E-Business Project Implementation

Table 12: Mode Summary for Hypothesis Three

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.384[a]	.147	.139	.39034	1.614
a. Predictors: (Constant), Information Technology Capability					
b. Dependent Variable: E-Business					

Table 13: Hypothesis Three ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.680	1	2.680	17.591	.000[b]
	Residual	15.541	102	.152		
	Total	18.221	103			
a. Dependent Variable: E-Business						
b. Predictors: (Constant), Information Technology Capability						

Table 14: Hypothesis Three Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	3.337	.222		15.053	.000	2.898	3.777		
	IT	.248	.059	.384	4.194	.000	.131	.366	1.000	1.000
a. Dependent Variable: E-Business										

The finding results as it is shown in the Table 13, Information Technology Capabilities have positive and significant paths (p <0.000) leading to e-business implementation success. The Information Technology capabilities have the most contribution to e-business implementation success with a β value of 0.384 which indicates that it is a strong predictor of e-business successful implementation. To add more, a large absolute t value (15.053 and 4.194) and small p-value shows that the predictor variable has contribution to the criterion variable.

The study results value of coefficient to determination (R^2), the beta, t-statistic and the sig. (which is known as p-value) were calculated. The value of multiple correlation coefficient (R^2) is 0.147, which indicates a strong positive relationship between Information Technology Capabilities and e-business successful implementation. Coefficient of determination indicates the change in the dependent variable caused by the change in independent variables. Thus, these Information Technology Capabilities account for 14.7% of the variance of the e-business successful implementation. The adjusted (R^2), is 0.137, indicates the generalizability of the model. It allows generalizing the results taken from the respondents to the whole population.

4.5. Correlation Analysis

Table 15: Correlation Analysis of the Study Findings.

The Study Dependent and Independent Variable		E-Business	Organization Capability	Information Technology	Knowledge Capability
E-Business project	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	104			
Organization Capability	Pearson Correlation	.410**	1		
	Sig. (2-tailed)	.000			
	N	104	104		
Information Technology Capability	Pearson Correlation	.384**	.521**	1	
	Sig. (2-tailed)	.000	.000		
	N	104	104	104	
Knowledge Capability	Pearson Correlation	.496**	.506**	.636**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	104	104	104	104
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Research computation 2025

The survey result table 14, presents the correlation coefficient (E-Business Project Implementation and Organization Capability, Knowledge Capability and IT Capability) for the degree of association measure within the variables considered in this study correlation values ranges from -1 to 1, where

.410, .384, .496, indicates a very strong relationship between the intersecting variables as presented

4.6. Summary of overall Hypothesis findings

From the analysis conducted, three hypotheses are rejected with details as follows

Table 16: Summary of Hypothesis Testing result

No	Hypothesis	Level Significant of	Conclusion	Types of Relation ship
1	Organization Capability has positively and significantly effect on E- Business project Implementation	5% Level Significant of	Rejected	Positive
2	Knowledge Capability has positively and significantly effect on E-Business project Implementation	5% level Significant of	Rejected	Positive
3	IT Capability has positively and significantly effect on E-Business project Implementation	5% Level Significant of	Rejected	Positive

4.7. Discussion of the study findings

The present study developed a model that examines the organizational capabilities that contribute to the successful implementation of e-business. The model was based on the synthesis of previous studies, and the results of the statistical analysis revealed that “organization size”, “organization readiness” and “” are the most significant factors for successful e-business implementation.

Moreover, the role of "firm size" was underlined by the data. This finding technically means that as the number of employees' increase, the company has the ability to better adopt Information technologies, such as e- business Implementation. The results regarding the dimension of "knowledge capabilities" revealed that only "knowledge capability" has a statistically significant impact on successful e-business implementation, while "level of education" and "Training availability" enables an e-business to succeed in managing internal and external organizational procedures and, hence, has a positive impact on the development of new effective solutions of e-business practices.

Therefore, "knowledge capability" is a significant capability that can help employees utilize knowledge effectively, organize knowledge and improve interactions. Using "knowledge capability" as a vehicle of transformation, organizations should reform their structure, so as to allow information to be disseminated freely among different departments and business partners**.**

On the other hand Information Technology capability" enables an e-business Implementation succeed and, hence, has a positive impact on the development of new effective solutions of e-business practices. Therefore, "IT capability" is a significant capability that can help employees. . This suggests that the interaction of IT personnel's business skills and IT knowledge resources enable market competency. IT connectivity plays a significant role in analyzing customers, competitors, and market information absorbed and assimilated into the business strategy, enabling market driven competencies to respond to high external pressures. Besides, IT personnel skills with high IT expertise would improve firms by reallocating resources, upgrading product design, reconfiguring business processes, and advancing banking service systems to enhance technological competencies.

Along with this, statistical support was found for the significant impact of the organizational capabilities, Knowledge capability and IT capabilities on e-business successful implementation. Hence, H1 and H3 were rejected. In addition, the results of the testing hypothesis of the study revealed that organizational capabilities, Knowledge capability and IT capabilities have a significant impact on e- business implementation success. Thus, it can be concluded that there is a tendency for high levels of success in ebusinesses to be associated with a strengthening of organizational capabilities, Knowledge capability and IT capabilities.

This indicates that factors and challenges should be addressed in conjunction with all other affected factors and challenges to address them most effectively and beneficially. Thus, by only understanding the challenges of e-business adoption in banking industry but also understanding the relationships between them, banking industry would be able to determine the best strategies for overcoming and eliminating these challenges to take full advantage of the value and benefits e-business adoption has to offer.

CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATION

2.1. Summary of the Finding

This Study Examines whether Factors Affecting E- Business Project Implementation in the case of Anbes Bank at head office. The study independent variables were Organizational Capability, Technological Capability and Knowledge Capability has a positive and significantly effect on e-business Project Implementation. Based on the testing of direction and the discussion of the results of the research on the use of e-business Project Implementation, it can be concluded that partially only organizational capability variable is positive t value, than t values so it can be said there is effect of organizational capability on e- business project Implementation, another finding of this variable is a significant lower than 5% alpha which states that there is significant effect of organizational capability variable on e-commerce project implementation. For Information Technology variables there is a positive and significant influence on e- business project implementation, results of the research t value and the 5% alpha values were positively and significantly affecting e- business project implementation. While for external knowledge capability variable there is positive and significant influence on e-business Project implementation, results of the research t value and the 5% alpha values were positively and significantly affect e- business project implementation.

5.2. Conclusion

E-business is causing organizational and IT transformation and building competitive advantage in case the implementation process is well understood and utilized within the organization. The results of previously conducted studies confirm that successful e-business implementation is expected to understand the importance of organizational capabilities, Knowledge Capability and IT Capability, and their role in e- business success implementation. The statistical analysis of the study examined these factors among organizational capabilities, knowledge Capabilities and IT capabilities seemed to be the first to give attention and come up with improvement for e-business implementing companies.

These findings are in line with previous research that proposed the importance of the organizational capabilities, Knowledge Capability and IT Capability and e-business implementation processes, the respondent suggesting that the organizations capability must be always important,

and the employees must be constantly trained to acquire knowledge and new skills in order to be capable of prosperously accomplishing their responsibilities causing a better organizational performance. E-business can create value in case resources and capabilities are able to complement each other and generate synergies. Consequently, an adequate level of training availability, technical capability and e-business knowledge taken together facilitate successful e-business implementation and performance. Furthermore, IT capabilities were found to have a statistically significant impact on e- business implementation success, which emphasizes the technological consideration from both IT infrastructure and IT human capital perspectives. The outcomes of the present study point out e-business project successful Implementation these factures Importance's. With respect to that direction, aspects of organizational capability and IT assimilation should be taken under consideration regarding the successful implementation of e-business principles. In sum, organizations should bear in mind that focusing on technology is enough for a critical success factor in e-business implementation. Human factor (human capital) has an important role in successfully transforming every company into a modern digital organization, and the best scenario is when this factor is supported with the technology. Otherwise, the technology may be there, employees and their capabilities to exploit the technology, which oversees revealing and representing the advantages of the organization and establishing the competitive position for the company.

5.3. Recommendation

This study, future research has been identified that can be used to steer the field of e-business implementation in Anbesa bank. As the findings identified that many studies have researched the relationship between the identified factors such as organization capability, Knowledge capability and IT capability, this could be recommended as an area for future research and how those relationships can be exploited to improve e-business implementation in Anbesa bank. by providing empirical data to support the developed model. As it was identified that this study used was limiting, future research could include literature from the time that e-business implementation was first introduced in developing up until literature to find whether and how factors of e-business implementation have changed or evolved for Anbesa bank and how these patterns could affect e-business implementation in banking Industry in the future. Another potential future research aspect could look at practical solutions for eliminating the challenges of e-business, such as Anbesa bank that could be used as a guideline for banking industry to follow that would be customizable to their unique characteristics to assist in reducing the challenges they factors.

5.4. 5,4 Further Researchers

This research was conducted in a short time and the respondent was limited to 120 respondents within Anbesa Bank head office. The level of questionnaire is quite low, therefore for the next researcher can choose the questionnaire directly and added additional branches so that it will improve the return of questionnaire and the obtained sample can be bigger. Although these three independent variables such as Organization Capability, Knowledge Capability and IT Capability are able to answer and represent the factors that support e-business project Implementation, it would be better if the next researcher can see other variables such as taking into account internal factors, as well as examining the inhibiting factors of e-business Implementation.

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Appendix

INTRODUCTION

This questionnaire is designed to collect firsthand information for a thesis conducted in partial fulfillment of Master

Degree in Project Management under the title of "Employees' perception towards Compensation and Benefit in the case of Anbesa International Bank At head office Addis Ababa. Your response is highly valuable to conduct this study and then to arrive at legitimate results. I hereby request you to fill these questionnaires and give it back at the earliest time possible. Any information you present will keep absolutely confidential and will be used for academic purpose. I would like to thank you in advance for your effort and precious time to fill the questionnaires.

- ✓ You don't need of write your name.
- ✓ Indicate your response by putting at tick ( ) in the provided box.
- ✓ Read each statement.
- ✓ Contact me for any clarity 0900781476.

Section A: Demographic data of the respondent

1, Sex A) Male B) female

2, Age A) 21—25 C) 31—35

B) 26—30 D) 36—40 E) over 41

3, Education level A) Diploma C) Masters B) BA degree D) Phd

4, For how long have you been employed in this organization

A) 1—3 years B) 4—7 years C) 8—11 years D) >12 years

5, Position in the organization A) Professional B) managerial C) non managerial **Section B:** the following statement deal with Human Resource Management Practices In your organization please tick ( ) only one number that best reflects your opinion on the following five point scale (1, strongly disagree. 2, Disagree. 3, Neutral. 4, Agree. 5 Strongly agree.)

Items		**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
No	**E- Business project**	1	2	3	4	5
1	Bank employees are aware of e-business functions					
2	the bank focus on e-commerce for business development					
3	E-business is useful to provide a better mode of transaction communication					
4	E-business is useful to provide more timely and accurate information for decision making					
5	E-business is useful to expand market for existing products/services					
6	E-business is useful to improve coordination with trading partners					
No	Organization Capability	1	2	3	4	5

1	Our bank Web applications are integrated and servingdifferent functional areas.					
2	Implementing the changes to work procedures initiated by the adoption of ebusiness is compatible with the beliefs and values in our firm					
3 4	Using reachable central database for various applications gives the bank more flexibility.					
	Implementing the changes caused by the adoption of e-business is compatible with existing operating practices					
5	The telecommunications infrastructure in your bank is good.					
No	Technology Capability	1	2	3	4	5
1	IT employees are highly specialized and knowledgeable of e-business functions.					
2	The adoption of e-business is compatibility with existing IS infrastructure					

3	I think that our partners are satisfied of using our extranet.					
4	The bank has intention To increase involvement in e-commerce					
5	The bank has best information Technologies infrastructure					
No	Knowledge Capability	1	2	3	4	5
1	The bank's employees have sufficient knowledge how to implement on line processes					
2	The training courses will increase their awareness about new updates in e-business field.					
3	The bank benefit too much extent using an intranet and extranet					
4	In near future the bank has Intention to expand on line business					
5	I think that our bank affected by positivity E-Banking system					
6	The bank use e-business system to support customers on-line					
7	our bank will lose its competitive advantage if does not transfer to e-business					