



**St. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF PROJECT MANAGEMENT**

**ASSESMENT OF AGENT BANKING PROJECT IMPLEMENTATION IN
COMMERCIAL BANK OF ETHIOPIA**

By

FITSUM RUGA

January, 2019

ADDIS ABABA, ETHIOPIA

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COMMERCIAL BANK OF ETHIOPIA**

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**ST. MARY'S UNIVERSITY
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APPROVAL PAGE**

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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of the research advisor. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Name

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St. Mary's University, Addis Ababa January, 2019

ENDORSEMENT

I, the undersigned, certify that I read and hear by recommend for acceptance by St. Mary University a thesis entitled " Assessment of Agent Banking Project Implementation In Commercial Bank Of Ethiopia" in partial fulfillment of the requirement for the degree of Master of Arts in Project Management.

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Advisor

Signature

St. Mary's University, Addis Ababa January, 2019

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List of Abbreviation/ Acronyms

ATM	Automatic Teller Machine
CBE	Commercial Bank of Ethiopia
HR	Human Resource
NBE	National Bank of Ethiopia
PMI	project management institute
PMO	Project Management Office
POS	Point of Sale
SPSS	Statistical Package for Social Science
USSD	Unstructured Supplementary Service Data

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Abstract

This study aim is to assess the project implementation of Agent banking in commercial bank of Ethiopia. The study applied descriptive research design and used both questionnaires and semi structured interview to gather the data. To analyze the data, both qualitative and quantitative approach were used. The quantitative data were analyzed with the use of SPSS version 20 software using statistical tools of frequency, percentage, mean score and standard deviation. And the data gathered from the open ended questions presented in combined way. The result shows that Lack of comfortable organizational structure to implement, Lack of adequate training, employee resistance, insufficient resource availability, low management support and involvement of stakeholders are the internal challenges and ICT infrastructure and network problem at the time of implementation, rules and regulations of the governing body are the external factors of the implementation process. On the other hand, problems in giving clear roles and responsibilities of peoples, problems in team member selection are problems in the implementation team. And hinder the implementation effectiveness of the project. In addition lack of support from top managements, weak periodic monitor and evaluation of the implementation stages, time delays, and poor resource allocation in the organization, cost overrun from the planned budget implementation plan is not communicated clearly and ineffective project management plan communications are expected from the top management to resolve. The studies also assess the above discussed challenges, problems and project implementation practices and suggests recommendations.

Key words: Agent Banking project, Project Implementation, project team development, project implementation process.

Chapter one

INTRODUCTION

1.1. Background of the Study

In our globalized world sitting without any change and improvement leads organization their existence in question. Now a days With the rushing and increasing flows of information and communication, organization can now access more information from all over the world so improving organizational performance only from internal perspective have impact because organization must observe what is happening in the globe to be more effective and efficient organization (Heerwagen, 2016).

Due to the changing environment, organizations have to constantly adapt their activities and internal configurations to reflect new external realities as they arise. Failure to do this may jeopardize the future success of the organization (Aosa, 1992). Organizations now a day constantly realizing advancements that eliminate their backward and time taking working trends in light of the fact that in globalization world removing down old working system and executing new innovation is mandatory and very essential to every organization to be successful and achieve its objective (Kevin, 2017).

According to Chikati (2015), Projects have contributed changes that benefit society and improved living conditions for many people. Project is a series of finite dependent activities whose successful accomplishment results in the delivery of the expected economic value that validated by doing the project and it emerges from unmet needs and to take advantage of unexploited business opportunity and those needs might be to find a solution to a critical business problem Robert (2014).

Project management is the application of knowledge, skills, tools and techniques throughout the project life cycle to successfully carry out a project within time, budget and agreed quality or performance and it is accomplished through the application and integration of the project management processes group of initiating, planning, executing, monitoring and controlling, and closing (PMI, 2013).

Hence, Project implementation is one part of project life cycle and it is major part in Project execution process. Since projects are one of kind endeavor, there may be little in way of experience, normal working relationships, or established procedure to guide participants. Properly managing project execution is very crucial, since a majority of the projects resources are expended during this phase (Paul & Jeannette, 2006). And also the majority of the project bulk work (80-85%) is done at the execution stage (Mishra & Tarun, 2005) managing project execution in a coordinated fashion will enhance project performance and it helps to realize project objectives: performance, within budgets and meeting schedule.

The executing process group consists of the processes used to complete the work defined in the project plan to accomplish the project's requirements. This stage involves putting the plan into action and actually 'doing' the project. The execution stage includes managing the people, resources and project process (Barbara, 2004).

New technologies have brought enormous changes to the banking sector. The advancement of technology makes the delivery of banking products and services more convenient and efficient than ever before. Banks are using the technology to deliver their service since it saves cost, and uses as a competitive advantage to support their service with new developments, helps them to be accessible with the unbanked population through different delivery channels. The banking sector has started giving its service through various channels like automatic teller machines (ATMs) and point of sale (POS) terminal as alternative beyond their branches.

Following the development of mobile technology other delivery channels have been developed. One of the delivery channels which are mainly focused on accessibility of the unbanked population is agent banking Falkena (as cited in Zerayehu et al., 2013) the banking sector is the largest component of the financial system, and it is roles impacts on all aspects of the economy. Since resources are scarce, the delay and excessive costs in the bank significantly affects the overall development of the country.

Agency banking presents opportunity for rapid expansion at minimal cost by leveraging on the existing investment of the retail agents through information and communication technology. The study shows that the main challenges facing agency banking implementation among KCB branches in Mombasa County are poor resource allocation, outdated and ineffective

technological instruments and lack of training of staff on the relevant policy issues and factors that have a bearing on agency banking

Therefore, the researcher take the commencement to conduct a study on assessment of agent banking project implementation in Commercial Bank of Ethiopia (CBE) and forward possible recommendations.

1.2. Background of the project

CBE implemented different projects to be competent in the banking industry, to satisfy its customer, to fulfill the deposit mobilization strategy, to increase accessibility of the bank throughout the nation, to create a good working environment and to achieve its vision to be **“a world class bank by the year 2025”**. From several projects **Agent Banking** project implementation is completed recently.

A banking agent is defined as retail or postal outlet contracted by a financial institution or a mobile network operator to process clients transactions rather than a branch teller, it is the owner or an employee of the retail outlet who conducts the transaction and lets clients deposit, withdraw, and transfer funds, pay their bills, inquire about an account balance, or receive government benefits or a direct deposit from their employer. Banking agents can be pharmacies, supermarkets, convenience stores, lottery outlets, post offices, and many more. Globally, these outlets are increasingly utilized as important distribution channels for financial institutions (Ignacio and Siedek, 2008). Ivatury et al. (2006) indicates that agency banking is a new distribution channel that allows financial institutions and other commercial actors to offer financial services outside traditional bank premises.

Commercial bank of Ethiopia using Mobile money service as a strategy that can help to build the resource mobilization process, strong relationships with their customers and increase its profits through the right management system and the application of customer focused profit generating institutions. CBE implemented the CBE-Birr project to take the advantages of agent banking service and this agent banking service is a recent phenomenon to the Ethiopian financial market. CBE-Birr is a name given to the mobile money service that includes agent banking, mobile money transfers and payment for goods and services.

Based on these facts, CBE is convinced that the potential of this market and want to take advantage of the new business model through which it can reach potential new customers. And thus, the bank acquires the Mobile Money solution /Agent Banking services/solution from Huawei Technology Ltd. The Mobile Money technologies are mainly basis on mobile network and personal cell phone as a delivery channels. Also, CBE Birr will reduce the conventional way of processing bank transactions. To begin the service, going to the bank is unnecessary; instead, customers can withdraw or deposit money in the nearby agent without getting a bank account.

The Commercial Bank of Ethiopia launched the Mobile money and Agent Banking services in the name of “CBE Birr “after securing pilot approval from NBE letter ref. FIS/BS/607/17,dated 01 June 2017 (CBE, 2017).The CBE-Birr project teams were organized in four groups: namely technical team, Business team, agent and merchant management team and branding and promotion team. There was one team leader for each classified team.

According to CBE (2017) the CBE Birr (Mobile Money) Service has been delivered through (USSD)Using this channels customers, Merchants, and Agents can access CBE Birr services dealing to *847# and by using Web Portals this channels Merchants, and Agents can access CBE Birr services via dedicated web pages <https://www.cbebirr.com.et:8442/payment/>

The national bank of Ethiopia (NBE) the supervisory body of the financial sector has issued a directive for the mobile and agent banking operation through its directive no FIS/01/2012. NBE issued the directive to strengthen the financial inclusion and widen the financial sector accessibility to the unbanked population especially the rural areas which are far distant from the areas where banking services are located.

Agent banking is a new project which assists the bank to conduct banking business on behalf of a financial institution through an agent (NBE, 2012). Following the NBE directive agent banking considered as one of the competitive advantage by Ethiopian banks and has got a focus. The directive issued aiming the use of technology and innovative financial service delivery channels such as mobile devices and agents have significant contribution in deepening financial service accessibility to the wider section of the population at an affordable price (NBE regulation). So that, implementation new technologies are the backbone for the banking industries to survive and challenge stiff competition.

1.3.Statement of the problem

As mentioned in the background part of the study, project execution stage is the longest stage in the project life cycle which consumes the most energy and most resources and it involves different challenges. Identifying those challenges which affect the project performance are very important for enhancing the project performance and for achieving the project objectives. Improvement in the project execution practices also equally important to enhance the project outcomes. Failure to manage project execution challenges and failure to improve project execution practices will affect the project cost, schedule and quality.

Project implementation consists of carrying out the activities with the aim of delivering the outputs and monitoring progress compared to the work plan (PMI, 2013). Implementation requires action and completing tasks; Erik W. Larson and Clifford F.Gray (2011) identified five key areas of project implementation: First, completing tasks requires allocation of resources. Resources typically represent funds, people, management talents, technological skills, and equipment. Frequently, implementation of projects is treated as an “addendum” rather than an integral part of the strategic management process. However, multiple objectives place conflicting demands on organizational resources. Second, implementation requires a formal and informal organization that complements and supports strategy and projects. Authority, responsibility, and performance all depend on organization structure and culture. Third, planning and control systems must be in place to be certain project activities necessary to ensure strategies are effectively performed. Fourth, motivating project contributors will be a major factor for achieving project success. Finally, an area receiving more attention in recent years is prioritizing projects. Although the strategy implementation process is not as clear as strategy formulation, all managers realize that, without implementation, success is impossible.

New projects provide real value to take advantage of the new business, however many organizations are finding implementing projects is difficult and time consuming process (James, 2007). Since, projects are one time and unique product that must be completed by a specific time, within budget, and according to specification, managing a project implementation is a challenging process. Projects are really implemented exactly according to initial plan and majorities are failed during this phase of the project life cycle (PMI, 2013). In the study conducted by Demoze (2017), analyzing practice and challenge of consultancy project

management in Ethiopia Management Institute and identified some challenge; lack of required resources, lack of client commitment and lack of competency of consultants and lack of strong monitoring and evaluation system.

Currently Ethiopian banking industry are full of competition and this leads the banks develops new products and engaged in adopting a wide range of innovation and technological advances (Zerayehu, Kagnev & Teshome, 2013). And the banks get into the electronic banking service delivery like automatic teller machine, point of sale, Mobile banking, Internet banking and so on. Ethiopian Banks to win the competition needs to use new ideas like agent banking (Mobile Money Service) which enables to reach the unbanked population which is the unexploited market opportunity. CBE implemented the CBE-birr project to take the advantages of agent banking service and this agent banking service is a recent phenomenon to the Ethiopian financial market.

In order to be competent by developing a new product in the banking industry the bank should be pioneer to enter into the market. To do so the projects needed to be completed within timeframe, budgeted cost and the required quality. As per the researcher observation and discussion with CBE PMO workers, CBE-Birr project took longer time to complete, cost more than the budgeted amount. This variance in terms of scheduled time and actual cost to the project leads to the bank to incur large amount of money and the profit that will be generated from the new developed product may not be realized and also to CBE-birr project team members, different issues are raised in implementing agency banking and So that, this study assess Agent Banking project Implementation in Commercial Bank of Ethiopia in different perspective.

1.4.Study Questions

To achieve the research objective the research was raised the following four questions

- What are the major challenges of the implementation of CBE-birr project?
- Was the CBE Birr project done based on the project management plan?
- How the team was organize to implement the project successfully?
- How does the implementation practice of CBE Birr Project?

1.5.Objective of the study

1.5.1. General Objective

The general objective of the research is to assess the implementation of CBE Birr project in Commercial Bank of Ethiopia.

1.5.2. Specific Objective

- To identify the challenges in the implementation process of CBE-birr project
- To examine the practice of CBE birr project implementation
- To assess the measurements taken for the challenges in the implementation process

1.6.Significance of the Study

The main objective of this study is to create a clear picture about the project implementation process of Agent Banking and to other projects which is implemented in the future by the organization as well as for different project implemented in the banking industry.

1.6.1. Specifically, this research has the following main significance: -

- ❖ This study will go a long way in assisting Commercial Banks formulate or design appropriate mechanisms to identify and overcome challenges while implementing agent banking so as to achieve the set organization's goals and objectives
- ❖ Other companies who implemented this system or those companies who have a plan to implement Mobile Money Service can get information about the implementation process from this study.
- ❖ The study will draw lesson to the organization for the other project implementation process based on the overall assessment of this study.
- ❖ This study will also be an initiator for advance research in the area of project implementation and on this subject.

1.7.Scope of the Study

Financial sectors implementing different Agent Banking projects and this paper only involved in commercial bank of Ethiopia CBE Birr (agent banking) services an assessment of project implementation phase from the other life cycle of a project. The reason behind is that every phase of a project is vast and take time to study.

1.8.Limitation of the study

The outcome of the study is solely dependent on the individual responses of the respondents that participate in the study. This study only limited in commercial bank of Ethiopia from the entire financial sector in Ethiopia who is implemented agent banking service and did not put as a generalization for the industry.

Another drawback for the study as a limitation

- ❖ Lack of sufficient literature review regarding to the Ethiopian context.

1.9.Definition of terms

1. **Agent banking** is an arrangement by which licensed institutions engage third parties to offer certain banking services on their behalf (CBE, 2017).
2. **CBE Birr** shall mean a CBE Mobile service that provides services like mobile payment, mobile transfer and agent banking (CBE, 2017).
3. **Project:** is a temporary endeavor undertaken to produce a unique product, service (Larry, 2002).
4. **Project Implementation (Execution):** is the stage in which the actual “work” of the project is being performed (Pinto, 2016).

1.10. Organization of the study

The study organized under five chapters. **The first** chapter presents introduction of the study whereby background of the study, problem statement, objectives of the study, research questions, significance of the study, and definition of terms, scope and limitations of the study are including. **The second chapter** is devoted to reviewing related literatures followed by the **Third**

chapter that incorporates research design and the methodology used to undertake the study, which includes research design, sample design (population of the study, sampling frame, sampling technique and sample size), types of data and data collection method, and data analysis technique, reliability and validity of the research instrument, and ethical issues of the research will discuss. **The fourth chapter** will incorporate data presentation, analysis and interpretation which include the descriptive analysis such as mean, standard deviation, histogram, bar-chart and inferential analysis. The **fifth chapter** will encompass summary of findings, conclusion, and recommendations.

Chapter Two

Related Literature review

2.1. Theoretical Literature Review

2.1.1. Definition and concepts of agent banking

Banks in countries across the globe are increasingly using agents to provide financial services to customers. These arrangements, which involve the use of both agents and technology to transmit transactions details, are often referred to as —branchless banking. The issue that perhaps needs to be addressed is the reason behind recent adoption of agent banking by a number of banking institutions around the globe. According to Ivatury et al (2006) agency banking is one strategy that banks can use to achieve cost-savings, give more accessibility to customers and enhance customer service.

The banking industry is an extremely information intensive industry and remains at the forefront of advanced use of information technology. Most banks are continually looking for alternative ways of relating to customers, reduce costs, improve efficiencies, and differentiate products and services. One trend in this line is the increasing use of IT-service technologies (Francis, 2014).

“Agent banking” means the conduct of banking business on behalf of a financial institution through an agent using various service delivery channels; **“agent”** means a person engaged in a commercial/business activity and has been contracted by a financial institution to provide the services of the financial institution on its behalf and **“bank”** means a company licensed by the National Bank to undertake banking business in Ethiopia or a bank owned by the Government; (NBE, Regulation of Mobile and Agent Banking Services Directives No. FIS /01/2012).

The controlling policies and procedures, technological advancement, and regulations put in place by the agents and financial institution have made agent banking operation viable. However, the challenges faced by financial institutions in operating agent banking operations such as reputational risk, anti-money laundering, consumer protection and legal risk blending with the social and structural challenges are somehow making the implementation difficult (Lyman, 2006) Mobile banking defined as the use of a mobile device to deliver banking to deliver

banking service to their customers. It helps to perform banking activities which primarily consists of opening and maintaining mobile regular accounts and accepting deposits; furthermore, it includes performing fund transfer or cash in and cash out services using mobile devices (NBE, 2012).

According to Porteous (2006), Agent banking is a project that minimizes cost to provide banking services to the unbanked societies because there is no need to set up physical branches to facilitate customers it called as it is branchless banking. It is branchless bank that enable to carry out limited banking transactions via mobile phone.

Bank-led Model: In the basic version of the bank-led model, a licensed financial institution (typically a bank) delivers financial services through a retail agent. The financial products and services are developed by banks but distributed through retail agents (Lyman, Ivatury and Staschen, 2006). The bank led model composed of three main entities; the bank, the retail agents, and the customer. In this model, the bank must carry out an audit of its agents to ensure that the agents operate within the generally accepted rules and regulations in order to safeguard the interests of the bank, agents and the customers (Sunguti, 2013).

Nonbank-led Model: The non-bank-led model is a model where a bank does not come into the picture (except possibly as a safe-keeper of surplus funds) and the non-bank performs all the functions. In this model, therefore, customers neither deal with the bank nor maintain a bank account. Instead customers deal with a non-bank firm, either a mobile network operator or prepaid card issuer and retail agents serve as point of customer contact (Sunguti, 2013).

Interruption in services of telecommunication due to technical or non-technical issue and non-availability of any parallel system or alternative may cause disruption in service availability. Similarly, congestion in network may become a bottle neck in providing quality of service to agent banking user. The inconsistent availability of power supply in the country particularly in the rural area is one of the challenges for the implementation and continuous availability of agent banking service.

Due to the potential for change, the development of the project management plan is an iterative activity and is progressively elaborated throughout the project's life cycle. Progressive elaboration involves continuously improving and detailing a plan as more detailed and specific

information and more accurate estimates become available. Progressive elaboration allows a project management team to define work and manage it to a greater level of detail as the project evolves (PMI, 2013)

2.1.2 Definition of Project

Various authors, scholars of the field and reference have defined project in different ways by focusing its different aspects. Hence some of the definitions are summarized below:

PMI (2013) defined project as a temporary endeavor performed to create a unique product, service, or result and the temporary nature of projects indicates that a project has a definite beginning and end, while unique means that the product, service or result is different in some distinguishing features from all others that may have preceded it, due to the different location, different design, different circumstances, different stakeholders, and so on.

A project is a sequence of unique, complex, and connected activities that consumes resources to achieve a specific objective and it has to be completed within a set of requirements, having definite start and end dates (Munns and Bjeirmi, 1996).

A project is a series of finite dependent activities whose successful accomplishment results in the delivery of the expected economic value that validated by doing the project and it emerges from unmet needs and to take advantage of unexploited business opportunity and those needs might be to find a solution to a critical business problem (Robert, 2014).

Erik and Clifford (2011) identified major characteristics of a project as follows:

1. Have an established specific objective to be completed within certain specifications.
2. Have defined start and end dates.
3. Usually, the involvement of several departments and professionals.
4. Typically, doing something that has never been done before.
5. Specific time, cost, and performance requirements.

Generally project is a temporary endeavor to create a unique product, service or result, a sequence of unique, complex, and connected activities having one goal or purpose and that must be completed by a specific time, within budget, and according to specification and planned

undertaking and onetime multi task job having defined starting and ending time, a specific scope of work to be performed, a budget, and a specified level of performance to be achieved

2.1.3 Definition of Project Management

According to PMI (2013), project management defined as the use of knowledge, skills, tools and techniques to project activities to achieve project requirements and it is accomplished through the application and integration of the project management processes of initiating, planning, executing, monitoring and controlling, and closing.

Project management is a set of principles, methods, and techniques that people use to effectively plan and control project work. It establishes a sound basis for effective planning, scheduling, and controlling of project activities to meet project objectives. The purpose of project management principles and techniques is to complete projects on schedule, within budget, and in full accordance with project specifications. The ultimate goal of project management is to optimize project cost, time, and quality (Larry, 2002).

Proper management is required to ensure the effectiveness of the projects implementation plus felicitous change management is much demanded since it focuses on the enhancement of the projects after being implemented to cope with the current massive change aspect to ensure the productivity and sustainability of any organizations. (Fatima.M,et.al, 2013). It helps to manage triangle of three project constraints, time, cost and scope (PMI, 2013)

As described in PMI (2013), project management processes are grouped into five categories known as project management process groups:

- **Initiating Process Group.** A process that involve defining and authorizing a new project or a new phase of an existing project. Within this process, the initial scope is defined, and initial financial resources are committed. Stakeholders who affect or being affected by the project are identified. If not already assigned, the project manager will be selected.
- **Planning Process Group.** Includes all the processes related to defining all the work of the project, establishing the project scope and refining the project objective. This process develops the project management plan and the project document that will be used as an input for executing processes group.

- **Executing Process Group.** The process of executing the work, defined in the project management plan to achieve the project's requirements defined in the project scope statement.
- **Monitoring and Controlling Process Group.** It is the processes of regularly tracking, reviewing, measuring and analyzing the progress and performance of the project to ensure that the project teams are in the right track to realize the project objectives. This process will identify any areas in which changes to the project plan are required and initiates the corresponding changes.
- **Closing Process Group.** Those processes performed to finalize all activities across all Process Groups to formally close the project or phase. It is the final phase of the project management processes group, which includes the completion of the project, formalizing client acceptance of the project, and document lessons learned.

2.1.4 Project implementation (or project execution)

Project Execution is the process of carrying out the work defined in the project management plan to achieve the project's objective and this process group consists of direct and manage project work, coordinating people and resources, managing stakeholder expectations, perform quality assurance, create work packages and also integrating and performing the activities of the project in accordance with the project management plan (PMI, 2013). Throughout this processes, the project team concentrates on meeting the objectives regarding time, budget, and resources.

Implementation phase is marked by execution of project along with its controlling and monitoring. Major bulk of work (80-85%) of project is done in this phase only, so people want this phase to start early and finish in earliest possible time. There as is greater need for co-ordination, monitoring and control with application of all techniques of project management in this phase. (Mishra Tarun Soota, 2005). Implementation refers to a cycle of steps taken to deliver activities, outputs, results and impact while managing finances. Project implementation consists of carrying out the activities with the aim of delivering the outputs and monitoring progress compared to the work plan. Project implementation steps involve in; setting up the project implementation, development of the work plan, and implementation of activities and updating the work plan (PMI, 2013).

The objectives of the implementation phase can be summarized as follow:

- Putting the action plan into operation (Philip et al. 2008).
- Achieving tangible change and improvements (Ibid).
- Ensuring that new infrastructure, new institutions and new resources are sustainable in every aspect (Moriarty et al. 2007).
- Ensuring that any unforeseen conflicts that might arise during this stage are resolved. (Ibid)
- Ensuring transparency with regard to finances. (Ibid)
- Ensuring that potential benefits are not captured by elites at the expenses of poorer social groups. (Ibid)Source <http://www.sswm.info>

2.1.5 project Executing Knowledge Areas

The ten major project knowledge areas identified in the PMI (2013) are: project integration, scope, time, cost, quality, human resource, communication, risk, procurement, and stakeholder management and for the ten projects management knowledge areas a total of 47 logically grouped project management processes are identified. There are six project management knowledge areas in executing processes group and eight executing processes will be described in the following table:

Table 2.1: Project Executing Processes group knowledge areas and their processes.

No.	Knowledge Area	Executing Processes
1	Project Integration Management	Direct and Manage Project Work
2	Project Quality Management	Perform Quality Assurance
3	Project Human Resource Management	Acquire Project Team Develop Project Team Manage Project Team
4	Project Communications Management	Manage Communications
5	Project Procurement Management	Conduct Procurements
6	Project Stakeholder Management	Manage Stakeholder Engagement

Source: PMI, 2013

The main output of project planning processes is project management plan which is the main input of the project execution processes. Any failures in project planning processes will affect both the project management plan and the project execution processes. Project planning is a systematic process to define each major task, estimate the time and resource required in order achieving the project objectives and it involves identifying and documenting scope, tasks, schedule, risks, quality and staffing needs (Mishra & Tarun, 2005). Inaccurate estimates in project planning are the main cause of project failures, and missed cost targets are a common cause of stress in project Management (James, 2007).

According to the PMI (2013), “The project manager is the person assigned by the performing organization to lead the team that is responsible for achieving the project objectives” (p.12). Scott (as cited in PMI, 2002) a competency is a cluster of related to knowledge, attitude, skills and other personal characteristics that affects a major part of one’s job and correlates with performance on the job.

Having a project manager with appropriate knowledge in project management and skills such as communication, stakeholder expectation management, financial management and team development is very important for project success (German et al., 2012). “Effective project managers require a balance of ethical, interpersonal, and conceptual skills that help them analyze situations and interact appropriately” (PMI, 2013, p.17).

2.1.6. Five Best Practices for Successful Project Implementation

When Project Managers plan implementations, they often do not adequately anticipate failure despite the risks associated with any project. Rather, they plan for the best case scenarios driven by the budget, deliverables, sponsor expectations and deadlines. And despite their best efforts at project management, failure rates remain high.

Project implementations can fail for a number of reasons ranging from unrealistic expectations, poor methodology, poor requirements, inadequate resources, poor project management, untrained teams, unrealistic budgets, to poor communication and more. With such a long list of factors that can lead to failure, the chances of project implementation success seems low. Those chances can be improved by adopting these 5 best practices. These will help establish a clear

understanding of expectations among all the stakeholders—be they business, sponsor, project team, to vendor partners and end users.

1. **Business and organizational issues need to be identified and analyzed with clarity and without emotion.** This process needs to be continued throughout the implementation process. There should be no barriers either between the business & development team or with third-party vendors. All stakeholder interests should be aligned with the common goal of project success.

2. **Don't set overly aggressive or optimistic schedules.** Project Managers often set overly optimistic deployment dates despite the realities and limitations of the actual project. For example, even when the design phase seeps into the development phase, the timeline doesn't. Project progress must be monitored throughout the implementation. Discussions regarding key project dates should start early in the project's life cycle to avoid downstream impacts.

3. If continuous monitoring & control is not done, what appears “green” may turn out to be “red”. **Real time monitoring and analysis of the project implementation's progress can help identify the risk triggers early on and indicate endangered work packages.** Indicators should not only display the past phase performance but should also indicate readiness for upcoming project tasks and activities. A project's indicators and metrics should not only be markers of the past but also indicators of the future.

4. Critical to maintaining control of the project, **a Project Manager needs to set and manage the expectations of the project.** Overly optimistic deployment dates, less than required resources, and more than possible deliverables should be a strict no-no. Similarly, there should be no scope for any “gold-plating”. Project Managers should set realistic expectations up-front and keep expectations current in the minds of all the stakeholders so that they don't lose sight of the final product while going through the project life cycle.

5. **Audits and assessments conducted by an external auditor add value to the project implementation and protect it against failure.**

Such audits provide objective oversight and the solutions needed to overcome inherent roadblocks. It also helps alleviate your doubts & misgivings. These audits should be conducted

by an implementation expert who has managed similar projects successfully and can easily identify indicators that can point to any errors and help develop possible solutions.

Employing these best practices will empower a Project Manager to go beyond regular project management barriers and provides them the processes they need to ensure project success. It helps them identify and resolve the strategic, tactical and intangible issues, and manage the human resources before issues become insurmountable. And best of all, it provides clarity and assurance that the project is on the right track (PM times for project managers Wednesday, 05 March 2014, Sunil Srivastava). (Sighted on Getayawkal Abreham, June ,2016)

2.1.7. Project Execution Practices

PMI (2013) identifies all the processes in the executing processes groups these processes are organizing project team and resources, handling stakeholder expectations, as well as integrating and performing the activities of the project in accordance with the project management plan. Properly managing the above mentioned processes will enhance the project execution effectiveness. The three groups whom their actions affect the project success are the project manager and team, the parent organization and the customer organization (Kerzner, 2009).

Project implementation activities include; Build Deliverables, monitor and control, perform time management, perform risk management, perform cost management, perform issue management, perform quality management, perform procurement management, perform change management, perform acceptance management and perform communication management (PMI,2013)

2.1.8. Project Team Development Practice

Rory and Steve (2014) defined project team as “a number of people who work closely together to achieve shared common goals. Through interaction and collaboration, the team strives to enhance its creativity, innovation, problem solving, decision making, support and work performance”(p.160).

There are three executing processes in project human resource management these are acquire, develop and manage project team. Acquire project team is the process of obtaining human resource which is necessary to complete the project assignment, develop project team is the process of improving the skills, knowledge, team member interaction, and overall team

environment in order to enhance the project performance and manage project team includes the process of evaluating team member performance, providing feedback, resolving conflicts, and managing changes to maintain performance (PMI, 2013). Effective team development strategies and activities are expected to increase the team's performance, which increases the likelihood of meeting project objectives.

The PMI (2013) identifies the key benefits of developing a project team. These are:

- Improved teamwork
- Enhanced people skills and competencies
- Motivated employees
- Manage and resolves conflicts
- Reduce staff turnover rates and
- Improved overall project performance.

2.1.9. Project Organization Support Practice

Pinto (as cited in Jack and Samuel, 2009) top management support is willingness of top management to provide necessary resources and authority/ power for the project success. Lack of top management of the project organization support may result in: a project not aligned with company objectives, reduce the visibility of the project at the organizational level, lack of serious cooperation from relevance department or functions. Top management support also a key factor in project managers' ability to motivate the project team (Erik and Clifford, 2011).

During the project execution there should be a good communication with top management of the project organization and this important to conduct regular meetings, in which the project manager reports the status of the project and also request any supports that helps to achieve the project objectives (Germán et al., 2012). According to Aosa (1992), strategy used by an organization is highly influenced by the structure of the organization. it include the how polices and objective are established and how resources are allocated, the how the project team role and responsibility clearly specified, communication flows and whether the organization structure allowed timely and quality decision making

PMI, 2013 defines communication activates in Project implementation and includes; Regular information flow of communications within and outside the project. Regularly keeping the target parties informed important delivery and achievement of the project. Use appropriate communication system for each parties according to their interest and capabilities. Feedback systems include set up and make use of regular feedback to keep the target audience and check that their expectations are being met and finally regular evaluation conducted. Under this, communication performance through feedback and adjust and inform the success and the problems that affect the progress of the project and Prepare for closure; it is the process of showing how the project ends and going during its life time.

2.2. Empirical review

The study conducted by Mohamed et al. (2016), identified 19 challenges in Global Software Development project management. The identified challenges are the following: lack of coordination, requirement engineering activities, change management activities, cost and effort estimation, allocation of tasks, lack of a uniform process among different development sites, lack of knowledge management and transfer among teams, lack of trust, lack of control, conflict management, lack of team awareness, lack of cultural understanding in teams, lack of management of time differences, lack of communication, geographical distance, risk management, protection of intellectual property, lack of proper IT infrastructure, integration activities. The top ranked challenges in their study are: ‘lack of cultural understanding in teams’ and ‘lack of communication’.

The study conducted by Sreekumar (2015), described that better and effective project management practices are extremely important for the success of projects. The study also depicts that effective project execution practices increases project efficiency and provides better guidelines, methodology and processes that can be followed through the project life cycle.

Helgi (2014), in his study identified that the commitment and direct participation of management, direct participation of employees, good preparation and goal setting are the best practices for effective management of project execution.

Regarding project manager competency required to effectively manage project activities Sophieet al. (2015) identified the following 11 project manager competence: adaptability, span of

abilities, management skills, communication skills, personal qualities, interpersonal skills, ethics, and leadership, using local abilities, capacity building and change management.

In the study of Change Management and its Contribution to the Success of IT Project Implementation by (Fatima M., et.al, 2013) the issue of project implementation successfully is very critical to project manager, since the project implementation is ongoing process that involves challenging phases and requires valuable and adequate resources for the rise of the project. In order to establish a project, three main variables should be available which they are human, budgetary and technical variables. The implementation of a project requires very alert attention and simultaneous observation and monitoring by the project manager to ensure the smoothness of the project progress. Since a project is conducted in a dynamic environment, Project manager must have potential information, experience and skill to overcome any unpredictable outcomes which are unfavorable.

Study by Demoze (2017), in an assessment on Practices and Challenges of Project Management, tried to identify major challenge in project implementation and include Lack of required resources, client commitment, competency of the team and poor planning,

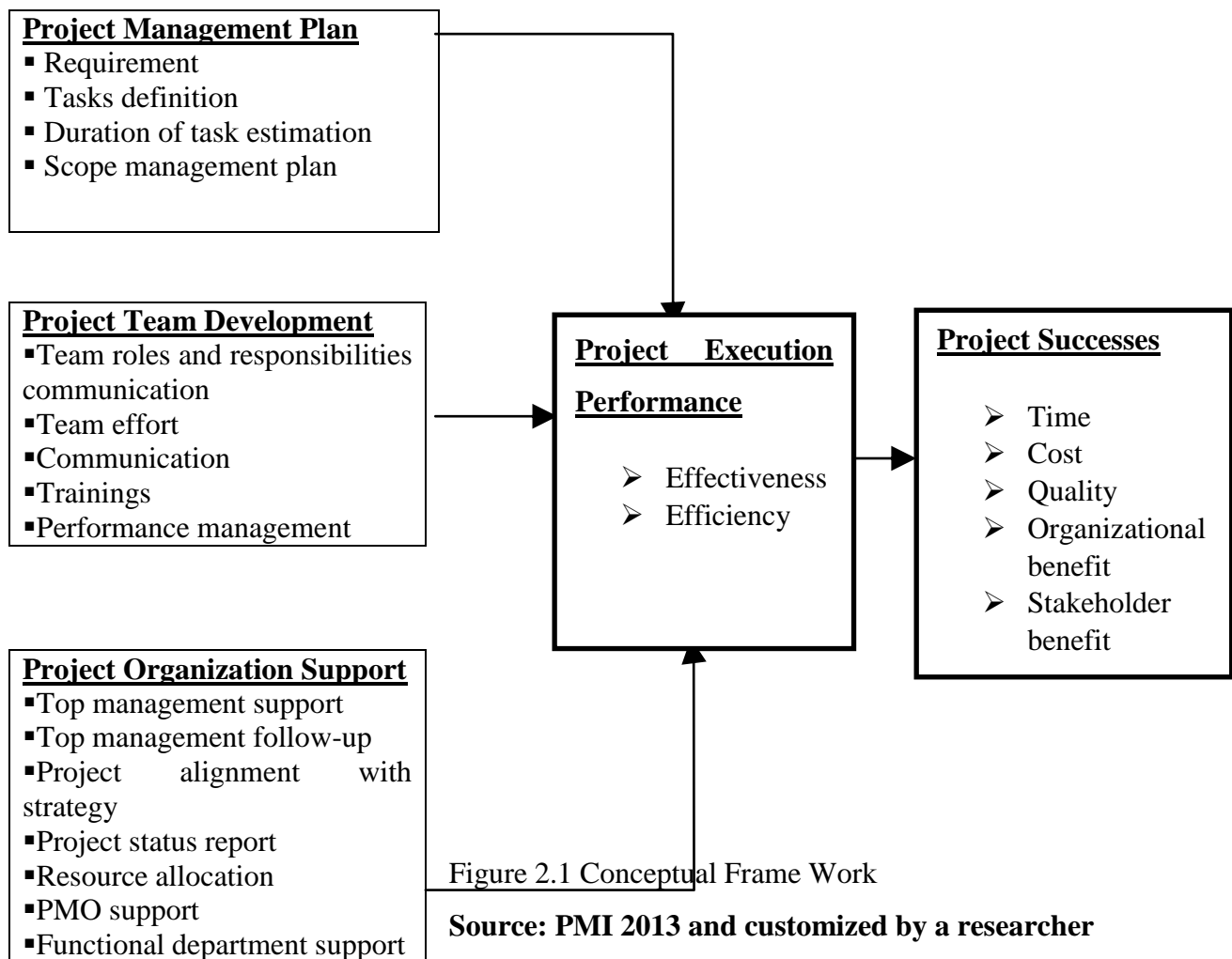
On the other hand other study identified factors related to Project implementation such as; poor planning, undefined contract, variation of project scope and design, inexperienced management, political pressure, ineffective change control and unrealistic deadline (Robert , 2013)

According to Titus (2014), In the study of The Challenges Facing the Implementation of Agency Banking In Kenya a Case Study of Kcb Limited Mombasa County shows that the main challenges facing agency banking implementation among KCB branches in Mombasa County are poor resource allocation, outdated and ineffective technological instruments and lack of training of staff on the relevant policy issues and factors that have a bearing on agency banking.

From the studies above, it can be understood that the projects faced various factors at implementation phases and considered as a complex activates for many organizations. Thus identifying its challenge is essential to come up with the solutions

2.3. Conceptual Frame work

A conceptual framework can be defined as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation (Reichel and Ramey, 1987). Based on the overall review of related literature, a conceptual framework in which this specific study will be governed was constructed. Achieving challenges related to project management plan and improving project team development practice and project organization supports practices results in the enhancement of project execution performance which is expressed in effectiveness and efficiency. Effective and efficient project performances in the project execution stages will results project success. Project successes determined by results in terms of completion time, budget, quality, organizational benefit and stakeholder benefit from the project.



Chapter Three

RESEARCH DESIGN AND METHODOLOGY

This chapter deals with the research methodology employed for data gathering. The researcher aims at explaining the methods and tools used to collect, analyze, and interpret data to get relevant and reliable research result related to the subject under study. The following sections present the research design and methodologies that will be used to achieve the objectives of the research. It includes research design, type& source of data, population, method of data analysis & presentation and organization of the paper.

3.1. Research design

In order to find sufficient and relevant information about the topic, the study used descriptive research design. This is because the study was intended to make detailed description and analysis of the project execution of agent banking in Commercial Bank of Ethiopia. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group (Kothari, 2004). The approaches of the research in terms of design applied both quantitative and qualitative (mixed methods approach). The use of more than one method can enhance the findings of research by providing a fuller and more complete picture of the thing that is being studied (Martyn, 2007).

3.2. Population and sampling techniques

The populations of this study for sampling purpose, the study was conduct on agent banking project in commercial bank of Ethiopia that participated in the implementation process and the total population size of the team is only fifty (50) and also the project manager and team leaders were addressed with unstructured interview as they had key role in the implementation process. “Purposive sampling, Judgmental or selective is a non probability sampling technique in which researcher used his or her own judgment to select members of population to participate study based on objective of the study” (William M.K.Trochim, 2006). So, the population size is very small and the all population is taken and census will be used to conduct the research.

3.3. Data Type and Source

The data for the study were obtained from both primary and secondary sources. The primary data were collected from CBE Birr project team. It is directly related with the purpose, and collected through empirical study. The empirical study was made through conducting a questionnaires and semi structured interview regarding with the study assessment of Agent banking project implementation in CBE. Secondary data were gathered from different secondary sources for comparison and explaining of some facts related to the study purpose. In addition, review of relevant journal articles, books, research thesis and reports. The researcher used in-depth review of both published and unpublished materials.

3.4. Method of data collection

Primary data were collected using self-administered questionnaire with open and close ended questions. The close ended questions were used Likert rating scale of 1 to 5 where; strongly Agree (SA) = 5, Agree (A) = 4, Neutral (N) = 3, Disagree (D) = 2 and Strongly Disagree (SD) = 1. The use of Likert scale is to make easier for respondents to answer question in a simple way and structured interviews. The questionnaires were designed in different parts to enable the researcher collect information about the implementation process in order to answers the research questions of the study. The secondary data were collected from the already published documents on agent banking in Ethiopian banking industry and worldwide.

3.5. Data collection procedure

The data were distributed face to face at the respondents working place. The administration was held at the working hour by asking permission from the responsible body. This was the right time to meet every worker and to increase the probability of each worker to be included. The questionnaires were distribute in one day and collected at the next day. Because it is difficult to ask workers to fill the questionnaire immediately, such technique provided enough time for respondents to respond properly. This made employees to respond by analyzing every question. To increase the level of confidence interval, those who took questionnaires were record including their names and finally checked whether they respond it or not.

3.6. Methods of Data analysis

The data collected through questioner techniques were processed and analyzed in accordance with the characteristics of the data and the respondent. It is a descriptive type of research which is qualitative and quantitative data analysis techniques were applied. The analysis was conducted using SPSS software version 20. The questionnaires collected from respondents were sorted and each questionnaire was coded. Each questionnaire items were inserted into computer (SPSS).software. After completion of inserting data in the computer, various statistical analysis tools were utilized.

Demographic variables were measured using descriptive statistics and frequencies and percentage is used to interpret the data. They are presented using tabulation and the items developed to assess the agent banking project of commercial bank of Ethiopia were also measured using descriptive statistics and frequencies. Percentage mean, and standard deviation are applied to interpret the data. Majority of the data are presented using tabulation. For the data that collected by semi-structured interview questions and open ended questions, interpreted it manually.

3.7. Validity and Reliability

For verifying the validity of the research, data triangulation technique was used by means of different data collection methods both from primary and secondary data. In order to increase the validity of the data questionnaire and semi structured interviews were used. Furthermore, reliability of the scales checked with the application of the Cronbach Coefficient Alpha for the computations so as to check for the internal consistency of the scales. A Benchmark alpha of 0.70 was set as an acceptable measure of reliability (Raynaldo, 1999). The cronbach alpha coefficient indicates the consistency of responses to items.

The following table shows the SPSS result on the Cronbach Alpha.

Reliability Statistics	
Cronbach's Alpha	No of Items
.79	26

As indicated in the above table, the Cronbach Alpha test implies that the instrument's internal consistency as 79% which is above the acceptable percentage.

3.8. Ethical Issues of the Research

Before starting and filling the questionnaire by the respondents, the researcher was explain clearly about the objectives of the study and findings importance to the organization and to industry. Then, the respondents were inform that they have the right to participate or not in the questionnaire. Then the researcher was told that they are free to quit at any time they want if they are not comfortable to continue and the feedback of the questionnaire collected from them will only be used for the research purpose and can never be used as a tool for corrective action in relation to their jobs or activities that means the study is confidential that they will answer and discuss freely.

Chapter Four

Data Presentation, Analysis and Interpretation

4.1. Introduction

This chapter deals with the presentation, analysis and interpretation of the data which was collected from respondents. To analyze the collected data in line with the overall objective of the research, statistical procedures were carried out using SPSS Version 20.0 software. To collect the data, 50 questionnaires were prepared and distributed to CBE Birr project team members and total 50 (100%) questionnaires were filled and collected. Descriptive statistical analysis was used to present and interpret the data collected through Questionnaires on assessment of Agent banking project implementation. Unstructured interview was conducted with the project manager and the team leaders to get in depth knowledge about the topic area. The data obtained through interview were presented together with the quantitative to triangulate the result.

4.2. Demographic profile of respondents

To present background characteristics, percentage and tabulation is used. These characteristics included gender, age group, education level and service year of respondents respectively. The characteristics are presented based on the responses

As indicated in the below table out of 50 about 72% of respondents are male and the remaining 28% of the respondents are female. Since the majority of them are male employees, we can say that the gender balance in the project is tending towards male staffs. Regarding the age of the respondents, the largest group 34 (68%) is in the 20-30 years age group and 12 (24%) were at (31-40) year's age group and the rest 4 (8%) were at the age of between 41 and 50. The below tables also indicates education level of the respondents, with this regard the data collected from respondents the majorities (60%) having first degree and the remaining (40%) participants were masters degree holders and also none of them are diploma and above masters. This shows that the workforce is educated and attained education up to university level at least. So they can easily be trained to enhance individual and/or corporate performance level regarding system usage so this can be a great benefit for the organization. The number of years of experience of an

individual can contribute a lot towards the way he/she thinks, the method he/she performs his/her duty and the like. To this end, it is believed that the more an individual stays on administrative portion, the more he/she can acquire an experience of how to deal with several problems in an organization which intern leads to minimization of conflict management problems. With this regard out of 50 majorities 22 (44%) have a working experience of less than or equal to 5 years, whereas 18 (36%) within the range 6 to 10 years, 8 (16%) of the respondent served between 11 and 15 years in the bank and the remaining 2(4%) having working experience of above 16 years.

Table 4.1 Demographic profile of respondents

Variable	Category	Frequency	Percent
Gender	Male	36	72
	Female	14	28
Age	20-30	34	68
	31-40	12	24
	41-50	4	8
	Above 51	0	0
Educational Level	Diploma	0	0
	Degree	30	60
	Masters	20	40
	Above	0	0
Service Year	≤ 5 years	22	44
	6 to 10 Years	18	36
	11 to 15 Years	8	16
	Above 16 Years	2	4

Source: Survey from respondents

4.3. Analysis of the Collected Data

4.3.1. Team Members responses towards challenges of internal and external factors

Table 4.2 questionnaires response related to internal factor

Internal Factor	Level of Agreement					Mean	Standard deviation
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
1.Lack of comfortable organizational structure to implement CBE Birr	10	24	2	12	2	2.44	1.181
	20%	48%	4%	24%	4%		
2. Lack of adequate training	16	26	2	6	0	1.96	0.925
	32%	52%	4%	12%	0%		
3. There is resistance from employees	18	20	4	8	0	2.04	1.049
	36%	40%	8%	16%	0%		
4. Adequate funds and resources were allotted for the project.	8	16	2	22	2	2.88	1.256
	16%	32%	4%	44%	4%		
5. Lack of support and follow up from top management	4	16	10	14	6	3.04	1.195
	8%	32%	20%	28%	12%		
6. Lack of adequate functional department support (legal, Application & Risk Management, HR transaction & HRD etc.)	4	22	6	14	4	2.84	1.167
	8%	44%	12%	28%	8%		

Source: Survey from respondents

For any company internal challenges are a big progress but most of the time most companies failed to do this. These issues also noticed by some of the below variables. In order to get the internal challenges of CBE Birr implementation process the study asked different questions from the collected data concerning Lack of comfortable organizational structure to implement CBE

Birr10 (20%) strongly agree and 24 (48%) of the respondents agree and neutral, disagrees and strongly disagree 2 (4%) ,12 (24%) and 2 (4%) respectively. The agreement is also based on the responses of respondents with mean score of 2.44. This implies majority of the employees believe that the organization structure didn't comfortable to implement the project effectively.

Regarding the other factor Lack of adequate training the response shows 16 (32%) strongly agree and 26 (52%) agree with lack of adequate training in the implementation process and 2 (4%) and 6 (12%) neutral, disagree respectively. The response shows lack of adequate training is the other internal challenge of CBE Birr implementation. Regarding CBE has faced resistance from employees out of 50 respondent 18 (36%) and 20 (40%) of the respondents strongly agree and agree that staff's resists for the implementation and 4 (8%), and 8 (16%) of the respondents neutral and disagree. This shows there is staff resistance concerning CBE Birr project implementation.

For the other question raised concerning Adequate funds and resources were allotted for the project. As indicated in the table the majority of the respondents 22 (44%) disagree with the statement, 8 (16%) strongly agree, 16 (32%) of them agree, 2 (4%) of the respondents neither agree nor disagree and 2 (4%) of the respondent strongly disagree. This shows that resources and funds were did not allocated to the project implementation and hider the time of actual deliverables of the project. And the mean value is 2.88 supports the analysis

Moreover, for the question requested Lack of support from top management most of the respondents 4 (8%) strongly agree and 16 (32%) agree that top management support is low and 10 (20%) of the respondents neutral from the statement, 14 (28%) disagree and 6 (12%) strongly disagree for each. This shows that there is lack of top management support in CBE Birr implementation

Finally for the question raised concerning the internal challenges Lack of adequate functional department support (legal, Application & Risk Management, HR transaction & HRD etc.) at the time of implementing the system the majority of the respondents 22 (44%) agree and 4 (8%) strongly agree with the concerning issue but, 6 (12%) of the participants are neutral, 14 (28%) disagree and 4 (8%) strongly disagree for there is Lack of adequate functional department

support. The mean value is 2.84 and a standard deviation of 1.167 this shows that there was insufficient functional department support.

Table 4.3 questionnaires response related to External factor

External challenge	Level of Agreement					Mean	Standard deviation
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
7.Lack of available ICT infrastructure	8	20	8	10	4	2.64	1.208
	16%	40%	16%	20%	8%		
8. Lack of adequate support from vendors	8	14	6	18	4	2.92	1.275
	16%	28%	12%	36%	8%		
9.Rules and regulation of the governing body	30	14	4	2	0	1.56	0.812
	60%	28%	8%	4%	0%		
10. Network problem at the time of implementation of the project	30	16	4	0	0	1.48	0.646
	60%	32%	8%	0%	0%		

Source: Survey from respondents

The other challenge for any organization concerning the implementation external factor this also showed by the collected data from the respondents in the above table 8 (16%) strongly agree and 20 (40%) agree with the factor and 8 (16%) neutral to decide on the idea and 10 (20%) of the respondents disagree and the remaining 4 (8%) strongly disagree. The mean score of the statement is 2.64 this lead to availability of ICT infrastructure is one of the challenges of the implementation stage

Regarding to the question raised lack of adequate support from vendors the highest score 36% disagree and 8% strongly disagree in the concerning issue and 12% of respondents are neutral to decide, the remaining 28% and 16% are agree and strongly agree respectively with the issue. Even if the largest share (44%) of the response shows the company is not faced adequate vendors

support but near to this finding (40%) of the respondents agrees there is lack of adequate support from vendors this shows that most of the staffs did not agree with the statement but still there is insufficient support from vendors at the CBE Birr implementation.

Regarding Rules and regulation of the governing body the response shows that 60% strongly agree and 28% which is the highest value agree with the factor and 8% remain neutral and 4% disagree with the concerning issue. The factor also has a mean score of 1.56 and a standard deviation of 0.812 this lead to Rules and regulation of the governing body is one of the challenges at the time of implementation.

For the challenges relation to the external factor is concerning there is network problem at the time of implementation of CBE Birr most of the respondents 60% strongly agree and 32% agree to the concerning issue and the remaining 8% neutral and also has a mean score of 1.48 and a standard deviation 0.65 which support the analysis. From this we can conclude network interruption leads the implementation process more challenge.

The researcher raised open ended question to list if other challenges are there and lack of continuous follow up, lack of willingness to accept the service by agents, lack of manpower and transportation to visit the agents and other similar issues to the above factors are raised by the respondents. This leads to CBE Birr implementation has more challenges that hinder in the successful implementation process.

4.3.2. Team Members response Related to Project Management Plan

The majority of the respondents 22 (44%) disagree on the statement that there was a clear requirement in the project and 4 (8%) of the respondents strongly disagree with the statement. However, 16 (32%) of the respondent agree and 6 (12%) of the respondents strongly agree with the statement that the requirement was clear. The remaining respondents 2 (4%) neither agree nor disagree with the statement. And has a standard deviation of 1.26the computed standard deviation and the above analysis imply there was unclear requirement.

Table 4.4 questionnaires response related to Project management plan

Project Management Plan	Level of Agreement					Mean	Standard deviation
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
11. There was a clear requirement.	6	16	2	22	4	3.01	1.261
	12%	32%	4%	44%	8%		
12. There was a complete requirement.	8	10	8	16	8	3.12	1.35
	16%	20%	16%	32%	16%		
13. Tasks were not clearly defined.	10	14	4	16	6	2.88	1.38
	20%	28%	8%	32%	12%		
14. Duration of tasks was not well estimated.	8	20	8	10	4	2.64	1.208
	16%	40%	16%	20%	8%		
15. Scope management plan was developed.	2	14	10	18	6	3.24	1.117
	4%	28%	20%	36%	12%		

Source: Survey from respondents

Respondents also asked to give response on the statement there was a complete requirement. The score 16 (32%) and 8(16%) of the respondent strongly disagree on the statement. On the other hand, 10 (20%) of the respondent agree, 8 (16%) strongly agree with the concerning issue and 8(16%) of the respondent remain neutral. The mean value is 3.06 this shows that there is incomplete requirements and affect the implementation. The project team leaders asserted in the interview that there was incomplete requirement in the project planning due to the project planners in the bank knows little about the product to be developed at the planning stage. Consequently, the following problems were produce at the project execution stage: conflict between project team and system developers and there was a time delay

Regarding to concerning Tasks were not clearly defined, most of the respondent 14 (28%) of the respondent agree and 10 (20%) of the respondent strongly agree. While, 16 (32%) disagree with

the statement tasks were not clearly defined, 6 (12%) strongly disagree and the remaining 4 (8%) of the respondents remained neutral on the issues tasks were not clearly defined. The computed mean is 2.88. The above analysis and the mean value shows that the tasks were not clearly defined and improper tasks define at the CBE Birr implementation.

In addition to what has been raised just before, the respondents were asked Duration of tasks was not well estimated the result shows that 20 (40%) agree with the statement that duration of task was not well estimated and 8 (16%) of the respondent were strongly agree with the statement. On the other hand, 10 (20%) disagree and 4 (8%) strongly agree with the statement that duration of task was well estimated. And 8(16%) of the respondent were neutral. The mean value is 2.64 and a standard deviation of 1.21. The values and the above analysis imply duration of task was not well estimated.

To strengthen the above mentioned concept the researcher has raised a question whether Scope management plan was developed or not. Most of the respondents 18 (36%) disagree with the statement and 6(12%) of the respondents strongly disagree with the statement. However, 14 (28%) of the respondents agree with the statement that scope management plan was developed and 2 (4%) of the respondent strongly agree with the statement. The rest 2 (4%) of the respondents neither agree nor disagree with the statement. The computed mean has a value of 3.24. The above analysis and the mean value indicate that scope management plan was not developed or not clearly communicated to all team.

4.3.3 Team member’s responses towards the project implementation team

Table 4.5 questionnaires response related to project implementation team

Project Development Team	Level of Agreement					Mean	Standard deviation
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree		
16. Lack of commitment and dedication of project team members during implementation stage.	10	12	2	20	6	3	1.4
	20%	24%	4%	40%	12%		

17. Roles and responsibility of peoples are clearly identified for all employees.	8	14	8	18	2	2.84	1.201
	16%	28%	16%	36%	4%		
18. The project implementation team selected based on some criteria.	2	16	6	16	10	3.32	1.236
	4%	32%	12%	32%	20%		
19. The implementation team organized in skilled man power.	6	14	4	14	12	3.2	1.407
	12%	28%	8%	28%	24%		

Source: Survey from respondents

The above table 4.5 shows the issues concerning the project implementation, for the question raised Lack of commitment and dedication of project team members during implementation stage majority of the respondents are disagree which is 40% and the remaining 12%, 24%,20%, 4% strongly disagree, agree and neutral and also have mean value of 3. Even if the respondents are more than 50 % in disagreed with the issues low commitment and dedication of project team members during the implementation stage CBE should follow the team members to the effective implementation.

Regarding to Roles and responsibility of peoples are clearly identified for all employees the highest value 36% disagree and 16% strongly disagree with the concerning issue and 28% of the respondent agree, 16% remain neutral and 10% of the respondents strongly agree with the problem. This shows roles and responsibilities of peoples are not clearly identified.

The respondents also asked regarding the project implementation team selected based on some criteria 32% disagree and 20% strongly disagree and 12% neutral for proper selection of the team and 32% agree and 4% strongly agree. This show 52% of the respondents did not accept the

selection criteria and employees are assigned in the team without any initiation from them this also challenge or affect for the implementation stage.

Regarding, the question relation to the implementation team organized in skilled man power majority of the peoples disagree which is 28% and 24% strongly disagree and the remaining 8% ,28% and 12% neutral ,agree and strongly agree respectively. From these we can say in the project team organization skill gap was also challenge at the execution stage.

The researcher raised an open ended question to strengthen the above factors and the respondents listed some other problems lack of leading ability of the team leaders and also manager, communication problem in the team and similar ideas are listed that support the closed ended question.

4.2.3. General questions related with the implementation process

Table 4.6 questionnaires response related to the implementation process

Items	Level of Agreement					Mean	Standard deviation
	Strongly Agree	Agree	Neutral	Disagree	Strongly		
20. The allocation of resources was not aligned with the strategy of the organization.	16	10	2	16	6	2.72	1.499
	32%	20%	4%	32%	12%		
21. Project implementation plan is not communicated clearly.	10	16	6	10	8	2.8	1.399
	20%	32%	12%	20%	16%		
22. There was lack of periodic monitoring and evaluation for the progress of the implementation.	8	22	4	12	4	2.64	1.241
	16%	44%	8%	24%	8%		

23. There was time dalliance in the implementation phases	12	20	4	12	2	2.44	1.215
	24%	40%	8%	24%	4%		
24. There was cost overrun from the planed budget	6	20	10	8	6	2.76	1.221
	12%	40%	20%	16%	12%		
25. There was a continuous support from Program Management Office (PMO)	10	16	10	10	4	2.64	1.241
	20%	32%	20%	20%	8%		
26. There was lack of effective communication channel within the project team	8	18	14	2	8	2.56	1.072
	16%	36%	28%	4%	16%		

Source: Survey from respondents

From the above table regarding the allocation of resources are not in aligned with the strategy of the organization majority of the respondents 32% strongly agree and 20% agree with the recourse allocation of the organization have not in aligned with its strategy and 4% remain neutral, 32% disagree and 12% of the respondents strongly disagree. This implies the CBE Birr implementation process also has challenges from the organization resource allocation strategy.

According to project team member's responses on the issue concerning Project implementation plan is not communicated clearly, 32% agree, 20% strongly agree, 12% neutral and the remaining 20% and 16% of respondents were disagreed and strongly disagree with the idea and. Form these analyses, majority of respondent disagreed with the statement and the computed mean 2.8 also supported the analysis.. This shows the project implementation plan not clearly communicated to the all team members or they don't understand in proper way.

For the issue of There is periodic monitor and evaluation for the progress of the implementation 44% of respondents agree ,16% strongly agree,8% neutral,24% disagree and 8% strongly disagree. We can say evaluation and monitoring are not done in proper way of handling the project implementation progress.

Regarding of There is time delay throughout the implementation phase's majority of the respondents 40% agree and 24% strongly agree in delay of time and 8% neutral, 24% disagree and 4% strongly disagree. From the data collected we can conclude CBE Birr implementation stages are full of time delays problems and challenges are hindered the all process time.

For the other question concerning cost overrun from the planed budget majority of the respondents which is 40% agree and 12% strongly agree which shows the implementation cost of CBE Birr was over the planned budget and 20% remain neutral which shows they didn't have information about the budgeted and actual cost of the implementation, 16% disagree and 12% strongly disagree with the issue raised in overrun of cost from the planed budget. This shows the planned budget is not properly planned and the time delays in the implementation of the project are lead to the cost overrun.

Regarding the question for there was a continuous support from Program Management Office (PMO) majority of the respondents 32% agree and 20% strongly agree with statement the remaining 20% neutral, 20% disagree, 8% strongly disagree and has a mean value of 2.64. This show project management office support was in better way at the execution stage.

In the table above, majority of the respondent 36% respondents were strongly agree and 16% of respondents agree on the idea that there was lack of effective communication channel within the project team while 28% neutral, 4% disagreed and 16% strongly disagreed on the statement. The mean value is, 2.56 from the above analysis, it has been understood that, the communication flows among the project team was not effective.

The respondents also asked if there are any other issues that you observed in relation to the Implementation of CBE Birr project. The employees responses mobile money service is new to our nation have so money challenges, the organization ready to face the challenges in all aspect and the existing problems should also solved in early time to come up in effective

implementation process. The respondent also suggests the best practices of other organization in relation to mobile money services should take to fulfill the CBE Birr objectives.

Based on the above findings and the interview held with the project manger and team leaders in relation to the practices of CBE Birr project implementation practices indicated that the organization structure was not optimal as there was lack of clear project standard and tools in selecting project team members and effective communication channel among the concerned parties. The project implementation process also lack effective decision making practices since majority of the team members were not involved in project related decisions. In addition, there was inadequate functional department support.

The information gathered through interview indicated that, the project scope of this project was regularly reviewed and new requirements were included through the project period hence the organization was not developed an effective scope management plan. This turn leads to additional work and excessive cost. In addition, lack of project team involvement in initial project planning adversely affected the project progress hence their involvement improved the accuracy and the speed of project implementation process.

The respondents also identified challenges in the execution time these are most of the team members were new for the product (Payment System) and for the product development, member of the teams lacks experience in project work, Team members failed to adapt dynamic and continuously changing project situation and environment, Inadequate skills of team members and delay project approval by National Bank of Ethiopia were also one of the challenges raised by the team leaders. In addition measures were taken In order to fill the gaps in team members' skills, different trainings were given, To adopt the new environment and fills the skills gap the project team read the payment system guideline and training materials, and different discussions were made between the PMO of the bank and the consultant to settle the incomplete requirement issues and scope change management. Establish monitoring team, to monitor the project execution processes. Awareness creation was also conducted regarding the project among the parties to minimize resistance.

The researcher also asked regarding selection and organization of the team, the assessment information gathered though interview with project manager and project team leaders revealed

that, majority of the project team members were selected from branches based on their availability without assessing their qualification and experiences in project implementation. The interview result indicated that, the process of project team organization was undertaken by other top management body. Since, project activities were not clearly estimated at planning stage, formulating clear job description for each team member was also difficult task. Duplication role often required in implementation process because of this training the staff for special skill was not conducted. The information gathered through interview with project manager and the team leaders also prevailed that only project manager and project team leaders selected based on formal procedure and the other was selected randomly from branches.

Chapter Five

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of major finding

This chapter contains summary, conclusions and recommendations that come out of the research findings and objectives. The research has several findings from the collected data. From the data analysis of the questionnaires and interview on CBE-Birr project implementation of chapter four, the following findings were established and outlined here under:

The analysis revealed that for any company internal challenges are a big progress but most of the time most companies failed to do this. These issues also noticed on agent banking project implementation of the bank organization structure was not optimal that didn't comfortable to implement the project effectively. The project implementation process also lack adequate training, functional department support, top management support and follow up, in addition there was employee resistance and insufficient resources and funds also the internal challenges of the implementation process. It is also found that majority of the respondents agreed that there was lack of a clear legal and regulatory framework and support concerning Agent Banking Implementation. Since the project idea was new for the country, there was delay of project approval by national bank of Ethiopia. Availability of ICT infrastructure is also one of the challenges of the implementation stage followed by network interruption. However the response shows vendors support was better for the execution.

The study has also found that overall project planning was poorly executed and realistic project duration and budget were not assigned for the project. Furthermore, effective scope management plan was not well developed, unclear and incomplete requirements during the implementation process. Because of this, frequent scope changes encountered during the phase and lead to project delay and excessive cost. The project team leaders asserted in the interview that there was incomplete requirement in the project planning. Consequently, the problems were produce at the project execution stage. Tasks were not clearly defined and improper tasks define at the CBE Birr implementation. The values and the above analysis also imply duration of task was not well estimated.

Based on the above findings in relation to the practices of CBE Birr project implementation practices indicated that the project implementation process also lack effective decision making practices since majority of the team members were not involved in project related decisions. In addition, majority of the project team members were selected from branches based on their availability without assessing their qualification and experiences in project implementation. Furthermore, the project team selecting process was not effective since only project manager and project team leaders selected based on formal procedure and the other was selected randomly from branches, districts and head office organs. On the other hand, there was lack of clear project standard and tools in selecting project team members and effective communication channel among the concerned parties. An effective and timely training for the project team was not employed since the project activities were not clearly estimated at planning stage.

The results of the study have shown that skill gap was also challenge at the execution stage, roles and responsibilities of peoples are not clearly identified. Lack of continuous follow up, lack of willingness to accept the service by agents, lack of manpower and transportation to visit the agents and other similar issues to the above factors are raised by the respondents. This leads to CBE Birr implementation has more challenges that hinder in the successful implementation process.

The study also revealed that there was lack of proper communication among each team members, team leaders and project manager. Furthermore, allocation of resources was not in aligned with the strategy of the organization and evaluation and monitoring are not done in proper way of handling the project implementation progress. The study shows the project implementation plan not clearly communicated to the all team members or they don't understand in proper way. In addition, from the data collected we can conclude CBE Birr implementation stages are full of time delays and challenges are hindered the all process time. However, project management support was sufficient role for the process of the implementation

Generally, the study assessed that the project objective was strongly aligned with the bank deposit, increase accessibility and other strategies However, due to existence of the above problems; the project was not completed as per the scheduled and planed budget.

5.2. Conclusions

The purpose of this study has been to assess agent banking project implementation at CBE. To assess the project execution the study emphasized on the issues which comprises of internal and external challenge, project management plan project team development, project organization support, implementation process and. Based on the entire study the following conclusion are drawn:

- The study concludes that commercial bank of Ethiopia implement CBE Birr as alternative delivery channel and service to the customers. CBE used the conventional banking way by opening branches to reach the population due to cost constraint hinder their expansion. However, mobile money service banking as an alternative channel used them to reach the unbanked population with reduced costs. Therefore, commercial banks are eager to implement agent banking which is an opportunity to them for rapid expansion and widening of customer base.
- The study also identified challenges which influences in the implementation phase of CBE Birr project which is supported by the respondents. The challenges are internal which includes Lack of comfortable organizational structure to implement, Lack of adequate training, employee resistance, insufficient resource availability, low management and functional department support as well as involvement of stakeholders are the internal factors and external challenges which includes ICT infrastructure, network problem at the time of implementation and rules and regulations of the governing body (NBE) are the external factors. This indicates CBE birr implantation is hindered by those challenges in the effectiveness of the project. Other challenges are responded by the employees like lack of continuous follow up agents, resistance in accepting the product, shortage of manpower are listed.
- Regarding project management plan, unclear and incomplete requirement, failure to estimate duration of task, and inability to define tasks clearly were the challenges identified in the study. The study finding also leading ability of leaders and communication among the team members are the other problems indicated by the respondents.

- The collected data also shows that in the practice of CBE Birr implementation commitment and dedication of team members are in better position. But roles and responsibilities of peoples are not clearly identified, the process of team members selection has a problem this shows peoples are selected from some departments simply by transfer rather than by preference of the employees and affects the motivation towards the objective of the projects. And also skill gap affect the execution process.
- In addition periodic monitor and evaluation of the implementation stages are weak, time delay in most stages, poor resource allocation in the organization, cost overrun from the planned budget and project management plan is not communicated clearly. Generally, it can be conclude that overall project planning was poorly executed and realistic project duration and budget were not assigned for the project. Furthermore, effective scope management plan was not developed during the implementation process. Because of this, frequent scope changes encountered during the phase and lead to project delay and excessive cost.

5.3. Recommendations

On the basis of the findings of the study and conclusions arrived at, the following possible recommendations are forwarded:

- Whatever all things done well technology based project needs a close follow up and control. So a well-structured Monitoring and Evaluation system must be established to perform the basic activities as well to measure the overall performance of the individual and as a team. It has been understood that failure to properly plan and apply the tools and techniques of modern project planning leads to project Implementation delay and additional cost. Therefore, project team members should focuses on effective planning. So that, changes and other factors are kept at a minimal
- CBE should have a strategic plan how and when to evaluate the effectiveness of the project which covers the project plan, implementation, effectiveness and users' acceptance of the product.
- Since CBE Birr project is very important for the deposit strategy of the bank and to modernize the service, and also save time and fixed cost. CBE should give high and

urgent focus to overcome all the challenges and problems by using different strategies. Like deliver on time training, assign adequate resource and to work on the attitude of the staffs. If the challenges solved the company have the chance to use all benefit of CBE Birr implementation. So the company must overcome the challenges to use the opportunities

- In every project implementation top management support and stakeholders involvement is very important for the effective and efficient implementation process to achieve the project objective. So top management should support the implementation process and their commitment is very essential. Project manger should be free from any influence in selecting and developing the team members to deliver the project on time and within the budget and to make quite project related decisions.
- In project implementation human resource is major vital resource and effective use of peoples in the implementation process make the works easy. So the organization should give attention when the team members are organized. And criteria's must put clearly too proper assigning of peoples in every project implementation of the organization.
- Finally managers and team leaders are must work together with the all members by creating synergy to create a good working environment because team collaboration leads to the effectiveness of project implementation. In order to addresses the skill gaps of project team members the PMO and project manager should identify individual skill gaps, arrange sufficient trainings session and prepare related materials. Also should prepare trainings for project manager to improve their project management competency.

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APPENDIX

APPENDIX A: Questionnaire

St. Mary's University
School of graduate studies
Department of Project Management

Questionnaire

Dear Sir/Madam

First of all I would like to thank you in advance for your voluntary participation to give all the necessary required information. I am working a paper entitled ‘**Assessment of Agent Banking Project Implementation in Commercial Bank of Ethiopia**’ I only require your opinion and suggestion to bring valuable study results. All responses you provide are confidential, used only for this paper and will be presented only in summary statistical form. You or your office will not be identified in any way. Accordingly, there are no foreseeable risks to you or your office. Additionally, you are not required to write your name, addresses by any way. **General guidelines:**

- ✓ You do not need to write your name on the questionnaire.
- ✓ You should not assign other respondents to fill it.
- ✓ For close ended questions put tick mark (✓) in the appropriate box where answer options are available and for open ended questions write a brief answer in the space provided.

In case of any question please contact me through: 09-10-58-40-93

fatsiruga@gmail.com

Thank you in advance, for your cooperation and timely response!!

Section one: Demographic profile of respondents

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

1. Gender: Male Female
2. Age: 20-30 31-40 41-50 Above 51
3. Educational level: Diploma holder First degree holder
Masters degree above
4. Year of service in the organization: ≤ 5 years 6 to 10 years
11 to 15 years above 16 years

Section two: Questionnaires related with the implementation of CBE Birr project.

Part I: Questionnaires related to the challenges of the implementation process

No	Internal Factors	Put a tick mark (√) where you think is appropriate				
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Lack of comfortable organizational structure to implement CBE Birr					
2.	Lack of adequate training					
3.	There is resistance from employees					
4.	Adequate funds and resources were allotted for the project.					
5.	Lack of support and follow up from top management					
6.	Lack of adequate functional department support (legal, Application & Risk Management, HR transaction & HRD etc.)					
	II. External factor					
7	Lack of available ICT infrastructure					
8	Lack of adequate support from vendors					

09	Rules and regulation of the governing body					
10	Network problem at the time of implementation of the project					

What other challenges do you face to implement the project?-----

Part II Questionnaires related to Project Management Plan

	Project Management Plan	Level of Agreement				
		Strongly Disagree	Disagree	Neutra l	Agree	Strongly Agree
11.	There was a clear requirement.					
12.	There was a complete requirement.					
13.	Tasks were not clearly defined.					
14.	Duration of tasks was not well estimated.					
15.	Scope management plan was developed.					

Part III Questionnaires related with the project implementation team

No	Project Team Development	Put a tick mark (√) where you think is appropriate				
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
16	Lack of commitment and dedication of project team members during implementation stage.					
17.	Roles and responsibility of peoples are clearly identified for all employees.					
18	The project implementation team selected based on some criteria.					
19.	The implementation team organized in skilled man power.					

Please specify any other-----

Part IV General Questionnaires related with the implementation process

No		Put a tick mark (√) where you think is appropriate				
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
20	The allocation of resources was not in aligned with the strategy of the organization.					
21	Project implementation plan is communicated clearly					
22.	There was lack of periodic monitoring and evaluation for the progress of the implementation					
23	There was time delays in the implementation phases					
24	There is cost overrun from the planed budget					
25.	There was a continuous support from Program Management Office (PMO)					
26.	There was lack of effective communication channel within the project team					

If there is any other issues that you observed in relation to the of Implementation of CBE Birr project?-----

 -----.

-----Thank You-----

APPENDIX B: Interview Questions

St. Mary's University
School of graduate studies
Department of Project Management

Interview

This interview questions are prepared to collect information from CBE-Birr project manager and project team leader to conduct research concerning **Assessment of Agent Banking Project Implementation in Commercial Bank of Ethiopia**. The genuine and honest responses of the interviewees to all questions items are highly valuable for the success of the study. I would like to thank you in advance for your cooperation.

Thank you!

1. How can you describe the agent banking project execution practices?
2. What challenges were observed related to project management plan and project scope change?
3. How do you handle these challenges?
4. What kinds of technological/organizational/environmental and over all challenges were encountered during implementation phase?
5. How do you handle challenges at the time of implementation?
6. How the team is selected, organized and to what extent the project team is committed?
7. How do you express top management and functional department supports?
8. How was the decision making practice?

Thank you for your cooperation

APPENDIX C: Project Organizational Structure

